Cultural factors Affecting Women's Tendency towards Life Insurance

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Abstract: Life insurance is currently the basic pillar for creating peace, comfort, and hope for the future for the people of most countries in the world. It eliminates or significantly reduces poverty, homelessness, illness, social exclusion, ignorance, and illiteracy by redistributing income through its systems. Therefore, it reduces dissatisfaction and despair among every resident of society. The life insurance system is considered the main and most general tool of the social security system and the main base of social policies in industrial societies and developing countries, following the implementation of governments' social policies. This research aims to examine the role of cultural factors affecting women's tendency towards life insurance. The research method is a survey method, and the data collection tool is the questionnaire technique. The statistical population is all married women over the age of 25 who purchase life insurance at Iran Insurance branches in the western region of Tehran, approximately 100,000 people. According to the Morgan table, 384 people were selected randomly and stratified. Considering that the dependent variable in this study can be in the form of values of zero and one, the logistic model was used as the econometric model. Stata Software was used to estimate the model. Inferential statistics were also used to test the hypotheses, and all research hypotheses were accepted. The results of estimating the logistic model, in which women's tendency to life insurance was considered as the dependent variable, indicate that the coefficients of the variables are significant in the long run, their signs are expected and in accordance with the theoretical foundations of the subject, such that women's education, the social status of their spouses, women's employment, and family authority have a positive and significant effect on women's tendency to life insurance at a 95% confidence level.

Keywords: Life insurance, women's education, family authority, social status.

Introduction

Life insurance plays an important role in realizing the two main motivations of customers and their families. First, it reduces the financial risk in the customer's family income stream due to the premature death of an individual in the family. Second, it helps customers achieve long-term savings goals depending on their savings needs under risk and uncertainty (Bhatia et al., 2021)[4]. On the other hand, many studies have shown that demographic, economic, and social factors strongly affect the purchase of insurance. For example, education, income, age, religion, gender, marital status, and occupation have a certain degree of effect on supporting the insurance more than other demographic and socioeconomic factors (Grazy and Parimalarani, 2020)[5].

Therefore, life insurance is of great importance because of the role it plays in assuring the future of individuals, especially those who are under the guardianship of an insured person. Through life insurance, individuals are assured that they can benefit from its advantages in the event of death or disability, especially since some types of life insurance have an investment aspect and are not limited to just the death of individuals; they even provide benefits during the person's lifetime. The importance of life insurance for women stems from the fact that many of them are either the heads of households

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themselves or experience difficult circumstances as heads of households. For example, their spouses may be either unemployed or suffer from various social problems such as drug addiction, alcoholism, and even mental health problems. Therefore, in these circumstances, life insurance is one of the best and most important financial supports for women facing such circumstances. However, culture seems to have been overlooked in research on life insurance and its influencing factors. Culture is an important resource that changes slowly over time. There is a lot of research on culture in sociology, history, management, and other disciplines. Culture is a conventional value system that shapes people's behavior. It contains general moral principles and provides individuals with values, beliefs, and social norms to help them make decisions in uncertain and complex environments. However, the scope of culture is very broad, and therefore it is difficult to define the scope of culture clearly and to determine the extent of its impact on economic development by quantitative methods (Wang et al., 2022).

Therefore, it can be understood that the importance of cultural issues in the field of life insurance purchasing behavior is no less than that of economic and social issues. However, in research conducted in the field of life insurance, such an approach has not been present, and this issue is especially significant regarding women and the reason why they turn to life insurance. In fact, overlooking cultural factors, especially regarding women, may represent an important research gap because the reviewed studies in this field have not conducted comprehensive research on the cultural causes of women's tendency towards life insurance. Considering these shortcomings, the present study aims to identify the cultural factors influencing women's tendency towards life insurance.

The importance and necessity of research
Life insurance can be particularly beneficial due to the special conditions it can create financially for the insured person. This type of insurance can be especially important for women, as they are often exposed to various social harms. Among these harms are women with poor heads or the absence of caretaking by the spouse. Unfortunately, the social conditions of some families are such that the male breadwinners face illness or numerous problems, which certainly cause problems for their dependents. In the meantime, women, due to their specific circumstances, must take on this responsibility. Life insurance, especially investment-type life insurance, which can provide benefits both in the event of death and during life, can be considered a good financial support for women. Therefore, women using this insurance will not need to work seriously under any circumstances and can enjoy its benefits as long as they live, and even with young children. In fact, using this insurance can significantly alleviate their financial problems. The present study addresses the topic and importance of this insurance for women. The findings of the present research can enrich the existing literature in the field of women's or the stratum's tendency to life insurance, specifically by focusing on cultural factors that have been overlooked in previous research in the field of women's tendency to life insurance. In fact, it can be said that previous research has rarely addressed the cultural factors influencing this matter, and the present study seeks to fill this gap in the literature.

Not purchasing life insurance can create many financial problems, especially for older people, because they may naturally be unable to work effectively and therefore cannot meet their financial needs through work. This issue is exacerbated for women, who generally face more financial problems compared to men in old age. However, financial security through life insurance can greatly alleviate the problems faced by individuals, especially women and their dependents.

Main Objective
- Identifying the role of cultural factors affecting women's tendency towards life insurance (case study: Iran Insurance branches, West Tehran)

Sub-objectives
1. Identifying the role of women's education in their tendency to life insurance (case study: Iran insurance branches, West Tehran)
2. Identifying the role of spouses' social status in women's tendency to life insurance (case study: Iran insurance branches, West Tehran)

3. Identifying the role of women's employment in their tendency to life insurance (case study: Iran insurance branches, West Tehran)
4. Identifying the role of family authority in women's tendency to life insurance (case study: Iran insurance branches, West Tehran)

Practical Considerations

Table (1): Findings and results of previous domestic research

Researcher/Researchers	Subject	Conclusion
Moradi et al. (2022)	Social Insurance Plan for Housewives at the Social Studies Center (Welfare Group) of Parliament Research	The problems of housewives regarding the lack of insurance coverage are as follows: According to the country's laws, housekeeping cannot be considered a job. The majority of housewives lack financial ability because housekeeping is not income-generating. High insurance premium rates are due to compliance with the minimum annual wage.
Abbasi and Derakhshideh (2019)	Study of factors affecting the demand for life insurance in Iran	The variables of per capita income and savings rate have a significant and positive relationship with the demand for life insurance. The inflation rate variable has a substantial and negative relationship with the demand for life insurance. However, there is no significant relationship between the literacy rate variable and the demand for life insurance.
Hosseinzadeh (2018)	Investigating the impact of economic and social factors on life insurance demand	Per capita income level, interest rate, level of financial development, education and life expectancy are among the most important factors affecting the demand for life insurance in the countries studied. In this regard, the youth dependency ratio has an inverse relationship with the demand for life insurance.
Helmzadeh et al. (2017)	Examining people's tendency to buy back life insurance	The fatalism variable has the greatest power in the tendency to buy back the life insurance, followed by the value of life insurance benefits and the political security sense. The variables of hope for the future and economic security sense have the lowest total effect and have less explanatory power than the other variables. Therefore, given the importance of the value index of life insurance benefits, insurers and life insurance sellers should do their best to explain the real benefits of life insurance coverage to the life insurance customer or policyholder.
Kashi Aliabadi and Bahrami (2017)	Identifying and prioritizing factors affecting the development of life insurance	By using previous studies, influential factors were extracted and prioritized using hierarchical analysis and expert opinions. These influential factors are, in order of priority, economic, cultural, social, company-related, government-related, and policy-making factors.
Memarian and Abbasnejad Matankelai (2015)	Investigating factors affecting the demand for life insurance and savings	Investment and illness variables have a substantial and positive relationship with the demand for life insurance and savings, and the education variable has a substantial and negative relationship. However, there was no significant relationship between the age, income, occupation, and gender variables and the demand for life insurance and savings.

Table (2): Findings and results of previous foreign research

Researcher/Researchers	Subject	Conclusion
Shao et al. (2022)	Investigating sociodemographic factors associated with health insurance ownership among women	Panel data on health insurance ownership and socio-demographic variables for women aged 15 to 49 from the Demographic and Health Survey in 5 countries in sub-Saharan Africa were used.
Wang et al. (2022)	The impact of cultural factors on insurance demand	This paper analyzes data from more than 10 million insurance policies in the country during 2014 and 2016 using multi-class logistic regression and compares and analyzes cultural factors and the preferences of insurance policymakers in purchasing health insurance for their relatives.
Banjo et al. (2022)	Investigating consumer attitudes towards purchasing life insurance policies	The specific objectives of this study are to assess the effects of religion, culture, and family on the purchase of life insurance in Nigeria. The study adopted a research design. The study population was 42,832, and the sample size was 396. A questionnaire was provided to each participant.
Bhatia et al. (2020)	A systematic review to understand customers' purchasing behavior to buy life insurance products.	The proposed framework is adopted to provide an organized background of the thematic analysis and the methods used in the articles under review. The outcomes, decisions, and backgrounds in the context of customers' life insurance purchasing behavior are fully discussed using the proposed framework.

Conceptual framework

Life insurance is currently the basic pillar for creating peace, comfort, and hope for the future for the people of most countries in the world. It eliminates or significantly reduces poverty, homelessness, illness, social exclusion, ignorance, and illiteracy by redistributing income through its systems. Therefore, it reduces dissatisfaction and despair among every resident of society. The life insurance system is considered the main and most general tool of the social security system and the main base of social policies in industrial societies and developing countries, following the implementation of governments' social policies. For this reason, the scope of both quantitative and qualitative activities of the social insurance system, as one of the effective strategies of social policy, is directly related to general and specific laws in each country and is considered one of the political and social priorities of every civil society due to the importance of its consequences for the social and economic status of the society. On the other hand, the scope of coverage and provision of services in today's social insurance systems is not limited to official employees in the public and private sectors, but these services now broadly extend to the majority of the population of the society.

However, by adopting certain social policies, the social insurance system can be designed in a way that simultaneously considers humanitarian, economic, and social goals within the mentioned frameworks. Despite the necessity for universal insurance coverage for all members of society, especially women, which is also reflected in upstream documents of the system, including the Constitution, the vision document, and the five-year development plans, the country's social security system has not been able to fully and comprehensively extend its insurance coverage to different strata of society. Studies show that a large portion of insurance fund coverage is focused on wage and salary earners, while there has been little success in providing insurance coverage for certain groups, especially housekeepers. Most employees in the formal sector have stable and sufficient incomes, so they are in a position to participate in social security insurance programs. The employees in the private, formal, and semi-public sectors are typically covered by retirement, disability, and death insurance, which, along with health insurance, make up the most important benefits. These benefits for formal sector workers are financed by employers, the employees themselves, and sometimes with government subsidies. In most countries, employers are required to insure their employees with relevant social insurance organizations by paying a significant portion of the insurance premiums. This allows workers to benefit from social security

services and protections during old age or, in the event of occupational and common illnesses. However, individuals and employees working outside the formal sector of the economy often lack the ability or willingness to pay the necessary premiums to finance social security protections because their income barely covers their essential living expenses. They generally show little interest in saving for retirement and instead rely on support from their spouses or children in old age or disability. Moreover, if they have any surplus income, they usually prefer to invest it in their own business to benefit from additional earnings. Women are among the most important segments of society included in this group and are currently outside the coverage of the social security insurance system due to their lack of income. The inefficiency of the existing structure and laws of the social security system has failed to meet their expectations regarding social security protections. Therefore, women are engaged in housework as semi-hidden or invisible workers at home, are busy with household work, or are working both outside and inside the home. Pursuing women's rights as a newly emerged social reality leads to new awareness and understanding about women's issues. Besides working women, a large part of women gain status as housewives through motherhood or marriage, and the role of simply being a housewife can cause dissatisfaction with marriage, acceptance, and mere obedience to male dominance, continuing this situation. With divorce and marriage monopolized by men, women's roles become limited to housekeeping and childbearing. On the other hand, women's rights and their implementation in Iran are based on Islamic and jurisprudential laws, and part of women's mentality has been shaped during the process of transferring knowledge from the West through media and globalization, while another part of Iranian society holds traditional views. Therefore, a different pattern of women's experiences can be seen in Iran (Moradi et al., 2022).

Hypotheses
1. Women's education affects their tendency to buy life insurance in the western region of Tehran.
2. The social status of their spouses affects their tendency to purchase life insurance in the western region of Tehran.
3. Women's employment affects their tendency to buy life insurance in the western region of Tehran.
4. Family authority affects their tendency to buy life insurance in the western region of Tehran.

Methodology
The present research methodology is objectively applied research, and also in terms of research design, it is a descriptive-survey type of research and quantitative in nature. The data collection technique is a questionnaire. The statistical population of the research is all married women who buy life insurance over 25 years old at the Iran insurance branches in the western region of Tehran, approximately 100,000 people. According to the Morgan table, 384 people were randomly and stratified selected. According to the Morgan table, 384 people were selected by simple random sampling. In data analysis, the model estimation using the logit method has been used.

Findings

Table (3): Results of model estimation using the logit method

Variables	Response variable: Women's tendency towards life insurance			
	Coef.	Std. Err.	t	P>|z|
	Coefficients	Standard deviation	statistic t	Probability level
Cons	0.212527	0.090308	2.353357	0.0356
Edu	0.855505	0.276131	3.098190	0.0040
Ssb	0.393667	0.142781	2.757139	0.0201
Emp	0.642607	0.230948	2.782475	0.0200
Fau	0.631234	0.195603	3.227118	0.0019
prob (F − Statistic) =0.000 F= 29.74				

Reference: Researcher's findings

The t-statistic was used to examine the significance of the coefficients of the independent variables in each model. The null hypothesis in the t-test will be as follows:

$$\begin{cases} H_0: \beta_1 = 0 \\ H_1: \beta_1 \neq 0 \end{cases}$$

The accuracy of which is examined by the following statistic:

$$T = \frac{\hat{\beta}_1 - \beta_1}{SE(\hat{\beta}_1)} \sim t_{\frac{\alpha}{2}, N-k}$$

To decide whether to accept or reject the null hypothesis, the obtained t-statistic is compared with the t-statistic of the table calculated with the N-K degrees of freedom at the 95% confidence level. If the absolute value of the calculated T is greater than the t in the table ($|T| > t_{\frac{\alpha}{2}, N-k}$), the numerical value of the test function is in the critical region and the null hypothesis (H_0) is rejected. In this case, with a 95% confidence level, the desired coefficient (β_1) will be significant, indicating the existence of a relationship between the independent and dependent variables.

The results of estimating the logistic model, in which women's tendency towards life insurance is considered as the dependent variable, indicate that the coefficients of the variables are significant in the long run, their signs are expected and in accordance with the theoretical foundations of the subject.

First Hypothesis

The first hypothesis of the research is that women's education affects their tendency to buy life insurance in the western region of Tehran, which can be rewritten as follows:

> H0: Women's education does not affect their tendency to buy life insurance in the western region of Tehran.
>
> H1: Women's education affects their tendency to buy life insurance in the western region of Tehran.

According to the calculated probability for this variable, which is equal to 0.0040 and this probability is less than 0.05, it can be concluded that the null hypothesis is rejected and as a result, women's education has an effect on the tendency to buy life insurance in the western region of Tehran, and this indicates that the first hypothesis of the research is verified at a confidence level of 95 percent.

Second hypothesis

The second hypothesis of the research is that the social status of spouses affects the tendency to buy life insurance in the western region of Tehran, which can be rewritten as follows:

> H0: The social status of spouses does not affect their tendency to buy life insurance in the western region of Tehran.
>
> H1: The social status of spouses affects their tendency to buy life insurance in the western region of Tehran.

According to the calculated probability for this variable, which is equal to 0.0201, this probability is less than 0.05. It can be concluded that the null hypothesis is rejected. As a result, the social status of the spouses affects the tendency to buy life insurance in the western Tehran region. This indicates that the second hypothesis of the research is verified at a confidence level of 95%.

Third hypothesis

The third hypothesis of the research is that women's employment affects the tendency to buy life insurance in the western region of Tehran, which can be rewritten as follows:

> H0: Women's employment does not affect their tendency to buy life insurance in the western region of Tehran.
>
> H1: Women's employment affects their tendency to buy life insurance in the western region of Tehran.

According to the calculated probability for this variable, which is equal to 0.0200 and this probability is less than 0.05, it can be concluded that the null hypothesis is rejected and as a result, women's

employment has an effect on the tendency towards life insurance in the western region of Tehran, and this indicates that the third hypothesis of the research is verified at a confidence level of 95%.

Fourth Hypothesis

The fourth hypothesis of the research is that family authority affects the tendency to buy life insurance in the western region of Tehran, which can be rewritten as follows:

H0: Family authority does not affect the tendency to buy life insurance in the western region of Tehran.

H1: Family authority affects the tendency to buy life insurance in the western region of Tehran.

According to the calculated probability for this variable, which is equal to 0.0019, and this probability is less than 0.05, it can be concluded that the null hypothesis is rejected and, as a result, family authority has an effect on the tendency towards life insurance in the western region of Tehran. This indicates that the fourth hypothesis of the research is verified at a confidence level of 95%.

No.	Hypothesis	Results
1	Identifying the role of cultural factors affecting women's tendency towards life insurance	Acceptance
2	Identifying the role of women's education in their tendency towards life insurance	Acceptance
3	Identifying the role of spouses' social status in women's tendency towards life insurance	Acceptance
4	Identifying the role of women's employment in the tendency towards life insurance	Acceptance
5	Identifying the role of family authority in women's tendency towards life insurance	Acceptance

Conclusion

Despite the necessity of universal insurance for all members of society, especially women, which is also reflected in the upstream documents of the system, including the constitution, the vision document, and the five-year development plans, the country's social security system has not been able to fully and comprehensively extend its insurance coverage to different strata of society. Studies show that a large portion of insurance fund coverage is focused on wage and salary earners, while there has been little success in providing insurance coverage for certain groups, especially housekeepers. Most employees in the formal sector have stable and sufficient incomes, so they are in a position to participate in social security insurance programs. The employees in the private, formal, and semi-public sectors are typically covered by retirement, disability, and death insurance, which, along with health insurance, make up the most important benefits. These benefits for formal sector workers are financed by employers, the employees themselves, and sometimes with government subsidies. In most countries, employers are required to insure their employees with relevant social insurance organizations by paying a significant portion of the insurance premiums. This allows workers to benefit from social security services and protections during old age or, in the event of occupational and common illnesses. However, individuals and employees working outside the formal sector of the economy often lack the ability or willingness to pay the necessary premiums to finance social security protections because their income barely covers their essential living expenses. They generally show little interest in saving for retirement and instead rely on support from their spouses or children in old age or disability. Moreover, if they have any surplus income, they usually prefer to invest it in their own business to benefit from additional earnings.

Women are among the most important segments of society, including those groups, and are currently outside the coverage of the social security insurance system due to their lack of income. The inefficiency of the existing structure and laws of the social security system has failed to meet their expectations regarding social security protections. Therefore, women are engaged in housework as semi-hidden or invisible workers at home, are busy with household work, or are working both outside and inside the home. Pursuing women's rights as a newly emerged social reality leads to new awareness and understanding about women's issues. Besides working women, a large part of women gain status as housewives through motherhood or marriage, and the role of simply being a housewife can cause dissatisfaction with marriage, acceptance, and mere obedience to male dominance, continuing this situation. With divorce and marriage monopolized by men, women's roles become limited to housekeeping and childbearing. On the other hand, women's rights and their implementation in Iran are

based on Islamic and jurisprudential laws, and part of women's mentality has been shaped during the process of transferring knowledge from the West through media and globalization, while another part of Iranian society holds traditional views. Therefore, a different pattern of women's experiences can be seen in Iran.

According to the hypothesis of identifying the role of education in the tendency towards life insurance, Abbasi and Derakhshideh (2019) in an article titled "Investigation of factors affecting the demand for life insurance in Iran, during the years (1980-2010)" showed that the factors affecting the demand for life insurance in Iran are considered to be a function of real per capita income, savings rate, inflation rate, and literacy rate. The econometric method of the autoregressive model was used to estimate the model, and based on the results obtained, the per capita income and savings rate variables have a significant and positive relationship with the demand for life insurance. The inflation rate variable has a significant and negative relationship with the demand for life insurance. However, there is no significant relationship between the literacy rate variable and the demand for life insurance, which results of this research are consistent with the present hypothesis.

According to the hypothesis of identifying the role of cultural factors in life insurance, Wang et al. (2022) in a study titled "The Effect of Cultural Factors on Insurance Demand" discuss the effect of cultural factors on insurance demand. As a special financial product of research, insurance demand has important practical and theoretical significance. This article analyzes data from more than 10 million insurance policies in the country during 2014 and 2016 using multi-class logistic regression and compares and analyzes cultural factors and the priorities of insurance policymakers in purchasing health insurance for their relatives, which results of this study are consistent with the present hypothesis.

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