CRITICAL FACTORS AFFECTING THE INTENTION TO USE INSURANCE TECHNOLOGY BY PRIVATE HEALTH INSURANCE FIRMS IN GHANA.

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Abstract

There is increasing studies on why firms Intend to use insurance technologies, with few studies focusing on why health insurance firms may Intend to use insurance technologies. This study's aim was to understand the possibility of health insurance firms Intend to use and the critical factors for such a decision in Ghana. A mix-method research was Intend to use insuranceed and used to understand why a health insurance firm may Intend to use insurance technology. The quantitative research methodology was used to test the hypothesis relationships between factors of perceived ease of use of technology, relative advantage of technology, complexity of technology, and compatibility of technology and decisions to Intend to use insurance technology. Also, the quantitative approach was used to examine moderating relationships of the study model. Three hundred and one (301) usable questionnaires were used for analysis of the quantitative data. The qualitative research approach used a multi-case study approach where five health insurance firms in Ghana were used. The qualitative study used thematic analysis to analysis the transcribed interviews. The study found that perceived case of use of technology, relative advantage of technology, complexity of technology, and compatibility of technology influences a firm's decisions to Intend to use insurance and use technology. Also, the study found support for a moderating role of innovative service but failed to support fraud data management. The study makes a number of recommendations. First, insurance technologies should be made easy for clients use, be flexible to interact with, people's interaction with the health insurance software should be clear and understandable. Second, insurance technologies should be easy for people to become skillful at using the health insurance software. Insurance technologies should be tailor made to improve on the quality of their work and make it easier to do their work and improve work performance. Third, managers should give special emphasis to service orientation as it was found to help improve people's Intend to use technology. Finally, managers should encourage employees developing new service offerings.

Keywords: Insurance, Technology, Private, Firms.