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CUSTOMER RETENTION IN NIGERIA'S MOTOR INSURANCE SECTOR: THE ROLE OF DIGITAL MARKETING TOOLS (A study of selected insurance companies in ogun state)

By

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Abstract:

The study examined how digital marketing tools affected customer retention in Nigerian motor insurance organisations. The goal of the study was to address the persistent concern about poor public patronage of insurance products and the communication channels used to market the right product to the intended customer. A descriptive research design was used, with the population consisting of staff in the marketing units of selected insurance companies in Ogun State. These companies were selected based on NICOM affirmation and registration. Primary data were gathered from the designated companies, and secondary data from other sources. The impact of content, email, and mobile marketing platforms on customer retention in Nigerian motor insurance companies was the focus. A survey design and purposive sampling approaches were employed, with a sample size of 100 respondents, using structured questionnaires and the Taro Yamane method. SPSS was used to analyse the data. It was revealed that the predictors used in the study had a significant impact on customer retention. To create better means of communication with positive retention power in motor insurance organisations, the study recommends that stakeholders adopt digital marketing tools for easy communication with policyholders in order to facilitate the smooth purchase of insurance products in Ogun State, Nigeria.

Keywords: motor insurance policy, content marketing, email marketing, and mobile marketing platforms, customer retention.

1.0 INTRODUCTION

Marketing is an organisational strategy or technique used to attract and retain customers, fostering consistent loyalty to its products or services by satisfying their needs more effectively than similar offerings can (Raji, 2023). Doyle (2009) defines marketing as the process of creating, communicating, and delivering offerings of value to customers, clients, partners, and society at large. Farayola & .Adeyanju (2006) state that Marketing is the management process responsible for identifying, anticipating, and profitably satisfying customer requirements.

Marketing of insurance services is the means by which insurance products reach the final consumer at an equitable premium (Raji, 2018). Since insurance is an intangible service, its supply and demand rely heavily on interaction between insurance staff and their customers (Alasiri, 2005). As consumers, we use services every day. These include turning on a light,

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listening to TV programmes, communicating by telephone, travelling by bus, visiting the hospital, receiving a letter, refuelling a vehicle, writing a cheque, or sending clothes to the cleaners. All these are examples of service consumption at the individual level. Unfortunately, customers are not always satisfied with the quality and value of the services they receive. People complain about late deliveries, rude or incompetent personnel, inconvenient service hours, poor staff performance, unnecessarily complicated procedures, and a host of other challenges that also occur in insurance services (Alasiri, 2006). The implication is that insurance company performance may be less economically robust than that of banking and other financial institutions; therefore, they must carefully employ the best marketing techniques to ensure that insurance products are well distributed and reach the immediate consumer for whom such a product is suitable at an equitable premium (Raji, 2014).

The aim of marketing is to make selling superfluous, to know and understand the customer so well that the product or service fits him and sells itself (Peter, 1995).. Conventional marketing remains a fundamental part of many businesses' strategies, especially for those targeting local markets or older demographics (Alasiri, 2005). Conventional marketing refers to the traditional methods and strategies employed by businesses to promote and sell their products or services (Kotler & Keller, 2016). These practices have been established over decades and are characterised by their reliance on established, proven channels and techniques. Conventional marketing employs market research to identify and understand target audiences, although with less precision than digital marketing. Empirical evidence shows that Nigeria has low insurance penetration (<1% of GDP), due to untapped potential, limited rural internet access, and an employee digital skills gap (Obina, 2025). Despite the potential of digitalisation to transform Nigeria's motor insurance sector into a well-known one with the services rendered, insurance penetration remains critically low, with less than 2% of the population covered (NAICOM, 2023). These challenges include technical complexities, such as inadequate awareness and poor understanding of the sector's products. For more than a decade, Insurance companies have experienced low customer patronage compared to other financial institutions. This ugly trend resulted from poor marketing techniques adopted by insurance companies, particularly in developing countries like Nigeria (Raji & Adejuwon, 2018).

Widely, digital technology has revolutionised various financial services, including lending, payments, wealth management, and insurance, by improving efficiency and broadening customer outreach (Belás, Korauš, Kombo, & Korauš, 2020). From the early 2000s, businesses began leveraging social media platforms, initially Orkut, followed by Facebook, X (formerly Twitter), Instagram, and TikTok, to enhance consumer interaction and brand visibility (Guerrero, 2023). Today, artificial intelligence and machine learning further optimise digital marketing strategies, allowing marketers to predict consumer behaviour and tailor content accordingly (Kshetri, Dwivedi, Davenport, & Panteli, 2023). Awareness of digital marketing approaches has contributed immensely to the sustainability of economic growth, particularly in developed countries (Akwikwa & Fadare, 2024). The insurance industry in Nigeria is undergoing a significant conversion, driven by digital marketing strategies. Digital marketing refers to the strategic use of digital technologies and internet-based platforms to create, communicate, deliver, and exchange value offerings that satisfy customers and organisational objectives (Chaffey & Ellis-Chadwick, 2022). Unlike traditional marketing, which relies on one-way communication channels such as print and broadcast media, digital marketing enables interactive, real-time, personalised, and measurable communication between firms and customers. A motor insurance policy is a contract of insurance between an insurer and a policyholder (driver/owner) that provides financial protection against losses arising from the use of a motor vehicle (Banjo, 2008). Typically, it covers liability for injury or property damage



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to others (often required by law), loss or damage to the insured vehicle (e.g., collision, theft, fire) depending on the coverage chosen,

The insurance sector is widely recognised as a bedrock of the nation, given the tremendous functions and pivotal role it plays in Nigeria's economic development and growth (Gabriel, 2015). The sector provides insurance cover to the insuring public, including the oil and gas sector, the transport sector, mining, agriculture, commerce and industry, corporate organisations, individuals, religious groups and government at large (Tijani, 2015). A motor insurance policy is a contract of insurance between an insurer and a policyholder (driver/owner) that provides financial protection against losses arising from the use of a motor vehicle (Banjo, 2008). Typically, it covers liability for injury or property damage to others (often required by law), loss or damage to the insured vehicle (e.g., collision, theft, fire) depending on the coverage chosen,

The primary goal of the research is to determine how digital marketing tools influence customer retention in Nigeria's motor insurance industry. Other objectives include examining the effect of content marketing platforms, mobile marketing platforms, and email marketing platforms on customer retention in the motor insurance business.

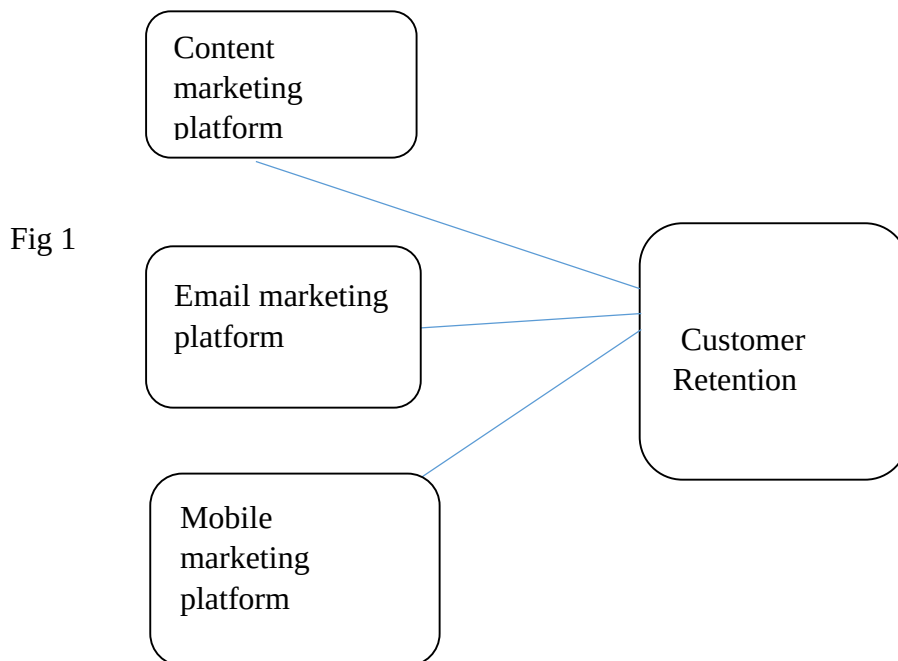
2.0 LITERATURE REVIEW

Conceptual Review

According to Kotler, Kartajaya, and Setiawan (2017), the shift from traditional to digital marketing reflects a broader transformation in consumer behaviour, in which customers are no longer passive recipients of information but active participants in value creation. Digital platforms enable customers to search for information, compare alternatives, share experiences, and influence brand perception through online reviews and social networks. Thus, digital marketing operates within a highly dynamic and interactive environment.

Dwivedi et al. (2021) define digital marketing as a technology-enabled ecosystem integrating social media, mobile platforms, analytics, artificial intelligence, and customer relationship management systems to enhance customer engagement and business performance. The integration of digital tools enables firms to collect customer data, analyse behavioural patterns, and tailor communication strategies. This data-driven capability enhances segmentation, targeting, and positioning, making digital marketing more precise and effective than traditional approaches. From a strategic perspective, digital marketing is not merely the use of online advertisements but a comprehensive system that integrates digital channels into the overall business strategy. Tiago and Veríssimo (2014) argue that organisations adopting digital marketing must align technological capabilities with marketing objectives to achieve sustainable competitive advantage. This integration ensures consistency in brand messaging, customer experience, and organisational performance.

Conceptual framework



The conceptual framework is a diagrammatic way of expressing the relationship between the predictors and the response variable (Raji and Adekambi, 2025).

Content marketing (CM)

Content marketing (CM) is a strategic approach to creating and distributing relevant, valuable, and consistent digital content to attract, engage, and retain a clearly defined audience (Holliman & Rowley, 2019; Chaffey & Ellis-Chadwick, 2022). Unlike conventional advertising, content marketing focuses on informing, educating, and building relationships rather than pursuing immediate sales conversions. In service-oriented sectors such as life insurance, content marketing plays a critical role in reducing perceived risk, enhancing trust, and fostering long-term customer loyalty. Content marketing is conceptually grounded in relationship marketing theory, service-dominant logic (SDL), and trust-commitment theory. SDL posits that service exchange is inherently relational and that value is co-created through customer-firm interactions (Vargo & Lusch, 2019). Content marketing operationalizes SDL by delivering educational, advisory, and engaging material that empowers customers to make informed decisions.

Email Marketing

Email marketing remains one of the most strategically significant and analytically measurable dimensions of digital marketing. It refers to the use of electronic mail as a structured communication channel for delivering personalized messages, promotional content, transactional notifications, and relational correspondence to customers (Chaffey & Ellis-Chadwick, 2022). Despite the proliferation of social media and mobile applications, email marketing continues to demonstrate high effectiveness due to its personalization capabilities, segmentation precision, automation potential, and measurable performance indicators.

From a theoretical standpoint, email marketing aligns strongly with relationship marketing theory and the commitment-trust framework, which emphasize sustained communication and relational continuity as precursors to loyalty (Morgan & Hunt, 1994). In the contemporary



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digital environment, email functions not merely as a promotional tool but as a relational infrastructure that facilitates ongoing interaction across the customer lifecycle.

Email marketing is a vital tool for corporate organisations, contributing to economic growth by enabling cost-effective, targeted communication that fosters customer engagement and retention (Kotler and Keller, 2016). It is a digital marketing strategy that involves sending emails to a targeted audience to promote products, services, or brand awareness. It is the act of sending a commercial message, typically to a group of people, via email, which can be used to build relationships with potential customers and keep current customers informed (Chaffey, 2017). Email marketing is a form of direct marketing that uses electronic mail to communicate commercial or fundraising messages to an audience (Ryan, 2016). As one of the most cost-effective marketing strategies, it allows companies to reach a large audience at minimal expense, making it accessible for businesses of all sizes.

Mobile marketing

Mobile marketing is the strategic use of mobile devices, including smartphones, tablets, and wearable technology, to deliver personalised, timely, and context-aware messages to customers via channels such as SMS, push notifications, mobile applications, and in-app advertising (Shankar et al., 2020; Kapoor et al., 2022). Unlike traditional marketing channels, mobile marketing enables instant, location-sensitive communication, allowing firms to maintain continuous engagement with customers throughout the service lifecycle. From a theoretical perspective, mobile marketing is grounded in relationship marketing theory, the technology acceptance model (TAM), and service-dominant logic. It leverages interactivity and personalisation to enhance perceived usefulness, ease of use, and relational commitment (Venkatesh & Bala, 2021). In the context of life insurance, where products are intangible and inherently complex, mobile marketing facilitates direct, immediate, and personalised communication that reduces uncertainty and fosters trust.

Customer Retention

Customer retention refers to the strategies and practices a firm uses to keep customers engaged and purchasing over time, reducing churn (customers leaving) and improving lifetime value (LTV) (Nirmalya et al., 2008). Retention matters because acquiring new customers usually costs more than keeping existing ones, and loyal customers often buy more, are less price-sensitive, and can become advocates. Customer retention is the ongoing effort of businesses to retain customers over time, typically by building satisfaction, trust, switching costs (where appropriate), and long-term value (Roland et al., 2004). Effective retention strategies often include personalised service, loyalty programmes, proactive customer support, and consistent product quality. The goal is to reduce churn, increase repeat purchases, and improve lifetime value, generating more stable revenue and lowering the cost of acquiring new customers.

Theoretical Review

Brand Equity Theory

Brand Equity Theory was primarily introduced by David A. Aaker, who conceptualised brand equity as a set of brand assets and liabilities linked to a brand's name and symbol that add to or detract from the value provided by a product or service (Aaker, 1991). According to Aaker (1991), these assets include brand awareness, brand associations, perceived quality, brand loyalty, and proprietary brand assets. The theory posits that strong brand equity enhances customer preference, increases market share, and improves financial performance. Aaker emphasised that brand equity is built through consistent communication, superior product performance, and positive customer experiences that reinforce favourable brand perceptions over time. Kevin Lane Keller (1993) expanded on Aaker's framework by introducing the



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Customer-Based Brand Equity (CBBE) model, which focuses on consumer knowledge structures as the foundation of brand equity. Keller (1993) argued that brand equity arises when customers have high levels of brand awareness and hold strong, favourable, and unique brand associations in memory. His model highlights four key dimensions: brand identity (awareness), brand meaning (associations and perceived quality), brand responses (judgments and feelings), and brand resonance (loyalty and attachment).

Customer Engagement Theory

Customer Engagement Theory (CET) was prominently advanced by Kumar and Pansari (2016), who examined the relationship between customer engagement and business performance, emphasizing that engaged customers contribute not only through direct purchases but also through referrals, feedback, influence, and knowledge sharing. The theory posits that customer engagement extends beyond transactional exchanges and represents a strategic asset that enhances firm performance, competitive advantage, and sustainability (Kumar & Pansari, 2016). According to these authors, highly engaged customers generate higher profitability, strengthen brand equity, and support long-term organizational growth. The central proposition of the theory is that firms should cultivate emotional, cognitive, and behavioral connections with customers to build enduring relationships rather than focusing solely on immediate sales outcomes (Brodie et al., 2011; Hollebeek, 2011).

Empirical Review

Nwafor and Emeka (2024) examined social media advertising and policyholder loyalty in Nigerian motor insurance, revealing the problem of heavy insurer investment in social media advertising with uncertain returns on retention. It remains unclear which advertising features (targeting, creativity, interactivity) influence long-term loyalty. The study population comprised motor insurance policyholders aged 18–65 across three metropolitan areas (Lagos, Abuja, Port Harcourt) who follow the insurer's social media accounts, and a sample of 420 respondents was used. Cluster sampling was adopted, followed by convenience sampling at insurer service centres and via online panels of followers (quota sampling to match age/gender distribution). An explanatory sequential mixed-methods research design was adopted, with a quantitative survey followed by focus groups to explain mechanisms. Data were collected via an online or paper questionnaire measuring exposure to types of social media advertising, and structural equation modelling (SEM) was used to examine paths from advertisement features to engagement, trust/satisfaction, and loyalty. Multi-group SEM tested moderation by age, and thematic coding was applied to focus group transcripts. The study's gap was the lack of nuanced evidence on the mechanisms by which social media advertising features affect loyalty in Nigeria's motor insurance sector, and the limited testing of demographic moderators. The findings revealed that advertisement relevance (targeting) and interactivity (two-way communication) had strong positive effects on engagement (standardised betas 0.46 and 0.39, respectively, $p < 0.001$), which in turn increased trust and loyalty. Creative appeal alone improved brand recall but did not significantly predict loyalty. Younger policyholders (< 35) showed stronger engagement-to-loyalty paths than older ones. Focus groups revealed that interactive advertisements providing clear post-claim guidance increased perceived insurer competence. The study recommended shifting social media budgets towards targeted, interactive campaigns that offer service information and clear next steps for claims; designing age-segmented engagement strategies; and measuring long-term loyalty metrics (renewal tracking) rather than short-term impressions. It also concluded that social media advertising contributes to motor insurance customer retention in Nigeria primarily when advertisements are targeted and interactive, fostering engagement that builds trust and loyalty, with stronger effects among younger customers.



Okeke (2021) examined the influence of digital advertising on consumer behaviour in the Nigerian insurance sector, with the population comprising insurance policyholders. A correlational research design was adopted, using simple random sampling techniques to select data. The statistical software STATA was also used for data analysis. The study identified limited understanding of the effects of digital advertising as the problem and a lack of empirical evidence in the Nigerian context as the gap. It found that digital advertising influences consumer purchasing decisions and concluded that it is effective in the insurance sector. The study recommends that stakeholders invest effectively in digital advertising strategies.

Gap of the Study

There is significant gap in research on the connectivity between digital marketing tool and insurance customer's retention in Nigeria motor insurance companies. Despite the fact that studies such as those by Nwafor and Emeka (2024) and Okeke (2021) provides useful intellect into the broad interactions, there is lack of research that examined the precise technique and transference channels through which digital marketing tools affect customer retention in Nigeria motor insurance companies. The researchers mostly examine the relationship between the predictors and response variables and not considering the perception of the predictors towards response variable.

3.0 METHODOLOGY

The study utilized a descriptive research approach to examine how customers felt about the motor insurance policy using digital means of getting response to the recipient. Primary data was gathered from the case study, while secondary data was obtained from a variety of sources such as: journals, textbooks and online. The questionnaire was administered to the selected insurance companies staff, operating motor insurance, Taro Yemen method was used to determine the sample size of 100 respondents using purposive sampling procedures for data collection ,for only marketing staff of the selected insurance companies . The data was analyzed using SPSS. The validity of the questionnaires was determined through pre-testing, and they met reliability standards.

Model Specification: The link between the dependent variable and the explanatory factors was stated by the following model, which is a modification of one that has been frequently utilized in previous studies such as (Nwafor and Emeka ,2024).

$$CR = f (CMP, EMP, MMP)$$

The above functional relationship is translated into an equation as follows:

$$ES = \beta_0 + \beta_1CMP + \beta_2EMP + \beta_3MMP + \mu$$

Where:

CR = Customer Retention

CMP= Content Marketing Platform

EMP= Email Marketing Platform

MMP= Mobile Marketing Platform

β_0 = intercept or constant

$\beta_1, \beta_2, \& \beta_3$ = coefficients of the explanatory variables or factor sensitivities

A priori expectations: $\beta_0, \beta_1, \beta_2, \& \beta_3 \neq 0$

μ = the error term



4.0 RESULTS

Table 1: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	624.156	3	208.052	49.406	.000 ^b
Residual	320.044	76	4.211		
Total	944.200	79			

Source: field survey May, 2026

a. Dependent Variable: CUSTOMER RETENTION

b. Predictors: (Constant), CONTENT MARKETING PLATFORM, EMAIL MARKETING PLATFORM, MOBILE MARKETING PLATFORM

Source: field survey may, 2026

The variation explained by predictors in relation to the dependent variable, customer retention, is shown in table 4 above by the regression sum of squares of 624.156. The variation not explained by the model is shown by the residual sum of squares of 320.044, which indicates additional factors that may have an impact on the dependent variable. The ratio of the variation described by the model to the variance that cannot be explained is shown by the F value, which is 49.406. The regression model is statistically significant, according to the significance value of 0.00. We reject the null hypothesis since the p-value is less than 0.005. According to the study, there is compelling evidence that at least one predictor makes a substantial contribution to the model.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.813 ^a	.661	.648	2.05210

a. Predictors: (Constant), CONTENT MARKETING PLATFORM, EMAIL MARKETING PLATFORM, MOBILE MARKETING PLATFORM

Assumption 1 Goodness of Fit:

The coefficient of determination R² value of 0.661 is displayed in table 5 above. This suggests that content marketing platform, email marketing platform, mobile marketing platform account for roughly 66.1% of the variation in customer retention. According to Tabachnick and Fidell (2007), the R² number also indicates the model's power; the closer it is to one, the better the outcome. After controlling for the degree of freedom, the model was able to account for roughly 64.8% of the systematic variance in customer retention, according to the adjusted R².



Table 3: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.936	.641		-1.460	.008
	CLAIMS PROCESS EFFICIENT	.519	.129	.419	4.039	.000
	COMPANY CULTURE	.639	.131	.285	2.589	.012
	EMPLOYEES AWRENESS	.624	.121	.193	1.842	.029
	BENEFITS					

a. Dependent Variable: CUSTOMER RETENTION

Coefficient of the variables: Keeping all other variables constant is indicated by the constant's value of 2.936. There will be 2.936 rise in customer retention. Customer retention will increase by 0.517 for every unit increase in content marketing platform, according to the content marketing platform of 0.517 coefficient value. With a coefficient value of 0.639, email marketing platform indicate that customer retention will rise by 0.639 for every unit increase in email marketing platform. Finally, the coefficient value of 0.624 for mobile marketing platform means that there will be a 0.624 increase in customer retention for every unit increase in mobile retention.

T-test: The majority of the predictors in each study should be significant on their own. The t-test is a useful tool for identifying significant relationships between variables. The alternative hypothesis can be accepted and the null hypothesis rejected if the t-statistics p-value is less than 5 percent (0.05). If not, we take the opposite action. Customer retention is significantly impacted by the variables used in the investigation. For each predictor, the model displays a probability value of 0.000, 0.012, and 0.029, respectively. This suggests a substantial influence on customer retention. These findings suggest that content marketing platforms, email marketing platforms, and mobile marketing platforms have a major effect on the customer retention of Nigerian insurance companies. This will undoubtedly have an impact on the profitability growth of the insurance companies and result in low employee productivity and poor employee retention.

5.0 CONCLUSION AND RECOMMENDATIONS

The study revealed that the predictors implored for the study had a significant effect on customer retention of motor insurance companies. In order to create better means of communication with positive retention power in motor insurance organization, the study recommends that stakeholders should effect digital marketing tools, for easy communication to policyholder in other to facilitate smooth purchase of insurance product.



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