DETERMINANTS INFLUENCING INSURANCE DEMAND IN GUSAU METROPOLIS IN ZAMFARA STATE

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ABSTRACT

This paper aimed to determine the determinants influencing Muslims demand of insurance products in Gusau Metropolis Zamfara State, Nigeria. While employing a cross-sectional and Purposive sampling method, 400 respondents were selected to answer semi-structured questionnaires, but only 345 questionnaires were completed and returned valid for analysis using a multiple regression model for analysis, the results indicate that the determinants studied are positively and significantly related to insurance products demand among the Muslims in Gusau Zamfara State. This implies that all the determinants play major roles in influencing Muslims Potential customers of insurance products. Again, it was observed that all the variables have strong positive relationship with insurance products demand in Gusau Metropolis, Zamfara State, Nigeria. Apart from income which was identified as the major challenge to the demand of insurance products, other challenges such as lack of knowledge/Awareness on insurance Products, Religious and Cultural inclinations are also issues that deter Muslims in Gusau Metropolis from demanding insurance products. Based on these outcomes and challenges, the study recommends that insurance companies develop marketing strategies that are customer centred, religious and culturally conscious by taking into consideration the determinant under study and also incorporate Islamic insurance window.

Keywords: Insurance Consumers, Income, Awareness, Religion and insurance demand

INTRODUCTION

Human beings are confronted with dangers in life knowingly or unknowingly, avoiding risk is also paramount for a successful life. Insurance cover has a great role to play in life betterment. Insurance is a social protection in which members of group (called .the insured.) transfer risk to another party (called an .insurer.) in order to mitigate experience loss, which predicts losses and provides for settlements of losses from monies gathered referring to (premiums) by all members who transferred risk (*Ali, Isa, &* Yusuf, 2015). It is asserted by previous studies that insurance patronage in Africa and Nigeria particularly is poor. A record shows that only (1.8%) and (1.9%) market share of insurance contribution for Africa and Nigeria respectively are recorded. Amaefula, Okezie, & Mejeha, (2012)

Nigerian insurance industry is ranked 65th globally in terms of size and 6th out of the 8 largest markets in Africa. Insurance sector in Nigeria is contributing in Gross Domestic Product (GDP) Ashfaq, (2010)**.** Succeeded studies have been conducted on what has engendered this state of affairs. Man as a human being is with ideas of corporation in solving social problems, Many individuals from different societies come together to be one in communities, villages, Towns and cities for a purpose which mainly is solving individualistic problems collectively. Ackah and Owusu, (2012)

In the same vein, our way of life (culture) influences most of the activities of our daily lives including our dispositions, decisions and even our behaviours. This study seeks to explore some of the demographic determinants influencing insurance demand among Muslims in Nigerian, Using Gusau in Zamafara State as a case study. The determinants act as agents of socialization through which people obtain the norms and values that shape and guide their attitudes and behaviour. Daniel, (2015).

Little literature contains very limited work on the impact of demographic determinants on insurance consumption Furthermore, the meanings ascribed to modern insurance such as Motor, Life and Marine are not culturally constructed and assimilated to ensure and mean planning ahead to insure unforeseen risks that may befall ones property and life, few articles have addressed this area, in general ignoring differences along specific Muslims Demographic concerns. Hence, the purpose of this study is to examine the Muslims Demographic Variables impacting insurance products demand in the study location and filling the gap in knowledge.

Moreover, it is not an overemphasis mentioning the impact of religion, culture, income, and awareness in societies and there particular benefit to insurance marketers, students of insurance, and related fields such as marketing, economics, banking and finance and its practical significance to insurance brokers, regulators and many more. It is therefore pertinent The findings would open the floodgates of opportunities that insurance marketers have ignored or paid little or limited attention to, thus leading them to higher returns on investment and an increase in the market share of insurance services through increase in products demand and opening Islamic insurance window base transactions. The variables under study when properly explored theoretically and empirically, may eliminate some of the inhibitions of low insurance demand in Gusau Zamfara state in particular and Nigeria in general. The study is likely bringing good things about insurance by inform both participants and the practitioners that insurance is not all about calamities it can also be seeing as solidarity in risk management.

STATEMENT OF THE PROBLEM

The inevitability of risk justifies the importance of insurance. Accident, Fire and death can befall anyone unnoticed; individual readiness to cover these unforeseen tendencies is obvious in human endeavour. Among the best way to protect victims for a successful life is to cover their life and properties. Business firms ensure there continues success through insurance cover. Despite all these justification Muslims run away from insurance products. Ashfaq (2012). It's thus becomes pertinent to investigate the demographic determinants affecting Muslims demand of insurance products in Gusau Zamfara State with variables such as religion, culture, income, and awareness.

RESEARCH OBJECTIVES

The general objective of this study is to investigate the demographic determinants affecting Muslims demand of insurance Products in Gusau Zamfara State, Nigeria.

Specific objectives of the Study:

1. To explore the impact of religion on Muslims demand of insurance Products in Gusau Metropolis, Zamfara State.
2. To examine the impacts of culture on Muslims demand of insurance Products in Gusau Metropolis, Zamfara State.
3. To determine the impact of income on Muslims demand of insurance Products in Gusau Metropolis, Zamfara State
4. To find out the impact of awareness on Muslims demand of insurance Products in Gusau Zamfara State.

Hypothesis of the Study
1. H1. There is relationship between religion and demand of insurance product and services in Gusau metropolis
2. H2. There is relationship between culture and demand of insurance product and services in Gusau metropolis
3. H3. There is relationship between awareness and demand of insurance product and services in Gusau metropolis
4. H4. There is relationship between income and demand of insurance product and services in Gusau metropolis

REVIEW OF RELATED LITERATURE
Previous studies such as that of Jama (216), *Elvis & Andrews, (2015).* Ackah, (2012) and Daninga, (2014) shows how people restrain from insurance products because of religious believes and culture. Many do not demand insurance Products simply because their religious and cultural believes prevent them. *Guyo & Adan, (2013).* Lack of clear information contributed towards the slow demand of insurance Products in northern Nigeria (Jama, 2016). Despite the high level of other insurance facilities in Nigeria such as health and Agricultural Ibok (2012), found that there is less awareness on how to benefit from insurance products generally, especially in northern Nigeria, Gusau inclusive. This may be as a result of their shallow religion and culture believes preventing them from listening to any concept related to insurance.

In finding the determining factors for demand of life insurance product in Somalia, acceptance of Islamic insurance (Takaful) is determined by perception, awareness, attitude and knowledge of the services itself (Jama, 2016), while in Kano metropolis, awareness, perception, trust and confidence are the major determinants (Maiyaki & Ayuba, (2015). In another study, Honwick, (2012) found that, only perception and religiosity has influence on Muslims' consumers' preferences towards Takaful products in Malaysia.

Also in determining the socio-cultural factors affecting insurance patronage in Lagos state, Nigeria by Mansur, Masduki and Zulkanaini (2015) found Religion and Ethnicity as significant factors in determining insurance Patronage, in a similar vein, Kirigia and Greane, (2016) in the study of customer patronage of insurance policy in Ghana, the result shows that income and religion are positive factors influencing the patronage of insurance policy in Ghana. In another study conducted in Lagos by Ifejionu and Emmanuel (2013) the research result indicate a positive relationship between religion and Cultural believe on the demand of life assurance policies. While Gbadamosi, (2009) in his study on the attitude of Nigerians

towards insurance services found marital status and household income as factors influencing insurance services in Nigeria.

In a similar studies conducted by (Adamu, undated) in Gombe State on the Acceptance and patronage of insurance services in northern Nigeria, the purpose of the study is to find out what precisely account for relatively poor patronage of insurance services in northern Nigeria, particularly now that Islamic insurance is established. The Methodology/design- Interrelationship among the variables (attitude, subjective norms, perceived behavioural control, awareness and religion) is examined to see the extent of influence each has on customers' acceptance and patronage. Empirical survey among 288 members of the public, (both insured and non-insured) is made using SPSS software for analysis to measure their awareness level, religious rulings subjective norms, perceived behavioural control and attitudes towards insurance services.

The Findings revealed that attitudes and awareness, most often negative, are found to be the cause of low patronage of insurance services. It is also found that, religious values, subjective norms and behavioural control factors does not account for poor acceptability and patronage. The result showing religion not a factor for poor patronage of insurance services may be as a results religious diversity in the study area like Gombe state with multi-ethnic and religious plurality. But poor marketing strategies play an important role in the persistent of such negative surge,

Also a study on the impact of Islamic belief on the demand for life assurance policies in Lagos state, Nigeria by (Ifejionu and Bamidele 2013) Emmanuel of the Department of Accounting and Finance, Lagos State University, Ojo, Lagos, Nigeria. The study discusses how Islamic belief has affected the demand for life assurance and how policies whose operability will be on a mutual and co-operative basis devoid of the competition of private enterprise can be promoted. In doing this questionnaire was administered to some Islamic mission in Lagos State South West Nigeria and spearman's rho correlation was used to test the hypothesis. It was found out that the respondents agreed that providing for the future and one's dependant is good but the current way that conventional insurance is practiced is a factor contributing to why they do not consider buy insurance. Rather they have explored other ways to meet their future and dependant's need. The findings showed that Islamic believes does affect the demand for life insurance products.

In the same vein, a Perception and Adoption of Islamic Insurance in Malaysia: An Empirical Study by (Ayinde and Echchabi.2012) The main purpose of the study is to examine the Malaysian customers' willingness to adopt Islamic insurance services as well as the factors that may influence their behaviour. A total of 200 questionnaires were randomly distributed to Malaysian customers. The data analysis was done through Structural Equation Modelling and t-test. The findings indicate that the Malaysian customers are willing to adopt Islamic insurance services, and their decision is depending on two factors i.e. compatibility and awareness. Awareness as one of the present studies variable proved to be significant factor for adopting Islamic insurance services, the result which revealed Muslims in Gusau will demand insurance products if awareness is improved is backed.

Another study by (Gloria 2016) in Ghana focusing on what influence customer Patronage of insurance policies: An Empirical Assessment of Socio-Economic and Demographic Determinants of Insurance Patronage in Ghana, Employing a cross-sectional

and convenient sampling method, 200 respondents were selected to answer semi-structured questionnaires. Using a Probit econometric regression model for analysis, the results indicate these SED determinants are positively and significantly related to insurance demand, except that of religion. This implies that SED determinants with the exception of religion play major roles in influencing people's decision to subscribe to insurance policies. Again, it was observed that with the exception of religion, all the SED variables have strong positive relationship with insurance patronage in Ghana. Apart from income which was identified as the major challenge to subscribing to insurance policies, other challenges such as lack of knowledge on insurance policies, inadequate transparency of insurance policies, and difficulty in obtaining insurance claims, do deter people from taking up insurance policies. Based on these outcomes and challenges, the study recommends that insurance companies develop marketing strategies that are customer cantered, by taking into consideration the SED characteristics of consumers.

METHODOLOGY
Population of the study
The population of the study consist of only the Muslims in Gusau Metropolis who are mainly residents of Guasu city in Zamfara State, the population according to National population commission (NNP, 2015) is between 600,000 - 900,000. And this includes all Muslims men and women in Gusau metropolis.

Sampling technique and procedures
400 questionnaires distributed, and according to the research advisors (2006), the sample size of 400 respondents is considered acceptable for a population of 500,000 to 1,000,000 at 95% confidence level and 0.05 margin of error.

Instruments Employed
Field survey by close ended structured and self-administered questionnaire with multiple choice questions was used (Majid and Zulhanair 1991), distributed in Gusau Metropolis Gusau headquarter of Zamfara State. The questionnaire is made up of two parts. Section A contains the constructs of the independent and dependent variables. They are measured on five points Likert scale (from 1 to 5), because of the simplicity it has in getting feedback on how strongly people feel about a problem. Second section of the questionnaire collect data on demographic information of respondents, like age, gender, education, employment type, income level, tribe and religion of the respondents. The questionnaire is adopted from other research works and is designed in English.

Test of Reliability and Validity
Test of reliability through pilot testing the questionnaire. 400 copies of questionnaire were distributed in the study area. When a lower Chronbach's alpha (0.40 – 0.70) was observed, some questions were removed to improve the Chronbach's alpha, questionnaire was adjusted and distributed thereafter. The substantive responses showed coefficient of above 0.7 which is sufficient according to Glass and Stanley (1970). Furthermore, the instrument also passed through an internal consistency test and it measures the extent to which the items in the

instrument 'hang together'. Nunnally (2010) recommends a minimum of 0.7 Chronbach's alpha coefficients. Therefore, the instrument for the study has been tested to ensure internal consistency of the measures and the results were obtained. Validation of the instrument of the study was done in accordance to Sambo and Dong, (2008). The reason for this was to ascertain whether the contents of the instrument actually measure the variables.

Theoretical perspectives Employing Theory of Consumer Behaviour
Research cannot work without theory. Theory simply means the connection of ideas; it requires us to connect ideas of unity, identity, repetition and sequence that is why it takes some time to learn. This also refers to abstractions, speculations, ideas and conceptual constructions which are tentative and attempt to make a causal explanation or descriptive illustration of a particular phenomenon. In this work, we shall allude: the Theory of Consumer Behaviour: The traditional theory of consumer behaviour assumes that the consumer or decision Maker is certain of the outcomes arising from alternative acts or decisions. However, any choices made by consumers take place under conditions of uncertainty.

DATA ANALYSIS TECHNIQUE
Check of retrieved questionnaire was done to ensure completeness of data supplied, as well as legibility and consistency. After which the usable copies of questionnaire were serially numbered numerically coded for computer processing, questionnaires identified with incomplete responses were removed. Data obtained was analysed with inferential statistical technique. Multiple regression analysis was employed to test each hypothesis at 95 per cent confidence level. SPSS version 20 was used for multiple linear regressions in hypotheses testing, assumptions establishing linear relationship of variables were met and error terms' independence was conducted.

Data Analysis and Interpretation
 The correlation coefficient shows a positive relationship between Religion and Muslims Insurance Products demand. This is indicated by value of the co-efficient which is 0.743. The correlation reveals a positive relationship of the two variables. This shows that, if good religious understanding can be improved, insurance product demand can also be improved in Gusau Metropolis especially if Islamic insurance is incorporated with conventional insurance. Furthermore, the correlation coefficient analysis revealed a positive relationship of Culture and Muslims Insurance Products demand, as shown by correlation of 0.821. This indicates that when there is good cultural inclination there will be improvement in the demand of insurance products in Gusau metropolis couple with a window based Takaful i.e Islamic insurance. Moreover, correlation coefficient for awareness revealed a positive relationship with Muslims Insurance Products demand, as indicated by correlation of 0.783. This implies that, improved awareness of insurance products may influence Muslims Potential Consumers of the insurance Products with emphasis on matching both Islamic insurance and conventional insurance. Finally, the Correlation coefficient for Income level of Muslims insurance Products Consumers shows strong and positive relationship with its demand, as indicated by correlation of 0.824. The results revealed that if income level of individual is

supportive and improved, insurance products demand may also improve in the same direction, influencing Muslims consumers of insurance products demand in Gusau metropolis

Table 4.1.   Hypotheses Testing of Direct Relationship among independents variables and dependent variable

Hypothesis	Variables	Beta	STDEV	T Statistics	P Values	Remarks
$H0_1$	Rel ->Demand	0.312	0.046	.743	0.000	Accepted
$H0_2$	Cul->Demand	0.122	0.062	.821	0.024	Accepted
$H0_3$	Awa->Demand	0.084	0.063	.783	0.089	Accepted
$H0_4$	Inc->Demand	0.273	0.043	824	0.000	Accepted

Note:[**]Significant at 0.0 (1-tailed),[**]Significant at 0.05 (1-tailed),[*]Significant at 0.1 (1-tailed).
Source: Researcher, 2019

Table 4.2. Summary of Inter – Correlation among Variables

	Variables	Religion	Culture	Awareness	Income
	Behaviour	1.000			
	Religion	.743	1.000		
CORRELATION	Culture	.821	.743	1.000	
	Awareness	.783	.821	.743	1.000
	Income	.824	.783	.821	.743
			.824	.783	.821
				.824	.783
					.824
Sig (1 tailed)	Religion	.000			
	Culture	.000	.000		
	Awareness	.000	.000	.000	
	Income	.000	.000	.0000	.000
N	Behaviour	345			
	Religion	345	345		
	Culture	345	345	345	
	Awareness	345	345	345	345
	Income	345	345	345	345
	There is significant relationship at 0.01 (1-tailed)				

Though Cooper and Schindler (2003) and Tsui, Ashford, Clair, and Xin (1995) opined that correlation level of Multi-Co linearity has no definite value. But, Juliet, (2010), suggested that when r = 0.9 and above it constitute a serious Multi-Co linearity problem and determination of important predictors becomes confused. But in this research, all the variables are equally important and are all positively correlated with each other, but do not constitute Multi-Co linearity. This is also suggested by Saaty, (2011), that when the

independent variables are generally agreed to be major predictors of the dependent variable, the inter correlation between the variables will be high. All the values of Correlations are below 0.9 that is between 0.695 and 0.886 as shown in Table 4.2.

RESULTS/FINDINGS OF THE STUDY

The objectives of the study investigating the effect of religion, culture, income and awareness as significant factors influencing Muslims demand of insurance products is achieved, because there is a significant relationship between all the variables in question with insurance products demand among Muslims in Gusau Metropolis of Zamfara State. This means that high level of religious understanding together with the incorporation of Islamic insurance by conventional insurance can improve the demand of insurance products, the same vein with culture likewise increase in income and awareness guarantee insurance products demand among Muslims in Gusau metropolis. Olugbenga, Bello and Adebimpe, (2010) concurred with this study in their study on Northern Nigeria and socio-cultural effect on insurance consumption.

RECOMMENDATIONS

One of the most important things is to recommend a way out of improving Muslims insurance demand of insurance products. Some of the recommendations as extracted from the findings to cover the gaps in the literature are as follows:

i.   Awareness and Benefits

Findings demonstrated that level of awareness and income shows a strong relationship with Muslims insurance demand. Customers are therefore interested on having awareness of the products and services as well as the awareness of the expected benefit from the demand of such products and increase in income. Thus, in order to have increased demand, insurance providers have to create not just awareness of its existent or products, but what they have to offer in order to create conviction in the minds of Muslims potential consumers especially bringing together both Islamic insurance and conventional insurance. This can be done through media houses, personal communication, templates, and lectures. Yet, care has to be taken in order to ensure not losing focus but creating good religious understanding of the insurance concept.

ii.   Religious and Cultural Understandings

Since religion and culture are found to have influence on consumers' demand of insurance products and people are religiously and Cultural conscious to insurance products, insurance providers should sponsor programs that can enlighten people on why they should patronize insurance products at the same time fulfilling their business obligations and incorporating Islamic insurance with conventional insurance, in order to attract more demand. And stressing the need to understand how religious and cultural beliefs pave way for risk mitigation. It is also among the findings of this study that income level of Muslims potential insurance products consumers is greatly related to their insurance products demand, in reorganisation to that effect Muslims level of income can be improved through adequate provision of daily small and medium entrepreneurship activities with the support of

government. This is because small and medium enterprise has been proving to be a yardstick for bridge of poverty level among men and women by ojjatta, (2016) in their study on the impact of socio-economic factors on the performance of small and medium size enterprises: the case study of kericho in Kenya.

SUGGESTIONS FOR FURTHER STUDIES

One of the limitations regarding to this study is, it cannot cover more than its scope. Therefore, it's suggested therefore, future studies should explore other variables that may have positive influence on the Muslims potential consumers of insurance products towards demand of insurance products apart from the independent variables state in this study. R-squared (R^2) in this work shows the variance of the model has not fully and hundred percent explained by Awareness, Religious belief, Culture and Income in the model. This indicates other variables can still be incorporated by explaining the remaining of the model variance. In view of the above, future research was recommended for examining other variables to explain Muslims consumers' behaviour towards insurance products. It is also recommended that Islamic insurance (Takaful) should be incorporated as a window based insurance if not a full pledge firm in northern Nigeria and Gusau Zamfara State in particular. This is to understand fully if Muslims are really scared of insurance Products because they lack religious and cultural inclinations as shown the findings of this work.

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