Social Media Marketing and Awareness of Insurance Products Among Adults in Nigeria

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Abstract
Awareness of what insurance products cover and where they can be bought is a precondition for informed participation in the insurance market, and many adults now come across such information on social media. Using Uses and Gratifications Theory as an interpretive lens, this study tested whether awareness of insurance products differs with the quality, interactivity and reach of insurers' social media activity among adults in Nigeria. A cross-sectional questionnaire survey with five-point Likert items was administered to 80 respondents in 2026, and the scales had Cronbach's α values between .80 and .91. One-way ANOVA showed that mean awareness differed across low, moderate and high levels of content quality ($F(2, 77) = 8.18$, $p < .001$, $\eta^2 = .18$), interaction ($F(2, 77) = 6.35$, $p = .003$, $\eta^2 = .14$) and reach ($F(2, 77) = 9.74$, $p < .001$, $\eta^2 = .20$); all three null hypotheses were rejected, and Welch and Kruskal–Wallis tests led to the same decisions. A supplementary hierarchical regression, with age group, gender, education and frequency of use entered first, showed that the three dimensions together raised the explained variance in awareness by 41.2% (total $R^2 = .447$; $\Delta R^2 = .412$, $p < .001$), with interaction ($\beta = .29$) and reach ($\beta = .36$) retaining significant unique associations. Awareness was similar across age groups, genders, education levels and frequency of use. Insurers are advised to post insurance content more regularly on platforms their audiences use daily, to reply to questions within a stated time and to make content relevant to everyday circumstances; NAICOM may consider social media consumer education in its market-conduct reviews.

Keywords: *social media content quality, social media interaction, social media reach, awareness of insurance products, Nigerian insurance industry*

1.0 Introduction

1.1 Background to the Study

Awareness of what an insurance product covers, why it is needed, how premiums are determined and where it can be bought is a basic condition for taking part in the insurance market. The nominal growth of the insurance industry in Nigeria, with gross premiums of ₦2.3 trillion in 2025, is still low when compared to the insurance penetration ratio in South Africa at 11.3% of gross domestic product (GDP) and Kenya's 1.2% insurance penetration ratio (Chima, 2026). The National Insurance Commission (NAICOM) has calculated that the contribution of insurance to the Gross Domestic Product (GDP) is approximately 0.5% and there is only about 5% of the population that are insured (Emejo, 2026). Amongst the various

constraints affecting the penetration, one is low public awareness, which is a factor that can be addressed directly by the insurers by communicating about awareness.

This has become an explicit policy concern of public understanding. The Nigerian Insurance Industry Reform Act 2025 gave more powers to the Nigerian Insurance Commission (NAICOM) in regulating and supervising insurance and reinsurance business (Nairametrics, 2025). NAICOM's five-year Insurance Sector Strengthening Programme (ISSP) from 2026 to 2027 includes awareness and education as one of its six pillars, plans culturally relevant awareness campaigns and is targeting to increase insurance penetration from around 0.5% to 1.5% of GDP by 2028 and 10% by 2031 (Emejo, 2026). According to the programme's executive summary, less than 20% of Nigerians are within the age group of 18 to 35 and less than 20% of the population has basic insurance knowledge (Emejo, 2026). Gaining access to adults via the media they already consume is not only an academic exercise, but one that the industry can practically do. Social media is among the most direct of those channels. DataReportal counted 61.4 million social media user identities in Nigeria in October 2026, equal to 25.2% of the population and 28.3% more than a year earlier, although the count may include people with accounts on several platforms (Kemp, 2026). Platforms allow insurers to post product explanations, educational material, answers to questions and customer stories at low cost, and to reach people who rarely visit an insurer's office or meet an agent. This matters for a product that is intangible and technical, because buyers must rely on explanation to understand what they are being offered. Nigerian studies of promotion are consistent with this reasoning. Aduloju (2021) analysed responses from 331 millennials on the policies they hold, their preferred payment and promotional channels and the factors behind their buying decisions. Sodiq (2020) reported that millennials were inclined to buy products promoted on social media and the internet and ranked social media just behind television and radio as a source of information. Olowokudejo (2021), with 400 respondents, found that advertising, with social media advertising among the options in use, attracted new clients, brought back dormant ones and influenced demand, and described it as a main way in which prospective customers learn that insurers exist. In Lagos, Aina (2025) found that social media integration was closely related to the marketing performance of life insurers, with visibility and reach-and-conversion carrying significant positive coefficients. Outside Nigeria, Pugnetti et al. (2022) surveyed 1,212 Swiss insurance customers and found that age and frequency of social media use shaped how readily customers accepted communication from insurers.

This study looks at three features of insurers' social media marketing. Content quality refers to the clarity, relevance and utility of the content of insurance materials that have been posted. The space for questions, comments and two-way exchange is Interaction. Reach refers to the extent a message about insurance is communicated to adults through the platforms. The result is an awareness of insurance products, which includes identifying the major types of insurance products, understanding the general benefits of insurance and knowing how to obtain information about them. Provides the interpretive lens: Uses and Gratifications Theory (UGT): Audiences select media to satisfy needs; content that informs, interactions that answer questions, and exposure that brings content into view should accompany what audiences know.

1.2 Statement of the Problem

Adults should be able to obtain clear information about insurance through channels that are already part of their daily routine, and insurers that explain products, correct misunderstandings and answer questions on social media should, in principle, raise awareness. Assuming it gets through, growth on social media would come alongside growth of insurance product awareness and eventually greater uptake of insurance.

The evidence suggests that there is a difference between the two. Less than 20% of Nigerians are customers with an estimated 78% of Nigerians with no basic insurance knowledge,

penetration of insurance below 1% of GDP, and only about 5% of the population insured (Emejo, 2026; Chima, 2026). At the same time, social media use is expanding quickly (Kemp, 2026). Having an account on a platform does not guarantee that adults notice, understand or remember what an insurer posts, because insurance content competes with entertainment, commercial and user-generated material for the same attention. Which features of insurers' social media activity are associated with greater awareness is not known.

This is a gap in the existing research. In the Nigerian studies, social media is viewed as one of several demand, patronage or performance factors in the marketing. Social media is one of many factors explored by Aduloju (2021) and Sodiq (2020) in their study on the buying behaviour of Millennials and the preferred channels. Olowokudejo (2021) categorized social media advertising and measured patronage, not awareness along with paid search, outdoor, broadcast, print and native advertising. Aina (2025) conducted a study on the performance of marketing in Lagos life insurance companies. In another market, the Swiss study by Pugnetti et al. (2022) measured acceptance of insurer communication, rather than awareness of products. No study measures the outcome of insurance product awareness and no study compares the awareness of insurance products by content quality and interaction/reach.

The gap comes with a real-world effect. Planning of NAICOM's awareness programme and insurers own communication budget is not based on evidence of which aspect of social media activity is most important for adults' awareness. Insurers can choose to invest in making their messages responsive when responsiveness is their strength; they can invest in slick content when visibility is their weakness; and regulators can draw conclusions based on results from other markets or on results like patronage that may not be indicative of awareness.

This problem is hence the lack of primary evidence that exists in Nigeria on whether there is a difference in awareness of insurance products based on the quality, interaction and reach of insurance providers' social media marketing among adults. It provides that proof through a survey of social media users, runs an analysis of variance and determines which of those dimensions are still correlated with awareness if the others are constant.

1.3 Objectives, Research Questions and Significance

The study aimed to establish whether awareness of insurance products among adults in Nigeria differs with the level of social media content quality, interaction and reach. Its three objectives were to compare awareness across levels of (i) content quality, (ii) interaction and (iii) reach, each matched with one research question and one hypothesis (Section 2.3). The questions asked whether awareness differs across levels of content quality, of interaction and of reach.

Insurers can use the results to see which feature of social media marketing goes most closely with awareness. NAICOM and other policymakers obtain evidence on what adults know about insurance products, and researchers obtain primary Nigerian data on an outcome that earlier work approached through demand and patronage. Students and practitioners also get a worked example of comparing group means with analysis of variance.

2.0 Literature Review and Hypotheses Development

2.1 Theoretical Framework: Uses and Gratifications Theory

Uses and Gratifications Theory shifts the question from what media do to audiences to what audiences do with media. Katz et al. (1973) conceptualized audiences as active users who select channels to fulfill their needs, including information, identity, social contact and entertainment; and Blumler and Katz (1974) added this to the model, in which needs create expectations of media and expectations drive exposure and gratifications. A medium affects a person in a degree that is in proportion to his needs brought to it. The method has its limitations: the basis is self-reported motives; needs are assumed to be known to the audience; they refer to needs in general categories that are hard to test accurately.

Insurance information is rarely encountered with adults in isolation on social media. They read, post, like, reply and/or ignore according to their own choices on the platforms and for many reasons. Content quality is related to information gratification and should be fulfilled by the clear and relevant insurance posts rather than with the confusing and excessively technical ones. Social-interaction gratification is accomplished through asking questions of insurers and receiving their answers; reach provides the exposure necessary to accomplish both. None of the constructs of the theory was measured in this instance, and it was used in an interpretive way. This assumption drives the expectation that awareness will be greater in areas of good content, interaction and reach and is the basis for the hypotheses.
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2.2 Empirical Review and Research Gap

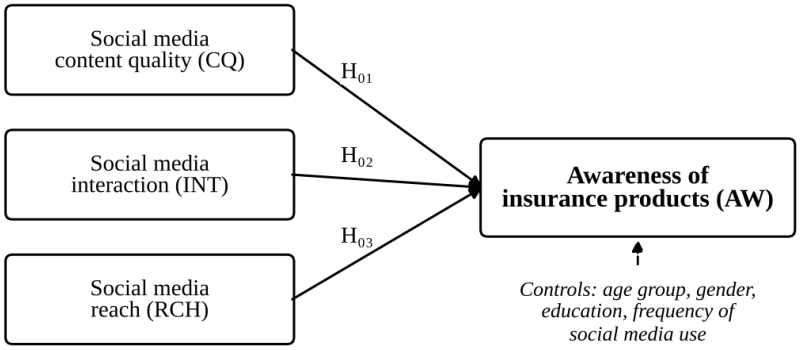
Aduloju (2021) drew on 331 Nigerian millennials to examine the insurance they hold, their preferred modes of payment and promotional channels, and what shapes their buying decisions. Sodiq (2020) studied millennials' buying behaviour in the Nigerian market and found a preference for products promoted on social media and the internet, with social media coming close behind television and radio as an information source. Olowokudejo (2021) surveyed 400 respondents on advertising and patronage in Nigerian insurance, noted that social media advertising was among the options used, and concluded that advertising attracts new clients, brings back dormant ones and influences demand; the author also described advertising as a main way in which prospective customers learn that insurers and their services exist. Aina (2025) researched life insurance marketing in Lagos with 100 valid responses from 14 life insurance companies and concluded that there is a strong relationship between social media integration and marketing outcomes as seen by the positive and high coefficients for visibility and reach and conversion. In addition, Pugnetti et al. (2022) surveyed 1,212 Swiss insurance customers to determine the factors driving the acceptance of insurer communication age was the biggest obstacle to acceptance, and customers were more likely to accept insurers when they used social media frequently. Combined, these research studies indicate that social media has a role to play in the insurance marketing mix and that age and usage are factors that impact the reactions. Their outcomes, however, are purchase decisions, patronage, marketing performance and acceptance of communication. None views awareness of insurance products as the result and no one compares awareness based on content, interaction and reach. This study seeks to address this gap using primary data of adults in Nigeria.

2.3 Hypotheses Development

From the reading of Uses and Gratifications Theory in Section 2.1, adults who rate insurers' social media content, interaction and reach more highly would be expected to know more about insurance products. Scores on each dimension were grouped into low, moderate and high levels, and awareness was compared across the levels with one-way analysis of variance (Section 3.3), which is the test used to decide each hypothesis. A hierarchical regression was added to show which dimensions keep their association with awareness when the others are

held constant. Figure 1 shows the framework. The following null hypotheses were tested at the 5% level:

Figure 1
Conceptual Framework and Hypotheses



H_{01}: Mean awareness of insurance products does not differ across levels of social media content quality among adults in Nigeria.
H_{02}: Mean awareness of insurance products does not differ across levels of social media interaction among adults in Nigeria.
H_{03}: Mean awareness of insurance products does not differ across levels of social media reach among adults in Nigeria.

3.0 Methodology

3.1 Design, Population and Sample

The study used a quantitative cross-sectional survey, a suitable design for comparing awareness across levels of defined social media marketing features at a single point in time. The population comprised adults aged 18 years and above in Nigeria who use social media. Respondents were selected purposively from people using at least one platform, took part voluntarily and anonymously, and were told that their answers were for academic purposes and would be kept confidential. Data were collected in 2026 from 80 respondents, none of whom left an item unanswered. The sample size supports the analysis. The regression has seven predictors, which gives 11.4 cases per predictor, far above the two or so per variable that Austin and Steyerberg (2015) found adequate for unbiased linear-regression estimates. A sensitivity analysis indicated that, with 80 cases, a three-group one-way ANOVA has 80% power at the 5% level for an effect of Cohen's $f = .35$ ($\eta^2 = .11$), and the regression has the same power for $f^2 = .15$ for the three dimensions as a block and $f^2 = .11$ for a single dimension. Smaller effects than these may not be detected.

3.2 Instrument and Measures

Data came from a structured questionnaire. Section A collected age group, gender, highest educational qualification and how often respondents use social media (daily, several times a week, weekly or less often). Sections B to E measured content quality, interaction, reach and awareness of insurance products, each with four statements scored from 1 (strongly disagree) to 5 (strongly agree). Sample statements are "Insurance information I see on social media is easy to understand" (content quality), "Insurance companies provide opportunities for users to ask questions on social media" (interaction), "I frequently come across insurance-related posts

on social media" (reach) and "I can identify different types of insurance products" (awareness). Each scale score is the mean of its four items.

3.3 Data Analysis and Model Specification

Analysis began with descriptive statistics, Cronbach's α (0.70 or higher judged acceptable; Nunnally, 1978; Tavakol & Dennick, 2011), the Kaiser–Meyer–Olkin (KMO) index with Bartlett's (1954) sphericity test, composite reliability (CR), average variance extracted (AVE) and the Fornell and Larcker (1981) criterion. CR and AVE were computed from the loadings on the first principal component of each four-item scale and are approximate. Pearson correlations were used to examine the associations among the constructs.

Each hypothesis was tested with one-way analysis of variance. Dimension scores were grouped by fixed points on the response scale: low (mean below 3.00, the disagree side), moderate (3.00–3.99) and high (4.00 or above, the agree side). Mean awareness was compared across the three groups of each dimension, and a null hypothesis was rejected when $p < .05$. Effect sizes are reported as η^2 and ω^2, with η^2 read against the conventional benchmarks of .01, .06 and .14 for small, medium and large effects (Richardson, 2011). Since the groups differed in size and spread, Levene's test was applied together with Welch's (1951) F and the Kruskal–Wallis (1952) test as checks, and pairwise differences were assessed with the Games–Howell (1976) procedure, which does not require equal variances. One-way ANOVA was also used to compare awareness across respondent characteristics.

A hierarchical multiple regression, with an analysis-of-variance table for each model, was fitted as a supplementary analysis to show which dimensions remain associated with awareness when the others are held constant. Model 1 contained the controls and Model 2 added the three-dimension scores:

$$AW_i = \beta_0 + \gamma' C_i + \beta_1 CQ_i + \beta_2 INT_i + \beta_3 RCH_i + \varepsilon_i$$

where AW is awareness of insurance products, CQ content quality, INT interaction, RCH reach, C the vector of controls (male; age 35 years or above; postgraduate qualification; daily use of social media) and ε the error term. HC3 heteroscedasticity-consistent standard errors (Hayes & Cai, 2007) and percentile bootstrap intervals from 5,000 resamples (Efron & Tibshirani, 1993) are reported with the conventional estimates. Variance inflation factors (VIF; Hair et al., 2019) were used to check multicollinearity, the Shapiro–Wilk (1965) test to check residual normality and Cook's (1977) distance to identify influential cases. The design is cross-sectional and every measure is self-reported by the same respondents, so the results describe associations (Podsakoff et al., 2003).

4.0 Results and Discussion

4.1 Respondent Profile

Table 1 describes the 80 respondents. Most were aged 25–39 (61.3%) or 40 and above (30.0%), three-quarters were women (75.0%), 95.0% held an HND, a bachelor's degree or a postgraduate qualification (48.8% and 46.3%), and 87.5% used social media daily.

Table 1
Respondent Profile (N = 80)

Characteristic	*n*	%	Characteristic	*n*	%
Age 18–24	7	8.8	Female	60	75.0
Age 25–29	12	15.0	Male	20	25.0
Age 30–34	8	10.0	HND or bachelor's degree	39	48.8
Age 35–39	29	36.3	Postgraduate	37	46.3
Age 40 and above	24	30.0	Other qualification	4	5.0
Uses social media daily	70	87.5	Several times a week	7	8.8
Weekly	3	3.8			

Note. Percentages are of the 80 respondents and may not add to 100 because of rounding. Other qualification covers OND/NCE, associate and secondary-school certificates.

4.2 Descriptive Statistics, Reliability and Validity

All four constructs had mean scores between "neutral" and "agree", from 3.33 for content quality to 3.66 for awareness (Table 2). The share of agreeing responses (4 or 5) was 50.9% for content quality, 51.2% for interaction, 57.5% for reach and 66.2% for awareness. Among individual items, the highest mean was for the view that social media can bring insurance information to many adults ($M = 3.96$); the lowest was for often coming across insurance posts ($M = 3.08$), followed by the relevance of insurance content to adults' concerns ($M = 3.21$). The scales were reliable ($\alpha = .80–.91$; CR = .87–.94), AVE was above .50 for all (.63–.79), the KMO index was .84, and Bartlett's test was significant, $\chi^2(120) = 832.75$, $p < .001$.

Table 2
Descriptive Statistics, Reliability and Convergent Validity (N = 80)

Construct	Items	*M*	*SD*	α	CR	AVE
Content quality (CQ)	4	3.33	0.83	.847	.898	.689
Interaction (INT)	4	3.38	0.83	.861	.906	.707
Reach (RCH)	4	3.47	0.79	.803	.871	.630
Awareness (AW)	4	3.66	0.93	.911	.938	.791

Note. Entries are item means on a 1–5 scale. α = Cronbach's alpha; CR = composite reliability; AVE = average variance extracted (CR and AVE from standardised first-principal-component loadings, so approximate).

The three dimensions were moderately correlated with each other ($r = .41–.55$) and with awareness ($r = .47–.57$; all $p < .001$). The square root of each construct's AVE was larger than its correlations with the other constructs (Table 3), which indicates adequate discriminant validity.

Table 3
Correlations and Discriminant Validity

Construct	1	2	3	4
1. Content quality	**.830**			
2. Interaction	.548	**.841**		
3. Reach	.420	.408	**.794**	
4. Awareness	.473	.511	.565	**.889**

Note. Pearson correlations lie below the diagonal (all $p < .001$); the diagonal (bold) shows the square root of each construct's AVE.

4.3 One-Way ANOVA: Awareness across Levels of Each Dimension

On each dimension, mean awareness increased from the low group to the high group (Table 4). For content quality the means were 2.97, 3.81 and 3.95 for the low, moderate and high groups; for interaction, 3.11, 3.75 and 3.97; for reach, 3.03, 3.53 and 4.14. The low groups also varied more (standard deviations of 1.29–1.38, against 0.55–0.74 in the other groups).

Table 4

Awareness of Insurance Products by Level of Each Dimension (N = 80)

Dimension	Level	*n*	*M*	*SD*
Content quality	Low	19	2.97	1.29
	Moderate	34	3.81	0.72
	High	27	3.95	0.60
Interaction	Low	22	3.11	1.29
	Moderate	27	3.75	0.63
	High	31	3.97	0.68
Reach	Low	16	3.03	1.38
	Moderate	34	3.53	0.55
	High	30	4.14	0.74

Note. Levels were set by the dimension's mean score: low below 3.00, moderate 3.00–3.99, high 4.00 or above. *M* and *SD* are awareness scores (1–5).

Table 5 reports the ANOVA results. Mean awareness differed significantly across levels of content quality ($F(2, 77) = 8.18$, $p < .001$, $\eta^2 = .175$), interaction ($F(2, 77) = 6.35$, $p = .003$, $\eta^2 = .142$) and reach ($F(2, 77) = 9.74$, $p < .001$, $\eta^2 = .202$), so H_{01}, H_{02} and H_{03} were all rejected. The effects were large by the η^2 benchmarks, with group membership accounting for 14%–20% of the variance in awareness.

Table 5

One-Way ANOVA of Awareness by Level of Each Dimension

Dimension	Source	SS	df	MS	*F*	*p*	η^2
Content quality	Between groups	12.03	2	6.02	8.18	< .001	.175
	Within groups	56.62	77	0.74			
	Total	68.66	79				
Interaction	Between groups	9.72	2	4.86	6.35	.003	.142
	Within groups	58.93	77	0.77			
	Total	68.66	79				
Reach	Between groups	13.87	2	6.93	9.74	< .001	.202
	Within groups	54.79	77	0.71			
	Total	68.66	79				

Note. SS = sum of squares; MS = mean square. $\omega^2 = .152$ (content quality), .118 (interaction) and .179 (reach).

Levene's test indicated unequal variances on all three dimensions ($p < .001$ each), so the decisions were rechecked with tests that do not assume equal variances. Welch's F was significant for content quality ($F(2, 39.68) = 4.66$, $p = .015$), interaction ($F(2, 43.87) = 4.09$, $p = .024$) and reach ($F(2, 33.07) = 8.63$, $p < .001$), as was the Kruskal–Wallis test ($H(2) = 7.50$, $p = .023$; 8.37, $p = .015$; and 17.70, $p < .001$). The decisions do not depend on the equal-variance assumption. The Games–Howell comparisons in Table 6 show where the differences lie. On all three dimensions, awareness was significantly higher in the high group than in the low group (differences of 0.98, 0.85 and 1.11). For content quality the moderate group also scored above the low group (0.84, $p = .040$) but not below the high group, so most of the gain occurred when content moved out of the low level. For reach, the high group also exceeded the moderate group (0.61, $p = .002$), so awareness kept rising across the upper levels.

Table 6

Games–Howell Pairwise Comparisons of Mean Awareness

Dimension	Comparison	Mean difference	*p*	95% CI
Content quality	Moderate − Low	0.84	.040	[0.03, 1.64]
	High − Low	0.98	.014	[0.18, 1.78]
	High − Moderate	0.14	.670	[−0.26, 0.55]
Interaction	Moderate − Low	0.64	.103	[−0.10, 1.38]
	High − Low	0.85	.021	[0.11, 1.60]
	High − Moderate	0.22	.419	[−0.20, 0.63]
Reach	Moderate − Low	0.50	.368	[−0.42, 1.42]
	High − Low	1.11	.019	[0.17, 2.05]
	High − Moderate	0.61	.002	[0.21, 1.01]

Note. Mean differences are differences in awareness scores (1–5). CI = confidence interval.

4.4 Awareness across Respondent Characteristics

One-way ANOVA found no significant differences in awareness by age group ($F(4, 75) = 0.89$, $p = .472$), gender ($F(1, 78) = 0.78$, $p = .381$), education ($F(2, 77) = 0.61$, $p = .545$) or frequency of use (daily versus less often; $F(1, 78) = 0.00$, $p = .973$), and η^2 did not exceed .05 in any comparison (Table 7). Awareness was similar across these groups, which accounts for the small contribution of the controls in the regression reported next.

Table 7
Awareness of Insurance Products by Respondent Characteristic

Characteristic	Group	*n*	*M*	*SD*	*F* (df)	*p*	η^2
Age group	18–24	7	3.43	1.03	0.89 (4, 75)	.472	.045
	25–29	12	3.44	1.03			
	30–34	8	3.75	1.03			
	35–39	29	3.90	0.81			
	40 and above	24	3.52	0.97			
Gender	Female	60	3.71	0.93	0.78 (1, 78)	.381	.010
	Male	20	3.50	0.94			
Education	HND or bachelor's	39	3.68	0.86	0.61 (2, 77)	.545	.016
	Postgraduate	37	3.59	1.05			
	Other	4	4.12	0.25			
Social media use	Daily	70	3.66	0.95	0.00 (1, 78)	.973	< .001
	Less than daily	10	3.65	0.88			

Note. *M* and *SD* are awareness scores (1–5).

4.5 Regression Analysis of Variance

Tables 8 and 9 give the supplementary hierarchical regression. The controls alone were not significant ($F(4, 75) = 0.68$, $p = .611$; $R^2 = .035$). Adding the three dimensions raised R^2 to .447 (adjusted $R^2 = .393$); the model was significant ($F(7, 72) = 8.32$, $p < .001$) and so was the increase of .412 ($F(3, 72) = 17.90$, $p < .001$; Cohen's $f^2 = 0.75$).

Table 8
Analysis of Variance for the Hierarchical Regression Models

Model and source	SS	df	MS	*F*	*p*	R^2
Model 1: Regression	2.39	4	0.60	0.68	.611	.035
Residual	66.27	75	0.88			
Model 2: Regression	30.70	7	4.39	8.32	< .001	.447
Residual	37.96	72	0.53			
Added by three dimensions	28.31	3	9.44	17.90	< .001	.412 (Δ)
Total	68.66	79				

Note. Model 1 contains the controls; Model 2 adds content quality, interaction and reach. Interaction ($B = 0.32$, $\beta = .29$, $t(72) = 2.60$, $p = .012$) and reach ($B = 0.43$, $\beta = .36$, $t(72) = 3.44$, $p = .001$) were significantly associated with awareness; content quality was not ($B = 0.23$, $\beta = .21$, $p = .090$). With HC3 standard errors the p values were .049 for interaction, .031 for reach and .194 for content quality, and the bootstrap intervals for interaction and reach did not include zero whereas that for content quality did. Reach accounted for the largest unique share of variance (9.1%), then interaction (5.2%) and content quality (2.3%). All VIFs were 1.87 or lower, residual normality was not rejected (Shapiro–Wilk $W = .973$, $p = .087$), and the largest Cook's distance was 0.32.

Table 9

Coefficients of the Hierarchical Regression of Awareness on the Three Dimensions

Predictor	M1 *B*	M1 *p*	M2 *B*	*SE*	β	*p*	HC3 *p*	95% CI	Boot. 95% CI
Constant	3.642	< .001	0.148	0.546	—	.788	.790	[−0.94, 1.24]	[−0.84, 1.39]
Male (ref. female)	−0.231	.345	0.108	0.209	.051	.606	.608	[−0.31, 0.52]	[−0.28, 0.52]
Age 35 or above	0.293	.222	0.185	0.192	.094	.339	.345	[−0.20, 0.57]	[−0.17, 0.54]
Postgraduate	−0.230	.310	0.099	0.182	.053	.587	.622	[−0.26, 0.46]	[−0.26, 0.48]
Daily social media use	−0.014	.965	−0.020	0.251	−.007	.937	.906	[−0.52, 0.48]	[−0.38, 0.30]
Content quality (CQ)			0.233	0.135	.206	.090	.194	[−0.04, 0.50]	[−0.09, 0.56]
Interaction (INT)			**0.322**	**0.124**	**.287**	**.012**	**.049**	**[0.07, 0.57]**	**[0.01, 0.60]**
Reach (RCH)			**0.425**	**0.124**	**.358**	**.001**	**.031**	**[0.18, 0.67]**	**[0.10, 0.78]**
R^2	.035		.447						
Adjusted R^2	−.017		.393						
ΔR^2			.412			< .001			

Note. N = 80. M1 = Model 1 (controls only); all other columns refer to Model 2. *B* is the unstandardised and β the standardised coefficient; HC3 *p* is the *p* value under heteroscedasticity-consistent standard errors. Bootstrap intervals are percentile intervals from 5,000 resamples. Reference categories: female; under 35; HND, bachelor's degree or other qualification; less than daily use.

Table 10

Summary of Hypothesis Tests

Hypothesis	Dimension	ANOVA result	η²	Decision and regression result
H_{01}	Content quality	$F(2, 77) = 8.18$, $p < .001$	.175	Rejected; the association is not significant once interaction and reach are held constant (β = .21, p = .090)
H_{02}	Interaction	$F(2, 77) = 6.35$, $p = .003$	.142	Rejected; the unique association remains (β = .29, p = .012)
H_{03}	Reach	$F(2, 77) = 9.74$, $p < .001$	.202	Rejected; the unique association remains (β = .36, p = .001)

Note. Decisions on the hypotheses rest on the one-way ANOVA; the regression shows which associations remain after the other dimensions and the controls are held constant. Associations, not causes.

4.6 Discussion

The adults who rated insurers' social media content, interaction and reach higher knew more about insurance products, and this was true for each dimension with large effects. Awareness in the high group was about one scale point above the low group for content quality and interaction (0.98 and 0.85) and 1.11 points above for reach. When considering the Uses and Gratifications Theory, awareness is higher among users whose social media usage provides them information about insurance products, provides opportunities for exchange, and presents insurance information. The direction is in line with that of Aina (2025), who found visibility and reach to be important in a life insurance marketing, but in this study, they were evaluated as marketing performance not awareness. The regression is more detailed. After the interaction and the controls were fixed, the coefficient for reach remained highly significant as did the interaction, and the coefficient for reach was larger. When considered alone, content quality was related to awareness, but that association was reduced to almost nothing after interaction and reach were added to the model; the dimensions were interrelated (r = .41–.55), so much of what content quality has to do with awareness has to do with interaction and reach. The two analyses are asking different questions: ANOVA now asks "Is there any difference among levels of one dimension in terms of awareness?", and "Which dimension adds explanatory power beyond the other dimensions for awareness?". The item means include the frequency of insurance posts they come across (M = 3.08) and how relevant the content is to the concerns of adults (M = 3.21). The unique associations for interaction and reach had HC3 p values that were near .05, so they are considered to be moderate in strength. There was no difference in awareness according to age group, gender, education or frequency of use. For Switzerland, Pugnetti et al. (2022) determined that these factors are relevant for acceptance of communication from insurers, but they did not measure acceptance, rather awareness. In this sample, 87.5% of the participants were using social media every day and the majority of the participants were female with high education, which consequently did not leave much room for the present factors of social media usage to explain this, so the result is applicable only to this group.

5.0 Conclusion, Implications and Recommendations

5.1 Conclusion

This study asked how social media content quality, interaction and reach relate to awareness of insurance products among adults in Nigeria. One-way ANOVA showed that mean awareness differed significantly across levels of each dimension, so all three null hypotheses were rejected, and Welch and Kruskal–Wallis tests supported the decisions. In the supplementary regression, which explained 44.7% of the variance in awareness, interaction and reach kept significant unique associations, reach being the stronger. Awareness did not differ by age group, gender, education or frequency of use. The conclusions concern 80 social media users and describe associations only.

5.2 Implications and Recommendations

Theoretical implications. The results are in line with the expectation drawn from Uses and Gratifications Theory that content, exchange and exposure go together with what people know about a product, and they suggest that exposure and exchange carry the most weight. *Practical and policy implications.* Reach and interaction had the strongest unique associations, and the weakest-rated statements concerned how often adults see insurance posts (*M* = 3.08) and how

relevant the content is (*M* = 3.21). The actions in Table 11 begin with reach and interaction and then turn to content.

Table 11

Recommended Actions Linked to the Findings

Finding	Action	Responsible party	Indicator to track
Reach had the strongest unique relationship (β = .36); "frequently come across insurance posts" had the lowest mean (*M* = 3.08)	Publish insurance posts on a fixed schedule on platforms adults use daily, and encourage readers to share and repost useful ones	Insurers: marketing and digital teams	Posts per month; impressions and shares per post
Interaction had a significant unique relationship (β = .29)	Reply to questions and comments on social media within a stated time, and run regular question-and-answer sessions on product topics	Insurers: customer service and social media teams	Share of questions answered within the stated time; comments per post
Content relevance had a low mean (*M* = 3.21) and the content quality group differences were largest between low and higher levels	Produce short plain-language explainers built around situations adults face, and try drafts out on a few adults before posting	Insurers: content and product teams	Customer-rated clarity and relevance; saves and shares
Awareness was 0.85 to 1.11 points higher in the high than the low groups	Monitor each dimension with a short rating request and work to move low-rated audiences up to the moderate and high levels	Insurers: marketing research teams	Share of respondents in the low group on each dimension
Social media is a channel that reaches adults who rarely visit insurer offices	Consider including consumer-education activity on social media in market-conduct reviews and industry awareness campaigns	NAICOM	Share of reviewed insurers reporting social media education activity

Note. NAICOM = National Insurance Commission.

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