



## Cultural and Attitudinal Tenets of Ghanaians on Insurance Service: An Empirical Study

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### Abstract

This study compared the cultural and attitudinal tenets of Ghanaians towards insurance service in the Kumasi Metropolis of Ghana. The research utilized the convenience sampling to gather data from 291 respondents. Statistical Package for Social Sciences (SPSS) was used and the relationship between the demographic variables and the actual variables was examined. Structural Equation Modeling (SEM) statistical technique using smart Partial Least Square (PLS) 3.0 was also used to assess the study's hypothesized relationships. It was observed that a significant relationship existed between attitudinal trends and awareness, attitudinal trends and perception, attitudinal trends and purchase intention, awareness and purchase intention, cultural trends and awareness, cultural trends and purchase intention. Conversely, a significant relationship did not exist between cultural trends and perception, as well as perception and purchase intention. The study revealed that attitudinal trends have a greater effect on awareness, perception, and purchase intention than cultural trends, while awareness has the strongest relationship with purchase intention but perception has the weakest relationship with purchase intention. These findings may help to bring about social change by raising awareness of the importance of life insurance in the socioeconomic development of individuals, families, organizations, and communities, resulting in insurance coverage and the reduction of poverty in Ghana. Insurance practitioners who want to increase insurance penetration for business and sustainability can find the study useful.

**Keywords:** Attitudinal Trends, Cultural Trends, Awareness, Perception, Purchase Intention



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# Cultural and Attitudinal Tenets of Ghanaians on Insurance Service: An Empirical Study

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## I. Introduction

A number of recent studies such as Akay, Martinsson, Hogarth and Kunreuther (1985), Medhin, and Trauman (2009), Ackah and Owusu (2012), Abdullahi (2012), Stevens-Benefo (2015) and Balmalssaka, Wumbei, Buckner and Nartey (2016) on the cultural and attitudinal tenets of Ghanaians towards insurance service have been run. However, a review of the literature shows that the insurance business growth rate in Ghana is very high (Nartey and Yudina, 2020). On the other hand, the relatively low penetration rate of the industry (NIC, 2019) indicates that there is still considerable untapped potential. Balmalssaka, Wumbei, Buckner, and Nartey (2016) found that when looking for the determinants of insurance demand, past experience with other insurances and the degree of harm caused by it constituted the prerequisite for deciding to only accept insurance services in northern Ghana. Daniel (2015) found that age, income, employment, and education level have a significant impact on the acceptance of insurance policies. Ackah and Owusu (2012) in Ghana believe that people's low income levels cause them to give up their knowledge and understanding of insurance services. This eventually forms a negative attitude, believing that the insurance company may not fulfill its promise of compensation.

On the other hand, perception, awareness, attitude, and knowledge of the services itself determine acceptance of Islamic insurance (Takaful) in Somalia (Jama, 2016), whereas awareness, perception, trust, and confidence are the primary determinants in Kano metropolitan (Maiyaki and Ayuba, 2016). In another study, Mansor, Masduki, Mohammad, Zulkarnain, and Aziz (2015) discovered that only perception and religion have an impact on Muslim consumers' preferences for Takaful products in Malaysia, and that the lack of a social security system is increasing Nigerians' awareness and consciousness about insurance (Oluyemi, 1995).

Also, concerning the general insurance in northern Nigeria, Abdullahi found that the majority of individuals in northern Nigeria don't consider insurance, its ability to indemnify clients, and its stand from socio-cultural and non-secular perspective (Abdullahi, 2012). While it is suggested that perception and attitudes of individuals should be incorporated in designing effective

insurance go for Tanzania. According to Akay, Martinsson, Medhin, and Trauman, (2009) and Cabantous, (2007), the main reason Ethiopians cannot fully accept to patronize insurance services is their negative attitude and aversion to risk and ambiguity. The same is true in Belgium and other parts of Europe (Heselmans, Donceel, Aertgeerts, Van-de-Velde, and Ramaekers, (2009; Loh, Nihalani, and Schnus, 2012). Hogarth and Kunreuther (1985) and Goldmann (1985) both point to ambiguity as a barrier to insurance acceptance (1948). Similarly, Amaefula, Okezie, and Mejeha (2012) indicate that, despite rural farmers in southern Nigeria being aware of agricultural insurance services, they have a negative attitude toward due to concerns about gain or loss associated with or without insurance coverage. While Olugbenga-Bello and Adebimpe (2010) discovered that there is a high level of insurance awareness in South-West Nigeria, there is still less knowledge of how to competently use the insurance scheme. Ojatta (2016) discovered a low level of insurance awareness and perception in Kogi State Nigeria.

The purpose of this study is to figure out how cultural trends influence consumer preferences and attitudes in the insurance industry in Kumasi, Ghana. Understanding Ghanaians' behavioral intentions may give a beneficial framework for future marketing messages aimed at reaching the target group and determining ways to encourage more Ghanaians to consider purchasing insurance. The findings are anticipated to aid insurance marketers in determining their strategic focus in developing the Ghanaian insurance market, as well as insurance corporations in ensuring their long-term viability. This study intends to investigate the determinants of Ghanaian intention behavior in acquiring insurance using the theory of planned behavior (Fishbein and Ajzen, 1975) as a research framework. The antecedents of behavioral intention are attitudinal and cultural trends, according to the idea of planned behavior (BI). This study adds to the framework's robustness by including awareness and perception as a moderating impact.

The contribution of this research is threefold. To our knowledge, this is the first study to look at the planned behavior of insurance purchasing in a Ghanaian scenario. Despite the fact that there has been a lot of work done on insurance, there hasn't been research done in Ghana using a planned behavior viewpoint. Second, the study will contribute to the literature by expanding knowledge of this subject field in a large rising market like Ghana. Other replications of comparable studies in emerging nations are expected to utilize this study as a benchmark, according to the researchers. Finally, in the context of emerging countries, the empirical study looked into how attitudes, cultural trends, awareness, and perception may all play a part in deciding insurance purchase intentions.

## II. Literature Review

The literature comprised both the theoretical literature and the empirical literature.

*Theory of Planned Behaviour*

According to Conner and Sparks (2005), the Theory of Planned Behavior arose from the extension of an earlier Theory of Reasoned Action (TRA) by Fishbein and Ajzen in 1975. The Theory of Planned Behavior (TPB) event is significant, because it overcomes the TRA's shortcomings in regulating behavior by requiring individuals to make a conscious choice of action (Ajzen, 1991). Previous researchers have used the TPB model to investigate consumer behavioral intentions (Chen, 2016; Chin, 2016), ecological relationships (Moser, 2016; Paul et al., 2016), and other social science disciplines that investigate human relationships and factors which influence decision-making processes.

Rabin and Thaler (2001), for example, believe that risk aversion may explain the anomalies in the insurance market, such as people buying insurance when they shouldn't and refusing when they really need it. As a result, this study employs a behavioral approach to explain the anomalies of planned behavior in the insurance industry. Using the planned behavior approach, another reason for the anomalies in health insurance demand can be established. Planned behavior may help to explain what elements influence people's decision to buy insurance. Studies that test this theory are extremely rare in the field of insurance research. Only one study, by Omar and Owusu Frimpong (2007), has attempted to explain why Nigerians require health insurance. They accepted the theory of reasoned action instead of the TPB (TRA). Another study based on the TPB was Kurland (1995), who expanded the theory by including a measure of moral duty in the prediction of insurance agents' ethical intentions toward their consumers.

*Current Development within the Insurance Industry of Ghana*

In 2018, total life insurance premiums increased by 20.1% from 1.08 billion Ghana Cedi (GHS) in 2017 to 1.3 billion GHS. In addition, total non-life insurance premiums in 2018 increased by 1.3 billion GHS. In 2017, it was 19 billion. This corresponds to an average annual growth rate of 9.3%. However, the industry has experienced a lot of activity and significant expansion over the years (NIC, 2018). For instance, the total gross premiums increased from GHS 2,271,368,033 in 2017 to GHS 2,937,534,716 in 2018. This corresponds to an average annual growth rate of 29%. Although these two benchmarks are not met, the industry appears to perform well in terms of gross premiums (representing insurance depth or demand) as a share of Gross Domestic Product (GDP). The insurance penetration rate in 2017 was 1.12%, but in 2018 it dropped to 15%. According to the NIC, the committee only considers the premiums charged by Ghanaian insurance companies when calculating the insurance amount. In addition, unlike other countries with higher insurance penetration, insurance and pension contributions do not appear to be included in the calculation. Although gross premiums have been increasing, as shown in Table 1, the growth rate is slowing down (NIC, 2018).

**Table 1: Insurance Growth from 2013 to 2018**

Year	Premium Income Growth Rate (GHS)	(%)
2013	1,052,090,981	24
2014	1,239,853,442	18
2015	1,560,679,185	26
2016	1,928,838,573	24
2017	2,400,000,000	18
2018	2,937,534,716	29

Source: NIC, 2018

*Low Level of Insurance Culture*

In a recent study on the quality of life in developing countries in South Africa (Moller, 2013), income and social security (own salary, family supply capacity, sickness/death insurance, and old-age income) were treated together as the top priority for quality of life. This view emphasizes the value of insurance in human life. However, insurance services do not seem to be popular in emerging countries. The poor state of insurance culture in developing countries has aroused the curiosity of scholars and practitioners. Risk has been regarded as a major feature of life in rural areas of underdeveloped countries (Udry, 1994).

Many of the challenges involved are related to marketing. For example, Yusuf, Gbadamosi, and Hamadu (2009) evaluated the attitudes of Nigerian consumers towards insurance sponsorship, and they found that they lacked trust and confidence in insurance companies. Another key factor leading to this mentality is the scarcity of insurance product information. The deep insight of the researchers is that this involves a new marketing communication method that should be supported by raising awareness and informing consumers about the benefits related to insurance to strengthen purchasing decisions. The disadvantage of the study is that it fails to capture attitudes towards non-life insurance products, as well as its limited sampling, including automobiles, housing content, commodities in transit, maritime and aviation, fidelity guarantees, etc.

However, Omar's research raises important marketing questions for insurance professionals (Carrin 2002; Karolyi, 2016; Chui and Kwok 2008). It is reported that half of industrialized countries choose social insurance as their medical financial system, emphasizing the necessity of social insurance as a powerful means to provide fairness to the public in order to provide healthy opportunities for services. In 1998, it was pointed out that no developing country with a per capita gross national product (GNP) of less than US\$761 had a social insurance plan. Arodiogbu (2005) used the Social Insurance (SHI) program to address the challenge of poor financial health in the health sector and identified many variables that are not conducive to the system. Unfortunately, his idea did not solve the need for public-private cooperation in industrialized countries. Morduch (1994) took banks as an

example, emphasizing that the lack of financial institutions in low-income countries is one of the reasons for the low insurance culture (Kanagaretnam et al., 2014; Ashraf et al., 2016; Ashraf and Arshad, 2017; Mourouzidou-Damtsa et al. People, 2017).

#### *Cultural Factors and Consumer Buying Behavior*

It has been found that culture plays a crucial role in influencing communication, management style, and problem-solving skills (Hofstede, 2011; Laroche, 2012). Each group or community has its own culture, and the influence of culture on purchasing behavior may vary from place to place. Failure to adapt to these distinctions can lead to poor marketing or embarrassing gaffes. Many studies have shown that culture affects marketing and customer buying behavior (Nayeem, 2012; Spiers, Gundala, and Singh, 2014; Wursten and Fadrhonc, 2012; Yakup, Mucahit, and Reyhan, 2011).

Marketers in the international and domestic markets must master the culture of their respective markets and adjust their marketing skills accordingly. Marketers are always looking for cultural changes in order to launch new products that are in demand. Several previous studies have considered consumer culture as a factor that encourages spontaneous purchases (Abratt and Goodey, 1990; Kacen and Lee, 2002). According to the cross-cultural research of Abratt and Goodey (1990), in-store cues are essential to promote cross-cultural impulse buying. In a multinational consumer survey, Kacen and Lee (2002) found that the characteristics of individualistic groups' impulse buying behaviors are more strongly correlated with impulse buying behaviors than those of collectivist groups. Cultural factors play an important role in many aspects of consumer impulsive buying behaviors.

#### *Purchase Intention*

In a buying decision, the famously cited Bashir, (2019) describes purchasing intention as the likeliness of the consumer to choose from a pool of brand choices (Ghalandari and Norouzi, 2012). It reflects a customer's quest to make a purchase (Diallo, 2012). The purpose of purchasing triggers the consumer's ability to make personal decisions about what to purchase and what to choose after assessment (Hanzaee et al., 2014; Revzani et al., 2012). A consumer's buying intention is affected by extrinsic and intrinsic signals such as brand, price, and product characteristics (Luo et al., 2020; Das, 2015). Although consumers may be encouraged to provide detailed and accurate information about an offering with intrinsic indications, these indications may be absent at the point of purchase and consumers may settle on extrinsic characteristics to assess their purpose and decision to purchase (Rezvani, Dehkordi, Rahman, and Eghtebasi, 2012). Price is automatically the common factor that affects the consumer's evaluation and purchasing decision (Ryu and Han, 2010). The bounteous experiments involving the intention to buy in marketing were borrowed from behavioral science, specifically the theory of Fishbein and Ajzen (1975), which claims that the intention of a person to conduct an action is the only indicator of the measure of the behavior of the individual. Hence, to explain this phenomenon, Wang and Yang (2008) have widely adopted the principle of reasoned action. For his behavioral purpose model, Fishbein (1990) earlier adopted Dulany's theory of propositional control (1967) to posit

that the purpose of individual to perform a behavior arises as a function of his attitude toward performing the behavior under a given circumstance. Several researchers have found that customer purchasing intent is not an involuntary behavior, but is an essential factor in recognizing, assessing and evaluating alternatives with price remaining (Silva et al., 2019; Noh et al., 2017; Li et al., 2020; Moser, 2016). The definition of Revzani et al. (2012) for purchasing intention will be adopted for the purpose of this study as the willingness of consumers to take personal action against a specific brand. This basically explains what they think consumers are going to buy.

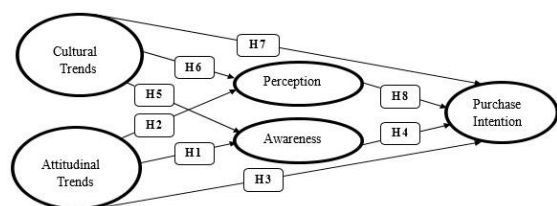
#### *Attitude, Perception and Awareness*

Attitude is a psychological path that determines a person's likes or dislikes for a given object (Eagly and Chaiken, 2007). The theory of planned behavior is essential, because it addresses the shortcomings of TRA in management behavior by requiring individuals to make conscious decisions (Ajzen, 1991). Ghani, Rusli, Biak, and Idris (2013) continue to say that before acting, TPB individuals consider three important factors. According to recent research conducted in India, among all TPB predictors, attitude has the most direct effect on customer purchase intention (Paul et al., 2017; Sreen et al., 2018; Ahmed et al., 2020). In Kogi State, Nigeria, Oteino (2018) found that insurance awareness is low. Therefore, customers' knowledge of a certain product or service is considered to play a key role in determining whether they like or dislike a certain service or product. The impression of local products is affected by many factors. In fact, these items can be regarded as a commercial expression of the heritage and culture, history, tradition, and authenticity of a region, as a result of consumer interaction with the region (Kolar and Zabkar, 2010; Morris and Kirwan, 2010). Several researchers (Dimara and Skuras, 2003; van Ittersum et al., 2006; Pantano, (2011); Skuras and Dimara, 2004; Kim et al., 2019; Polenzani, 2020; Baca et al., 2018; Napolitano., 2017) noted that consumers attach importance to products related to a particular region or region.

In addition, the uncertainty of the economic environment in emerging countries makes the confidence of business partners a key issue. As has been observed, this makes it necessary for service providers to build strong customer/customer trust and confidence in order for them to win and succeed.

#### *The Conceptual Model*

As shown in the literature, a conceptual model (Figure 1) was used to empirically test and confirm whether there are positive and significant relationships among cultural trends, attitudinal trends, perception, and awareness, and consumer purchase intention of insurance services within the Kumasi metropolis.



**Figure 1. Conceptual Model of the Study**

**Source:** Authors' own compilation

### *Hypotheses Statements*

Customer level of awareness towards purchasing life insurance has a significant positive impact on purchase intention.

H1: There is a positive relationship between Attitudinal trends and Awareness.

H2: There exist a positive relationship between Attitudinal trends and Perception.

H3: Customer level of Attitudinal trends towards purchasing insurance has a significant positive impact on purchase intention.

H4: Customer level of Awareness towards purchasing insurance has a significant positive impact on purchase intention.

H5: There is a positive relationship between Cultural trends and Awareness.

H6: There is a positive relationship between Cultural trends and Perception.

H7: Customer level of Cultural trends towards purchasing insurance has a significant positive impact on purchase intention.

H8: Customer level of Perception towards purchasing insurance has a significant positive impact on purchase intention.

## **III. Methodology**

### *Research Design*

This study used a descriptive research approach, and because data was collected only once from a group of individuals, it is classified as a single cross-sectional study.

### *Data Collection and Analysis*

Both primary and secondary data sources have been used for research purposes. Second-hand data are collected from past journals, published reports and materials in and around Ghana. Survey methods have been used to collect raw data (Ranaweera and Neely, 2003). The 5-point Likert type scale (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree) has been used to measure the items of the questionnaire (Jahan and Sabbir, 2018; Mahdzan and Victorian, 2013). The main research tool is a structured questionnaire, which will be used in this research. The study uses a descriptive design. The Social Science Statistics Package (SPSS) version 20.0 is used to encode and cross-check demographic variables, and the structural

equation modeling (SEM) technology is used to view the hypothetical relationships of the study, using Partial Least Squares Multiply (PLS) software version 3.0. (Hair et al., 2009).

### *Sampling Method*

The target population was all potential buyers of life and non-life insurance policy in Ghana. Data were gathered from individuals working in various public and commercial institutions in Kumasi, Ghana's capital and Ashanti regional capital. Employees of educational institutions, notably Kumasi Technical University and Kwame Nkrumah University of Science and Technology-Kumasi, as well as three randomly selected banks in Kumasi metropolitan, formed the sampling frame. Kumasi was chosen as the data collection area since it is the capital of the Ashanti region and the location of practically all financial and commercial offices (Mamun, 2013; Khan and Uddin, 2013).

A convenience sampling strategy has been adopted as a sampling technique (Souiden and Jabeur, 2015). Israel (1992) proposed employing the complete population as a sample, using specified methods, or copying the sample size of previous research when determining the same size. Only 315 replies were usable among the 330 questionnaires distributed to the target group in this study. This sample size is similar to what has been used in previous research (Islam and Mamun, 2017; Jahan and Sabbir, 2018; Mahdzan and Victorian, 2013; Mamun et al., 2013). Furthermore, Tabachnick and Fidell (2014) stated that for exploratory factor analysis, 300 samples is sufficient. Furthermore, confirmatory factor analysis (CFA) necessitates a sample size of 100 samples (MacCallum et al., 1999).

### *Instrument and Measure*

Self-administered questionnaire was the main instrument, exercised for data collection. Measures for Perception variables were adopted from the study of Ackah and Owusu, (2012) with five items. Cultural Trends was captured by modifying twelve items used by Leavitt (2003), Fershtman, Gneezy and Hoffman, (2011), S. Abdul Shukor and Ahmad Jamal Zaid Ahmad Ansari (2012), Nwankwo, and Ajemunigbohun, (2013), and Ackah. and Owusu (2012) for the current study. Awareness toward purchase was observed by adapting three items from Owusu-Frimpong (2007) for the current study after the review of extant literature. Four items were adopted from Omar and Owusu-Frimpong (2007), Ajzen (2008), Brahmana and Brahmana (2013) to measure Attitudinal Trends. Finally, the study observed this variable by adapting the measurement of Jahan and Sabbir (2018), and Han et al. (2010).

### *Demographic Profile of Respondents*

Respondents have been profiled according to gender, age, marital status, household number, employment status, educational level, and religion. Regarding the gender distribution of the respondents, 172 males representing 59.1%, and 119 females representing

40.9% were engaged for the study in the Kumasi metropolis. The total respondents were therefore, 291 representing 100%. In terms of age distribution, 194 respondents were between the range 21 to 30 years, representing 66.7%, whereas between the range of 21 to 30 years there were 194 respondents representing 66.7% while the age category of 41-50 years with 10 respondents representing 3.4% was the lowest. The marital status of the respondents was as follows: 204 representing 70.1% were single, whereas 1 respondent representing 0.3% was widowed. As regard the employment status of the respondents, out of the total of 291,133 respondents representing 45.7% were employed, and others were 12 representing 4.1%. As regard the educational level of the respondents, those with diploma were 137 which represented 47.1%, whereas 3 respondents representing 1.0% had no diploma. Last but not the least of the demographic variable to be captured was the religion status of the respondents. Out of the total of 291, Christianity were 246, representing 84.5%, while others were 2 representing 0.7%. This is not surprising since Christianity is far the dominant religion in Ghana.

*Validity and Reliability Results*

The validity and reliability of the consistency of the calculation were checked prior to the data analysis. Reliability tests how accurate an instrument measures its build, while validity measures how well an instrument measures the basic concept to be measured by it (Sekaran and Bougie, 2010). The Cronbach alpha is the benchmark for testing the reliability of the tests. As seen from Table 2, and indicated by Nunnally and Bernstein (1994), all the alpha values are higher than 0.6. It can be inferred that for use in the survey, the items in the questionnaire are accurate. A composite reliability of 0.70 or greater is considered appropriate (Fornell and Larcker 1981), equivalent to Cronbach's alpha for the reliability calculation of internal consistency. As such, the measurements are accurate.

**Table 2: Reliability and Validity Factor Loadings**

Research Constructs	Cronbach's Alpha	CR	AVE	Rho_A	Loadings
Attitudinal Trends	0.711	0.776	0.839	0.640	
AT1					0.899
AT2					0.617
AT3					0.855
Awareness	0.734	0.894	0.842	0.656	
A1					0.922
A2					0.945
A3					0.477
Cultural Trends	0.866	0.894	0.903	0.654	
CT1					0.709
CT2					0.799
CT3					0.904
CT4					0.710
CT5					0.899
Perception	0.927	0.977	0.947	0.817	
P1					0.872
P2					0.853
P3					0.952
P4					0.934
Purchase Intention	0.869	0.902	0.920	0.793	
IP1					0.802
IP2					0.949
IP3					0.914

Source: SPSS Software Output

The Composite Reliability (CR) values were also greater than 0.80 and the Extracted Average Variance > .50, indicating convergent validity when there is consensus between the multiple items measuring a single definition and showing sufficient internal consistency of the constructs (Fornell and Larcker, 1981; Hair et al, 2012; Babin and Zikmund, 2016). The table above shows the details of the reliability, factor loadings, and average variance extracted of the constructs.

**Table 3: Discriminant Validity**

	Attitudinal Trends	Awareness	Cultural Trends	Perception	Purchase Intention
Attitudinal Trends	0.800				
Awareness	0.496	0.810			
Cultural Trends	0.563	0.399	0.809		
Perception	0.201	0.103	0.153	0.904	
Purchase Intention	0.503	0.881	0.394	0.113	0.890

Source: SPSS Software Output

In order to quantify the degree to which the constructs differed and to evaluate the freedom of measurement model of a construct from redundant objects, discriminant validity was also used. In particular, the measure was assumed to have discriminant validity if the items in a construct were more closely correlated with each other than with items measuring other constructs. In this light, the calculation of a different construct should not be strongly associated with a scale (Babin and Zikmund, 2016). Scholars such as Fornell and Lacker (1981) postulate that the AVE's square root should be

greater than the correlation between the construct and the other constructs, and this research is in line with this claim because, for each construct, all the constructs met the discriminant validity with the AVE greater than the square correlation with the other constructs as shown in the above table. This is the inter-construct correlation matrix.

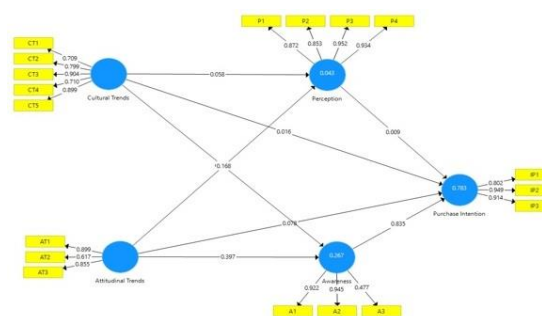
**Table 4: Total Effects**

	Attitudinal Trends	Awareness	Cultural Trends	Perception	Purchase Intention
Attitudinal Trends		0.397		0.168	0.412
Awareness					0.835
Cultural Trends		0.175		0.058	0.162
Perception					0.009
Purchase Intention					

Source: SPSS Software Output

*Mediation Test*

The mediation test is used to determine whether the mediation structure can effectively transfer the ability of the independent variable to the dependent variable (Ramayah et al., 2011). On the other hand, the mediation test uses mediation variables to identify the indirect effects of independent variables on dependent variables. In addition, Hayes and Preacher (2010) found that the mediation analysis in multivariate analysis can be determined using a variety of techniques, including (1) simple techniques such as causal step method (Baron & Kenny, 1986) or Sobel test (Sobel, 1982). The new method only requires some unrealistic statistical assumptions. Two examples are the distribution of product methods (MacKinnon, Lockwood and Williams, 2004) and resampling techniques such as guided methods (Bollen and Stine, 1990; Preacher and Hayes, 2004, 2008; Shrout and Bolger, 2002). Partial least squares (PLS) structural equation modeling (SEM) techniques were used to evaluate the hypotheses of this survey, which is important because the intermediary test used in this article is based on the PLS method (Wold, 1985). Combined with assumptions, the intermediary test uses the bootstrap 5000 resampling technique for evaluation (Hair, Ringle, and Sarstedt, 2011; Zhao, Lynch, and Chen, 2010). In addition, the intermediary is determined by multiplying the average values of paths "a" and "b", and then dividing the result by the standard error of the path (Kock, 2013). The positive reading of all the variables confirm that the model fits the data perfectly.



**Figure 2. Structural Model of the Path Coefficient**

**Table 5: Structural Analysis**

	Hypothesis	Path coefficients	T-Statistics	P-Values	Supported/ Rejected
AT -> A	H1	0.397	5.477	0.000	Supported
AT -> P	H2	0.168	2.180	0.030	Supported
AT -> IP	H3	0.078	5.819	0.000	Supported
A -> IP	H4	0.835	22.747	0.000	Supported
CT -> A	H5	0.175	2.465	0.014	Supported
CT -> P	H6	0.058	0.718	0.473	Rejected
CT -> IP	H7	0.016	2.226	0.026**	Supported
P -> IP	H8	0.009	0.304	0.761	Rejected

Source: SPSS Software Output

*Indirect Effects*

**Table 6: Indirect Effects**

	Path Coefficient	T Statistics (IO/STDEV)	P Values	Supported / Rejected
AT -> AW -> PI	0.332	5.430	0.000	Supported
CT -> AW -> PI	0.146	2.445	0.015	Supported
AT -> P -> PI	0.001	0.268	0.789	Rejected
CT -> P -> PI	0.001	0.158	0.875	Rejected

Note: AT= Attitudinal Trends; A= Awareness; CT= Cultural Trends; P= Perception; IP= Purchase Intention.  
 \*Significance at p< 0.05; \*\*Significance at p< 0.01; \*\*\*Significance at p< 0.001.

*Summary of the Hypothesized Relationships*

For hypothesis testing, structure equation modeling (SEM) was used with the partial least square (smart PLS) method. That was to use the route coefficients supplied by SEM for testing the hypotheses. Attitudinal trends ( $\beta = 0.397, t = 5.477, p = 0.000$ ) was found to have a significant effect on awareness, thus supported H1. Attitudinal trends ( $\beta = 0.168, t = 2.180, p = 0.030$ ) was found to have a significant effect on perception, thus supported H2. Attitudinal trends ( $\beta = 0.078, t = 5.819, p$

= 0.000) was found to have a significantly positive effect on purchase intention, thus supported H3. Awareness ( $\beta = 0.835$ ,  $t = 22.747$ ,  $p = 0.000$ ) was found to have a significantly positive effect on purchase intention, thus supported H4. Cultural trends ( $\beta = 0.175$ ,  $t = 2.465$ ,  $p = 0.014$ ) was found to positively affect awareness, thus supported H5. Cultural trends ( $\beta = 0.058$ ,  $t = 0.718$ ,  $p = 0.473$ ) was found not to have a significantly positive effect on perception, thus rejected H6. Cultural trends ( $\beta = 0.016$ ,  $t = 2.226$ ,  $p = 0.026$ ) was found to have a significantly positive effect on purchase intention, thus supported H7. Perception ( $\beta = 0.009$ ,  $t = 0.304$ ,  $p = 0.761$ ) was found not to positively affect purchase intention, thus rejected H8.

In regards to the mediation effect, awareness relationship between attitudinal trends and purchase intention is significant ( $B = 0.332$ ;  $t = 5.430$ ;  $p = 0.000$ ). This indicates that awareness has a very important role as a partial mediator in the relationship between attitudinal trends with purchase intention and becomes an important alternative in increasing purchase intention. Equally, regarding the test of awareness relationship between cultural trends and purchase intention, it is also significant ( $B = 0.146$ ;  $t = 2.445$ ;  $p = 0.015$ ). This indicates that awareness has a very important role as a partial mediator in the relationship between cultural trends with purchase intention and becomes an important alternative in increasing purchase intention. In contrast to the above test, perception does not mediate the relationship between attitudinal trend and purchase intention ( $B = 0.001$ ;  $t = -0.268$ ;  $p = 0.789$ ). This indicates that perception is not a partial mediator in the relationship between attitudinal trend with purchase intention and it becomes an important alternative in increasing firm performance. Related to the test of perception, it does not mediate the relationship between cultural trends and purchase intention ( $B = 0.001$ ;  $t = -0.158$ ;  $p = 0.875$ ). This indicates that perception is not a partial mediator in the relationship between cultural trends with purchase intention and becomes an important alternative in increasing firm performance.

#### IV. Discussion

The current study sought to examine cultural and attitudinal tenets of Ghanaians towards insurance service in the Kumasi metropolis. While most previous research viewed these constructs as single measures, this study contrasted the two extrinsic measures and customer attitude and perception of purchasing intention. Eight assumptions were made by way of hypotheses. The findings of the study revealed that in the comparison of cultural and attitudinal tenets of Ghanaians towards insurance service, attitudinal tenets have higher impact on awareness and perception.

The path coefficient of AT ( $A = 0.397$ ,  $P = 0.168$ ) and CT ( $A = 0.058$ ,  $P = 0.058$ ) respectively confirms a strong positive consumer awareness and perception toward cultural and attitudinal tenets of Ghanaians towards insurance service. This is consistent with the empirical results of other researchers such as Ayuba et al. (2014), who discovered the non-economic factors that determine takaful consumption in the Kano metropolitan area. This study measured the impact of public awareness, public perception, and public trust and confidence in takaful operators on public attitudes towards takaful patrons in Kano City. According to some research (Taylor, 2010; Rahman et al, 2009; and Ayuba, 2014), Muslims' understanding of takaful services is very important at both

the individual and corporate levels. Amaefula, Okezie, and Mejeha (2012) pointed out that although farmers in southern Nigeria are aware of agricultural insurance services, they have a negative attitude towards agricultural insurance services because they consider insurance-related or non-insurance-related gains or losses. Olugbenga-Bello and Adebimpe (2010) found that insurance awareness is high in southwestern Nigeria, but less knowledge exists about how to use insurance plans correctly. Ojatta (2016) found that Kogi has a low level of insurance awareness and awareness in Nigeria. Therefore, customers' knowledge of a certain product or service is considered to play a key role in determining whether they like or dislike a certain service or product.

Secondly, cultural and attitudinal tenets were both examined on purchase intention to verify their significant positive relationships. Their path coefficients were 0.016 and 0.078 respectively. The predictions for cultural and attitudinal tenets had a greater effect and was supported. This clearly shows that consumers' purchase intentions and decisions depend to a large extent on the culture and attitude principles of their insurance services, and the influence of attitude principles is greater. This is consistent with the results of other studies by Omar and Owusu-Frimpong (2007), Olola et. al. (2010) and Abbring et al. (2003), who found that perception of future risks has a significant impact on the desire to purchase health insurance through attitude behavior. Individuals buy health insurance because they worry about their future health. Other factors, such as concerns about future health care costs and their own health, prompt people to buy health insurance. This is consistent with the previous studies of Laroche et al. (2004) and Outreville (2018).

Finally, awareness and perception were both examined on purchase intention to verify their significant positive relationship. Their path coefficient was 0.835 and 0.009 respectively, confirming a strong positive consumer awareness and perception on purchase intention. Awareness has a higher impact on purchase intention. This is consistent with the results of other empirical studies, such as Bello and Ayuba (2014), who found that consumer perception is a function and reflection of the product awareness, and therefore the level of trust the purchaser has in the service provider is important. This describes marketers' attitudes towards the importance of consumer product/service decision-making processes. According to marketers, perception allows consumers to select, organize, and evaluate knowledge input to create a meaningful picture of the World. What people see is subjective and may be very different from objective reality. People's selective attention (choosing what is needed), selective distortion (preventing unwanted stimuli), and selective recall are usually the culprits for this situation (retaining the stimuli needed). Therefore, there are many factors that affect people's perception, including the perceiver's attitude, motivation, interest, experience and expectations, the novelty, movement, sound, size, background, proximity and similarity of the target object, and context (time, working environment, social environment, etc.) (Makanyeza, 2014; Kotler and Keller, 2005; Robbins and Judge, 2007; Akpa, 2013; Teas, 1993). Also, the principles of culture and attitude have a greater impact on awareness, perception, and purchase intentions.



## V. Conclusion and Recommendations

The increased competition for insurance required this analysis to compare attitudinal patterns and cultural trends, based on the theory of planned behavior for clarity in the Ghanaian context, on customer knowledge and perception and purchase intent. Management can derive some realistic signs from the research. In an environment of intense market rivalry where rivals work rigorously to outwit their competitors, grappling with the issue of religious sensitivity; because religion has little effect on consumer insurance patronage if discovered and people are likely to be too sensitive to religious problems, in order to gain more loyalty, insurance service providers should sponsor services that will educate consumers about why they can patronize insurance products when meeting their business obligations. But, instead of being a holistic business operation, be careful not to give the program a religious or cultural color. Proactive and intensive marketing by management, workers and advertising agencies: when insurance officers are able to participate in a proactive and intensive marketing drive, the probable cap is very high for rising patronage. When approached, building a positive mindset and a high level of recognition motivates customers.

As Ashfaq (2010) put it, insurance service providers need to ensure holistic marketing by branding their offerings as an alternative by making of race and religious affiliation a model of profit and risk reduction. Building strong financial institutions: Strong, highly-capitalized financial institutions can draw more people's trust. They can also promote the process of loss claims. Strong institutions also employ professionals who can build trust and trust between providers of services and customers.

Scholars have shown that the identification of research weaknesses does not flaw its importance, but rather enhances it by highlighting key shortcomings that may be of interest to potential researchers (Woloshin and Schwartz, 2002). This study was limited to a survey conducted in Kumasi metropolitan, Ghana as this was the most available and within the researcher's budget. Future inquiries are recommended to extend the sampling frame to include a more representative sample of rural communities and other provinces of Ghana. In addition, this investigation was limited to data from 291 respondents, implying that the findings should be generalized to all Ghanaian consumers with caution. For replication of the study, larger sample sizes should be used.

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