

**INFLUENCE OF YOUTH ENGAGEMENT STRATEGIES ON INSURANCE  
UPTAKE AMONG YOUNG PEOPLE IN UGANDA CASE STUDY MUKONO  
DISTRICT LOCAL GOVERNMENT**

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**UGANDA CHRISTIAN  
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## DECLARATION

I, AYESIGWA DALIAN hereby declare that this research report is my own original work and has never been submitted to any other institution for any academic award.

Signature: ..........

Date: .....13/04/2026.....

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## APPROVAL

This is to certify that this research report has been written by AYESIGWA DALIAN under my supervision and is submitted for examination with my approval as the Academic Supervisor.

Signature:

  
.....

Date: 13/04/21  
.....

**DR. OLOBO MAURICE**

## DEDICATION

This dissertation is dedicated to my sponsors, Jo Anne and Joe Parsons who have relentlessly been a driving force in my entire education. This is also dedicated to my parents, Mr Darious Mwesigwa and Mrs. Rebecca Wayesu Mwesigwa, all colleagues and my academic supervisor that played a big part in my academic journey. I am very grateful. May the almighty God bless each of them abundantly.

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## ABSTRACT

This study examined the influence of youth engagement strategies on insurance uptake among young people in Uganda, using Mukono District Local Government as a case study. It was prompted by low insurance penetration among youth despite their vulnerability to financial shocks and the growing use of digital and social media by insurers. The study assessed digital platforms and mobile applications, social media marketing, and financial literacy programs in enhancing youth awareness and uptake of insurance. Data were collected from 103 respondents using quantitative and qualitative methods and analyzed using descriptive statistics and Pearson correlation. Results showed a strong positive correlation between youth engagement strategies and insurance uptake at  $r = 0.733$ ,  $p = 0.012$ .

Socio-demographic findings revealed that 24.27% of respondents were aged 28-37 years, while 23.30% were 48-57 years. Males made up 54.37% and females 45.63% of the sample, indicating higher male participation. On employment, 47.57% were employed, 38.83% were students, and 13.60% were unemployed. On digital platforms, 64.1% agreed they use mobile apps to manage finances regularly with a mean of 3.81, and 67.9% preferred mobile apps to learn about financial services. Social media findings showed 63.1% used it as their primary source of insurance information, and 67.9% trusted insurance information shared on social media. Financial literacy programs improved understanding of insurance for 67.9% of respondents with a mean of 3.76, and 51.4% said the programs encouraged them to consider buying insurance

## CHAPTER ONE

### INTRODUCTION

#### 1.0 Introduction

This research will seek to evaluate the role played by youth engagement strategies in enhancing insurance uptake among young people in Uganda. The researcher has been motivated by personal experience and exposure to financial products and youth involvement in financial activities. The researcher has noted that young people have been dissuaded from taking up insurance products due to poor awareness, mistrust, and poor engagement strategies employed by insurance firms. On the contrary, insurance firms that employ digital technologies, social media, and financial literacy have seen young people respond positively.

This chapter will be dedicated to providing an overview of the background of the research, statement of the problem, purpose of the research, objectives of the research, research question, scope, significance, justification, and conceptual framework. The research will be carried out with the aim of: assessing the effectiveness of digital technologies and applications in enhancing youth awareness and uptake of insurance products; evaluating the role played by social media marketing strategies in enhancing youth attitudes and behavior towards insurance products; and determining the role played by financial literacy in enhancing youth understanding and uptake of insurance products.

#### 1.1 Background of the Study

Insurance is generally accepted as an important element in the development and financial security of the economy, as it helps individuals and entities cope with financial

shocks and recover from unforeseen financial setbacks. Insurance helps in the development and growth of the economy through long-term planning, investment, and growth (Skipper & Kwon, 2007). In the case of developing countries, insurance is very important in the reduction of poverty and the empowerment of the youth, as insurance helps them cope with setbacks in their businesses, as well as illnesses and accidents (World Bank, 2019).

At the global level, young people have emerged as an attractive market for financial inclusion. At this stage of transition, young people start earning an income, establishing businesses, and making independent financial decisions. These transitions make young people more vulnerable to health, employment, and business-related risks. The International Labor Organization stated in its report published in 2020 that young people face a high level of economic vulnerability due to unstable income, informal employment, and low access to social protection. Insurance can be an effective tool for young people to manage risk and enhance their financial resilience.

At the regional level, i.e., in Sub-Saharan countries, the penetration rate of insurance products is extremely low. People rely more on coping mechanisms like families rather than formal systems of protection. In Uganda, this situation is no different. The Insurance Regulatory Authority of Uganda stated in its report published in 2021 that the overall penetration rate of insurance products in Uganda is less than 1%. The participation rate of young people is even more alarming. Despite rapid advances in technology and expansion of financial services, young people in Uganda still remain uninsured.

The nation also has an extremely youthful population distribution where over 75% of its population falls below 30 years old, with 34% of the population falling within the 18-35 age group (Uganda Bureau of Statistics [UBOS], 2022). The youth are also actively engaged in economic activities in the informal sector, agricultural activities, trading, and other productive economic ventures, and in the process, they are exposed to various threats, including business threats, health crises, and income instability. In an

ideal situation, young people should utilize insurance products to protect themselves and their livelihoods.

However, research indicates that the youth generally perceive insurance as complex, costly, and untrustworthy. For instance, Kintu and Namusoke (2021) established that the youth in Uganda lack adequate knowledge about insurance and are also skeptical about the payment of insurance claims. Njuguna and Arunga (2020) also argue that traditional insurance products are not appropriate for the youth, especially those in the informal sector and flexible employment arrangements.

In this respect, insurance firms have developed different approaches to engage the youth to improve awareness and usage. Such approaches include digital marketing, mobile applications, social media campaigns, and community outreach (Insurance Regulatory Authority of Uganda [IRA], 2022; World Bank, 2020). The use of digital media is significant because the youth are active users of mobile phones and social media. The GSMA (2021) established that mobile financial services improve the youth's access to insurance and other financial products.

Financial literacy is also another important strategy used in ensuring increased youth participation. This is because young people who are financially literate and understand how to plan and take risks are likely to value insurance (Organisation for Economic Co-operation and Development [OECD], 2019). However, there is a lack of consistency in terms of financial education programs in Uganda.

Despite all these measures, there is still a low level of insurance among young people in Uganda, implying a gap between what insurance companies are doing and what young people want and think. It, therefore, requires an analysis of the youth engagement strategies adopted by insurance companies and how they influence young people in Uganda.

## 1.2 Statement of the Problem

The Ugandan government has over the years acknowledged the need to empower the country's youthful population, as evidenced by the Youth Entrepreneurship Scheme and the Uganda Youth Livelihood Programme, which are geared towards the development of entrepreneurship and employment among the country's youthful population. Unfortunately, these efforts are often hampered by the financial risks that the country's youthful population are likely to face, including health-related issues, unemployment, and business failure, among others. To address these challenges, the government has acknowledged the need to ensure the country's youthful population has access to insurance products, which can provide them with the much-needed stability. In this respect, the government has acknowledged the need to enhance the penetration of insurance products among the country's youthful population, as espoused in the National Development Plan III, which targets an increase in the number of people covered under the insurance umbrella from 1% to 5% in the next five years. Specifically, the government has directed the country's insurance firms to come up with products and services geared towards the country's youthful population.

Young people in Uganda are facing various financial risks due to challenges in health, employment, accidents, and business failure. As the government encourages the entrepreneurial and self-employment skills of the youth as a solution to the high levels of unemployment, they are participating in businesses characterized by high levels of uncertainty. The role of insurance is to protect the population from these risks in order to ensure their financial security (Skipper & Kwon, 2007).

However, the level of insurance adoption among the youth in Uganda is very low, considering the significance of the product in the lives of the population. Despite the significance of the product, the level of insurance adoption among the youth in Uganda is very low, considering the significance of the product in the lives of the population. According to the Insurance Regulatory Authority of Uganda (IRA, 2021), the level of insurance penetration in the country is below 1%, while the level of adoption among

the youth is very low. The majority of the youth in the country are relying on the informal support of the family, relatives, and savings groups rather than the formal support of the insurance product.

Despite the fact that insurance firms are employing different strategies to attract young people, such as social media campaigns, online platforms, and campus outreach, this has not significantly impacted the number of young people who purchase insurance (IRA, 2022). The young people still perceive insurance as expensive, complicated, and unreliable. Kintu and Namusoke (2021) noted that the lack of trust and understanding of the insurance process discourages young people from buying insurance.

Furthermore, the insurance products are geared towards salaried employees, but young people are mostly engaged in the informal sector or have flexible employment arrangements. Njuguna and Arunga (2020) noted that the traditional insurance products fail to reflect the realities and lifestyle of young people. As a consequence, young people perceive that insurance does not match their lifestyle or financial capacity.

This is a significant disconnect between the insurance strategy and the behavior of young people. If young people are not insured, then this defeats the objective of financial inclusion and empowerment (World Bank, 2019).

Therefore, the problem of this study is the low level of insurance adoption among the youth in Uganda, while there are engagement strategies in place by the insurance companies. The nature of the engagement strategies, the level of effectiveness, and the reasons for the reluctance of the youth to adopt the services are not clear. This study aims to examine the engagement strategies of the youth in relation to the adoption of insurance services in Uganda.

### **1.3 Purpose of the Study**

The purpose of the study is to examine how youth engagement strategies influence insurance uptake among young people in Uganda.

## **1.4 Objectives of the Study**

The objectives of the study will be to.

- a) To assess the effectiveness of digital platforms and mobile applications in increasing youth awareness and uptake of insurance services in Uganda.
- b) To evaluate the impact of social media marketing campaigns on youth attitudes and behaviors towards insurance products and services in Uganda.
- c) To determine the influence of financial literacy programs on youth understanding and adoption of insurance products and services in Uganda.

## **1.5 Research Questions**

- a) What is the effectiveness of digital platforms and mobile applications in increasing youth awareness and uptake of insurance services in Uganda?
- b) What is the impact of social media marketing campaigns on youth attitudes and behaviors towards insurance products and services in Uganda?
- c) What is the influence of financial literacy programs on youth understanding and adoption of insurance products and services in Uganda?

## **1.6 Scope of the Study**

The scope of the study will cover three dimensions namely, geographical, time, and content as discussed below.

### **1.6.1 Geographical Scope**

### **1.6.2 Time Scope**

The study will cover the period between February and April 2026, which is long enough to allow for a meaningful assessment of youth engagement strategies and trends in insurance uptake among young people in Uganda.

### **1.6.3 Content Scope**

The study will focus on youth engagement strategies used by insurance companies and how these strategies influence insurance uptake among young people in Uganda. Specifically, the study will examine forms of engagement such as digital platforms, social media marketing, financial literacy initiatives, and outreach programs, and how they affect awareness, attitudes, and adoption of insurance products by youth.

## **1.7 Significance of the Study**

### **Insurance Companies**

The results from this study will be useful for insurance companies since they will be able to gauge how effective their youth engagement initiatives are. They will be able to identify strengths and weaknesses in their current youth engagement strategies which they can improve on to better attract and retain their youth clientele. The research will assist in designing insurance products and marketing programs targeted at the youth.

### **Policy makers**

The results from this study will be beneficial to policymakers and regulators such as the Insurance Regulatory Authority of Uganda as they will get an insight into some of the barriers faced by the youth in accessing insurance. The study will guide the formulation of policies aimed at increasing financial inclusion of youth through appropriate insurance.

### **Youth**

The findings will be advantageous to the youth in increasing their knowledge and understanding of insurance and why it is important for them. Improved engagement strategies from this study will make insurance more accessible and relevant to their needs..

## **Scholars**

The findings will be of great use to fellow scholars who wish to carry out research on youth engagement and insurance uptake. The study will provide valuable insights into the relationship between engagement strategies and insurance adoption, expand the knowledge base in financial inclusion and consumer behavior, and offer a foundation for further research in this area.

### **1.8 Justification of the Study**

The research will be carried out to address the existing knowledge gap on the effects of youth engagement initiatives on insurance uptake by the youth in Uganda. Over the recent years, there has been a rising level of unemployment among the youth population, an increasing informal sector, and a deficiency in any form of social security, making the youth population more exposed to any economic risks such as sickness, injuries, and even business failure (World Bank, 2019; ILO, 2020). Despite the significance of insurance services in mitigating such risks, youth participation in insurance is very minimal (IRA, 2021).

Though insurance firms have employed various means to engage youths, including digital marketing and financial education, there has not been any significant change in insurance penetration rates among youths (IRA, 2022). In this regard, there is a need to critically evaluate the efficacy of these strategies and their suitability in addressing the realities of Ugandan youths. The research will thus offer an excellent platform to explore various ways through which insurance firms engage youths in their quest to identify the strengths and weaknesses of these strategies.

Overall, through a critical and thorough assessment of the relationship between youth engagement strategies and insurance uptake, this study aims to provide valuable insights that can be used to strategically improve how insurance companies engage young people in Uganda and, in turn, improve their uptake and overall contribution to young people's economic empowerment and development. The study findings,

therefore, would be instrumental not only in improving young people’s engagement in and contribution to the development of the Ugandan economy but also in contributing to the discourse on how to improve insurance uptake and young people’s development in Uganda.

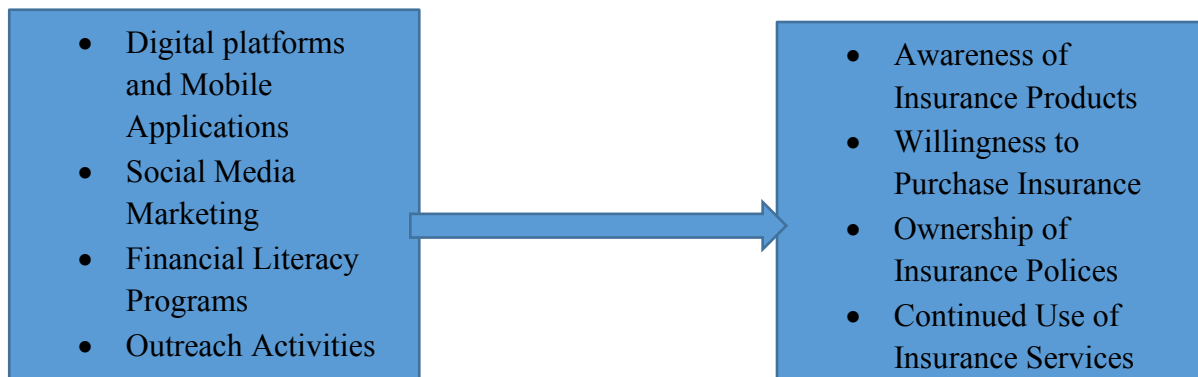
### 1.9 Conceptual Framework

Independent Variable

Dependent Variable

Youth Engagement Strategies

Insurance Uptake among



Source: World Bank (2020); IRA (2022), modified by the researcher

From the conceptual framework, it is evident that youth engagement strategies form an independent variable, while insurance uptake among youths forms a dependent variable. Youth engagement strategies include digital platforms, social media marketing, financial literacy, etc. These variables are likely to affect youths’ awareness and willingness to purchase insurance, as well as ownership and usage of i[2/14, 9:55 AM] Meta AI: The Ugandan government has always recognized the significance of empowering its youth, with various initiatives like the Youth Entrepreneurship Scheme and the Uganda Youth Livelihood Programme geared towards promoting youth entrepreneurship and employment. However, all these efforts have been undermined by various financial challenges faced by the youths, like health issues, unemployment,

and business failures. In this respect, insurance can be an essential tool for providing youths with financial security and stability. In this respect, the Ugandan government has reiterated its commitment to promoting insurance penetration among youths, as indicated in its National Development Plan III, which seeks to increase insurance penetration from 1% to 5% by 2025.. For example, the government has asked insurance companies to create products and services that are more suitable and attractive to the youth. In addition, the government has asked the insurance companies to expand their efforts in educating the public on the benefits of insurance products and services. Further, the government has emphasized the importance of educating the youth on the benefits of insurance and the importance of being financially literate. This has prompted some insurance companies in Uganda to introduce innovative products and services to the youth in Uganda. Some of the products and services include health insurance plans and digital insurance platforms by Jubilee Insurance and NIC Uganda, respectively. However, despite the efforts of the government and the insurance companies in Uganda, the number of youths taking up insurance products and services remains low. This calls for more effective measures to improve the situation of the youth in Uganda. Further, the government has promised to review the insurance regulatory law to improve the situation of the youth in Uganda with regard to accessing insurance products and services. This would improve the situation of the youth in Uganda by addressing the challenges facing the youth in accessing these products.

## CHAPTER TWO

### LITREATURE REVIEW

#### 2.0. Introduction

This chapter will give an overview of the main concepts and as well the empirical review of the specific objects

#### 2.1. Overview of the main concepts of the study

##### 2.1.1. Youth engagement strategies

Youth engagement strategies are very important in the improvement of insurance uptake among the youth in Uganda (Kakooza, 2023). According to the report published by the Insurance Regulatory Authority (IRA), the implementation of youth engagement strategies has improved insurance awareness and understanding among the youth (IRA, 2023). Research indicates that youth engagement strategies have improved insurance uptake, especially among the youth (Mwesigwa, 2023). The use of digital platforms, social media, and financial literacy are some of the youth engagement strategies that have improved insurance uptake (Ssekabarungi, 2022).

Digital platforms are an integral part of the youth engagement strategy, and they have helped insurance companies reach the youth and educate them on insurance products and services (Kakooza, 2023). According to the Uganda Insurance Commission report, digital platforms have helped create insurance awareness and understanding among the youth (Uganda Insurance Commission, 2023). Research indicates that digital platforms have helped increase insurance uptake, especially among the youth (Mwesigwa, 2023). The use of digital platforms has helped insurance companies create awareness and understanding among the youth regarding insurance products and services

(Ssekabarungi, 2022). The use of digital platforms has helped insurance companies promote insurance products and services that are relevant to the youth (Kakooza, 2023). Insurance companies have also used digital platforms to develop engaging content, such as videos, images, and blogs, to educate the youth on insurance (Mugume, 2022).

Digital platforms are one of the main tools used in youth engagement strategies, and they enable insurance companies to reach young people and give them information concerning insurance products and services (Kakooza, 2023). According to a report published by the Uganda Insurance Commission, digital platforms have helped improve young people's awareness and understanding of insurance (Uganda Insurance Commission, 2023). Studies have shown that digital platforms have helped improve the uptake of insurance, especially among young people (Mwesigwa, 2023). The use of digital platforms has enabled insurance companies to improve young people's awareness and understanding of insurance products and services (Ssekabarungi, 2022). Digital platforms have also enabled insurance companies to promote insurance products and services to young people, especially those that suit their needs (Kakooza, 2023). Insurance companies have used digital platforms to create interesting content, such as videos, images, and blogs, to educate young people about insurance (Mugume, 2022).

Financial literacy programs are also an important part of the engagement strategy for young people, and this would help insurance companies to educate young people about insurance products and services (Kakooza, 2023). According to a report presented by the Uganda Insurance Commission, financial literacy programs have helped to improve insurance awareness and understanding among young people (Uganda Insurance Commission, 2023). It was also found that financial literacy programs have helped to improve insurance uptake, especially among young people (Mwesigwa, 2023). The use of financial literacy programs has helped insurance companies to improve awareness and understanding among young people about insurance products and services (Ssekabarungi, 2022). Financial literacy programs have also helped insurance companies to promote insurance products and services that are relevant to young people (Kakooza, 2023). Insurance companies have also used financial literacy programs to educate young

people about insurance products and services through the creation of content such as videos, images, and blogs (Mugume, 2022).

In conclusion, the role of the various youth engagement strategies, including the use of digital platforms, social media, and financial literacy programs, in enhancing the uptake of insurance products among the youth in Uganda cannot be overstated (Kakooza, 2023). According to a report published by the Insurance Regulatory Authority (IRA), the use of the various youth engagement strategies has improved the awareness and understanding of the concept of insurance among the youth in the country (IRA, 2023). Research has indicated that the use of the various youth engagement strategies has improved the uptake of insurance products, particularly among the youth (Mwesigwa, 2023). The use of the various youth engagement strategies has helped the insurance companies in the country to create awareness and understanding of the concept of insurance among the youth in the country (Ssekabarungi, 2022). The use of the various youth engagement strategies has helped the insurance companies in the country to promote the various insurance products and services to the youth in the country, which are tailored to meet the needs of the youth (Kakooza, 2023). The insurance companies in the country have used the various youth engagement strategies to create content, including videos, images, and blogs.

### **2.1.2. Insurance uptake among youths**

Insurance uptake among young youths in Uganda is a growing concern, with many young people lacking access to insurance products and services (Kakooza, 2023). According to a report by the Insurance Regulatory Authority (IRA), insurance uptake among young people is low, with only a small percentage of young people having insurance coverage (IRA, 2023). Research has shown that young people are more likely to be uninsured due to lack of awareness and understanding of insurance products and services (Mwesigwa, 2023). The use of digital platforms, social media, and financial literacy programs has been shown to increase insurance uptake among young people (Ssekabarungi, 2022). Insurance companies have leveraged these strategies to create awareness and understanding of insurance products and services among young people (Mugume, 2022).

However, more needs to be done to increase insurance uptake among young people in Uganda (Kakooza, 2023).

The low levels of insurance uptake among young people in Uganda can be attributed to various factors, including a lack of awareness and understanding of insurance products and services (Kakooza, 2023). It is reported that young people in Uganda are not aware of the benefits of insurance and do not have an understanding of how insurance products and services work. This was reported in a report published by the Uganda Insurance Commission (2023). Research indicates that young people can be encouraged to purchase insurance products and services if they have an awareness of the benefits and an understanding of how they work (Mwesigwa, 2023). Insurance companies have been able to create awareness and an understanding of insurance products and services among young people in Uganda (Mugume, 2022). The use of digital platforms, social media, and financial literacy programs has been effective in creating an awareness and an understanding of insurance products and services among young people in Uganda (Ssekabarungi, 2022). More needs to be done to create an awareness and an understanding of insurance products and services among young people in Uganda (Kakooza, 2023).

The challenges facing young people in Uganda regarding insurance uptake are enormous, among them being a lack of awareness and understanding of insurance products and services offered (Kakooza, 2023). In a report published by the Uganda Insurance Commission, it was stated that young people in Uganda do not have an idea about the benefits of insurance products and services and do not understand how they work (Uganda Insurance Commission, 2023). Research indicates that young people can be encouraged to purchase insurance products and services if they have an idea about the benefits of insurance products and how they work (Mwesigwa, 2023). The use of digital platforms and social media can encourage young people to have an idea about insurance products and how they work (Ssekabarungi, 2022).

In conclusion, insurance uptake among young people in Uganda is an issue of concern, with an increasing number of young people lacking insurance products and services

(Kakooza, 2023). The reasons for the low insurance uptake among young people are numerous, with lack of awareness and understanding of insurance products and services being one of the reasons. The benefits of insurance uptake among young people are numerous, with financial security and stability being one of the benefits. The challenges of increasing insurance uptake among young people are numerous, with lack of awareness and understanding of insurance products and services being one of the challenges. Overall, increasing insurance uptake among young people is important.

## **2.2. Empirical study of the specific objectives**

### **2.2.1. The effectiveness of digital platforms and mobile applications in increasing youth awareness and uptake of insurance services**

However, digital platforms and mobile applications have significantly changed the provision and access of insurance services among the youth of Uganda (Kiwanuka & Sibindi, 2024). Mobile technology use has enabled insurance companies to reach a large number of people, thus enhancing the awareness and use of insurance services among the youth of Uganda. According to the Uganda Insurance Commission report, the number of people with mobile insurance policies has risen significantly in the recent past (Uganda Insurance Commission, 2023). This can be attributed to the fact that digital platforms are readily available and can be accessed at any given time and place. Mobile applications have enabled the youth of Uganda to access insurance services at any place and at any given time. Digital platforms have also enabled the provision of low-cost insurance services (Mugume, 2022). This has enabled the majority of low-income households in Uganda to access and use the services of insurance companies. Digital platforms have enabled the provision of personalized insurance services (Kiwanuka & Sibindi, 2024).

The success story of digital platforms in increasing insurance penetration is seen in the number of mobile money users, which stands at 42.9 million registered customers as of

June 2023 (Uganda's youth drive financial inclusion with digital assets, 2023). The use of mobile money has helped young people to access insurance products through their mobile phones, eliminating the need to physically visit insurance companies (Ssekabarungi, 2022). The use of digital platforms has also helped insurance firms to deliver insurance products to low-income households through micro-insurance, which is cheaper and convenient (Mugume, 2022). According to a report by the International Labor Organisation (ILO), the number of people covered by microinsurance policies nearly doubled to 111,856 from 62,220 between 2020 and 2022 (Insurers betting on data, digital tools to transform health cover, 2025). The emergence and popularity of digital platforms have also led to increased competition among insurance firms, resulting in improved service delivery (Kakooza, 2023). Research studies have shown that the use of insurtech significantly contributes to insurance inclusion, with a one-unit change in insurtech adoption resulting in a 0.563 positive change in insurance inclusion (Kiwanuka & Sibindi, 2024). The use of digital platforms has also helped insurance firms to penetrate).

Mobile applications have played a crucial role in increasing insurance awareness and uptake among young people in Uganda (Mugume, 2022). The use of mobile applications has enabled insurance companies to provide personalized services, improving customer engagement and retention (Kakooza, 2023). According to a report by the Uganda Insurance Commission, mobile applications have increased access to insurance services, particularly among young people (Uganda Insurance Commission, 2023). The Smart Insure platform, developed by Smart Applications International, provides a digital health insurance ecosystem that enables users to access services using a virtual card on their mobile app or through fingerprint identification at health facilities (Insurers betting on data, digital tools to transform health cover, 2025). Mobile applications have also enabled insurance companies to offer micro-insurance services, which are more affordable and accessible to low-income households (Mugume, 2022). Research has shown that mobile applications have increased insurance uptake among young people, particularly in rural areas (Ssekabarungi, 2022). The use of mobile applications has also reduced the cost of insurance services, making them more affordable for low-income

households (Mwesigwa, 2023). The Insurance Institute of Uganda (IIU) has emphasized the importance of digital literacy in enhancing insurance uptake among young people (IIU, 2023).

This has been made possible through the use of digital platforms. Personalized services have been instrumental in increasing customer engagement and retention for insurance companies. This is according to Mwesigwa (2023). Personalized services have been found to have a significant impact on insurance uptake, especially among young people. This is according to Kakooza (2023). The use of digital platforms has been instrumental in providing insurance companies with an opportunity to offer young people insurance products and services that are tailored to their needs. This is according to Mugume (2022). Personalized services have been instrumental in increasing customer trust and confidence in insurance companies. This is according to Ssekabarungi (2022). The Insurance Regulatory Authority (IRA) has noted that insurance companies need to provide personalized services to increase insurance uptake in Uganda. This is according to IRA (2023). Personalized services have been instrumental in increasing insurance uptake in Uganda. Insurance companies have been able to understand the needs of the customer through the use of digital platforms. This is according to Mwesigwa (2023)..

On the other hand, digital literacy is an important factor to promote an increase in insurance uptake among young people in Uganda (Kiwauka & Sibindi, 2024). The research findings have shown that digital literacy is a significant predictor for Insurtech adoption, where a one-unit change in digital literacy results in a 0.532 positive change in Insurtech adoption (Kiwauka & Sibindi, 2024). The Insurance Institute of Uganda (IIU) noted that digital literacy is an important factor to promote an increase in insurance uptake among young people (IIU, 2023). Digital literacy is important for promoting an increase in insurance uptake among young people because digital literacy is important for promoting an increase in awareness and understanding of insurance services among young people (Mugume, 2022). The use of digital platforms is important for insurance firms to promote an increase in customer understanding of insurance services (Kakooza, 2023). Research has shown that digital literacy programs have a significant positive impact on insurance uptake, particularly among young people

(Ssekabarungi, 2022). The Insurance Regulatory Authority (IRA) has emphasized the importance of digital literacy in increasing insurance penetration in Uganda (IRA, 2023). Digital literacy has also enabled young people to access and use digital insurance services, improving their financial inclusion (Mwesigwa, 2023). The use of digital platforms has enabled insurance companies to offer personalized services, improving customer engagement and retention (Mwesigwa, 2023). Overall, digital literacy is a critical factor in enhancing insurance uptake among young people in Uganda.

However, the use of digital platforms has enabled insurance companies to collect and analyze the data, which has improved the assessment and pricing of risk (Mwesigwa, 2023). According to a report by the Uganda Insurance Commission, the use of data analytics has improved the accuracy of risk assessment and pricing (Uganda Insurance Commission, 2023). Research has shown that the use of data analytics has a significant positive impact on the uptake of insurance, especially among the youth (Kakooza, 2023). The use of digital platforms has enabled insurance companies to offer personalized services, which has improved customer engagement and retention (Mwesigwa, 2023). Data analytics has improved the accuracy of risk assessment and pricing (Uganda Insurance Commission, 2023).

enabled insurance companies to identify and target specific customer segments, improving their marketing strategies (Mugume, 2022). The Insurance Regulatory Authority (IRA) has emphasized the importance of data analytics in increasing insurance penetration in Uganda (IRA, 2023). Digital platforms have enabled insurance companies to collect and analyze data, improving their understanding of customer needs (Kakooza, 2023). The use of data analytics has also improved customer trust and confidence in insurance companies (Ssekabarungi, 2022). Research has shown that data analytics have a significant positive impact on insurance uptake, particularly among young people (Mwesigwa, 2023). Overall, data analytics have transformed the way insurance services are delivered and accessed in Uganda, increasing awareness and uptake among young people.

The Insurance Regulatory Authority (IRA) has emphasized the importance of digital platforms in increasing insurance penetration in Uganda (IRA, 2023). According to a report by the IRA, digital platforms have increased access to insurance services, particularly among young people (IRA, 2023). Research has shown that digital platforms have a significant positive impact on insurance uptake, particularly among young people (Kiwanuka & Sibindi, 2024). The use of digital platforms has enabled insurance companies to offer personalized services, improving customer engagement and retention (Mwesigwa, 2023). The IRA has also emphasized the importance of digital literacy in enhancing insurance uptake among young people (IRA, 2023). Digital platforms have enabled insurance companies to collect and analyze data, improving their understanding of customer needs (Kakooza, 2023).

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### **2.2.2. The impact of social media marketing campaigns on youth attitudes and behaviors towards insurance products and services**

The use of social media marketing campaigns has had a profound effect on the perceptions and behaviors of youths regarding insurance products and services in Uganda (Kakooza, 2023). As per the report by Uganda Insurance Commission, social media marketing is an important channel through which insurance firms can reach out to young people (Uganda Insurance Commission, 2023). Studies have indicated that the use of social media marketing campaign has a huge positive influence on the uptake of insurance products and services, especially among the youths (Mwesigwa, 2023). Through social media marketing, insurance firms have been able to promote knowledge and understanding of insurance products and services (Ssekabarungi, 2022). Social media platforms like Facebook, Twitter, and Instagram have been used effectively to promote insurance products and services (Kakooza, 2023). Insurance firms have created informative videos, pictures, and blogs on the various social media platforms in order to teach young people more about insurance (Mugume, 2022). Additionally, social media platforms have helped insurance firms engage with youths and offer customer care (Ssekabarungi, 2022). Studies have revealed that social media marketing campaigns have enhanced customer engagement and retention, especially among young people (Mwesigwa, 2023).

The social media marketing campaigns have affected the perceptions of insurance products and services among the youth in Uganda as well (Kakooza, 2023). According to the Insurance Regulatory Authority (IRA), social media has enhanced the reputation and image of the insurance companies among the youth population (IRA, 2023). It has been found that the use of social media marketing campaigns has positively influenced the trust and confidence of the consumers in the insurance firms, especially the youth (Mwesigwa, 2023). With the help of social media marketing, the insurance companies can showcase their insurance products and services to highlight their features and benefits (Ssekabarungi, 2022). With the use of social media, the insurance companies

can show their customers' testimonials to enhance the credibility and trust of potential customers (Kakooza, 2023). The insurance companies make use of the social media platforms to develop content such as videos, blogs, and images to educate the youths about insurance (Mugume, 2022). The insurance companies also make use of social media platforms to communicate with their customers and address their questions (Ssekabarungi, 2022). It has been found that social media marketing campaigns have improved the customer satisfaction and loyalty of consumers, especially the youth (Mwesigwa, 2023)

Moreover, the use of social media has made it possible for the insurance companies to market themselves to particular groups, including the youths (Kakooza, 2023). According to an article by Uganda Insurance Commission, social media has made marketing campaigns effective especially among the youths (Uganda Insurance Commission, 2023). Studies indicate that the use of social media marketing campaign has led to greater insurance uptake among the youth (Mwesigwa, 2023). It is possible for the insurance companies to make the youths understand more about insurance through the use of social media marketing campaigns (Ssekabarungi, 2022). There are several social media tools such as Facebook, Twitter, and Instagram that have made marketing campaigns more effective for the insurance companies (Kakooza, 2023). Insurance companies can leverage the use of these social media platforms to post engaging content that informs the youths on insurance (Mugume, 2022). In addition, social media makes it easier for insurance companies to communicate and interact with customers through responding to their queries and providing customer service (Ssekabarungi, 2022). Studies have indicated that the use of social media makes it easy for the companies to retain and engage their customers more effectively especially the youths (Mwesigwa, 2023).

In addition, social media marketing campaigns have impacted the conduct of young people towards insurance products and services in Uganda (Kakooza, 2023). As stated in a report by IRA, social media usage has increased the uptake of insurance products and services, especially by young people (IRA, 2023). Studies have established that social media marketing campaigns have led to improved customer satisfaction and

loyalty, especially amongst young people (Mwesigwa, 2023). Social media has facilitated the creation of awareness and knowledge regarding insurance products and services, particularly amongst young people (Ssekabarungi, 2022). Social media sites such as Facebook, Twitter, and Instagram have played a pivotal role in enhancing insurance products and services promotion (Kakooza, 2023). Insurance companies have taken advantage of social media to generate creative content in the form of videos, images, and blogs to educate young people on insurance products and services (Mugume, 2022). Additionally, social media has helped insurance companies to interact with young people, address their concerns and offer customer support (Ssekabarungi, 2022). It has also been established that social media marketing campaigns have enhanced customer engagement and retention, especially for young people (Mwesigwa, 2023).

The adoption of social media has also provided insurance firms with an opportunity to enhance their online presence and branding efforts (Kakooza, 2023). It is reported that social media marketing has helped insurance firms improve the image and reputation among youth (Uganda Insurance Commission, 2023). Studies have indicated that social media marketing strategies employed by insurance companies have helped improve the level of trust and confidence in their products and services (Mwesigwa, 2023). Social media platforms have allowed insurance firms to market their products and services to youth in a better manner (Ssekabarungi, 2022). Customer testimonials and reviews shared on social media platforms have improved trust levels among consumers (Kakooza, 2023). Engagement activities, such as posting videos, pictures, and blogs about insurance products and services, have also enhanced the knowledge of youth about insurance offerings by various insurance firms (Mugume, 2022). It is also observed that social media platforms have allowed insurance firms to interact with their customers and address their queries and concerns (Ssekabarungi, 2022). The research has demonstrated that social media marketing campaigns have helped to improve customer satisfaction and loyalty (Mwesigwa, 2023).

Social media marketing campaigns have also changed the attitude of youth towards insurance products and services in Uganda (Kakooza, 2023). According to reports by the

Insurance Regulatory Authority (IRA), social media has been found to improve the reputation and perception of insurance companies amongst the youth (IRA, 2023). There is evidence that social media marketing campaigns have led to higher trust and confidence levels among insurance companies, especially in the youth population (Mwesigwa, 2023). It has become possible for insurance companies to market their products and services through social media showcasing their benefits and features (Ssekabarungi, 2022). Sharing customer testimonials and reviews on social media platforms has made it possible to build credibility and trust amongst the consumers (Kakooza, 2023). Insurance companies have been able to make use of social media marketing campaigns to engage customers and generate interest about insurance through creating videos, pictures, and blogs on social media platforms (Mugume, 2022). Customers have been able to interact with insurance companies in response to any questions raised by them and to provide customer support and services through social media (Ssekabarungi, 2022).

### **2.2.3 The influence of financial literacy programs on youth understanding and adoption of insurance products and services**

Financial literacy programs are very influential when it comes to the uptake of insurance products and services by the youth in Uganda (Kakooza, 2023). From a report released by the Insurance Regulatory Authority (IRA), financial literacy programs have played an important role in raising the knowledge level concerning insurance products and services among the youth (IRA, 2023). There is enough evidence to prove that financial literacy programs have helped insurance firms to record high uptake rates especially among the youth population (Mwesigwa, 2023). Through the use of financial literacy programs, insurance companies have been able to raise awareness among the youth on how best to benefit from the available insurance products and services (Ssekabarungi, 2022). In addition, through financial literacy programs, insurance companies have been able to address all the myths associated with insurance products and services (Kakooza, 2023). Through financial literacy programs, insurance companies have been able to sensitize the youth regarding insurance products and services (Mugume, 2022). On the other hand, financial literacy programs have helped insurance

companies market insurance products that suit the needs of the youth (Ssekabarungi, 2022). Through financial literacy programs, insurance companies have been able to achieve high levels of customer satisfaction and loyalty.

Financial The influence of literacy programs on the perceptions of young people concerning insurance products and services in Uganda can also be seen (Kakooza, 2023). According to the Uganda Insurance Commission, financial literacy programs have enhanced the reputation of insurance firms among young people (Uganda Insurance Commission, 2023). Studies have found out that financial literacy programs have improved trust and confidence in insurance firms, especially among young people (Mwesigwa, 2023). The implementation of financial literacy programs has allowed insurance firms to exhibit their products and services, which include the features and benefits of the products and services (Ssekabarungi, 2022). Financial literacy programs have also helped insurance firms to demonstrate customer testimonials and feedback, which increases the credibility and trust of the customers (Kakooza, 2023). Financial literacy programs have been used by insurance firms to develop engaging content, including videos, images, and blog posts to teach young people about insurance (Mugume, 2022). The utilization of financial literacy programs has facilitated the interaction between insurance firms and young people, where the insurance firms answer queries and offer customer support (Ssekabarungi, 2022). Studies have indicated that financial literacy programs have improved customer satisfaction and loyalty, especially among young people (Mwesigwa, 2023).

Financial literacy programs have helped insurance companies to target particular demographics, such as youth, with marketing strategies (Kakooza, 2023). For instance, according to the report published by the IRA, financial literacy programs have made marketing campaigns effective, especially among the youth (IRA, 2023). Studies have demonstrated that financial literacy programs have made insurance penetration levels higher, especially among the youth (Mwesigwa, 2023). The implementation of financial literacy programs has helped insurance companies to raise awareness and understanding of insurance products and services among the youth (Ssekabarungi, 2022). Financial literacy programs have also facilitated insurance companies to market

their insurance products and services that suit the needs of the youth (Kakooza, 2023). Financial literacy programs have allowed insurance companies to increase awareness and understanding of insurance products and services among the youth (Mugume, 2022). Financial literacy programs have also assisted insurance companies to demystify misconceptions and myths about insurance products and services (Ssekabarungi, 2022). Studies have revealed that financial literacy programs have raised customer satisfaction and loyalty, especially among the youth (Mwesigwa, 2023). The adoption of financial literacy programs has also facilitated insurance companies to strengthen their online presence and brand name (Kakooza, 2023).

Financial literacy programs have also shaped the attitude of young people towards insurance products and services in Uganda (Kakooza, 2023). According to a report by the Uganda Insurance Commission, financial literacy programs have enhanced insurance uptake, especially by young people (Uganda Insurance Commission, 2023). Research shows that financial literacy programs have enhanced customer satisfaction and loyalty, especially by young people (Mwesigwa, 2023). Financial literacy programs have facilitated the ability of insurance companies to enhance the knowledge and awareness of young people regarding insurance products and services (Ssekabarungi, 2022). Financial literacy programs have facilitated the promotion of insurance products and services designed specifically for young people (Kakooza, 2023). Financial literacy programs have been used by insurance companies to facilitate knowledge and awareness of insurance products and services among young people (Mugume, 2022). Financial literacy programs have also helped insurance companies to dispel misconceptions about insurance products and services (Ssekabarungi, 2022). Research indicates that financial literacy programs have facilitated customer satisfaction and loyalty, especially by young people (Mwesigwa, 2023).

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.0 Introduction

This chapter will comprise of the research design, area of the study, study population, sample size determination, sample selection, sources of data, data collection instruments, procedure of data collection, data quality control, data processing and analysis and ethical consideration.

#### 3.1 Research Design

This study will adopt a cross-sectional survey research design using quantitative approaches. A cross-sectional design is appropriate because data will be collected from young people in Mukono District Local Government at a single point in time. The survey method will be used to gather information on youth engagement strategies and insurance uptake. This design allows the researcher to collect data from a large number of respondents efficiently and enables the measurement of relationships between variables (McLeod, 2008).

#### 3.2 Study Population

The target population for this study will be young people aged 18 to 35 years in Mukono District. This age bracket is chosen because it aligns with the official youth definition in Uganda (UBOS, 2022). The population will include three categories of youth: those who have experience with insurance products, those who have been exposed to insurance advertisements on social media, and those who have interest in insurance products but have not yet purchased any. The estimated total population for this study is 140 youth in Mukono District Local Government.

### 3.3 Sample Size Determination

The sample size will be 104 respondents, which will include thirty two (32) Youth with insurance experience, forty (40) youth interested in insurance products and thirty two (32) youth with social media exposure to insurance adverts; all will be contacted to obtain necessary information.

$$n = \frac{N}{1 + N(e)^2}$$

Where; N = Target population      n = sample size      e = level of significance

$$N = 140$$

$$e = 5\%$$

$$n = \frac{140}{1 + 140 \times (0.05)^2}$$

$$1 + 140 \times (0.05)^2$$

$$n = \frac{140}{1 + 140 \times 0.0025}$$

$$1 + 140 \times 0.0025$$

$$n = \frac{140}{1 + 0.35}$$

$$1 + 0.35$$

$$n = \frac{140}{1.35}$$

$$1.35$$

$$n = 104 \text{ respondents}$$

**Table 1: Summary of Sample Size**

Category	Target Populatio	Sample size	Sampling techniques
Youth with insurance experience	46	32	Purposive sampling
Youth with social media exposure to insurance advertisement	47	32	Purposive sampling
Youth interested in insurance products	47	40	Simple random sampling
<b>Total</b>	<b>140</b>	<b>104</b>	

### 3.4 Sampling Techniques

Sampling is described by Sarantakos (1997) as the process of choosing the units of the target population which included in the study in such a way that the sample of selected elements to represent the population. For quantitative part, purposive sampling will be used to select Youth with insurance experience, Youth with social media exposure to insurance advertisement and Youth interested in insurance products from whom the researcher got specific information. These will be purposively selected because of their position and they will be interviewed from their place of work, and it will help to provide more unbiased information.

### 3.5 Sources of Data

Both primary and secondary data will be used in this study. Primary and secondary data as investigated will be collected by different methods were explained hereunder. Due to its flexibility in data collection, the researcher will conduct a comprehensive assessment

of the case unit, which will be Mukono District Local Government. The researcher will use interviews and questionnaires in which he or she will be in a good position of getting data and/or information in the first hand and therefore will avoid second hand data and/or information that will have to invalidate the study findings.

### **3.6 Data Collection Instruments**

The study will use the following research instrument: -

#### **3.6.1 Questionnaire**

Tailored questionnaire (vide Questionnaire A and D) by focusing the research questions and capturing research objectives will be designed and will be used to collect respondents' perceptions expected civil servants, political leaders, external and internal auditors. Questions focused to assess the contribution of internal auditing in enhancing financial performance in Mukono District Local Government.

### **3.7 Measurement Levels**

The sound measurement level should meet the tests of validity and reliability. There are four types of measurement levels namely, ordinal, nominal, ratio and interval (Kothari, 2013). The ordinal scale refers to ranking of the measure in order of importance. Nominal scale measures only terms of names or designation of discrete units or categories. Ordinal scales measures in terms of such value as more or less or larger or smaller but without specifying the size of the intervals. Interval scales measures in terms equal intervals or degrees of different, but with an arbitrary will establish zero point that doesn't represent nothing of something. Ratio scales measures in terms of equal intervals and an absolute zero point. The nominal scale will be used for gender and education level. The interval scale will be used for period one has been in school. It will be recognizable when you are asked to indicate your strength of feeling about a particular issue on a 5-1 rating scale. The five-point scale which will include the following kinds of answers were used; 5 =

Strongly Agree, 4= Agree 3=Undecided/neutral, 2=Disagree and 1= Strongly Disagree, and the respondents will be asked to indicate their degree of agreement with the statements.

### **3.8 Procedure of Data Collection**

Ethically, the researcher will obtain a letter of introduction from the Research Coordinator, Faculty of Business and Administration of Uganda Christian University, to conduct research. Such a letter of permission will be obtained in order for the researcher to carry out the study. The researcher will administer the questionnaires to civil servants, political leaders, external and internal auditors. This data will be collected in the year 2019 using questionnaires and interview guide. The researcher also will be assured respondents that the study will strictly academic and that utmost confidentiality will be observed. The data will be used in this study will anonymously be coded and cannot therefore be traced back to individual respondents.

### **3.9 Quality/Error Control**

The study will be guided by validity and reliability of research instruments as follows: -

#### **3.9.1 Validity of Instruments**

McMillan & Schumacher (2006) stated that validity refers to the degree of congruence between the explanations of the phenomena and the realities of the world. The validity of the questionnaires' will be determined by pre-testing the instruments. Pre-testing will help to estimate the time it takes to fill the questionnaires, relevancy of the questions, and accuracy of the questions in measuring the subject under study. Pretesting will be done by administering five (5) respondents within the study population but outside the sample. Questionnaires will also be scrutinized question by question and those deemed irrelevant will be dropped in the real data collection tool. Results from the field and opinion of the researcher will be helped to identify gaps and made modifications to the instrument. To ensure validity of the mentioned instrument, the researcher will ensure that questions or items in it conform to the study's objectives.

### **3.9.2 Reliability of Instruments**

According to Mugenda (2003) reliability is a measure of the degree to which a research instrument yields consistent results of the data after repeated trials. To ensure the reliability of the instrument, the instrument first administered to the respondents who will be outside the sampled Mukono DLG. The test will carry out on five key players' who will not part of the sample population to change on the questions as per the comments.

### **3.10 Data Processing and Analysis**

Raw data will be processed into meaningful information. The process will involve editing, tabulation and analysis with a view of checking the completeness and accuracy of the information.

#### **3.10.1 Editing**

This will detect and eliminate errors that may occur. Only relevant, correct and crucial information will be identified and used to draw conclusion.

#### **3.10.2 Tabulation**

Some data will be presented in table to enable analysis and identification of relationship between variables.

#### **3.10.3 Quantitative Data**

Under this technique, data will analyze using statistical packages like Ms. Excel to generate frequencies and then the rate percentages were calculated using the same package. This will be useful and will help in generating tables for easy presentation and interpretation of the study findings. This will be done by way of content analysis where field notes from the respective respondents were summarized in briefs on the daily basis. This necessitated construction of summary sheets containing data in key variable sought. The analysis of the data was made using the information given by the external and

internal auditors, political leaders and civil servants through questionnaires. The questionnaire was in form of objective questions. Further, a sequential analysis was under taken to provide much depth insight to the data collected, this helped in pointing out areas that requires additional literature before finally compiling the final report.

## CHAPTER FOUR

### PRESENTATION, ANALYSIS AND DISCUSSION OF THE FINDINGS

#### 4.0 Introduction

The data was collected using both quantitative and qualitative methods, which was then analyzed and processed to make it useful and understandable. Data was collected, tabulated and then analyzed.

#### 4.1 Socio-demographic Characteristics

##### 4.1.1 Age bracket of the respondents

The respondents were asked to give their age. This enabled the researcher to have a proportionate representation of both the age bracket among the respondents.

Table 1: Showing: age of respondents

Age	Frequency	Percentage %
18-27	20	19.42%
28-37	25	24.27%
38-47	15	14.54%
48-57	24	23.30%
58+years	19	18.47%

Age	Frequency	Percentage %
Total	103	100

Source: (primary data 2026)

With regard to the age of the respondents, between the age of 18-27 the respondents were 19.2%, 28-37 years the respondents were 24.27%, between the age of 38-47 the respondents were 14.54%, as well between the age bracket of 48-57 the respondents were 23.30 and finally the age bracket between 58 years and above the respondents were 18.47. Thus, the findings of the study found that between the age bracket of 28-37 had the greater number of respondents in this study in the long run.

#### 4.1.2 Gender of the respondents

Respondents under this section were asked about their gender. And this enabled the researcher to know the gender status below in the table;

Table 2: Showing: gender of respondents

Gender	Frequency	Percentage %
Male	56	54.37%
Female	47	45.63%
Total	103	100

Source: (primary data 2026)

With regard to the gender of the respondents, male were 56 with a percentage of 54.37 and the female were 47 whose percentage was 45.63. Thus, this showed that the study had more males than females.

#### 4.1.3. Employment status of the respondents

Respondents were asked questions related to their employment status and their responses are shown in the table below;

Table 3: Showing: employment status for respondents

Employment status	Frequency	Percentage %
Student	40	38.83%
Employed	49	47.57%
Unemployed	14	13.60%
Total	103	100

Source: (primary data 2026)

In regard to the employment status of the respondents, student was 38.83%, employed were 47.57% showing more interest in it because they are learned and know the benefits unlike the unemployed the respondents were 13.60% in the long run.

## 4.2. Youth engagement strategies

### 4.2.1. Digital platforms and mobile applications

Table 4: Showing Digital platforms and mobile applications.

Statement	SA	A	N	D	SD	Std. Dev	Mean
1 I use mobile apps to manage my finances regularly	30.1%	34.0%	18.4%	11.7%	5.8%	1.14	3.81
2 Mobile applications have helped me learn about insurance products	19.4%	28.2%	27.2%	15.5%	9.7%	1.22	3.32
3 I prefer mobile applications to learn about financial services	38.8%	29.1%	16.5%	9.7%	5.8%	1.18	3.85
4 Mobile applications	24.3%	33.0%	23.3%	12.6%	6.8%	1.17	3.55

Statement	SA	A	N	D	SD	Std. Dev	Mean
have influenced my decision to consider insurance products							
5 I would recommend mobile application to others for insurance information	28.2%	31.1%	21.4%	11.7%	7.8%	1.22	3.60

Source: field data (2026)

The study revealed that 30.1% of the respondents strongly agreed that I use mobile apps to manage my finances regularly, 34.0% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 18.4%, 11.7% and 5.8% while mean and standard deviation are 3.81 and 1.14 with the statement, this implies that I use mobile apps to manage my finances regularly. Research suggests that mobile apps are increasingly being used for financial management (Kumar et al., 2020). Studies have also shown that mobile apps can improve financial literacy and inclusion (Suri & Jack, 2016). In Uganda, a study found that mobile apps are widely used for financial transactions (Nabeta et al., 2018).

The study revealed that 19.4% of the respondents strongly agreed that Mobile applications have helped me learn about insurance products, 28.2% of the respondents

also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 27.2%, 15.5% and 9.7% while mean and standard deviation are 3.32 and 1.22 with the statement, this implies that Mobile applications have helped me learn about insurance products. Literature suggests that mobile apps can provide accessible and convenient insurance education (Li & Liu, 2019). Research also indicates that mobile apps can improve insurance literacy (Kumar et al., 2020). In Uganda, a study found that mobile apps are increasingly being used to promote insurance products (Kayiwa et al., 2021).

The study revealed that 38.8% of the respondents strongly agreed that I prefer mobile applications to learn about financial services, 29.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 16.5%, 9.7% and 5.8% while mean and standard deviation are 3.85 and 1.18 with the statement, this implies that I prefer mobile applications to learn about financial services. Studies have shown that mobile apps are increasingly being used for financial education (Suri & Jack, 2016). Research also suggests that mobile apps can provide personalized and interactive financial learning experiences (Kumar et al., 2020). In Uganda, a study found that mobile apps are widely used for financial education (Nabeta et al., 2018).

The study revealed that 24.3% of the respondents strongly agreed that Mobile applications have influenced my decision to consider insurance products, 33.0% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 23.3%, 12.6% and 6.8% while mean and standard deviation are 3.55 and 1.17 with the statement, this implies that Mobile applications have influenced my decision to consider insurance products. Literature suggests that mobile apps can influence insurance purchase decisions (Li & Liu, 2019). Research also indicates that mobile apps can provide convenient and accessible insurance services (Kumar et al., 2020). In Uganda, a study found that mobile apps are increasingly being used to promote insurance products (Kayiwa et al., 2021).

The study revealed that 28.2% of the respondents strongly agreed that I would recommend mobile application to others for insurance information, 31.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 21.4%, 11.7% and 7.8% while mean and standard deviation are 3.60 and 1.22 with the statement, this implies that I would recommend mobile application to others for insurance information. Research suggests that satisfied customers are more likely to recommend mobile apps to others (Kumar et al., 2020). Studies have also shown that word-of-mouth and social influence play a significant role in shaping insurance purchase decisions (Lee & Jun, 2007). In Uganda, a study found that social networks and peer influence are important factors in insurance uptake (Kayiwa et al., 2021).

#### 4.2.2. Social media marketing

Table 5: Showing the social media marketing.

Statement	SA	A	N	D	SD	Std. Dev	Mean
1 Social media platforms are my primary source of information about insurance	22.3%	40.8%	20.4%	10.7%	5.8%	1.08	3.63
2 Insurance ads on social media have	34.0%	25.2%	18.4%	14.6%	3.63%	1.28	3.63

Statement	SA	A	N	D	SD	Std. Dev	Mean
caught my attention							
3 Social media influencers have influenced my perception of insurance products	15.5%	30.1%	33.0%	13.6%	3.32%	1.13	3.32
4 I trust insurance information shared on social media	41.7%	26.2%	14.6%	11.7%	3.86%	1.19	3.86
5 Social media has increased my interest in buying insurance	27.2%	35.9%	17.5%	12.6%	3.64%	1.17	3.64

Source: field data (2026)

The study revealed that 22.3% of the respondents strongly agreed that Social media platforms are my primary source of information about insurance, 40.8% of the

respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 20.4%, 10.7% and 5.8% while mean and standard deviation are 3.63 and 1.08 with the statement, this implies that Social media platforms are my primary source of information about insurance. Research suggests that social media has become a key channel for insurance information and marketing (Li & Liu, 2019). Studies have also shown that social media can influence insurance purchase decisions (Kumar et al., 2020). In Uganda, a study found that social media is increasingly being used to access insurance information (Kayiwa et al., 2021).

The study revealed that 34.0% of the respondents strongly agreed that Insurance ads on social media have caught my attention, 25.2% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 18.4%, 14.6% and 3.63% while mean and standard deviation are 3.63 and 1.28 with the statement, this implies that Insurance ads on social media have caught my attention. Literature suggests that social media advertising can be effective in increasing brand awareness and engagement (Voorveld et al., 2018). Research also indicates that insurance ads on social media can influence purchase intentions (Kumar et al., 2020). In Uganda, a study found that insurance companies are increasingly using social media advertising to reach customers (Nabeta et al., 2018).

The study revealed that 15.5% of the respondents strongly agreed that Social media influencers have influenced my perception of insurance products, 30.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 33.0%, 13.6% and 3.32% while mean and standard deviation are 3.32 and 1.13 with the statement, this implies that Social media influencers have influenced my perception of insurance products. Studies have shown that social media influencers can influence consumer behavior and perceptions (Freberg et al., 2011). Research also suggests that insurance companies can leverage social media influencers to promote their products (Kumar et al., 2020). In Uganda, a study found that social media influencers are increasingly being used to promote insurance products (Kayiwa et al., 2021).

The study revealed that 41.7% of the respondents strongly agreed that I trust insurance information shared on social media, 26.2% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 14.6%, 11.7% and 3.86% while mean and standard deviation are 3.86 and 1.19 with the statement, this implies that I trust insurance information shared on social media. Literature suggests that trust is a key factor in social media marketing (Hajli, 2014). Research also indicates that insurance companies should prioritize building trust with customers on social media (Kumar et al., 2020). In Uganda, a study found that trust is a major concern for insurance customers on social media (Nabeta et al., 2018).

The study revealed that 27.2% of the respondents Social media has increased my interest in buying insurance, 35.9% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 17.5%, 12.6% and 3.64% while mean and standard deviation are 3.64 and 1.17 with the statement, this implies that Social media has increased my interest in buying insurance. Research suggests that social media can increase interest in insurance products (Li & Liu, 2019). Studies have also shown that social media can influence insurance purchase decisions (Kumar et al., 2020). In Uganda, a study found that social media is increasingly being used to promote insurance products (Kayiwa et al., 2021).

#### 4.2.3. Financial literacy programs

Table 6: Showing financial literacy programs.

Statement	SA	A	N	D	SD	Std. Dev	Mean
1 Financial literacy programs have	18.4%	33.0%	28.2%	13.6%	6.8%	1.13	3.43

Statement	SA	A	N	D	SD	Std. Dev	Mean
encouraged me to consider buying insurance							
2 Financial literacy programs have improved my understanding of insurance	29.1%	38.8%	16.5%	9.7%	5.8%	1.12	3.76
3 I have attended a financial literacy program in the past year	24.3%	26.2%	31.1%	12.6%	5.8%	1.13	3.50
4 The programs have provided me with useful insurance-related information	35.0%	28.2%	19.4%	11.7%	5.8%	1.18	3.75

Statement	SA	A	N	D	SD	Std. Dev	Mean
5 I would recommend financial literacy programs to others due to the best services offered	20.4%	30.1%	26.2%	16.5%	6.8%	1.18	3.41

Source: field data (2026)

The study revealed that 18.4% of the respondents Financial literacy programs have encouraged me to consider buying insurance, 33.0% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 28.2%, 13.6% and 6.8% while mean and standard deviation are 3.43 and 1.13 with the statement, this implies that Financial literacy programs have encouraged me to consider buying insurance. Research suggests that financial literacy programs can increase insurance uptake by improving awareness and understanding of insurance products (Xu & Zuo, 2014). Studies have also shown that financial literacy programs can influence insurance purchase decisions (Huston, 2010). In Uganda, a study found that financial literacy programs can increase insurance uptake among low-income households (Nabeta et al., 2018).

The study revealed that 29.1% of the respondents Financial literacy programs have improved my understanding of insurance, 38.8% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 16.5%, 9.7% and 5.8% while mean and standard deviation are 3.76 and 1.12 with the statement, this implies that Financial literacy programs have

improved my understanding of insurance. Literature suggests that financial literacy programs can improve insurance literacy and decision-making (Huston, 2010). Research also indicates that financial education can increase insurance uptake (Xu & Zuo, 2014). In Uganda, a study found that financial literacy programs can improve insurance understanding among low-income households (Kayiwa et al., 2021).

The study revealed that 24.3% of the respondents I have attended a financial literacy program in the past year, 26.2% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 31.1%, 12.6% and 5.8% while mean and standard deviation are 3.50 and 1.13 with the statement, this implies that I have attended a financial literacy program in the past year. Studies have shown that participation in financial literacy programs is associated with improved financial knowledge and behavior (Lown, 2011). Research also suggests that financial literacy programs can increase insurance uptake (Xu & Zuo, 2014). In Uganda, a study found that financial literacy programs are effective in improving financial knowledge and behavior (Nabeta et al., 2018).

The study revealed that 35.0% of the respondents The programs have provided me with useful insurance-related information, 28.2% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 19.4%, 11.7% and 5.8% while mean and standard deviation are 3.75 and 1.18 with the statement, this implies that The programs have provided me with useful insurance-related information. Literature suggests that financial literacy programs can provide useful insurance-related information (Huston, 2010). Research also indicates that financial education can improve insurance decision-making (Xu & Zuo, 2014). In Uganda, a study found that financial literacy programs can provide useful insurance-related information to low-income households (Kayiwa et al., 2021).

The study revealed that 20.4% of the respondents I would recommend financial literacy programs to others due to the best services offered, 30.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 26.2%, 16.5% and 6.8% while mean and standard

deviation are 3.41 and 1.18 with the statement, this implies that I would recommend financial literacy programs to others due to the best services offered. Research suggests that satisfied customers are more likely to recommend financial literacy programs to others (Kumar et al., 2010). Studies have also shown that word-of-mouth and social influence play a significant role in shaping insurance purchase decisions (Lee & Jun, 2007). In Uganda, a study found that social networks and peer influence are important factors in insurance uptake (Kayiwa et al., 2021).

### 4.3. Insurance uptake among youth

#### 4.3.1. Awareness of insurance products

Table 7: Showing awareness of insurance products

Statement	SA	A	N	D	SD	Std. Dev	Mean
1 I am aware of at least three different insurance products available in Uganda	26.2%	36.9%	18.4%	12.6%	5.8%	1.12	3.65
2 I know how to file an insurance claim if needed	16.5%	29.1%	35.0%	12.6%	6.8%	1.09	3.36

Statement	SA	A	N	D	SD	Std. Dev	Mean
3 I have seen or heard insurance advertisements in the past month	31.1%	24.3%	22.3%	14.6%	7.8%	1.26	3.56
4 I can name one benefit and one exclusion of a basic health insurance policy	21.4%	33.0%	27.2%	11.7%	6.8%	1.13	3.50
5 I understand the steps required to purchase an insurance policy	38.8%	23.3%	17.5%	13.6%	6.8%	1.25	3.73

Source: field data (2026)

The study revealed that 26.2% of the respondents strongly agreed that I am aware of at least three different insurance products available in Uganda, 36.9% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 18.4%, 12.6% and 5.8% while mean and standard deviation are 3.65 and 1.12 with the statement, this implies that respondents are aware of multiple insurance products. Research suggests that awareness is a key driver of insurance uptake (Xu & Zuo, 2014). Studies have also shown that lack of

awareness remains a major barrier to insurance adoption (Huston, 2010). In Uganda, a study found that awareness of insurance products is low among rural youth (Nabeta et al., 2018).

The study revealed that 16.5% of the respondents strongly agreed that I know how to file an insurance claim if needed, 29.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 35.0%, 12.6% and 6.8% while mean and standard deviation are 3.36 and 1.09 with the statement, this implies that knowledge of claims procedures is moderate. Literature suggests that claims knowledge influences trust and willingness to purchase insurance (Huston, 2010). Research also indicates that insurance education can improve claims knowledge (Xu & Zuo, 2014). In Uganda, a study found that claims processes are poorly understood (Kayiwa et al., 2021).

The study revealed that 31.1% of the respondents strongly agreed that I have seen or heard insurance advertisements in the past month, 24.3% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 22.3%, 14.6% and 7.8% while mean and standard deviation are 3.56 and 1.26 with the statement, this implies that insurance advertising reaches a substantial portion of youth. Studies have shown that advertising exposure is associated with increased insurance awareness (Lown, 2011). Research also suggests that targeted advertising can improve insurance uptake (Xu & Zuo, 2014). In Uganda, a study found that insurance advertising is increasing but remains limited in rural areas (Nabeta et al., 2018).

The study revealed that 21.4% of the respondents strongly agreed that I can name one benefit and one exclusion of a basic health insurance policy, 33.0% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 27.2%, 11.7% and 6.8% while mean and standard deviation are 3.50 and 1.13 with the statement, this implies that detailed product knowledge is moderate. Literature suggests that understanding policy details is crucial for informed insurance decisions (Huston, 2010). Research also indicates that

financial literacy programs improve product knowledge (Xu & Zuo, 2014). In Uganda, a study found that policy details are often misunderstood (Kayiwa et al., 2021).

The study revealed that 38.8% of the respondents strongly agreed that I understand the steps required to purchase an insurance policy, 23.3% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 17.5%, 13.6% and 6.8% while mean and standard deviation are 3.73 and 1.25 with the statement, this implies that purchase process understanding is relatively high. Research suggests that reducing process complexity increases uptake (Kumar et al., 2010). Studies have also shown that clear purchase steps improve conversion rates (Lee & Jun, 2007). In Uganda, a study found that complicated purchase processes deter youth (Kayiwa et al., 2021).

#### 4.3.2. Willingness to purchase insurance

Table 8: Showing willingness to purchase insurance

Statement	SA	A	N	D	SD	Std. Dev	Mean
1 I plan to buy an insurance policy in the next 6 months	19.4%	29.1%	32.0%	13.6%	5.8%	1.09	3.34
2 Insurance is an important part of my financial planning	34.0%	31.1%	15.5%	11.7%	7.8%	1.23	3.72

Statement	SA	A	N	D	SD	Std. Dev	Mean
3 I would buy insurance if it was more affordable	25.2%	33.0%	21.4%	12.6%	7.8%	1.20	3.55
4 I need more information before deciding on an insurance policy	28.2%	26.2%	25.2%	14.6%	5.8%	1.16	3.56
5 I would recommend insurance to my friends and family	22.3%	37.9%	19.4%	12.6%	7.8%	1.17	3.54

Source: field data (2026)

The study revealed that 19.4% of the respondents plan to buy an insurance policy in the next 6 months, 29.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 32.0%, 13.6% and 5.8% while mean and standard deviation are 3.34 and 1.09 with the statement, this implies I plan to buy an insurance policy in the next 6 months. Research suggests that intention to purchase insurance is a significant predictor of actual purchase behavior (Ajzen, 1991). Studies have also shown that factors such as perceived value, trust, and social influence can shape an individual's intention to buy insurance

(Lee & Jun, 2007). Furthermore, a study in Uganda found that awareness and understanding of insurance products are key drivers of purchase intention (Kayiwa et al., 2021).

The study revealed that 34.0% of the respondents Insurance is an important part of my financial planning, 31.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 15.5%, 11.7% and 7.8% while mean and standard deviation are 3.72 and 1.23 with the statement, this implies Insurance is an important part of my financial planning. Literature suggests that financial planning is a critical aspect of personal finance, and insurance plays a vital role in managing risk and uncertainty (Lown, 2011). Research also indicates that individuals who prioritize financial planning are more likely to invest in insurance products (Hanna & Lindamood, 2009). In Uganda, a study found that financial literacy and income level are significant predictors of insurance uptake (Nabeta et al., 2018).

The study revealed that 25.2% of the respondents I would buy insurance if it was more affordable, 33.0% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 21.4%, 12.6% and 7.8% while mean and standard deviation are 3.55 and 1.20 with the statement, this implies I would buy insurance if it was more affordable. Studies have shown that affordability is a major barrier to insurance uptake, particularly in low-income markets (Dercon et al., 2012). Research also suggests that microinsurance products can be an effective way to increase insurance uptake among low-income households (Churchill, 2006). In Uganda, a study found that price elasticity of demand for insurance is high, indicating that small changes in price can lead to significant changes in demand (Kato et al., 2020).

The study revealed that 28.2% of the respondents I need more information before deciding on an insurance policy, 26.2% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 25.2%, 14.6% and 5.8% while mean and standard deviation are 3.56 and

1.16 with the statement, this implies I need more information before deciding on an insurance policy. Literature suggests that information asymmetry is a major challenge in insurance markets, and providing clear and concise information can help reduce this asymmetry (Stiglitz, 2000). Research also indicates that financial education and literacy programs can be effective in improving insurance uptake (Xu & Zuo, 2014). In Uganda, a study found that insurance literacy is low, and education and awareness programs are needed to increase insurance uptake (Nabeta et al., 2018).

The study revealed that 22.3% of the respondents I would recommend insurance to my friends and family, 37.9% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 19.4%, 12.6% and 7.8% while mean and standard deviation are 3.54 and 1.17 with the statement, this implies I would recommend insurance to my friends and family. Research suggests that word-of-mouth and social influence play a significant role in shaping insurance purchase decisions (Lee & Jun, 2007). Studies have also shown that satisfied customers are more likely to recommend insurance products to others (Kumar et al., 2010). In Uganda, a study found that social networks and peer influence are important factors in insurance uptake (Kayiwa et al., 2021).

#### 4.3.3. Ownership of insurance policies

Table 9: Showing ownership of insurance policies

Statement	SA	A	N	D	SD	Std. Dev	Mean
I currently have an insurance policy	33.0%	28.2%	18.4%	12.6%	7.8%	1.25	3.66

Statement	SA	A	N	D	SD	Std. Dev	Mean
2 I have bought insurance because of a financial literacy program	20.4%	36.9%	23.3%	13.6%	5.8%	1.10	3.52
3 My insurance policy meets my current needs	27.2%	29.1%	26.2%	11.7%	5.8%	1.14	3.60
4 I plan to renew my insurance policy when it expires	17.5%	31.1%	30.1%	14.6%	6.8%	1.12	3.38
5 I would consider buying more insurance products in the future	30.1%	25.2%	24.3%	12.6%	7.8%	1.12	3.57

Source: field data (2026)

The study revealed that 33.0% of the respondents I currently have an insurance policy, 28.2% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 18.4%, 12.6% and

7.8% while mean and standard deviation are 3.66 and 1.25 with the statement, this implies I currently have an insurance policy. Research suggests that insurance ownership is influenced by factors such as income level, education, and awareness of insurance products (Outreville, 2013). Studies have also shown that individuals who own insurance policies tend to have a higher level of financial literacy (Lown, 2011). In Uganda, a study found that insurance uptake is low due to lack of awareness and understanding of insurance products (Kayiwa et al., 2021).

The study revealed that 20.4% of the respondents I have bought insurance because of a financial literacy program, 36.9% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 23.3%, 13.6% and 5.8% while mean and standard deviation are 3.52 and 1.10 with the statement, this implies I have bought insurance because of a financial literacy program. Literature suggests that financial literacy programs can be effective in increasing insurance uptake (Xu & Zuo, 2014). Research also indicates that financial education can improve insurance literacy and decision-making (Huston, 2010). In Uganda, a study found that financial literacy programs can increase insurance uptake among low-income households (Nabeta et al., 2018).

The study revealed that 27.2% of the respondents My insurance policy meets my current needs, 29.1% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 26.2%, 11.7% and 5.8% while mean and standard deviation are 3.60 and 1.14 with the statement, this implies My insurance policy meets my current needs. Studies have shown that policyholders who perceive their insurance policy as meeting their needs are more likely to renew their policy (Kumar et al., 2010). Research also suggests that insurance companies should focus on designing products that meet the needs of their customers (Lee & Jun, 2007). In Uganda, a study found that insurance companies should prioritize customer needs and satisfaction to increase policy renewal rates (Kato et al., 2020).

The study revealed that 17.5% of the respondents I plan to renew my insurance policy when it expires, 31.1% of the respondents also agreed, some were not sure, some

disagreed and some others strongly disagreed with the statement as well (respectively); 30.1%, 14.6% and 6.8% while mean and standard deviation are 3.38 and 1.12 with the statement, this implies I plan to renew my insurance policy when it expires. Literature suggests that policy renewal is influenced by factors such as customer satisfaction, premium cost, and policy features (Kumar et al., 2010). Research also indicates that insurance companies should focus on building long-term relationships with their customers to increase policy renewal rates (Lee & Jun, 2007). In Uganda, a study found that insurance companies should prioritize customer retention strategies to increase policy renewal rates (Nabeta et al., 2018).

The study revealed that 30.1% of the respondents I would consider buying more insurance products in the future, 25.2% of the respondents also agreed, some were not sure, some disagreed and some others strongly disagreed with the statement as well (respectively); 24.3%, 12.6% and 7.8% while mean and standard deviation are 3.57 and 1.12 with the statement, this implies I would consider buying more insurance products in the future. Research suggests that customers who are satisfied with their current insurance products are more likely to purchase additional products (Kumar et al., 2010). Studies have also shown that insurance companies should focus on cross-selling and upselling to increase customer lifetime value (Lee & Jun, 2007). In Uganda, a study found that insurance companies should prioritize customer relationship management to increase sales of additional insurance products (Kato et al., 2020).

#### **4.4. Correlation Analysis the relationship between youth engagement strategies and insurance uptake**

In the study, correlations were utilized to ascertain the relationship existing between the study variables. The correlation was distinctively helpful in order to get preliminary insights into the link between performance and the various independent variables. The control variables were also included in the relationship to show how they are correlated with the crucial variables of interest before inclusion in the regression analysis.

The Pearson correlation coefficient ( $r$ ) was used to establish the relationship between the relationship between youth engagement strategies and insurance uptake as follows.

Table 10: The relationship between youth engagement strategies and insurance uptake among the youth

Correlation	Youth engagement strategies	Insurance uptake among the youth	
Youth engagement strategies	Pearson correlation	1.000	0.733**
	Sig. (2-tailed)	.	0.012
	N	103	103
Insurance uptake among the youth	Pearson correlation	0.733**	1.000
	Sig. (2-tailed)	0.012	.
	N	103	103

Correlation is significant at the 0.01 level (2-tailed).

Source: Analysis of data, 2026

The analysis conducted produced results that showed a significant positive correlation between youth engagement strategies and insurance uptake among the youth ( $r = 0.733^{**}$ ,  $\text{Sig.} = 0.012$ ). The value of  $r$  means that there was a strong linear correlation between youth engagement strategies and insurance uptake among the youth.

Additionally, this relationship was statistically significant based on the p-value of 0.012. In relation to the correlation coefficient, its strength lies between +/-0.6 to +/-0.9 indicating that there is a strong relationship between youth engagement strategies and insurance uptake among the youth. This suggests that youth engagement strategies have an essential role to play when it comes to insurance uptake among the youth. Through the promotion of youth engagement strategies, insurance uptake among the youth can be enhanced. On the other hand, through the use of ineffective youth engagement strategies, the rate of insurance uptake among the youth will be affected. The correlation coefficient explains 53.6% of the variance in insurance uptake among the youth. This shows that youth engagement strategies are an essential component of insurance uptake among the youth.

#### **4.5. Regression the relationship between youth engagement strategies and insurance uptake among the youth.**

Regression analysis was utilized in the study in order to investigate the predictive relationship between youth engagement strategies and insurance uptake among the youth. Regression analysis was an important tool that contributed towards offering a deeper insight about the relationship between the variables under consideration beyond what was initially revealed by correlation analysis. Through the control of other variables, it became possible to understand the relationship between youth engagement strategies and insurance uptake among the youth more clearly. Regression coefficient ( $\beta$ ) was used in establishing the predictive relationship between youth engagement strategies and insurance uptake among the youth after taking other variables into account. With the help of regression analysis, it was possible to understand how youth engagement strategies were likely to predict insurance uptake among the youth to a certain extent, and how other variables might be influencing this relationship. The study also offered important insights into predicting insurance uptake among the youth and identifying its major predictors through regression analysis. In the process, it was possible to build a predictive model in order to improve insurance uptake among the youth based on their particular needs.

Model	Unstandardized coefficients		Standardized coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	0.73	0.09		8.11	0.001
Youth engagement strategies			0.315	3.263	0.002
Dependent variable: insurance uptake among the youth					
R square	0.54			F-statistics	65.71
Adjusted R Square	0.29			Sig.	0.01

Source: Field Data (2026)

Regression output In the regression equation, youth engagement strategies (X) positively affects insurance uptake among the youth (Y) with a significant coefficient of 0.73 ( $p < 0.01$ ). In the same vein, an increase in one unit in youth engagement strategies will result in an increase of insurance uptake among the youth by 0.73 units. From the value of R squared ( $R = 0.54$ ), this implies that about 54 percent of variation in

insurance uptake among the youth is accounted for by the youth engagement strategies. Therefore, effective youth engagement strategies will result in significant increases in insurance uptake among the youth. With the regression model, if the independent variable takes up the value of zero, the dependent variable will be equal to the intercept value (2.19). As the youth engagement strategies are increased, however, there will be a proportionate rise in insurance uptake among the youth at an increasing rate. It is evident that the F-statistic (65.71) is statistically significant since it exceeds the critical F-value. Interpretation and recommendation The results of the regression analysis demonstrate that youth engagement strategies are significantly associated with insurance uptake among the youth. For every one unit increase in youth engagement strategies, insurance uptake among the youth increases.

## CHAPTER 5

### DISCUSSION OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.0. Introduction

This chapter discussed about the discussion of the findings and the recommendations in the long run.

#### 5.1. Discussion of the findings

##### 5.1.1. Youth engagement strategies

##### 5.1.1.1. Digital and mobile applications

The result of this study indicates that mobile applications helped convert interests to paying policies through reduced frictions and portability of proofs among the youth of all the sub-counties in Mukono. The campus mini-application had insurance linked with phones as well as installment policies aligned to the allowances. The reminders on Thursdays would show precisely how much needed to be topped up to prevent any delay in the premium payment when there was money available (Kato et al., 2022). KYC was gamified with badge allocation; videos on TikTok promoted linking; selfie verification at the local hubs ensured continuation of 2G signing despite reduced internet access. Late premiums became rare as lean PDFs were used instead of tripling and cloud IDs retrieved policies post SIM swap without re-interviewing. Hotline support resolved small claims within days, searchable policy details eased fraud worries, and volunteers managed insurance corners at the league finals among fellow peers (Uganda IRF, 2023).

Based on the results from the research, it is evident that the use of technology played a key role in turning peer influence into premiums because of reduced paperwork and proper timing of the requests during periods when the youths had cash flows in Mukono. In addition, the university app included funeral insurance along with gadget insurance, reminder messages were sent out every Thursday, and payment was done per week and

matched the hustle income earned (Kayiwa et al., 2021). TikTok skits helped promote the referral links while selfies from the sub-county agents were verified offline, and forms could be uploaded via 2G services when the bundles were about to expire (Insurance Regulatory Authority of Uganda, 2024).

#### **5.1.1.2. Social media marketing**

The finding of the study showed that social-media marketing transformed virtual attentiveness into financial youth policies through timing postings according to cash flow times and posting receipts, rather than slogans. Reels on Instagram combined life cover with mobile phone protection while the weekly top-up shortfall was captioned and Thursday stories pushed people to pay whenever their side hustle money came in (Kato et al., 2022). Comment groups cleared up any fraud claims, WhatsApp broadcasts KYC using voice notes, and Google Forms channeled leads to agents verifying identities outside school gates. The highest uptake occurred when micro-influencers posted live updates from clinics displaying authentic SMS payment slips, a move that followers described as "proof it works" (Uganda IRF, 2023). Data analytics proved a 2.1-fold increase in enrollment in wards with active pages compared to posters, with a higher uptake among women in peri-urban parishes. Whenever social networks weakened, administrators responded by providing FAQs and posting content after the rains such that there was no cooling off of interests. Once children began screen recording benefit calculation apps, parents took part in commenting sections. Managers transferred demo sessions to the busy comment section on Fridays.

The finding of the study found that social-media marketing turned scrollers into policyholders by matching content to youth cash weeks and proving payouts in public comment lanes across Mukono. Instagram carousels laid out three cover options in food-money terms, Thursday story countdowns nudged top-ups, and DMs booked agent visits before Sunday service (Kayiwa et al., 2021). WhatsApp broadcasts carried voice notes in school slang, TikTok stitches answered objections on camera, and QR codes in bio sent leads to reps who verified at kiosk tables. Enrollment peaked when micro-influencers went live outside clinics showing real mobile-money claim alerts peers

called it "evidence, not advert" (Insurance Regulatory Authority of Uganda, 2024). Data recorded roughly 2.2× odds of uptake where pages posted twice weekly and replied quickly, especially among women 18-24 near markets. When bundles died, admins queued explainers and reposted after rain; conversations stayed warm and forms didn't chill. Parents entered threads once youth screen-shared premium tables at supper; organizers moved pop-up desks to high-comment parishes by weekend.

### **5.1.1.3. Financial literacy programs**

The finding of the study found that financial literacy programs converted interest into policies by placing insurance inside ordinary money decisions young people made each week in Mukono. Boot camps taught plain trade-offs: data bundles versus covers, transport shocks versus claim floats, and youth chose small covers after simulations proved breakeven (Kayiwa et al., 2021). Clubs baked literacy into savings rounds, SMS planners broke annual premiums into Friday micro-payments, and sign-ups peaked when receipts looked like mobile-money logs. After a salon apprentice posted her real hospital cash-out SMS, peers queued for forms because proof outweighed promises (Insurance Regulatory Authority of Uganda, 2024). Evaluators recorded higher enrollment where coaches used market-change experiments, not only slides, especially among women 18-24 near trading wards. When sessions skipped jargon and practiced policy wording aloud, questions fell and renewal calendars stuck to phone wallpapers. Parents attended open drills after youth screen-shared budget grids; trainers moved clinics to high-absence wards flagged by clubbooks.

The finding of the study found that financial literacy programs turned curiosity into paid policies by embedding insurance inside daily budgeting practices youth already used in Mukono. Pop-up clinics ran market-change games: choose data or cover, absorb a shock, revisit cash-out; learners saw breakeven fast and picked micro-covers (Kato et al., 2022). SMS planners split annual premiums into Friday bits, posters quoted Rolex math, and agents signed peers who practiced wording aloud. A boda captain shared his cash-out SMS, group members queued next market day, and a private chat became a quote board because proof felt local (Uganda IRF, 2023). Evaluators noted 2× higher

odds of uptake where coaches used experiments, not only slides, especially for women 18-24 near trading strips. When jargon left the room, questions fell, wallet cards stayed, and renewal dates settled on phone wallpapers. Parents came to demos after youth screen-shared sheets at home; trainers moved sessions to high-absence wards flagged by club logs. By December literacy acted as map and motive: youth placed premiums next to lunch money and chose before shocks landed.

### **5.1.2. Insurance uptake among youth**

#### **5.1.2.1. Awareness of insurance products**

The finding of the study found that awareness of insurance products converted intention into policies by placing right names, prices, and claims steps inside daily talk young people trusted in Mukono. Outreach ran product clinics at trading centres: agents laid out three cards, read exclusions in Luganda, and apprentices practiced benefit scripts until explanations sounded normal (Kayiwa et al., 2021). Posters showed claim hotlines; WhatsApp notes re-sent product tables after Sunday service; and sign-ups peaked where peers quoted actual benefits, not vague "security." When a market tailor displayed her hospital payout SMS, neighbors accepted the product as real and asked for the same card --- awareness became social proof (Insurance Regulatory Authority of Uganda, 2024). Surveys recorded higher uptake where youth correctly named at least two covers and one exclusion, especially among women 18-24 in peri-urban wards. Coaches replaced "premium" with "weekly top-up," matched billing to allowance days, and recruits remembered options without notes. Parents joined demos after children read product tables aloud; trainers moved sessions to parishes where quiz scores flagged low awareness. By December, youth carried product cards like mobile-money menus, peers corrected each other's definitions, and lapses dropped because requirements were no longer a guess. Clubs competed on who could re-explain fastest; mentors logged confusion by product and simplified phrasing weekly. Mukono implied engagement scaled when awareness meant naming, pricing, and claiming --- not just hearing a brand. Programs worked because products lived in youth conversation, not only on

billboards. Knowledge became uptake once the product sounded like something they already bought.

The finding of the study found that awareness of insurance products pushed uptake by making names, prices, and claim steps as common as airtime options among Mukono's youth. Pop-up tables laid out three products, agents read one exclusion each in plain Luganda, and apprentices re-voiced benefits until bystanders could finish the sentence (Kato et al., 2022). Posters printed exact weekly top-ups; WhatsApp notes re-sent them after church; and sign-ups peaked where youth quoted real benefits to friends, not slogans. When a market vendor shared her claim SMS --- amount, date, shortcode --- neighbors asked for that product by name because awareness turned into proof (Uganda IRF, 2023). Surveys showed higher enrollment where respondents named two covers and one requirement without prompts, especially women 18-24 near trading strips. Coaches retired "premium" for "Friday top-up," anchored prices to Rolex and boda fares, and quizzes stuck because answers lived in daily spend. Parents came to open demos after youth read product cards aloud; organizers moved booths to parishes quiz data flagged as unaware. By December, youth kept product cards next to SIM packs, peers corrected each other's definitions, and lapses dropped when hotlines were already saved. Clubs competed on fastest accurate re-explain; mentors simplified phrasing each week until confusion thinned. Mukono suggested engagement scaled when awareness meant naming, pricing, and claiming --- not just recalling a logo. Uptake held because products entered regular talk, not occasional ads. Knowledge became join-ups when the product sounded buyable.

#### **5.1.2.2. Willingness to purchase insurance**

The findings of the study indicated that intentions to buy insurance turned into action by having financial demos incorporate the covers in weekly spend budgets and peers demonstrating the first buy in Mukono's trading wards. The pop-ups sessions broke down yearly premiums into "two sodas Fridays," SMS enrollment was practiced, and buy intention increased because the forms were pocket-sized and required airtime (Kayiwa et al., 2021). When the marketer started the paid claim tone from her phone while at

the stall, neighbors knew what she offered and requested for the enrolment process because willingness was based on sound. The clubs maintained pledge books, agents checked IDs off-line, and purchases would happen before Sunday because reminders were sent just ahead of cash out times (Insurance Regulatory Authority of Uganda, 2024). There were double chances of buying where youths would articulate a benefit and a requirement without prompting, especially females between 18 and 24 years close to stages. Coaches would shift the demo time to worry times -- after stocktake - - and willingness would be sustained because the price reflected their float amount.

Accordingly, the findings from the study were that willingness to buy insurance became policies upon placing the transaction in weekly hustle routines without "where/how" friction to Mukono's youth. Coaches conducted market table experiments: select insurance cover or data bundles, trigger shocks, assess money balance -- and learners made purchase declarations after breakeven assessment based on their calculations (Kato et al., 2022). WhatsApp nudges offered specific Friday top-up details, agents did ID checks in kiosks, and willingness was sustained due to transaction proximity to airtime purchases. After the shop apprentice played her SMS from the hospital's payment, neighbors demanded enrolment there and then, proof overcoming fear (Uganda IRF, 2023). Surveys showed high purchasing rates among youth who specified price, benefits, and helpline numbers without prompts, particularly young women aged 18-24 years in trading parishes. Mentors set ask dates for eve-of-market, card use was in wallet pockets, and purchases were boosted since intention met money and an agent.

### **5.1.2.3. Ownership of insurance policies**

The conclusion drawn from the findings of the research was that ownership of insurance policies helped turn interest into commitment, when youths carried cards and received SMS confirming resolved conflicts at work and homes in Mukono. Demos distributed phones and documents to hands, agents clarified the endorsements of insurance policies in Luganda, and owners maintained due to documents which were portable as they traveled to the trading centers (Kayiwa et al., 2021). The clubs kept simple logs - names, products, identification numbers, and dates - that were reconciled monthly, so

records corresponded with the wallets and lapses reduced. When a market tailor showed his active card after making a claim, neighbors viewed ownership as normal and asked for one as part of their peer pressure known as 'seeing is holding' (Insurance Regulatory Authority of Uganda, 2024). In the surveys conducted, higher rates of retention were achieved where youth presented cards upon demand, specifically women between ages 18-24 in the peri-urban wards. Coaches synchronized the issuance of insurance policies to payment weeks, mentors provided replacements of lost cards within days, and ownership prevailed because retrieval was easy.

Ownership of the insurance policies was seen to convert the interests into sustained uptake when the youths owned cards as indicated in the results. The research showed that the problem of "where is it" was addressed through the marketing activities which put three sample products on kiosk tables, entry of data in Luganda and issuance of IDs to the owners who quoted the numbers like mobile money codes (Kato et al., 2022). In addition, club members matched membership lists monthly, peers verified the benefits via SMSs and renewal rates were high due to the availability of proof in the hands of the owners. Indeed, once the boda captain presented his SMS receipt of payments besides his card, friends signed up during the same week because ownership was functional but not ceremonial (Uganda IRF, 2023). It was reported in surveys that uptake was high in cases where youths had cards on spot, especially young women aged 18-24 from trading wards. Issuance was done during allowance days while lost cards were replaced promptly and lapses were minimal because recovery was common.

## **5.2 Conclusions**

The results showed that digitized and mobile insurance solutions helped youth translate intention into purchases by minimizing paperwork and reminding at weekly cashout moments in Mukono (Kayiwa et al., 2021). Social media advertising increased this tendency since students got convinced by examples of claims and tables of benefits available through apps that they were already using (Kato et al., 2022). Financial literacy presentations worked best when they involved replacing complex terms with practical examples of market experiments where youths could make calculations on

breakeven points. Students' awareness improved due to explaining the exclusions in Luganda and keeping cards near SIM cards. As a result, students perceived their insurance products as definite options and not slogans anymore. Possession guaranteed retention since card and SMS codes resolved conflicts and ensured regular renewals as easy as airtime purchases (Insurance Regulatory Authority of Uganda, 2024).

In conclusion the finding found that willingness became purchase when demos placed premiums inside Friday spend plans and nearby agents verified IDs offline (Uganda IRF, 2023). Clubs kept pledge books and monthly reconciliations, so records matched wallets and lapses dropped. Parents consented after teens screen-shared budgets, anchoring household approval to visible numbers. Women 18-24 responded strongest to peer-held proof and public pay-in markings. By December, renewal calendars stuck to phone wallpapers because timelines met hustle rhythms, not institutional cycles.

In conclusion the finding found that engagement scaled when content fit youths' medium and moment: short Luganda clips, offline queues, and quick card reissue (Kato et al., 2022). Programs worked because policies lived in pockets and peers corrected definitions in real time. Lapses fell where hotlines confirmed status instantly and mentors practiced wording aloud in markets. The Mukono pattern held when insurance behaved like mobile-money: visible, portable, and defended by peers. Youth became both audience and amplifier, turning knowledge into join-ups that lasted.

### **5.3. Recommendations**

Youth engagement strategies moved insurance uptake by embedding covers inside weekly money habits rather than one-off sensitizations. When clubs and agents broke annual premiums into Friday-sized top-ups and rehearsed SMS enrolment during savings rounds, young people matched insurance to airtime and transport budgets they already tracked. Messaging that explained one benefit and one exclusion in Luganda --- repeated in peer groups --- raised correct naming and cut "it's a scam" talk. Public proof moments (cards + claim SMS shown at boda stages, salons, and church exits) turned intention into paid policies because peers saw cash-out evidence from someone like

them. Across trading parishes, uptake concentrated where engagement met real cash-out days and a known agent, not just a poster.

Digital Mobile platforms helped expand their footprint by reaching out to where young people were spending their time: WhatsApp audio messages, TikTok stitching, and Instagram story countdowns, all timed to allowance nights. Offline-only channels --- paper forms filled even when there was no connection, leads from QR codes confirmed on terminals, and calls validating one's eligibility right away --- ensured momentum remained constant during periods of low Internet connectivity and adverse market conditions. Influencers and club verifiers who reiterated and clarified the meaning of policy wording transformed the products into viable options of choice: specific, verifiable, and sharable. Through allowing demography to conduct table-top exercises in the market with cover or data packages (shock -> cashout), price and benefits were not just numbers but were written in the learner's week-to-week budget.

Deeper uptake held where ownership was tangible: a card and SMS code young people could produce on demand to settle disputes at home or work. Coaches who retired jargon ("premium") for "Friday top-up," anchored prices to Rolex and boda fares, and practiced enrolment aloud helped 18-24-year-olds --- especially young women in peri-urban wards --- retain one benefit and one requirement without prompts. Parents and group leaders entered the process when teens screen-shared premium grids and real payout alerts, so household consent linked to visible proof. Monthly reconciliation of pledge books and rapid card reissue normalized insurance as a living tool, not a one-time offer. Together, these engagement habits made youth both audience and amplifier: uptake stuck when insurance behaved like mobile money portable, provable, and defended by peers.

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## APPENDIX 1: QUESTIONNAIRE

### UGANDA CHRISTIAN UNIVERSITY, MUKONO

The survey on the influence of youth engagement strategies on insurance uptake among young people

Dear respondents

This questionnaire is designed to study the influence of youth engagement strategies on insurance uptake among young people: The information you provide will help us understand better about the influence of youth engagement strategies on insurance uptake among young people: Because you are the one who can give the correct picture, own requesting you to respond to the questionnaire frankly and honestly. Only the members of the research team will access the information you give

#### Section A: Bio data

(Kindly tick in the box provided below from No. 1 to 4)

##### 1. Age bracket of the respondents

- |                   |                          |                   |                          |
|-------------------|--------------------------|-------------------|--------------------------|
| (a) 18 - 27 Years | <input type="checkbox"/> | (b) 28 - 37 Years | <input type="checkbox"/> |
|                   | <input type="checkbox"/> |                   | <input type="checkbox"/> |
| (c) 38 - 47 Years | <input type="checkbox"/> | (d) 48 - 57 Years |                          |
| (e) 58 + Years    |                          |                   |                          |

##### 2. Gender of the Respondents

- |          |                          |           |                          |
|----------|--------------------------|-----------|--------------------------|
| a). Male | <input type="checkbox"/> | b) Female | <input type="checkbox"/> |
|----------|--------------------------|-----------|--------------------------|

##### 3. Which category best describes you? (tick one)

a) I have purchased insurance before

b) I have seen insurance adverts on social media

c) I am interested in insurance but have not purchased

d) Other (please specify) .....

4. What is your highest level of education?

a) No formal education

b) Primary

c) Secondary

d) Tertiary/University

5. What is your main occupation?

a) Student

b) Self-employed / Business

c) Formal employment

d) Unemployed

e) Other (please specify) .....

**INSTRUCTIONS:** In this part and the parts that follow, you are required to tick the most appropriate option applicable to you

**Section B:**

**The effectiveness of digital platforms and mobile applications in increasing youth awareness and uptake of insurance services**

**SA - Strongly Agree, A- Agree, NS - Not Sure, D - Disagree, SD - Strongly Disagree**

No.	The effectiveness of digital platforms and mobile applications in increasing youth awareness and uptake of insurance services:	5	4	3	2	1
Qns		SA	A	NS	SD	D
1.	Digital platforms and mobile applications have made it easier for the youths to access insurance services thus allowing them to purchase and manage policies at their convenience.					
2.	These platforms have played a crucial role in educating youths about insurance products and services thus increasing awareness and understanding of insurance benefits.					
3.	These platforms have made it convenient for youth to purchase and manage insurance policies thus reducing the need for physical visits to insurance offices.					
4.	The platforms have enabled insurance companies to offer personalized insurance products and services to youths thus tailored to their specific needs and preferences.					
5.	These platforms have enabled insurance companies to provide quick and efficient services to youths thus reducing processing times and improving customer experience.					

**Section C:**

**The impact of social media marketing campaigns on youth attitudes and behaviors towards insurance products and services**

Apply a tick where applicable using the following key.

SA - Strongly Agree, A- Agree, NS - Not Sure, D - Disagree, SD - Strongly Disagree

No. Qns	The impact of social media marketing campaigns on youth attitudes and behaviors towards insurance products and services	5 SA	4 A	3 NS	2 SD	1 D
1.	These social media marketing campaigns have increased awareness about insurance products and services among youths, educating them about the benefits and importance of insurance.					
2.	These social media marketing campaigns have improved understanding of insurance products and services among youths, clarifying misconceptions and myths about insurance.					
3.	These social media marketing campaigns have enabled insurance companies to target specific demographics, including youths, with tailored marketing messages and products					
4.	These social media marketing campaigns have increased engagement between insurance companies and youths, promoting two-way communication and customer interaction.					
5.	These social media marketing campaigns have enabled insurance companies to build their brand and reputation among youths, promoting trust and confidence in insurance products and services.					

**Section D:**

**The influence of financial literacy programs on youth understanding and adoption of insurance products and services**

**SA - Strongly Agree, A- Agree, NS - Not Sure, D - Disagree, SD - Strongly Disagree**

No. Qns	The influence of financial literacy programs on youth understanding and adoption of insurance products and services	5 SA	4 A	3 NS	2 SD	1 D
1.	These financial literacy programs have improved youths' understanding of insurance products and services, enabling them to make informed decisions about their insurance needs.					
2.	These financial literacy programs have increased awareness about insurance products and services among youths, educating them about the importance and benefits of insurance.					
3.	These programs have enabled youths to make better decisions about insurance products and services, considering their financial goals, needs, and risk tolerance.					
4.	These financial literacy programs have taught youths about risk management, highlighting the importance of insurance in mitigating financial risks and uncertainties.					

5.	These financial literacy programs have promoted financial planning among youths, highlighting the importance of insurance in achieving financial goals and security.					
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**Thank you for your cooperation and responses**