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The Influence of Advertisements of Insurance Policies on Consumer Behavior of Pakistani Citizens

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Abstract
In this global economy, the effectiveness of advertisements especially in influencing consumer behavior plays a central role towards the success of marketing strategies. This thesis aims at examining the impact of insurance policy advertisements on individuals regarding their behavior in the social context of Pakistani society and adopts the Theory of Planned behavior (TPB) as the theoretical foundation. The research is a quantitative one using a cross-sectional survey method; participants are 200, aged between 18 and 60 years, located in Pakistan. In order to analyze the effects of these feelings and attitudes on the beliefs of the consumers and their decision-making process about advertisements toward insurance policies, the research makes use of statistical packages such as SPSS. The results suggest that perceived persuasive tones of insurance advertisements have direct impact on attitude and behavioral intentions which translate to behaviors. More so, the evaluations are more favorable when the advertisements are a good fit for the prevailing norms and beliefs of the consumers towards insurance policies. Therefore, these findings offer support for the application of TPB to examine consumers' responses to insurance advertisements and supply valuable guidelines for advertising practitioners in the insurance industry. The study points out on the revelation of how an advertisement should be related to the users' attitudes which in return assist in the formulation of better advertisement techniques. The findings of the study are crucial for the improvement of consumer knowledge specifically in the insurance sector of Pakistan and pave the way for further research to explore other dominating factors and differences in different demographics.

Key Words: Theory of Planned Behavior, Consumer Behavior, Insurance policies in Pakistan, Insurance Advertisements, Influence of Advertisements, Decision-Making in Buying.

Background
The insurance market in Pakistan has experienced significant growth in recent years due to a combination of factors such as regulatory improvements, economic reforms, and rising public awareness. Both public and private sector companies play a major role in the industry, with the State Life Insurance Company (SLIC) maintaining a substantial market share; other notable companies in the market include Jubilee Life Insurance, EFU Life Assurance, and Adamjee Insurance. The market offers a variety of insurance products, such as health, property, and motor insurance. Despite the market's growth, the percentage of the population covered by insurance is less than 1%, suggesting room for expansion (Malik & Ahmed, 2022).
In Pakistan's economic and social backdrop, the insurance sector is vital. Due to its ability to provide protection against unanticipated events like sickness, accidents, and natural catastrophes, insurance is also essential to social security. Additionally, the sector fosters job growth and advances the nation's human capital (Ahmed, 2021). The insurance industry has adopted increasingly sophisticated and focused advertising methods in response to the emergence of digital media and shifts in consumer behavior. With the rising prevalence of

social media, search engine marketing, and online video commercials, insurers can now interact with customers in real time and target particular demographics with their messaging. This change has been critical in addressing the specific challenges that are attached with the sale of such products as insurance where the benefits cannot be rushed, seen or touched (Iqbal & Malik, 2021).

As any other market, advertising remains the extremely dominant factor in determining consumers' behavior in the insurance sector. Besides creating awareness advertising also changes the attitudes and perceptions of consumers which are significant when making some decisions. Proper advertisement can help in reducing the decision making process, reducing perceived risks and building trust which is an important factor given the complexity and long-term nature of insurance products (Hassan & Anwar, 2018).

Though insurance is a necessity in life, people's behaviour in this sector depends on several factors. The other factors relating to personal and financial ability to purchase insurance and perceived requirement are income and employment status and economic volatility. Another reason why people make decisions regarding purchasing insurance is social factors include; pressure from friends and relatives as well as the culture in the society. Customer psychological factors that are known to affect his/her behavior pattern include perceived value, risk and trust. Policy acquisition and policy maintenance in the long run are typical to those clients who are perceiving insurance product as valuable and credible.

In the case of insurance, culture also plays a fairly significant role in the given sphere and consumers' behaviors as well. Pakistani culture and religion plays a great role in regard to insurance. The concept of Takaful, or Islamic insurance for instance has become popular with the clients who want to obtain the financial security that they believe is compliant with their faith (Siddiqui & Usmani, 2017). Advertisements play a crucial role in modifying the behaviour of the consumers. Common appeal in advertisements amongst insurance commercials is the wish for safety Insurance advertisements for instance may contain themes such as security, worry free insurance, and insurance protection (Belch & Belch, 2018).

Insurance is not like any regular tangible good that can be bought and used in that same day in as much as it can even be touched or tasted, let alone felt physically before it is bought. Therefore, positive consumer behavior is more likely to be driven by advertisements that provide clear message about the benefits of insurance, customer appeal and the establishment of credibility (Dahlen & Rosengren, 2016). Moreover, as we know insurance policies are long term operational hence advertising must focus on emphasizing long term relationship with the clients more so compared to short term relationship. This means that there is a need to adopt a new form of advertising that focuses on issues such as reliability, credibility and enlightening the consumer (Baker & McCarthy, 2020).

Problem Statement

In spite of the fact that advertising has a significant impact on customer demographics and consumption trends globally, limited research has been carried out that relates advertising to consumer behavior especially in the insurance sector of the economy, Pakistan in particular. Existing literature primarily focuses on Western contexts, where insurance industry is well developed and customers' trust in insurance products is relatively high. This is not the case in Pakistan though, where consumers' decisions to purchase insurance is significantly influenced by the social, cultural and economic factors. Consequently, based on the peculiarities of the socio-economic and cultural environment of Pakistan, this research gap highlights the need to conduct a specific study of how advertisements influence the customers' attitudes toward insurance policies in that country.

Previous works have analyzed various antecedents including trust, financial literacy, perceived importance of insurance products which affect the customer behavior in the insurance industry (Iqbal & Malik, 2021; Khan & Javed, 2020). However, empirical evidence identifying the link between the advertising strategies employed and consumers' response in this domain of Pakistan is significantly scarce. In addition, no specific study has been conducted to identify

the impact of emotions, attitudes and perceptions, especially towards advertisements among the insurance consumers of Pakistan.

Therefore, this research endeavors to fill this gap by examining the effect of Pakistani consumers' commercials on insurance plans with special references to Feelings Towards Advertisements of Insurance Policies (FAIP), Attitude Towards Advertisements of Insurance Policies (AAIP), & Attitude Towards Insurance Policies (AIP). This study will concentrate on the following main research questions in order to meet the objectives listed above:

RQ1: What significant impact does 'Feelings Towards Advertisements' of insurance policies have on 'Consumers' Buying Intentions'.

RQ2: What is the relationship between 'Attitude Towards Advertisements' of insurance policies on 'Consumers' Behavior'?

RQ3: What is the role of 'Attitude towards insurance policies' on 'Consumers' Behavior'?

Literature

Pakistan is a developing country that provides a representative social market for research on the insurance industry's marketing strategy. Pakistan is a nation that accepts a multitude of cultures, traditions, customs, and languages while being together in its diversity. The multitude of customs observed in Pakistan amply illustrates the country's diversity. The major ethnicities are Punjabis, Pashtuns, Sindhis, Balochs, Urdu speaking/Muhajirs, Saraikis while Minor ethnic groups include: Hindkowans, Ranghar and Meo, Hazara, Pamiris, Baltis, Chitralis, Kalash (Pakistani ethnicities, 2013).

The insurance sector in Pakistan has also changed as a result of opportunities and difficulties. In 1972, Mr. Zulfiqar Ali Bhutto founded the State Life Insurance Corporation as part of the nation's nationalization program. The State Life Insurance Corporation was formed by the merger of all the then-active life insurance companies, and the state alone had the power to offer financial security to its inhabitants. Following the failure of the Zulfiqar plan in 1992, the state began granting licenses to both domestic and foreign investors in the life insurance sector. As of right now, Pakistan is home to a large number of both domestic and international insurance businesses, including American Life Insurance Ltd., Adamjee Insurance Ltd., EFU Insurance Ltd., and Jubilee Life Insurance Ltd. However, these are little businesses. The Security and Exchange Commission of Pakistan (SECP) oversees insurance firms in Pakistan. Muslims believe in Qadha-oQadar and faith in God's will in the face of calamities like as earthquakes, deaths, accidents, fires, and other events. Islamic ideology includes taking into account a wide range of unanticipated events that God may say. However, it is also a reality that all people are endowed by Allah with the faculty of Aqal, or the mind, and Shaoor, or reason. Every human being needs to consider how they can protect themselves from different threats. However, the strategy employed to mitigate these risks must not go beyond the bounds of Shariah, or Islamic law (Hussain & Pasha, 2011). In actuality, Takaful is a means of reducing risk. Islamic law relies Takaful actions on group members' mutual fortification and support of one another. In Arabic, the word "Kafala" (which signifies sponsorship) is essentially where the word "Takaful" originated (Bakar, 2009).

There are currently five fully operational Takaful firms functioning in Pakistan; two of these companies provide family Takaful services, and the remaining three offer general Takaful services. Market experts claim that Pakistan's economy has a lot of potential for Takaful services, which could lead to the development of a strong Islamic insurance system in the nation. This system could then lead to the development of a Takaful service system and actively contribute to job creation and economic growth. Given that only 0.8% of Pakistan's insurance market is served by companies, the country's economy offers a lot of opportunity for the Takaful industry. Islam forbids insurance, which is one of the reasons Pakistanis have a low inclination towards insurance products (Dawood Takaful, 2014).

In comparison with Pakistan, the Takaful industry is growing more quickly in other Muslim nations, such as Malaysia, where the practice was introduced in 1982 and has quickly

expanded. The Islamic Finance Act of 2013 and the Central Bank of Malaysia's establishment of a new regulatory framework in 2012 and 2013 respectively (Deloitte, 2014). Regarding the discussion of Takaful Life, Masud, H. (2010) asserts that a collaborative contract with positive aspirations for the future is required of the client and the enterprise. According to Chua (2000), the Islamic Insurance System might be used to reduce poverty. Nations with sound credit ratings and stable law and order will always have positive effects on their insurance industries. According to Black & Skipper (2000), financial services, particularly insurance, are more commonly used in nations with higher per capita incomes.

According to Ward & Zubruegg (2002), there is a positive correlation between a nation's political stability and its insurance service consumption. Deniel & Paul (2003) observed that the rate of anticipated non-payment, the pace of cost growth, and the size of the business were significant determinants when it came to obtaining property insurance. Other writers, including as Redzuan (2004), have noted that family Takaful in Malaysia is significantly influenced by per capita income. According to the same author, a state's insurance usage is also influenced by factors such as inflation, interest rates, stock market performance, and saving habits.

Marketers have always been quite interested in consumer behavior. Consumer studies "the procedures by which people or organizations choose, acquire, employ, or discard goods, services, concepts, or encounters in order to fulfill needs and desires" (Solomon, 1995). Within the realm of marketing, the term "consumer" encompasses not just the act of making a purchase, but also patterns of combined buying that involve both pre- and post-purchase actions. Pre-purchase activities could include researching items and brands and becoming more conscious of a need or desire. The assessment of the acquired item in use is one of the post-purchase actions. Each of these has ramifications for both initial and subsequent purchases, and they are all susceptible to the influence of marketers to varying degrees (Foxall, 1987).

"Those acts of individuals directly involved in obtaining, using, and disposing of economic goods and services, including the decision processes that precede and determine these acts" is how Engel et al. (1986) define consumer behavior. Risk aversion and innovativeness are the two key elements influencing customers' decision-making. The degree to which buyers must be certain of what they are buying is gauged by risk aversion. The second variable, innovativeness, is a worldwide metric that indicates how willing customers are to take chances and try out novel approaches.

According to a study, there is virtually little insurance coverage for agricultural laborers and agricultural groups (Patil, 2003). It was noted that consumers were aware of new insurance providers (Raman, 2004). They discovered that 53% of the respondents are under 30, 24% are between the ages of 31 and 40, 2% are between the ages of 41 and 50, and the remaining respondents are all "above 50." They also noted that 56% of the insured respondents are married, and 32% of the respondents are professionals. It is also discovered that 44% of the respondents took out a policy to avoid paying taxes, 52% of them to cover risk, and the remaining respondents used their excess money to invest. Sharma conducted a study titled "Insurance perspective in Eastern-up" with the intention of examining the variables or motivations underlying the acquisition of the insurance policy. It was shown that 93.86% of respondents said that insurance plans are essential for mitigating risk (Sharma, 2005).

Client happiness has historically been one of the most talked-about topics in marketing research, and for service providers, gauging client satisfaction is an absolute must. Advertisements function as a medium through which consumers are informed about the goods and services that marketers are offering. Nevertheless, the offense that many of these advertisements pose is that they do not align with the religion or society that the consumers belong to. To put it another way, behavior is defined as the intention to behave, which is formed by the consistency in attitude influenced by the salient beliefs that an individual holds and vis (Fishbien & Ajzen, 1975). Ads that cause consumers to feel offended, disgusted, or negatively inclined toward the goods and services are commonly referred to as controversial advertisements. The nature of the goods, services, and ideas being promoted in an

advertisement can make it contentious, as can the manner in which a respectable or neutral product is marketed (Barnes & Dotson, 1990).

Research Gap: To give advertisers specific patterns of how customers react to non-conformity ads, numerous studies have been conducted in various nations on the factors that influence consumer attitude and behavior. Nevertheless, only a small number of research have been conducted in Pakistan, and even they do not precisely identify the variables. The goal of Risselada et al. (2014) was to dissect the interplay between direct promotion and societal impact on the adoption of a different high-innovation product. The results showed that quality is just as important as a weighting element in social impact models, and that social impact positively influences reception through a variety of social impact parameters.

The majority of the research on policyholders' attitudes and perceptions of life insurance has concentrated on the variables that predict these views (Skinner, 1984). The most significant factors among these have been identified as consumers' perceived value (Smith, 2007), contentment (Kuhlemeyer & G.H., 1999), and responsibility for making purchases (Staten, 1995). The body of research on life insurance policyholders' attitudes and perceptions. For instance, Skinner and Dubinsky discovered in a survey of 1,462 households that the wife's employment status and the husband's educational background mostly determine which family member or members are in charge of making insurance purchase decisions. The correlation between a person's readiness to pay for enhanced safety in the case of a low-probability, high-consequence situation and their sense of risk (Kruse, 2004).

Indeed, numerous experiments have demonstrated that most people do not have a sufficient comprehension of probability and risk concepts (Kahneman & Tversky, 1984). It has been demonstrated by Dhar (1997), Greenleaf and Lehmann (1995), Tversky and Shafir (1992) that providing more options can increase preference ambiguity and decision conflict, which can cause decision procrastination. According to Michael L. Smith (1982), a standard life insurance contract gives the policyholder a set of options or rights that cannot be precisely replicated by any other arrangement of widely available contracts.

One of the marketing concepts is advertising, which seeks to affect consumers' purchasing decisions. Consumer behavior, on the other hand, refers to the method and conduct by which individuals choose, pay for, assess, and use goods or services in order to fulfill needs or desires. (Guolla, 2011) The goal of advertising is to evoke interest and similarity while positively influencing consumer behavior. The intriguing advertising theory of "attitude toward the ads" is frequently applied to comprehend consumer purchasing behavior. A successful advertisement shapes consumers' perceptions of the company and ultimately influences their propensity to buy (Goldsmith & Lafferty, 2002). The ideal decision to buy a product is made by the consumer's purchasing behavior (Adelaar et al., 2003). Different strategies are employed by advertisers to successfully communicate commercial messages and influence consumer behavior. The hierarchy of effects model, which includes processes like attention, interest, desire, and purchase decision, is frequently used to evaluate the efficacy of advertisements (Cavill & Bauman, 2004; Grover & Vriens, 2006).

As per Hussainy et al. (2008), a corporation cannot achieve market leadership unless it allocates a significant portion of its resources towards promotional activities. Reaching potential consumers and influencing their purchasing decisions is the advertiser's main goal (Ayanwale et al., 2005, Adelaar et al., 2003 and Abideen & Saleem, 2012). When advertisements improve consumer behavior, the result is a better profit margin due to a faster and higher turnover rate.

Theoretical Concept: A vast array of ideas and models are included in consumer behavior theory, which aims to explain the steps people take while deciding what to buy. The researcher considered number of notions and theories to intricate interactions between psychological, social, and economic elements that affect consumer decisions by advertisers. After collecting theoretical evidences from the literature this study was finally decided to apply Theory of Planned Behavior. The theory was created by Icek Ajzen to improve the prediction power of the theory of reasoned action (TRA). Ajzen's idea was to include perceived behavioral control

into TPB (Ajzen, 1991). Research on the relationships between beliefs, attitudes, behavioral intentions, and behaviors in a variety of human domains has made use of TPB. Among these fields are consumer/household finance, sport management, healthcare, public relations, advertising campaigns, and sustainability.

Using TPB as a theoretical framework, a number of actions can be taken to improve the likelihood that behavior will change. From the view of above examples from existing literature and conceptual construct of this study, the researcher found three independent variables - feelings towards advertisements of insurance policies, Attitude towards advertisements of insurance policies & Attitude towards insurance policies- which exerts valuable influence in consumer intentions and behavior. These variables from the literature combines to perform cognitive process of making decision, which leads to a definite behavior of consumers.

According to the hypothesis of Kotler's study, those who have positive opinions toward insurance commercials will be more likely to purchase insurance coverage (Kotler & Keller, 2016). Social factors have a big impact on consumer behavior in Pakistani collectivist societies. People's engagement with insurance ads and their intention to purchase policies can be influenced by their perception of their significant others' approval of insurance (Ajzen, 2002). Positive feelings are expected to have a beneficial impact on behavioral intentions toward insurance plans. People's trust in their ability to make knowledgeable decisions about insurance policies can be increased if they believe that insurance commercials are simple to comprehend and follow.

H1: Positive Feelings towards Advertisements of Insurance Policies will positively influence the Consumers' Behavior.

H2: Positive Attitude towards Advertisements of Insurance Policies will positively influence the consumers' behavior.

H3: Positive Attitude towards Insurance Policies will positively influence the consumers' behavior.

Methodology

In order to gather information from a representative sample of Pakistani consumers, a cross-sectional survey approach will be used in conjunction with a quantitative research methodology for this project. Pakistani adults who have been exposed to insurance commercials and range in age from 18 to 60 make up the study's population. Both people who have and have not acquired insurance plans are included in this group. All persons or instances that meet a given requirement are considered to be in the population. Additionally, according to Kerlinger, "all members of any well-defined class of people, events, or subjects, which may be living or non-living things," constitute a population (Kaldante, 2020).

Convenience sampling was used for this study and ensure the circulation of research instrument to a wide range of targeted sample, the researcher shared the questionnaire using internet messaging applications. For this study, 200 adult Pakistanis were selected as a representative sample. The anticipated effect size, statistical power, and the logistical limitations of data collecting were taken into account while determining the sample size. This sample size is considered adequate to identify significant correlations between the variables and extrapolate the results to the larger Pakistani consumer community.

The factors/variables that affect the specific phenomenon of the Research (Consumers' behavior, in this case) are taken as the units for analysis. The data was collected, edited and sorted out without altering the data. All of the instrument's items were analyzed using the Statistical Package for Social Sciences (SPSS). Before distributing the survey to the sample, it was amended in light of the instructions from senior researchers of the discipline and comments of participants of pilot study. To ensure the reliability of the research questionnaire and the variables, Cronbach's Alpha test was applied on the variables of study using SPSS 27. The study's researcher acknowledged the respondents' confidentiality, privacy, and anonymity; she did not pressure them into supplying information, nor did she purposefully mislead them. These data were gathered exclusively by statistical methods.

Findings

The demographic data is summarized using descriptive statistics, which provide information on the sample population's age, gender, level of education, and income distribution. Cronbach's alpha is used to evaluate the survey instruments' reliability and verify the internal consistency of the variables being studied. In order to determine the direction and strength of the correlations between the advertisements and consumer behavior, correlation analyses are finally carried out, offering a fundamental knowledge for the degree and direction of the correlations between the advertisements and customer behavior.

Table 1: *Reliability Statistics of Variables of Study*

Items	Cronbach's Alpha	N of Items	N of Responses
Towards Advertisements of Insurance Policies (FAIP)	.798	10	200
Attitude Towards Advertisements of Insurance policies (AAIP)	.745	10	200
Attitude Towards Insurance Policies (AIP)	.854	10	200
Consumer Behavior (CB)	.903	5	200

These variables' Cronbach's alpha scores show a good to excellent degree of internal consistency. In particular, the 10-item FAIP has a Cronbach's alpha of.798, indicating passable dependability. AAIP, which has ten elements as well, has a Cronbach's alpha of.745—slightly lower but still adequate reliability. When measured using ten items, the AIP has a high degree of reliability (Cronbach's alpha =.854). With a Cronbach's alpha of.903, CB, which consists of 5 items, exhibits the highest reliability.

Table 2: *Demographic overview of Sample*

Measure	Item	*f*	Percentage
Gender	Male	136	54.7
	Female	164	45.3
Qualification	Bachelor's Degree	90	45.0
	Doctorate	4	2.0
	High School	16	8.0
	Master's Degree	86	43.0
	Other	4	2.0
Age	18-25 Years	84	42.0
	26-44 Years	95	47.5
	45-59 Years	20	10.0
	60 Years	1	.5
Region of Residence	Rural	43	21.5
	Urban	157	78.5
Monthly Income	120,000 and above	26	13.0
	40,000 - 79,999	77	38.5
	80,000 - 119,999	39	19.5
	Less than 40,000	58	29.0
Marital Status	Single	108	54.0
	Married	91	45.5
	Other	1	.5

The study participants' demographic information is displayed in the table. Among the 200 participants, 45.3% were women and 54.7% were men. Regarding educational background, forty-five percent possessed a bachelor's degree, forty-three percent a master's degree, and two percent a PhD or other qualifications. The age group of 26–44 years old accounted for 47.5 percent of the total respondents, with 18–25 years old making up 42%. The majority of

respondents (78.5%) lived in cities, and 38.5% of them had an income between 40,000 and 79,999 PKR. Furthermore, 54% of respondents were unmarried, and 45.5% were.

Table 3: *Correlation between Feelings towards Advertisements of Insurance Policies (FAIP) and Consumer Behavior (CB)*

		CB1	CB2	CB3	CB4	CB5
FAIP1	Pearson Correlation	.456**	.580**	.487**	.649**	.590**
FAIP2	Pearson Correlation	-0.118	-.227**	-0.055	-.190**	-.196**
FAIP3	Pearson Correlation	.464**	.618**	.467**	.621**	.567**
FAIP4	Pearson Correlation	-0.014	-0.126	-0.045	-.163*	-.174*
FAIP5	Pearson Correlation	.442**	.460**	.404**	.435**	.340**
FAIP6	Pearson Correlation	.142*	0.134	.283**	.207**	.230**
FAIP7	Pearson Correlation	.485**	.562**	.548**	.643**	.600**
FAIP8	Pearson Correlation	.355**	.272**	.341**	.360**	.434**
FAIP9	Pearson Correlation	.503**	.512**	.373**	.533**	.492**
FAIP10	Pearson Correlation	.435**	.469**	.367**	.480**	.515**

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).
N=200

The table displays the Pearson correlation coefficients between the various components of Consumer Behavior (CB) and Feelings Towards Advertisements of Insurance Policies (FAIP). All in all, FAIP1, FAIP3, FAIP5, FAIP7, and FAIP9 show high positive correlations with all of the CB variables, especially with CB4 and CB5, indicating a relationship between pleasant consumer behavior and positive thoughts toward insurance commercials. However, FAIP2 and FAIP4 show weak or negative correlations with the CB variables. FAIP2 has lesser negative correlations with CB2 and CB4, some of which are significant at the 0.05 level, while FAIP2 has statistically significant negative correlations at the 0.01 level. There are other CB variables with which FAIP6 and FAIP8 have moderately positive relationships; CB1, CB3, CB4, and CB5 have stronger but still significant associations with FAIP6. These results point to a heterogeneous link between FAIP and CB, with certain components of attitudes toward ads having a stronger influence on consumer behavior and others having a less pronounced or harmful effect.

Table 4: *Correlation between Attitude towards Advertisements of Insurance Policies (AAIP) and Consumer Behavior (CB)*

		CB1	CB2	CB3	CB4	CB5
AAIP1	Pearson Correlation	.457**	.322**	.263**	.356**	.373**
AAIP2	Pearson Correlation	.426**	.455**	.315**	.497**	.454**
AAIP3	Pearson Correlation	.228**	0.070	0.065	.170*	0.084
AAIP4	Pearson Correlation	.432**	.497**	.329**	.463**	.379**
AAIP5	Pearson Correlation	.334**	.484**	.376**	.532**	.449**
AAIP6	Pearson Correlation	.580**	.491**	.430**	.520**	.470**

AAIP7	Pearson Correlation	.476**	.444**	.451**	.533**	.563**
AAIP8	Pearson Correlation	-.152*	-.162*	-0.101	-.148*	-0.086
AAIP9	Pearson Correlation	-.196**	-.265**	-.205**	-.318**	-.272**
AAIP10	Pearson Correlation	.356**	.397**	.248**	.344**	.335**

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

N=200

The Attitude Towards Advertisements of Insurance Policies (AAIP) and Consumer Behavior (CB) Pearson correlation coefficients for each of the five elements (CB1 through CB5) are displayed in the table. The majority of the variables show significant positive correlations, especially with AAIP6, AAIP7, and AAIP5, which suggest a strong relationship between these AAIP items and CB items. The strongest correlations, r =.563** for AAIP7 and CB5 and r =.580** for AAIP6 and CB1, respectively, indicate a strong relationship between these particular attitudes toward advertisements and consumer actions. However, AAIP8 and AAIP9 exhibit negative correlations with CB variables, including CB2 and CB4, suggesting that consumer behavior may be inversely impacted by certain aspects of attitudes toward advertisements. The significance levels of each correlation are indicated at 0.01 and 0.05.

Table 5: *Correlation between Attitude of Insurance Policies (AIP) and Consumer Behavior (CB)*

		CB1	**CB2**	**CB3**	**CB4**	**CB5**
AIP1	Pearson Correlation	.469**	.423**	.380**	.399**	.404**
AIP2	Pearson Correlation	.524**	.527**	.322**	.498**	.484**
AIP3	Pearson Correlation	-0.049	0.029	0.090	-0.017	0.005
AIP4	Pearson Correlation	.469**	.455**	.321**	.414**	.443**
AIP5	Pearson Correlation	.512**	.399**	.320**	.362**	.372**
AIP6	Pearson Correlation	.535**	.521**	.341**	.501**	.436**
AIP7	Pearson Correlation	.513**	.640**	.491**	.658**	.612**
AIP8	Pearson Correlation	.278**	.190**	.268**	.201**	0.139
AIP9	Pearson Correlation	.421**	.545**	.397**	.508**	.536**
AIP10	Pearson Correlation	.565**	.619**	.445**	.609**	.497**

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

N=200

The table displays the Pearson correlation coefficients (CB1 to CB5) between Consumer Behavior (CB) and Attitude Towards Insurance Policies (AIP) for each item. With the exception of AIP7 and AIP10, which have the greatest associations, most AIP variables have substantial positive correlations with CB variables. AIP7, for example, had the strongest connection with CB4 (r =.658**) and CB2 (r =.640**), suggesting a substantial relationship between greater consumer behavior and a more positive attitude toward insurance plans. High correlations are also shown by AIP10, especially with CB2 (r =.619**) and CB4 (r =.609**). AIP8 has weaker positive correlations than the other items, while AIP3 does not significantly

correlate with any of the CB factors. With some variance across individual questions, the table generally points to a high correlation between consumer behavior and opinions regarding insurance products. The significance levels of each correlation are indicated at 0.01 and 0.05.

Discussion:

The results obtained from the three correlation tables give measurable insights into the nature of the interactions between the independent and dependent variables and confirm major hypotheses of the research. The high level of significance in each of the correlates shows how attitude, and advertisement impact the behavior and captures the underlying and intricate patterns of these variables.

H1 seeks to establish whether the viewer has positive feelings towards the advertisement or not. This study confirms that the majority of FAIP items are positively related to consumer behavior especially with FAIP1, FAIP3, FAIP7, and FAIP9. For example, FAIP1 is positively and significantly related to CB4 (r =. 649, p <. 01) meaning that those with stronger positive feelings toward advertisements are likely to show higher levels of consumer engagement in insurance consumption behavior. Likewise, this study reveals that there is a strong positive correlation between FAIP3 and CB4 with a correlation coefficient of. 621, t = 7. 896, p <. 01 indicating that when consumers are attracted by pleasant advertisements, they are likely to display higher behaviour intentions. These results are consistent with prior research stating that appropriate and persuasive advertisement can indeed play an important role in consumer behavior and choice (Kim & Johnson, 2017).

However, there is a negative relationship between the FAIP items; FAIP2 has a correlation of (r = -. 227, p <. 01) with CB2 and FAIP 4, has (r = -.163, p <. 05) with CB4. These negative associations imply that some advertisements might have a lower appeal for some of the clients and this could be attributed to the differences in consumers' attitudes or their past experiences or perceptions on insurance (Keller, 2016). In sum, the findings indicate that positive emotional responses to advertisements promote positive consumer behaviors, even as the variations in the coefficients suggest more precise studies in the approach to advertising (Kumar et al., 2019).

H2 discusses how views about commercials function and how they affect consumer behavior. The correlation table shows that there are moderate to strong positive connections between the CB measures and the AAIP variables. This is especially the case for AAIP6 (r =.580, p <.01 with CB1; r =.533, p <.01 with CB4), which suggests that consumer participation is substantially predicted by positive views toward insurance commercials. This confirms earlier research showing that a favorable cognitive assessment of commercials increases trust and drives consumers to interact with the promoted goods (De Mooij, 2018).

Nonetheless, AAIP8 and AAIP9, two AAIP variables, had negative associations (r = -.318, p <.01) with CB measures, such as AAIP9 and CB4. This discrepancy may indicate that, despite generally good sentiments toward commercials, certain aspects of the ads (such their content or delivery) may be detrimental to their overall efficacy for particular customer segments (Pelsmacker et al., 2018). Moreover, there is evidence that not all attitudes toward advertisements have the same bearing on the consumer behavior, perhaps due to the varying quality or directness of signals transmitted by various advertisements, reflected in the relatively lower correlations between AAIP3 and all the CB variables.

H3 focus on the relationship between customers' behavior and their perceptions towards insurance schemes. This view finds a lot of support in the correlation results especially regarding AIP7 which showed the highest correlation with CB4 and CB2 with correlation coefficients of. 658, t (43) = 9.757, p <. 01 and. 640, t (43) = 9. 407, p <. 01 respectively. This means that consumers are willing to be associated with insurance products if they have a good thing to say concerning insurance plans. This finding is in consonance with the perception theory, which posits that attitudes regarding goods or services exert great influence on the actions of consumers when it comes to purchasing, especially in industries that require trust such as the insurance industry (Kang & Hustvedt, 2014).

On the other hand, none of the AIP3 variables are significantly related to any of the CB variables, which suggests that some perceptions which individuals hold about insurance plans may not necessarily affect the customers' behavior. This might well be due to the fact that process of insurance to be a fragmented one where customers' perceptions are mediated by some factors such as the level of risk that a customer is willing to take, culture of the society, and previous experience (Schwarz & Hunter, 2016).

In addition, understanding insurance plans could be a positive self-regulation of the customers' behaviors as evidenced by the positive and significant correlation at 0.05 level between AIP10 and CB4; factors, (Hollebeek & Macky, 2019). The findings of the study are consistent with previous research on advertising and consumer behavior. For instance, advertising has been shown to cause consumer emotional and cognitive evaluation of the ad which in turn affects their interaction and purchasing pattern (Keller, 2016). Further, it is a fact that advertising can enhance considerably brand identification and brand trust while marketing messages that are targeted to appeal to customer's emotions and attitudes (Kim & Johnson, 2017).

De Mooij (2018) noted that in the context of attitudes toward advertisements, perceived relevance and legitimacy generate a crucial effect on consumer behavior. This stresses an important concept of producing commercials that meet the needs and wants of the viewers as well as developing commercials that trigger positive emotions. Along a similar line of thinking, Kang and Hustvedt (2014) found that perceived delight of insurance plan themselves are indeed the key antecedent to customer engagement; particularly in service industries such as insurance in which the value of the plan is not self-evident.

Conclusion

Therefore, although the findings of this study suggest that there are positive relationships between opinions on insurance plans, feelings towards the commercials and customer behaviors. Thus, the results indicate that while consumer engagement is usually increased with positive emotions and cognitions regarding policies and commercials, the relationship is contingent. More detailed research efforts should then focus on these subtleties specifically in relation to the insurance industry, with subsequent research efforts establishing the variants of consumer demographic and psychographic factors.

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