Determinants of Individuals' Demand for Service Products. Sample of Algerian Insurance Companies Clients

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ABSTRACT

This study aims to highlight the most important factors determining the demand of Algerian individuals for insurance services, and to achieve this goal, the study relied mainly on a field survey distributed to a sample estimated at 141 individuals, directly related to the insurance sector, including employees, citizens, and executives in public and mutual insurance institutions. The results showed after analyzing the data that the insurance culture among the Algerian consumer is an imperative necessity for developing the insurance sector and everyone needs it, whether insurance institutions or people dealing with insurance companies.

Keywords: Insurance products – Demand determinants – Social and personal determinants – Determinants related to compensation – Marketing determinants.

INTRODUCTION

Insurance is a necessary need that was created with the creation of man. We find it in any place and at any time. It is a means that humans resort to mitigate the severity of losses resulting from a specific risk. The insurance sector is considered one of the most prominent economic sectors, as it contributes effectively to achieving sustainable and balanced development. It is also one of the main sources of savings to finance the economic activity of any country. However, there are variables and factors that control the growth and development of insurance activity, such as income, inflation, social and cultural variables, and other influences that would make a difference in the activity.

The insurance sector in Algeria has received special attention with the issuance of many notices and laws regulating and controlling insurance activity and aiming to protect the insured. Despite this, it is still witnessing a significant backwardness, and this is what official statistics and economic indicators have shown.

The problematic

What factors and variables stand behind control of individuals' willingness to subscribe to insurance contracts in Algeria?

THE THEORETICAL FRAMEWORK OF THE STUDY

The concept of insurance:

Insurance is a process whereby one of the two parties, the insured, obtains, in exchange for a consideration paid by him, which is the premium, the other party, which is the insured, pledges to pay an amount for the

benefit of the insured or to others when a certain risk occurs. The insurer bears a set of risks that are set off in accordance with the Statistics Law. M. Joseph Hemard supported this concept in his definition of insurance, (Couilbault & Constant, 2007).

Friedman Milton believes that when an individual buys insurance, he prefers to incur a small and fixed loss (the insurance premium) rather than various possible losses such as fire insurance.

Insurance is considered a social project, for Kulp it is the replacement of doubt with certainty by aggregating risks, while Wilet considers that the purpose of insurance is to mitigate the burden of risks received by an individual or a group of individuals or institutions by shifting the burden of risk from one person to several people or a group of people.

It is also known as an agreement whereby the first party (the insurer) commits to the insurance company to pay the second party (the insured) or to the beneficiary for whom the insurance stipulated a sum of money or any financial compensation (the insurance amount) in the event of the occurrence of the accident or the realization of the stated risk. In the contract, in exchange for a premium or any other financial payment made by the insured to the insurer.

As for William & Hines, insurance is a way to recover the risks to which a group of individuals or establishments are exposed by collecting subscriptions (premiums), which are considered the asset on which compensation is based.

The Algerian legislator defined insurance in civil law as: “a contract whereby the insurer is obligated to pay to the insured or the beneficiary for whom the insurance was stipulated a sum of money, revenue, or any other financial compensation in the event of an accident occurring, or the risk stated in the contract being realized, and that in return for a premium, or any other financial payment that the insured pays to the insured.

The definitions that expressed the correct picture of insurance are those that looked at the insurer on the basis of a group of people, as is the definition adopted by the Arab Monetary Association and the Geneva Association, or that cited by Samuelson Paul, in contrast to the definitions that cited the insurer alone, which leaves the door open for other transactions to enter into the definition like gambling.

Determinants of demand for insurance

According to many studies, the determinants of demand for insurance have varied, including the following:

Income:

Income has a strong impact on the demand for insurance. An increase in income motivates the individual to aspire to luxuries and thus creates opportunities for investment and saving.

Interest rate:

A higher interest rate increases the profitability of insurance companies, as it is considered the real return on the funds invested by insurance companies. There have been conflicting statements about the effect of the interest rate on insurance requests. According to Outreville (1996), the price does not affect the demand for life insurance, while the researchers (Beck & Webb, 2003) believe that the relationship between the interest rate and the demand for life insurance is a positive relationship (Cepelakova, 2015).

Inflation:

Inflation negatively affects the growth of insurance activity, according to studies by: Li et al (2007), Ward

and Zurbruegg 2002, Outreville (1996), as the high rate of inflation pushes consumers to reduce their savings (Webb, 2003).

Unemployment:

The effect of unemployment is no different from inflation, as the researchers (Lenten & Rulli 2006) touched on the negative effect of unemployment on insurance applications in their study (Farmer, 1968). However, not much attention was paid due to its connection to the income variable, and thus it included a small number of studies on its impact on insurance.

The degree of financial development and market structure: There is a positive relationship between financial development and the demand for insurance services.

Studies conducted by: Beck & Webb (1996), Outreville (2011), Kjosevski (2003), Donghui Li and others (Donghui Li, 2007) stated that demand for insurance increases with the growth of the financial sector. The latter contributes significantly to the formation of the asset portfolio for economic agents, and it also makes it easier for them to benefit from the services of the financial sector by private institutions, including insurance companies.

As for the structure of the insurance market, it has a great impact on the growth of demand for insurance, and this is due to the difference in the presence of foreign companies in the arena and in the case of the state being unique in this activity. In the first case, the market grows in terms of different products as well as technologies (Outreville, 2011), but in the second case, there is a restriction of the market that is not in line with the needs of individuals, and this makes insurance products lose the flexibility and diversity necessary for economic life (Fourastié, 1946).

Price:

According to J.François, Outreville (1990) in a study of 55 developing countries in the period between 1980-1983, their relationship is inversely close (Outreville J. F., 1990).

The social security system:

The demand for insurance services is negatively affected by social security systems, as the payments provided by the latter represent a source of income for the beneficiary and are conditional on continuing to receive wages, according to the researchers (Kim & Browne), and Beck & Webb also supported this and added that the demand for life insurance services is declining due to the pensions provided by the government as well as the benefits granted to the families of deceased employees.

The legal and regulatory environment:

The legal and regulatory environment plays a major role in developing the insurance market, as Rafael la Porta and others see in a study on the impact of the legal environment and the extent of enforcement of provisions in developing the financial sector of any country (Florencio Lopez-de-Silanes, Andrei Shleifer, Rafael la porta, & Robert W. Vishny, 1997), an example of which is developing countries that suffer from weak authority and the lack of rule of laws and thus the insurance sector is affected negatively (Outreville J. F., 2011). The rules of law, as well as the relationship of society with authority and government, are two important factors in determining the success of insurance services, as stated in the study (S.L. DRAGOŞ & GOŞ C.M. DRA). In addition to this, it is necessary to reduce taxes on insurance institutions in order to stimulate demand (Kathy Avram, 2010).

The level of corruption and its impact cannot be neglected, as it also plays a role in the growth of life

insurance density whenever it is low. According to a study that included 93 countries, including Algeria, in the period 1980-2006, conducted by Avram K.Y. Nguyen & Skully M., the higher the quality of the legal and regulatory environment, the better the growth of insurance activity (Simona Laura DRAGOŞ, 2013).

Cultural and demographic variables:

A. The religious factor:

Mamoon Ali Dongula conducted a study on 48 countries, including 18 Arab countries with an Islamic belief, while the other 30 countries from the Organization for Economic Cooperation and Development in which the majority of their societies do not profess the Islamic religion, to show the extent of the negative impact of Islamic religious belief on the development of insurance (Dongola, 2017). In another study that supported this opinion, it was completed by researchers (Maymouna Mahjer and Abdel Razzaq Ben Habib) in western Algeria (Tlemcen Province Habib, 2017).

B. Degree of urbanization:

It is likely that the degree of urbanization – the percentage of urban residents compared to the percentage of the total population – is one of the determinants of demand for insurance services, especially life insurance, to familiarize urban residents with the thoughts of accidents and the importance of insurance. Beck & Webb (2003) consider that it helps distribute life insurance products and reduces brokerage costs. There are also those who consider the relationship between these two variables positive and strong, and this was proven in a study on the Syrian insurance sector during the period extending from 1990-2012 AD.

C. Level of insurance awareness (educational level):

According to many studies, it was found that the high level of education significantly contributes to increasing the demand for insurance services, due to their awareness of the risks and benefits of managing them (Samuel Guerineau, 2015).

A study conducted by (Mark J. Browne and Kihong Kim) based on the index of the average population with the third level (Kim, 1993) education confirmed that the relationship between the education factor and the demand for life insurance products, the longer the period of education, the greater their awareness of the need to request insurance services (Brenda Wells, 2015).

As for the study conducted by (Brenda Wells, Karen Epermanis & Jack P. Gibson) in 2012, it showed that insurance education instills in learners a positive impression about the importance of insurance services, after conducting the study on a sample that included 339 students from different majors belonging to different universities from the United States of America (Brenda Wells, 2015).

It has been shown that weak insurance awareness in society plays a major role in the weakness of the insurance sector in economic development, and this was stated in a study on the weakness of the insurance sector in economic development in Sudan.

Marketing:

Marketing plays an important role in the success and development of any service or product. It is the gateway to knowing the product's features, which is what attracts customers. Considering that insurance services are not tangible, the effect of marketing appears on the part of its recipients (Hofstede, 1995). Therefore, keeping up with the concept of quality and the ability to attract new customers, as well as Retaining them is what strengthens the insurance company's position in the market.

Quality of service:

The quality of service affects the demand for insurance services, according to a study conducted by the researcher (Samson Ifejionu), which showed that the immediate settlement of claims is one of the most important criteria for evaluating insurance company services in Nigeria, on a sample that included 300 individuals from insurance clients in Lagos County (Ifejionu, 2011).

FIELD STUDY

The study population and sample

The study is based mainly on a field survey distributed on a sample estimated at 141 individuals of people directly related to the insurance sector, including employees, citizens, and managers of public and mutual insurance institutions. 159 samples were retrieved, of which 18 questionnaires were excluded due to the lack of completion of the conditions and answers in them, and thus the number of questionnaires became (141) questionnaires from the total sample distributed according to the following table:

Table No. (01): Number of questionnaires distributed

Distributed questionnaires	175
Retrieved questionnaires	159
Questionnaires excluded	18
Questionnaires suitable for analysis	141

Source: Prepared by the researchers, constructing the retrieved and distributed questionnaires.

Initial tests of the measurement tool:

In order to confirm the validity of the questionnaire or not, we conducted a set of tests on it by resorting to arbitrators in addition to the necessary statistical tests for that.

1/Reliability of the questionnaire variables: In the study, we used the Cronbach Alpha reliability coefficient to measure the reliability of the questionnaire, so that the value of Cronbach's alpha is acceptable if its value exceeds 0.60, and the results showed that the reliability value was high, as shown in the following table:

Table No. (02): Cronbach Alpha coefficient to measure the reliability of data collected through the questionnaire:

The axis	Alpha coefficient	Consistency
The first axis	0.772	5
The second axis	0.746	8
The third axis	0.380	7
Total	0.717	20

Source: Prepared by the researchers based on the results of the S pss 23 program.

It is clear from Table (02) that the alpha coefficient was high at 0.7.17, and the reliability value was also high. This indicates the stability of the questionnaire variables and thus the study can continue.

2/Internal consistency validity: To identify the internal validity of the statements of the study tool, we relied on the method of calculating the degree of correlation of the items compared to the overall correlation, and this is what we will explain below by calculating the correlation coefficients between each paragraph and the overall correlation coefficient of the axis to which it belongs.

A/- The validity of the internal consistency of the items of the first axis (social and personal determinants)

This axis consists of 05 paragraphs (from 01 to 05), and in order to know the extent of the stability of this axis as a whole, we will calculate the Pearson correlation coefficient in order to determine the extent of internal consistency between the axis and its paragraphs.

Table No. (03): Pearson correlation coefficient for the items of the first part of the study questionnaire.

Result	Sig	Correlation Coefficient	Social and Personal Determinants	No
Signifiant		1**	I resorted to underwriting the insurance contract because of the force of the law	01
Signifiant	0.005	0.278*	I underwrite insurance contracts because of my personal belief in the importance of insurance in protecting my property	02
Signifiant	0.006	0.271**	I signed up for an insurance contract because of previous risks I had been exposed to, which forced me to reconsider my approach	03
Not Signifiant	0.474	0.072**	I signed up for an insurance contract because of my colleagues' advice about the importance of the insurance contract in protecting my property	04
Not Signifiant	0.352	0.092**	My resort to insurance companies to protect my property stems from my social and personal culture	05

Source: Prepared by the researchers based on the results of the SPSS program

From the above table, we find that most of the social and personal determinants items are statistically significant, with the exception of the fourth and fifth statements. Given that the majority of the questionnaire items are statistically significant, the questionnaire items are honest and internally consistent with what they were designed to measure.

B/- The validity of the internal consistency of the paragraphs of the second axis (marketing determinants)

This axis consists of 08 paragraphs numbered from 01 to 08. In order to know the extent of the stability of this axis as a whole, we calculated the Pearson correlation coefficient in order to determine the extent of internal consistency between the axis and the paragraphs.

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Table No. (04): Pearson correlation coefficient of the items of the second part of the study questionnaire:

Result	sig	correlation coefficient	Marketing determinants	N
Signifiant		1**	You were received and treated well during your visit to the insurance company	**01**
Signifiant	0.000	0.372**	The terms of the contract and the types of offers are explained precisely enough to make you satisfied in choosing the type of contract	**02**
Not Signifiant	0.086	0.173**	The prices of insurance products (contracts) are appropriate and available to meet my needs	**03**
Not Signifiant	0.568	0.058**	One of the reasons I chose the company I deal with is the promotional offers offered	**04**
Signifiant	0.009	0.260**	There is complete clarity and great transparency in the contracts that I obtain, and the workers explain them sufficiently	**05**
Signifiant	0.000	0.346**	I chose the insurance company because of my colleagues and relatives who dealt with it	**06**
Not Signifiant	0.179	0.135**	Insurance services are characterized by high quality in terms of speed in dealing, whether underwriting or compensation	**07**
Signifiant	0.030	0.217**	The company offers products according to my desires and the specificity of my activity	**08**

Source: Prepared by the researchers based on the outputs of the SPSS program

The above table shows that most of the marketing determinants items are statistically significant, and therefore the questionnaire items are considered honest and internally consistent with what they were designed to measure.

C/- Validity of the internal consistency of the paragraphs of the third axis (determinants related to compensation)

This axis consists of 07 paragraphs from 01 to 07. In order to determine the stability of this axis, the Pearson correlation coefficient is used to determine the extent of internal consistency between the axis and its paragraphs.

Table No. (05): Pearson correlation coefficient for the items of the third part of the study questionnaire

Result	Sig	corrélation coefficient	Determinants related to compensation	N
Signifiant		1**	The value of the services provided by the insurance company encourages you to purchase it	1
Signifiant	0.001	0.321**	Customers who were exposed to risks were compensated fairly and appropriately	2
Signifiant	0.000	0.447**	If the risk occurs, compensation will be obtained quickly and equal to the value of the loss	3

Not Signifiant	0.31	0.216**	Compensation procedures are simple and the company's management is flexible	4
Not Signifiant	0.25	0.23 -*	Compensation procedures are complex and obtaining compensation is very difficult	5
Signifiant	0.003	0.243-**	The insurance company is procrastinating in granting compensation	6
Signifiant	0.000	0.438**	One of the reasons I do not resort to insurance is the complex compensation procedures	7

Source: Prepared by the researchers based on the results of the SPSS program

We can deduce from the table above that most of the items related to compensation processes are statistically significant, and therefore the questionnaire items are considered honest and internally consistent with what they were designed to measure.

2/4/- Validity of the structural consistency of the study tool:

Validity of constructive consistency is considered one of the measures of the validity of the study tool, as it measures the extent to which the goals that the tool seeks to reach are achieved. The validity of constructive consistency shows the extent to which each axis of the study tool relates to the total score of the questionnaire items combined, and the following table shows this.

Table No. (06): Structural consistency validity of the study tool.

Result	**Sig**	**Correlation coefficient**	**Questionnaire axes**
Significant		1**	**Social and personal determinants**
Significant	0.000	0.469**	**Marketing determinants**
Not Significant	0.353	0.094**	**Determinants related to compensation**

Source: Prepared by the researchers based on the results of the SPSS program.

From Table No. (08), we find that most of the correlation coefficients between each axis and the overall average of the questionnaire items are statistically significant. Accordingly, the axes are considered honest and consistent, which indicates the possibility of consistency of the results that this questionnaire will show when applied.

Third: Data analysis tools and description of the study sample:

In order to accurately analyze the data obtained from the survey process, we used frequency and percentage tables, as well as tables of arithmetic means and standard deviations, in order to know the relationship between the dependent variables and the independent variables, and we also used T-Test analysis to test the validity of the hypotheses.

3/1/- Description of the study sample:

After collecting the necessary data from a sample of 141 individuals, it was coded, stored, and processed in the computer, relying on both the Spss and Excel programs, which facilitate obtaining results in a short time, and the results were obtained as shown in Tables included in the study.

Presentation of personal results:

Before presenting the results of the research content, we first conduct a descriptive analysis of the questions related to the respondent, which were included at the end with the aim of gaining his trust.

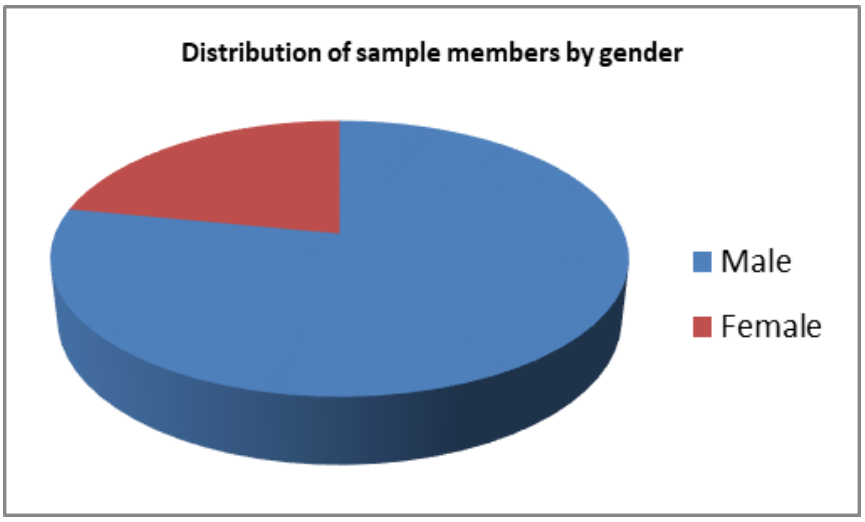
A – Gender of the respondent:

The study sample consists of 141 individuals, from which we obtained the following results:

Table No. (07): Distribution of sample members by gender.

Percentage%	Frequency	Gender
78.01	110	Male
21.98	31	Female
100	141	Total

Source: Prepared by the researchers based on the results of the Spss23 program



Source: Prepared by the researchers based on the results of the Spss23 program

From the previous table, it appears that the number of males is greater than the number of females, as they represent 78.01% of the study sample.

A – Respondent Age:

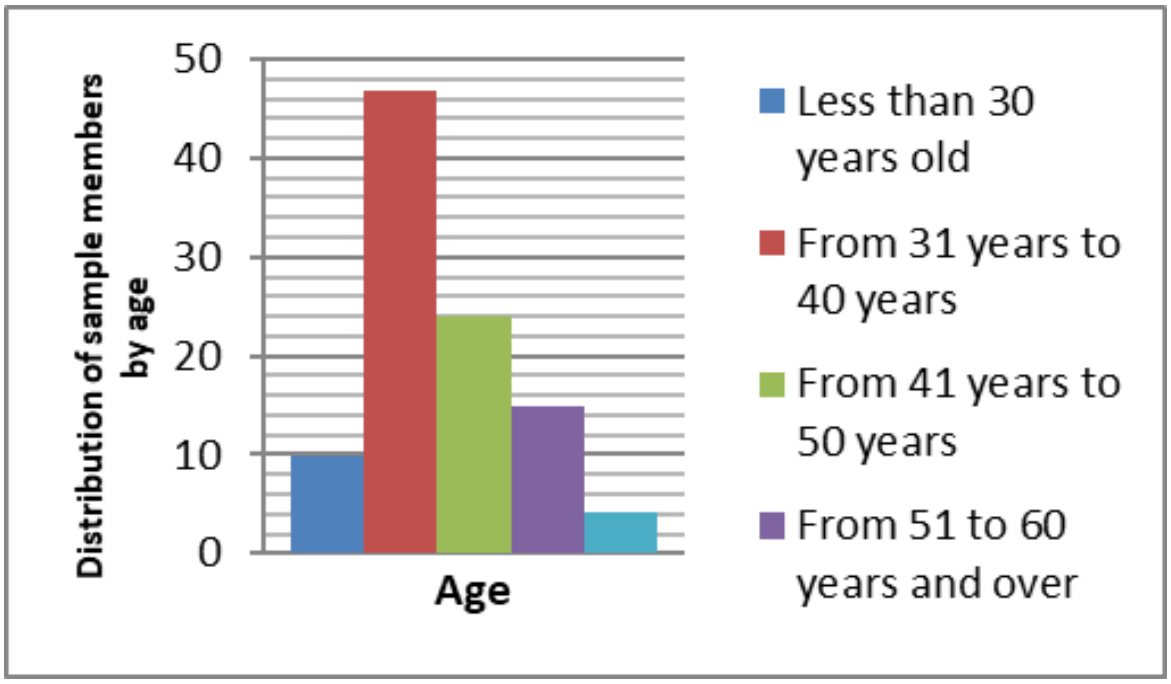
The age of the study sample members is distributed according to the age of the categories listed in the questionnaire into:

Table No. (08): Distribution of sample members by age

Percentage %	**Frequency**	**Age**
9.92	14	**Less than 30 years old**
46.80	66	**From 31 years to 40 years**
24.11	34	**From 41 years to 50 years**
14.89	21	**From 51 to 60 years and over**

4.25	6	**Over 61 years old**
100	141	**the total**

Source: Prepared by the student based on the results of the SPSS23 program



While examining the above table, we notice that (9.92%) of the respondents are less than 30 years old, and the category from 41 to 50 years represents 24.11%, while the category from 51 to 60 years, their percentage in the sample is estimated at 14.89%, while the category is more than Their percentage in the sample is 61 years old and is estimated at 4.25%. It is also clear that the majority of the sample members range in age from 31 to 40 years old, at a rate estimated at more than 46 percent.

The respondent's educational level:

The sample members are divided according to their educational level into five groups:

Table No. (9): Distribution of sample members by academic level

Percentage %	Frequency	Academic qualification
12.05	17	**Primary**
17.73	25	**Middle**
29.07	41	**secondary**
34.04	48	**University**
7.09	10	**Postgraduate**
100	141	**the total**

Source: Prepared by researchers based on the results of the Spss 23 program

From the table it is clear to us that individuals whose educational qualification is university represent the largest number at 34.04%, while the percentage of individuals whose educational qualification is secondary comes after university, representing 29.07% of the study sample, followed by individuals whose qualification is an intermediate level at 17.73%, and while Concerning the primary level, the percentage was

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12.05%, and finally, we find the rate for postgraduate studies at 7.09%

B – The field of the current job: The sample members are divided according to the field of the current job into seven groups, which are:

Table No. (10): Distribution of sample members according to current job field

Percentage %	Frequency	Current job field
29.07	41	**government employee**
21.98	31	**A worker in the private sector**
19.14	27	**Farmer**
16.31	23	**Merchant**
5.67	08	**Contractor**
7.80	11	**retired**
100	141	**the total**

Source: Prepared by the researchers based on the results of the Spss 23 program

From the table above we notice that individuals whose job field is a government employee represent the largest number at 29.07%, followed by 21.98%, which represents the percentage of individuals whose job field is a worker in the private sector, followed by the job of a farmer at 19.14%, while the merchant was at 16.31%, followed by Retirees accounted for 7.80%, and the remainder, i.e. contractors, accounted for 5.67%.

A – Experience in dealing with the insurance company:

The study sample members are distributed according to years of experience into four groups:

Table No. (11): Distribution of sample members according to experience in dealing with the insurance company

Percentage %	Frequency	Years of Experience
19.85	28	**Less than 5 years**
49.64	70	**From 6 to 10 years**
26.24	37	**From 11 to 20 years**
4.25	06	**From 21 years and over**
100	141	**the total**

Source: Prepared by the researchers based on the results of the Spss 23 program

From Table (13), it is clear to us that the percentage of individuals whose years of experience were less than 5 years was 19.85%, while the percentage of 49.64% represents individuals whose years of experience ranged from 6 to 10 years. As for individuals whose years of experience ranged from 11 to 20 years, their percentage was 26.24. %, and finally 4.25% for individuals whose years of experience are more than 21 years.

B – The insured company: The study sample members are distributed according to the insured company into three groups:

Table No. (12): Distribution of sample members according to the insured company

Percentage %	Frequency	The insured company
79.43	112	**Public company**
4.25	06	**Private company**
16.31	23	**Cooperation**
100	141	**the total**

Source: Prepared by the researchers based on the results of the Spss 23 program.

From Table (14), it is clear to us that the majority of individuals insure with public companies, reaching 79.43%, while in mutual companies it amounts to 16.31%, while the percentage of individuals who insure with private companies reaches 4.25%.

Fourth: Analyzing the results of the questionnaire's axes and dimensions

Through this study, we will attempt to analyze each axis of the questionnaire so that we can give a better reading of the questionnaire by analyzing the arithmetic averages and standard deviations resulting from the SPSS program.

Analysis of social and personal determinants:

In this aspect, we will analyze the results of the questions that represent the social and personal determinants, that is, consumer culture toward underwriting an insurance contract, which were the subject of response by some respondents within the sample studied

Table No. (13): Degree of agreement with statements after social and personal determinants

N	Social and personal determinants	Arithmetic average	standard deviation	Sample orientation
1	I resorted to underwriting the insurance contract because of the force of the law	4.08	0.884	Agree
2	I underwrite insurance contracts because of my personal belief in the importance of insurance in protecting my property	3.84	1.204	Agree
3	I signed up for an insurance contract because of previous risks I had been exposed to, which forced me to reconsider my approach	3.64	1.219	Agree
4	I signed up for an insurance contract because of my colleagues' advice about the importance of the insurance contract in protecting my property	3.72	0.986	Agree
5	My resort to insurance companies to protect my property stems from my social and personal culture	3.53	1.210	Agree
Social and personal determinants (dimension as a whole)		3.7620	0.80186	Agree

Source: Prepared by the student based on the results of the Spss 23 program

From this table it is clear that all the statements related to the dimension of social and personal determinants

had a high arithmetic mean over the arithmetic mean of the scale (3) according to the Likert scale, and thus it expresses the individuals' agreement with these statements, but there is a large discrepancy in the answers, as shown by the standard deviation.

Based on the above, we conclude that the level of consumer culture towards underwriting the insurance contract was high according to the study scale, as the average of the answers of the respondents regarding the social and personal determinants as a whole was (3.7620). This indicates that the respondents in various jobs have a culture towards underwriting the insurance contract, which This will protect an individual's life and property from danger.

Analysis of the marketing determinants axis:

Through this part, we will analyze the results of the sample answers to the questions that represent the part related to knowing the appropriate marketing elements for developing the insurance culture among consumers.

Table No. (14): Degrees of agreement with the marketing determinants statements.

N	Marketing determinants	arithmetic mean	standard deviation	**sample trend**
1	You were received and treated well during your visit to the insurance company	3.96	1.053	agree
2	The terms of the contract and the types of offers are explained precisely enough to make you satisfied in choosing the type of contract	3.82	1.038	agree
3	Insurance products (contracts) are reasonably priced and available to meet my needs	3.69	1.098	agree
4	One of the reasons I chose the company I deal with is the promotional offers offered	3.91	1.102	agree
5	There is complete clarity and great transparency in the contracts that I obtain, and the workers explain them adequately	3.66	1.130	agree
6	I chose the insurance company because of my colleagues and relatives who dealt with it	3.77	1.221	agree
7	Insurance services are characterized by high quality in terms of speed in dealing, whether underwriting or compensation	3.90	1.106	agree
8	The company offers products according to my desires and the specificity of my activity	3.55	1.158	agree
Marketing determinants (dimension as a whole)		3.7825	0.66918	**agree**

Source: Prepared by the student based on the outputs of the Spss 23 program

From this table it is clear that most of the statements had an arithmetic mean greater than the arithmetic mean on the scale (3) according to the Likert scale, and thus they express individuals' agreement with these statements. However, there is a large discrepancy in the answers, as shown by the standard deviation.

Based on the results shown in the table, we conclude that the level of companies' procrastination in the compensation process was high according to the study's scale, as the average of the respondents' answers to

the determinants related to compensation as a whole was (3.2100), and this indicates that the respondents active in the insurance sector have problems with compensation for damage in Specific deadlines that would cause a lack of trust between the insured and the insurance company.

Fifth: Analysis of the results of testing the field study hypotheses

After the data has been collected and analyzed using appropriate statistical methods, and in light of the hypotheses that this study aimed to test, we will discuss, through this part, testing the hypotheses related to the field study and verifying their validity or otherwise by reviewing the results of the analysis for each hypothesis.

1- Results of testing the first main hypothesis

H0: The consumer does not have sufficient insurance awareness.

H1: The consumer has sufficient insurance awareness.

The results of the t-test for this hypothesis appear in the following table:

Table No. (16): Results of testing the first main hypothesis:

	Arithmetic average	**standard deviation**	**Standard error**	**T**	**Degree of freedom**	**Sig**
Social and personal determinants	3.7620	0.80186	0.8019	9.503	99	0.000

Source: Prepared by the student based on data from the Spss 23 program

The value of (t) is equal to 9.503, and the probability associated with it is 0.000, which is less than the level of significance (0.05). Hence, we reject the null hypothesis H0 and accept the alternative hypothesis H1, which says: “The consumer has sufficient insurance awareness.”

2- Analyzing the results of testing the second main hypothesis

H0: Lack of marketing and communication skills is a reason for lack of insurance awareness.

H1: Marketing and communication skills are a reason for increasing insurance awareness.

Table No. (17): Results of testing the second main hypothesis

Independent variables	**B**	**T Calculated**	**Significance level Sig**	**Correlation coefficient R**	**The coefficient of determination R2**
Constant	0.562	3.988	0.000	0.469	0.220
The relationship between marketing and insurance awareness	0.469	5.253	0.000		

Source: Prepared by the student based on data from the Spss23 program

We have the following equation: i.e.: y=0.469+0.562X

Y: Insurance awareness X: Marketing and communication skills

We used simple regression analysis to test the fourth main research hypothesis. The results of this analysis presented in the table showed that there is a statistically significant relationship between the independent variable represented by marketing and communication skills and the dependent variable represented by insurance awareness if it reached (t=5.253) with a significance level of (0.000). The value of the correlation coefficient (R) indicates that the strength of the relationship between the previous two variables is (0.469), as the incentives variable explained (22%) of the variance in the level of marketing and communication skills based on the value of the coefficient of determination (R2), and therefore we reject the null hypothesis and accept the hypothesis. Alternative H1, which states that "marketing and communication skills are the reason for maximizing insurance awareness."

3- Analyzing the results of testing the third main hypothesis

H0: Insurance companies procrastinate in granting compensation.

H1: Insurance companies do not procrastinate in granting compensation.

To test this hypothesis, we rely on the overall arithmetic mean of the dimension that expresses the determinants associated with compensation.

Table No. (18): Results of testing the third main hypothesis

standard deviation	Arithmetic average	Dimensions
0.61267	3.2100	Insurance risk compensation
0.61267	3.2100	Arithmetic average (insurance risk compensation)

Source: Prepared by the student based on data from the Spss 23 program

As the table shows, the general arithmetic average of the attitudes of activists in the housing sector towards housing financing was (3.2100), which expresses the level of degree of approval among those dealing with insurance companies who believe that compensation for insurance risks attains this degree, and by applying this level to the five-point Likert scale. It is clear that the general arithmetic mean falls into the score (3), which indicates a level of neutrality in evaluating compensation for insurance risks within the specified deadlines. This means accepting the null hypothesis which states that insurance companies procrastinate in granting compensation and rejecting the alternative hypothesis which states the opposite.

4- Analyzing the results of testing the fourth main hypothesis

H0: The process of purchasing insurance products is not significantly affected by the level of insurance culture among the Algerian consumer.

H1: The process of purchasing insurance products is greatly affected by the level of insurance culture among the Algerian consumer.

Table No. (19): Results of testing the fourth main hypothesis

Independent variables	**B**	**T Calcul**	**Significance level Sig**	**Correlation coefficient R**	**The coefficient of determination R2**
Constant	0.096	10.233	0.000	0.093	0.009

Consumer culture towards insurance services	0.093	0.924	0.358		

Source: Prepared by the student based on data from the Spss 23 program

We have the following equation: i.e.: Y=0.093+0.096X

Y: Insurance products X: Level of insurance culture

We used simple regression analysis to test the fourth main research hypothesis. The results of this analysis presented in the table showed that there was an effect of the independent variable, represented by the level of insurance culture, on the dependent variable, represented by insurance products, as it reached (t=0.924) with a significance level of (0.358), and the value indicates The correlation coefficient (R) indicates that the strength of the relationship between the previous two variables is (0.093), as the incentives variable explained (0.9%) of the variance in the level of excellence in the level of insurance culture based on the value of the coefficient of determination (R2), and therefore we reject the alternative hypothesis and accept the null hypothesis H0. Which states that "the process of purchasing insurance products is not greatly affected by the level of insurance culture among the Algerian consumer."

CONCLUSION

Through the results of the field study, and after analyzing the opinions of actors in the insurance sector after questioning them, and analyzing the data obtained using the SPSS program, it became clear to us that the culture of insurance among the Algerian consumer is an absolute necessity for developing the insurance sector, and everyone needs it, whether insurance institutions or people dealing with insurance companies. The problem of the level of insurance culture remains strongly raised, and the strength of the applied study remains modest, especially since the size of the sample on which the study was conducted was estimated at 141 individuals. The larger the sample, the more accurate the results of the study will be. However, we can summarize the results of the study in the following points:

1- The Algerian consumer of insurance services has insurance awareness that qualifies him sufficiently to know the advantages and necessity of purchasing insurance services.

2- The marketing and communication skills of insurance companies are a reason for increasing insurance awareness among consumers of Algerian insurance services.

3- The process of purchasing insurance products is not greatly affected by the level of insurance culture among the Algerian consumer.

4- Insurance companies procrastinate in granting compensation, which reflects a bad mental image of them among consumers of their services.

Finally, one can state that the aforementioned findings are just a circle in an investigation chain. The implication is these data can be a basis for embarking on further research attempts about this issue can be done in the future for more clues to bridge this research gap and provide more effective resolutions. The point concerns expanding this research to a larger scale why not for the whole national sphere.

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