Providing a Pattern of Media Influence on the Spread of Life Insurance Culture

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Purpose: Today, the media has an effective role in human life and based on this, the present study was conducted with the aim of providing a pattern of media influence on the spread of life insurance culture.

Methodology: This study in terms of purpose was applied and in terms of implementation method was qualitative. The study population was the managers of Iran Life Insurance Company in 1400 year, which based on the theoretical saturation principle number of 15 people were selected by purposive sampling method. To collect data were used from semi-structured interviews, which their validity was confirmed by the triangulation method and their reliability by Cohen's Kappa coefficient method was obtained 0.78. Finally, the data were analyzed by open, axial and selective coding method based on the grounded theory in Maxquda software.

Findings: The results of the analysis showed that the pattern of media influence on the spread of life insurance culture had 79 indicators in 24 sub-categories and 6 main categories; so that the main category of causal conditions included 3 sub-categories of media management development, strengthening insurance culture and dynamic interactions, the main category of contextual conditions included 3 sub-categories of media patterns diversity, media awareness and cultural capabilities of mass media, the main category of intervention conditions included 3 sub-categories of media transparency, media space and audience characteristics, the main category of the central phenomenon included 3 sub-categories of media structural requirements, media management requirements and media forces requirements, the main category of strategies included 3 sub-categories of evaluation of positioning process, evaluation of target media selection process and evaluation of media channels and the main categories of outcomes included 3 sub-categories of competitive advantage, development of culture insurance and market and design practical strategies. Finally, the pattern of media influence on the spread of life insurance culture based on grounded theory was drawn.

Conclusion: The results indicated the identification of many categories and indicators in the pattern of media influence on the spread of life insurance culture. Therefore, in order to spread of life insurance culture, it is necessary to provide the ground for improving the identified indicators and categories.

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1. Introduction

Life insurances bring social peace to the society and economic security and prosperity of the financial markets to the economy of a country and give this assurance to the individual so that they can enjoy a better life in the future. Therefore, life insurance plays an important role in providing social services and the process of economic growth and development in different countries, including developed and developing countries (Ahmadi, Gholami and Tafakhor, 2021). Insurance, as a major part of the financial system of any country, provides the basis for the expansion of production and service activities by creating confidence and security, and among different life insurance policies, because in the life insurance activity system, there is a logical time interval between receiving insurance premiums and paying damages. (Song, Park, Park and Heo, 2019)

Insurance is a contract in which the imminent risk that may happen to property, activity or life is transferred to the insurance company in order to compensate the material loss caused by the risk. One of the types of insurance is life insurance, which is a bilateral contract whereby one of the parties undertakes to pay a lump sum or in installments in the event of the life or death of a certain person in exchange for receiving money (Cummins and Rubio-Misas, 2021).). The life insurance industry plays an important role in providing social services and the process of economic growth and development of countries, and its development, on the one hand, by directing the small capital of households towards creating appropriate economic capacities, and on the other hand, by expanding investment fields, has positive and targeted effects on market growth. Capital and financing of economic enterprises are determined (Escobar-Anel, Havrylenko, Kschonnek and Zagst, 2022).

Insurances were created to reduce many risks that people face, and life insurance is one of the types of personal insurance that aims to ensure the future of the insured person's family members (Hong and Seog, 2018). Life insurance in the world is one of the most popular life insurances, which is a type of insurance contract that, along with life insurance, provides various possibilities of investing the paid insurance premium reserves in the insurance company's investment portfolio consisting of the most reliable investment markets, in case of the risk of death or after Upon completion of the contract, the individual or family will receive the required financial support (Strzelecka, Kurdys-Kujawska and Zawadzka, 2020).

Considering the role of life insurance in helping people save and invest and its effective role in economic growth, we can understand the importance of life insurance in the economy of the country (Chen, Chang, Sun and Yu, 2022). Studying the growth trend of life insurance in the past decades shows the increasing role of life insurance in the household economy in developed countries and some developing countries. The amount of insurance premiums received by the life insurance industry has increased from about 2.10% of the global GDP in 1984 to 4.20% in 1996 and to 4.41% in 2007 (Nouraei Motlagh, Lotfi, Mohajerzadeh, Abolghasem Gorji and Omranikhoo, 2016).

In order to evaluate the position of life insurance in the economy of developing countries, it is necessary to always compare the average value of life insurance development indicators in these countries with the average value of the world and advanced countries in this field. In 2011, the share of life insurance in the insurance industry in the world reached more than 57% and its penetration rate reached 3.77% globally, which is higher than the average value in developed and developing countries of East Asia. Statistics show that the average amount of life insurance per capita in selected developing countries with the value of 25.7 dollars is a significant difference from the value of this indicator at the global average level with the value of 305.4 dollars and in developed countries with the value of 1483.6 dollars. (Table 1) (Sepehr Doust and Ebrahim Nasab, 2013).

Table 1. Average comparison of life insurance development indicators in countries during 1999-2011

Names of countries	Life insurance penetration rate (percentage)	Product life insurance premium (million dollars)	Life insurance premium per capita (dollars)	Share of life insurance from total insurance (percentage)
Iran	10%	230/70	3/23	8/20
Pakistan	29%	348/00	2/09	43/00
Indonesia	78%	3309/00	14/62	56/00
Malaysia	3/04	4768/00	181/70	64/00
Kuwait	15%	108/80	41/43	21/00
Bangladesh	45%	333/00	2/17	67/00
Algeria	04%	43/62	1/30	6/00
Tunisia	19%	61/30	5/97	10/00
Ecuador	22%	90/85	6/67	13/00
Venezuela	08%	184/00	6/65	3/20
Morocco	86%	522/50	16/76	29/51
Average selected developing countries	56%	909/07	25/70	29/10
OECD countries	5/07	1770323/00	1483/60	59/00
global average	4/40	1998094/00	305/4	58/00

One of the effective factors in the expansion of life insurance culture is the media (Prymostka, 2018). In addition to being widely present in people's lives as the main source of health-related information, the media have important effects on the general health of society and undoubtedly play an important role in various variables related to people's lives (Zachlod, Samuel, Ochsner and Werthmuller, 2022). The current age is the age of information and communication technology, and the media play a great role in the culture and norm-making of societies by transmitting new information and exchanging public thoughts and opinions. In this era, media is considered an inseparable part of people's daily life; So that if the media works correctly and appropriately in line with the society's culture, it can promote human values and improve people's quality of life (Panahi, Farasati, Massodi and Karamzadeh, 2020).

The media with their simple, fast and powerful cohesive power can influence the exchange of information and in Iran the Internet space is an important source of information transmission for the people and according to the published statistics the total number of Internet users in Iran in 2017 reached 74 million and 518 thousand. It has been estimated that between 2 and 17 million people were Facebook users, 40 to 50 million people were Telegram users, and 24 million people were Instagram users (Ayeneh and Hosseinpour, 2021). The media provide ideal opportunities for marketers to reach consumers in social communities and establish personal relationships with them, and these media provide a reliable source of information to share opinions about different companies (Floreddu and Cabiddu, 2014).

Today, about 97% of the world's marketers are using marketing through media, and understanding their role is vital for researchers and managers. Therefore, today the media are an integral part of life and their role in life is increasing every day (Jo and You, 2019). In today's era, the media play an important role in determining the fate of the development of countries' culture, and these media became the source of many changes and transformations in societies; So that the media, unlike the school, can have a class without borders of millions or even billions of learners (Yoon, Lee, Choi, Chang and Kim, 2022). Due to the increasing role of the media and the provision of different and distinct services, some insurance companies snatched the lead from the banks and entered the field of advertising to make their brand known among the policyholders.

In the meantime, the media provided them with a suitable space for advertising, and the effect they have on the audience can help them achieve their goals. Therefore, different media have different effects on audiences (Veisi and Suleimani, 2015).

Very few researches have been conducted on the impact of the media on life insurance culture, and the results of the most important researches are reported below. For example, the research results of Gharakhani and Pourhashemi (2021) under the title of investigating the influencing factors in social media on the decision to buy insurance showed that the effect of influencers' posts, the effect of other people's posts and the effect of the company's own posts on the intention to search for information and perceived value, perceived usefulness, brand image Participation and awareness of sales plans/festivals had a positive effect on consumer purchase intention in a media-based society. Ahmadi et al (2021) while conducting a research on the factors affecting the demand for life insurance with an emphasis on internal and external factors, reported that the internal factors affecting it include financial wealth, the number of branches and agents, claims paid and the average rate of insurance premiums and external factors. The factors affecting it included inflation, GDP per capita, interest rates and stock market returns. In another research, Rezaei, Rahnama Roudposhti, Saeednia and Alipour Darvish (2020)

While examining the paradigmatic model of brand value creation in the insurance industry with an emphasis on life insurance, they came to the conclusion that in the dimension of causal conditions four components are customer recognition, correct brand management, brand uniqueness and monitoring of market competitors, in the dimension of contextual conditions four components are wealth ratio, company reputation Insurer, customer trust and genetic science, in the dimension of intervening conditions, the four components of insurers' obligations in life insurance, life reinsurance, the risk of policyholders and the expression of financial benefits of life insurance, in the dimension of the central phenomenon, six components of monitoring the new demands of customers, brand trust, brand image, Perceived quality, brand credibility and brand transparency, in the dimension of strategies, four components of creating a positive experience of having life insurance, guaranteeing timely return of damage, reducing the order process and life insurance connected to stocks, and in the dimension of consequences, six components of repurchasing life insurance, long-term relationship, Affiliation efforts, increased advertising, purchase loyalty and brand credibility were identified. In addition to them, the research results of Roshandel Arbatani, Hasangholipour Yasori, Aghili and Javadipour (2020)

With the title of presenting the mixed media selection model in insurance industry specific advertising campaigns, it showed that a total of 13 media are effective media on the marketing of insurance companies' micro insurances, including internet and virtual space, television, organizational portal or website, radio, billboard, short message. , newspapers, magazines, brochures, tracts, inner and outer space of city buses, cinema screen and subway space were introduced. Kansanga, Braimah, Antabe, Sano, Kyeremeh and Luginaah (2018) while researching the relationship between exposure to mass media and enrollment in health insurance concluded that exposure to mass media including radio and television and written media causes an increase in enrollment in health insurance. Health insurance. In another study, Veisi and Suleimani (2015)

While prioritizing the media in the awareness of insurance industry brands, they reported that the factors of media consumption, media up-to-dateness, gaining confidence, the ability to convey content, message content, and media distinctiveness play an effective role in the awareness of insurance industry brands by seven media, television advertisements, radio, and surface billboards. The city had newspapers and magazines, internet, friends and acquaintances.

In proving the necessity of insurance premium in today's car life, it is enough that we must include small expenses with a plan in today's life so that the social accident does not impose a large unplanned expense on us. Insurance, especially life insurance, is for those who think about the future, not for those who only see today (Khodabakhshi and Ghasemi, 2021). By reviewing the research literature and theoretical foundations, it was determined that the culture of insurance is the institutionalization of insurance and the thinking of insurance in society, and if it is possible to institutionalize insurance in the behaviors and structures of society,

Then it can be claimed that the insurance culture has been established in the country. Investigations indicated that few researches have been done about the role of media on insurance, and the research did not examine the influence of media on the development of life insurance culture, and there are many gaps in this field. Using the results of this research, managers and officials of the insurance industry can take an effective step through the media to expand the culture of life insurance. According to the contents mentioned above, the current research was conducted with the aim of providing a model of media influence on the expansion of life insurance culture.

2. Methodology

This study was applied in terms of purpose and qualitative in terms of execution method. The research population was the managers of Iran Life Insurance Company in 1400, based on the principle of theoretical saturation, the number of 15 people was selected by purposive sampling method. The principle of theoretical saturation means that sampling continues until new samples cannot add new information to the research, and the purpose of the purposeful sampling method is to select the best and most suitable people for the research so that they can give the most information to the researcher in order to achieve the goals of the research.

In order to carry out this research, firstly, the theoretical foundations about the role of the media on the development of life insurance culture were examined and based on them, with the help of professors, questions were designed for interviewing the managers of Iranian life insurance companies or experts in the mentioned field. In the next stage, samples or experts were identified to conduct the interview, and while expressing the importance and necessity of the research, their consent was obtained to conduct the research, and they were asked to participate in an interview in which, in addition to noting the key content, the voice of all the interviews was memorized. Ethical will be recorded for review.

In this research, semi-structured interviews were used to collect information. Before conducting the interview with the experts, their consent was obtained to record the interviews and the interviews were conducted individually, and the interviewer, in addition to recording and noting the key points of the interviews, the audio of all the interviews was recorded for re-examination with the aim of not losing part of the information inadvertently. During the interview, the readability and correctness of the materials written down for the interviewees were checked and confirmed by them, and if necessary, the necessary corrections were applied. The average duration of the interview with each person was about 40-50 minutes, and at the end of the interview, the interviewees were thanked for participating in the research.

The validity of the interviews was evaluated with the appropriate triangulation method. Triangulation methods include data source triangulation (using multiple sources of data in a study or research), researcher triangulation (using more than one researcher to collect, analyze, analyze, and interpret data) and theoretical or theoretical triangulation (using multiple perspectives to interpret data). Is. The validity of triangulation in this study was that the interview questions were examined with two experts and at the same time, the study of theories, information sources and documents were also used. The reliability of the interviews was obtained using the Cohen's kappa coefficient method of 0.78, which was significant at a level smaller than 0.05.

After collecting the data with semi-structured interviews, the open, central and selective coding method was analyzed based on the data base theory in Maxquda software.

3. Findings

The findings showed that the interview with the 13th person caused saturation, but the interview with the 14th and 15th people also continued. Among the 15 people interviewed in the present study, 4 had a master's degree (26.67 percent) and 11 had a doctorate (73.33 percent). The results of open, central and selective coding based on data base theory can be seen for the model of media influence on the expansion of life insurance culture (Table 2).

Table 2. The results of open, central and selective coding based on data base theory for the model of influence of media on the expansion of life insurance culture.

Categories	Components	Concepts
Excellent conditions	Development of media management Strengthening insurance culture Dynamic interactions	Causal conditions for the development of media management 1. The existence of a two-way relationship between customers and the company, 2. Suggestions and complaints, 3. An active customer relations unit, 4. The formation of a customer club, 5. Timely information of the company's activities to the customer, 6. A favorable communication channel with Media and 7. Holding festivals Strengthening the insurance culture 1. Increasing the penetration rate of various types of insurance, 2. Training employees, 3. Using customer information, 4. Managing customer knowledge and 5. Strengthening common vision. Dynamic Interactions 1. Intra-organizational communication, 2. Extra-organizational communication, 3. Link strength in social network and 4. Desirable online communication.
Background conditions	Variety of media patterns Media awareness Cultural capabilities of mass media	Background conditions for the diversity of media patterns 1. Identification of cultural components, 2. Changing expectations and demands of customers, 3. Developing service packages and 4. Strengthening accountability. Media Awareness 1. Providing necessary information for classified groups of customers, 2. Increasing public awareness and 3. Creating positive belief and attitude about insurance.

		Cultural capabilities of mass media 1. Attracting audience trust, 2. Audience knowledge, 3. Media audience expansion and 4. Media dynamism in information transmission.
Intervening conditions	Media transparency Media creation Audience characteristics	Media transparency intervention conditions 1. Comprehensive plan for the development of insurance culture, 2. Solidarity and companionship with regulatory institutions, 3. Social participation and coherent support, 4. Review of citizen rights and 5. Creating a culture of transparency. Media creation 1. media power in advertising, 2. media power in customer patterns and 3. attention to target groups Audience characteristics 1. Customer knowledge, 2. Customer experience, 3. Differences and changes in customer patterns and 4. Differences and changes in decision-making patterns
The central category	Structural requirements of the media Media management requirements Requirements of media forces	The core category of structural requirements of media 1. Agile structure of media, 2. Independence of media operation, 3. Organizational learning and 4. Effective management. Media management requirements 1. Comprehensive insurance planning, 2. Guiding public opinion, 3. Effective media management, 4. Adherence to the scientific principles of messaging and 5. Media identity building. The requirements of the media forces 1. Continuous on-the-job training, 2. Understanding of the insurance culture, 3. Knowledge of insurance through media

		culture, 4. In-depth attitude of the employees about the media and 5. Evaluation of the insurance culture.
Strategies	Evaluation of the placement process Evaluation of the target media selection process Evaluation of media channels	Consequences of competitive advantage 1. Persuading potential customers, 2. Maintaining long-term relationships with customers, 3. Determining the long-term position of the insurance industry, 4. Profitability and 5. Creating valuable assets. Development of insurance culture and market 1. Promotion of desirable social responsiveness, 2. Supply of products that meet the needs of the society, 3. Provision of appropriate services and responsiveness, 4. Promotion of the position of insurance and its culture among the people, and 5. Selection of the appropriate geographical environment and sales network. Development of practical strategies 1. Identifying strengths and weaknesses, 2. Spreading the use of media by agencies, 3. Providing correct, true and honest information in advertisements, 4. Developing a sustainable insurance culture and 5. Providing effective advertisements in the media.
consequences	Competitive Advantage Development of insurance culture and market Development of practical strategies	

The results of the analysis in Table 2 showed that the model of media influence on the expansion of life insurance culture had 79 indicators in 24 subcategories and 6 main categories; So that the main category of causal conditions with 16 indicators includes 3 subcategories of media management development, strengthening insurance culture and dynamic interactions, the main category of contextual conditions with 11 indicators including 3 subcategories of diversity of media patterns, media awareness and cultural

capabilities of mass media, the main category of conditions Intervenor with 12 indicators including 3 sub-categories of media transparency. Media creation and audience characteristics, the main category of the central phenomenon with 14 indicators including 3 subcategories of structural requirements of the media, management requirements of the media and the requirements of media forces, the main category of strategies with 11 indicators including 3 subcategories of positioning process evaluation, evaluation of target media selection process and evaluation Media channels and the main category of outcomes with 15 indicators included 3 subcategories of competitive advantage, development of culture and insurance market, and development of practical strategies. According to the results of the main and sub-categories identified above, the pattern of influence of the media on the expansion of life insurance culture can be seen (Figure 1).

4. Conclusion

The media has an effective role in creating a culture for insurance, and based on this, the present research was conducted with the aim of providing a model of the impact of the media on the development of the culture of life insurance.

The results of the current research showed that in the pattern of media influence on the expansion of life insurance culture, there were 79 indicators in 24 subcategories and 6 main categories; So that the main category of causal conditions includes 3 sub-categories of media management development, strengthening insurance culture and dynamic interactions, the main category of background conditions includes 3 sub-categories of diversity of media patterns, media awareness and cultural capabilities of mass media, the main category of intervening conditions includes 3 sub-categories of transparency. media, media creation and audience characteristics, the main category of the central phenomenon including 3 subcategories of the structural requirements of the media, Management requirements of media and requirements of media forces, the main category of strategies included 3 subcategories of positioning process evaluation, evaluation of target media selection process and evaluation of media channels, and the main category of consequences included 3 subcategories of competitive advantage, development of culture and insurance market, and development of practical strategies. Although no research was found on the role of the media on the expansion of life insurance culture, the results of the present study are consistent with the results of Gharakhani and Pourhashemi (2021), Ahmadi et al (2021), Rezaei et al (2020), Roshandel Arbatani et al (2020). , Kansanga et al (2018) and Veisi and Suleimani (2015).

In the interpretation of these results, it can be said that the media should promote values such as foresight, foresight, ambiguity, caution and rationality in their programs, especially in serials and story collections. Promoting such values indirectly leads to the cultural foundation of insurance in the society. Also, the media should re-examine the different aspects of the country's insurance industry through various programs, especially commentary and round table programs, and in this way draw the attention of the elites of the society to this important industry. In addition, by highlighting some news and issues related to the insurance industry, the media should help the reality of its socialization and culturalization in the society, and for this purpose, the best thing to do is that the media act as pressure levers in the formation of strict insurance laws. The fact is that people's awareness and information about many insurances is low, and the media should provide correct and sufficient information while introducing different types of insurance to the people of the society, clarifying their different aspects, and for example, pointing out and emphasizing that life insurances This type of insurance coverage has many future financial benefits for individuals and organizations.

In order to expand the culture of life insurance through the media in the category of causal conditions, indicators such as creating a two-way relationship between customers and life insurance companies, creating a fund of criticisms and suggestions and providing grounds for complaining about the company, creating an active customer relations unit, forming a customer club, Informing the customer about the company's activities in a timely manner, preparing a suitable communication channel with the media, holding festivals, increasing and improving the penetration rate of various types of insurance, training insurance company employees, using customer information to strengthen the insurance culture, managing customer knowledge

and strengthening common vision, improving intra-organizational communication. and outsourcing, improving the power of connection in the social network and establishing optimal online communication, In the category of background conditions, concepts such as recognizing cultural components and changing customers' expectations, needs and demands, strengthening responsiveness and formulating service packages, providing necessary information for different groups of customers, increasing public awareness about life insurance and creating belief and a positive attitude towards it. Knowing the audience and gaining the trust of the audience, the expansion of the media audience and the dynamics of the media in transmitting information can be used, and in the category of intervention conditions, indicators such as the preparation of a comprehensive plan for the development of insurance culture, solidarity and companionship with regulatory institutions, support and social participation, respect for the citizenship rights of customers, creating a culture of transparency, strengthening media power in advertisements and customer patterns, double attention to target groups, improving customer knowledge and experience, and examining differences and changes in decision-making patterns and The customer used Also, in the model of influence of the media on the expansion of life insurance culture, the central category included the structural and managerial requirements of the media and the requirements of the media forces, which can be improved through programs to have an agile structure and independence of media operations, organizational learning, effective management and comprehensive insurance planning. Public opinion, compliance with the principles of media messaging and identity building, continuous in-service training, positive and profound attitude of employees towards the media and its role in insurance, understanding insurance culture and knowledge of insurance through media culture and continuous evaluation of insurance culture with the aim of improving its design and implementation did In addition to that, to expand the culture of life insurance through the media, in the category of strategies, one can use indicators such as positioning strategy in relation to insurance, determining the relationship of service characteristics with the target market, evaluating distinct cultural criteria, improving the position of insurance in the minds of customers, recognizing the behavioral characteristics of the audience. used the strategy of determining the target audience, a comprehensive and systematic evaluation of the strengths and weaknesses of the insurance culture, explaining the segmentation of the target audience and receiving their feedback, explaining the available communication channels and identifying and selecting the target audience. And in the category of consequences, concepts such as persuading potential customers, maintaining long-term relationships with customers and having a durable insurance industry, creating assets and value for the insurance company and making it profitable, improving services and accountability, and improving the position of insurance and its culture among the people, supply Products suited to the needs of society, creating a suitable geographic environment and sales network, identifying the strengths and weaknesses of strategies to strengthen insurance, spreading the use of media by agencies, providing correct and honest information in effective advertisements, and developing a sustainable insurance culture were achieved.

Every research has limitations and the current research is only a qualitative research and has all the limitations of this research method. In addition to that, the present research was conducted based on the opinion of Iran Life Insurance Company managers, and maybe it would reach different results if it was conducted based on the opinion of customers or other non-interested experts. Therefore, it is suggested to carry out quantitative research on the influence of media on the expansion of life insurance culture. For example, it is suggested in this regard Using the fuzzy Delphi technique, he identified and prioritized factors affecting the development of life insurance culture. Another suggestion is to present a model of media influence on the expansion of life insurance culture based on the opinion of non-interested customers and experts. As a last suggestion, we can mention the influence of the media on the expansion of the culture of other insurance fields.

The results of the current research indicated the identification of many categories and indicators in the pattern of influence of the media on the expansion of life insurance culture. Therefore, in order to expand the culture of life insurance, it is necessary to provide the basis for improving the identified indicators and categories. As a result, managers of insurance companies should strengthen their interactions with all kinds of media,

including the press, radio, television and news agencies, to provide as much advertising as possible in the field of insurance services, especially life insurance, and due to the extent of insurance markets in the country, create Efficient media system in the field of attractiveness of the insurance market, this type of service is one of the basic requirements of the influence development strategy and insurance culture And in this way, by creating a comprehensive system of evaluation, information and promotion, insurance companies can make a great contribution in directing insurance companies to use domestic relative advantages in the direction of developing life insurance culture. As a result, the ability of mass media is of great importance in expanding the culture of life insurance in the minds of publishers, and companies should fix the weaknesses related to accountability and strengthen the tendency to be responsive through regular examination of customer satisfaction and identification of their current and future needs. In addition to that, comprehensive examination of the competitors and the strengths and weaknesses of themselves and the competitors are very important, and the position where the competitors are located causes the insurance companies to reach the same position and create a competitive advantage for themselves.

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