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An assessment of E-purchasing of general insurance policies adoption by customers (A case of Professional Insurance)

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Abstract
The rapid advancement of digital technologies has transformed various industries, including the insurance sector. The adoption of e-purchasing platforms for insurance policies offers numerous benefits, such as increased accessibility, convenience, and efficiency. However, understanding the factors that influence customers' decisions to engage with these platforms is crucial for insurance providers aiming to enhance user experience and adoption rates. This study focuses on Professional Insurance, a company seeking to understand the dynamics of customer engagement with its e-purchasing platform. Utilizing a quantitative research approach rooted in positivist philosophy, the research employed a survey design to collect data from a sample of 303 customers. The survey instrument was carefully developed to capture various dimensions of user experience, including performance expectancy, social influence, effort expectancy, facilitating conditions, and behavioral intentions. A strong positive correlation was found between customers' perceived benefits and efficiency of the e-purchasing platform and their actual usage. This indicates that customers who anticipate greater value and efficiency from the platform are more likely to engage with it. The study identified a significant positive relationship between social influence and actual usage. Customers are more inclined to use the platform when they perceive that it is endorsed or recommended by others in their social network, such as peers, family, or the wider community. A strong positive correlation was observed between the perceived ease of use of the platform and actual usage. Customers who find the platform user-friendly and requiring minimal effort are more likely to engage with it. A moderate positive relationship was found between facilitating conditions and actual usage. Customers who perceive that they have access to the necessary support systems and resources are more likely to use the platform. A strong positive correlation was identified between customers' intentions to use the platform and their actual usage. Customers with a clear intention to use the platform are more likely to follow through and complete their transactions.

Keywords: E-purchases, challenges, customers, Insurance and UTAUT

Introduction

This chapter introduces the study on the assessment of e-purchasing of insurance policies adoption by customers, specifically focusing on the case of Professional Insurance in Lusaka, Zambia. The chapter provides a background to the research, outlining the significance of the study, its objectives, and the research questions that guide the investigation. Additionally, it discusses the problem statement, research rationale, and the scope of the study.

Background

In recent years, technological advancements have significantly transformed various industries, including the insurance sector. The rise of digital platforms has led to the emergence of e-purchasing systems, where customers can buy insurance policies online, without the need for physical interaction with agents (Panayiotou, Gayialis and Tatsiopoulos, 2004).

This digital transition is part of a broader trend toward the adoption of e-commerce solutions across different sectors, providing customers with the convenience of purchasing products and services remotely (Zulkarnain, Muda and Kesuma, 2023) [35].

Professional Insurance, a prominent insurance provider in Lusaka, is at the forefront of exploring digital solutions to offer insurance services (Ngulube, 2022). However, it is crucial to assess how effectively customers are adopting e-purchasing for insurance policies. Factors such as ease of use, trust in digital platforms, customer awareness, and the perceived benefits of e-purchasing over traditional methods may influence the rate of adoption (Venkatesh *et al*., 2003) [31]. Understanding these factors is essential for developing strategies that can promote the digital transformation of the insurance sector and improve service delivery (Chong *et al*., 2010).

Despite the implementation of online purchasing systems by Professional Insurance Company in Zambia, there is currently a low adoption rate of e-procurement for general insurance policies (Professional Insurance, 2023). This presents a significant challenge, as the company has invested in digital platforms designed to streamline and simplify the purchasing process. However, many potential customers continue to rely on traditional methods of purchasing insurance, such as in-person visits or phone calls, rather than embracing the convenience and efficiency offered by e-procurement (Gao *et al*., 2015).

This slow adoption may be attributed to various factors, including lack of awareness, trust in digital platforms, or perceived technological barriers among customers (KPMG, 2021). Understanding the reasons behind this low adoption is critical to improving the uptake of online insurance services and maximizing the potential of digital transformation within the industry (Liu *et al*., 2017). The purpose of this study is to assess the adoption of e-purchasing for insurance policies by customers in Lusaka, focusing on Professional Insurance as a case study. By analysing customer behavior, preferences, and challenges related to the adoption of e-purchasing, the study aims to provide valuable insights into the factors that affect the uptake of digital insurance services (Ayo *et al*., 2016). This

assessment will not only contribute to the body of knowledge on e-purchasing in the insurance industry but will also offer practical recommendations for insurance companies looking to enhance their digital platforms and engage with customers more effectively (Hernandez *et al*., 2015) [37].

Through this study, the researcher seeks to explore the potential barriers to e-purchasing adoption, such as technological limitations, security concerns, and customer attitudes towards online insurance transactions (Salisu *et al*., 2021). Additionally, the research will examine the role of customer trust in the insurance provider and the ease of access to digital platforms in facilitating a seamless insurance purchasing experience (Zhu *et al*., 2019). Understanding these factors will be instrumental in shaping the future of e-purchasing in Zambia's insurance industry (Kasim *et al*., 2020) [38].

Statement of The Problem

In recent years, the adoption of electronic purchasing (e-purchasing) platforms for insurance policies has become a significant trend in many parts of the world, with advancements in digital technology enhancing customer convenience and business efficiency. However, in Zambia, particularly within the context of Lusaka, the widespread adoption of e-purchasing for insurance policies remains underexplored, despite the country's growing digital infrastructure (Malambo, 2022).

In particular, Professional Insurance, a one of the key players in Zambia's insurance market, has made efforts to introduce e-purchasing platforms for customers. However, the adoption rate remains low since the implementation e-purchasing systems which, the system records only 25% of the total sales in 2023 of general insurance policies, the rest of the sales were in visit by customers at our offices or designated agents within Lusaka.

This study aims to assess the adoption of e-purchasing of general insurance policies among customers of Professional Insurance in Lusaka. Specifically, it seeks to identify the factors that influence customers' decisions to use or not use the e-purchasing platforms, with a focus on technological, psychological, and socio-economic factors. Additionally, it will evaluate the challenges faced by both the customers and the insurance company in promoting e-purchasing platforms. Given that Lusaka is the economic hub of Zambia, understanding these dynamics is critical for shaping policies and strategies that will enhance the adoption of e-purchasing platforms, thereby boosting the insurance penetration rate in the country.

Aim of the Study

The primary aim of this study is to assess the adoption of e-purchasing platforms for insurance policies among customers of Professional Insurance in Lusaka, Zambia. The study seeks to examine the factors that influence customers' decisions to use digital platforms for purchasing insurance policies. By understanding these factors, the research aims to identify the technological, psychological, and socio-economic barriers to adoption, as well as the strategies that could enhance the uptake of e-purchasing in the Zambian insurance market. Additionally, the study will evaluate the impact of e-purchasing on customer satisfaction and retention, providing actionable insights for both insurance companies and policymakers in promoting digital transformation within the industry.

Research Objectives

1. To assess the current e-purchasing levels of General insurance policies at Professional Insurance.
2. To evaluate the challenges that customers face in the usage e-purchasing systems to buy General insurance policies at Professional Insurance.
3. To determine the strategies that Professional Insurance can adopt to enhance the usage of e-purchasing systems by customers.

Significance of the Study

This study will provide valuable insights for insurance companies, particularly Professional Insurance, on how to enhance the adoption of e-purchasing platforms among their customers. By identifying the key drivers and barriers to adoption, the study will inform targeted strategies that can improve digital engagement, increase market penetration, and ultimately boost the insurance sector's contribution to Zambia's economy. Understanding factors such as customer trust, perceived ease of use, and barriers to digital literacy will enable insurance providers to tailor their offerings and overcome challenges that limit the uptake of online platforms. For example, by addressing concerns related to security, improving customer education, and simplifying user interfaces, insurance companies can foster a more positive customer experience that encourages greater digital adoption.

In addition to its practical implications for Professional Insurance and similar companies, this research will contribute to the broader academic discourse on digital transformation in Africa's insurance markets. As digital technology rapidly reshapes financial services across the globe, there is a need for context-specific studies that explore how digital platforms are being adopted in developing regions like Zambia. This study will fill a gap in the literature by offering empirical evidence on how digital tools and e-purchasing can be integrated into the traditional insurance landscape in sub-Saharan Africa. The findings could help to shape the development of future policies that promote technological innovation within the insurance sector, thus supporting the broader goals of financial inclusion and economic development.

Furthermore, by highlighting the potential barriers that hinder the adoption of e-purchasing such as technological infrastructure limitations, customer trust in digital platforms, and the perceived complexity of online insurance processes the study will contribute to the understanding of the unique challenges faced by insurance providers in emerging markets. The insights gained could guide future research on the role of digital transformation in other African nations, offering a comparative perspective that could benefit policymakers, regulators, and other stakeholders aiming to advance digital solutions in the insurance industry across the continent.

Finally, the findings of this study will assist insurance companies in improving their customer engagement strategies and fostering deeper customer relationships. By better understanding consumer behavior, preferences, and pain points, insurers can design more customer-centric services that not only increase adoption rates but also enhance overall satisfaction, loyalty, and trust in digital platforms. In the long term, this will contribute to the growth of Zambia's insurance industry, leading to increased financial security for individuals and families, which is essential for the nation's social and economic development.

Scope of the study

This study focuses on the adoption of e-purchasing platforms for insurance policies by customers of Professional Insurance in Lusaka, Zambia. The research will specifically explore the factors influencing customer behavior towards the use of digital platforms for purchasing insurance, including technological, socio-economic, and psychological determinants. The study will be limited to Lusaka, the capital city of Zambia, which is the primary economic and technological hub of the country. Lusaka was chosen due to its higher internet penetration and greater access to digital services compared to other regions in Zambia. The focus is on customers of Professional Insurance, a prominent player in the Zambian insurance market. The study will examine both existing and potential customers of the company who may or may not use the e-purchasing platforms for purchasing insurance policies.

Literature Review

Empirical literature review based on research objectives

This section presents an empirical literature review, structured using the funnel approach, starting with global studies and narrowing down to the Zambian context. The review addresses the research objectives of the study, focusing on the current online platforms provided by insurance companies in Zambia, the challenges customers face in adopting online platforms for purchasing policies, and how these systems can be improved to increase adoption.

Global Perspective on Online Insurance Platforms

The global insurance industry has seen a significant transformation due to the integration of digital technologies in the purchase of insurance policies (Singh and Chan, 2022) [30]. In developed countries, insurance companies have increasingly adopted online platforms to streamline processes, enhance customer convenience, and reduce operational costs (López-Nicolás *et al*., 2017). Research by McKinsey & Company (2020) shows that digital adoption in the global insurance sector has been driven by customer demand for greater accessibility, efficiency, and personalization. According to the report, over 50% of global insurance customers preferred using digital platforms for policy management, highlighting the growing reliance on e-purchasing platforms (Bosio, Hayman and Dubosse, 2023; Dadzie, Nyamekye and Yamoah, 2024) [5, 13].

The emergence of insurtech companies, which offer digital insurance solutions with a customer-centric approach, has also influenced traditional insurance companies to invest in digital platforms. For example, Lemonade, an insurtech startup, has revolutionized the insurance industry in the U.S. by providing customers with a fully digital experience, including policy purchase, claims processing, and customer service (Binns *et al*., 2021).

Continental Perspective on Online Insurance Platforms in Africa

Across Africa, the adoption of online insurance platforms has been more gradual, with several challenges impeding the widespread use of digital tools. A study by Omondi *et al*. (2020) [24] on the adoption of digital insurance platforms in Kenya highlights that technological barrier, such as poor internet connectivity and low mobile penetration in rural areas, have limited the growth of digital insurance services. Despite these challenges, the study noted that urban areas have seen more success in adopting online platforms due to better digital infrastructure (Zulkarnain, Muda and Kesuma, 2023) [35].

Research by Kibirige and Lwanga (2022) on the state of digital insurance in Uganda revealed that customers are increasingly open to using online platforms but face concerns over trust and the security of personal information. The study concluded that educating customers about the benefits of digital platforms and addressing security concerns were crucial in increasing adoption rates.

Sub-Regional Perspective on Online Insurance Platforms in Southern Africa

In Southern Africa, the adoption of online insurance platforms has been mixed, with some countries making significant strides while others face challenges. According to Munyai (2021) [22], South Africa has become a leader in the digital insurance space within the region, with companies like Discovery Insurance offering comprehensive online services, including policy purchase, claims submission, and customer support. Munyai argues that the success of these platforms is largely due to high internet penetration rates and widespread use of smartphones in South Africa, enabling more people to access and engage with digital insurance services.

In contrast, Zambia and other Southern African countries face slower adoption rates due to several factors, including limited mobile payment systems and inconsistent internet access, particularly in rural areas. However, Munyai (2021) [22] notes that urban centers, such as Lusaka, have seen growth in digital platforms for insurance, though much of the adoption remains constrained to urban elites and younger, tech-savvy consumers.

National Perspective on Online Insurance Platforms in Zambia

At the national level, the Zambian insurance industry has been gradually integrating digital technologies into its operations. According to a report by the Zambia Insurance Regulatory Authority (ZIRA, 2022), several insurance companies, including Professional Insurance, have begun offering e-purchasing platforms. These platforms allow customers to purchase policies, manage their accounts, and submit claims online. However, the uptake of these platforms has been slow, with ZIRA reporting that less than 5% of insurance transactions are conducted online, reflecting a broader challenge in digital adoption.

A study by Chansa (2021) [9] explored the adoption of digital platforms by Zambian insurance customers and found that there was a growing interest in online insurance but that trust and security concerns were significant barriers. Many customers expressed skepticism about the security of their personal and financial information, which hindered their willingness to complete transactions online. This aligns with global trends where trust in digital platforms is often cited as a major challenge in customer adoption (Zhou *et al*., 2018) [36].

Another study by Mweemba (2020) [21] found that although Zambia's internet penetration rate had increased, with 70% of urban households having internet access (ZICTA, 2023), the use of e-purchasing platforms remained limited to a small, urban population. Factors such as low levels of financial literacy, lack of digital skills, and limited access to secure payment systems were identified as key barriers to the widespread adoption of online insurance platforms in Zambia.

Challenges Faced by Customers in the Adoption of Online Insurance Platforms

Across the studies reviewed, several common challenges emerged regarding the adoption of online insurance platforms by customers. López-Nicolás *et al*. (2017) identified trust, security concerns, and ease of use as primary factors affecting customer decisions to use online insurance platforms globally. These concerns were echoed in Zambia, where Chansa (2021) [9] noted that customers were hesitant to share personal data online due to fears of fraud and cybercrime.

Additionally, Munyai (2021) [22] and Kibirige & Lwanga (2022) observed that low digital literacy and limited access to mobile payment options were critical challenges in the African context. In Zambia, Mweemba (2020) [21] emphasized that while internet access in Lusaka was growing, many customers, particularly older adults and those from low-income backgrounds, lacked the skills to navigate online platforms effectively.

The adoption of e-purchasing services, including online platforms for purchasing goods and services such as insurance policies, has transformed the way businesses interact with customers. However, several challenges hinder customers from fully embracing these digital solutions.

Lack of Trust and Security Concerns

According to(Tarhini *et al.,* (2015) states that, one of the most significant barriers to e-purchasing adoption is the concern over security. Customers are often wary about sharing sensitive personal and financial information online due to fears of data breaches, cyberattacks, or fraud. According to research, many consumers hesitate to use e-purchasing platforms because they perceive online transactions as insecure, especially in regions with limited understanding of online security measures or poor enforcement of cyber laws (Al-Heneiti and Irtaimeh, 2021) [4]. This lack of trust can significantly slow the adoption rate of e-purchasing services, particularly in sectors such as insurance, where personal and financial data is central.

Perceived Complexity and User Experience Issues

Some customers perceive e-purchasing platforms as complex or difficult to navigate. If the user interface of an online platform is not intuitive or if customers experience technical issues such as slow page loading times, errors, or complicated forms, they may abandon the platform and revert to traditional purchasing methods. A study by Bayraktar *et al.,* (2009) highlights that a complicated user experience can reduce customer satisfaction and deter adoption, particularly in sectors like insurance, where customers may already be unfamiliar with the products being offered.

Limited Awareness and Knowledge about E-Purchasing Benefits

Many customers are unaware of the benefits that e-purchasing platforms offer, such as convenience, better pricing, and a more streamlined process (Lancaster, Yen and Ku, 2006) [18]. Without sufficient information, customers may not fully understand how e-purchasing can enhance their experience or may mistakenly assume that the traditional method is superior. In some cases, customers may also be concerned about the lack of personalized service that they believe they would receive through more traditional face-to-face transactions (Shankar *et al*., 2010) [29].

Cultural and Behavioral Factors

Cultural factors and consumer habits also play a role in the adoption of e-purchasing services. In many societies, there is a strong preference for face-to-face interactions, particularly when purchasing important products like insurance. Customers may feel more comfortable discussing policies in person with an agent, asking questions, and negotiating terms. Additionally, some customers may have a general reluctance to change their purchasing habits, even if they are aware of the convenience offered by e-purchasing systems (Mwai, Namada and Katuse, 2018) [20].

Regulatory and Legal Concerns

In certain regions, customers may also face challenges related to the legal and regulatory environment. If consumers are uncertain about the legal implications of purchasing insurance online or the ability to file claims through digital platforms, they may prefer to use traditional purchasing methods. Regulatory uncertainty regarding online transactions, digital signatures, or dispute resolution mechanisms may further contribute to hesitation among potential adopters (Aguilera *et al.*, 2024) [2].

How Online Insurance Systems Can Be Improved to Increase Adoption

To improve the adoption of online insurance platforms in Zambia, several studies have suggested targeted interventions. Alegre and Chiva, (2008) [3], recommends that insurance companies invest in educating customers about the benefits and security features of digital platforms, which could help build trust and encourage wider adoption. Furthermore, ZIRA (2022) advocates for the development of mobile-friendly platforms that are accessible to users with limited technical knowledge.

Munyai (2021) [22] suggested that integrating local mobile payment systems, such as MTN Mobile Money or Airtel Money, could significantly enhance the convenience and accessibility of online insurance platforms in Zambia, especially for those without access to traditional banking systems. Additionally, improving internet infrastructure and expanding mobile network coverage to rural areas could increase the reach of these platforms (Kim, Lee and Roehl, 2018) [16].

This literature review highlights the global and African trends in the adoption of online insurance platforms, focusing on the challenges faced by customers and the potential solutions for increasing adoption. At the national level, Zambia's insurance sector has begun embracing digital platforms, but significant barriers remain, including trust issues, digital literacy, and limited access to mobile payment systems. The literature suggests that by addressing these barriers through education, improved digital infrastructure, and integration of secure payment options, the adoption of e-purchasing platforms for insurance policies in Zambia can be increased.

Theoretical framework

In the context of this study, the UTAUT model is applied to understand the factors that influence the adoption of e-purchasing platforms for insurance policies among customers of Professional Insurance in Lusaka, Zambia. The model includes four key constructs performance expectancy, effort expectancy, social influence, and facilitating conditions that collectively determine an individual's

behavioral intention to use a technology and, subsequently, the actual use of that technology.

Conceptual framework

The conceptual framework provides a clear understanding of the study's independent and dependent variables.

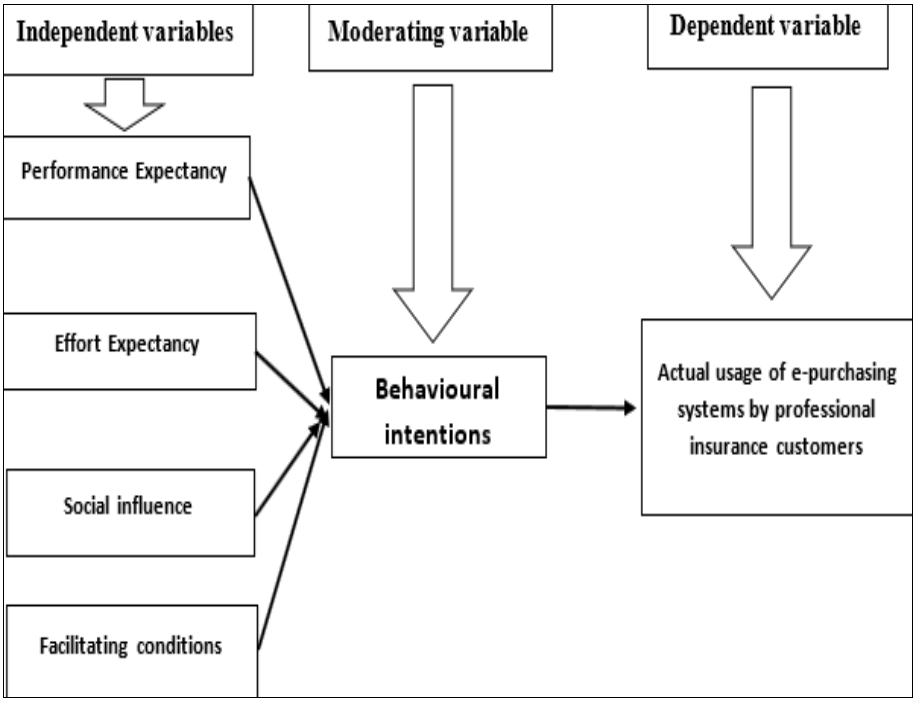

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Fig 1: Conceptual framework

Research Methodology

This section presents the research methods such as the research design, sources of data, sample size, sampling methods as well as methods of data collection, reliability of data, validity of data and ethics that would be used in this study.

Research Philosophy

The study adopted a positivism research approach. Positivism is the research philosophy most commonly associated with quantitative studies, as it posits that knowledge is derived from observable phenomena and that objective reality exists independently of human perception. Researchers adhering to positivism focus on collecting numerical data through experiments, surveys, or statistical analyses to identify patterns, relationships, and generalizable findings (Creswell, 2014) [12]. In the context of quantitative research, positivism assumes that objective reality can be measured or observed through empirical data, and that value-free research is possible, meaning that the researcher's biases should not influence the data collection or analysis process. The approach emphasizes the use of scientific methods, such as hypothesis testing, statistical modelling, and experimentation, to uncover universal laws or principles. Furthermore, positivism asserts that causality and correlations between variables can be established through numerical data and statistical techniques, such as regression analysis. The ultimate goal is to achieve generalizability of results and uncover patterns that can be applied to larger populations (Creswell, 2014) [12].

Research Design

A research design referred to a structured framework that outlined the methods and procedures used to collect, analyze, and interpret data in relation to specific research questions or variables.

For this particular study, the chosen research design was a survey design, which was well-suited for collecting data from a large group of respondents. Survey designs allowed for the systematic gathering of information through questionnaires or interviews, and they were particularly effective when the goal was to assess the opinions, behaviors, or characteristics of a population. The survey design was advantageous because it facilitated the collection of data from a wide range of participants, making it possible to generalize findings to a larger population, as long as the sampling process was rigorous.

Given the nature of this study, which sought to quantify and analyze specific variables, the research employed a quantitative methods approach. Quantitative research was characterized by the collection of numerical data that could be analyzed using statistical techniques. This approach allowed for objective measurement and analysis, making it ideal for testing hypotheses, identifying patterns, and drawing conclusions based on empirical evidence. By using a survey design and quantitative methods, the study aimed to generate data that was both reliable and generalizable, thus contributing valuable insights to the field of research.

Study Population and sample size

The population under the study comprised the customers of Professional Insurance in Lusaka. From this population, a sample size was drawn to determine the number of individuals who would be administered questionnaires for data collection. The target group consisted of the 1,250 current online customers of Professional Insurance, who were considered to be representative of the broader customer base. In order to ensure a robust and unbiased

sample, the sample size was selected using a random sampling method, which helped to guarantee that each individual in the population had an equal chance of being included in the study.

To determine the precise number of participants required for the sample, the Taro Yamane formula was applied. This formula is commonly used in research to calculate sample sizes with a known level of precision. In this case, a 95% confidence level was chosen, meaning that the results of the study were expected to reflect the true population characteristics with a high degree of certainty. Additionally, a margin of error of 5% was set, which is a standard threshold in social science research, providing a balance between accuracy and practicality. This methodological approach ensured that the sample size was sufficiently large to yield reliable and valid findings, while also considering resource constraints and time limitations in data collection.

$$n = \frac{N}{1+Ne^2} = \frac{1,250}{1+1,250(0.05)^2} = \mathbf{303\ respondents}$$

Data Collection Methods

Primary sources referred to first-hand recordings of data or the actual data themselves. Primary data consisted of data obtained directly from the field, specifically from selected respondents for the study. The primary sources enabled the researcher to provide answers to the questions posed by the study.

In terms of the method used to gather primary data, questionnaires consisted primarily of close-ended questions that were administered to the respondents in person. According to Dantzer and Hunter (2000), a self-administered questionnaire was the most effective way to gather self-reports on people's opinions, attitudes, beliefs, and values. To fully meet the objectives of the study, the primary data gathered was supplemented by secondary data from textbooks, journals, corporations' websites, and newspapers.

The questionnaire for this study consisted of close-ended questions with a five-point Likert scale. The first part included demographic questions for the participants. These questions gathered information on the age, gender, and position of the participant within the organization. Participants were asked to rate their level of agreement with each statement using the following scale: 1 denoted strongly disagree, 2 denoted disagree, 3 denoted neutral, 4 denoted agree, and 5 denoted strongly agree.

Secondary sources referred to published and unpublished works of others in the form of books, reports, organizational and academic surveys, statistics, journals, newspapers, and online information from the Internet, all of which were relevant to the topic of the study.

Data Collection Procedure

A self-administered, structured questionnaire was used as the primary tool to gather data from the respondents involved in the study. This method of data collection was well-suited for ensuring consistency across all responses, as the questions were standardized, and the structure of the questionnaire remained uniform for all participants. According to Cooper and Schindler (2016) [11] and Malhotra and Birks (2017) [19], self-administered questionnaires offered a convenient and effective means of collecting data, as they allowed respondents to complete the survey on their own, at their own pace, and in a controlled setting, which minimized the risk of interviewer bias.

Before distributing the questionnaires, the researcher first obtained permission from the human resource manager at Professional Insurance. This approval was necessary to ensure that the researcher had access to the organization's premises and could conduct the study within the company. The permission also ensured that the organization was informed about the nature of the study and its potential impact. Once permission was granted, the researcher proceeded with distributing the questionnaires to the identified respondents.

Each respondent was required to complete a questionnaire after a brief introduction, which explained the purpose and objectives of the study. This introduction was essential for ensuring that the participants were fully informed about the study and their role in it. It also provided respondents with the opportunity to ask any clarifying questions before they began filling out the questionnaire. The researcher emphasized the importance of honesty and transparency in responses, ensuring that participants understood that their answers would remain confidential and that their participation was voluntary.

The distribution of the questionnaires took place during business hours to ensure that respondents were available and had sufficient time to complete the surveys. The researcher was available to answer any questions that arose during the completion of the questionnaires and ensured that the entire process ran smoothly and efficiently.

Data Analysis

In this study, a quantitative method was employed to analyze the data, as it was well-suited for understanding numerical relationships and testing hypotheses (Creswell, 2014) [12]. Given the quantitative nature of the research, data analysis was carried out manually using the Statistical Package for Social Sciences (SPSS), a widely used software for statistical analysis in social science research (Pallant, 2013) [25]. Following the data analysis, a raw data summary sheet was prepared, and this sheet was labeled as an appendix to the study. This served as a comprehensive record of all the data gathered, providing transparency and a reference for future validation of the findings.

The data was summarized using frequency tables, which were an effective way to present the distribution of responses across different variables (Field, 2013). These tables allowed for a clear overview of the responses, which were then interpreted to provide insights into the study's research questions. By grouping similar responses together, the researcher aimed to facilitate further analysis and ensure that the data presentation was coherent and meaningful (Bryman, 2016) [7]. This process of grouping responses also helped to identify patterns or trends in the data, which were crucial for making informed conclusions.

To enhance the clarity of the findings, various tools such as tables, graphs, and charts were employed in Chapter Four of the study. These visual aids helped to present the data in an accessible and easily interpretable format, allowing the reader to quickly grasp key trends and relationships (Neuman, 2014). Additionally, inferential statistics were generated to examine the relationships among the study's variables. Inferential statistics, such as correlation analysis or regression models, provided a deeper understanding of how different variables interacted with one another, helping

to make predictions or test hypotheses based on the sample data (Hair *et al*., 2010). This approach enabled the researcher to draw conclusions about the broader population from which the sample was drawn, thus contributing to the study's overall findings.

Validity

Validity, as used in research, referred to the degree to which the outcome of a study accurately reflected the variable being measured or which the researcher was attempting to measure. According to Eriksson and Wiederscheim-Paul (1997, p. 38), validity was defined as: "The ability of a scale or measuring instrument to measure what is intended to be measured." Validity was therefore concerned with the success rate at which the study measured what the research set out to measure.

There were various types of validity (Hardy and Bryman, 2004) used in research studies, but for the purpose of this study, face validity was employed. This was because the study had been proven through pre-testing, rewording, and re-evaluation of the instrument used (Hardy and Bryman, 2004).

Ethical Consideration

The study was conducted with careful consideration of ethical principles. Each respondent was first informed about the purpose and objectives of the study, as well as the questionnaires to be administered. After explaining the objective of the study, respondents were assured of anonymity and confidentiality before being administered the questionnaire. Regardless of the data collection techniques used, the researcher adhered to a number of ethical principles. Ethics referred to what is right and wrong, and in this research, the researcher ensured that no harm was caused to participants and that their privacy was respected.

The researcher did not ask the respondents any questions that could cause harm or intrude on their privacy beyond the scope of the access agreed upon. Another key principle was the researcher's commitment to maintaining objectivity throughout the study. More importantly, confidentiality and anonymity were upheld, particularly in gaining access to organizations and individuals. This required the researcher to obtain an introductory letter from the institution to clarify the intentions of the study. Additionally, the researcher ensured proper citation and referencing of all materials and works used in the study to protect intellectual property rights.

Results

1. Demographic information

The data on gender distribution in the study indicates that 198 respondents, or 65.3% of the total sample, identified as male, while 105 respondents, or 34.7%, identified as female. This shows a higher representation of male respondents compared to female respondents. The cumulative percentage column shows that 65.3% of the sample are male, and by the time female respondents are added, the total reaches 100%. The total sample size consists of 303 respondents as shown in table 1 below. This distribution provides insight into the gender composition of the study sample, and it may be useful for understanding any potential gender-based differences in the responses or for ensuring that gender is considered when analysing other variables in the study.

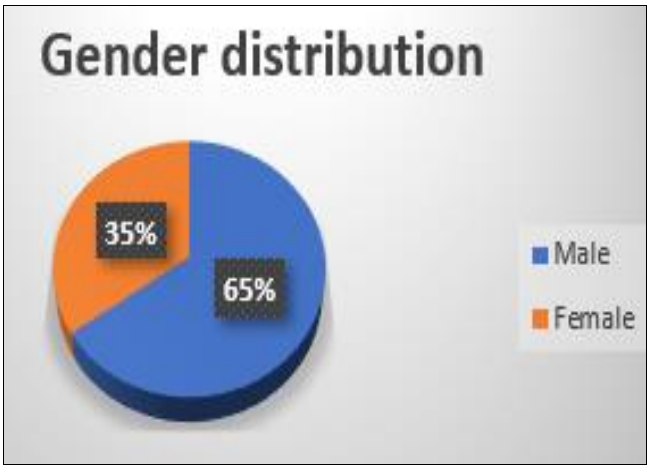

Fig 2: Gender Distribution

2 Age categories

Table below shows the age distribution of the study's respondents indicates a varied representation across different age categories. The youngest group, aged 18 to 24 years, comprised 46 respondents, accounting for 15.2% of the sample, representing the smallest proportion. The 25 to 34-year age group followed, with 73 respondents (24.1%), making it the second largest category. Respondents aged 35 to 44 years totaled 77, representing 25.4% of the sample, while those in the 45 to 54 age range made up the largest group, with 79 respondents, or 26.1%. The oldest age group, 55 years and above, included 28 respondents, representing 9.2% of the sample, which was the second smallest proportion.

Table 1: Age distribution

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 Years - 24 Years	46	15.2	15.2	15.2
	25 Years - 34 Years	73	24.1	24.1	39.3
	35 Years - 44 Years	77	25.4	25.4	64.7
	45 Years - 54 Years	79	26.1	26.1	90.8
	55 Years above	28	9.2	9.2	100.0
	Total	303	100.0	100.0	

3. Inferential statistics

Correlation between Performance expectancy and actual usage

Table 4 shows, the correlation analysis between Performance Expectancy and Actual Usage yielded a Pearson correlation coefficient of 0.741. This value indicates a strong positive relationship between the two variables. Specifically, as customers' performance expectancy their expectations regarding the benefits and performance of e-purchasing rises, there is a corresponding increase in the actual usage of the e-purchasing platform. This suggests that customers who anticipate greater value and efficiency from the platform are more likely to engage with it.

The significance level (p-value) for the correlation is reported as 0.000, which is significantly below the commonly accepted threshold of 0.01. This implies that the correlation is statistically significant, providing robust evidence for the existence of a meaningful relationship

between performance expectancy and actual usage. The likelihood that this correlation occurred by chance is extremely low.

Table 2: Correlation between performance expectancy and actual usage of e-purchases

		Performance Expectancy	Actual Usage
Performance Expectancy	Pearson Correlation	1	.741**
	Sig. (2-tailed)		.000
	N	303	303
Actual Usage	Pearson Correlation	.741**	1
	Sig. (2-tailed)	.000	
	N	303	303

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

The correlation analysis between Actual Usage and Social Influence

The correlation analysis between Actual Usage and Social Influence reveals a Pearson correlation coefficient of 0.811. This indicates a strong positive relationship between the two variables. Specifically, as the level of social influence (e.g., recommendations or opinions from peers, family, or society) increases, the actual usage of the e-purchasing platform also tends to rise. This suggests that individuals are more likely to engage with the e-purchasing platform when they perceive that it is widely endorsed or recommended by others in their social network.

The significance level (p-value) for this correlation is 0.000, which is well below the common significance threshold of 0.01. This indicates that the correlation is statistically significant, meaning there is strong evidence supporting the existence of a relationship between social influence and actual usage. The likelihood that this correlation occurred by chance is extremely low, adding confidence to the finding.

Table 3: correlation analysis between Actual Usage and Social Influence

Correlations

		Actual Usage	Social Influence
Actual Usage	Pearson Correlation	1	.811**
	Sig. (2-tailed)		.000
	N	303	303
Social Influence	Pearson Correlation	.811**	1
	Sig. (2-tailed)	.000	
	N	303	303

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

The correlation analysis between Actual Usage and Effort Expectancy

The correlation analysis between Actual Usage and Effort Expectancy yields a Pearson correlation coefficient of 0.776. This indicates a strong positive relationship between the two variables. In other words, as the level of effort expectancy (the perceived ease of using the e-purchasing platform) increases, the actual usage of the platform also tends to increase. This suggests that when customers find the platform easier to use and less effortful, they are more likely to engage with it.

The significance level (p-value) for this correlation is 0.000, which is significantly below the commonly accepted threshold of 0.01. This indicates that the correlation is statistically significant, providing strong evidence for the existence of a relationship between effort expectancy and actual usage.

Table 4: The correlation analysis between Actual Usage and Effort Expectancy

Correlations

		Actual Usage	Effort Expectancy
Actual Usage	Pearson Correlation	1	.776**
	Sig. (2-tailed)		.000
	N	303	303
Effort Expectancy	Pearson Correlation	.776**	1
	Sig. (2-tailed)	.000	
	N	303	303

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

The correlation analysis between Actual Usage and Facilitating Conditions

The correlation analysis between Actual Usage and Facilitating Conditions yields a Pearson correlation coefficient of 0.617. This indicates a moderate positive relationship between the two variables. In other words, as the facilitating conditions (the resources and support available to help users engage with the e-purchasing platform) improve, the actual usage of the platform also tends to increase. This suggests that when users perceive that the necessary conditions for using the platform are in place such as adequate resources, support, or infrastructure they are more likely to use it.

The significance level (p-value) for this correlation is 0.000, which is significantly below the commonly accepted threshold of 0.01. This indicates that the correlation is statistically significant, meaning there is strong evidence supporting the existence of a relationship between facilitating conditions and actual usage.

Table 5: The correlation analysis between Actual Usage and Facilitating Conditions

Correlations

		Actual Usage	Facilitating conditions
Actual Usage	Pearson Correlation	1	.617**
	Sig. (2-tailed)		.000
	N	303	303
Facilitating conditions	Pearson Correlation	.617**	1
	Sig. (2-tailed)	.000	
	N	303	303

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

The correlation analysis between Actual Usage and Behavioral Intentions

The correlation analysis between Actual Usage and Behavioral Intentions yields a Pearson correlation coefficient of 0.810. This indicates a strong positive relationship between the two variables. Specifically, as individuals' behavioral intentions (their plans or intentions to use the e-purchasing platform) increase, the actual usage of the platform also tends to increase. This suggests that individuals who have a higher intention to use the platform are more likely to follow through and actually use it.

The significance level (p-value) for this correlation is 0.000, which is significantly below the commonly accepted threshold of 0.01. This means that the correlation is statistically significant, providing strong evidence for the existence of a relationship between behavioral intentions and actual usage.

Table 6: The correlation analysis between Actual Usage and Behavioral Intentions

Correlations

		Actual Usage	Behavioral Intentions
Actual Usage	Pearson Correlation	1	.810**
	Sig. (2-tailed)		.000
	N	303	303
Behavioral Intentions	Pearson Correlation	.810**	1
	Sig. (2-tailed)	.000	
	N	303	303

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

Conclusion

First, the study confirmed that performance expectancy, or the perceived benefits and efficiency of the platform, plays a significant role in driving user engagement. The strong positive correlation between performance expectancy and actual usage highlights that customers are more likely to use the platform when they believe it will provide substantial value, such as ease of use and time-saving benefits. This finding is consistent with previous research on technology adoption, particularly the Technology Acceptance Model (TAM), which emphasizes the importance of perceived usefulness in influencing technology adoption.

Second, social influence emerged as a critical factor in shaping customers' decisions to use the e-purchasing platform. The findings indicated that users are more inclined to engage with the platform if it is endorsed or recommended by others in their social network, such as peers, family, or the wider community. This aligns with the Unified Theory of Acceptance and Use of Technology (UTAUT), which highlights the importance of social influence in driving technology adoption. This suggests that Professional Insurance can benefit from leveraging social proof, such as testimonials and recommendations, to enhance user trust and drive platform usage.

Additionally, the study found that effort expectancy, or the ease of use of the platform, is another crucial determinant of user engagement. Customers who perceive the platform as user-friendly and requiring minimal effort are more likely to use it regularly. This finding supports the notion that reducing the perceived complexity of the platform can significantly enhance user satisfaction and encourage repeat usage.

Facilitating conditions, such as the availability of resources and support, were also found to influence platform usage, although to a lesser extent. Customers who perceive that they have access to the necessary support systems and resources are more likely to engage with the platform. This finding suggests that improving customer support services and ensuring users have access to the necessary resources could further enhance platform adoption.

Lastly, the study demonstrated that behavioral intentions to use the platform are strong predictors of actual usage. This aligns with the Theory of Planned Behavior (TPB), which posits that an individual's intention to engage with a system directly influences their behavior. Users who have a clear intention to use the platform are more likely to follow through and complete their transactions.

In conclusion, the findings of this study underscore the importance of factors such as performance expectancy, social influence, effort expectancy, facilitating conditions, and behavioral intentions in shaping customer engagement with e-purchasing platforms for general insurance policies. These insights are valuable for Professional Insurance in refining their platform and improving the overall user experience. By addressing the barriers identified, such as system-related issues and processing delays, and enhancing aspects like ease of use and customer support, Professional Insurance can increase customer trust, satisfaction, and adoption of its digital services.

Recommendations

Based on the findings and conclusions of this study, several recommendations are proposed to improve the adoption and usage of Professional Insurance's e-purchasing platform. These recommendations aim to address the challenges identified by users and enhance their overall experience with the platform.

- **Enhance Platform Functionality and Reliability** The most prevalent issue identified by users was system-related difficulties, including website malfunctions and transaction errors. To improve customer satisfaction and build trust, it is crucial for Professional Insurance to invest in upgrading the technical infrastructure of the platform. Regular maintenance, system updates, and thorough testing should be conducted to minimize technical issues and ensure seamless transactions. Additionally, ensuring that the platform is scalable to handle high traffic during peak times can prevent disruptions.

- **Improve Processing Speed** Slow processing times, including delays in page load and transaction processing, were identified as significant barriers to user engagement. To address this, Professional Insurance should focus on optimizing the speed of the platform. This can include investing in faster server infrastructure, optimizing the website's coding, and reducing the time required to complete transactions. Faster processing not only improves user satisfaction but also reduces the likelihood of users abandoning transactions.

- **Strengthen Customer Support Services** While system-related issues and processing delays were the

primary concerns, 15.2% of respondents also mentioned a lack of customer support as a challenge. Professional Insurance should ensure that timely and effective customer support is readily available for users experiencing difficulties. This could involve expanding the customer service team, offering multiple communication channels (such as live chat, phone support, and email), and providing clear instructions for users on how to troubleshoot common issues. Quick and accessible support can mitigate frustration and enhance the overall user experience.

- **Enhance Platform Usability and User Experience** Although the issue of poor interface design was less prevalent, a focus on improving the platform's usability could still contribute to higher customer satisfaction. Ensuring that the interface is intuitive, visually appealing, and easy to navigate will enhance user engagement. User-centered design principles should be applied, with regular user testing and feedback collection to refine the platform. Simplifying the user journey, reducing the number of steps required to complete a purchase, and providing clear instructions can improve the user experience and encourage repeat use.

- **Leverage Social Influence to Drive Engagement** The findings from this study highlighted the strong role of social influence in driving platform usage. Professional Insurance should consider strategies to leverage social influence, such as encouraging satisfied customers to share their experiences through testimonials, online reviews, or referral programs. Building a community of users who can recommend the platform to others in their social networks can enhance the platform's credibility and drive further adoption.

- **Simplify the Platform and Reduce Effort Expectancy** As effort expectancy was found to be a significant factor in driving platform usage, Professional Insurance should focus on making the e-purchasing process as simple and effortless as possible. This could involve streamlining the registration and purchasing processes, reducing the number of forms users need to complete, and offering features such as auto-fill or pre-populated fields. Additionally, providing a mobile-friendly platform that allows users to easily access and purchase policies from their smartphones can make the platform more convenient for a wider audience.

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