



**Report of the member of Thesis Council on the Thesis
"Russian Citizens' Attitude Towards Insurance Policies as a Factor of
Individual's Economic Security"**

**Submitted for the completion of a scientific degree of candidate of psychological sciences
in Specialty 19.00.12 - Political Psychology
by Medyanik Olga Victorovna
at Saint Petersburg State University**

I thank you for the invitation to review the Ph.D. thesis of Medyanik Olga Victorovna which I accept and submit herein the review report as requested.

General comments

The thesis reflects a commendable effort to expand the political psychology literature, specifically in the rather understudied area examining the relationship between citizens and insurance and investment policies in the context of a post-communist economy. This thesis addresses the highly relevant and vital areas of current research in the developing area of social psychology integrating the macroeconomic, social, and personal indicators and concentrating to Russian citizens' attitude towards insurance policy. The thesis is inspired from the balanced theoretical and methodological point of view as an interdisciplinary approach synthesizing psychological, economic, political and sociological areas and reflecting a sound grasp of the literature with well-argued new perspective on whole analyzed and synthesized material in terms of insurance behavior and attitudes toward insurance.

The dissertation consists of three main chapters that are thematically coordinated integral parts of the dissertation, whereby each chapter consist the brief paragraph of conclusions. The thesis is well structured and correctly presented. There are both a Russian and an English part of the dissertation, whereby the thesis is written in good English utilizing suitable academic terminology (with minor correctional mistakes). The dissertation comprises 187 pages in the Russian and 154 pages in the English language version and 13 appendixes (as used seven questionnaires; descriptive statistics and factor structures of the used questionnaires; plan and coding list with results of unstructured interviews questions) following the classic structure of thesis in science in the form of the monographic dissertation.

Theoretical and methodological basis of the research are works of leading authors as well as references from valid and relevant scientific literature based on 128 sources in the Russian and 125 sources in the English part of dissertation for the discussed field, whereby minor of the sources are missing with minor reduction mistakes (e.g. missing references: Catalano, 1991; Chou, Parmar & Gandinsky, 2016; Heine, Proulx, & Vohs, 2006; May, 2001; Rean, 2001; Shah, Mullainathan, & Shafir, 2012; Spasov, 2012; Wolen et al, 1998; incorrect: Medyanik, 2018; Ryff & Sigler, 2008; doubled sentence: pp. 336 and pp. 337). It is worth mentioning here that most of the references are from the last decade, showing the topical issues. Eleven individual publications do exist based on the cited references during 2015-2019.

The key conclusions of the dissertation research are substantiated by overwhelming empirical data and stem from the research body. The dissertation has a clear contribution and interesting results and addresses an important issue.

No major criticism regarding the overall quality of the work I should like to move on to the specific areas of dissertation with some issues which could be addressed to specify some issues through academical discussion.

Specific comments

Introduction to the main text is proper including the general theoretical and a short description of the ten years lasting research process following four stages as methodological foundation of the study with highlighting the importance of the issue and the relevance of the research topic. This part is well written and provides a good background for understanding the rest of the thesis. The purpose and subject/object of the dissertation research have explained and as well as hypothesis of the research have presented, whereby the methodological tasks of the whole research and also tasks at the higher educational level by the Author are given.

Chapter one is theoretical background of the research, chapter two is methodological and chapter three performed the research process and its results.

The literature review is concise, covering the main relevant theories and empirical studies in the field of study. It is the evidence of the deep theoretical knowledge and good orientation in the problem discussed in the thesis. Author represents the ideas and knowledge with sufficient theoretical background. In general, the coverage of the development of the methodology and the research process is thoughtful and coherent. The data collection for the empirical portion of the thesis is the main strength of this dissertation, in that it provides unique data from a large sample of respondents across four stages of well-planned and long-lasting study. Eleven used research methods are appropriate to the aims and hypothesis formulated in the thesis.

The most important thing is that the Author succeed in connection of qualitative and quantitative research methods of analysis of the research material with developing and validating seven of the quantitative measurement instruments based on a large dataset in order to assess the quality of the instruments showing the Author's high level of research expertise and impressive command of empirical methodology. As a comment for the Author, it would be useful to have a fuller discussion of ethical standards and rules of good scientific practice adhered to.

Nevertheless, I would take into consideration two question that formulate my critical approach connected with methodology.

Firstly, the first stage of the empirical four-stages study is called across the dissertation as *longitudinal study*, also *longitudinal observation* or *longitudinal study using the observation method combined surveys*. It needs a clarification during academical discussion about the differences between longitudinal vs cross-sectional studies and answering to the question about how and when in the first stage of research repeated measures were used to follow participants over prolonged periods of time.

Secondly, the total number of the participants of the four-stage study was 1794, whereby most of them were clients of insurance companies from the St. Petersburg and Leningrad region without mentioning the citizenship of all the respondents. It is needed theoretical and/or empirical clarification though the dissertation defending process why terminology in the state-citizen level (vs society-individual level) was preferred to follow across whole the dissertation by the Author.

The third main overwhelming part of the thesis consists results within nine sub-chapters, each addressing a specific scientific problem. The results are well presented with the appropriate statistical analysis and their interpretation is at a high scientific level demonstrating a solid understanding of the research field. Author highlights the key findings that represent the valuable basis for development of the explanatory model of his research. It has resulted in valuable conclusions that can be used by future researchers, policy makers, and business managers alike.

Last two chapters summarizes the executed and fulfilled theoretical, methodological and empirical tasks of the dissertation and main findings of the dissertation research confirmed that the purpose of the dissertation research was successfully obtained. The hypothesis and arguments are well formulated with meritorious conclusions based on valuable and actual literature. The novelty as well as scientific level of the thesis is very good, considering the importance of the research subject.

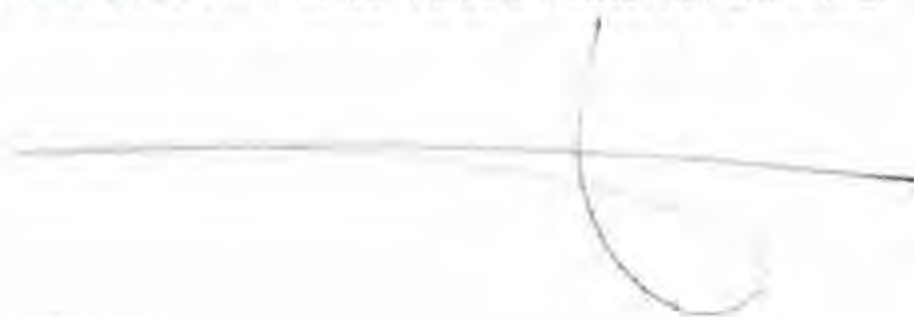
As consequential thought, a question for the Author might be related to more in-depth information regarding the limitations of the of the dissertation research.

Conclusion

In spite of the above-mentioned little remarks for academical discussion, this PhD thesis is clearly the result of hard work conducted during the past decade and much effort has been devoted to deliver a high-quality thesis. To summarize, the dissertation by Medyanik Olga Victorovna is completed and independently executed scientific research and publications presenting new approaches for cross-branch scholars in the area of political psychology.

The dissertation by Medyanik Olga Victorovna presented for the candidate degree in psychological sciences meets the qualification requirements of candidate dissertations on specialty 19.00.12 – Political Psychology.

Finally, I thank The Saint Petersburg State University, for the possibility to serve as an External Examiner for the thesis of Medyanik Olga Victorovna.



Associate Professor Kristi Kõiv, PhD. University of Tartu, Estonia