



Insurance Culture Policy in Iran in the Age of Digital Economy based on Strategic Analysis Model

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Abstract

The role of the insurance industry in economic activities for basic protection against economic, political, and social risks and the security of production owners, social growth and development, reducing social inequalities and political and social tensions due to the transformative effect of the digital economy and the development of insurance culture, in line with national cultural contexts it's too important. In today's era, the expansion of digital technologies has changed customer expectations and increased competition in the industry. The purpose of this research is to identify obstacles and provide cultural solutions for insurance industry policy in the age of the digital economy. According to the theoretical foundations of the strategic analysis model, the methodology is descriptive-analytical, which was collected through library studies and books and printed and virtual sources of general primary information. The research findings show that considering the creation of innovations in the insurance industry and the entry of digital capabilities into the insurance industry, it is possible to act on the necessity of redefining the insurance culture in the policy-making of this industry in the age of digital economy. Insurance institutions should prioritize cultural activities with effective advertising and consider this as an economic and social responsibility. Efforts should be focused on overcoming cultural barriers by educating people about insurance concepts using digital and visual tools and other cultural and artistic methods. This approach will increase public awareness and help the economic development of the country.

Jel classification: O30 - H11 - G22 - Z10 - F50 - F53.

Keywords: digital economy, policy making, insurance industry, culture, economic diplomacy.

Introduction



Statement of the problem: The growth and development of the insurance industry is an economic and social necessity, and the impact of this industry on the macroeconomics of countries is undeniable. In addition to being affected by the conditions and status of a wide range of economic sectors of the country, the insurance industry can also affect the development process of economic activities in various fields (yeganehzadeh, et al). Insurance companies play a decisive role in financial markets and economic stability by providing economic security through insurance services and active presence in financial markets (Shentu, 2023). Their use of accumulated financial resources increases the liquidity of the market and causes mobility, dynamism and growth and development of the capital market. Also, by providing security of mind among entrepreneurs and business owners as one of the most important sectors providing long-term financial resources, insurance companies can play a very important role in economic development in increasing production, reducing imports from global markets and reducing dependence. (Kadirova, 2021). Currently, insurance is emerging as an important management tool in the country (Banker, et al, 2024). On the one hand, by smoothing the investment, insurance reduces risk in investment and participation in investment from the place of technical reserves and productivity in various economic sectors, and on the other hand, the growth and development of other economic sectors will bring strengthening and development of the insurance industry. Another important function of insurance for the society is providing risk management in the form of transfer, partnering and sharing in the risks in life and providing criteria to prevent damage. Policy-making is described as a set of rational actions that are carried out during a process and are necessarily based on political actions. These political actions can be considered as a policy making process and they can be imagined as a set of timed interconnected steps. Identifying and diagnosing the internal and external factors affecting the strategic planning process in Iran's insurance industry due to the challenges and gaps in the use of systematic methods of environmental monitoring, requires the analysis of the organization and the continuation of the strategy by adding environmental and internal factors so that the best proposed possible strategies (Soleimani et al. 2015). Therefore, focusing on the strategic analysis model in economic diplomacy, based on which politicians should search for their goals in relation to economic-strategic formations, is emphasized in this research. In the meantime, the necessity of focusing on culture building regarding the provision of insurance coverage to the society can be considered as one of these strategies that in the current research, the promotion of culture building in this field has been considered. Considering that the insurance industry, on the one hand, facilitates the path of achieving the growth and development of the society, and on the other hand, due to its inherent nature and effects, it prevents the deepening of the class gap and subsequently leads to the reduction of political and social tensions and inflammations, therefore, every A type of effort in the direction of developing and promoting insurance culture in the country is very necessary and is considered inevitable (AsadNejad and Tabrizian, 2022). Here, the important point that is raised is that in this era, due to the development of new technologies, alignment With the path of progress and digital transformations, it is one of the most basic ways to get out of insurance bottlenecks, and considering that culture is considered as a basic part in the topic of digital



transformation, therefore, culture building requires changes in the thinking, attitudinal and behavioral patterns of people in the society (Aghajeri. 2012). The development of insurance is a long-term cultural work that requires careful cultural development. Technological advances have brought about a lot of prosperity and comfort in human life, but these developments themselves have risks that may cause irreparable damage if there are no measures to compensate. do If insurance concepts such as transferring risk to others and the level of risk tolerance are institutionalized in people's culture, the society will understand the purpose of insurance and the insurance premium will not only lose the concept of cost, but will become a long-term investment and this in turn It will lead to the growth of the economy and an increase in the level of people's well-being. Organizational digital transformation is described as the creation of new organizational capabilities, based on which organizational success can be guaranteed in the digital age (Eslami & Bordbar, 2022). Therefore, it seems that in the insurance industry, due to digital transformations and the direction of this industry towards digital culture, It is possible to act on the necessity of redefining the insurance culture in the policy of this industry in the path of the country's growth and development in the age of digital economy (Mir, 2021); Therefore, according to the necessity of paying attention to the insurance culture in this article, the importance of insurance acculturation, research background, research method, theoretical foundations of the strategic analysis model, cultural challenges and obstacles prevailing in the policy making of the insurance industry, and examining the factors affecting the necessity of revising the insurance culture in the economic era. Digital will be considered and reviewed.

The necessity and importance of the research topic: insurers help the national economy by expanding investment projects and stimulating economic activity, and strengthening the link between insurance and other financial sectors also highlights the role of insurance companies in economic growth. Insurance, like banks and the capital market, responds to the needs of business units and households of financial intermediaries. It is necessary to pay attention to the national culture of the country in the discussion of the development of insurance culture. Pointing out that the way out of insurance bottlenecks is to follow the path of digital transformation, therefore creating a culture is considered a difficult part of the topic of digital transformation, and this issue requires changing people's thought patterns, behaviors and beliefs. Insurance companies play a central role in addressing financial concerns, especially in the context of digital transformation. This transformation is often seen more as a human challenge than a technological one. Experts in this field emphasize that the successful implementation of digital initiatives significantly depends on overcoming cultural barriers and increasing digital skills in organizations. According to several studies conducted by leading management consulting companies, these cultural and skill issues are the main obstacles to achieving a successful digital transformation (Karimi & HassanZadeh, 2020). By ensuring financial security, insurance companies help create an environment in which these human challenges can be effectively addressed. By fostering a culture that embraces digital innovation and by investing in the development of digital competencies, insurance companies can not only



protect their financial stability, but also lead the wider adoption of digital transformation strategies across sectors. This dual focus on financial security and human factors is essential for sustainable growth and adaptability in the digital age (Tajfar & Yousefi, 2016). These days, digital technologies are pushing the boundaries of business across all industries. In other words, today we cannot assume any organization or business to be independent of digital technologies and this is not limited to a specific industry or sector (SHami Zanjani, 1402). Insurance institutions should look at cultural development and strategic advertising as an economic and social responsibility and focus their efforts on removing cultural barriers. This effort is necessary to strengthen innovation and adoption of digital technology services in the age of digital economy (Mahmoudi & Vojdani, 2014). Today, the insurance industry in advanced countries, especially industrialized countries, carries the message of peace and a sense of security in the future. Although about a century ago, economic progress was considered to mean development, but in recent years, especially after the sixties, the concept of development is linked with the concept of culture, and based on that, no society can climb the ladder of development without providing cultural infrastructure. has not been "Culture of insurability", which has been emphasized and paid attention to in developed countries, has been neglected in our country for years and still, despite the efforts made in this field, the need for more comprehensive planning is felt in this field. Undoubtedly, by improving the insurance culture in the country, we will not only see an increase in social peace and stability, but we will also achieve more success in the field of economy. Insurance services can regularize a person's consumption flow during life and reduce its adverse fluctuations by making it possible to use small savings. After more than 80 years of insurance in the country (Davari, Walley. 2012), unfortunately, this industry has not yet achieved a favorable growth and the insurance culture has not reached the level required for growth. This issue is determined by considering the ratio of insurance premiums to national income as well as its share in global insurance premiums. The fact that the insurance penetration rate in Iran is about two percent and in the world is more than seven percent, shows how far behind the world in terms of using insurance services. Therefore, it is necessary to pay attention to serious culture building in the field of using the insurance industry in Iran. In this article, while paying attention to the obstacles and challenges of the development of insurance culture, it is necessary to examine the ways of increasing culture building in the age of digital economy and its necessity is taken into account. Economic World, news code 79805, 2016).

Objectives: One of the primary objectives in this field is to create culture in the field of providing insurance coverage to the society. Promoting this cultural change is vital; Because the insurance industry facilitates social growth and development. In its nature, insurance will prevent the deepening of the class divide and reduce political and social tensions. Trying to improve and develop insurance culture in the country is vital and inevitable. In today's era, aligning with digital transformation to overcome the challenges of this fundamental industry and cultural adaptation to digital transformation requires a change in thinking, attitude and



behavior in society. Expanding insurance coverage is a long-term cultural effort that will require careful culture building.

Background of the research: The background includes two parts

A: Researches that have researched the politics of insurance culture in Iran in the Science and Technology Policy Quarterly:

(Khalili, Arbabi, 2016) a research titled measuring the effect of alignment of business strategies and information technology strategies on the success rate of insurance companies in Iran, which tried to measure the effect of alignment of business strategies and information technology strategies by studying the maturity level of strategic alignment in 19 active insurance companies, based on Luftman's model (2000), by referring to the official statistics published by the Central Insurance Agency. A. Iran, market share status, profitability and return on investment have been measured as success indicators of these companies. This research has shown the effects of several factors on the degree of alignment of business strategies and information technology strategies and the effect of this strategic alignment on the success of insurance companies.

B: The background of research on the policy of insurance culture in Iran in other scientific and research sources

Sharma (2024) in a study titled examining the mutual role between the development of the life insurance sector and economic growth in the changing policy environment of India found that the life insurance sector plays a vital role in economic growth and flexibility in the changing policy environment of India. Also, by facilitating long-term savings, risk pooling and investment allocation, this sector contributes to financial stability, capital formation and socio-economic development. Indeed, moving forward, policymakers, industry stakeholders, and regulators must work together to address systemic challenges, promote innovation, and increase consumer confidence in the insurance sector, as well as strengthen oversight, reinforce industry best practices, and promote financial education to tap into its full potential. The life insurance industry is essential as a catalyst for inclusive growth and prosperity in India.

Khatibi and Rahimpour (2021) in a research entitled "Innovation and new technologies in the insurance industry" state that one of the indicators of the economic development of countries is the level of development of the insurance industry in them and in recent years, the attention of policy makers on the acquisition of financial technology, especially in the insurance sector as It is one of the pillars of the financial industry and one of the key sectors of the economy. The use of technology in the insurance industry in order to give more people access to financial services has received more and more attention, so that new insurance businesses are one of the sub-branches of financial technology. financial technology; It provides technological solutions for various industries and fields and has several branches, one of which is insurance. Insurtech, in general and in short, means the introduction of technology into the insurance industry, which



has entered the field of competition with traditional insurance companies by creating a unique value proposition and improving the business model. Using artificial intelligence, machine learning, Internet, blockchain and other new technologies, insurtechs lead to cost reduction, improved customer experience, new product offerings and effective risk management. The findings of the research have identified the major trends of the insurance industry in seven areas, including customer orientation, social and environmental changes, technological changes and digitization, as well as key challenges including limited knowledge, low trust, poor communication between customers and insurers, inappropriate business models, and solutions for each of them. Is expressed.

Mahmoudi Maimand et al. (2014) in a research entitled factors affecting innovation in the country's insurance industry with the aim of identifying the factors affecting innovation in insurance companies and institutionalizing the culture of innovation in the country's insurance industry so that insurance companies can increase their role and influence in the society and attract Improve public trust, insurance penetration in the country. Therefore, with the aim of investigating the factors influencing innovation in the insurance industry, based on the three-pronged theoretical model of management, this research was able to identify and measure the influencing factors in the three areas of structure, behavior and context, and measure their impact on innovation in the insurance industry, and their influence on each other along with the factors Innovation in the insurance industry with its inherent factors including: reforming processes and strategies, providing new products and increasing market share, gaining more customer satisfaction and finally the right environment for innovation in the insurance industry should be measured.

In a research, Tajik (2013) studied and investigated the factors affecting the promotion and improvement of the insurance culture in the society, in this regard, three main institutions and components influencing the insurance culture, i.e. the Central Insurance of Iran, insurance companies and insurers were identified, as well as the factors It has been discussed related to the formation of organizational culture in ten features, including the identification of the dimensions of the quality of insurance services, the speed of doing insurance affairs, the provision of appropriate information, the attitude related to the product, and among the cases of lack of expansion and institutionalization of the effective insurance culture, there is a lack of knowledge and awareness of insurance. Among the insurers, the existence of incorrect cultural beliefs has been addressed, and finally, by identifying the above factors, the set of duties of the institutions and the main components to promote the promotion of the insurance culture, including; Promoting the culture of providing for the society instead of the accumulated culture through culture-building tools and accessories such as radio, television, textbooks, preparing brochures, as well as the serious effort and determination of cultural affairs officials such as schools, universities to cooperate with insurance companies for the purpose of advertising and effective training in insurance matters. It has been suggested.



Rezaei, (2017) conducted a research titled pathology of life insurance policies in Iran and presented ways to improve it. The purpose of this research is to examine the pathology of life insurance policies in Iran and provide solutions for its improvement; Therefore, the increase in the sale of life insurance in the society will lead to the improvement of the insurance culture, and then the increase in the penetration rate of the insurance culture in the country will lead to economic growth and development. Insurance is undoubtedly one of the creative achievements of human society in order to deal with unfortunate events and accidents. In this regard, life insurance is considered as a tool for investment and also to overcome the problems caused by the death of the head of the family and old age. Therefore, the results of the statistical population of this research show that with the pathology of life insurance policies, effective steps can be taken to improve the insurance culture while providing useful solutions to improve it.

Theoretical foundations of strategic analysis model

According to the review and study of theoretical issues in the field of economic policy and the conditions governing the culture of the insurance industry in Iran, as well as based on the claims made in the present article about the necessity of redefining the insurance culture in the policy making of the insurance industry in the age of digital economy, this fact is revealed. It makes that the governing principles in the policy making of insurance culture in Iran should be considered and investigated based on the strategic analysis model, which in this section introduces the governing rules of strategic analysis.

Strategic analysis model: According to the strategic analysis model, when countries are in a strategic planning and policy making position, executive agents use the complete rationalism model. Meanwhile, executive agents are able to use other models such as limited rationalism or anarchy models in their decisions (Rezaei, et al, 2021). In such situations, the executive agents have an important and very sensitive role that ultimately countries cannot put their strategic plans on the agenda (Mosalanejad, 2010). This shows that the political elites, when they are in the atmosphere of complete rationalism, instead of emphasizing their personal, group or party goals, put all their efforts towards achieving their goals and plans. They use the country's strategy (Mosalanejad, 2010). Michel Kreuzer and Erhard Friedberg are among the theorists who proposed the strategic analysis model. These theorists believe that economic policy-making is shaped by the will of social groups, elite individuals, actors and various agents (Boardman, et al, 2004). Each executive agent plays unique political and organizational roles. Through a structured effort, they are trying to create a suitable platform for the formation of the fundamental fields of the goals through the creation of links between different parts of each country. According to the strategic analysis model, politicians should pursue their goals in interaction with economic-strategic formations. Also, based on this model, executive agents should consider the national role, geopolitical conditions, and strategic goals in setting their goals and plans. In countries like Iran, the policy-making process is aimed at the strategic goals of the country and includes components such as economic, political and social development



(Sajadi, et al, 2021); This is despite the fact that in countries like America and some European countries, the policy process is aimed at improving the position of countries in the world economy. Naturally, economic behavioral patterns are influenced by these options, which are aimed at the strategic goals of countries (Vahid, 2013). One of the subjects of Haez The importance in the strategic analysis model of understanding the conditions and understanding the time that should be based on the provision of short-term, medium-term and long-term benefits and goals and in three parts:

A: Challenges and cultural obstacles prevailing in the policy making of the insurance industry

B: The necessity of paying attention to the culture strategy in the age of digital economy (cultural benefits and goals)

A: The elements affecting the necessity of revision in the insurance culture are considered.

The design of this topic should be considered from the point of view that in today's era, e-commerce has become an influential reality in all domestic and international arenas, and therefore, strategic economic analysis should be emphasized as an unavoidable reality in the field of economics and economic diplomacy. It formed the appearance of planners and economic culture based on it. In the current era, which is referred to as the age of globalization, hard power is not considered as the main criterion for evaluating the national power of countries, as in the past, and the indicators of national power are based on new dimensions, the main of which are economic fields. They include financial, scientific and cultural.

In this regard, e-commerce allows companies to increase their sales and, as a result, gain more profit; Therefore, in the strategic analysis model, today electronic commerce is considered as one of the most important methods of marketing and selling products; Therefore, it seems that e-commerce will become more important in the future as an effective method for marketing and selling products (E-commerce magazine.1402). Therefore, according to the growth and influence of virtual and electronic space in the development and expansion of business and commercial services, it is necessary to pay special attention to this issue in the model of economic strategic analysis in the field of insurance industry to electronic business tools in the field of digital economy.

research method

In terms of practical purpose and data collection, the present research has used mixed methods. In this way, systematic texts were done from electronic databases including MEDLINE, EMBASE & Google Scholar. This form of data collection, along with manual searches of internal books and journals; Among them, government publications (both upstream documents, laws, official and organizational reports, international evaluations, etc.) have been used. For this purpose, in order to evaluate each of the dimensions, documents and sources were reviewed and analyzed. From the point of view of data analysis; This research is descriptive-analytical based on which the obtained information and data were investigated by the researcher. The



main purpose of this type of study is to understand and discover the depth of the problem of insurance culture policy in Iran in the age of digital economy, and this type of study does not seek to investigate the quantity, order and comparability of the issue (Soltanifar & Khanzadeh, 2015); Therefore, the researcher is free to

A: To solve his curiosity about every point he has in mind in a deep way by asking continuous questions.

B: To change the way of presenting the questions and their order according to his desire.

A: Conduct an interview with each informed and knowledgeable person about the research issue and ask him different questions (Rafipour, 2001 quoted Soltanifar & Khanzadeh, 2015).

Findings and discussion

A: Challenges and cultural obstacles prevailing in the policy making of the insurance industry

Insurance companies play an essential role in the development of the insurance industry and act as essential links in its development framework. Factors related to the structure and performance of these companies significantly affect the challenges facing the industry. Internal issues within insurance companies, such as deficiencies in operational planning, workforce training, leadership, and organizational structure, can hinder the effective implementation of industry strategies. In particular, inadequate planning, inadequate management and expertise, lack of skills among insurance marketers, and ineffective advertising policies make the general public reluctant to interact with insurance products. Ineffective advertisements, especially when they fail to target the right time, place and audience, are significant obstacles in the business operations of the insurance sector (Ramezani & Alavi Wafa, 2017). One of the important obstacles to the development of the insurance industry in Iran is the general public's lack of knowledge about insurance services. Insurance services, which are inherently intangible, make it necessary to disseminate information widely to educate the public. Professional advertising by insurance companies will be very important to spread public awareness and understanding of these services. The necessity of redefining the insurance culture in policy-making highlights the importance of combining strategic analysis models to improve and improve the insurance culture in Iran. To increase the value of the national insurance industry, it is necessary to create effective advertising policies. These policies should originate from relevant policy-making institutions, including central insurance authorities and active insurance companies (GHolipur, 2011). One of the most important challenges that insurance industry managers face today is decision-making and policy formulation in the field of advertising (Langroudi & Noori, 2021). As a key economic sector, the insurance industry contributes significantly to economic development and growth; Therefore, one of the primary goals of economic diplomacy, especially for developing countries, should be to facilitate the business environment, attract foreign investment, promote tourism, improve the national image, and promote access to technology and knowledge. Domestic economic factors such as



lack of coordination, underdevelopment of insurance culture, inappropriate insurance rates, insufficient emphasis on the role of the insurance industry in economic health, and lack of commitment to effective advertising policies, significantly hinder the development of the industry. In order to achieve the leading position in the region in terms of insurance penetration, the insurance industry should be recognized as a vital economic activity. Both the government and investors should acknowledge the importance of this sector in the economic organization. Insurance institutions should consider the development of cultural activities through appropriate advertising as an economic and social duty (GHolipur, 2011). Using a theoretical model to identify the factors affecting innovation in the insurance industry, management can determine the effective elements in the fields of structure, behavior and context. By assessing their impact on innovation, industry can better understand the dimensions of innovation and their interrelationships. These factors include improving processes and strategies, introducing new products, increasing market share, and achieving greater customer satisfaction. Finally, this approach can create a favorable environment for innovation in the insurance industry and strengthen its growth and development. (Mahmoudi Maimand et al. 2014); Therefore, it seems necessary to pay attention to innovation in the insurance industry culture policy. In examining the process of obstacles and challenges, like all sectors, insurance businesses also faced a different perspective during the Corona epidemic. The increase in requests and demands of customers due to the epidemic, along with the implementation of the teleworking process of employees, put a significant pressure on the working methods and systems used by insurers, in which traditional insurers lagged behind other sectors in digitalization. However, it can be said that the effect of the Covid-19 pandemic overcame many of the usual obstacles, such as the resistance of people and managers, capital limitations and old systems, and led businesses, including insurance companies, to accept the fact that digitization is the main issue of businesses in this era. Therefore, here are some of the trends and challenges governing the insurance industry in 2022, which were introduced by Deloitte Company, that the condition of achieving digital achievements of the business model and the ecosystem of the digital experience of customers, the digital experience of employees and digital processes are:

1. Attracting the right talent is the biggest challenge of the insurance industry in 2020
2. Developing digital capabilities and skills to survive in the competitive market
3. Revision of the insurance value chain with the benefit of transformative technologies
4. Aligning digital strategies with customer engagement
5. Equipping the organization with digital enablers in all areas of governance and leadership, strategy, culture and skills, innovation, technology and data (Norollahi & et al. 2016).

Synergy of digital capabilities and achievements together will make the organization digital elite. Regarding the importance of culture and skill, it can be said that for a sustainable digital transformation, the existence of a culture of accepting technology in the organization is



necessary. Digital culture is the same culture that the organizations of this era must cultivate in order to navigate the digital journey (Report of Digital transformation institute of Tehran University 1402).

B: The necessity of paying attention to the culture-building strategy in the age of digital economy

Digital transformation represents a significant change in the operations of an organization or country driven by transformative technologies. Key technologies including: Internet, cloud computing, mobile applications, social media, virtual reality and augmented reality, data analysis, artificial intelligence and blockchain facilitate this change (SHami Zanjani, 1402). Organizational digital transformation includes the development of new capabilities that match the demands of the digital age. This requires not only the integration of advanced technologies, but also the strengthening of new organizational competencies to ensure success in this era. Many experts believe that digital transformation is more of a human challenge than a technological challenge. Leading management consulting firms have conducted numerous studies that consistently emphasize that the main barriers to successful digital transformation are cultural and skills-related. In particular, the lack of a supportive organizational culture and insufficient digital skills among employees are the main obstacles. Therefore, to effectively drive digital transformation, organizations must prioritize cultural change and digital skills development alongside technological advancements. This dual focus is necessary to create the right environment for innovation and growth in the digital age.

The development of digital culture requires a significant change in the organization's behavior; Therefore, within the framework of the principles of the strategic model based on permanent goals, the digital transformation group will try to create culture and raise awareness about cultural issues in the activity of "education and digital culture of the organization". In this way, the organization can carry out its digital transformation program without any cultural obstacles. In this activity, i.e. "digital training and culture building", trainings and awareness are held at the levels of the board of directors, managers and senior experts and experts of the organization in the field of digital transformation as well as the transformational strategy of the company. Three factors affect insurance culture; First, an attitude that creates a kind of preparation for behavior. Second, knowledge. The type and level of recognition is another factor that affects insurance behavior. Third, opinion is another factor that is taken into consideration. What people think about insurance and why and how these opinions are formed is very important; Therefore, based on the strategic analysis model, if the sustainable interests are taken into consideration and these three factors are known, it is possible to take steps to change the insurance behaviors of the society by transforming each of them. These behavioral guidelines are both verbal and non-verbal such as messages that reach people about insurance, news from insurance companies, advertisements and insurance reports, general conditions of insurance policies and insurance messages that are exchanged between people and messages that are exchanged between employees and insurance agents. and customers are exchanged



(derakhshideh, 2011). Based on the strategic analysis model, in order to expand the culture of insurance and education and awareness of the society, three short-term, medium-term and long-term phases should be considered. Short-term: insurance companies should improve their management methods and propose new insurance plans that meet the needs of today's society. This work can be done through informing by agencies, mass communication tools and holding seminars. Mid-term: strengthening the sales networks and agencies of insurance companies, in the meantime they play a constructive role in realizing the goals of the company and the insurance industry; In this way, in addition to expanding the insurance culture, it helps to attract new policyholders. Long-term: transforming insurance into a culture and value, by starting insurance education from schools and where the next generation is ready to enter the society. Planning to expand insurance culture in the country should be done based on the economic, social, ethnic and religious structures of families (Chabok Online, Newspaper No. 5854, 2023). Developmental societies consider insurance as an important development factor that plays a prominent role in the growth of various economic sectors. Due to the inadequacy of people's knowledge about the insurance industry and risk management using insurance, it is necessary to create an insurance culture in the form of a strategic analysis model based on a strategic attitude in short-term, medium-term and long-term goals from a young age in the society. The development and expansion of the insurance culture in different dimensions causes confidence and peace, and as a result, acceleration and facilitation in the matter of investment; Because insurance is not an expense, but an investment, and people should be aware of the benefits of this investment, among the methods of developing an insurance culture in a country, we can include: increasing awareness about insurance services and coverage, observing the professional ethics of insurers, and ensuring that insurance companies fulfill their obligations. In respect of the rights and rights of insurance policy holders, correct interaction measures with them and also it referred to them with high-quality services and reasonable prices and providing free insurance consultations (Taebi, Goudarzi, 2013). Therefore, in the need to pay attention to the insurance culture strategy in the age of digital economy, an approach and strategy based on a strategic model should be adopted, which simultaneously focuses on short-term, medium-term and long-term goals and interests and in the form of an interactive relationship between these goals and interests based on the change of the insurance culture in Iran. Considering the contract.

C: Elements affecting the necessity of revising the insurance culture

Considering the necessity of revising the insurance culture in Iran, it should be noted that the possibility of reforming the insurance culture in Iran should not be considered based on a one-dimensional and single-variable view, and it is necessary to consider all the influencing and interacting elements on the insurance culture based on the strategic policy model. reformed Iran (Sabzi & Rashidi, 2016); Because culture building is not corrected at once and based on only paying attention to one element, and in the framework of the strategic model, attention to all elements and their influence on each other in a network system should be considered; Therefore, in this part of the research, the influential elements such as paying attention to the



transformation in the traditional society, the impact of startups on the insurance culture, the entry of insurtechs into the insurance value chain, dealing with monopoly and the expansion of the competitive environment, paying attention to digital culture and the need to pay attention to the revolution. The mentality of managers will be examined in the light of digital transformation.

A) Paying attention to the transformation in the traditional society

For many years, the country's traditional insurance sales network followed a uniform path until it was transformed by the emergence of startups and the development of technology in this industry. Today, in order to buy insurance, there is no need to visit different insurance companies in person and to spend a lot of time, and these collections seek to meet the needs of customers with innovation and the use of modern technologies (Mahmoud ali, 2011). For example, they have added new services such as online car damage payment and treatment to their products so that customers can have more peace of mind when using insurance. In addition, with the ease of the inquiry process, buying or renewing employment insurance has become easier for everyone. People get the insurance they need with awareness and transparency. Naturally, the closer the companies are to the characteristics, moral characteristics and expectations of the audience, the more likely they will be successful in this field.

b) The surprising effect of startups on insurance culture

Insurance startups have introduced a new solution in the insurance industry (Naylor, 2021). They are trying to make the insurance industry transition from traditional to electronic. Dal startup is a product based on providing insurance advice and in order to increase public knowledge of the insurance industry, in order to increase the penetration rate of insurance. Optimizing insurance products and finally selling these products to consumers is the ultimate goal of Dal. Based on the plan it has compiled, Dal is trying to expand the influence of insurance to different levels and branches of insurance, including fire insurance, life insurance, etc. Dahl also focuses on public education and transparency about the details of the insurance industry. The Secretary General of the Insurers' Syndicate at the meeting of Dal (Selection) startup group, said that the selection group is successful in the field of business and has created a good capacity in the country. (Delfraz, Ismail, 2021) In the world, there is an index called the insurance penetration coefficient, which is obtained by dividing the insurance premiums received from policyholders and people by (GDP) Gross Domestic Product) multiplied by 100, usually with this coefficient of investor attraction. It is provided to countries. He continued: As the insurance penetration rate increases in a country, it shows the level of progress. In the world, the average of this index reaches 7, and in America and Japan it reaches 10 and 11, respectively. In Europe, the insurance penetration rate is estimated between 8 and 9, but in our country it is 1.9, which is far from the average of the world and developed countries; Of course, this is not a sign of weakness; Rather, it means for investors that if they invest in the insurance industry, it will be a profitable investment. The difference between the insurance ratio of our country



and the world average shows the correctness of the investment path in this industry because there is a lot of empty capacity in this sector and the entry of the selection group into this field was also smart. (Scientific-Technological Service, 2023).

c) The entry of insurtechs into the insurance value chain

Insurtech is one of the sub-branches of financial technology that provides technological solutions for various industries and fields and has several branches, insurance being one of them (Naylor, 2021). Insurtech, in general and in short, means the entry of technology into the insurance industry. InsureTech enables the insurance industry to offer its products and services at a higher level to the customer. What is paid attention to in insuretech is that the traditional procedures of how to do the work are abandoned and by using new tools, conditions are provided so that customers can easily control their insurance and take advantage of its special benefits (Khatibi). & Rahimpour, 2021).. Digital transformation creates tangible and intangible values in six areas in the supply chain of insurance companies: 1- Cost reduction 2- Improving customer experience 3- Increasing the speed of entering the market 4- Productivity in sales 5- Working In issuing the insurance policy 6- Working in the claim of damage; Speed and agility are considered key features of digital insurance companies. Changes in the level of customer expectations and demographic changes make the insurance industry need to innovate. The use of technology and digital transformation in the insurance industry, the industrial revolution in insurance and maintaining value-oriented relationship with the customer, are key drivers of the emergence of Insurtech. These companies seek to transform the business model of the insurance industry and provide innovative plans related to the customer value chain. Although insurtechs are active in other parts of the value chain, including product design and development, insurance policy issuance and pricing, marketing and communication with customers, distribution and claims management, but so far they have mainly entered the stages of distribution and marketing (Khatibi and Rahimpour, 2021). .

d) Dealing with monopoly and expanding the competitive environment

Today, Central Insurance as a regulatory body by establishing a company whose share structure is under the control of Central Insurance and even its location is in one of the buildings of this institution, and by granting monopoly to this company, online businesses from direct cooperation with insurance agents and even themselves Insurance companies are banned and Iran's insurance monopoly is in its hands. 6 years have passed since the formation of the first online insurance startups in the country. Since two years ago, with the expansion of startups' advertisements and the creation of public awareness, buying insurance online has flourished. While the innovation of startup businesses in many fields, including insurance and insurtech, using the capacities of virtual space, has led to high economic development and job creation, it seems that the central insurance body is still inclined to traditional methods (Rouhbakhsh, 1401).



Competition has played a small role in the insurance market so far. Despite the fact that in recent decades, regulatory changes and the approach of regulatory authorities have moved towards increasing competition and precautionary regulations, but the legal approach to the insurance market around the world has threatened the entry of new competitors (Bagheri and Rahmani, 2015: 67). Digital transformation has become a major priority for the world's insurance companies from a vague concept related to the future. Cultural barriers play an essential role in this path and many insurance companies are not well prepared to deal with these challenges. Getting the most value out of digital transformation requires a transformation at the core of the business. Also, companies that have digital talent and workforce are very few. The value that digital transformation programs create can improve performance across all dimensions of the business, both internally (through increased productivity and process automation) and externally (through increased speed to market and a richer customer experience). Therefore, organizations must have a digital strategy at their business level and acquire appropriate digital capabilities at this level (Digital Transformation Institute).

e) Paying attention to digital culture in Iran's insurance industry

Digital transformation has emerged as a critical imperative for organizations around the world, with predictions suggesting that those unable to adapt to the digital age may succumb to what has been dubbed 'digital Darwinism'. This concept suggests that businesses that do not evolve with technological advances are at risk of obsolescence, while those that successfully adapt will thrive. In essence, digital transformation represents a fundamental change in organizational operations or national strategies driven by transformative technologies. For insurance companies, digital transformation has turned from a distant and abstract concept into an urgent priority. This transformation is not just a trend, but a fundamental and continuous process that requires a strategic and phased approach. Insurers must adopt innovative portfolio management techniques and accelerate product design and development to remain competitive. Ernst & Young (EY) research shows that global insurance customers place great importance on the quality of their digital experience. As a result, many insurers, acknowledging their lag in digital transformation, are exploring different strategies to enhance their digital capabilities. These strategies include partnering with or acquiring fintech companies, developing in-house fintech solutions and technology insurance, creating innovation labs, and collaborating with technology leaders outside the industry. Creating a strong ecosystem to provide comprehensive services and products also has significant potential for added value (Digital Transformation Institute). Despite the global economic challenges, the insurance industry continues to grow and show its resilience. Experts predict that the rate of transformation over the next five years will match the cumulative transformation experienced over the past five decades. This anticipated acceleration in transformation, driven by both opportunities and industry drivers, underlines the increased demand for digitization in the insurance sector (SHami Zanjani, 1402).

For several years, the fans of innovation have entered various industries, and in the meantime, the insurance industry is always at the end of the digitization queue; The lack of capacity, the



lack of human resources with innovative ideas, the resistance of companies are the reasons that probably justify this slowness; But this time, a new factor called lack of proper culture has been proposed. According to Insurtech consultant Saman, if there were no insurance startups, the digital culture would be much less than the current amount (Chabok online site, 2022: 142). In this regard, one of the basic challenges of this industry is the lack of standard methodologies and criteria for evaluating the level of digital maturity. By not having enough insight into the current situation, insurance companies have a difficult choice to determine investment priorities in different parts of their business to move towards digitalization. Digital Transformation Institute.

j) Digital transformation, requiring mental revolution of managers

Due to the need for innovation and the limitations of current technologies, many insurance companies have embarked on transformational programs in the core of their business. These investments have meant providing the basic conditions for moving in the digital age, enabling insurance companies to use digital and non-paper documents, enter data online and use mobile software. EY Institute's survey shows that more than eighty percent of customers tend to use remote and digital channels (such as email, mobile and phone) to interact with insurance brokers and agents (Digital Transformation Institute).

Shidaiyan, pointing to examples of digital culture, continued: An organization must be risk-taking and want to move from its traditional models to damage prevention. Also, it is necessary for the organization to be data-oriented, agile, transparent and customer-oriented, and to behave experimentally. Looking at his past experiences in insurance companies, he said: In some cases, we expanded the work by preparing the infrastructure for digital transformation and creating a culture; To the extent that the first open insurance platform was launched in the country. However, due to the fact that people's mentality and culture building were not complete and examples of digital transformation were not paid attention to, all the efforts were lost easily with the change of the CEO and the project went to the verge of destruction. Based on this experience, he said: digital transformation changes people's mentality; From senior managers to the sales network, this need will be achieved through education and learning (Chabok online site, 2022: 142).

summary and Conclusion

Insurance is one of the important institutions in the financial market that minimizes the effects of potential threats that people face in their daily life. Progress in the insurance industry is one of the requirements of the country's economic development, and in other words, the development of the insurance industry can be considered as one of the basic criteria of the country's economic progress. It is the standard of living as well as the development of investments, which subsequently improve the living conditions of the country's population, preserve the national wealth, and facilitate the creation of large savings; Therefore, it can be seen that the insurance industry plays a prominent role in economic activities. Apart from what



was mentioned, insurance plays the role of a protective factor for the owners of game production agents against economic, political and social threats and improves their security to enter the economic scene; Therefore, culture building to apply the insurance industry in different economic areas of the country should be followed seriously.

Insurance in developmentalist societies is considered as one of the basic events of development and has a prominent role in the growth of various economic sectors. The society's lack of inclination towards various insurance products reduces the possibility of achieving sustainable development. In our country, currently, in the midst of pressures and bottlenecks that we are facing in terms of international sanctions and the problems we are facing in the field of reliance, the insurance industry is the most important source that the economic actors of businesses, manufacturers and traders rely on and the services provided by this industry. They deal with their economic activities and carry out their economic plans.

Therefore, the need to review the insurance culture in the policy making of this industry in order to increase the penetration rate of insurance in the era of digital economy, as well as the development of the insurance culture in the country by examining the obstacles and providing culture-building solutions in the policy making of the insurance industry in the digital age are among the necessities that They are discussed in the present study. Also, in this study, following the path of digital transformation and creating a culture is introduced as the main solutions to get out of insurance bottlenecks, which is also considered a difficult part of the topic of digital transformation. This issue requires changing the thought patterns, behavior and beliefs of people, so digital culture plays a significant role in the success of digital transformation in organizations; So that its importance is evaluated in line with the strategy. The development of digital culture requires a significant change in the organization's behavior; Therefore, the digital transformation group will try to create culture and raise awareness about cultural issues in the organization's digital education and culturalization activities; In this way, the organization can carry out its digital transformation program without any cultural obstacles. In this article, the hypothesis was strengthened that by creating innovation in the insurance industry due to digital developments, with the entry of insurtechs into the insurance value chain, the amazing impact of startups in the insurance industry, transformation in the traditional insurance society and a change in the traditional attitude of managers towards Hedayat towards digital culture, he acted on the necessity of redefining insurance culture in the policy of this industry in the path of growth and development of the country in the age of digital economy.

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