



Shahid Chamran
University of Ahvaz

Quarterly Journal
of Social
Development

Journal Homepage:
www.qjds.scu.ac.ir
Print ISSN: 2536-3205
Online ISSN: 2588-6444

Quarterly Journal of Social
Development

(Previously Human Development)

Comparison of Social Factors Affecting the Health-Oriented Lifestyle of Mothers and Daughters of Sirjan City

Behrouz Mirzaei*, Asghar Mohammadi**, Mehrdad Navabakhsh***

* PhD student of Economic Sociology and Development, Dehaghan Branch, Islamic Azad University, Dehaghan, Iran.

Email: (behrooz.mirzaei@yahoo.com)

** Associate Professor, Department of Sociology, Dehaghan Branch, Islamic Azad University, Dehaghan, Iran. (Corresponding Author)

Email: (asghar.mo.de@gmail.com)

*** Assistant Professor, Department of Sociology, Dehaghan Branch, Islamic Azad University, Dehaghan, Iran.

Email: (m.navabakhsh@yahoo.com)

Postal address: Shahadai Hesarak Blvd., Islamic Azad University, Department of Science and Research, Postal Code 775/14515

ARTICLE HISTORY

Received: 2023/4/10

Acceptance: 2023/5/19

Online Publication: Spring 2024

KEYWORDS

Fraud

Social Welfare

Trust

Religiosity

Individualism

Third-Party Insurance

FURTHER INFORMATION:

The present article is taken from the Master of Social science thesis of Betol Golpayegani with Supervisor of Dr. Soodeh Maghsoodi at Shahid Bahonar University of Kerman.



© 2021 Shahid Chamran University of Ahvaz, Ahvaz, Iran. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC 4.0 license) (<http://creativecommons.org/licenses/by-nc/4.0/>)


ACKNOWLEDGMENTS: We appreciate all the people and institutions that helped the author in conducting this research.

CONFLICT OF INTEREST: The authors declare no conflict of interest.

FUNDING: The author(s) received no financial support for the research, authorship, and publication of this article.

How to Cite:

Mirzaei, B.; Mohammadi, A; Navabakhsh, M. (2024). Comparison of Social Factors Affecting the Health-Oriented Lifestyle of Mothers and Daughters of Sirjan City, *Social Development*, 18 (3), 131-166.

 [10.22055/QJSD.2024.43433.2805](https://doi.org/10.22055/QJSD.2024.43433.2805)

EXTENDED ABSTRACT

INTRODUCTION:

The insurance industry provides security and economic peace for economic actors and the general public and frees them from the worries caused by future harmful and unfortunate events to a large extent. For this reason, today this industry has faced a significant reception and is always developing and expanding, and it has become one of the essential parts and basic and vital needs of economic and social activities. The title of an essential need in today's eventful world is more important among the general public. Fraud includes intentional actions and is committed by a person who has started using deception, trickery, and trickery, and it can be classified into two types of appearance: telling lies and concealing the truth. Fraud is a human endeavor that includes deception, purpose, intensification of desire, risk of arrest, breach of trust, rational justification, and so on. The increase in insurance fraud is one of the main issues of commercial insurance, which causes heavy losses directly on insurance companies and indirectly on the insured and the society.

METHODOLOGY:

In this research, a mixed research method has been used. One of the characteristics of mixed research is the sequence of application of quantitative and qualitative research methods. In this research, quantitative and qualitative methods were used. In the first stage, in order to identify the social factors affecting third party insurance frauds, a qualitative method was used by interviewing experts in the insurance industry and social sciences. Then, in the second stage, to achieve the desired result, the results of qualitative research were used in the preparation and formulation of the

questionnaire, and a structural model was presented using the quantitative data extracted from the questionnaire. The present research is an exploratory type of mixed research in terms of its applied purpose and in terms of its approach. The theoretical paradigm that governs this research is a mixed interpretivist-positivist type. The statistical population of the qualitative part of the research included all experts and scientific and executive experts in the field of insurance management, technical and specialized fields of insurance, and development and economic sociology. Also, the statistical population of the quantitative part of the research includes all third-party car insurance providers in Tehran. According to the official statistics of Central Insurance, the total number of third-party car insurance providers in Tehran in 2018 was 4,652,510. The sampling method in the qualitative part of the research was purposeful and snowball until data saturation. In the quantitative part, sampling in two stages using the cluster sampling method, insurers of insurance companies in three clusters of large companies with more than one million policyholders (Iran Insurance with 2,126,255 policyholders) and medium-sized companies with the number of policyholders from 500 to one million (Asia Insurance with 611,776 policyholders and Dana Insurance with 518,725 policyholders) and small companies with less than 500,000 policyholders (Parsian Insurance with 214,015 policyholders and Kausar Insurance with 186,100 policyholders) were grouped and estimated.

FINDINGS:

According to the results of the research, out of a total of 26 participants in the qualitative part of the research, 21 (81%) were male members and only 5 (19%) were female. Also, from the total participants in this part of the research, 14 people (54%) have expertise in third party insurance and other specialized areas, 8 people (30%) have insurance management and 4 people (16%) have expertise in economic sociology. have been Of the 26 participants in the qualitative section, 4 (16%) had master's degrees and 22 (84%) had doctoral degrees. In terms of job experience, a total of 12 people (45%) have more than 20 years of experience, 6 people (23%) have 16 to 20 years, 4 people (16%) have between 6 to 10 years, 3 people (13%) between 11 and 15 years and only 1 (3%) of the participants had less than 5 years of experience. The results of the research in the quantitative section show that out of 384 respondents, 237 (61.8%) were men and 147 (38.2%) were women. Also, 234 people (60.8 percent) were married and 150 people (39.2 percent) were single. From the studied sample population, 125 people

(32.7%) are in the age group of 41 to 50 years, 117 people (30.4%) are in the age group of 31 to 40 years, 76 people (19.9%) are in the age group of 51 Up to 60 years old, 59 people (15.4 percent) are between 21 and 30 years old and 6 people (1.6 percent) are in the age group of 60 years and above. Out of a total of 384 respondents, 147 people (38.2%) had a bachelor's degree, 99 people (25.8%) had a master's degree and above, 90 people (23.5%) had a postgraduate diploma, and 48 people (12.4%) had a diploma. The results of the research on the history of no damage of the respondents showed that 137 people (35.6 percent) were less than 4 years old, 113 people (29.4 percent) were between 4 and 8 years old, 70 people (18.3 percent) were between 8 and 12 years old. year and 64 people (16.7%) had a history of no damage for more than 12 years.

CONCLUSION:

The present study was conducted with the aim of investigating social factors affecting third-party insurance frauds with a mixed approach. The results of the qualitative part with a theme analysis approach to investigate social factors affecting third party insurance fraud in the insurance industry resulted in four overarching themes of social welfare, religiosity, trust and individualism (independent variables) and an overarching theme of fraud (dependent variable) and 57 concepts or Basic themes. In the quantitative part of the research, the measurement model of social factors affecting third-party insurance fraud was tested and verified by confirmatory factor analysis method, and based on the results obtained, all four comprehensive themes of social welfare, religiosity, trust and individualism are well They have supported the latent variable as well as the measurement model. Also, the measurement indices related to each of the four factors also support their component well. According to the results of the research, it was found that one of the social factors affecting third-party insurance fraud is social welfare, which includes indicators such as: taking care of physical health, doing proper exercise, the type of outlook and level of life satisfaction, the level of feeling depressed, how to face problems. Life, the level of family satisfaction with the individual, the level of family support for the individual, the level of support of friends for the individual, the level of individual satisfaction with the place of residence, the level of influence on others, the level of satisfaction with social justice, the level of expectation from others to solve problems, the level of satisfaction with the situation Job, satisfaction from the path taken in life, etc. Also, the research results showed; Another social component that affects third party insurance fraud is

trust. Among the indicators of trust are: the feeling of duty to help others, the desire to cooperate with others, interaction with others in doing life affairs, the level of trust in relatives and friends, the level of trust He pointed to the family members, the level of trust in the people around the person. Based on the results of the quantitative part of the research, it was found that among the social factors affecting third-party insurance frauds, trust with a factor load of -0.52 has an impact on frauds.

REFERENCES:

- Abdullahi, M. (1989). *Obstacles of legalism in Iran*, *Public Culture Journal*, 20-21. (Persian).
- Asghari, S. A. (2020). "An essay on the concept of individualism in Iran and its relationship with classical concepts of individualism", *Quarterly Journal of Sociology of Social Institutions*, Mazandaran University, Vol. 7, No. 15, Mazandaran. (Persian).
- Bayat, B.; Mohammad Najjar, N. (2016). "Provision and social welfare and sense of security", *National Security Quarterly*, 6(19), 121-145. (Persian).
- Farjiha, M.; Javadi, H. (2015). "Criminological study of violations and administrative corruption. *Social Welfare Quarterly*, 14(54), 266-243", Retrieved from <https://www.sid.ir/fa/journal/ViewPaper.aspx?id=255263>. (Persian).
- Fazli, T. (2016). *Identifying the factors affecting the incidence of administrative behavior violations among Bank Sepah branches in Neishabur city*, Department of Public Administration, Islamic Azad University, Shahrood Branch, Faculty of Humanities, Shahrood. (Persian).
- Firouzi, M.; Shakuri, M.; Kazemi, L.; Zahedi, S. (2021). "Identification of fraud in car insurance using data mining methods", *Insurance research journal*, Vol. 26, No. 3, pp. 103-128. (Persian).
- Fukuyama, F. (1995). *Trust: the social virtues and the creation of prosperity*. New York: Free Press.
- Ghaderi, T.; Al-Quna, Z. (2017). "Investigating selfish individualism and its related factors among students of Shiraz University", *Social Sciences Quarterly*, 26(79), 1-31. (Persian).
- Ghadimi, B.; Bani Mahd, B.; Nikumram, H. (2022). "Individual emotions, critical thinking and fraud risk assessment in auditing", *Quarterly Journal of Accounting Knowledge and Management Auditing*, 11(41), 315-323. (Persian).
- Giddens, A. (2013). *Consequences of modernity*, translator: Mohsen Talasi, Tehran: Nashmarkaz. (Persian).
- Giddens, A. (2019). *Modernity and identity: society and personal identity in the new era*, translator: Nasser. Moafaqian, Tehran: Nei Publishing House, 9th edition. (Persian).
- Giddens, A. (2022). *The third way*, translated by Manouchehr Sabouri, Tehran, Shirazeh publication. (Persian).

Gill, K. M., Woolley, A. and Gill, M. (2005). "Insurance fraud: the business as a victim?", in *Crime at work* (pp. 73-82), Palgrave Macmillan, London.

Grimmelikhuijsen, S. G. (2010). "Transparency of Public Decision-Making: Towards Trust in Local Government?", *Policy & Internet*, 2(1), 5-35.

Gunneken, V. W. (2009). "Social security and Global SocioEconomic Floor: Towards a Human Rights-based Approach", <http://www.Sagepub.co.uk>, /Journals Permissions. nav. vol. 9(2): pp228-245; 104677.

Heath, A.; Richards, L.; Graaf, N. (2016). "Explaining Corruption in the Developed World: The Potential of Sociological Approaches", *The Annual Review of Sociology* is online, 1-29, doi: 10.1146/annurev-soc-074213-081715.

Homan, H. A. (1995). *Modeling of structural equations using Lyrzel software*, Samet Publishing House, Tehran. (Persian).

Hosseini, A.; Rezaei, A. A. (2018). "Detecting fraud and strategies to deal with it in insurance organizations using data mining (case study: Social Security Organization)", *Social Security Quarterly*, year 14, 50(1), 112-136. (Persian).

Karamkhani, J. Kashanian, A.; Salehi, S. M.; Gravand, P. (2019). "Investigating the impact of poverty on evasion of the law with a neighborhood approach among the citizens of Alborz province", *Alborz Social Science Quarterly*, 6th year, No. 18, 55-71. (Persian).

Khaleghi, A.; Seifi Qaraytaq, D. (2021). "Fraudulent use of insurance benefits in the light of Iran's criminal system", *bi-quarterly Journal of Economic Law*, year 28, No. 19. 1-36. (Persian).

Khalilzadeh Talatpeh, M.; Nashifar, V.; Ghobadi Lemuki, T. Asghari-Saram, A. (2022). "Analysis of factors affecting customer confusion in life insurance services using a mixed approach", *Insurance Research Journal*, 11(3), 444-458. (Persian).

Kvale, S. (1996). *Inter Views: An introduction to qualitative research*. Thousand Oaks, CA: Sage.

Mirzaei, I.; Ahmadi, Y.; Bokharai, A.; Nayebi, H. (2018). "The influence of socio-cultural factors on lawlessness", *Scientific research quarterly of social security studies*, 9(54), 189-228. Retrieved from <https://www.sid.ir/fa/Journal/ViewPaper.aspx?ID=500100>. (Persian).

Mohammadi, A.; Alavi, S. M.; Pourmordini, E. (2019). "Investigating the effect of loyalty programs on the loyalty of Asian insurance customers using Salomon's four-group design", *Business Management Quarterly*, 11(2), 259-276. (Persian).

Mohd Yusof, N. & Abidin Abd Razak, A. (2018). "Customer Intention to Commit Motor Insurance Fraud", *A Literature Review International Business Education Journal*, 40-48.

Morris, S. & Klesner, J. (2010). "Corruption and Trust: Theoretical Considerations and Evidence from Mexico", *Comparative Political Studies*, 43(10): 1258-1285.

Mousavi, S. N.; Sephovand, R.; Jafari, S.; Jafari, A. (2018). "Investigating the role of religiosity in trust and social discussion of Lorestan University students", *Social Capital Management Quarterly*, 5(4), 629-649. (Persian).

Namazi, M.; Hosseininia, S. (2019). "Analyzing the content of financial fraud theories and presenting a multidimensional meta-model of fraud", *Scientific Journal of Financial Accounting Knowledge*, 6(1)20, 1-36. (Persian).

Nargesian, A.; Jamali, Q. A.; Harati, M.; Azari, H. (2018). Investigating the relationship between corruption and trust in the relationship between transparency and citizen satisfaction, *Public Administration Quarterly*, 10(2), 289-310. (Persian).

Nazari Charudeh, A. (2017). "Examining religious experiences based on the model of Gluck and Stark in the poems of Shah Nematullah Vali", *Rukhsar Zaban Quarterly*, No. 2. (Persian).

Office of Planning and Technical Affairs, Department of Statistical Analysis. (2020). 2019 statistical yearbook of the insurance industry. Tehran: Central Insurance of the Islamic Republic of Iran. Retrieved from <https://b2n.ir/s08774>. (Persian).

Picard, P.; Wang, J.; Wang, K. (2019). *Collusion between Retailers and Customers: The Case of Insurance Fraud in Taiwan*. <https://hal.archives-ouvertes.fr/hal-02045335/document>.

Pourhydari, O.; Bazarafshan, S. (2012). "A study of the effect of individual characteristics of auditors in determining the importance of fraud risk factors", *Financial Accounting Knowledge*, 1(3), 28-52. (Persian).

Ramamoorti, S., D. Morrison, and J. W. Koletar. (2009). *Bringing Freud to Fraud: Understanding the State of Mind of the C-Level Suite/White Collar Offender Through 'A-B-C', Analysis. Working Paper, Institute for Fraud Prevention*.

Ramandi, S. (2020). *Research project to study and investigate fraud in supplementary treatment insurances and ways to deal with it, Insurance Research Institute, Tehran. (Persian)*.

Rezaei, M.; Gholamzadeh, M. (2019). "Analysis of individualism in virtual social networks" *New Media Studies Quarterly*, 4(15), 1-31. doi:10.22054/NMS.2018.28108.379. (Persian).

Ritzer, G. (2016). *Sociological theory, translator: Hoshang Naibi, Tehran: Nei Publishing House, first edition. (Persian)*.

Rooter, J. B. (1967). "A new scale for the measurement of interpersonal trust", *Journal of Personality*, 35(4), 651-665.

Sabzi, M.; Motamedi, H.; Rafiei, H.; Alipour, F. (2013). "The relationship between social control and social support with resilience against substance abuse in boys with an addicted father", *Scientific Quarterly Journal of Social Welfare Research*, 13(50), 207-228. Retrieved from <https://b2n.ir/r88942>. (Persian).

Saidi-Agilabadi, Z.; Sehat, S.; Salehi, R. (2018). "Investigation and analysis of fraudulent factors in the civil liability insurance of owners of land vehicles against

third parties (third party insurance-bodily damages)", *Insurance Research Year 33*, No. 129, 23-42. (Persian).

Salehikordabadi, S.; Rasa, A. (2019). *Analysis of the impact of information technology on the incidence of fraud and forgery*, Proceedings of the 25th National Insurance and Development Conference, Insurance and Development Conference Seminar website: seminar.irc.ac.ir, Tehran. (Persian).

Sediq Sarvestani, R. (2019). *Social pathology, sociology of social deviations*, ninth edition volume, Tehran: Samit Publications. (Persian).

Sehat, S.; Ehsanfar, G.; Asalbagh, S. (2012). "The role of ethics in reducing fraud in insurance companies", *Quarterly Journal of Ethics in Science and Technology*, 1-9. (Persian).

Sehat, S.; Mazloumi, N.; Alavi, S. S. (2011). "Hofstede's cultural dimensions and the number of losses in third-party car insurance", *Insurance Research Journal*, Vol. 26, No. 101, 87-107. (Persian).

Serajzadeh, S. H., Rahimi, F. (2015). "Studying the effect of religiosity on moral adherence in a student population", *Social and Cultural Strategy Quarterly*, 4th year, 16th issue, Strategic Research Institute, Tehran, 76-45. (Persian).

Shomali Ahmedabadi, M.; Ahmadabadi, A. (2022). "Examining cheating among students in the virtual exams of the Covid-19 pandemic", *Technology and Communication Quarterly in Educational Sciences*, 12, 4(48), 92-79. (Persian).

Wilson, H.J. (2003). "An analytical approach to detecting insurance fraud using Logistic regression", *Journal of Finance and Accountancy*, PP 1-15.

Yazdan Panah, L.; Hasan-Doost-Farkhani, H.; Bostani, D.; Rezaei, O. (2013). "Investigating the relationship between attitude towards administrative corruption and religiosity", *Youth Sociological Studies Quarterly*, 14(10), 137-160. (Persian).

Zokai, M. S.; Maruti, N. (2019). "Investigating the degree of conformity of mental well-being with objective well-being and the influence of social factors affecting it (with emphasis on the influence of variables of religiosity, ethnic status and sense of freedom) case study: citizens of Kurdistan and Semnan provinces", *Quarterly Welfare Planning and Social Development*, No. 38. (Persian).

Soderlund, M. (2020). *Employee norm-violations in the service encounter during the corona pandemic and their impact on customer satisfaction*, *Journal of Retailing and Consumer Services* .doi:<https://doi.org/10.1016/j.jretconser.2020.102209>.

Terisa, R. (2010). *Improving the defense lines: the future of fraud and social networks*, Paper Presented in the SAS Global forum, Washington.

Tseng, L.; M. & Su, W. P. (2014). "Insurance Salespeople's Attitudes towards Collusion: The Case of Taiwan's Car Insurance Industry", *The International Association for the Study of Insurance Economics* 10.1057.41-25/gpp. 2013.4.

Umit G. Gurun, Noah Stoffman and Scott E. Yonker (2018). *Trust Busting: The Effect of Fraud on Investor Behavior*, *the Review of Financial Studies*, Vol. 31, No. 4 (2018), pp. 1341-1376.