The Effects of Social Influence on Mobile Life Insurance Purchase Intention in Zimbabwe: Mediating Role of Brand Attitude

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ABSTRACT
This study investigated the influence of social factors and brand attitude on consumers' intention to purchase mobile life insurance in Zimbabwe, where mobile distribution remains a developing channel. Grounded in the theory of reasoned action, the research employed Structural Equation Modelling to analyse data collected via an online survey. A questionnaire utilising a five-point Likert scale was distributed to a randomly selected sample of 250 customers from a prominent life insurance provider. Findings indicate that social influence and brand attitude have a substantial impact on purchase intention, with brand attitude acting as a crucial mediator that enhances the influence of social factors. The study concludes that a positive brand attitude is critical in enhancing the adoption of mobile life insurance. The study recommends that insurers invest in strategies that strengthen brand perception to leverage social influence more effectively. The study provides new insights into consumer behaviour in the digital insurance landscape and advances the emerging literature on mobile insurance adoption in developing nations, notably Zimbabwe.

Key words: Mobile life insurance, social influence, Brand attitude, digital distribution, purchase intention, new business strain, direct life insurance distribution

Introduction

The COVID-19 pandemic significantly accelerated the adoption of digital distribution channels across various sectors, including the insurance industry (Pauch & Bera, 2022; Volosovych, Zelenitsa, Kondratenko, Szymla, & Mamchur, 2021). Traditionally, life insurance has been delivered through agency-based models that rely on face-to-face interactions to build trust and support ongoing service provision (Insurance Information Institute, 2021). However, pandemic-related restrictions challenged the viability of these conventional methods, prompting a shift towards digital platforms as safer and more efficient alternatives.

Prior to the pandemic, the adoption of mobile and internet-based distribution in life insurance was limited, even in advanced markets (Alt, Săplăcan, Benedek, & Nagy, 2020). Resistance stemmed from longstanding industry norms that valued personal interaction and concerns over digital channels' capacity to replicate agent-facilitated trust and personalisation (Popović, Anišić, & Vranić, 2022; Suyani & Secapramana, 2021). Nonetheless, the necessity for remote solutions has catalysed a re-evaluation of these practices, positioning digital and mobile distribution as increasingly viable.

In sub-Saharan Africa, Mobile Network Operators (MNOs) have pioneered mobile insurance models, demonstrating strong potential in reaching underserved populations (Leach & Ncube, 2014; Sing'oei, Nyiva, & Jemaiyo, 2024). Their strategies focus on mobile-exclusive channels for marketing, sales, and customer service, often centred on micro-insurance products designed for affordability and accessibility (Mhella, 2023). These initiatives have shown that mobile technology can extend insurance access in low-penetration markets, bypassing traditional infrastructural constraints.

The pandemic has further amplified the relevance of mobile insurance globally, reinforcing the need for flexible, accessible, and scalable insurance solutions (Shevchuk, Kondrat, Stanienda, 2020). In emerging economies such as Zimbabwe, where mobile phone penetration is high but insurance uptake remains low, mobile insurance offers a compelling avenue for growth (Asongu & Odhiambo, 2019). Enhanced mobile connectivity and shifting consumer expectations have strengthened the case for digital transformation within the insurance sector.

Mobile platforms not only support operational efficiency by reducing reliance on intermediaries (Kumaraguru, 2018), but also improve customer engagement and experience (Revathi, 2020). These innovations have positioned mobile insurance as a strategic enabler of industry resilience, allowing insurers to realign with evolving market dynamics while delivering essential financial protection.

This study examined the influence of social influence and brand attitude on the intention to purchase mobile life insurance in Zimbabwe, a context where mobile insurance distribution is still nascent. With its unique combination of low insurance penetration and growing mobile technology adoption, Zimbabwe provides a pertinent case for exploring consumer behaviour in mobile insurance uptake. The study further investigates the mediating role of brand attitude in shaping the relationship between social influence and purchase intention. In doing so, it aims to contribute to the limited academic literature on mobile insurance in developing markets and offer practical insights for insurers operating in similar contexts.

Literature review
The life insurance distribution channel
Life insurance distribution channels refer to the various mechanisms used to market, sell, and deliver life insurance products to consumers (Singh & Deshmukh, 2022). Traditional methods predominantly involve face-to-face interactions through intermediaries such as agents, brokers, and banc assurance partners (Ntikalai & Tari, 2019). However, digital platforms enabling direct online transactions have gained prominence, particularly in response to the COVID-19 pandemic, which disrupted physical engagement models.

The effectiveness of a distribution channel significantly influences the accessibility, reach, and overall success of insurance offerings (Bravo, 2021). Beyond sales, distribution encompasses functions such as advertising, price comparison, negotiation, policy finalisation, and post-sale services (Eckert, Eckert, & Zitzmann, 2021). Despite digital growth, traditional intermediaries still account for approximately 90% of global life insurance premiums (Insurance Information Institute, 2021). These models, however, incur high acquisition costs, primarily due to commission-based compensation structures (Braegelmann & Schiller, 2023).

Such costs contribute to what is termed new business strain, a period in which initial expenses exceed the revenue from premiums in the early years of a policy (Kumar & Rao, 2023). This strain is exacerbated by underwriting, administrative costs, and reserve requirements (Molloy & Ronnie, 2021; Suwanmalai & Zaby, 2022). Although temporary, poor management of this

strain can impact an insurer's financial sustainability, particularly during periods of accelerated policy issuance (Hinrichs & Bundtzen, 2021).

The pandemic underscored the vulnerability of face-to-face channels under restrictive conditions. In contrast, mobile distribution models offer cost efficiencies, greater scalability, and resilience. By reducing acquisition costs and enhancing customer engagement throughout the sales journey, mobile platforms present a viable alternative that can mitigate new business strain and adapt to evolving consumer and market conditions.

Background of mobile life insurance distribution
Mobile applications have been increasingly employed in the insurance industry, particularly in developed markets such as the United States and Europe, where they are primarily used to monitor individual health behaviours and manage insurance claims (Kreitmair, 2024; Krüger & Bhroin, 2020). Rather than serving as direct sales channels, these technologies have been utilised to generate policy quotations, estimate retirement income, locate insurance agents, and provide secure storage of policy information (Dymnich, 2024).

Despite growing digital adoption, fully mobile-enabled life insurance purchases remain limited in developed markets. In most cases, transactions are completed via mobile-accessed web platforms. However, less than 15% of consumers complete the entire insurance purchase process digitally (Candreia *et al.,* 2024). Research from Germany, conducted post-COVID-19 lockdowns, suggests that while the pandemic accelerated digital adoption across age groups, many traditional insurers have struggled to fully transition, with exclusive agents and younger customers leading this shift (Eckert *et al.*, 2021).

Interestingly, Africa pioneered the practical application of mobile distribution in life insurance. In Ghana and Tanzania, partnerships between mobile provider Tigo and intermediaries such as MicroEnsure and Bima extended life insurance coverage to over a million previously uninsured individuals (Pain, Tamm, & Turner, 2014). Similarly, Kenya's Kilimo Salama, launched in 2009, leveraged M-Pesa to insure smallholder farmers against crop failure, covering over one million individuals across Kenya, Rwanda, and Tanzania by 2016 (Cheston, Kelly, McGrath, French, & Ferenzy, 2018; World Bank, 2017).

In South Africa, MTN's Mobile Money platform enabled users to purchase insurance, pay premiums, and file claims using basic mobile phones, demonstrating that even non-smartphone technology can be leveraged to reach underserved populations (Willcox *et al.,* 2019). In 2014, MTN's mobile-distributed micro insurance accounted for 13% of Africa's insured lives (McCord & Biese, 2015).

Zimbabwe's entry into mobile life insurance was spearheaded by Econet Wireless with the launch of Ecolife in 2010. This micro insurance funeral cover was bundled with mobile airtime and delivered through a partnership with First Mutual Life and Trustco, the latter providing the technical platform (Leach & Ncube, 2014). Within seven months, Ecolife attracted 1.6 million subscribers, approximately 20% of Zimbabwe's adult population (World Bank, 2015). However, the initiative collapsed following the dissolution of the Econet–Trustco partnership, leaving millions without coverage.

This disruption had lasting effects. Leach and Ncube (2014) report that 63% of surveyed customers expressed reluctance to use similar products in future, while 42% registered general dissatisfaction with insurance. Nevertheless, Econet relaunched Ecolife in 2014 under its own insurance subsidiary, Econet Life, and by late 2019, it had over 1.3 million active policy holders (IPEC, 2019). Although below the initial peak, this made it the largest insurer by subscribers in

Zimbabwe. Other mobile operators, such as NetOne and Telecel, also entered the market through similar partnerships, signalling a sustained shift towards mobile-based insurance distribution. Telecel partnered with Zimnat Lion to offer Telecare, a funeral insurance product, while NetOne is distributing a medical insurance product in collaboration with Salutem International Medical Fund (Gambanga, 2014; Kabweza, 2024). Consequently, the distribution of mobile insurance in Zimbabwe has predominantly been dominated by insurance providers affiliated with mobile network operators, primarily through microinsurance products aimed at their captive customer base.

Social media channel

The integration of social media into life insurance distribution represents a transformative development, offering insurers dynamic engagement with consumers through interactive and targeted communication. Social media comprises internet-based platforms that enable the creation and exchange of user-generated content, including commenting, product reviews, and content sharing (Awaloedin, Robidi, Winata, & Erizal, 2023; Harrigan, Evers, Miles, & Daly, 2017). Platforms such as WhatsApp, Facebook, Instagram, X (*formerly* Twitter), YouTube, TikTok, and LinkedIn have become essential tools for insurers seeking to enhance market visibility and customer engagement (Pugnetti, Becker, & Zani, 2022; Ravazzani & Hazée, 2022).

Mobile device usage patterns significantly influence the reach and effectiveness of social media marketing. In lower- and middle-income countries (LMICs), the uptake of internet-enabled mobile phones, particularly smartphones, has broadened digital access and created new marketing avenues (Bahia & Suardi, 2019). Device affordability and internet accessibility, often linked to socio-economic status, shape user engagement and offer insurers opportunities for segmentation and personalised messaging (Lappeman, Du Plessis, & Egan, 2020; Shareef, Mukerji, Alryalat, Wright, & Dwivedi, 2018).

Beyond promotion, social media platforms enable value co-creation, positioning consumers as active participants in the buying process (Rana, Slade, Sahu, Kizgin, Singh, Dey, & Dwivedi, 2020). Peer influence within these networks significantly impacts consumer perceptions and purchase decisions, particularly among digitally native users. Studies have demonstrated that credible social media advertisements positively influence life insurance uptake, especially among younger demographics (Pareek, Dua, & Mittal, 2022; Pugnetti *et al.,* 2022). WhatsApp, in particular, has emerged as a dominant channel for insurance marketing due to its broad cross-demographic appeal and integration with mobile communication habits (Awaloedin *et al.*, 2023).

Compared to Short Messaging Service (SMS) marketing, social media campaigns offer improved targeting precision, cost-efficiency, and opportunities for real-time interaction (Chiang, Wong, & Huang, 2019; Nadaraja & Yazdanifard, 2013). Social media's core attributes, visibility, persistence, editability, and connectivity, further enhance business-to-consumer relationships (Treem & Leonardi, 2013).

Despite its potential, the effective use of social media in life insurance distribution requires overcoming several challenges. High data costs, limited digital infrastructure, and device affordability restrict access in developing markets (Dow-Fleisner, Seaton, Li, Plamondon, Oelke, Kurtz, Jones, Currie, Pesut, Hasan, & Rush, 2022). Furthermore, maintaining effective engagement demands continuous content management, personalisation, and responsiveness, which can strain organisational resources (Nadaraja & Yazdanifard, 2013).

Data privacy, cybersecurity, and intellectual property protection also pose significant concerns. Consumer trust can be undermined by data breaches or misuse of information, necessitating robust security frameworks (Hoffman, Kelley, & Rotalsky, 2016; Makwana, 2022). Moreover, insurers must manage legal risks associated with user-generated content, including reputational damage or regulatory non-compliance (Nadaraja & Yazdanifard, 2013).

Nonetheless, when effectively managed, social media serves as a vital tool for enhancing brand trust, expanding market reach, and increasing policy adoption. The incorporation of artificial intelligence, particularly chatbots, further optimises engagement by offering real-time, personalised support. To fully harness social media's potential, insurers must invest in secure platforms, ensure regulatory compliance, and prioritise user-centred strategies that foster trust and sustained engagement.

Artificial Intelligence (AI) Chatbots in Life Insurance on Social Media

The integration of AI chatbots into life insurance operations, particularly through social media platforms such as WhatsApp, has significantly enhanced customer engagement, operational efficiency, and service delivery. These AI-driven tools provide instant assistance, personalised recommendations, and real-time decision support, contributing to improved user experiences (Pareek, 2024). Their adoption, however, is shaped by factors such as user perception, trust, data security, and compliance with regulatory frameworks.

Chatbots fulfil various functions in life insurance, including customer service, claims processing, and policy administration. By automating routine interactions and queries, they help insurers reduce operational costs while maintaining consistent service delivery (Fichter & Anguelov, 2024). Advanced AI models are capable of delivering personalised responses and simulating human-like conversation, thereby increasing user satisfaction and building trust (Purohit & Arora, 2024). These chatbots also incorporate decision-support systems that assist consumers in making informed policy choices, continuously improving their responsiveness through machine learning (de Andrés-Sánchez & Gené-Albesa, 2024).

User acceptance of chatbots varies, with generational differences playing a key role. User acceptance of chatbots exhibits notable variation, with generational differences serving as a significant determinant. Generation Z users, born between 1996 and 2010 and currently aged between 15 and 29, tend to be more digitally oriented and frequently regard chatbots as efficient and accessible technological tools (Nicholas, 2020). Conversely, older users or those dealing with complex insurance issues may find chatbot interactions impersonal or inadequate (Mangla, Aggarwal, & Maurya, 2023). The chatbot's perceived anthropomorphism, the degree to which it mimics human interaction, also significantly affects user comfort and trust (Purohit & Arora, 2024).

Key determinants of chatbot adoption include perceived usefulness, ease of use, and social influence. Above all, trust remains a decisive factor; users are more inclined to engage with chatbots they believe to be secure and reliable (de Andrés-Sánchez & Gené-Albesa, 2024). Nonetheless, some users still prefer human interaction, especially when addressing emotionally sensitive matters or resolving complex queries.

Despite their benefits, the deployment of AI chatbots presents notable challenges. Data privacy and security are primary concerns, as chatbots handle sensitive personal and financial information. Threats such as spoofing and data breaches necessitate the implementation of robust cybersecurity measures, as identified through STRIDE threat modelling (Bokolo & Daramola, 2024). Furthermore, insurers must ensure that chatbot interactions comply with industry regulations and data protection laws to avoid legal and reputational risks.

Another challenge lies in improving the quality of chatbot conversations. Chatbots often struggle with understanding nuanced or technical insurance language, which can hinder user satisfaction. Enhancing their contextual understanding and conversational capabilities is critical to fostering positive customer experiences (de Andrés-Sánchez & Gené-Albesa, 2024).

The empirical literature underscores significant developments in the life insurance landscape from which Zimbabwe can draw valuable lessons. It highlights the shift from traditional distribution channels to mobile platforms, the integration of social media for customer engagement, and the adoption of AI chatbots to enhance service delivery. Moreover, it emphasises the increasing role of digital tools in shaping consumer interaction, particularly among Generation Z users. Nonetheless, a notable knowledge gap persists in understanding how social influence affects brand attitude, and how this, in turn, mediates the relationship with mobile life insurance purchase intention. While prior studies have examined these constructs in isolation, limited empirical research has explored their interrelationships within Zimbabwe's distinct socio-economic and technological context. This study sought to address this gap by investigating the mediating role of brand attitude, thereby offering novel insights into consumer decision-making in the adoption of mobile insurance.

Theoretical Framework
Consumer Behaviour Studies

Consumer behaviour research provides valuable insights into the psychological and social factors influencing purchasing decisions. Variables such as attitudes, beliefs, normative influences, and behavioural intentions play a critical role in shaping consumer actions (Hasan, Amin, Arefin, & Mostafa, 2024). In life insurance contexts, understanding these antecedents is essential for predicting purchase behaviour (Jiang, Liu, Liu, & Xiang, 2019). A prominent framework in this domain is the Theory of Reasoned Action (TRA), which posits that individual behaviour is primarily guided by behavioural intentions, themselves influenced by personal attitudes and perceived social pressures. The Theory of Reasoned Action offers a useful lens for examining how consumers form intentions to adopt mobile life insurance products.

Theory of Reasoned Action (TRA)

The Theory of Reasoned Action (TRA), developed by Fishbein and Ajzen (1975) posits that an individual's behaviour is driven by their intention to act, which reflects their readiness to perform a given behaviour (Sok, Borges, Schmidt, & Ajzen, 2021). Intention, in turn, is influenced by two key factors: the individual's attitude towards the behaviour and the perceived social pressures or subjective norms surrounding it (Ranong *et al.,* 2019). The TRA provides a robust framework for understanding consumer decision-making, particularly in contexts involving planned behaviours such as insurance adoption. Figure 1 below illustrates the key constructs of the Theory of Reasoned Action (TRA).
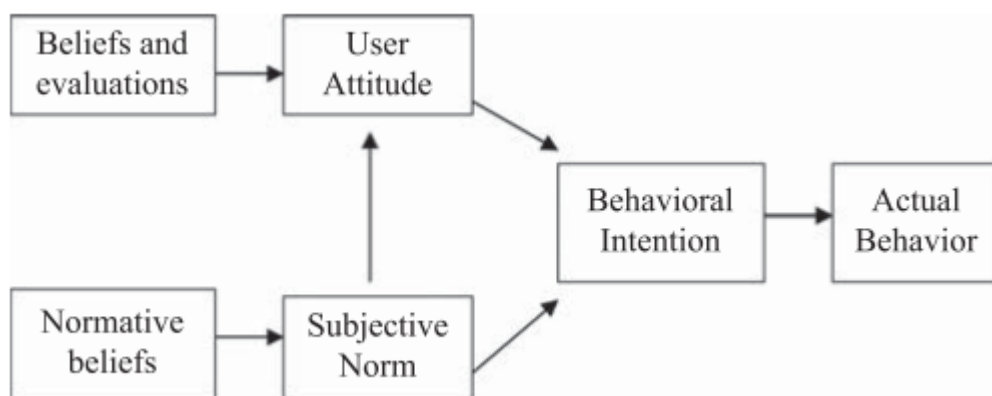
Figure 1: The Theory of Reasoned Action *(Adapted from Alshammari & Rosli, 2020)*

Within the Theory of Reasoned Action (TRA), attitude is defined as the individual's positive or negative evaluation of performing a particular behaviour (Sok *et al.*, 2021). It reflects the consumer's personal assessment of the likely outcomes and their desirability, serving as a key determinant in shaping behavioural intention (Jokonya, 2017). This includes the intensity of beliefs about the consequences of an action and the value placed on those consequences. The second core component of the TRA is the subjective norm, which refers to the perceived social pressure to engage or not engage in a behaviour, shaped by the opinions of significant others such as family, peers, and colleagues (Asvinigita, Piartrini, Suprapti, & Widagda, 2022; Sok *et al.,* 2021). It captures the extent to which individuals believe that important people in their lives approve or disapprove of a specific behaviour and their motivation to comply with these expectations (Giri, 2018).

The TRA has been widely used to understand consumer decision-making across various domains, including life insurance purchase intention (Balasuriya & Dharmasiri, 2024). The theory posits that a person's intention to perform a behaviour is influenced by their attitude towards that behaviour and the subjective norms surrounding it. In the context of life insurance, these constructs reflect both the consumer's beliefs about the benefits of insurance and the influence of their social environment on their decision. Several studies have validated the model's relevance for examining insurance-related decisions (*for example*, Nomi & Sabbir, 2020; Ranong, Suesawadwanit, & Boonpattarakan, 2019).

Nonetheless, the TRA is not without limitations. One critique is its limited capacity to predict habitual or automatic behaviours that do not involve conscious deliberation (Zaleski *et al.,* 2023). Tobias-Mamina and Maziriri (2023) note that many daily actions are shaped by habit rather than rational intention. Furthermore, the TRA does not adequately account for the influence of past behaviour, which can directly shape current behaviour outside the mediating influence of attitude and norms (Asvinigita *et al.*, 2022).

Despite these critiques, the TRA remains highly applicable to voluntary and considered decisions, such as the purchase of life insurance. Such decisions typically involve planning, deliberation, and external input, making the model an appropriate framework for analysing consumer behaviour in this sector (Nomi & Sabbir, 2020).
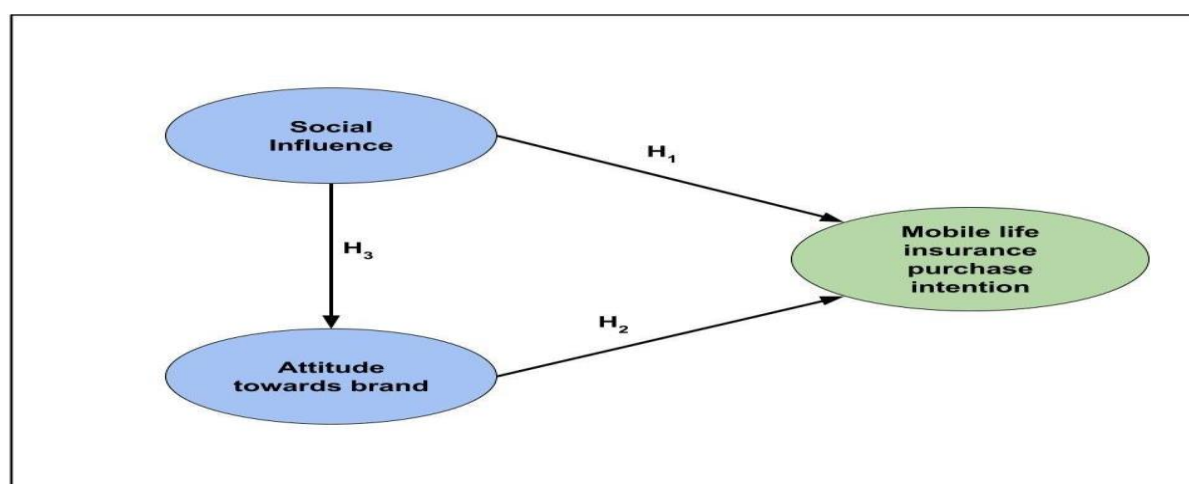
2.4 Conceptual Framework

Figure 2: The Conceptual Model *(Source: Authors' compilation)*

This study adopts the Theory of Reasoned Action (TRA) model to investigate how social influence and brand attitude affect consumers' intention to purchase mobile life insurance. The research sought not only to understand the direct effects of social influence and brand attitude on purchase intentions but also to explore whether the consumer's attitude towards the brand mediates the relationship between social influence and the intention to buy mobile life insurance. In this framework, the constructs were contextualised to reflect the study's specific focus and to support hypothesis development.

Social influence

Social influence refers to the extent to which individuals' decisions are shaped by the opinions, behaviours, and expectations of significant others, such as family members, peers, and colleagues (Venkatesh, Morris, Davis, & Davis, 2003). It encompasses key dimensions such as normative pressure, peer approval, and conformity to prevailing social norms (Sarfaraz, 2017). Conformity to group norms has been widely recognised as a driver of consumer behaviour, particularly in contexts where group identity and collective values strongly inform individual preferences. For example, Giri (2018) and Fernandes and Panda (2019) found that social pressure significantly affects brand selection and product adoption, particularly in collectivist cultures where social cohesion is a dominant value.

Theoretical frameworks such as the Theory of Reasoned Action (TRA) and the Technology Acceptance Model (TAM) provide conceptual grounding for this influence. Both posit that subjective norms, closely related to social influence, affect behavioural intentions by shaping attitudes through perceived social expectations (Alshammari & Rosli, 2020; Chen, 2022). Kang and Kim (2013) argue that social influence not only reinforces conformity to socially acceptable consumption behaviours but also helps individuals affirm their self-image and maintain social belonging. This insight underscores the psychological and identity-related mechanisms through which social influence operates.

Empirical studies within digital consumer contexts further validate this relationship. Jiang *et al.* (2019) and Méndez-Aparicio, Izquierdo-Yusta, and Jiménez-Zarco (2017) highlight the positive influence of social reference groups on online life insurance adoption, suggesting that peer recommendations and familial endorsements enhance credibility and reduce perceived risk. Nielsen (2015) supports this with compelling data, noting that 83% of consumers trust recommendations from people they know more than any other form of marketing.

However, findings in adjacent domains such as mobile banking reveal that the effect of social influence may be context-dependent. Boonsiritomachai amd Pitchayadejanant(2017), as well as Govender and Sihlali (2014) observed that social factors did not significantly impact adoption in those contexts, highlighting variability based on product type, perceived risk, and cultural or technological familiarity.

Drawing upon this critical review of literature and theory, it is reasonable to expect that social influence plays a meaningful role in shaping intentions within the mobile life insurance space, particularly in environments characterised by social interdependence and information asymmetry. Thus, the following hypothesis is proposed:

> H_1: *Social influence has a significant positive influence on consumers' intention to purchase mobile life insurance.*

Attitude towards brand

Attitude refers to a consumer's enduring evaluations and beliefs about an object or entity, which influence behaviour and are shaped by previous experiences, contextual stimuli, and the perceived alignment of the object with personal values (Sok *et al.,* 2021). These evaluations are typically stable over time and exert influence across cognitive, affective, and behavioural dimensions (Hmoud, Nofal, Yaseen, Al-Masaeed, & Alfawwaz, 2022). In consumer behaviour theory, attitudes have consistently been identified as robust predictors of decision-making processes, especially in relation to product selection and brand loyalty.

Within the framework of the Theory of Reasoned Action (TRA), attitudes are seen as a core determinant of behavioural intention. This theory posits that favourable attitudes towards a behaviour increase the likelihood of its performance, particularly when reinforced by subjective norms (Ranong *et al.,* 2019). Applied to branding, a positive brand attitude can enhance consumers' trust, reduce perceived risk, and foster emotional attachment, all of which are crucial for purchase intention, especially in intangible service contexts such as insurance (Komalasari & Liliani, 2021).

In this study, brand attitude is defined as consumers' overall positive or negative perception of the organisation offering mobile life insurance (Komalasari & Liliani, 2021). The literature suggests that a favourable brand attitude can significantly influence intention to purchase, as consumers tend to select brands they perceive as trustworthy, value-aligned, and credible. Yulianti and Keni (2022) observed that strong brand attitudes significantly increase the likelihood of product adoption in the fintech sector, where digital interfaces substitute for physical touchpoints.

Moreover, in the context of mobile life insurance, a product often associated with high involvement and long-term commitment, brand attitude plays an even more pivotal role. Given the intangibility and risk-laden nature of insurance products, consumers rely heavily on brand cues to infer quality and security (Sahni & Karmadkar, 2018). As such, a favourable perception of the insurance provider's brand can reduce uncertainty and enhance consumer confidence in purchasing through mobile platforms.

Taken together, these theoretical and empirical insights point to a clear relationship between brand attitude and behavioural intention. Accordingly, the study proposes the following hypothesis:

> H_2: *Attitude towards the brand has a significant positive influence on consumers' intention to purchase mobile life insurance.*

Social influence on attitude towards brand

Social influence, as conceptualised by Fishbein and Ajzen (1975) within the Theory of Reasoned Action (TRA), encompasses subjective norms, that is, individuals' perceptions of how important others expect them to behave. These social expectations can lead individuals to adjust or form attitudes that are congruent with group norms and the views of influential referents, thereby reinforcing socially acceptable behaviours (Yang, Asaad, & Dwivedi, 2017). Within this framework, social influence is not merely behavioural but also cognitive and attitudinal, shaping individuals' evaluative perceptions of objects such as brands.

Empirical research has consistently affirmed the link between social influence and brand attitude. For instance, Eckert *et al.* (2021) highlight the pronounced effect of social influence on brand attitudes among younger consumer segments, who are often more responsive to peer validation and trend conformity. Similarly, Yang *et al.* (2017) argue that individuals develop brand attitudes that reflect the dominant values and preferences of their immediate social circles. This process of attitudinal alignment may occur both consciously and subconsciously, as individuals seek social approval and a sense of identity coherence.

Moreover, in the context of digital marketing and social commerce, social media influencers play a pivotal role in shaping consumer attitudes toward brands (Sahni & Karmadkar, 2018). Influencer endorsements, often perceived as authentic and relatable, have been shown to significantly influence brand perceptions through perceived credibility, trustworthiness, and expertise (Rayasam & Khattri, 2022). These social validators help construct a favourable brand narrative, which individuals may adopt as part of their own evaluative framework.

In the specific domain of mobile life insurance, where the intangible nature of the product necessitates higher levels of trust and perceived value (Winarti, Indriastuti, & Sohsan, 2023), brand attitudes influenced by social networks or endorsers may act as powerful determinants of intention. As such, recognising social influence as an antecedent to brand attitude contributes to a more nuanced understanding of consumer decision-making in digital insurance environments.

Based on this synthesis of theory and literature, the study advances the following hypothesis:

> *H_3: Social influence has a significant influence on attitude towards the brand.*

Mobile life insurance purchase intention

Intention refers to the degree of effort individuals are willing to exert to perform a specific behaviour (Sok *et al.*, 2021). Purchase intention denotes the likelihood that a consumer will acquire a particular product or service in the future (Keat, Zakaria, & Mohdali, 2020). While strong purchase intention often correlates with actual behaviour, it may be influenced by external factors or personal constraints (Kotler & Keller, 2013). In this study, mobile life insurance purchase intention is defined as consumers' willingness to use mobile devices to purchase life insurance. This intention reflects the influence of both brand attitude and social influence, and serves as a key indicator of behavioural outcomes in mobile insurance adoption.

Methodology

Sample selection

This study adopted a quantitative approach to examine the effects of social influence and brand attitude on mobile life insurance purchase intentions. A major life assurance company in

Zimbabwe was selected based on convenience, owing to its advanced technological infrastructure, substantial market share, and active digital engagement during the COVID-19 pandemic. The target population consisted of 58,358 customers who received services from the company between January and May 2020.

A sample of 387 respondents was drawn using simple random sampling to ensure representativeness and minimise sampling bias. The sample size was determined using Taro Yamane's formula (Adam, 2020), providing an acceptable precision level of approximately 0.05. To generate the sample, the Excel Random Value function was employed, and 397 life insurance customers were initially selected to account for non-responses. This corresponds to a selection probability of approximately 0.0068 (397/58,358), thus supporting the generalisability and reliability of the findings within the mobile life insurance context.

Data collection and analysis

Data were collected between January and March 2020, during the national COVID-19 lockdown period in Zimbabwe. This timing ensured that respondents had ample opportunity to participate, given the increased availability of time during movement restrictions. A structured questionnaire based on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) was used to gather the data. The questionnaire was administered via Google Forms, with the survey link distributed through both email and WhatsApp platforms. The WhatsApp numbers and email addresses of potential respondents were obtained from the participating life assurance company, in line with ethical considerations.

A total of 397 questionnaires were distributed, and 250 complete responses were received, yielding a response rate of 63%, which aligns with comparable studies (Wu, Zhao, & Fils-Aime , 2022). Responses were automatically recorded in Google Sheets, facilitating data preparation for further statistical analysis. To mitigate common method biases, such as social desirability and recall bias, respondents were assured of anonymity and confidentiality throughout the process (Ried, Eckerd, & Kaufmann, 2022).

Data analysis was performed using IBM SPSS Amos 23. Confirmatory Factor Analysis (CFA) assessed the measurement model's fit, followed by Structural Equation Modelling (SEM) to test the hypothesised relationships among social influence, brand attitude, and purchase intention.

Variables and measures

This study investigated three latent variables: Social Influence (SocInf), Attitude Towards Brand (AttB), and Mobile Purchase Intention (MobPI). Measurement items were adapted from established scales to suit the mobile life insurance context. SocInf and MobPI items drew upon prior research in technology adoption and purchase intentions by Venkatesh *et al. (*2003), Yin, Li, and Qiao (2016), and Doan (2020). Sample items include: "People who matter to me believe that I should purchase life insurance through my mobile phone" (SocInf), and "I would like to buy life insurance using my mobile phone in the future" (MobPI). AttB was measured using items such as: "I would consider buying life insurance using my mobile phone if the insurer is a reputable brand." Item development was also informed by Jiang *et al.* (2019), employing the UTAUT framework, and Kudeshia and Kumar (2017), who examined the influence of social e-WOM on brand attitudes and purchase intentions.

Results

The analysis commenced with an evaluation of the measurement model's validity and reliability, as shown in Table 1. This table displays factor loadings, Cronbach's alpha

coefficients, Average Variance Extracted (AVE), and Composite Reliability (CR) across three dimensions.

Table 1: Factor loadings, Cronbach's alpha, Average Variance Extracted (AVE) and Composite Reliability (C.R).

Dimension	Item	Factor loading	Cronbach's Alpha	AVE	C.R
Social Influence	SI1	.904	.703	.60	.81
	SI2	.705			
	SI3	.677			
Attitude towards brand	ATB1	.905	.950	.87	.95
	ATB2	.982			
	ATB3	.908			
Mobile purchase Intention	MPI1	.706	.761	.53	.77
	MPI2	.810			
	MPI3	.651			

Note: N = 250

The initial analysis focused on validating the measurement model's reliability and consistency. As illustrated in Table 1, the three model dimensions were evaluated using factor loadings, Cronbach's alpha coefficients, average variance extracted (AVE), and composite reliability (CR), all of which demonstrated acceptable values. The factor loadings across all observed variables exceeded the threshold of 0.7, indicating that these variables effectively measured the intended constructs. Similarly, Cronbach's alpha values above 0.7, AVE values over 0.5, and CR values surpassing 0.7 underscored the model's satisfactory reliability and construct validity.

Table 2: Measurement model fit indices

Name of Index	Coefficient	Comment
GFI	0.956	Acceptable, value above 0.90
RAMSEA	0.073	Acceptable fit, value less than 0.08.
NFI	0.965	Good fit, value above 0.90
TLI	0.968	Good fit, value above 0.95
CFI	0.979	Good fit, value above 0.95
Chisq/df	2.339	Good fit since the value is less than 5.0

Note: N = 250

Next, the confirmatory factor analysis (CFA) model fit indices, summarised in Table 2, were assessed following established guidelines from Chen (2022). With a Goodness of Fit Index (GFI) of 0.956 and a Normed Fit Index (NFI) of 0.965, both values meet the recommended minimum of 0.90, signifying an acceptable fit. Further, the Tucker-Lewis Index (TLI) and Comparative Fit Index (CFI) values of 0.968 and 0.979, respectively, exceed the minimum threshold of 0.95, confirming a good fit. The Root Mean Square Error of Approximation (RMSEA) value of 0.072 remains below the critical threshold of 0.08, supporting the model's fit with minimal discrepancies between hypothesised and observed data. Additionally, the Chisq/df ratio of 1.937 falls well within the acceptable range below 5.0, ensuring a balanced model that accounts for variance without overfitting. Together, these indices confirm the CFA

model's robustness and support the inclusion of all latent constructs in the subsequent analysis, enhancing the credibility of the findings.

Table 3: Correlations coefficients

	Paths		Correlation coefficient	p-value
Social Influence (SocInf)	<-->	Attitude Towards Brand (AttB)	.497	0.00
Social Influence (SocInf)	<-->	Mobile Insurance Purchase Intention (MobPi)	.837	0.00
Mobile Insurance Purchase Intention (MobPi)	<-->	Attitude Towards Brand (AttB)	.632	0.00

Note: N = 250

The correlations among the constructs, as displayed in Table 3, indicate a moderate to strong positive association among SocInf, AttB, and MobPi. A correlation of 0.497 between SocInf and AttB, as well as 0.632 between AttB and MobPi, highlights strong but non-collinear relationships (coefficients below 0.7), reducing multicollinearity concerns. However, the high correlation of 0.837 between SocInf and MobPi warrants further examination, suggesting that a variance inflation factor (VIF) analysis may be necessary to confirm construct distinctiveness and regression estimate reliability. Despite this, the significant positive correlations align with theoretical expectations and support the model's applicability to the study context.

Figure 1 shows the SEM model with standardized path coefficients.
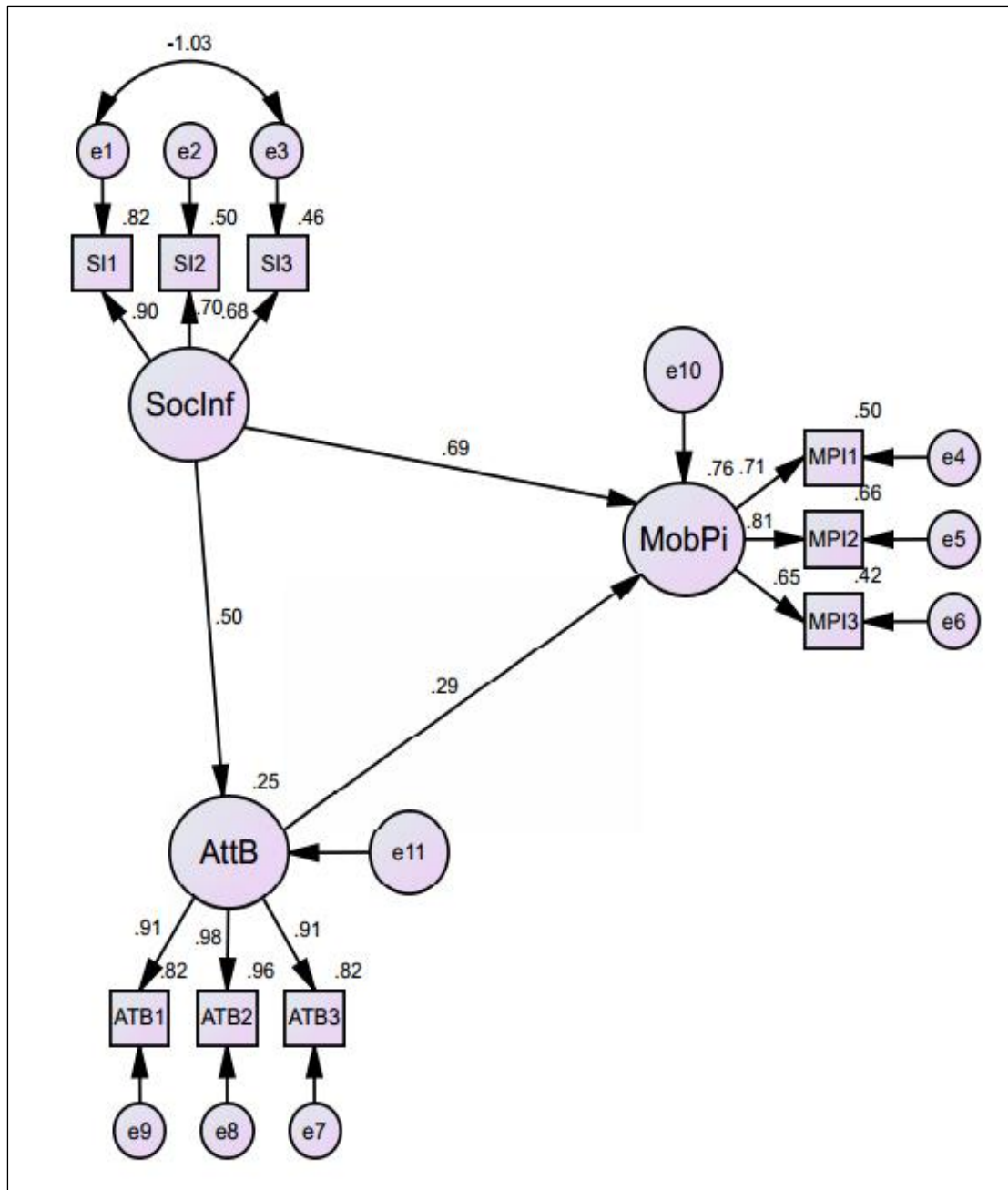
Note: N = 250
Figure 3: SEM model paths with coefficients

Finally, as shown in Figure 3, the Structural Equation Modelling (SEM) analysis produced factor loadings above 0.7 for each latent construct, each of which was measured by three items. The model revealed that AttB mediates the influence of SocInf on MobPi. The R-square value of 0.76 for MobPi indicates that 76% of the variance in Mobile Insurance Purchase Intention is explained by SocInf and AttB. The path analysis, summarised in Table 4, shows that all standardised direct, indirect, and total effects were statistically significant (p = 0.00), supporting the hypothesised relationships.

Table 4: Standardised direct, indirect, and total effects

Standardized direct effects	Coefficient	p-value
Social Influence ---> Attitude towards brand (a)	0.497	0.00
Social Influence ---> Mobile Insurance Purchase Intention (b)	0.694	0.00
Attitude towards brand ---> Mobile Insurance Purchase Intention (c)	0.287	0.00
Standardized indirect effects		
Social Influence---> Attitude towards brand --->Mobile Insurance Purchase Intention (a x c)	0.143	0.00
Standardized total effects		
Social Influence---> Attitude towards brand --->Mobile Insurance Purchase Intention (a x c)+b	0.837	0.00

Note: N = 250

Discussion of findings

Effect of social influence on mobile life insurance purchase intention

Social influence emerged as a key predictor of mobile life insurance purchase intention, with a strong standardised coefficient of 0.694, confirming its substantive role in shaping consumer behaviour in Zimbabwe's mobile insurance market. This finding supports the theoretical foundation provided by the Theory of Reasoned Action (TRA), where subjective norms, reflecting social pressure, significantly influence behavioural intentions (Fishbein & Ajzen, 1975; Sok *et al.,* 2021). In collectivist societies, such as Zimbabwe, communal networks and peer endorsement exert considerable influence on decision-making, reinforcing previous findings by Giri (2018) and Jiang *et al*. (2019).

Moreover, this result aligns with literature showing the effectiveness of peer recommendation and influencer marketing in enhancing trust and purchase likelihood, particularly via social media platforms (Yang *et al.,* 2017; Pareek *et al.,* 2022). As Zimbabwe's mobile life insurance market evolves, leveraging social capital through trusted networks may serve as a vital strategy for market expansion.

Effect of attitude towards brand on mobile life insurance purchase intentions

The study also revealed that attitude towards the brand significantly influences mobile life insurance purchase intention ($\beta = 0.287$, $p = 0.00$). This corroborates empirical evidence from Komalasari and Liliani (2021) and Yulianti and Keni (2022) who assert that a favourable brand image fosters consumer confidence and enhances the likelihood of purchase, especially in digital contexts where direct interpersonal interactions are limited. The findings reinforce the TRA's emphasis on attitudes as a direct antecedent of intention (Ranong *et al.,* 2019) and confirm the importance of trust, brand reputation, and alignment with consumer values in insurance uptake (Sahni & Karmadkar, 2018).

Mediating Role of Brand Attitude in the Relationship between Social Influence and Purchase Intention

The mediating analysis showed that social influence significantly impacts brand attitude ($\beta = 0.497$, $p = 0.00$), which in turn mediates its effect on purchase intention. This three-way relationship illustrates how social influence not only exerts direct behavioural pressure but also shapes evaluative perceptions of insurance providers. The result is consistent with prior studies by Sahni and Karmadkar (2018) and Rayasam & Khattri (2022), which highlight the role of social referents and digital influencers in shaping brand narratives and, consequently, purchase

decisions. It extends the literature by demonstrating this pathway specifically in the context of Zimbabwe's mobile life insurance environment, an under-researched area in the Global South.

Conclusion

This study affirms that both social influence and brand attitude are pivotal in shaping consumer intention to purchase mobile life insurance in Zimbabwe. Importantly, brand attitude mediates the effect of social influence, highlighting the need for integrated strategies that combine peer validation with strong brand positioning. These findings contribute to the theoretical discourse on the TRA by contextualising its constructs within a digitally enabled, low-penetration market, and by addressing the identified knowledge gap on the interaction between social and brand-related variables in insurance decision-making.

Recommendations

Based on the study's findings, several recommendations are proposed to support the growth of mobile life insurance in Zimbabwe. Insurers should harness social influence by engaging trusted community figures and digital influencers, thereby reinforcing peer-driven trust and promoting adoption. Strengthening brand perception is equally essential; insurers must build credibility through transparent communication, consistent service delivery, and a visible commitment to social responsibility.

Marketing strategies should be tailored towards Generation Z and other digitally native consumers who are more receptive to mobile technologies and peer validation. Messaging should be accessible, mobile-friendly, and aligned with the values of younger audiences.

Improving user experience across mobile platforms is also critical. Enhancing app usability, integrating responsive AI chatbots, and streamlining enrolment processes can foster greater trust and satisfaction.

Together, these strategies can improve purchase intention, address consumer scepticism, and increase life insurance penetration. By aligning technological innovation with social and psychological drivers, insurers can position mobile distribution as a viable, inclusive, and sustainable channel for insurance delivery in Zimbabwe.

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