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The Impact of Financial Management Elements and Behavioral Intention on the Financial Performance

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Abstract

To better understand how behavioural intention (BI) and financial management elements (FME) affect insurance companies' financial performance (FP), this study will examine the relationship. Two hundred seventy-seven insurance (277) firms in Iraq were questioned for this cross-sectional study. Using principal component analysis, we were able to minimise the number of variables and pinpoint the key parts that best represented the FME, BI, financial health and performance of insurance businesses. Apart from that, we proposed and evaluated two hypotheses regarding the significance of the association between these three insurance company characteristics. PLS-SEM, or partial least squares-structural equation modeling, was utilised to analyse the data. Note that a better financial success of insurance firms is correlated with robust FME. The results strongly correlate with the insurance companies' FP and BI. Additionally, it has been discovered that BI and FP have a strong positive link. The results proved that BI possess a mediating impact on the relationship between FP and FME. Despite the abundance of material on FP, FME, and BI, there is a dearth of work on effective conceptualisation. This could have impacted how the study was conceptualised and the vague notion of BI. As a result, we do not assert very sophisticated measuring notions in this study. In addition, while many of the studies that are now available have examined FP statistically, fundamentally qualitative process elements can better account for variations in the financial success concept. Hence, more research is required to hone the qualitative notions used in this study. The adoption of FME that give insurance businesses a persistent BI advantage over their rivals must coincide with management efforts to improve FP at insurance companies. This study demonstrates the importance of determining the role of BI in the association between FME and FP to understand the FP of insurance companies. It draws on social economics, management, and accounting strands. While many of the studies that are currently in existence have used quantitative methods to assess FP, process elements or antecedents that are fundamentally qualitative can be used to explain variations in the FP notion. Therefore, this study recommends improving the notion of FP and endogeneity accounting.

Keywords: behavioural intention, insurance companies, financial management elements, financial performance

1. Introduction

In this paper, we provide findings obtained with respect to the effects of behavioural intention (BI) and financial management elements (FME) on insurance firms' financial performance (FP). Insurance firms are more effective than well-established financial institutions in providing microfinance services to underprivileged individuals and small- and medium-sized businesses in developing nations (Abdullahi, 2018; Alaro & Alalubosa, 2018; Farrar & Uddin, 2020; Gloria, 2019; MUCHURI & SAMMY, 2018). They have received praise for their positive social effects on eliminating poverty (Si et al., 2021). As long as this service is provided, Jain (2020) discovered that the portfolio quality of insurance firms is crucial and that their success is in danger due to difficulties with over-indebtedness among microfinance consumers (Jain, 2020). As early as 2019, Saadallah and Salah (2019) emphasised Iraq's insurance industry's dismal FP. More data indicates that Iraqi insurance companies' FP has worsened despite greater efforts to raise their BI through better investment in BI assets (Dwivedi et al., 2021). In 2003, several scholars proposed a methodology for evaluating the performance of insurance companies based on a set of important accounting standards that fall under the FME, which many scholars call financial engineering (Melnychenko, 2020).

Nevertheless, FP has frequently surfaced supervision and control as benchmarks for insurance firms' performance (Al-Hashimy, 2022; CHIFWELU, 2020). Other than that, Wuttke et al. (2019) utilised two variables to calculate diffusion, "Average Financial Size" and "Total Funds Released for Financial Funds Receivable". Moreover, O'Connor and Kabadayi (2020) evaluated the effectiveness of insurance firms' outreach efforts, which also looked at the average financial standing of each insured individual and the proportion of persons having health insurance. Some authors prioritise productivity and finances over outreach (Al-Hashimy et al., 2022; Blanco-Oliver & Irimia-Diéguez, 2021). For instance, according to Blanco-Oliver and Irimia-Diéguez (2021), the spread's depth and width were measured based on average financial size. FP was also used to measure long- and medium-term financial ability. For example, a study conducted in 2018 by a group of consulting companies in the Iraqi governorates in the State of Iraq revealed that financial repayment (measured as the default rate) might be employed as an indicator and benchmark with respect to the insurance companies' financial viability as a low default rate will affect negative revenue for health insurance companies (Maher, 2022). All of this suggests that more pundits and scholars have become more interested in FP. Its capacity to reflect the performance of insurance businesses from two angles, known as communication and sustainability, appears to be the cause of this heightened attention.

Although there are many ways to gauge an insurance company's FP, this study defines it as the proportion of financial insurance amounts paid to individuals who guarantee a particular financial matter to the total portfolio. This research achieves this through inclination and cost-effectiveness or the propensity for cost and financial repayment. As a result, we define FP in terms of the quantity of financial insurance that has been paid. For example, the basic conceptual premise that cost efficiency is best seen for FP is that financial payment prices for individual insurance payments are reasonable. Therefore, these options are fair (AL-Hashimy, 2019; Alm, 2019). The endogeneity of FP is also partially accounted for by these antecedents, which addresses a methodological issue that is commonly raised in literature (Bruna & Lahouel, 2022).

While assessing the success of insurance businesses is a common topic in literature, there are not many empirical studies that show FP. Our understanding of why FP (capital invested, operating flows, return on invested capital, and cost of capital) continues to be a major issue is limited by this lack of knowledge regarding reliable FP projections (Pigola et al., 2021). Additionally, according to the available research, the sums paid by insurance companies in Iraq on behalf of individuals declined to lower levels for the years 2022–2021 compared to 2020–2021 (Al-HASHIMY & Al-hashimy, 2019; Shakeel et al., 2022). According to Wang et al. (2021), Merton and Thakor (2019) and Uribe and Vargas (2019), the decline in the number of people who self-insure, which affects the revenues of insurance companies, may be caused by cost inefficiency, a high likelihood of the insured's financial default, and a substantial cost that could have been caused by the nonpayment of existing clients. On the other hand, this may be due to the fact that the individual has faith in themselves or a certain idea.

According to statistics from insurance firms in Asia, with a regional average of 13% in March 2020 compared to 17% in January 2022, the average annual growth rate of private sector credit was also minimal. With increased inflation rates, a lower level of aggregate, and a lower exchange rate during the first half of 2012–2022, the domestic macroeconomic environment was weak, and the demands are affecting FP. Due to the significant risk of default, insurance firms are particularly affected by issues with FP (Nationalbank, 2021).

This study demonstrates that BI and elements of FME are significant determinants of the FP of insurance firms. Apart from that, definitions of FME are found in the literature (Banerjee et al., 2020; Kostini & Raharja, 2020; Mosteanu & Faccia, 2020; Shapiro & Hanouna, 2019). In this study, we operationalise FP, such as invested capital, operating flows, return on invested capital, and cost of capital. Furthermore, we closely observe the concepts and definitions in this body of literature. On top of that, Al Breiki and Nobanee (2019) considered the following examples of FME: capital budgeting, financial analysis, working capital management, financial planning and control, management accounting (pricing and costing), accounting information as well as risk management. This description allows us to forecast that good FME of insurance businesses is favorably associated with financial success and that microfinance institutions' subpar FP is assumed to be explained by their failure to respond when necessary (Arumugam et al., 2015; Ngumo et al., 2020). Indeed, having a qualified and experienced management staff is one of the key success elements for insurance firms (El-khalek et al., 2019; HUSSAIN, 2017).

As a result, we describe FME as the management team's capacity to control credit risk, implement sound budgeting, and oversee insurance businesses' working capital. Additionally, we define BI as an insurance company's capacity to distinguish itself from the competition and be a cost leader. For example, seasoned managers can recognise the significance of special financing arrangements to financial success. Therefore, if credit risk persists and shows signs of cost inefficiency, financial default and high costs may indicate inadequate FME. Other than that, several theoretical claims support the notion that BI is linked to improved financial success (AL-Hashimy, 2018; Chang & Lee, 2020). Yet, there is little actual data in the literature currently available (Al-Hashimy & Yusof, 2021; Fusva et al., 2020). Although plausible theoretical foundations are linking FME and BI to the financial success of insurance businesses, the relationship is only partially supported by actual data. As a result, this work aims to fill a small portion of this gap in the knowledge.

The research's findings are particularly notable because they add value to the corpus of knowledge available on the components of FME, BI, and the FP of insurance businesses. As a result, the FP of Iraqi insurance businesses, as well as other emerging countries with similar problems, can be improved while enabling insurance companies to attain long-term financial and operational sustainability.

The findings presented in this research are particularly noteworthy since they are anticipated to contribute to the body of information already available on the components of BI, FP, and FME of insurance businesses. As a result, the FP of Iraqi insurance businesses, as well as other emerging countries with similar problems, can be improved while enabling insurance companies to attain long-term operational and financial sustainability. This includes incentives from the government for insurance companies to increase their reach outside of urban areas as well as capacity building for insurance companies to cultivate appropriate policies, procedures, and products. The product fees and interest rates published by insurance companies to promote the sector's efficiency and competition are a few examples of these.

2. Literature review

Financial Management Elements (FME)

According to Brigham and Houston (2021), supply chain management, budgeting, asset management, control, and financial structure are all financial management elements (FME) handled by the chief financial officer, the accounting officer as well as other managers in a company. FME aims to raise a company's value by making sure that its capital return is greater than its cost without assuming too many unnecessary financial risks (Al-Hashimy & Yusof, 2021; Harrison, 2021). Individual FME entails adjusting spending to match available funds, whereas, from an organisational standpoint, financial control and planning are related to FME (Harrison, 2021). Modern FME mainly emphasises the optimal use of financial resources inside companies and provides an analytical and conceptual framework for financial decision-making (AL-Hashimy, 2018; Luthans et al., 2021). Capital structure management (CSM), liquidity (LM), accounting information systems, and credit risk management (CRM) are the most often used FMEs in the banking sector’s accounting information system (AIS) (Harrison, 2021).

The capacity to trade an item at its current prices, such as a stock or bond, is referred to as LM (Ahmed et al., 2020; Hussein et al., 2015). More market liquidity and transparency results in smaller bid-ask spreads, that is, more liquidity and transparency in the market decrease the bid-ask spreads (Asmar & Ahmad, 2011), and therefore the transaction costs. This entails controlling how a company manages its short-term assets and obligations. One of a company's current assets is the management of its working capital. An entire investment of a company in current assets or those that it anticipates will be turned into cash in a year or less is referred to as CSM (Haralayya, 2021). The companies must balance the carrying expenses and shortfall costs associated with the investment in working capital management (Le, 2019).

The term AIS describes transforming economic data into financial information using platforms based on information and communication technology (ICT) to execute company operations and distribute information about the organisation to numerous prospective users (Abad-Segura et al., 2021). It is said that automating and streamlining financial reporting is the main benefit of computer-based accounting reporting systems. However, capturing and organising the financial information via the accounting reporting systems will not achieve its goals except if the financial reports from the systems are analysed and utilised to make managerial decisions (Dewi et al., 2019). Financial reports are most significant sources of information for stakeholders who use them for decision making (Asmar et al., 2018).

Behavioural Intention (BI)

The extent to which a person possesses intentional preparations to engage in or refrain from engaging in certain future actions is referred to as behavioural intention (BI) (Ramírez-Correa et al., 2019). Some studies argued that BI has an immediate impact on real behaviour and that a good assessment of intention may be used to predict accurately (Mõttus et al., 2020). However, measuring adoption in its real form is difficult (Mõttus et al., 2020). Therefore, BI is key in determining how digital libraries are adopted (Moorthy et al., 2019). Unfortunately, Moorthy et al. (2019) claimed that the digital library has not yet been given top importance among the materials used by students for school tasks, according to a study conducted at Basra University. Not knowing the appropriate usage of the digital library is among the primary causes of this. The second factor is that students consider their personal resources adequate for their studies.

In contrast, Moorthy et al. (2019) claimed that nearly one-fourth of respondents in Jordan utilised digital library resources twice a week or more for producing articles and thesis or dissertations. Moreover, digital technological advancements have made creating and replicating visual documents simple, facilitating greater usage in academic, everyday information, and professional activities (Moorthy et al., 2019). Apart from that, Clinton and Khan (2019) found that first-year students who utilised books and technological resources had much higher chances of graduating than those who did not.

The research by Moorthy et al. (2019) investigated the elements impacting usage behavior to enhance the digital library services provided by the National Central Library Taiwan Digital Meta-Library. An innovative approach merging the Information System Success Model (ISSM) into the Technology Acceptance Model (TAM) uses ‘attitude toward utilising’ as a mediating variable has been presented. User behaviour is considerably and favourably correlated with attitude toward utilising and perceived utility. In addition, user happiness is strongly and favourably correlated with the quality of the information service provided, as well as with the individual net benefit and usage patterns. Moreover, Moorthy et al. (2019) discovered that students regularly utilise the online library to get syllabuses, previous exam question papers, and other study-related information.

Financial Performance (FP)

Hasanaj and Kuqi (2019) stated that financial performance (FP) metrics such as profitability and LM, among others, provide significant tools for stakeholders to assess a firm's past and present FP. Several studies take in their consideration the importance of testing the elements affect firm performance (e.g., Alabdullah, 2018; Alabdullah et al., 2019; Alabdullah et al., 2018; Alabdullah et al., 2018; Alabdullah et al., 2014; Alabdullah et al., 2014; Ahmed et al, 2018; Ahmed et al., 2014; Alabdullah et al., 2018; Ahmed et al, 2014; Ahmed et al, 2019; Ahmed et al., 2019; Alabdullah et al., 2019; Ahmed et a., 2020). Based on such significant role of performance to enhance the economy of the countries, several studies investigated several mechanisms the influence fir performance, for instance (Ahmed et al., 2018; Alabdullah, 2016; Alabdullah et al., 2016; Ahmed & Alabdullah, 2020; Alabdullah & Ahmed, 2020; Alabdullah et al., 2019; Alabdullah et al., 2021). For example, Alabdullah, (2017) mentioned that the current studies have to put more efforts to investigate the impact of different mechanisms of the internal control system. In the same line (Alfadhl and Alabdullah, 2013, 2016; Ahmed et al., 2022) confirm such importance and investigated several significant mechanisms and their influence on firm performance. On the other hand, the health and, ultimately, the survival of an organisation are impacted by its FP. The high performance demonstrates managerial efficacy and efficiency in utilising firm resources, which in turn helps the nation's overall economy (Orobia et al., 2020). A company's FP is an indicator of how well it utilises the resources from its primary businesses and produces revenues over a specific time frame (Kanaan, Baharudin & Alabdullah, 2022; Kanaan, Alabdullah, Ahmed, & Ayyasamy, 2022, Kanaan-Jebna & Baharudin, 2013, 2014, 2015a, 2015b; Qian et al., 2016). Thus, a standard industrial average of comparable companies in the same industry is used to compare this statistic.

Performance of the companies would be measure in several ways such as net interest margins of banks (Asmar, 2018), or logarithmic returns (Asmar & Brahmana, 2012; Asmar & Trimbath, 2022; Brahmana & Asmar, 2011) which used to calculate the returns of individual companies or the overall market, on the other hand Alabdullah and Asmar, (2022) measure the performance of the companies by financial leverage. However, the most popular measures of performance are return on assets (ROA) and return on equity (ROE) (Alia et al., 2023). Moreover, Barauskaite and Streimikiene (2021) regarded return on equity as a crucial indicator of FP that considers a company's management and governance policies (Iqbal et al., 2019). It is a measure that many investors use when deciding whether to invest in a company. According to De Lucia et al. (2020), return on equity has been utilised by several businesses all over the world to gauge financial success since it gives shareholders a quick and simple approach to comprehending measures. Furthermore, return on assets, which calculates how profitable a corporation is with respect to its total assets, is measured upon dividing a company's annual earnings by its total assets (Husna & Satria, 2019). Return on assets (ROA) gives a general picture of how management leverages a company's assets to produce profits through governance procedures.

Several studies such as (Nor, 2012; Nor, 2015; Nor and Masron, 2017; 2018; 2019; Nor et al., 2019; Mohamed and Nor, 2017; 2021; in different perspective also considered that financial market integration, construction financing, foreign direct investment, observed value, mobile money services, and global oil price have impact of firm performance.

3. Hypothesis Development

The two primary criteria for defining FME are newness and additional corporate value. According to this, FME may be a single or fully original concept, specifically an exploratory or radical FME or an exploitative or incremental FME. In addition, it is a collection of minor innovations or activities that build upon prior understanding or experience and have a substantial impact (Afuah, 2020; Al-Alawi et al., 2019; Bean & Melzer, 2021). Another essential FME criterion is the significant advantages that the ‘newness’ delivers, including increased value for the clients, stakeholders, or company (Lotfi et al., 2021; Tasleem et al., 2019), minimised market denial (Kim, 2021), the capacity to explore new markets (Mochkabadi & Volkmann, 2020), solutions to current issues (Light & Skinner, 2021) and a better capacity to compete against competitors (Lukkarinen et al., 2022). FME thus includes decision-making, organising and directing, controlling, and planning (Di Vaio & Varriale, 2020; Prasad, 2020). Apart from that, the study's definition was wide of FME, which are new or improved planning, controlling, organising, and decision-making procedures that provide value to the business, lessen market denial, make it easier to enter a new market, fix present problems, or improve rivalry with rivals.

The primary goal of FME promotion by developing nation governments is to raise insurance company performance (Chen & Sivakumar, 2021; Ye & Kulathunga, 2019) by successfully exceeding or achieving organisational goals (de Villiers et al., 2021). Therefore, the primary financial success measures are profit, revenue, and cost savings (Cho et al., 2019; Gigli et al., 2019; Ilmudeen et al., 2019; Kaydos, 2020), which are the primary measures of a company's performance, profit and sales growth (Oklevik et al., 2019; Williamson, 2019; Yang et al., 2019). Therefore, profitability, yearly profit growth, and turnover growth were used to characterise financial success in the research.

Insurance businesses concentrate on intermediate strategies and financial goals to achieve their objectives (Risi, 2020). BI is one strategy that underpins business FME (Chang & Lee, 2020). According to case study research by Giacomarra et al. (2019), profitable businesses that prioritised achieving BI objectives by closely collaborating with their supplier partners and consumers to learn about their issues, preferences, and recommendations gained a larger market share in FME green initiatives. Customer satisfaction and potential future repeat business arise from the capacity to learn from stakeholders to meet client wants and address their challenges (Hankammer et al., 2019; Hawkins & Hoon, 2019; Ingaldi & Ulewicz, 2019). Similar to how satisfied clients might serve as a fresh source for bringing in new clients, they also make favorable referrals (Pakurár et al., 2019). To obtain repeat business and increase financial figures, a firm must be focused on resolving the issues and meeting the demands of its financial clients. This is what is meant by FME.

Full or partial mediators are possible, and there are two kinds of partial mediators: competitive and complementary. When the influences of the independent variable on the dependent variable are fully absorbed by the mediation variable, this is referred to as full mediation. This is the opposite of competitive and complementary mediators, which occur when the indirect and direct effects are in the opposite or same directions (Koschate-Fischer & Schwille, 2021). The role of BI in mediating the link between FME and FP is poorly understood. Nevertheless, it has been discovered that BI offers an outside source of knowledge to assist FME. Liu et al. (2020) chose how to apply FME in a context with several projects (Afshar & Zenozi, 2021) and BI has been acknowledged as a success factor in FME for increased performance (Chao, 2019). In general, public clients demand FME, support efforts to promote FME and urge other project team members to collaborate in ensuring FME (Cangiano et al., 2019; Gorelick & Walmsley, 2020; Malowa, 2021; Mear & Werner, 2020). BI may help businesses establish closer connections between FME and FP. Similar to this, it has been stated that green FME should produce greater results than government rules or tax incentives if it is to satisfy BI demand (who are environmentally sensitive due to public scrutiny) (Khan et al., 2020). However, because there is no client emphasis, BI demands engagement in the FME's strategy, design, or development. Therefore, the lack of BI in Jordan led to low to no demand for FME, which had a minimal influence on the profitability of Jordanian insurance businesses (Haris et al., 2019). Additionally, BI establishes whether there is a favourable BI impact (Chao, 2019; Revythi & Tselios, 2019; Sun & Gao, 2020). While FME of BI has led to "acceptable" project accomplishments in England (Alamin et al., 2020; Cao et al., 2021; Martínez-Martínez et al., 2020), international contractors in Iraq have been shown to be reluctant to adopt new technologies due to their excessive client focus (Baars et al., 2021). These results portrayed that the links between FME and FP could be mediated by positive BI contributions. FME may have an impact on FP whether there is a BI, showing that the client attention impacts of mediation may be partial rather than a whole. According to previous research by Chang and Lee (2020), FME favours FP. Consequently, the following is the initial hypothesis for this research:

H1. The relationship between financial management and FP is partially mediated by BI.

When attempting to show partial mediation, the direct link between FME and FP must be substantial. FP and FME have been demonstrated to be positively correlated. Many studies have demonstrated that implementing organisational FME enhances businesses' financial outcomes (Franco et al., 2020), FME of products (Zada et al., 2021), better FME attitudes (Yu & Huo, 2019), financial planning and management (Al-Nimer et al., 2021; Al Ahbabi & Nobanee, 2019), sustainable FME (Hazarika and Zhang, 2019), financial technology management (Hazarika & Zhang, 2019), FME, BI, and profitabilities (Chang & Lee, 2020). According to Ryan et al. (2019), BI is an essential indicator in implementing FME principles, which have an indirect effect on FP. Many researchers support for the positive relationship with BI (Chaurasia et al., 2019; Emenekwe et al., 2022; Nunes et al., 2022; Santos et al., 2021).

The following is the second hypothesis:

H2. BI has a mediating effect on the relationship between FME and FP.

As per the literature review as well as hypothesis development, the research model is proposed as below:

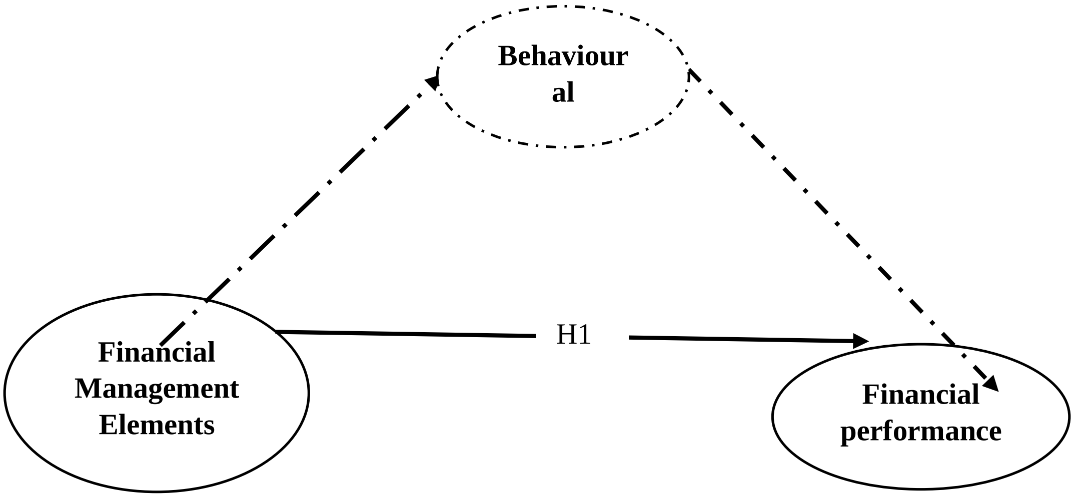
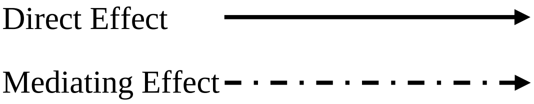


Fig. 1. Research model



4. Methodology

Research design

Due to the nature of its aims and hypotheses, which try to establish the presence of a relationship or link between two or more variables, this study is a correlational research study (Onubi et al., 2021). Additionally, a study conducted to determine the association or relationship between different variables is known as a correlational study (Ilardi et al., 2022). Therefore, a correlational research strategy is employed in the current research. The analysis unit in this research is a construction project completed by an A-class contractor. Contractor responses were gathered depending on the projects they supervised, which is not an organisational response. Data collection for this study involved the use of a standardised questionnaire.

Measures

Two study variables have been constructed from the developed research hypothesis to assess financial management elements (FME), behavioural intention (BI) and financial performance

(FP). FMEs are viewed as one-dimensional insurance firms for waste management, energy management, and rainfall management. The six elements of financial success (indicators) were taken from Centobelli et al. (2019), Baah et al. (2021), and Alexandrou et al. (2022), while five FP indicators were adapted from Yu et al. (2019) and Zhou et al. (2019). Moreover, the seven BI components were taken from Ho et al. (2020), Moorthy et al. (2019), and Sobti (2019). Note that all formulas underwent formative build evaluations. Table 1 displays measured structures together with each of their origins. All of the survey's items were evaluated using a 7-point Likert scale.

Data collection and sampling

The Federation of African Consulting Centers operating in Iraq and health insurance businesses registered with the Iraqi Ministry of Planning were the target demographics. Health insurance providers in the State of Iraq affiliated with the International Consultative Office of the Asia Union are organisations connected to the Iraq Ministry of Planning, have State of Iraq approval, and conduct business in accordance with limits regulated by the Government of the State of Iraq within certain criteria (Lezoul, 2021; Razia & Awwad, 2021; Saida, 2021). There were 1,700 health insurance businesses registered with the Iraq Ministry of Planning and 2,100 professional accountants and administrators registered with the Association of Accountants when the data was collected (Katie & Al-Baldawi, 2019; Mohammed et al., 2019). Active businesses that have completed at least one project were chosen and contacted for the study using a purposeful sample technique. On the lists, only 157 professional managers and 120 professional accountants were reachable by phone or email. Other than that, 277 (165 managers and 120 professional accountants) satisfied the sampling criterion (at least one project was finished, and they consented to take the survey). The senior management of these 356 organisations that consented to participate was subsequently issued questionnaires, and 277 useable responses were received from them; response rates for the 120 chartered accountants and 157 executives or managing directors were 69% and 60%, respectively. The study was therefore exempt from the potential of underestimating or failing to identify mild effects because the sample size was virtually similar across the median of the 277 participants; 157 (60%) were Chief Executive Officers (CEOs) and managers (Katyal, 2019).

To determine if the right sample size had been reached, a gamma-exponential approach was used (Mabel & Olayemi, 2020). The sample size estimation yielded a result of 200 employing a power level of 0.91, the default minimal absolute significant path coefficient of 0.188, and the 0.05 significance threshold. As a result, the 277 responses performed better than Aguinis et al. (2021) largest permitted sample size.

Profiles of respondents and multi-level analysis

The 277 companies who responded are all headquartered in Iraq. A little over half of the respondents (55%) possess more than 15 years of experience in the industry. In comparison, 25 (18%) have between 5 and 10 years, 20 (9%) have between 11 and 15, and the remaining have experience of fewer than five years, accordingly. Most businesses operate inside Iraq and cover all its governorates as of 2003. In addition, all medical facilities, state hospitals, and some private hospitals are included.

The research included a range of genuine insurance projects in business sectors (regional and national), level of competence, and concentration on the health industry. The diffusion strategy was used to validate its impact on the company's FP (Caraka et al., 2021). Moreover, the results indicate that the outcomes were significant. For example, b = 0.922 and p = 0.511 0.05 for business concentration, b = 0.888 and p = 0.901 0.5 for work areas, and b = 0.771 and p = 0.548 0.05 for experience level. All of them exhibit little effects that are insignificant to have an impact on predictions of a company's FP.

Prejudice among respondents and widespread method bias

The survey was well thought out and executed per the Belton et al. (2019) recommendations for avoiding biased respondent replies. First, before the survey's real data was gathered, it underwent a preliminary review by five business experts to check for confusing and deceptive double words, the order of the survey's questions, their applicability to the context of the research, and the time required to complete it. Second, questions were sent to responders who were knowledgeable about the subject. Particularly, Chartered Accountants and management from executives and managing directors who took part in the company's decision-making issued questionnaires to the top management of health insurance businesses.

The common method bias, which results from collecting data from a single source, is another sort of bias. In order to rule out any prevalent style bias, the complete collinearity test by Harman and the single factor test were run (Ha et al., 2021; Koay & Lim, 2021). According to Harman's one-factor test, the 15 items accounted for 77% of the variation overall and the first non-rotating factor comprised 33% of it, which fulfills the rules described in Cheng et al. (2022). To ensure the accuracy of the test, as described in Lai and Marisa (2021), a comprehensive collinearity test was also carried out to determine for common technique bias. The needed requirement is met by the mean complete collinearity of the variance inflation factor (VIF), which was found to be 1.433 (Lai & Marisa, 2021). These tests demonstrated that there was no common technique bias in the study.

Data analysis

This study predicted substantial connections, and the findings were not typical (Liu & Wang, 2019). A mediator, reflective and formative constructs, dependent and independent variables, and a mediator made the model complicated. As a consequence, WarpPls 8.0 variance-based partial least squares-structural equation modeling (PLS-SEM), which is better suited than covariance-based SEM, was used to evaluate the data (Dubey et al., 2021; Lai & Marisa, 2021). The findings of a Shapiro-Wilk test were significant at ≤ 0.001 and were then reported. The structural and measurement models' assessments are then explored.

Measurement model evaluation

The measuring model was examined using three reflective build tests for convergence of validity, discriminatory validity, and reliability. For the dependability of the verification elements, compound reliability (CR) was utilised, with a CR value of 0.70 to 0.90 being regarded as adequate (Purwanto & Sudargini, 2021). According to Table 1, all components' CRs ranged from 0.778 to 8.99, meeting the threshold suggested by Shrestha (2021) and Esposito et al. (2022), which confirmed the reliability of the elements. Subsequently, a loading factor and an extracted mean of variance were used to test convergent validity. Working loads were higher than 0.50, with a 0.05 p-value (Kock, 2014), and as stated in the AVE, scores of 0.501 and 0.517 were regarded as acceptable by Hair et al. (2019). As a result, the reflecting structures' dependability and convergence validity were proven.

Utilising cross-loading, the discriminant validity was evaluated using Rasoolimanesh (2022) criterion. The cross-loadings should be < 0.5, and the loadings must be ≥ 0.5 to determine the discriminant validity (Ismail et al., 2020). In addition, each latent variable had to meet the requirement that its average variance squared exceeded the sum of all of its correlations (Al-Okaily et al., 2020; Franke & Sarstedt, 2019). According to Table 2, the loadings were greater than 0.5, and the cross-loadings were lower than 0.5, fulfilling the criteria threshold (Le-Anh & Nguyen-To, 2020). Furthermore, the average variances for each hidden variable retrieved had greater square roots than any of the values in the column above or below them, satisfying the requirement of Hair et al. (2021) and Kamis et al. (2020). These findings supported the reflective components' discriminant validity.

The statistical significance evaluation, indicator collinearity checks, a redundancy analysis, and the indicator weights' application were all part of the evaluation of the measurement model for the formative construct. Here, Table 3 presents the measurement model evaluation for the formative construct. Given that the weights were between 0.401 and 0.499 and the p-values were less than 0.05, the VIFs for the linked formative variable were between 2.019 and 2.899 (less than 2.5), meeting the criterion (Farzin et al., 2021).

Table 1. Convergent validity and reliability of the reflective constructs

Constructs	Compound reliability	Average extracted	Variance	Factor loading	p-value
financial management	0.778	0.501			
Finan_Mana1				(0.901)	<0.001
Finan_Mana2				(0.844)	<0.001
Finan_Mana3				(0.911)	<0.001
Finan_Mana4				(0.863)	<0.001
Finan_Mana5				(0.722)	<0.001

financial performance	8.99	0.517		
Fina_perfor1			(0.544)	<0.001
Fina_perfor2			(0.701)	<0.001
Fina_perfor3			(0.611)	<0.001
Fina_perfor4			(0.888)	<0.001
Fina_perfor5			(0.526)	<0.001

Table 2. Discriminant validity results

	Cross-loadings		**(Fornell – Larcker criterion)**	
Constructs	**Financial management**	**Financial performance**	**Financial management**	**Financial performance**
financial management			**(0.877)**	**(0.771)**
Finan_Mana1	(0.901)	(0.842)		
Finan_Mana2	(0.844)	(0.844)		
Finan_Mana3	(0.911)	(0.866)		
Finan_Mana4	(0.863)	(0.937)		
Finan_Mana5	(0.722)	(0.820)		
financial performance			**(0.690)**	**(0.679)**
Fina_perfor1	(0859)	(0.544)		
Fina_perfor2	(0.606)	(0.701)		
Fina_perfor3	(0.717)	(0.611)		
Fina_perfor4	(0.790)	(0.888)		
Fina_perfor5	(0.543)	(0.526)		

The formative construct's overall collinearity VIF was 1.322, falling below Kock's 3.3 cut-off level. As a result, the conclusions satisfied the requirements for dependability and formative validity.

Structural model assessment

The importance and applicability of the relationships in the structural model, lateral collinearity, as well as the percentage of determination or prediction relevance (Q2) and accuracy (R2), are as outlined in Yamin (2020) and Shariff et al. (2020). Utilising AFVIFand AVIF, or average block VIF data, the lateral collinearity was specifically evaluated. The study was free of collinearity problems since the AVIF and AFVIF met the cut-off criterion of 3.3 and were 1.283 and 1.834, respectively (Lai & Marisa, 2021). Furthermore, there was a substantial route coefficient ($p \leq 0.05$) that had an FP R2 of 0.295, indicating a reasonable level of predictive validity (Cheah et al., 2019; Teeroovengadum, 2020). Additionally, the Stone-Geisser Q2 (cross-validated redundancy) was included to be an extra predictive relevance assessment metric (Chin et al., 2020). Because it was greater than zero and the structural model generated a value of 0.281, it showed a great propensity towards prediction. The Sympson's paradox ratio for the model was discovered to be 1.000, higher than 0.7 and is the minimum required (Lai & Marisa, 2021).

For PLS-SEM modelling, additional model fit indices were acquired, utilising Dash and Paul (2021) and Hair Jr et al. (2020) arbitrary limits. The ratio between the standardised threshold difference count and sum ratio both exceeded the desirable level of 0.7 at 0.832 and 0.825, respectively. Furthermore, the R2 contribution ratio met the threshold of Dash and Paul (2021) optimal level (1.000). The acceptable value of 0.1 or less was achieved by the standardised mean absolute residual of 0.082. Apart from that, the statistical suppression ratio exceeded the threshold of 0.7 and was 1.000. Therefore, these results demonstrated the validity and reliability of the strong prediction power, measurement model's items, and structural model's good fit. The investigation's findings on mediation and moderation are subsequently presented.

Results from the mediation analysis

The mediation study included a test using bootstraps for the indirect impact. A complete mediation is present if both the unintended consequences of financial management element (FME) > behavioural intention (BI) > financial performance (FP) and the direct effect of FME > FP are significant (Ahmad & Shah, 2020; Spuhlera & Dew, 2019). This involved two processes. First, to demonstrate the presence of a mediating influence (Chong et al., 2020), the t-values of the indirect effect's route coefficients (FME> BI > FP) must be ≥ 1.96, and the p-value must be significant at $p \leq 0.05$ (Table 5). Moreover, the path coefficients for FME > BI > FP, b = 0.187, were significant at $p \leq 0.05$, where the t-values were ≥ 1.89, having a small effect size of 0.024 (Kluve et al., 2019). The confidence interval bias was adjusted using the bootstrap test: [LL = 0.012, UL = 0.234] did not rest on 0 in the interval, suggesting that there are mediation effects (Safaeimanesh et al., 2021). We could go on to the next phase since the data showed that BI moderated the links between FME and FP.

Table 3. Evaluation of the measurement model for the formative variable

Variable	Weight	p-value	VIF	Full collinearity VIF
financial performance				1.432
Fina_perfor1	0.516	<0.001	1.129	
Fina_perfor2	0.599	<0.001	1.283	
Fina_perfor3	0.476	<0.001	1.409	
Fina_perfor4	0.141	<0.001	1.834	
Fina_perfor5	0.088	<0.001	1.545	

Note: VIF = Variance inflation factor for indicators

The importance of the direct impact had to be tested to extract further information from the mediation effect to establish the mediation type in the second stage (Singh & Sinha, 2020). Table 4 displays the immediate impact for FME > FP, b = 0.199 was significant at p ≤ 0.05 (Andrade, 2019). Thus, H2 validated that FME considerably and favourably affected FP. The findings from Steps 1 and 2 supported H1, which stated that BI somewhat mediated the connection between FME and FP.

As both the indirect effect of FME > BI > FP and the direct effect of FME > FP, there was complimentary partial mediation when both effects were substantial and pointed in the same upward direction (Ansari et al., 2021). The indirect effect to total impact ratio, often known as the variation, accounting for value, was then used to compute the size of this complementary partial mediation, as demonstrated as follows (Cepeda-Carrion et al., 2018):

$\text{VAF} = a \times b/((a \times b) + c') = 0.189/(0.189 + 0.199) = 0.487.$

The mediator, BI, accounted for 48.7% of the variance in financial success, validating the partial or complimentary mediation (Ansari et al., 2021). On the contrary, the FME variable explained 51.3% of the financial success and was unrelated to BI.

Table 4. Results of the mediation analysis

No	Hypothesis	Std bet	Std error	p-value	t-ratio	F^2	95% Confidence interval (bias-corrected) LL	UL	Decision
H1	FM $\rightarrow BI \rightarrow FP$	0.189	0.065	0.017	2.447	0.018	0.014	0.249	Supported
H2	FM$\rightarrow FP$	0.196	0.072	0.011	2.499	0.028	0.015	0.288	Supported

Notes: t-values ≥ LL stands for lower level and UL for upper level; two-tailed test, 1.96

5. Discussion

This study's results, which looked at how financial performance (FP) is affected by financial management elements (FME), help to clarify the mediating effects of behavioural intention (BI). Correspondingly, the study's overall results are shown in Figure 2.

First, the study demonstrated that BI fully mediated the association between FME and FP, with BI accounting for 48.7% of the variation in FB, confirming H1. The influence of FME on FP was also shown to be partially mediated by BI. However, FME still accounted for 51.3% of the FP independently of BI. As a result, the mediation effect was a complimentary full mediation, showing that the BI clarified and may be obscured the relationship between the FME and financial results.

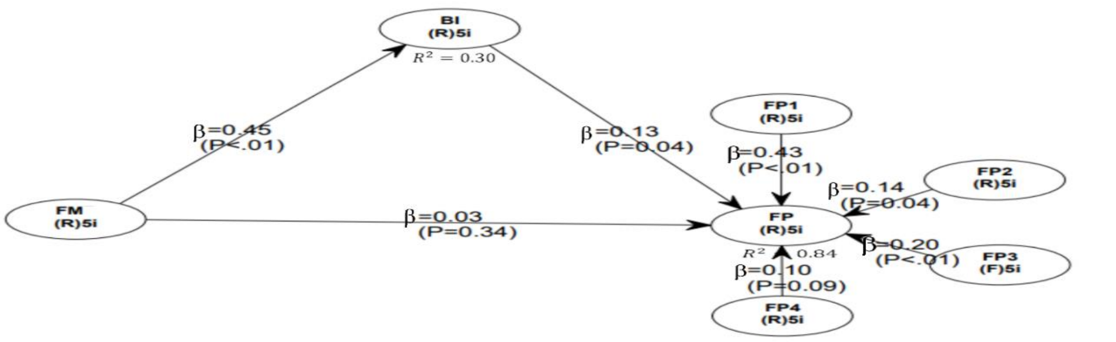


Figure 1. Overall study results

The outcome suggested that BI may be a crucial tactic to increase the impact of FME on FP, which supported the findings of Mariani and Borghi (2020) and Nunes et al. (2022). A BI strategy might act as a middleman between FME and FP. To ensure repeat business and greater performance, a firm must consider BI objectives, requirements, feedback, and issues while pursuing FME through a BI strategy. The organisation also requires BI to give support to FME.

Second, the study demonstrated that FME impacted FP without requiring a BI intervention, which concurred with the conclusions of (Korn et al., 2018; Mariani & Borghi, 2020). These results imply that architects and contractors should work to improve their FME by investing in return on assets, acquiring new skills or technology, or recruiting specialised personnel (Bumberová & Milichovský, 2019; Butt, 2020; Fung, 2022). They should also take into account concerns pertaining to employees, for instance, fostering professional autonomy and trust (Cho et al., 2021; Han et al., 2019), promoting FME initiating activity (Feekings et al., 2019), encouraging FME initiatives (Spitzer et al., 2019) and creating favorable working conditions (Aamodt, 2022).

Third, the results revealed that health insurance providers significantly influenced the FME > FP more than lending firms. This is partly due to the two organisations' dissimilar business specialisations and the conventional approach to procurement that both companies use widely in developing nations. Moreover, healthcare insurance providers and insurance companies serve as financial intermediaries and provide direct insurance and reinsurance services to shield their clients' financial interests from potential risks. Therefore, administrators engage in constant learning inside their businesses to produce fresh information, creativity, and originality (Abbas et al., 2020). However, most of those participating are health insurance firms. Insurance companies can be essential to the financial systems' stability because of their significant investments in the financial markets and the growing connections between insurance companies and banks (Rysin et al., 2021).

6. Conclusion

By concurrently examining these two impacts on the link between financial performance (FP) and financial management elements (FME) of health insurance firms, this work focuses on the

FME's hitherto underestimated mediating effects and their mediating effects on behavioural intention (BI). According to this study, there is a full complementing mediation effect between FME and FP.

While agreeing that FME is important, constructing a study model and presenting actual facts on the importance of applying BI to enhance business performance continues to have a direct influence. This adds to the body of knowledge about managing health insurance firms and their contribution to the gross domestic product (GDP) of a country, as well as working on FME to enhance the citizens' access to health insurance and performance. This research builds on the work of Eldridge et al. (2021) and Kaczmarek and B Nyuur (2021) on their claims that other factors need to be discovered to comprehend how FME affects financial success. Apart from that, the study extends the work by adopting a new approach from prior research and developing a research model that simultaneously studies a mediator (Mikalef et al. (2019). Additionally, the findings further showed empirical support for the complimentary full mediation BI effect as well as the strong influence of the company type on the relationship. Previous research investigations like those in by FME and financial success by Jiménez-Barreto et al. (2020), Asiaei and Rahim (2019), and Alam and Islam (2021), expand the present knowledge of how FME affects the performance of insurance companies.

The research has a lot of real-world applications. First, by adopting BI and effectively managing FME in their projects, financial insurance company accountants, administrators, and executives may improve their organisations' FP. This is what the study's management implications for these professionals are. Second, it was discovered that FME was a successful competitive strategy for financial insurance businesses since it offers a larger effect on FP than on organisations from other countries. To encourage their administrators to innovate, managers of health insurance businesses should give them (Sánchez-Polo et al., 2019) the resources and equipment they need, support their learning requirements, and use new technologies to improve FME. Third, the study's conclusions have real-world consequences for the ignorance of executives, accountants, and administrators, urging them to concentrate on and pay more attention to their BI. To better grasp their BI requirements in insurance and boost the success of their businesses. In addition, the executives should be involved as early as possible in the planning stage to guarantee that premium insurance is feasible in accordance with their client's demands. Fourth, Iraq's Continuing Education Centers should offer the proper instruction to advance client awareness to promote FME in insurance as well as knowledge, creativity, and relevance of health insurance.

Future research can support these conclusions in several ways. First, because the current study included various mediating variables (BI), the mediating impacts of a single variable like BI may offer recommendations for enhancing health insurer performance. Second, this study did not consider the different forms of FME and instead used a broad definition of FME. Future research may look at the many forms of EME and how they affect the FP of insurance businesses because each type of FME requires a particular set of management knowledge, talents, skills, and practices. Finally, note that the present study was conducted in Iraq, a developing nation. Comparable research should be conducted in other countries to validate the findings even further, even if these findings may be applied to nations that experience comparable difficulties in promoting FME.

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