

Cultural Factors which Influence on Weak Welcoming and Popularity of Life Insurances in Iranian Academic Communities (Case Study: Iran University of Science and Technology)

Abbas Mahdipour¹, Abbasali Ghaiyoomi²

^{1,2}Department of Business Management, Faculty of Management, North Tehran Branch, Islamic Azad University, Tehran, Iran.

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ABSTRACT

According to information gathered in Iran, life insurance is still unpopular and has not been welcome well. Further, it seems that academics and scholars who play important roles in teaching and educating people are not familiar with the benefits of life insurances and have not been able to popularize the culture of using life insurances among Iranians. This study was conducted to investigate cultural factors which affect scholars' failure to welcome life insurance. The results showed that cultural factors like familiarity and awareness, future planning, occupation and everydayness and risk-taking capabilities of scholars for purchasing life insurance were ineffective. However, cultural factors like good service offering, customer orientation, and customers' satisfaction with life insurance provider companies, religious beliefs and fatalism, moral value, trust and reliability of scholars were effective in purchasing life insurances. Moreover, there was no relationship between demographic variables like marital status, age, occupational status (permanent or part-time) and tendency to purchase life insurance. On the contrary, there were direct and significant relationships between gender, the number of dependents, occupational position (teacher, assistant professor, etc.), educational level, income and tendency for purchasing life insurances.

KEYWORDS: cultural factors, welcoming and popularity, life insurances, scholars

INTRODUCTION

Insurance is undoubtedly one of the most creative achievements of human society for confronting with unexpected accidents and events. Natural incidents like fire, earthquake, flood, storm and accidents like death, disease, aging, handicapped and... are all incidents which threaten human life. The thought for becoming secured against such risks via collaboration and cooperation is an old issue. The widespread scientific and technological advancements of the new era although has helped human being to control some of the threats but it has caused new threats which require special supporting coverage (AnjomShoa and Garousi, 2012). The main advantage of insurance is ascertaining individuals to confront with probable risks which are called risk in insurance terms. Regardless of the type of insurance, it can be said that insurance creates certainty for work and production and investment and in general creates a secure and calm environment for doing social and economic activities. In spite of the fact that Iranian insurance industry is about 80 years old and many attempts have been made to develop it, it still lacks an appropriate status and widespread offering of life and investment insurances for improving social welfare level is still confronted with many problems. It seems necessary to state that failure to popularize life insurance and elimination of cultural barriers is not a single-dimensional problem or a single-variable equation and many factors influence development of life insurances. Many factors have roots outside insurance industry and it is not possible to plan and make policies for it inside insurance company.

Statement of problem

Considering its special features, life insurance can play an important role in capital market. Since there is a large time gap between reception of premium by insurance company and the time of damage compensation in life insurance, a considerable mathematical reserve is formed for each contract and the insurance company can activate capital market with the reserve and play a more important role in investing activities. This in part results in creation of jobs and economic growth. The influence of life insurance on economy is so great that many applied studies have found a strong significant relationship between these two variables.

Moreover, presence of tax exemptions in life insurance compared to relatively high tax rates on bequest can be a good incentive for families to allow a small part of their incomes to life insurance and thereby bequeath a considerable amount of capital for their families. Life insurances bring social comfort for a society and economic security and financial markets development for economy. In social level, a life insurance purchaser pays an amount of money as premium and guarantees receiving an amount of money as insurance capital in

*Corresponding Author: Abbas Mahdipour, Department of Business Management, Faculty of Management, North Tehran Branch, Islamic Azad University, Tehran, Iran. Email: H_mahdipour@yahoo.com

future. Insurance companies can invest the considerable amount of their mathematical reserves in different economic sectors. These include civil projects and financial markets (Bagheri Gige Akbar and Ranjbar Kei, 2004). Global insurance industry has experienced a 10% growth since 1950s which is considerably greater than average economic growth of countries (UNCTAD, 1991). A large part of this development in insurance industry belongs to life insurance growth worldwide. The premium value of life insurance industry has increased from 2.1% of global GDP in 1984 to 4.2% in 1996 and 4.41% in 2007. This is while life insurance penetration rate in Iran has decreased to 3.7 before 2012 and this is lower than the average global rate. This can be attributed to failure to develop life insurance in Iran (Swiss Re: Sigma, 1996-2012,). In 2008, global per capita premium was 634 dollars while 370 dollars belonged to life insurance and the remaining 264 dollars belongs to other insurance services and coverage. In other words, about 59% of total insurance industry activities belong to life insurance. In this year, insurance penetration rate is about 7.1% and 4.1% of it belongs to life insurance and 2.9% of it belongs to other activities (Sigma, 2009).

Insurance penetration rate in Iran in 2011 was 1.41. About 0.11 of this number belonged to life insurances and 1.30 of this number belonged to other insurance services. In 2012, penetration rate was equal to 1.93 and 0.15 belonged to life insurances and 1.78 belonged to other services. This shows an ascending movement. Regarding life insurance, we should first depict individuals' economic needs. Different time periods of an individual's life have its own corresponding economic needs. An individual will not purchase a life insurance policy unless when he or she knows about his or her needs and the applications of life insurance for his or her family in future (Boniyanian, 2007). The next issue is investment. Iranian people do not tend to save for future because they have a saying in this regard: "one who gives teeth will give bread." In my opinion, this idea is not accurate because human will not be able to change his destiny unless he tries hard and plans for future. The total premium received by 11 South-Eastern Asian countries is about 680 million dollars. About 440 million dollars of this figure belong to life insurance premiums and about 82% of this figure belongs to Japan (Tajdar, 2010). This type of investment has useful effects for the insurance company itself. Investment, production, work and sale are feedbacks of a chain which are produced in an economy. Investment improvement can help confront with inflation. If life insurance policy is designed properly (that is to say it considers added values and interests), it can confront with inflation. An important factor in elimination of economic worries is to save for our children. In the developed countries, when a child is born; his or her parents purchase an insurance policy for him or her and pay about 17 to 18 thousand dollars within 15 years. The age 65 is policy maturity and its value is about 5 million dollars. Since when he or she is in puberty age until 65, a table is attached to the insurance policy and specifies its value in cash. In other words, a person may have 500 thousand dollars when he is 25 years old. In developed countries, children are supported in this manner. The main question is then to what level are scholars familiar with life insurance benefits and to what level do they use it? Further, whether penetration rate of insurance is developing in scholars or not?

Research background

Many studies have been conducted in this regard. Some of them are mentioned below:

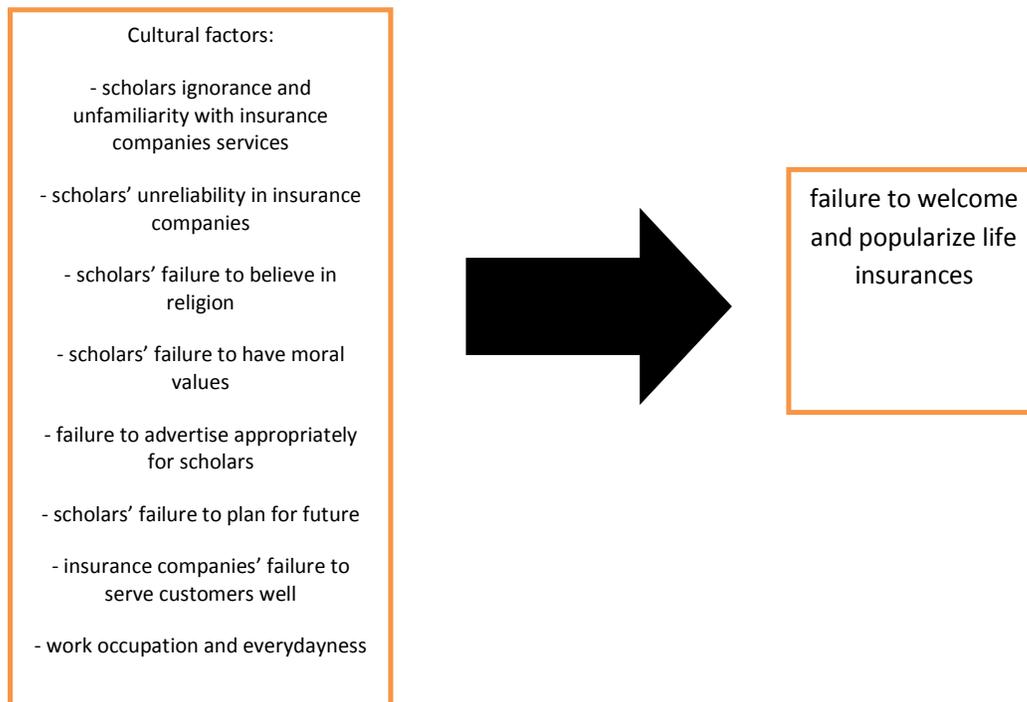
Saeed Abbas Nejad conducted a research on relationship between moral sales and customers' loyalty in life insurance (case study: an insurance company) in 2011. Sales people play an important role in customers' perception of organization's reliability and value of services and finally customers' benefits. The results showed that there is a significant relationship between moral sales behavior and customers' loyalty. They used correlation and regression tests for investigation of research hypotheses and used structural equations modeling model investigation. They proposed some suggestions: marketing ethics can be observed by holding different workshops and courses, establishment of an association for controlling ethics in life insurances sales, updating marketing information in daily or weekly manner and proper selection of marketers. Babak Oveisi and Saeed Sehhat conducted a research titled: ranking of key success factors of CRM in life insurances. Considering the importance of customers for organizations, effective and efficient CRM is very important for organizations and especially insurance companies (especially after entrance of private sector). Weak CRM in insurance companies reduces market share and their profitability. Considering CRM as a comprehensive solution, they mentioned the following factors as being important: senior managers' support, CRM strategy, individuals, culture, IT, project management, change management, knowledge management and organizing. Senior managers' support ranked first and change management ranked last in the aforementioned research. Thus, they proposed that use of these factors in priority order and creation of necessary infrastructure helps insurance companies with providing life insurance services. Ghazaleh Mahdavi and Muhammad Hosein Hasani and Sadigheh Roshan (2009) conducted a research titled: "investigation of factors which influence life insurance demand in Iran". Since life insurance provides human with peace of mind, it can be concluded that it has an important role in promotion of personal wellbeing and economic development. They introduced life insurance demand function and its variables. The results showed that variables like compensated damage national income, literacy rate and war have positive and direct impacts on life insurance demand and life-expectancy has a negative impact on life insurance demand. According to their results, life insurance demand is considered as a

low-elasticity product and its purchasers consider this service as a luxurious service. In 2013, Mahdi Panahi Esfarjani conducted a research titled “identification of cultural indices in insurance industry using Denison’s model (case study: Parsian Insurance company)”. The results showed that Parsian Insurance Company has an average and average to low position in four dimensions: work involvement, compatibility, adaptability and mission. Further, indices like empowerment, development of capabilities, fundamental values, customer-oriented change, organizational learning, strategic orientation, targets and intentions, agreement, coordination generalization and integration and vision are in average and average to low position. In flexibility range, the organization tends to fixed and in external-internal concentration dimension, the organization emphasizes on internal concentration (PanahiEsfarjani, Mahdavi et al, 2013).

Research hypotheses

1. scholars ignorance and unfamiliarity with insurance companies services has a significant influence on failure to welcome and popularize life insurances.
2. scholars’ unreliability in insurance companies has a significant influence on failure to welcome and popularize life insurances.
3. scholars’ failure to believe in religion (fatalism) has a significant influence on failure to welcome and popularize life insurances.
4. scholars’ failure to have moral values has a significant influence on failure to welcome and popularize life insurances.
5. failure to advertise appropriately for scholars has a significant influence on failure to welcome and popularize life insurances.
6. scholars’ failure to plan for future has a significant influence on failure to welcome and popularize life insurances.
7. insurance companies’ failure to serve customers well and be customer-oriented has a significant influence on failure to welcome and popularize life insurances.
8. work occupation and everydayness has a significant influence on failure to welcome and popularize life insurances

Research conceptual model



RESEARCH METHODOLOGY

This is a descriptive survey. Data were gathered by distributing questionnaires among academics of Iran University of Science and Technology. Data were analyzed by means of Excel and SPSS and T-test and Kai-squared test.

First hypothesis:

scholars ignorance and unfamiliarity with insurance companies services has a significant influence on failure to welcome and popularize life insurances.

Table 1. mean and standard deviation indices

	Test Value = 5					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	-.647	209	.518	-.09524	-.3853	.1948

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	4.9048	2.13211	.14713

Table 1 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0,, T test as decision-making criterion (P-Value)which has been presented as Sig. (2-tailed). In here, because 0.518 is greater than 0.05, there is not enough reasons for rejecting H0.

Moreover, if we look at confidence interval(0.95), the probability for observing t greater than 0.1948 and lower than 0.3853 is equal to significance level 0.518. Because the observed significance level is greater than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is no significant difference and individuals' familiarity and knowledge about life insurance is ineffective in life insurance purchase.

Second hypothesis: scholars' unreliability in insurance companies has a significant influence on failure to welcome and popularize life insurances.

Table 2. mean and SD indices

	Test Value = 5					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	4.554	209	.000	.56667	.3214	.8120

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	5.5667	1.80320	.12443

Table 2 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0,, T test as decision-making criterion (P-Value)which has been presented as Sig. (2-tailed). In here, because 0.00 is smaller than 0.05, there is enough reasons for rejecting H0.

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than 0.8120 and lower than -0.3214 is equal to significance level 0.00. Because the observed significance level is smaller than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is a significant difference and individuals' trust and confidence is effective in purchasing life insurances.

Third hypothesis: scholars' failure to believe in religion (fatalism) has a significant influence on failure to welcome and popularize life insurances.

Table 3. mean and SD indices

	Test Value = 5					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	-1.584	209	.115	-.20000	-.4489	.0489

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	4.8000	1.82958	.12625

Table 3 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0,, T test as decision-making criterion (P-Value)which has been presented as Sig. (2-tailed). In here, because 0.115 is greater than 0.05, there is not enough reasons for rejecting H0.

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than 0.0498 and lower than 0.4489 is equal to significant level 0.115. Because the observed significance level is greater than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is no significant difference and individuals' future planning is ineffective in life insurance purchase.

Fourth hypothesis: scholars' failure to have moral values has a significant influence on failure to welcome and popularize life insurances.

Table 4. mean and SD indices

Test Value = 5						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	-10.595	209	.000	-1.45714	-1.7283	-1.1860

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	3.5429	1.99295	.13753

Table 4 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0,, T test as decision-making criterion (P-Value)which has been presented as Sig. (2-tailed). In here, because 0.00 is smaller than 0.05, there is enough reasons for rejecting H0.

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than -1.1860 and lower than -1.7283 is equal to significance level 0.00. Because the observed significance level is smaller than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is a significant difference and individuals' moral values are effective in purchasing life insurances.

Fifth hypothesis: failure to advertise appropriately for scholars has a significant influence on failure to welcome and popularize life insurances.

Table 5. mean and SD indices

Test Value = 5						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	-8.899	209	.000	-1.31429	-1.6054	-1.0231

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	3.6857	2.14013	.14768

Table 5 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0,, T test as decision-making criterion (P-Value)which has been presented as Sig. (2-tailed). In here, because 0.00 is smaller than 0.05, there is enough reasons for rejecting H0.

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than -1.0231 and lower than -1.6054 is equal to significance level 0.00. Because the observed significance level is smaller than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is a significant difference and individuals' religious beliefs are effective in purchasing life insurances.

Sixth hypothesis: scholars' failure to plan for future has a significant influence on failure to welcome and popularize life insurances.

Table 6. mean and standard deviation indices

Test Value = 5						
	t	df	Sig.(2-ailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	11.403	209	.000	1.17778	.9742	1.3814

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	6.1778	1.49681	.10329

Table 6 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0,, T test as decision-making criterion (P-Value)which has been presented as Sig. (2-tailed). In here, because 0.00 is smaller than 0.05, there is enough reasons for rejecting H0.

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than 1.3814 and lower than 0.9742 is equal to significance level 0.00. Because the observed significance level is smaller than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is a significant difference and individuals' satisfaction, customer orientation and good service offering are effective in purchasing life insurances.

Seventh hypothesis: insurance companies' failure to serve customers well and be customer-oriented has a significant influence on failure to welcome and popularize life insurances.

Table 7. mean and standard deviation indices

Test Value = 5						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	-.467	209	.641	-.06190	-.3234	.1996

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	4.9381	1.92216	.13264

Table 7 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0, T test as decision-making criterion (P-Value) which has been presented as Sig. (2-tailed). In here, because 0.641 is greater than 0.05, there is not enough reasons for rejecting H0.

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than 0.1996 and lower than -0.3234 is equal to significant level 0.641. Because the observed significance level is greater than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is no significant difference and individuals' working occupation and everydayness is ineffective in life insurance purchase.

Table 8. mean and standard deviation

Test Value = 5						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	-.800	209	.425	-.07143	-.2475	.1046

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	4.9286	1.29395	.08929

Table 8 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H0, T test as decision-making criterion (P-Value) which has been presented as Sig. (2-tailed). In here, because 0.115 is greater than 0.05, there is not enough reasons for rejecting H0.

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than 0.1046 and lower than -0.2475 is equal to significant level 0.425. Because the observed significance level is greater than 0.05, it can be concluded that mean value is equal to 5. Therefore, there is no significant difference and individuals' risk-taking is ineffective in life insurance purchase.

Eighth hypothesis: work occupation and everydayness has a significant influence on failure to welcome and popularize life insurances.

Table 9. mean and standard deviation indices

One-Sample Test

Test Value = 4						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
VAR00001	-29.787	209	.000	-1.40952	-1.5028	-1.3162

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
VAR00001	210	2.5905	.68574	.04732

Table 9 (One sample statistics) indicates mean and standard deviation indices. This table shows the results: in order to judge about H_0 , T test as decision-making criterion (P-Value) which has been presented as Sig. (2-tailed). In here, because 0.00 is smaller than 0.05, there is enough reasons for rejecting H_0 .

Moreover, if we look at confidence interval (0.95), the probability for observing t greater than -1.3162 and lower than -1.5028 is equal to significance level 0.00. Because the observed significance level is smaller than 0.05, it can be concluded that mean value is equal to 4. Therefore, there is a significant difference and advertisement and informing is effective in purchasing life insurances.

Conclusion

-the results of the first hypothesis test show that individuals' familiarity with life insurance benefits is not very important. An important cultural barrier against life insurance development is failure to understand real concept of life insurance and another point is superficial insurance knowledge in society. Further, the number of graduates in insurance-related majors is small. Up to now, no infrastructural study has been conducted on life insurance. For instance, not only there is no mortality table which is necessary for life insurance but also there is no exact statistics about the number of mortality in Iran. despite the long background of life insurance in Iran, we still use mortality tables of other countries like France with so many cultural and hygienic accessible differences.

- according to the results of the second hypothesis test, scholars' trust in insurance companies' has a significant influence on popularity of life insurance. This is true because individuals' trust is very important for purchasing life insurance policies.

- according to the third hypothesis, scholars' future planning has not a very significant influence on popularity of life insurances: individuals' future planning is of low importance for buying life insurance policy.

- according to the fourth hypothesis, scholars' moral values culture has a significant influence on popularity and use of life insurance. This is true because individuals' moral value is important in purchasing life insurance policies.

- according to the fifth hypothesis, religious beliefs (fatalism) of scholars has a significant influence on failure to welcome and popularize life insurance. The cultural belief that considers insurance as opposed to God's willing and considers future events as definite and unchangeable does not allow for life insurance growth.

-according to the sixth hypothesis, customer orientation and desirable services of insurance companies has a significant influence on popularity of life insurance. This is true and good service offering and customers' satisfaction with service quality has an influence on purchasing life insurance.

-according to the seventh hypothesis, there is not a significant relationship between work occupation and everydayness and purchasing life insurance. Individuals' risk-taking ability also does not influence life insurance purchase.

-according to the eighth hypothesis, appropriate advertisement and informing scholars has a significant influence on failure to welcome and popularize life insurance. Studying newspaper and journals influences life insurance demands. As data reveal, individuals who read usually are more probable to purchase life insurance. That is to say, failures to advertise and market in a widespread manner-both of which are important elements in financial markets-are effective in scholars' unfamiliarity with life insurance.

Thus, the cultural factors including familiarity and knowledge, future planning, work occupation and everydayness and scholars' risk-taking were ineffective in purchasing life insurances and factors like good service provision, customer orientation, customer satisfaction with life insurers, fatalism(religious beliefs), moral values, and scholars' trust and confidence in insurance companies are effective in purchasing life insurance.

Other findings

-an individual's age is a positive factors affecting life insurance purchase probability. In other words, as age increases, it is more possible for an individual to purchase life insurance.

- an unexpected point is the positive relationship between an individual's spouse's work and demand for life insurance. Individuals whose spouses are working are more possible to purchase life insurance. This can be attributed to the fact that as such families' income increases they become more inclined to demand for life insurance.

- numerous dependents : there is a direct relationship between dependents number and demand for life insurance normally. In Iran, however, this relationship is reversed. In developed countries, as the number of children increases, the parents feel more necessity for purchasing insurance such that family members are kept away from risks. In Iran, however, weak familiarity with life insurance and because satisfaction of family needs become more difficult as the number of members increases, parents do not feel necessary to purchase life insurance. As the number of family members increases, parents consider life insurance as a luxurious service.

- short-term viewpoint in investment, low risk aversion and failure to be cautious and precision and failure to plan for future are cultural factors which are effective in small demand for life insurance in Iran. These groups are against long-term investments like life insurances.

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