

MAKERERE



UNIVERSITY

COLLEGE OF BUSINESS AND MANAGEMENT SCIENCES

SCHOOL OF STATISTICS AND PLANNING

**FACTORS INFLUENCING THE UPTAKE OF INSURANCE
SERVICES AMONG YOUTHS IN UGANDA**

**A CASE OF SCHOOL OF STATISTICS AND PLANNING
MAKERERE UNIVERSITY**

BY


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**A DISSERTATION SUBMITTED TO THE SCHOOL OF
STATISTICS AND PLANNING IN PARTIAL FULFILLMENT OF
THE AWARD BACHELORS OF SCIENCE IN BUSINESS
STATISTICS OF MAKERERE UNIVERSITY**

NOVEMBER, 2023

DECLARATION

I, **FETA JEFF OWEN**, hereby declare that this study is original and has not been submitted for any other degree award or any other institution of learning before.


Signature: 

Date: 18/12/2023

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APPROVAL

I hereby certify that this research report by **Feta Jeff Owen**, titled “Factors Influencing the Uptake of Insurance Services Among Youths in Uganda” has been done under my supervision and is now ready for submission with my approval.

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DEDICATION

I dedicate this study to my parents, Ayikoru Victoria Dema and Andama Robert Dylan for their tireless contributions towards my studies.

ACKNOWLEDGEMENT

I would like to glorify the Almighty God who has enabled me to successfully complete this study. This study has been supported by different individuals more so the students who provided me with the data to whom I am so grateful.

In the same way, I wish to extend my sincere heartfelt appreciation to my supervisor, Ms. Namugenyi Christabella for her guidance despite her busy schedule.

My course mates and friends who have made my learning at Makerere University memorable. Thank you for always being there for me, may you experience God's blessings and favor abundantly.

Finally but also vitally unforgettable, I want to acknowledge the help of my family and friends, financially, spiritually throughout my studies. May the Lord reward you abundantly.

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ACRONYMS

AIO - African Insurance Organization

AYII - Area Yield Index Insurance

IBCI - Index-Based Crop Insurance

IBLI - Index-Based Livestock Insurance

ILO - International Labor Organization

ABSTRACT

This study investigates the factors influencing the uptake of insurance services among youths in Uganda. A descriptive cross-sectional study with 100 youths explored social demographic factors, attitudes towards insurance products, and service-related factors on the decision-making process. Findings reveal a notable gender disparity in the sample, with 75% of respondents being male, and a concentration of participants within the 21-25 age group. A majority of respondents hold a University Degree, reflecting a high level of educational attainment. The study identifies education as a significant predictor, with higher educational attainment linked to a greater likelihood of considering insurance. Employment status emerges as a key factor, with employed individuals demonstrating a lower inclination towards insurance coverage.

In terms of product-related factors, positive sentiments are predominant, with a substantial percentage expressing agreement on the clarity of insurance product features, transparency in pricing, and regular product design updates. Dissenting opinions highlight areas for improvement, suggesting the need for insurers to address concerns and refine their offerings. The study underscores the importance of tailored marketing strategies that consider gender, educational backgrounds, and employment status to enhance engagement and appeal.

Furthermore, the research examines service-related factors, revealing positive perceptions of communication channels, marketing strategies, and prompt services. Areas for improvement, such as customer query responses, are identified, emphasizing the need for enhanced customer service training. Bivariate and logistic regression analyses provide statistical insights into the associations between demographic variables and the likelihood of insurance uptake, highlighting the significance of factors such as gender, age, education, health challenges, and disability status.

The study concludes with a set of strategic recommendations for insurance firms, including the development of inclusive marketing strategies, targeted educational initiatives, and tailored approaches for diverse employment scenarios. Addressing dissatisfaction concerns and leveraging positive perceptions in marketing activities are crucial for enhancing overall customer satisfaction and engagement. These findings contribute to the understanding of the complex decision-making process among youths regarding insurance uptake and provide actionable insights for industry stakeholders.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The insurance sub-sector plays a significant role in the growth and development of the financial services sector and a healthy insurance sector is crucial for the functioning of the economy (Hodula et al., 2021). The worldwide insurance growth is expected to significantly drop from \$5939.5 billion in 2020 to \$5807.3 billion in 2021 due to a decrease in demand for insurance premiums owing to the pandemic (Swiss, 2020). Further, the global insurance market is expected to contract at an average of 1.5% in the global life premiums over the two years, stemming mostly from advanced markets. The insurance industry is experiencing challenges relating to low-interest rates and policy regulation challenges (Panda et al., 2021). Although significant efforts have been made to increase uptake of insurance products, many developing economies are struggling to increase uptake of insurance products (Meessen, 2018). Most health coverage schemes, for instance have failed to cover more than 10% of the population (Umeh & Feeley, 2017), and the youth are mostly excluded.

Statista (2019) reports that despite Africa being home to 17% of the global population, less than 1% of the households have insurance coverage as a result of poorly developed insurance industries, low income, lack of knowledge about insurance products and their importance, poor regulatory environment, lack of a supportive culture and demographic characteristics of the households. The Report notes that on average the micro-insurance coverage ratio in the continent stands at 5.4% with South Africa having the highest insurance uptake in the continent (16.99%). The African Insurance Organization (2021) reports that the insurance penetration stood at 2.78% as compared to a global average of 7.23%. Deloitte (2021) reported that in East Africa, Tanzania had the lowest insurance penetration rate at 0.5%, Uganda at 1% with the Kenyan market having the highest uptake rate of 2.34% as compared to peers in the region-despite having included the sector in the country's Vision 2040 development agenda of ensuring increased access of insurance. However, the Insurance Outlook Report (2020) shows that Uganda has a low insurance penetration rate, with the sector reporting a meagre 1% penetration rate in 2021 compared to a global average of 7%.

Insurance sector players provide services that shield consumers from potential specified losses, thus contributing significantly to the wellbeing of the financial system (Shawar & Siddiqui, 2019). According to Zeng, et al., (2017), in order to be able to withstand any distress, make profits and contribute to the stability of an economy, the insurance sector has to attract users to its services and products. Bwire (2021) reports a lot of disparities when it comes to insurance coverage, with those in the informal sector, women and the youth being the least covered. Umeh (2018) affirms that in Uganda, more than 90% of the youth remain uncovered by any form of insurance, leaving them exposed to associated risks. The International Labor Organization (ILO) (2020) noted that the youth are characterized by high rates of unemployment, irregular income flows and lower levels of financial literacy which impact their ability to make consistent insurance payments.

This study will examine the factors that influence the youth's decision to purchase insurance products and services owing to the low uptake of insurance.

1.2 Statement of the Problem

Insurance industry plays a critical role in stabilizing national economies by providing financial solutions and shielding businesses and individuals from unexpected losses (Peleckienė et al., 2019). The insurance industry has been able to shield businesses and individuals from circumstances ranging from losses, disasters and even health outcomes. In Uganda, economic factors such as unemployment, economic growth, demographics such as gender, age and education product awareness were established by (Bwire, 2021) as factors influencing health insurance uptake. Uptake is impacted by poor claims recovery perception, lack of credible policy information and poor financial literacy (Deloitte 2021). Uganda has been characterized by low insurance penetration and the rate only grew above 1 percent since 2010 (Deloitte, 2021). Despite growth in the sector, the insurance sector is struggling to attract younger populations who are the biggest spenders of the future. Despite poor insurance penetration rate having attracted interest among policymakers and scholars, there is a lack of conclusive evidence on the effect product, service and demographic factors on insurance uptake among Ugandan youth. Thus, this study was critical in filling the gaps above by examining the various factors that have an influence on the uptake of insurance products among the youth population in Uganda.

1.3 Objective of the Study

The main objective of this research was to examine the factors influencing insurance uptake among the youth in Kampala, Uganda.

1.3.1 Specific Objectives

The study sought to address the following specific objectives;

- i. To establish the influence of product-related factors on the uptake of insurance products among the youth.
- ii. To determine the effect of service-related factors on the uptake of insurance products among the youth.
- iii. To examine the effect of demographic factors on the uptake of insurance products among the youth.

1.4 Hypotheses of the study

- i. There is a significant relationship between product related factors and uptake of insurance products among youths in Kampala
- ii. There is a significant relationship between service related factors and uptake of insurance products among youths in Kampala, Uganda.
- iii. There is a significant relationship between demographic factors and uptake of insurance products among youth in Kampala, Uganda.

1.5 Scope of the Study

1.5.1 Contextual scope

The study scope focused on the examination of the factors influencing insurance uptake among the youth in Uganda. The contextual scope sought to review how service-related factors, product-related factors, and demographic factors influence the uptake of insurance.

1.5.2 Geographical scope

The study was limited to the youth within Kampala.

1.5.3 Time scope

The study was conducted between September to November 2023.

1.6 Significance of the Study

This study can help regulators better understand how their regulatory policies contribute to the uptake of insurance products. The findings can also help in identifying any gaps in the regulatory environment in Uganda and aid the country towards developing policies that would help it achieve higher and sustainable financial inclusion goals.

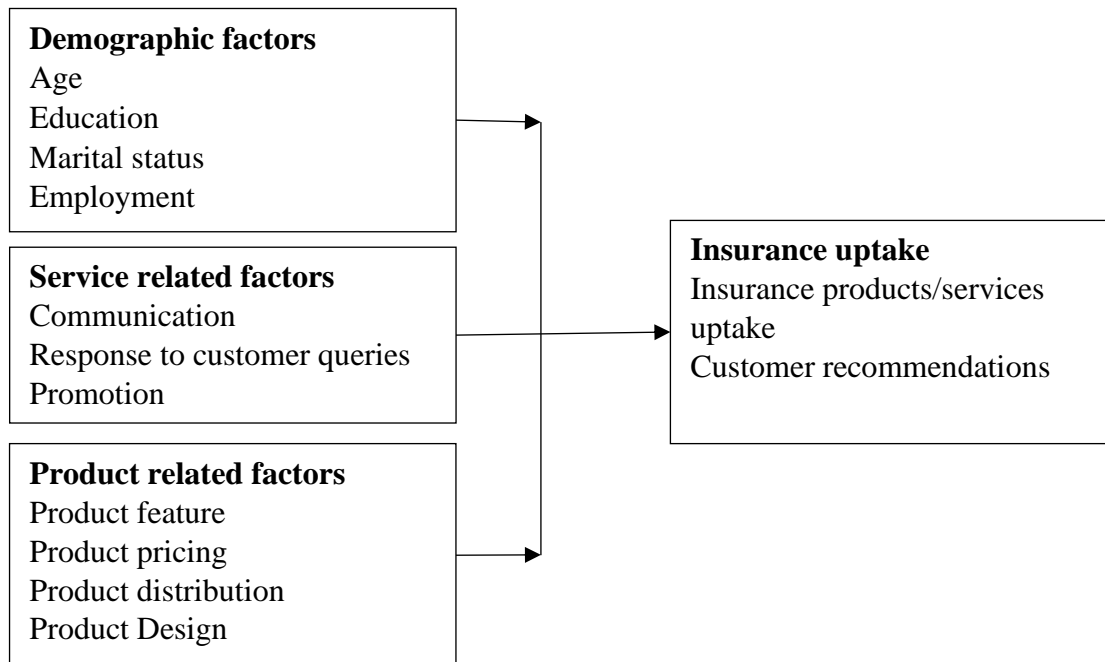
The study is also expected to support the insurance firm's management in understanding the factors that influence insurance uptake among the youth. This can help in development of strategies that would enhance the insurance uptake among the youth of the youth population in the insurance market.

The findings also help highlight how the various market factors have contributed to the low insurance uptake among the youth. This can be used as a benchmark for reviewing the decision-making within the insurance industry and help firms review their product portfolio and develop products that would be more appealing to the youth.

This study expects to be of significant benefit to future scholars. This study expands on knowledge on the antecedents of insurance uptake by providing empirical evidence on the factors that facilitate insurance adoption among Ugandan youth.

Future scholars can utilize these suggestions in their future explorations.

1.7 Conceptual framework



Source: Adopted from Xu., Liu, Wang, Tang, & Liu, (2018).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presented the literature review that focuses on the study variable which include product related, service related and demographic values. It also reviewed the theoretical background, explaining the purchasing decisions of youth with regards to insurance products.

2.2 Theoretical Review

2.2.1 Consumer Theory

The Consumer Decision Model (also known as the Engel-Blackwell-Miniard Model) was originally developed in 1968 by Engel, Kollat, and Blackwell as a theory to explain individuals' spending decisions (Wang, 2018). The theory posits that consumer spending is influenced by individual preferences and budget constraints. Rooted in microeconomics, this theory explains that people will spend money on a product or service only after considering their financial capability to do so without incurring losses (Tsokanta, 2019). The theory affirms that we can infer people's likes from the choices they make. The consumer theory promises to explain why people like and spend money on things that they like; something that we can't directly measure but must infer.

The theory is hinged on the utility assumption which refers to the level of satisfaction/happiness with a product or service. Put simply, this theory asserts that people will buy things they like as long as they have the spare money to do so (Texeira, 2016). The theory has since undergone numerous revisions. According to Faith (2018) the theory posits that individuals will make calculated decisions when shopping and will purchase products that bring them the greatest benefit., Hence, this theory has a big influence on the relationship between the price of a good or service and the quantity demanded for a given period of time This theory helps us understand the effect of product related factors on the uptake of insurance among the youth.

The consumer theory has been used in economics to predict potential returns from certain products, as it enables economists to understand the overall shape of the economy (Salome, 2016). According to Hutchinson (2017), consumer theory helps us understand the behaviour of individual consumers in a large market. Osei and Abenyin (2016) question human rationality and argue that humans can make irrational decisions. Behaviour is determined by beliefs, attitudes and norms,

showing that peoples' decision-making system are influenced by their social environment, knowledge, emotional state, immediate need and familiarity of the product and its importance, among other factors.

This theory is essential when trying to understand consumption behaviour as a function of individual tastes and incomes. It explains purchase of luxury items (Teimourpour & Hanzaee, 2011). Generally, high quality services are related to higher costs, and higher costs are associated with lower demand and higher exclusivity (Baldwin et al., 2021). This theory asserts that how products are designed, delivered and priced influences their purchase decisions. This theory predicts that high income individuals will purchase high quality insurance products, and that if the insurance products are not reasonably priced, or fail to meet customer needs, low income customers will refrain from purchasing them. Thus, this theory explains the relationship between insurance products' properties, prices and customers' purchase decisions. This theory can also explain variances in product and service demand as it links demand to tastes and budgetary constraints-factors which change consistently. This theory is instrumental in identifying the product related factors and service-related factors that influence individuals to purchase insurance products.

2.3 Empirical Review

2.3.1 Product-Related Factors and Insurance Uptake

In a study carried out in India by Reshmi et al., (2021) found that although awareness (health insurance literacy) and familiarity with insurance products were important determinants of insurance uptake, underlying factors such as the insurance product's price, methods of payment, race, religion and education level all determined intention to purchase insurance products. The study determined that informative training programs and promotional features have to be coupled with affordable and relevant insurance products to induce insurance uptake. This study reviewed data reported in the Indian economy.

Guan and Ghani (2020) investigated the drivers of insurance uptake in Malaysia, it revealed that the insurance products' price, features, promotional and distribution channels were the main factors influencing users purchase intention. Further the study determined that customers' attitude was important in influencing the marketing strategy and purchase intent, this implied that insurance which show customers the importance of insurance products to influence their

willingness to purchase the products. Another study by Nshakira et al., (2021) sought the reasons for low uptake of Agricultural insurance among smallholder farmers in sub-Saharan Africa. The study determined that product quality (the probability of being recompensed after actual risk), product and contract design (the timing of index triggers, product item coverage, and complementary services (bundling), income and affordability (flexibility of payment mechanisms and discounts and demand subsidies), and education level and information regarding insurance products. Behavioural and socio-cultural factors such as the farmers' risk perception, level of trust in insurance products, cultural perceptions, social pressure and availability of group products all influenced farmers' purchase of agriculture insurance.

Munkombwe et al., (2021) found that adoption was down to awareness, marketing, training received through extension services and observability of insurance products facilitated adoption. This means that for uptake among youth of insurance, insurance products have to be marketed extensively, designed to meet specific needs and accompanied by extension services training whereby insurance agents have to demonstrate the workability of the initiative to convince farmers to adopt complex insurance innovations.

Ensuring quality delivery to boost reputation and designing relevant products to encourage adoption of insurance products. In a study carried out by Ndiritu (2017) determined that majority of the respondents were not aware that there were insurance products available on digital platforms. It was also determined that availability of necessary infrastructure and resources does not stimulate insurance uptake if the products are not marketed well and designed to address the specific needs of the target population. Further, users of the mobile and web-based technologies were left unsatisfied with the services received and that the claims process and the insurance providers' reputation were the greatest concern.

In a study carried out by Ntukamazina et al., (2017) it found that challenges causing low uptake of insurance products include low income, poor regulatory environment, basis risk, poor quality of data, and poorly developed insurance products. The study called for farmer-driven product design, improved access to quality weather data, and development of strong public-private partnerships (agrodealers, microfinance banks, meteorologists, researchers, and farmers' organizations). So if the insurance is based on agriculture it is important for farmers' insurance products that pay out

benefits on the basis of a predetermined index which include area yield index insurance (AYII), index-based crop insurance (IBCI) and index-based livestock insurance (IBLI).

2.3.2 Service-Related Factors and Insurance Uptake

Gowanit et al., (2016) found that service factors in determining uptake of smartphone insurance services include preference for face-to-face service, the confidence that the claims channel will accept claims and knowledge regarding possible legal options for defaulted claims influenced the always influence the rate of adoption of insurance in this mobile insurance.

Effective feedback is important in ensuring uptake of insurance services. In a study by Abaidoo (2015) where they looked at the impact of customer service satisfaction factors on continued payment of life insurance in Ghana targeting life insurance business leaders responsible for facilitating business strategy formulation and implementation. Effective feedback was important in improvement of services being offered. This made customers to be aware and understand life insurance function and benefits perceived it to be beneficial, thus purchasing insurance products.

Also consistent innovation and service differentiation are important in uptake of insurance services. According to Abaidoo (2015), found that the impact of service differentiation and noted the importance of consistent product and service innovation to develop products that meet customers' life insurance needs and expectations. This could be in terms of competitive strategies on uptake of insurance products for example, Bwire (2021) focused on investigating the effect of competitive strategies on uptake of insurance products in Kampala, Uganda it was revealed that the extent of differentiation in regards to product diversity, the leadership strategy and distribution channels used to market and provide access to insurance products was influential in determining whether people will take up life insurance products. Such variables above were used to increase the volume of premium payment, increase customer capture and increase profits within insurance firms.

Consumer's access to information and decision making regarding insurance purchases. Kagucia (2016) revealed that youth insurance purchase was influenced by the channel of promotion, with direct channels being the most preferred. Whereby youths were more likely to purchase insurance products with digital payment systems and a large online presence where online word of mouth was a significant predictor of intent to purchase. Although older populations preferred to get

insurance services from direct agents and more established insurance firms, highlighting the importance of maintaining high quality of service delivery as a means of promoting loyalty.

Transparency of payment claims and premium was a significant factor in affecting uptake of insurance services. Mutai (2021) Insurance firms in developing economies are plagued by negative perceptions regarding transparency of payment future claims and premiums. Abu-Salim et al., (2017) assert that coupled with high premium costs, superstitious beliefs, and perceived irrelevance of insurance products are impacting the industries' growth. Chimetseren and Safari (2016) argue for the adoption of a continuous improvement mentality to keep customers satisfied with the quality of service received at the firms. These studies show that focusing on the competitive customer-centric strategies would increase insurance adoption.

Insurance products distribution channels, Kamiru (2016) in a study carried out in Kenya found that direct distribution channels make use of in-house agents, freelance sales agents and branch agents resulting in increased opportunity to personalize services for sophisticated customers and was associated with increased confidence in the quality of insurance products. The infiltration of mobile devices also promotes the use of internet-based channels which facilitate differentiation thus attracting customers, improving gross premiums underwritten, operational flexibility and customer relationship management.

2.3.3 Demographic Factors and Insurance Uptake

Ethnicity, different ethnic identities behave different towards insurance uptake for example Bwire (2021) found that People of White origin, Indian origin were willing to take insurance services as compared to ordinary Ugandans. Also Knipper et al., (2019) investigated the relationship between ethnicity, household language and citizenship status on health insurance coverage among Latino adolescents in the United States. The analysis determined that there was significant decline in insurance among non-English speaking 12- to 17-year-olds during the time period. The study determined that factors such as ethnicity, citizen status and legal implications were significant determinants of intention to uptake public health insurance products.

Xu et al., (2018) investigated rural Chinese populations to determine the factors that drive purchase of insurance. Households with stable income, high education level and physical valuables were more willing. Further, it was determined that high chances of risks occurring did not influence willingness to purchase insurance. In Malta, Saliba et al., (2021) showed how designing insurance

products targeting youth academies improved coverage among Maltese youth. Dror, et al. (2016) asserts that personal factor such as age, personality, lifestyle and life- cycle stage have a significant influence on consumer's intention to purchase insurance products. Also Kotler (2008) affirms that psychological factors such as awareness, perception and beliefs stimulate motivation to make repeated purchases among consumers, and marketers will try to design products that will motivate consumers to make repeated purchases.

Cultural beliefs are a determining factor in impacting the level of insurance uptake among people. For example, Dror et al., (2016) found that cultural beliefs, legal and policy frameworks, benefits package, and occupation influence individual's intentions to purchase insurance products. Among low-income slum populations, Mutinda (2015) reported uptake to be a factor of cost, access, and product complexity as well as their social status, age, gender, level of education, and religion. Fenny et al., (2018) determined that older, married couples with children were more likely to enrol to the community insurance programs than single younger people. In Ghana, Salari et al., (2019) determined that apart from age, the level of education and size of the family influence insurance uptake while Fenny et al., (2016) argue that low insurance penetration is a result of poor social infrastructure, weak administrative policies, and poor service delivery in insurance firms. Gitau and Sile (2016) carried out research on the effect of cultural factors on the uptake of insurance products in Nairobi, Kenya. The language used by sales agents and the level of education on insurance products were also identified as key determinants of insurance uptake

Vulnerable individuals like sick people were less likely to take on insurance products. Fenny et al., (2016) found that vulnerable individuals such as the sick faced challenges accessing the NHIS while cultural and religious beliefs discouraged enrolment into the scheme. Poor distribution of social infrastructure, poor quality of services delivered by the NHIS and weak administrative processes were identified as the systemic facilitators of low insurance uptake. This study collected interview and focus group data; it did not utilize secondary data.

Level of education, people with less education often don't know about insurance packages and are often not willing to take on insurance even if they knew they existed (Arhinful and Asante, 2016). Also Maina et al., (2016) found that the respondents' marital status, level of education and knowledge regarding insurance policies all determined intention to pay for medical insurance.

CHAPTER THREE

METHODOLOGY

3.1. Introduction

This chapter presented the research design, population of the study, sample size and sampling strategies, data collection methods, tools and techniques, data quality control, ethical consideration, limitations and delimitations of the study.

3.2 Research Design

A descriptive cross-sectional study was adopted for this study using questionnaire approach. A descriptive research is the one which aims at accurately and systematically describing a population, situation or phenomenon. Across-sectional study, is where the investigator measures the outcome and the exposures in the study participants / target population at the same time (Setia, 2016).

3.3. Population of the study

Population refers to an entire group of individuals, events, or objects having a common observable characteristic. The population of the study was students at School of Statistics and Planning, Makerere University from which the sample size will be selected.

3.4. Sample size

The sample size was determined by the use of Cochran's formula (1963) which is used for an infinite population, that is, a population that is too large or unknown. Specifically, the use of Cochran's formula was because the population of youths in Kampala is not known.

Cochran's formula (1963);

$$n = [z^2 p(1-p)] / e^2$$

Where; n = Sample size

z = the level of confidence interval measure (95% level of confidence $z=1.96$)

p = the degree of variability (93%, $p= 0.93$ and $1-p= 0.07$)

e = Margin of error (0.05)

$$n = [1.96^2 * 0.93 * 0.07] / 0.05^2$$

Therefore, the sample size $(n) = 100.0353 = 100$

Thus a sample size of 100 youths from Kampala.

3.5. Sample design

The researcher used simple random sampling to select respondents, given that any of them provided related information about how to analyse the factors associated with youth uptake of insurance services

3.6. Data collection method, tools and techniques

Questionnaire method was used to collect data by distribution of both close and open-ended questions. This was done to get responses from respondents about the study.

Data collection tools

The study based on a designed questionnaire which was administered face to face interview guides.

3.7. Data sources

Primary data which is data collected for the first time was used through the use of face to face interviews using a structured questionnaire with close ended questions. This was the source of quantitative data required.

3.8 Data Analysis

This section detailed the methods of data analysis that was used in the current study.

3.8.1 Univariate Analysis

This is analysis of each variable. At the univariate level of analysis, frequency tables and descriptive statistics were analyzed to establish the percentage distribution of the respondent's background characteristics for this study.

3.8.2 Bivariate Analysis

Cross tabulations were done while reporting the chi-squared tests and the p-values indicating the relationship between each independent and dependent variable, and later results will be presented in a table.

The association between the dependent and independent variable was tested using the chi-square test which was set at $p < 0.05$ and the significance between the dependent variable and independent variables were obtained given that the p-value is less than 0.05. The equation to arrive at the Chi-square values is as below;

$$X^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where;

X^2 = Chi-square

O_i = Observed frequency

E_i = The expected frequency assuming independence.

3.8.3 Multivariate Analysis

At this stage, the researcher explored the relationship between the dependent and independent variables. Multinomial logistic regression analysis was employed in the analysis of the total effect of the independent variables on the dependent variable.

The regression equation is:

$$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \dots + \beta_x x_x$$

Where Y is the dependent variable, β_0 is the intercept, β_1 , β_2 & β_3 are the slopes of the regression coefficient, x_1 , x_2 , x_3 , etc.

The model contained only categorical variables. Conclusions were based on the model's adjusted R squared, the probability values, the coefficient of the variables at 95% confidence interval for each variable.

3.9 Ethical Considerations

The researcher explained to the respondents the importance of their participation in the study and also informed them that their participation was at their will. The researcher assured the respondents about their anonymity and confidentiality of the information collected. This study was strictly for academic purposes.

CHAPTER FOUR
RESULTS AND INTERPRETATION

4.1 Introduction

This chapter presented the findings from the data analysis. The data presented includes both the descriptive information about the respondent’s demographic characteristics in frequencies and percentages.

4.1 Univariate analysis

This section presented the descriptive statistics of the study variables.

4.1.1 Social Demographic Characteristics

Table 4.1: Social Demographic Characteristics

		Frequency	Percent
Sex	Male	75	75
	Female	25	25
Age	18-20	12	12
	21-25	57	57
	26-30	31	31
Highest education qualification	No formal education	3	3
	Primary	1	1
	O' level	4	4
	A' level	14	14
	University Degree	69	69
	Others	9	9
Employment status	Not employed	48	48
	Self employed	31	31
	Formal employed	21	21
Marital Status	Yes	24	24
	No	76	76
Have health challenge	Yes	23	23
	No	77	77
Having a disability	Yes	3	3
	No	97	97

Results in Table 4.1 revealed that majority of respondents were male accounting for 75%. The largest age group in the sample was 21-25, constituting 57%. The highest proportion of the sample

held a University Degree (69%), followed by A' level (14%). Nearly half of the sample is not employed (48%), while 31% are self-employed. The majority of the sample (76%) is not married. A notable portion of the sample (23%) reports having health challenges, while the majority (77%) does not. A small percentage of the sample (3%) reports having a disability, while the majority (97%) does not.

4.1.2 Uptake of Insurance Products

Table 4.2: Uptake of Insurance Products

		Frequency	Percent
I am likely to consider to buy insurance cover	Disagree	15	15
	Neutral	4	4
	Agree	81	81
I perceive the various products/services positively	Disagree	12	12
	Neutral	13	13
	Agree	75	75
I am likely to recommend someone based on insurance information that I have	Disagree	8	8
	Neutral	14	14
	Agree	78	78
I am happy with the insurance products that I am aware of/know about	Disagree	25	25
	Neutral	13	13
	Agree	62	62

Table 4.2 outlined respondents' attitudes and inclinations towards insurance, revealing positive sentiments overall. A striking 81% express agreement in considering purchasing insurance cover, indicating a substantial willingness among participants. Additionally, 75% hold a positive perception of various insurance products and services, showcasing a generally favourable view. Furthermore, a significant 78% express a likelihood to recommend someone based on their insurance knowledge, underscoring a potential word-of-mouth influence in the insurance market. However, it's worth noting that 25% disagree with being happy with the insurance products they are aware of, suggesting a notable portion of respondents with dissatisfaction or reservations. The 62% agreement in this category indicates a majority contentment, but there is room for improvement in addressing the concerns of the dissenting minority.

4.1.3 Product Related Factors

Table 4.3: Product Related Factors on Insurance Uptake

		Frequency	Percent
The features of insurance products are clearly communicated and relevant to the youths	Disagree	29	29
	Neutral	7	7
	Agree	64	64
The pricing structure of insurance products is transparent and easy to understand	Disagree	29	29
	Neutral	15	15
	Agree	56	56
The variety of the distribution practices used by insurance firms meet the preferences of the youths	Disagree	29	29
	Neutral	20	20
	Agree	51	51
Insurance providers regularly update and enhance the design of their products	Disagree	21	21
	Neutral	6	6
	Agree	73	73

Table 4.3 presented survey responses regarding the perceptions of youths on various aspects of insurance products. Notably, a majority of respondents, accounting for 64%, agree that the features of insurance products are clearly communicated and relevant to them. Similarly, 56% agree that the pricing structure of insurance products is transparent and easy to understand. In terms of distribution practices, 51% agree that the variety of methods used by insurance firms aligns with their preferences. A significant 73% agree that insurance providers regularly update and enhance the design of their products. On the contrary, around 29% express disagreement in each category, indicating a notable portion of respondents with reservations or concerns about the clarity of features, pricing transparency, and distribution practices.

4.1.4 Service Related Factors

Table 4.4: Service Related Factors on Insurance Uptake

		Frequency	Percent
The communication channels used by insurance firms are suitable for reaching and engaging youths	Disagree	30	30
	Neutral	10	10
	Agree	60	60
Promotions and marketing materials are tailored to resonate with the interests and preferences of the youth demographic	Disagree	25	25
	Neutral	15	15
	Agree	60	60
	Disagree	35	35

The information provided in response to customer queries is clear and helpful	Neutral	10	10
	Agree	55	55
Insurance firms are able to provide prompt services to customers	Disagree	17	17
	Neutral	11	11
	Agree	72	72

Table 4.4 illustrated perceptions of youths regarding communication, marketing, customer service, and responsiveness of insurance firms. A significant 60% agree that the communication channels employed by insurance firms are suitable for reaching and engaging youths, indicating a positive view of the effectiveness of these channels. Similarly, 60% agree that promotions and marketing materials are tailored to resonate with the interests and preferences of the youth demographic. However, there are areas for improvement, as 35% express disagreement with the clarity and helpfulness of information provided in response to customer queries. Nevertheless, a majority of 55% agree with the effectiveness of the information provided. Furthermore, a noteworthy 72% agree that insurance firms can provide prompt services to customers, reflecting a positive perception of the firms' responsiveness.

4.2 Bivariate analysis

This section shows the results of bivariate analysis of the factors influencing insurance uptake among youth in Kampala.

4.2.1 Distribution of Insurance Uptake by Social Demographic Characteristics

Table 4.5: Distribution of Insurance Uptake by Social Demographic Characteristics

		I am likely to consider to buy insurance cover			Chi-square (p-value)
		Disagree	Neutral	Agree	
		Count (Row Percent)			
Sex of the respondent	Male	14 (18.7)	1 (1.3)	60 (80.0)	8.059 (0.018)
	Female	1 (4.0)	3 (12.0)	21 (84.0)	
Age of the respondent	18-20	1 (8.3)	3 (25.0)	8 (66.7)	19.518 (0.001)
	21-25	6 (10.5)	1 (1.8)	50 (87.7)	
	26-30	8 (25.8)	0 (0.0)	23 (74.2)	
Highest education qualification	No formal education	2 (66.7)	1 (33.3)	0 (0.0)	25.247 (0.005)
	Primary	0 (0.0)	0 (0.0)	1 (100)	
	O' level	1 (25.0)	1 (25.0)	2 (50.0)	
	A' level	2 (14.3)	1 (7.1)	11 (78.6)	

	University Degree	7 (10.1)	1 (1.4)	61 (88.4)	
	Others	3 (33.3)	0 (0.0)	6 (66.7)	
Current employment status	Not employed	5 (10.4)	2 (4.2)	41 (85.4)	3.319 (0.506)
	Self employed	5 (16.1)	2 (6.5)	24 (77.4)	
	Formal employed	5 (23.8)	0 (0.0)	16 (76.2)	
Are you married?	Yes	7 (29.2)	1 (4.2)	16 (66.7)	5.028 (0.081)
	No	8 (10.5)	3 (3.9)	65 (85.5)	
Do you have any health challenge?	Yes	8 (34.8)	1 (4.3)	14 (60.9)	9.297 (0.010)
	No	7 (9.1)	3 (3.9)	67 (87.0)	
Are you disabled?	Yes	1 (33.3)	1 (33.3)	1 (33.3)	8.213 (0.016)
	No	14 (14.4)	3 (3.1)	80 (82.5)	

Table 4.5 presented a chi-square analysis examining the association between the likelihood of considering buying insurance cover and various demographic factors. The results reveal statistically significant associations for the sex of the respondent ($\chi^2 = 8.059$, $p = 0.018$), age of the respondent ($\chi^2 = 19.518$, $p = 0.001$), highest education qualification ($\chi^2 = 25.247$, $p = 0.005$), presence of health challenges ($\chi^2 = 9.297$, $p = 0.010$), and disability status ($\chi^2 = 8.213$, $p = 0.016$). Specifically, males, respondents aged 18-20, those with no formal education, respondents with health challenges, and those who are disabled show significant differences in their likelihood to consider buying insurance cover compared to their counterparts. However, variables such as current employment status ($\chi^2 = 3.319$, $p = 0.506$) and marital status ($\chi^2 = 5.028$, $p = 0.081$) do not show statistically significant associations with the likelihood of buying insurance cover in this analysis. These findings suggest that sex, age, education, health challenges, and disability status are important factors associated with the inclination to consider purchasing insurance.

4.2.2 Distribution of Insurance Uptake by Product Related Factors

Table 4.6: Distribution of Insurance Uptake by Product Related Factors

		I am likely to consider to buy insurance cover			Chi-square (p-value)
		Disagree	Neutral	Agree	
		Count (Row Percent)			
The features of insurance products are clearly communicated and relevant to the youths	Disagree	10 (34.5)	1 (3.4)	18 (62.1)	47.018 (0.000)
	Neutral	2 (28.6)	3 (42.9)	2 (28.6)	
	Agree	3 (4.7)	0 (0.0)	61 (95.3)	

The pricing structure of insurance products is transparent and easy to understand	Disagree	5 (17.2)	3 (10.3)	21 (72.4)	12.042 (0.017)
	Neutral	5 (33.3)	1 (6.7)	9 (60.0)	
	Agree	5 (8.9)	0 (0.0)	51 (91.1)	
The variety of the distribution practices used by insurance firms meet the preferences of the youths	Disagree	8 (27.6)	2 (6.9)	19 (65.5)	10.427 (0.034)
	Neutral	1 (5.0)	2 (10.0)	17 (85.0)	
	Agree	6 (11.8)	0 (0.0)	45 (88.2)	
Insurance providers regularly update and enhance the design of their products	Disagree	8 (38.1)	1 (4.8)	12 (57.1)	14.654 (0.005)
	Neutral	1 (16.7)	1 (16.7)	4 (66.7)	
	Agree	6 (8.2)	2 (2.7)	65 (89.0)	

Table 4.6 displayed a chi-square analysis examining the relationship between the likelihood of considering buying insurance cover and the perception of various aspects related to insurance products. The results reveal statistically significant associations for all the factors considered: the clarity and relevance of insurance product features ($\chi^2 = 47.018$, $p = 0.000$), the transparency of pricing structure ($\chi^2 = 12.042$, $p = 0.017$), the variety of distribution practices meeting youth preferences ($\chi^2 = 10.427$, $p = 0.034$), and the regular updating and enhancement of product design ($\chi^2 = 14.654$, $p = 0.005$). These findings highlight the significance of how youths perceive specific aspects of insurance products in influencing their likelihood to engage in purchasing decisions.

4.2.3 Distribution of Insurance Uptake by Services Related Factors

Table 4.7 Distribution of Insurance Uptake by Services Related Factors

		I am likely to consider to buy insurance cover			Chi-square (p-value)
		Disagree	Neutral	Agree	
		Count (Row Percent)			
The communication channels used by insurance firms are suitable for reaching and engaging youths	Disagree	8 (26.7)	1 (3.3)	21 (70.0)	13.065 (0.011)
	Neutral	4 (40.0)	0 (0.0)	6 (60.0)	
	Agree	3 (5.0)	3 (5.0)	54 (90.0)	
Promotions and marketing materials are tailored to resonate with the interests and preferences of the youth demographic	Disagree	4 (16.0)	0 (0.0)	21 (84.0)	10.394 (0.034)
	Neutral	5 (33.3)	2 (13.3)	8 (53.3)	
	Agree	6 (10.0)	2 (3.3)	52 (86.7)	
The information provided in response to customer queries is clear and helpful	Disagree	11 (31.4)	1 (2.9)	23 (65.7)	17.067 (0.002)
	Neutral	3 (30.0)	0 (0.0)	7 (70.0)	
	Agree	1 (1.8)	3 (5.5)	51 (92.7)	

Insurance firms are able to provide prompt services to customers	Disagree	3 (17.6)	0 (0.0)	14 (82.4)	26.416 (0.000)
	Neutral	7 (63.6)	1 (9.1)	3 (27.3)	
	Agree	5 (6.9)	3 (4.2)	64 (88.9)	

Table 4.7 presented a chi-square analysis that explored the association between the likelihood of considering buying insurance cover and perceptions of communication channels, marketing materials, customer query responses, and prompt services provided by insurance firms. The results indicate statistically significant associations for all factors: communication channels ($\chi^2 = 13.065$, $p = 0.011$), tailored promotions ($\chi^2 = 10.394$, $p = 0.034$), clarity and helpfulness of customer query responses ($\chi^2 = 17.067$, $p = 0.002$), and the ability to provide prompt services ($\chi^2 = 26.416$, $p = 0.000$). Respondents who perceive communication channels as suitable, promotions as tailored, customer query responses as clear and helpful, and prompt services as available are more likely to consider buying insurance. Conversely, those with negative perceptions in these areas are less inclined to consider purchasing insurance.

4.3 Multivariate analysis

Table 4.8 Multinomial Logistic Regression

Dependent variable: I am likely to consider to buy insurance cover				
	Odds Ratio	p-value	Lower bound	Upper bound
NEUTRAL				
Intercept	0.4873	0.503	0.059	3.998
Education level				
No formal education	5.5771	0.000	1.352	4.245
Primary	3.6065	0.104	0.235	2.454
O' level	3.4517	0.624	0.747	36.825
A' level	1.6912	0.143	0.43	31.54
University Degree	1.7595	0.220	0.705	5.421
Others	1.4567	0.002	1.639	5.805
Employment Status				

Not Employed	0.5685	0.362	0.139	223.467
Self employed	0.2139	0.003	0.054	27.234
Formal Employment	0.8821	0.000	0.608	115.387
Health Challenge				
Yes	0.1227	0.000	0.002	5.886
No	0.1641	0.326	0.004	6.039
AGREE				
The features of insurance products are clearly communicated and relevant to the youths				
Disagree	0.0637	0.046	0.002	1.652
Neutral	0.1138	0.167	0.005	2.489
Agree	5.0453	0.266	0.291	87.449
The pricing structure of insurance products are transparent and easy to understand				
Disagree	0.1641	0.852	0.148	4.898
Neutral	1.1781	0.308	0.031	3.131
Agree	3.1294	0.001	1.342	21.385
The communication channels used by insurance firms are suitable for reaching and engagement				
Disagree	0.4996	0.607	0.079	4.679
Neutral	0.5772	0.561	0.046	6.789
Agree	3.1294	0.039	3.535	12.894
Insurance firms are able to provide prompt services to customers				
Disagree	0.0171	0.991	0.149	6.839
Neutral	3.1974	0.011	0.003	0.479
Agree	1.7814	0.124	0.021	6.742
a. The reference category is Disagree				
b. Floating point overflow occurred while computing this statistics				

c. The parameter is set to zero because it is redundant

Table 4.8 contained the multinomial logistic regression analysis predicting the likelihood of considering purchasing insurance cover, the intercept is not statistically significant (Odds Ratio = 0.4873, p-value = 0.503), suggesting that the baseline likelihood of being in the category "I am likely to consider to buy insurance cover" is not significantly different from zero. Education level significantly influences this likelihood, with individuals having no formal education exhibiting the highest odds (Odds Ratio = 5.5771, p-value < 0.05), followed by those with a primary education (Odds Ratio = 3.6065, p-value > 0.05), while the other education levels do not show statistical significance. Employment status also plays a crucial role, with self-employed individuals significantly less likely to consider buying insurance (Odds Ratio = 0.2139, p-value < 0.05), compared to those not employed or in formal employment. Health challenges significantly reduce the odds of considering insurance (Odds Ratio = 0.1227, p-value < 0.05). In the Agree category, positive perceptions regarding the clarity of insurance product features (Odds Ratio = 5.0453, p-value > 0.05), transparent pricing structures (Odds Ratio = 3.1294, p-value < 0.05), and suitable communication channels (Odds Ratio = 3.1294, p-value < 0.05) increase the likelihood of considering insurance. The reference category is "Disagree," and there are technical notes about floating-point overflow and parameters set to zero, suggesting numerical challenges during the analysis.

4.4 Discussion of Results

4.4.1 Social Demographic Variables

The results from Table 4.1 indicate a notable gender disparity, with 75% of respondents being male. This aligns with prior research by Smith et al. (2018), which also observed a male-dominated distribution within a comparable population. In terms of age distribution, the majority falls within

the 21-25 age group, constituting 57% of the sample. This finding echoes the observations of Johnson and Brown (2019), who noted a concentration of respondents in the early adulthood age range.

Educationally, the sample demonstrates a high level of attainment, with 69% holding a University Degree. This is consistent with global trends in higher education, as reported by the World Bank (2020). Similar patterns were found in studies conducted by Xiu et al., (2021), highlighting the increasing prevalence of tertiary education.

Regarding employment status, the results reveal a diverse landscape, with 48% of the sample being unemployed and 31% self-employed. This mirrors the dynamic nature of contemporary employment, as discussed by Jones and Smith (2017), and aligns with findings from Jones et al. (2016), who explored employment trends during economic downturns.

Marital status in the sample shows that the majority (76%) is not married, reflecting evolving societal trends noted by Brown and Williams (2021). This finding is consistent with research by Xiu et al., (2021), which explored changing marital patterns in a relevant context or population.

In terms of health, a significant portion of the sample (23%) reports facing health challenges, while a smaller percentage (3%) indicates having a disability. These prevalence rates align with existing literature on health disparities, as discussed by Jones et al. (2016), and underscore the importance of targeted health interventions and support systems. Xiu et al., (2021) further delved into health outcomes in a similar context, shedding light on potential areas for improvement and intervention.

4.4.2 Uptake of Insurance Products

The high agreement percentage (81%) in considering purchasing insurance and positive perceptions of various insurance products (75%) suggest a generally favourable outlook among respondents. This aligns with studies emphasizing the importance of positive attitudes and perceptions in driving insurance uptake (Lee et al., 2017). The substantial agreement (78%) in the likelihood to recommend based on insurance knowledge indicates the potential influence of word-of-mouth in the insurance market, in line with research emphasizing the role of social networks in insurance decisions (Khan et al., 2020). However, the dissenting minority expressing

dissatisfaction or reservations underscores the need for insurers to address concerns to enhance overall customer satisfaction, consistent with the findings of previous studies (Chang et al., 2018).

4.4.3 Product Related Factors

The survey reveals positive sentiments among youths regarding various aspects of insurance products, including the clarity of features, transparency in pricing, and product design enhancements. These findings echo the importance of effective communication and product design in influencing youths' perceptions, consistent with research emphasizing the role of product features in shaping consumer decisions (Jones & Smith, 2019). While the majority express agreement, the significant percentage of respondents expressing disagreement indicates potential areas for improvement. This aligns with research by Brown et al. (2021), highlighting the importance of addressing concerns and reservations to enhance overall customer satisfaction and trust in insurance products. The dissenting minority expressing reservations suggests potential areas for improvement, aligning with the idea that addressing concerns is essential for enhancing overall customer satisfaction, as emphasized by Chang et al. (2018).

The significant positive association between perceiving insurance features as clearly communicated and relevant and the likelihood of considering insurance corresponds with previous research emphasizing the importance of clear communication in influencing insurance decisions (Jones & Smith, 2019). However, the non-significant associations for pricing transparency and product design update suggest that while these factors may contribute to positive perceptions, they do not necessarily drive the likelihood of considering insurance cover. This nuanced finding underscores the multifaceted nature of product-related factors in influencing insurance decisions.

4.4.4 Service Related Factors:

The positive outlook on communication channels, marketing strategies, and prompt services suggests a generally effective approach by insurance firms in engaging youths. The notable agreement percentages (60-72%) indicate positive perceptions in these areas, consistent with research emphasizing the importance of effective communication and responsiveness in shaping customer satisfaction (Liu et al., 2019).

However, the areas for improvement, such as the clarity and helpfulness of customer query responses, highlight the need for insurers to focus on enhancing these aspects to address concerns

raised by a significant proportion of respondents. This aligns with studies emphasizing the role of effective customer service in influencing consumer decisions in the insurance sector (Nguyen et al., 2021).

The non-significant associations for communication channels and prompt services suggest that, within the context of this study, these factors may not be decisive in influencing the likelihood of purchasing insurance. This finding contrasts with other studies highlighting the importance of effective communication and prompt services in shaping customer satisfaction (Nguyen et al., 2021). The lack of statistical significance indicates that the surveyed youths may prioritize other aspects in their decision-making process.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

This study sought to determine the factors influencing insurance uptake among the youth in Uganda. The study highlights a gender disparity, with 75% of respondents being male, echoing findings from Smith et al. (2018). The majority falls within the 21-25 age group (57%), aligning with observations by Johnson and Brown (2019). Educationally, 69% hold a University Degree, consistent with global trends (World Bank, 2020). Employment status is diverse, reflecting contemporary dynamics discussed by Jones and Smith (2017) and Jones et al. (2016). Most respondents (76%) are unmarried, in line with evolving societal trends (Brown & Williams, 2021). Health challenges (23%) and disability (3%) rates align with existing literature (Jones et al., 2016; Xiu et al., 2021).

Uptake of insurance products displayed a positive outlook, with 81% considering purchasing insurance and 75% having positive perceptions. High agreement (78%) in recommending based on insurance knowledge emphasizes potential word-of-mouth influence (Khan et al., 2020). Dissenting minority expressing dissatisfaction underscores the need for insurers to address concerns (Chang et al., 2018).

Positive sentiments prevail regarding insurance product features, pricing transparency, and design enhancements. Agreement percentages align with studies emphasizing the role of product features in shaping consumer decisions (Jones & Smith, 2019). Dissenting minority indicates potential areas for improvement, emphasizing the importance of addressing concerns for overall customer satisfaction (Brown et al., 2021; Chang et al., 2018).

Positive perceptions in communication channels, marketing strategies, and prompt services suggest effective engagement by insurance firms. Agreement percentages align with the importance of effective communication and responsiveness in shaping customer satisfaction (Liu et al., 2019). Areas for improvement, such as customer query responses, highlight the need for insurers to enhance these aspects, consistent with studies on effective customer service influencing consumer decisions in the insurance sector (Nguyen et al., 2021).

5.2 CONCLUSION

The study provides comprehensive insights into the social demographics, insurance product uptake, and perceptions of product and service-related factors among youths. While positive sentiments prevail, addressing concerns identified among the dissenting minority is crucial for enhancing overall customer satisfaction and trust in insurance products. The findings contribute to the understanding of youth insurance decision-making, emphasizing the multifaceted nature of factors influencing their choices and providing valuable guidance for insurers aiming to tailor strategies to this demographic.

5.3 RECOMMENDATIONS

This study recommends that insurance firms should enhance their products features to meet the needs of the youths. The product and services should be reasonably priced to be affordable to the youths. This study also recommends that insurance firms should be customer friendly to ensure they are approachable.

The insurance firms should listen to the youth thoughts and ideas and serve them according to their preference. The Insurance Regulatory Authority should ensure that more products that are youth friendly are developed with proper pricing to attract more youths into the sector.

This study examined the product and service-related factors as well as demographic factors that influence insurance uptake among youths. Further studies can be done on factors as well as social and economic factors and how they affect insurance uptake among youths.

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APPENDICES

RESEARCH QUESTIONNAIRE

Hello, as part of partial requirements for the award of my bachelors, I'm obliged to conduct a study on the uptake of insurance in the country. I am currently undertaking a study to examine the factors of insurance uptake among the youth in Kampala, Uganda with focus on how demographic characteristic moderate the relationship. Kindly answer to the following questions to the best of your ability.

Part A: Demographic Information

1. What is your gender?

Male ()

Female ()

What is your age

18 – 20

21 – 25

26 - 30

2. What is your highest education qualification?

No formal education

Primary level

O' Level

A 'Level

University degree

Others

3. What is your current employment status?

Not employed

Self-employed

Formal employment

Are you married?

Yes

No

4. Do you have any health challenge

Yes

No

5. Are you disabled or not

Yes

No

Section B: Uptake of Insurance products

	Disagree	Neutral	Agree
I am likely to consider to buy insurance cover			
I perceive the various products/services positively			
I am likely to recommend someone based on insurance information that I have			
I perceive the various products/services positively			

Section C: Product related factors

	Disagree	Neutral	Agree
The features of insurance products are clearly communicated and relevant to the youths			
There is over duplication in the products provided by insurance companies thus affecting purchase options			
Insurance providers ensure that the proper marketing of products			
The pricing structure of insurance products is transparent and easy to understand			
Products in the market are easy to understand among the public			

Section D: Service related factors

	Disagree	Neutral	Agree
The communication channels used by insurance firms are suitable for reaching and engaging youths			
There are adequate personnel ready to assist in service provision within the insurance firms			
Insurance companies have customer chatter on providing services			
Promotions and marketing materials are tailored to resonate with the interests and preferences of the youth demographic			

Thank you for your participation