

**AGENT SALES STRATEGIES AND INSURANCE UPTAKE: A CASE OF JUBILEE
LIFE INSURANCE, UGANDA**

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**UGANDA CHRISTIAN
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APPROVAL

This is to acknowledge that this Dissertation Report titled, Agent Sales Strategies and Insurance Uptake, A case of Jubilee Life Insurance, Uganda guided by my Research Supervisor is ready for submission.



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ABSTRACT


Despite insurance's critical role in financial inclusion, Uganda's insurance penetration remains alarmingly low at 0.876%, lagging regional counterparts like Kenya (2.4%). This study investigated agent sales strategies on insurance uptake at Jubilee Life Insurance in Uganda, addressing the persistent challenge of low insurance penetration in the country. The purpose was to assess how distribution, differentiation, and promotional strategies, moderated by customer socio-economic status, influence insurance uptake, aiming to provide insights for enhancing agent performance and market growth. Employing a mixed methods approach, the research used descriptive quantitative design with 100 agents from eight branches, selected through proportionate stratified random sampling, and qualitative data from 15 client interviews using purposive sampling. Data was collected using Likert scale design questionnaires and semi structured interviews, analyzed using SPSS for ordinal regression and thematic analysis with NVivo. Findings revealed a positive but statistically insignificant relationship for distribution ($\beta = 0.095$, $p = 0.828$) and promotional strategies ($\beta = 0.669$, $p = 0.066$) with insurance uptake, failing to reject the null hypotheses of no significant impact. In contrast, differentiation strategy showed a positive, significant effect ($\beta = 1.864$, $p = 0.000$), rejecting its null hypothesis, while SES significantly moderated the relationship ($p = 0.821$). Qualitative themes highlighted trust, awareness through personal networks and convenience as key uptake drivers. These results align with Matul et al. (2013) on distribution's limited impact but contrast with Churchill and Matul (2012) on its significance, while supporting Roth et al. (2007) on differentiation's effectiveness, differing from Churchill et al. (2013). The study underscores that tailored strategies

and SES considerations are critical for boosting uptake in Uganda's context, recommending enhanced differentiation, multi-channel distribution and targeted promotions. These findings contribute to understanding sales strategy performance in low penetration markets offering practical guidance for Jubilee and the industry and suggesting further research into trust and digital platforms to address persistent barriers.

DECLARATION

I, STEVEN OMUNYOKOL hereby declare that this research report is my original work, is not plagiarized and has not been submitted to any other institution for any award.

Name:Omunyokol Steven.....

Signature: ...  .. Date:8TH SEPTEMBER, 2025.....

DEDICATION

I dedicate this research report to the almighty God and his son Jesus Christ; may your glory endure forever! And to my wife and Children without whose support, this would not have been possible!

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I would like to express my heartfelt gratitude to my supervisors, Dr. Otai Isaac Peter and Dr. Olobo Maurice, for their invaluable guidance, continuous support and constructive feedback throughout this research report. Your expertise and encouragement have been essential in shaping this dissertation and I am deeply appreciative of your patience and insightful advice during the entire process.

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LIST OF ACRONYMS

CRM	:	Customer Relationship Management
IRA	:	Insurance Regulatory Authority (Uganda)
JLI	:	Jubilee Life Insurance
MBFSI	:	Microinsurance, Banking, Financial Services, and Insurance
NDPIII	:	Third National Development Plan (Uganda)
SPSS	:	Statistical Package for the Social Sciences
UGX	:	Ugandan Shilling

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Insurance is the transfer of a risk from an insured person or asset to an insurance company with a promise to compensate as agreed should the named risk occur. According to (Britannica, 2024), Insurance has ancient roots, with early forms in Babylon, Greece, and Rome, where merchants sought protection against losses. Modern insurance began in the 17th century in Europe, notably with Lloyd's of London providing marine insurance. The concept spread to East Africa during the colonial era, with British companies establishing a foothold. Post independence, the insurance sector in East Africa expanded, adapting to local needs and regulations. In Uganda, insurance services grew significantly after independence, with Jubilee Life Insurance becoming a prominent player. The industry now supports economic stability and development, offering a range of products to meet diverse consumer needs (Britannica, 2024).

The insurance industry is a cornerstone of economic stability and growth, providing essential risk management solutions for individuals and businesses. In Uganda, the insurance sector has experienced steady growth, driven by increased awareness and demand for insurance products and average growth of 20.4% in the year 2022 (InsuranceRegulatoryAuthority, 2023). Central to this sector's success are insurance agents, who serve as the primary interface between the insurance companies and their clients. Their role in educating potential clients, selling policies, and providing after-

sales service is crucial for the sustainability and profitability of insurance companies (InsuranceRegulatoryAuthority, 2016).

However, the insurance sector in Uganda faces several challenges, including low penetration rates, a lack of consumer trust and understanding, and economic constraints that can hinder the purchase of insurance products (ProjectHouse, 2023). These challenges necessitate a motivated and high-performing sales force to drive growth and achieve business objectives. According to (Harri, Eggert, Haas, & Ulaga, 2015), Sales strategy is a critical but under-researched aspect of the agents' day to day operations, especially in industries like insurance where agents play a key role in product uptake. Effective sales strategies can directly and indirectly enhance agent performance, ultimately improving market outcomes. This highlights the importance of well-structured sales strategies in enhancing agent effectiveness and increasing insurance product uptake.

Jubilee Insurance has established itself as a significant player in the market and has operated since 1937 (JubileeInsurance, 2024), offering a range of life insurance products tailored to meet diverse client needs.

The insurance industry has long grappled with the intricate relationship between agent sales strategies and insurance uptake. Insurance agents play a crucial role in guiding consumers through the complex landscape of insurance products, yet their motivations and actions can significantly impact the accessibility and affordability of insurance. (Garnick et al., 1998) (Karaca-Mandic et al., 2016). As the industry evolves with

technological advancements, understanding the dynamics between agents, consumers, and regulatory frameworks is paramount for ensuring equitable and efficient insurance markets. (Garnick et al., 1998)

This research study aimed to explore the interplay between agent sales strategies and insurance uptake at Jubilee Life Insurance, with a focus on identifying potential biases, the impact of market dynamics, and the implications of technological disruption in the insurance sector

Distribution Strategy is the process by which an individual agent ensures their product, service, or message reaches the right audience through direct or indirect channels, focusing on how the product is delivered including networking, referrals, partnerships, social media outreach, digital delivery (email, newsletters), and physical fulfillment with the key outcome of consistently and efficiently getting the product or service in front of the right people.

Promotional Strategy refers to the specific methods or tactics used by agents to market or promote insurance products to potential clients. Promotional strategy has a number of components including; Frequency of promotion which means how often agents engage in promotional activities (daily, weekly, monthly), Channels used which refers to the type of promotional tools used (SMS, social media, fliers, community events), Content quality which answers the question, do agents tailor messages to audience needs? Is the messaging clear? Customer engagement referring to the number of customers reached, feedback collected, follow-ups done, and Effectiveness perception

which means agent's view of which promotional activities are most effective in driving uptake

Differentiation Strategy is the intentional creation and promotion of an individual agent's unique identity, expertise, and reputation to build trust, credibility and influence through consistent social media presence, thought leadership, community engagement, visual identity, and personal storytelling with the key outcome of establishing long-term authority and increasing sales through personal influence.

This study explored the impact of agent sales strategies on the insurance uptake. The study focuses on how agents apply various sales strategies to drive insurance uptake and achieve sales targets. Agent sales strategies encompass a range of approaches, including distribution, promotional and differentiation, which play a critical role in enhancing insurance uptake. Over the years, these strategies have become essential in the insurance industry, helping agents improve customer acquisition, build lasting client relationships, and ultimately increase policy sales contributing to the overall growth and competitiveness of insurance companies.

1.2 Statement of the Problem

According to National Planning Authority in the Third National Development Plan (NDPIII) 2020/21 - 2024/25 page 32, insurance is recognized as one of the key drivers for financial inclusion and an avenue for harnessing social security. Among the key areas in the plan is to drive up insurance uptake as a way to achieve vision 2040 through increased awareness, support to the regulators and pushing for the National Health Insurance Scheme (NPA, 2020).

Despite the push for insurance uptake, the insurance sector in Uganda continues to face challenges of low uptake reported as low as less than 1% according (InsuranceRegulatoryAuthority, 2023). This is lower compared to other economies in the region, like Kenya which has 2.4% (Agik, 2024). Kenyas' insurance uptake is largely attributed to its well-developed distribution, Promotional and differentiation channels. Increasing insurance uptake in Uganda is essential for financial protection, particularly among vulnerable populations, and for supporting Uganda's economic growth.

One of the major barriers to insurance uptake is the ineffective deployment of agent sales strategies. Many insurance agents struggle with inadequate distribution networks, low market awareness and ineffective sales personal differentiation approaches leading to underperformance in policy adoption. Additionally, a significant portion of Uganda's population particularly low-income and marginalized groups, remain excluded from formal insurance covers.

To address these challenges, agents have to come up with various insurance uptake driven strategies, including enhanced distribution channels, agent promotional and Differentiation strategies. This study therefore sought to examine the role different agent sales strategies such as distribution, promotion and differentiation have on insurance uptake at Jubilee Life Insurance.

1.3 Objectives of the Study

1.3.1 The General Objective of the Study:

To assess the effect of agent sales strategies on the insurance uptake at Jubilee Life Insurance in Uganda.

1.3.2 The Specific Objectives of the Study:

- i. To assess the effect of distribution strategy on the insurance uptake in the Jubilee Life Insurance.
- ii. To determine the effect of differentiation strategy on the insurance uptake in Jubilee Life Insurance.
- iii. To examine the effect of promotional strategy on the insurance uptake in Jubilee Life Insurance.
- iv. To establish the moderating effect of customer socioeconomic status on the relationship between agent sales strategies and insurance uptake.

1.4 Hypotheses for the Study.

Ho₁: Distribution strategy does not have a significant impact on the insurance uptake in Jubilee Life Insurance.

Ho₂: Differentiation strategy does not have significant impact on the insurance uptake in Jubilee Life Insurance.

Ho₃: Promotional strategy does not have significant impact on the insurance uptake in Jubilee Life Insurance.

Ho₄: Customer socioeconomic status has no moderating effect on the relationship between agent sales strategies and insurance uptake in Jubilee life insurance

1.5 Scope of the Study

1.5.1 Content Scope

The primary purpose of this study was to examine the effect of agent sales strategies on insurance uptake at Jubilee Life Insurance in Uganda, with insurance uptake as the dependent variable and agent sales strategies as the independent variables. Specifically, the study aimed to: assess the impact of distribution strategies on insurance uptake at Jubilee Life Insurance, determine the impact of marketing strategies on insurance uptake at Jubilee Life Insurance, and examine the impact of personal branding strategies on insurance uptake at Jubilee Life Insurance

1.5.2 Geographical Scope

The study focused on eight branches of Jubilee Life Insurance located in the following cities in Uganda: Kampala, Mbale, Jinja, Masaka, Mbarara, Hoima, Arua, and Gulu. This selection was academically justified as it provided a comprehensive representation of both urban and semi-urban areas in Uganda, ensuring diverse and relevant insights into the impact of financial incentives across different regions.

1.5.3 Time Scope

The study covered the performance data of insurance agents over the past two years. This time frame was academically justified as it allowed for the collection of recent and relevant data, providing a clear and current picture of the effects of agent strategy. Twenty-four months was an academically reliable period for this study to observe trends and patterns in agent sales strategies and its influence on the insurance uptake.

1.6 Significance of the Study:

Understanding the impact of agent sales strategies on insurance uptake is vital for several reasons. Firstly, it can provide insights into how to design effective sales strategies that enhance agent performance and improve the adoption of insurance products. Secondly, the study will help insurance companies like Jubilee Life Insurance optimize their recruitment and training strategies by identifying which sales strategies lead to higher insurance uptake and greater agent success. Lastly, the study contributes to the broader field of sales and marketing by offering empirical evidence on the effectiveness of agent sales strategies in boosting insurance penetration within a developing country context.

1.7 Conceptual Framework

INDEPENDENT VARIABLE

DEPENDENT VARIABLE

Agent Sales Strategies

Insurance Uptake

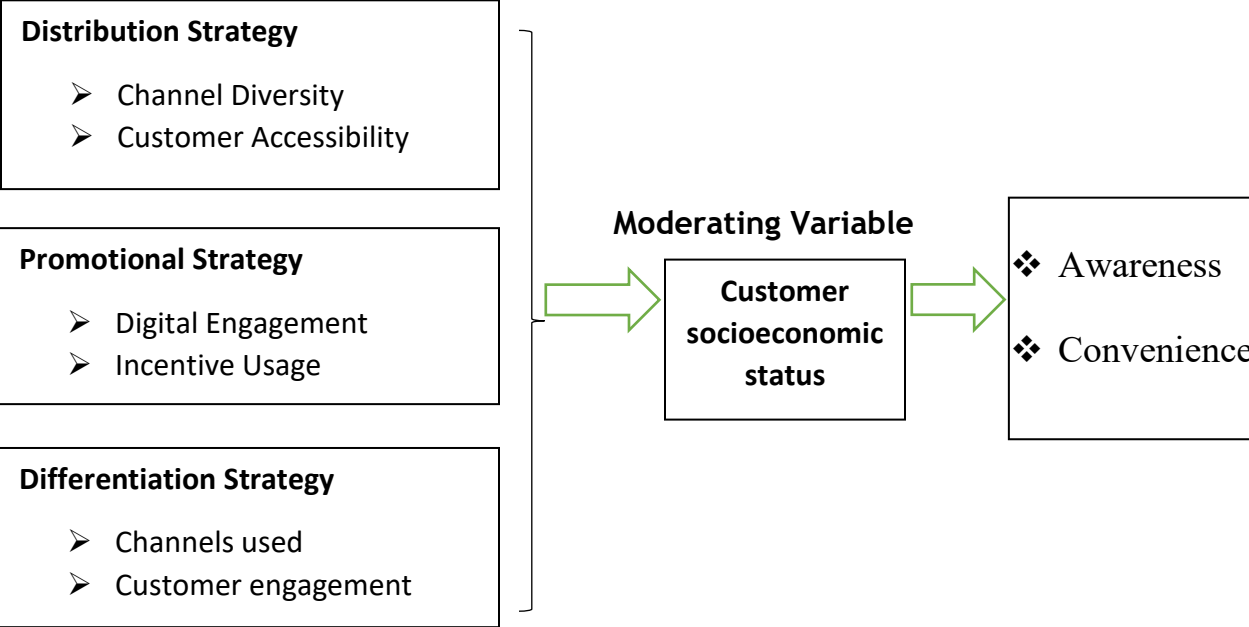


Figure 1: Conceptual Framework.

Source: Researcher (2025). Adapted from McKinsey & Company (2021), *How insurance can prepare for the next distribution model.*

Figure 1 dispenses the relationship between the independent variable and the dependent variable. The independent variable is agent sales strategies, and it is under different constructs such as distribution strategy, differentiation strategy, and promotional strategy. Distribution strategy is operationalized as channel diversity and customer accessibility. Differentiation strategy is operationalized as digital engagement and incentive usage. Promotional strategy is operationalized as channels used and customer engagement. The dependent variable is insurance uptake measured as awareness and convenience while the moderating variable is customer socioeconomic status.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Agent sales strategies are widely recognized as a critical tool for enhancing agent performance across various industries, particularly in the insurance sector, where sales-driven roles require effective approaches to drive insurance uptake. This literature review examined global, regional and local studies on the impact of agent sales strategies including distribution strategies, Promotional strategies, and differentiation strategies – on insurance uptake, with a focus on aligning with the specific objectives of identifying the types of strategies used, evaluating their relationship with insurance uptake, and assessing their impact on agent performance.

2.2 Theoretical Review

Agency Theory

According to Agency Theory (Shapiro, 2005), the relationship between principals (such as Jubilee Life Insurance) and agents (insurance sales agents) is centered around agents being expected to act in the best interest of the company. However, due to misaligned goals, agents may prioritize personal interests over organizational objectives. Agent sales strategies including distribution, marketing, and personal branding, have to be aligned to the company policies to avoid conflict of interest, ensuring agents focus on promoting insurance products to drive insurance uptake at Jubilee Life Insurance and the entire industry at large. Based on the Agency Theory, this study examined how these sales strategies influence agent performance hence ensuring that agents remain

committed to achieving insurance uptake goals while minimizing conflicts of interest both at company and industry level.

Social Cognitive Theory

Social Cognitive Theory was developed by Albert Bandura and it emphasizes the role of observational learning, self-sufficiency and motivation in behavior of individuals. This theory guided the study by explaining how agent personal branding strategies and self-confidence influence their sales behavior and consequently driving insurance uptake. The theory posits that agents who believe in their ability to succeed (self-efficacy) are more likely to use effective sales strategies, be persistent and ultimately increase their success in selling insurance. Additionally, social influences and role modeling can shape an agent's approach to selling and influence customer trust and decisions hence driving insurance uptake (Cornner & Norman, 2005).

2.3 Empirical Review

2.3.1 Distribution strategy and insurance uptake

In Uganda, the insurance penetration is still very low 0.876% in 2022 (IRA, 2023) and agents being one of the major distribution channels ought to be highly motivated to work to push insurance company's visions and missions through one factor which is through using proper distribution strategies. According to study conducted by (Svoboda, 2021) in India, distribution can be defined as the selling, preparing to sell, advising on or preparing in any way to close an insurance sale.

Andreas, (2021) continues to note that there has been a shift of distribution channels especially from the interruption by covid 19. Distribution strategies are essential for insurance sales agents, as they determine how effectively agents can reach potential

clients and drive insurance uptake. For a very long time, insurance agents have relied on face-to-face interactions, referrals and networking to make insurance sales (Svoboda, 2021). However, times have changed, and Covid 19 was an eye opener and with changing consumer preferences and advancements in technology in AI, agents have had to adapt their sales approaches to remain relevant. The ability of agents to leverage multiple distribution channels, including digital platforms, partnerships, and direct outreach, has become key in their success.

Andreas (2021) notes that there has been a significant shift in distribution trends, particularly following the disruption caused by COVID-19. Insurance agents, who previously depended solely on physical meetings and face to face consultations, had to quickly adapt to digital engagement due to lockdowns and social distancing measures put in by authorities. Many agents embraced virtual selling, using social media, video conferencing and online platforms like zoom, WhatsApp video chats and video chats to connect with clients. This shift not only ensured business continuity during the pandemic but also expanded the reach of sales agents beyond their immediate geographic locations, allowing them to serve a broader customer base like never before. In Kenya a study conducted by (Mutua, 2017) on the influence of distribution strategies on microinsurance uptake found that there is a positive correlation between the choice of distribution strategies and the level of microinsurance adoption across different market segments. The study highlighted that agents who leveraged multiple distribution channels including direct selling, partnerships with financial institutions, referrals and outreach programs like pitching, experienced higher policy sales and increased customer engagement. Furthermore, the research emphasized that

accessibility, convenience and trust building mechanisms within the chosen distribution approach significantly impacted customers' willingness to purchase and retain microinsurance policies, reinforcing the critical role of distribution strategies in driving insurance penetration in the country.

In Uganda a study conducted by (Olobo, Karyeija, Protazio , & Okello, 2022), on 181 owners of life insurance policies found that distribution strategies played a key role in determining insurance uptake across different customer segments in Uganda. The study identified that policyholders who had access to multiple distribution channels such as insurance sales agents, bancassurance channels, digital platforms like social media, websites and market pitching engagements were more likely to purchase and retain life insurance policies. The findings also indicated that effective distribution strategies enhanced customer awareness, accessibility and trust, which significantly influenced individuals' decisions to buy life insurance. The study also highlighted that insurers who diversified their distribution approaches and leveraged especially technology, partnerships with for example Banks for Bancassurance and personalized engagement methods were more successful in increasing life insurance penetration and policyholder retention in their companies.

2.3.2 Differentiation strategies and Insurance Uptake

A study in Kenya by (Msinga, Ndinya, Ogada, & Omido 2018) found a positive direct correlation between differentiation strategies used by insurance companies and insurance uptake. The study discovered that companies implementing customized insurance products, personalized customer service and flexible payment plans experienced higher policy adoption rates compared to those using standardized traditional approaches. Also branding, innovative policy packaging and targeted marketing played a crucial role in influencing customers' purchasing decisions. The research also highlighted that value added services such as bundled coverage, loyalty rewards and free consultations, enhanced customer trust and policy retention. More to that, insurance companies that leveraged digital platforms, mobile applications and AI-driven customer support improved accessibility and service efficiency, leading to less turnaround time and increased uptake.

A study by (Olobo, Karyeija, Protazio , & Okello, 2022) discovered that on 181 life insurance policyholders, differentiation strategies used by insurance companies or agents were crucial in increasing insurance uptake. The study revealed that companies offering customized products, flexible payment options and personalized services had higher policy purchase and uptake rates. Additionally, value-added services such as loyalty rewards, tailored coverage and enhanced customer support were significant factors in retaining policyholders for repeat business.

The research also highlighted that insurance companies that differentiated their sales strategies with digital tools, targeted marketing and innovative offerings saw greater insurance penetration and customer retention within the same periods. These

strategies helped companies build trust, improve awareness and enhance accessibility, ultimately boosting insurance uptake and customer loyalty overall.

2.3.3 Agent Promotional strategies

According to a study by (Anyadighibe, Etuk, Eka, Inyang, & Stephen⁴, 2021) promotional mix strategies have a significant impact on insurance sales uptake in Nigeria as well. The study found that insurance companies that effectively employed a combination of promotional strategies such as advertising, sales promotions, personal selling, public relations and direct marketing, saw a considerable increase in customer engagement and policy adoption. The research highlighted that well planned and executed advertising campaigns and sales promotions played a critical role in raising awareness and stimulating interest in insurance products among the target clients. Additionally, the use of personal selling and relationship building tactics by agents enhanced customer trust and encouraged policy purchases. Also, public relations efforts, such as community outreach and corporate social responsibility initiatives, contributed to improving the reputation of insurance companies and fostering long-term customer loyalty and goodwill from the general population. The study underscores the importance of a comprehensive promotional mix in driving insurance uptake in Nigeria. According to study done in Kenya by Aswani, K. M. (2010), promotional strategies play a crucial role in influencing insurance uptake. The study found that insurance companies that effectively positioned their products through targeted promotions attracted more policyholders buying their packages. Strategies such as brand awareness campaigns, educational marketing and customer engagement initiatives were key in building consumer confidence in their insurance services. Additionally, the study

highlighted that companies using clear and persuasive messaging, along with consistent outreach efforts, were able to break misconceptions surrounding insurance and drive higher adoption rates. Digital marketing channels, including social media and online advertisements, were also found to enhance accessibility and customer interaction and thereby registering conversions. The study concluded that well planned promotional strategies, tailored to market needs, significantly improve insurance penetration, making it easier for potential clients to understand, trust and invest in insurance policies

A study by MONICA, A. (2015), on Rio Insurance in Uganda found a direct relationship between promotional strategies and insurance uptake. The research highlighted that insurance companies that implemented effective promotional strategies like advertising, direct marketing, public relations and personal one on one selling, experienced a significant increase in policy adoption. Advertising campaigns played a vital role in raising awareness, while direct marketing efforts, including outreach through phone calls, emails and social media helped companies connect directly with potential customers and helped make conversions. The study also discovered that personal direct selling by trained agents enhanced customer trust and improved policy acceptance rates overall. Additionally, public relations efforts, such as financial literacy programs on different media like social media, radio, Tv etc and corporate social responsibility initiatives, strengthened the company's reputation and encouraged more people to consider insurance. The findings emphasize that a well-structured and targeted promotional strategy is key to increasing insurance penetration and ensuring more people understand and invest in insurance policies.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter focusses on the research methodology used to investigate the impact of agent sales strategies and insurance uptake at Jubilee Life Insurance in Uganda. It includes the main sections like research design, data collection methods, sampling techniques and procedures for data analysis of this study.

3.2 Research Design

A research design is a comprehensive plan that outlines how a research study would be conducted, including the methods for data collection, analysis and its interpretation plus conclusions. It served as a blueprint for achieving the objectives of the study and ensured that the research hypotheses are addressed systematically and effectively. Common types of research designs include experimental, correlational, descriptive and exploratory designs. This study adopted a mixed methods approach to investigate the relationship between agent sales strategies and insurance uptake, combining descriptive quantitative design and qualitative survey interviews. Descriptive research aimed to accurately and systematically describe a population. It focused on answering the “what” questions rather than the “why” or “how” questions, making it ideal for studies that seek to provide a detailed account of a specific issue at hand. Descriptive research design was as well suitable for this study as; it allowed for a thorough examination of the agent sales strategies and how these strategies impacted insurance uptake, it helped in assessing the current state of performance among insurance agents

and identifying patterns and correlations between agent sales strategies and uptake metrics such as the number of policies sold and premium volume generated, it facilitated the collection and analysis of quantitative data, which was essential for measuring uptake levels and the effectiveness of different strategies.

3.3 Target Population

According to Saunders *et al.*, (2009) target population is an aggregation of specific elements, which are of interest in the research study. The target population for this study comprised the entire sales force/agents of all Jubilee Life Insurance branches in Uganda, which included 600 insurance agents across 8 branches of Jubilee Life Insurance located in Kampala, Mbale, Jinja, Masaka, Mbarara, Hoima, Arua, and Gulu. The qualitative data set was collected from the 15 clients of Jubilee Life Insurance

Table 1 Target population by branch (Agents)

<i>Branch</i>	<i>Population</i>	<i>Percentage</i>
<i>Kampala</i>	372	62
<i>Mbale</i>	30	5
<i>Jinja</i>	37	6
<i>Masaka</i>	15	2.5
<i>Mbarara</i>	39	6.5
<i>Hoima</i>	41	9
<i>Arua</i>	27	4.5
<i>Gulu</i>	39	6.5

Source: Jubilee Life Insurance database, 2024

3.4 Sampling Technique

The study selected the respondents described in the target population using a two-stage process. The first stage included the use of proportionate stratified sampling, where the branches in which the agents fall form the strata. In the second phase, simple random technique of sampling was adopted to pick the required participants from the respective strata. This is a form of sampling that allows a fair selection of the sample from across population using strata based on common attributes of the population. The application of proportionate stratified random sampling technique involved dividing the population into different subgroups and selecting number respondents from each stratum using the principle of optimum allocation of samples in strata. In this case the branches formed the strata then simple random sampling technique was applied. This is a form of probability sampling technique. A complete list of all insurance agents working at Jubilee Life Insurance across the eight branches (Kampala, Mbale, Jinja, Masaka, Mbarara, Hoima, Arua, and Gulu) was compiled, with each agent assigned a unique identification number, and a random selection of agents was made using a computer-generated random number system or random number tables based on the required sample size, ensuring equal opportunity for selection regardless of location or performance, after which the randomly selected agents were contacted to participate through questionnaires, allowing for an unbiased analysis of the impact of agent sales strategies on insurance uptake.

3.5 Sample Size Determination

In the current study, sample size was calculated using the Cochran (1977) formula for sample size determination. This formula was appropriate for this study because it is normally used in situations where there are large populations.

The Cochran (1977) formula is given as:

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where:

e represents desired level of precision or margin error

p represents the proportion of the population estimated to have the attribute in question,

q is given as 1 - p.

z value was determined from the z table to be 1.96 depending on the confidence level

In this study, the confidence interval was 95%, leaving a precision or margin of error of positive or negative 5%. The estimated proportion of the population with the attribute in question is 70%, implying that p is 0.7 and hence q (1-p) is 0.3.

From Cochran (1977) formula, therefore, the sample size is;

$$((1.96)^2 (0.3) (0.3)) / (0.05)^2 = 138$$

The study then adopted the principle of optimum allocation of samples in strata as provided by Sukhatme (1984). This principle was as well cited by Pandey and Verma (2008). The sample size for each stratum was then determined as follows.

$$n = (p_i(s))/N$$

Where.

n = total sample size per strata

P_i = the proportion of the target population which is included in the i^{th} stratum

N = total population

S = total sample size

Table 2 Stratification of the sample

Branch	Population	Sample
Kampala	372	86
Mbale	30	7
Jinja	37	9
Masaka	15	3
Mbarara	39	9
Hoima	41	9
Arua	27	6
Gulu	39	9

Source: Researcher, 2024

For qualitative data set, the sampling technique was purposive sampling, and the sample included 15 clients from different branches, diversified by demographics (age, gender, occupation) and product type, to capture varied perspectives on agent approaches.

3.6 Data Collection

A questionnaire is a set of carefully formulated questions that seek responses from a selected group of respondents (Collis and Hussey, 2013). The data was collected using questionnaires given to the respondents (agents) at their convenient times. Questionnaires were used because they allowed busy respondents to answer at their own convenience. Questionnaire comprising of closed-ended questions and open-ended questions with 5-Likert scale were designed based of the study objectives and study variables.

Qualitative data was collected using semi structured interviews.

3.7 Data Collection Procedures

A pilot test was conducted with a small sample of agents to ensure the clarity, reliability, and validity of the instruments, with adjustments made based on feedback. A stratified random sampling method was applied to ensure proportional representation from each branch, with a random selection of agents made using a computer-generated random number system. After sampling, questionnaires was distributed either in person or via email to the selected agents, who had a specified time frame to complete them. Then follow-up with respondents was done to ensure timely completion. Finally, all the responses collected were compiled and prepared for analysis. For the qualitative data set, primary data collection method were semi-structured interviews lasting approximately 10-15 minutes. This format allowed for flexibility to probe deeper into unexpected topics that arose during conversation, while still guiding the discussion

around key themes such as: Clients' perceptions of those strategies (e.g., persuasive, informative, coercive, supportive), Trust and relationship dynamics

3.8 Data Analysis and Presentation

Primary data underwent initial processing steps including editing to identify and correct errors the existing errors and coding to assign numerical values to responses for ease of analysis in chapter four. Data analysis utilized both inferential and descriptive statistics, with the support of SPSS software. Descriptive statistics involved measures of central tendency like mean, median, and mode and measures of variability and dispersion like range, variance and standard deviation. Inferential statistics focused on testing correlations and regression to identify the relationship between the dependent variable (insurance uptake) and the independent variable (agent sales strategies). The findings were presented through tables effectively illustrating the relationships between the key variables. This approach ensured a comprehensive analysis offering valuable insights into the impact of agent sales strategies on the insurance uptake. For the qualitative data, Data was analyzed using thematic analysis, and the following steps for employed:

1. Familiarization - Reading transcripts multiple times to immerse in the data.
2. Coding - Identifying key phrases or patterns and assigning initial codes.
3. Theme Development - Grouping codes into broader themes (e.g., trust-building, strategy effectiveness, resistance factors).
4. Reviewing and Refining Themes - Ensuring themes are coherent and supported by data.

5. Interpretation - Linking themes to the research questions and integrating them with quantitative findings.

Nvivo software was used to assist with coding and theme development for rigor and efficiency.

3.9 Reliability and Validity of Instruments

Validity Test

The degree to which an instrument measures what it is intended to measure is referred to as its validity (Middleton, 2023). Validity is the degree to which the collected data accurately represents what it is intended to achieve in the study. Content validity, construct validity, criterion validity, and face validity are the four types of validity. Both construct and content validity were examined in this study. The extent to which items in an instrument reflect the content that is to be measured and achieved is referred to as content validity (Middleton, 2023). Before the research instrument was used, a content validity test was also conducted to see whether its content was relevant. Construct validity was confirmed by distributing the questionnaire to agents who are informed and conversant with the variables being studied; their responses were subsequently included into the completed instrument. In order to determine whether the contents of the instrument designed accurately measured what the study aimed to assess in accordance with the study objectives, this study conducted a content validity test. In order to ensure content validity in this study, a group of 50 agents were used for pre-testing of the research instruments. Pretesting helped to determine whether respondents find the questions understandable.

Reliability Test

The degree to which measuring a certain phenomenon yields stable and consistent results is known as reliability (Middleton, 2023). The degree to which an instrument consistently measures the things it is supposed to measure is referred to as reliability. If an instrument produces the same results when used repeatedly on the same respondents, it is considered dependable. Testing for dependability is essential because it guarantees uniformity throughout the measuring instrument's components. If the scale's objects "hang together" and measure the same construct, the scale has good internal dependability (Middleton, 2023).

The Cronbach Alpha coefficient is the most widely used metric for assessing internal consistency. When employing Likert scales, the Cronbach Alpha coefficient is thought to be a more appropriate metric for assessing reliability. When utilizing the Cronbach Alpha coefficient, proposes four cut-off points for dependability: good reliability, which is defined as 0.90 and above; high reliability, which is defined as 0.70-0.90; moderate reliability, which is defined as 0.50-0.70; and low reliability, which is defined as 0.50 and below. The internal consistency of the questionnaire was the main focus of the reliability test in this study. As a result, the Cronbach's alpha coefficient was used to assess whether the questionnaire is appropriate for measuring the things it should, with a minimum alpha value of 0.70 required to attain good reliability.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION OF RESULTS

4.1 Introduction

This chapter presents the results from data analysis and their interpretation as per the study objectives.

4.2 Response Rate

The study administered 138 questionnaires to the respondents. A total of 100 questionnaires were filled and returned. This represented a response rate of 72.5 percent as analyzed in table 4.1 below.

Table 3 Showing the Study Response Rate

Questionnaires Issued	Questionnaires returned	Response rate
138	100	72.5

Source: Study data, 2025

As reported above, the study obtained a response rate of 72.5 percent. This is well above the acceptable threshold of 70 percent indicated by Rogelberg & Stanton (2007). This as well implies that the study results can be relied upon.

4.3 Respondents Characteristics

4.3.1 Gender of Respondents

Table 4 Showing Gender of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	41	41.0	41.0	41.0
Female	59	59.0	59.0	100.0
Total	100	100.0	100.0	

Source: Study data, 2025

The results in table 4 above show that the female gender represented a percentage of 59 while the male gender represented a percentage of 41. The findings imply that the study was gender sensitive.

4.3.2 Age of Respondents

Table 5 Showing Age of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid "18 to 27"	20	20.0	20.0	20.0
"28 to 37 years"	67	67.0	67.0	87.0
"38 to 47 years"	11	11.0	11.0	98.0
'More than 47 years"	2	2.0	2.0	100.0
Total	100	100.0	100.0	

Source: Study data, 2025

The findings in table 5 above show that a majority of the respondents were above 27 years of age. This implies that the findings of the study can be relied upon since they reflect more mature perspectives and behavior.

4.3.3 Education Level of Respondents

Table 6 Showing Level of education of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 'Post graduate'	5	5.0	5.0	5.0
'Bachelors Degree'	56	56.0	56.0	61.0
'Diploma"	22	22.0	22.0	83.0
'Secondary'	12	12.0	12.0	95.0
'Others Specify'	5	5.0	5.0	100.0
Total	100	100.0	100.0	

Source: Study data, 2025

The results in table 6 above reveal that most of the respondents had attained at least secondary level of education. This means that the study collected more reliable and in-depth data as educated respondents can interpret questions more consistently, respond to questions more critically and also provide more reflective answers.

4.4 Descriptive Analysis

In this section descriptive analysis for distribution strategy, differentiation strategy, promotional strategy, customer socioeconomic status and insurance uptake is presented. Descriptive analysis was done using mean and standard deviation. The study adopted a particular procedure to interpret the Likert scale scores. The study used the range distance of 4 to interpret the mean score range. The range of 4 was determined as the difference between 5 and 1 on 5 points Likert scale (5 being the highest and 1

the lowest points on the scale). The range distance (4) is then divided by 5 (the highest value on the scale). This gives 0.8, which then becomes the range distance of one point to the next (Norman, 2010), as shown in table 4.3 below.

Table 7 Showing the interpretation of the Likert Scale Mean Score

5 Likert scale	Mean score range	Interpretation
1	1.00-1.80	Strongly Disagree
2	1.81-2.60	Disagree
3	2.61-3.40	Not sure
4	3.41-4.20	Agree
5	4.21-5.00	Strongly Agree

Source: Modified from Norman, (2010)

The standard deviation shows how a group of data points spread from the mean to the effect that a small standard deviation compared to the mean value would indicate the data points were closer to the mean implying that it was an accurate representation of the data. While a large standard deviation compared to the mean would indicate that data points are distant from the mean implying that it was an inaccurate representation of the data (Field, 2013). According to Barde and Barde (2012), standard deviation values that are less than + or - 2 exhibit measures that are closer to the actual value while those that are more than + or - 2 evince measurements that are distant from the actual values.

4.4.1 Distribution Strategy

The findings in table 8 show the scale to which respondents agreed with various aspects describing the distribution strategy.

Table 8 Showing Descriptive Findings of Distribution Strategy

Statements	N	Min	Max	Mean	S D
I use multiple channels to sell insurance products	100	1	5	4.52	.847
My sales are spread across a variety of distribution methods	100	1	5	3.79	1.094
I make it easy for customers to contact me through various methods	100	1	5	4.70	.689
I offer flexible hours or quick response times to meet customer needs.	99	1	5	4.51	.873
Customers can easily schedule appointments with me through digital tools	100	1	5	3.71	1.200
Aggregate				4.25	0.941

Source: Study data, 2025

It is perceptible from table 8 that the aggregate mean score for distribution strategy is 4.25. This means that overall respondents strongly agreed that the distribution strategy is used to increase insurance uptake. More specifically, statements “I use multiple channels to sell insurance products”, “I make it easy for customers to contact me through various methods” and “I offer flexible hours or quick response times to meet customer needs” had the highest mean scores of 4.52, 4.70 and 4.51 respectively. This implies that respondents strongly agreed with these statements regarding the distribution strategy. While statements “My sales are spread across a variety of distribution methods” and “Customers can easily schedule appointments with me through digital tools” had the lowest mean scores of 3.79 and 3.71 respectively, implying that respondents agreed with these statements. The standard deviation of

0.941 means that the data measurements are closer to the actual values in the data set since it lies in the range of plus or minus 2, hence signifying accuracy of the data.

4.4.2 Differentiation Strategy

The findings in table 9 show the scale to which respondents agreed with various aspects describing the differentiation strategy.

Table 9 Showing Descriptive Findings of Differentiation strategy

Statements	N	Min	Max	Mean	SD
I frequently tailor insurance policies to fit individual customer needs	100	1	5	4.08	1.051
Most of my clients receive personalized coverage options or add-ons	99	1	5	3.57	1.117
I spend time discussing custom solutions with clients to match their unique situations	100	1	5	4.35	.968
I consistently provide high-quality service that exceeds customer expectations	100	1	5	4.19	1.012
I follow up with clients regularly to ensure their satisfaction	99	1	5	4.53	.837
Aggregate				4.14	0.997

Source: Study data, 2025

It is visible from table 9 that the aggregate mean score for differentiation strategy is 4.14. This result shows that overall respondents agreed that the differentiation strategy increases insurance uptake. Specifically, statements “I spend time discussing custom solutions with clients to match their unique situations” and “I follow up with clients regularly to ensure their satisfaction” had higher mean scores of 4.35 and 4.53 respectively. This implies that respondents strongly agreed with these statements regarding the differentiation strategy. While statements “I frequently tailor insurance policies to fit individual customer needs”, “Most of my clients receive personalized

coverage options or add-ons” and “I consistently provide high-quality service that exceeds customer expectations” had lower mean scores of 4.08, 3.57 and 4.19 respectively, implying that respondents agreed with these statements. The standard deviation of 0.997 means that the data measurements are closer to the actual values in the data set since it lies in the range of plus or minus 2, hence signifying accuracy of the data.

4.4.3 Promotional Strategy

The findings in table 10 show the scale to which respondents agreed with various aspects describing the promotional strategy.

Table 10 Showing Descriptive Findings of Promotional strategy

Statements	N	Min	Max	Mean	SD
Many of my sales involve promotional offers	99	1	5	3.27	1.268
I use incentives as a key part of my strategy to close deals	99	1	5	3.36	1.249
I actively engage with customers through social media or email campaigns	99	1	5	4.13	.955
My online promotions generate significant customer interest	99	1	5	4.18	.973
I regularly use digital tools to connect with and educate potential clients	99	1	5	4.10	.974
Aggregate				3.81	1.084

Source: Study data, 2025

It is detectable from table 10 that the aggregate mean score for promotional strategy is 3.81. This result delineates that overall respondents agreed that the promotional strategy increases insurance uptake. Specifically, statements “I actively engage with customers through social media or email campaigns”, “My online promotions generate significant customer interest” and “I regularly use digital tools to connect with and

educate potential clients” had higher mean scores of 4.13, 4.18 and 4.10 respectively. This infers that respondents only agreed with these statements regarding the promotional strategy. While statements “Many of my sales involve promotional offers” and “I use incentives as a key part of my strategy to close deals” had lower mean scores of 3.27 and 3.36 respectively, insinuating that respondents were not sure with these statements. The standard deviation of 1.084 means that the data measurements are closer to the actual values in the data set since it lies in the range of plus or minus 2, hence signifying accuracy of the data.

4.4.4 Customer Socio-Economic Status

The findings in table 11 show the scale to which respondents agreed with various aspects describing the customer socioeconomic status.

Table 11 Showing Descriptive Findings of Customer Socio-Economic Status

Statements	N	Min	Max	Mean	SD
Customers level of income affects their decision to take an insurance policy	99	1	5	4.48	1.034
Customers level of education affects their decision to take an insurance policy	99	1	5	3.69	1.360
Customers occupation affects their decision to take an insurance policy	99	1	5	3.73	1.284
Customers level of financial literacy affects their decision to take an insurance policy	99	1	5	4.24	1.031
Customers housing quality affects their decision to take an insurance policy	99	1	5	3.00	1.348
Aggregate				3.83	1.211

Source: Study data, 2025

It is noticeable from table 11 that the aggregate mean score for customer socioeconomic status is 3.83. This result hints that overall respondents agreed that the

customer socio-economic status affects insurance uptake. More specifically, statements “Customers level of income affects their decision to take an insurance policy” and “Customers level of financial literacy affects their decision to take an insurance policy” had higher mean scores of 4.48 and 4.24 respectively. This insinuates that respondents strongly agreed with these statements regarding the customer socio-economic status. Statements “Customers level of education affects their decision to take an insurance policy” and “Customers occupation affects their decision to take an insurance policy” had mean scores of 3.69 and 3.73 respectively, implying that respondents only agreed with these statements. While the statement “Customers housing quality affects their decision to take an insurance policy” had a mean score of 3.0 which suggests that respondents were not sure with this statement. The standard deviation of 1.211 means that the data measurements are closer to the actual values in the data set since it lies in the range of plus or minus 2, hence signifying accuracy of the data.

4.4.5 Insurance Uptake

The findings in table 12 show the scale to which respondents agreed with various aspects describing the insurance uptake.

Table 12 Showing Descriptive Findings of Insurance Uptake

Statements	N	Min	Max	Mean	SD
Customers purchase policies because I clearly explain the policy benefits	99	1	5	4.68	.636
My approach helps customers understand why they need insurance	99	1	5	4.59	.821
Customers purchase insurance products discussed with agents	98	1	5	4.26	.829
Customers are satisfied with information provided by agents to make an insurance decision	99	1	5	4.22	.932
Customers consider buying insurance policies because of the agents' professionalism	99	1	5	4.01	1.111
Aggregate				4.35	0.87

Source: Study data, 2025

It is observable from table 12 that the aggregate mean score for Insurance Uptake is 4.35. This portrays that overall respondents strongly agreed with various issues raised about insurance uptake. More specifically, statements “Customers purchase policies because I clearly explain the policy benefits”, “My approach helps customers understand why they need insurance”, “Customers purchase insurance products discussed with agents” and “Customers are satisfied with information provided by agents to make an insurance decision” had the highest mean scores of 4.68, 4.59, 4.26 and 4.22 respectively. This suggests that respondents strongly agreed with these statements regarding insurance uptake. While the statement “Customers consider buying insurance policies because of the agents’ professionalism” had the lowest mean score of 4.01 inferring that respondents only agreed with this statement. The standard deviation of 0.87 means that the data measurements are closer to the actual values in the data set since it lies in the range of plus or minus 2, hence signifying accuracy of the data.

4.5 Correlation Analysis

Correlation analysis was adopted to determine and measure the strength and direction of the relationship between the response, predictor variables and moderating variable.

Table 13 Showing Spearman's Rank Correlations

		IU	DS	DFS	PS	CSS	
Spearman's rho	IU	Correlation Coefficient	1.000	.390**	.570**	.326**	.260**
		Sig. (2-tailed)	.	.000	.000	.001	.010
		N	99	99	99	98	98
	DS	Correlation Coefficient	.390**	1.000	.534**	.495**	.260**
		Sig. (2-tailed)	.000	.	.000	.000	.009
		N	99	100	100	99	99
	DFS	Correlation Coefficient	.570**	.534**	1.000	.375**	.250*
		Sig. (2-tailed)	.000	.000	.	.000	.013
		N	99	100	100	99	99
	PS	Correlation Coefficient	.326**	.495**	.375**	1.000	.214*
		Sig. (2-tailed)	.001	.000	.000	.	.033
		N	98	99	99	99	99
	CSS	Correlation Coefficient	.260**	.260**	.250*	.214*	1.000
		Sig. (2-tailed)	.010	.009	.013	.033	.
		N	98	99	99	99	99

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

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

Source: Study data, 2025

The results in table 13 indicate that in correlating insurance uptake with distribution strategy, the correlation coefficient is 0.39 with a p value of 0.000. This insinuates a weak, positive and significant relationship between distribution strategy and insurance uptake. It infers that increasing distribution strategy by one unit leads to 39 percent increase in insurance uptake. The findings also show a correlation coefficient of 0.57 with a p value of 0.000 in correlating insurance uptake with differentiation strategy. This suggests a moderate, positive and significant relationship between differentiation

strategy and insurance uptake. It implies that increasing differentiation strategy by one unit leads to 57 percent increase in insurance uptake.

The results in table 4.11 further reveal a correlation coefficient is 0.326 with a p value of 0.001 in correlating insurance uptake with promotional strategy. This portrays a weak, positive and significant relationship between promotional strategy and insurance uptake. It suggests that increasing promotional strategy by one unit leads to about 33 percent increase in insurance uptake. The study as well explores the correlation between the moderating variable represented by customer socio-economic status and insurance uptake. The findings reveal that customer socio-economic status had a correlation coefficient of 0.260 and a significance level of 0.010. The finding indicates a weak and positive effect of customer socio-economic status in the relationship between agent sales strategies and insurance uptake. The findings indicate that a unit change in the customer socio-economic status would lead to lead to a 26 percent change in the effect of agent sales strategies on insurance uptake.

4.6 Inferential Statistics

4.6.1 Normality test

Table 14 Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
IU	.160	98	.000	.841	98	.000
DS	.140	98	.000	.860	98	.000
DFS	.159	98	.000	.872	98	.000
PS	.098	98	.020	.951	98	.001
CSS	.129	98	.000	.949	98	.001

a. Lilliefors Significance Correction
 Source: Study data, 2025

Table 14 shows the results for the normality test. The interpretation of the results is that if the p-value is greater than 0.05, then the null hypothesis that the data are normally distributed is rejected. In the Table 14, it is evident that p-values are less than 0.05 and therefore it is concluded that the data used is not normally distributed and accordingly the study adopted ordinal regression analysis.

4.6.2 Pseudo R-Square

Table 15 Pseudo R-Square

Cox and Snell	.425
Nagelkerke	.430
McFadden	.124

Link function: Logit.

Source: Study data, 2025

According to the findings in table 15, the Pseudo R-square shows a Nagelkerke value of 0.430. These findings infer that 43 percent variations in insurance uptake are explained by agent sales strategies.

4.6.3 Hypotheses Testing

This section presents the results of the study in relation to the research objectives. Ordinal regression analysis was used to measure the significance of the relationships that were hypothesized between the study variables. Hypothesis test results were interpreted on the basis of p-values at the significance level of 0.05.

Table 16 Parameter Estimates

	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
Threshold d	[IU = 1.00]	3.630	1.798	4.077	1	.043	.106	7.153
	[IU = 2.80]	5.149	1.715	9.010	1	.003	1.787	8.511
	[IU = 3.00]	5.727	1.702	11.318	1	.001	2.390	9.063
	[IU = 3.20]	6.612	1.710	14.947	1	.000	3.260	9.964
	[IU = 3.40]	8.351	1.766	22.370	1	.000	4.891	11.812
	[IU = 3.60]	8.472	1.770	22.916	1	.000	5.003	11.940
	[IU = 3.80]	8.884	1.784	24.799	1	.000	5.387	12.380
	[IU = 4.00]	9.764	1.818	28.860	1	.000	6.202	13.327
	[IU = 4.03]	9.834	1.820	29.188	1	.000	6.266	13.402
	[IU = 4.20]	10.212	1.835	30.972	1	.000	6.616	13.809
	[IU = 4.25]	10.270	1.837	31.246	1	.000	6.669	13.871
	[IU = 4.40]	11.117	1.872	35.250	1	.000	7.447	14.787
	[IU = 4.60]	11.829	1.902	38.679	1	.000	8.101	15.557
[IU = 4.80]	12.423	1.926	41.612	1	.000	8.649	16.198	
Location	DS	.095	.437	.047	1	.828	-.761	.951
	DFS	1.864	.400	21.737	1	.000	1.080	2.647
	PS	.669	.364	3.381	1	.066	-.044	1.382
	CSS	.061	.270	.051	1	.821	-.469	.591

Link function: Logit.

Source: Study data, 2025

H_{01} : Distribution strategy does not have a significant impact on the insurance uptake in Jubilee Life Insurance.

In table 16 the results in regressing distribution strategy on insurance uptake ($\beta=0.095$ and $p=0.828>0.05$) reveals a positive statistically insignificant relationship between distribution strategy and insurance uptake. Therefore, the fails to reject the null

hypothesis that ‘distribution strategy does not have a significant impact on the insurance uptake in Jubilee Life Insurance’. This finding is accordant with Haque et al. (2013), who discovered that distribution strategies such as channel diversity did not significantly influence insurance uptake in a similar study conducted in Bangladesh, suggesting that other factors may overshadow channel related influence. However, the study findings do not agree with McKinsey & Company (2021), which study reported that innovative distribution models like multi-channel approaches significantly enhance insurance uptake by improving customer accessibility indicating a stronger impact than reported in this study finding.

H₀₂: Differentiation strategy does not have significant impact on the insurance uptake in Jubilee Life Insurance.

The findings in table 16 show that in regressing differentiation strategy on insurance uptake, a coefficient of 1.864 and $p=0.000<0.05$ reveals a positive statistically significant relationship between differentiation strategy and insurance uptake. Accordingly, the study rejects the null hypothesis that ‘differentiation strategy does not have a significant impact on the insurance uptake in Jubilee Life Insurance’. This finding is in agreement with McKinsey & Company (2021), which demonstrated that tailored insurance products and high-quality service which are key aspects of differentiation sales strategy, significantly enhance customer uptake by meeting individual needs effectively. The study findings, however, do not agree with Haque et al. (2013), who found that differentiation strategies, such as product customization,

had a limited impact on insurance adoption in a study in Bangladesh, suggesting that implementation differences may explain the contrasting results.

H₀₃: Promotional strategy does not have significant impact on the insurance uptake in Jubilee Life Insurance.

Results in table 16 reveal a coefficient of 0.669 and $p=0.066>0.05$. These results infer a positive statistically insignificant relationship between promotional strategy and insurance uptake. Consequently, the study fails to reject the null hypothesis that ‘promotional strategy does not have a significant impact on the insurance uptake in Jubilee Life Insurance’. This finding is in agreement with Radermacher et al. (2010), who discovered that promotional activities, such as awareness campaigns had an insignificant effect on insurance uptake in a similar study in India, indicating that such efforts may not always translate to adoption. The study findings, however, do not agree with Outreville (2013), who found that targeted promotional strategies, including incentives and education, significantly enhanced insurance demand in emerging markets, suggesting a stronger effect than observed in this study.

H₀₄: Customer socioeconomic status has no moderating effect on the relationship between agent sales strategies and insurance uptake in Jubilee life insurance

The results in table 16 show that customer socio-economic status when regressed as an independent variable is insignificant at 5 percent significance level having a p-value of 0.821 that is greater than 0.05. This finding stipulates that customer socio-economic status does not directly affect insurance uptake and thus can significantly moderate

the association between. In consequence, the study rejects the null hypothesis that “customer socioeconomic status has no moderating effect on the relationship between agent sales strategies and insurance uptake in Jubilee life insurance”.

4.7 Qualitative Findings Organized Thematically

Background Information

The study engaged participants aged between 27 and 45 years, encompassing a broad spectrum of professions including foresters, regional managers, businesspeople, sales agents, administrators, bankers, medical workers, and researchers. All fifteen respondents had purchased insurance policies from Jubilee Life Insurance within the preceding six months. Most held life insurance policies, while others combined life insurance with health, investment, or education policies.

All respondents confirmed recent policy acquisition. For instance, a 33-year-old forester noted,

"Yes, I got mine recently." A 34-year-old businessman explained, "I chose an investment policy because I wanted to save, and the bonus offered was quite attractive."

These remarks illustrated how personal financial goals and perceived policy benefits motivated insurance uptake.

4.8.1 Theme 1: Socio-Economic Status

Respondents' monthly incomes largely ranged between UGX 500,000 and UGX 5,000,000 while only two individuals earned below UGX 500,000, and just one reported earnings above UGX 5,000,000. This distribution suggested that Jubilee Life Insurance primarily appealed to Uganda's broad middle-income demographic.

Educationally, all respondents had completed tertiary education, with most holding university degrees and some attaining postgraduate qualifications. The occupational

landscape varied significantly, including roles such as regional manager, administrator, businesspersons, and sales agents.

These findings suggested that income stability and higher education levels contributed to individuals' likelihood of engaging with insurance products. As one client explained,

" I decided on a life insurance policy because there were so many flexible options. I understood them quite well and that made me feel secure in my decision."

4.8.2 Theme 2: Awareness and Insurance Uptake

Participants primarily came to know of Jubilee Life Insurance through personal networks such as friends, family members or insurance agents. Trust in these channels was instrumental in driving decisions. One businesswoman client,

"I first heard about Jubilee from my husband. I trusted his judgment, so I signed up."

And another respondent explained,

"My sister introduced me to the idea, then I talked to an agent who guided me through."

Beyond word of mouth, some respondents learned about Jubilee through social media platforms, television advertisements and billboards. A medical worker recalled,

"I first noticed their building in Kampala, and shortly after, an agent approached me and explained the options available."

Many respondents believed that Jubilee could improve awareness by boosting its digital presence. Recommendations included increasing online advertising, conducting pitching programs such as in schools and sharing testimonials of real life beneficiaries.

One participant suggested,

"If people saw success stories of those who've benefited, it might encourage more of them to join."

4.8.3 Theme 3: Convenience and Its Influence on Uptake

Convenience played a significant role in participants' decisions to purchase insurance as most respondents described the process as straightforward, thanks to various access channels such as WhatsApp, face-to-face meetings, and online platforms. One respondent noted,

"The agent explained everything so clearly it really made the process smooth for me."

Another commented,

"There were multiple ways to get help calls, WhatsApp, meeting in person it made everything easier."

While the majority found the process convenient, a few suggested improvements. These included enhancing online onboarding, offering faster email responses, and increasing automation. A regional manager noted,

"If they had self-service portals, it would really help busy people like me." Another proposed, "Introducing a six-month grace period for missed payments could support clients facing temporary financial constraints."

Overall, the convenience of the process was positively received. A businesswoman remarked,

"It was super easy. Even though I like digital options, I still believe human interaction with agents is essential."

4.8.4 Theme 4: Final Thoughts and Participant Recommendations

Long-term goals such as saving, educating children, and earning investment returns emerged as primary motivators for purchasing insurance. A forester shared,

"I chose the policy because I saw the bonus and saving opportunities as a way to prepare for the future." Another respondent stated, "I'm thinking about my kids' education and maybe buying a house—insurance seemed like a smart move."

Bonuses and other incentives were widely appreciated, but participants also made practical suggestions for improving offerings. These included better hospital cash

benefits, lower premium options (such as those of UGX 50,000), unit trusts, and expanded loan services. A medical worker mentioned,

"They should introduce more affordable premium plans so that more people can afford insurance."

Some respondents also emphasized operational improvements. For instance, one advised, "They need to enhance their standing order collections," while another recommended, "Opening more branches across districts would make services more accessible."

Conclusion

This thematic analysis demonstrated that agent sales strategies, particularly those grounded in personal trust and clear communication, were instrumental in influencing insurance uptake at Jubilee Life Insurance. Education and income levels also emerged as strong moderating factors with well informed and economically stable individuals more inclined to purchase policies the insurance products.

Awareness driven by interpersonal networks, digital visibility and public branding played a crucial role in driving interest and engagement among different clients. Also, the ease of access enabled by agents and digital tools substantially enhanced user satisfaction and uptake. Although most participants expressed high satisfaction, they also provided constructive feedback aimed at improving accessibility and convenience. To maintain and grow insurance uptake, Jubilee Life Insurance should continue enhancing its digital infrastructure while preserving the human connections fostered by its agent network.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the findings, conclusions, recommendations, the contribution of the study to the body of knowledge and the limitations to the study. The conclusions and recommendations are organized in line with the specific objectives of the study.

5.2 Summary

Both the theoretical and empirical foundations of the study were reviewed. The theories anchoring the study were examined, while the empirical studies upon which the study were reviewed to identify the gaps in the extant literature. The empirical review was done in line with the specific research objectives with focus on both international and local literature. The methodology that guided the study was presented and discussed. The study adopted a mixed research design. Data was collected using a questionnaire and interview guides.

5.2.1 Descriptive statistics

In order to explain the relationship between the variables of the study, views about the agent sales strategies which include represented by the distribution strategy, differentiation strategy and the promotional strategy and insurance uptake were collected using a Likert scale questionnaire. The findings showed that distribution strategy had an aggregate mean score of 4.25, implying that overall, the respondents

strongly agreed that the distribution strategy is used to increase insurance uptake. Differentiation strategy had an aggregate mean score of 4.14 which as well implies that overall, respondents agreed that the differentiation strategy increases insurance uptake. Promotional strategy had an aggregate mean score of 3.81 which implies that overall, respondents agreed that the promotional strategy increases insurance uptake. The study also analyzed the responses about the mediating variable (consumer socio-economic status). The findings showed an aggregate mean score of 3.83, implying that overall respondents agreed that consumer socio-economic status affects insurance uptake.

5.2.2 Correlation Analysis

To assess the nature, strength and direction of the association between the variables, a correlational analysis was conducted by the study. The findings indicated a weak, positive and significant relationship between distribution strategy and insurance uptake. Further, the findings showed a moderate positive and significant association between differentiation strategy and insurance uptake. The findings also revealed a weak positive significant connection between promotion strategy and insurance uptake. The positive significant relationship between agent sales strategies (distribution strategy, differentiation strategy and promotion strategy), implies that increasing each of the strategies by one unit leads to an increase in the insurance uptake. The assessment of the correlational link of the moderating variable revealed weak, positive effect of customer socio-economic status in the relationship between agent sales strategies and insurance uptake.

5.2.3 H₀₁: Distribution Strategy and Insurance Uptake

The study set out to assess the effect of distribution strategy on insurance uptake. The results revealed that distribution strategy had a positive statistically insignificant relationship with insurance uptake. The positive coefficient indicates that a unit increase in distribution strategy predicts an insignificant increase in insurance uptake. These findings imply that whereas distribution strategy affects insurance uptake, it is not a key factor in increasing insurance uptake.

5.2.4 H₀₂: Differentiation Strategy and Insurance Uptake

The study sought to determine the effect of differentiation strategy on insurance uptake. The findings showed that differentiation strategy had a positive statistically significant effect on insurance uptake. The positive coefficient indicates that a unit increase in differentiation strategy predicted an increase in insurance uptake. These findings imply that the differentiation strategy not only affects insurance uptake, but it is a key factor in increasing insurance uptake.

5.2.5 H₀₃: Promotion Strategy and Insurance Uptake

Thirdly, also the set out to examine the effect of promotional strategy on insurance uptake. The results indicated that promotional strategy had a positive statistically insignificant relationship with insurance uptake. The positive coefficient indicates that a unit increase in promotional strategy predicts an insignificant increase in insurance uptake. These findings imply that whereas promotional strategy affects insurance uptake, it is not a key factor in increasing insurance uptake.

5.2.6 H₀₄: Moderating Effect of Customer Socio-Economic Status

Lastly, the study sought to establish the moderating effect of customer socio-economic status in the association between agent sales strategies and insurance uptake. The study established a positive statistically significant moderation effect of customer socio-economic status in the relationship between agent sales strategies and insurance uptake. The results imply that stable customer socio-economic status presents a favorable effect on the relationship between agent sales strategies and insurance uptake.

5.3 Conclusion

The study draws an overall conclusion that agent sales strategies predict insurance uptake. Specifically, differentiation strategy positively and significantly affects insurance uptake, while distribution strategy and promotional strategy positively and insignificantly affect insurance uptake. Considering the first hypothesis, the study findings show that distribution strategy has a statistically insignificant positive effect on insurance uptake. It is therefore concluded that as distribution strategy increases, the insurance uptake of insurance firms increase insignificantly.

An analysis on the effect of differentiation strategy on insurance uptake had a positive, statistically significant effect on insurance uptake. It is therefore concluded that as differentiation strategy increases, the insurance uptake of insurance firms increases significantly.

Thirdly, the results from the hypothesis test that ‘promotional strategy does not have a significant effect on insurance uptake’, revealed a positive and statistically insignificant effect of promotional strategy on insurance uptake. The finding led to a conclusion that as promotional strategy increases, the insurance uptake of insurance firms increases but insignificantly.

In testing the hypothesis on the moderating effect of customer socio-economic status in the agent sales strategies and insurance uptake relationship, the study results indicated that customer socio-economic status has a positive and significant moderation effect in the association between agent sales strategies and insurance uptake. Therefore, a conclusion is drawn that customer socio-economic status significantly influences the agent sales strategies and insurance uptake relationship.

5.4 Recommendations

On the basis of the findings that show the differentiation strategy having a positive and significant effect on insurance uptake, the study recommends that the differentiation strategy be strengthened as a priority. Insurance firms and agents should focus more on creating unique value propositions, including; tailored insurance packages for different market segments like youth, informal workers, SMEs, use of technology like mobile apps, USSD services to improve client experience and accessibility, offering flexible premium payment options incorporating value-added services like emergency support or health check-ups.

Although the distribution strategy had a positive but insignificant effect, this suggests that current methods of relying heavily on physical agents or brokers may not be effectively reaching or converting potential customers. The study therefore recommends the re-evaluation and redesigning of the distribution theory by; exploring multi-channel distribution, including digital platforms and bancassurance, training of agents to better leverage community networks and referral systems, and considering partnerships with SACCOs, NGOs, or mobile money agents for deeper market penetration.

The positive but insignificant relationship between promotional strategy and insurance uptake suggests that current promotions may be lacking clarity, relevance, or frequency. The study therefore recommends revamping promotional strategies in order to achieve higher impact. This can be done through; use of localized content in promotions to reflect cultural and social realities, shift from generic ads to educational campaigns that demystify insurance and increasing interactive engagement through radio shows, community forums, or mobile campaigns.

The study also recommends enhancing agent capacity through training and support since agents are central to sales strategies. This should include training in consultative selling, customer relationship management and product knowledge, equipping agents with digital tools to enhance service delivery. An empowered, well-trained agent is more likely to implement strategies effectively and influence uptake positively.

The study recommends conduct of further research on behavioral and socioeconomic factors, since the insignificant effects may be indicating that external variables such as income levels, financial literacy or trust in insurers mediate the effectiveness of the strategies. Research should investigate why customers resist insurance despite exposure to promotions and distribution efforts, explore behavioral dynamics such as trial periods, money-back guarantees that could complement current individual and industry strategies.

5.5 Contribution of the Study

This study provides context-specific insights by focusing on Uganda, a developing country with a low insurance penetration rate. It contributes empirical evidence that; not all globally recognized sales strategies are equally effective in low-income or under-insured populations, that the unique sociocultural, economic and infrastructural conditions in Uganda shape the effectiveness of different agent strategies. This challenges the assumption that strategies like broad distribution and mass promotion automatically lead to higher insurance uptake across all contexts both globally and locally.

The finding that differentiation strategy significantly influences uptake adds depth to existing literature by; confirming that value creation, rather than volume-based selling, resonates more with customers in underserved markets and by suggesting that customization and innovation in product delivery are more effective than generic

selling techniques. This finding expands theoretical models of sales effectiveness by prioritizing strategic uniqueness over reach or frequency.

While distribution and promotion strategies are traditionally seen as vital in sales and marketing theory, this study shows that in Uganda's insurance sector; these strategies, although positively related are not statistically significant drivers of insurance uptake. This implies the need for scholars to re-evaluate the applicability and operationalization of these strategies in markets characterized by low financial literacy, high mistrust and limited infrastructure.

The study contributes to bridging the gap between theory and practice by; providing evidence-based guidance for practitioners, insurance firms and agents on which strategies to emphasize and by offering a model of prioritization of differentiation, distribution and promotion that can be tested or adapted in similar developing market contexts.

By documenting sales strategy performance in Uganda, this study lays a foundation for; comparative studies across African countries or other regions with similar challenges. Future research on moderating variables like trust, literacy, income, digital access that may influence how sales strategies perform. It fills a gap in the limited academic literature on microinsurance, agent-based selling and strategic marketing in Sub-Saharan Africa especially Uganda.

5.6 Limitations of the Study

The study was conducted in specific urban centers/among selected insurance Branches and agents. As a result; findings may not be fully representative of the entire Ugandan insurance market and rural populations, informal workers or uninsured individuals may be underrepresented.

The study focused on only three strategies: distribution, promotional and differentiation. This excludes Relationship marketing, after-sales service, digital marketing or price-based strategies, which may also affect uptake and also excludes broader organizational or macroeconomic factors influencing insurance uptake.

The study did not deeply explore how cultural beliefs, religious views and informal risk-sharing systems in Uganda affect how people perceive insurance, which could; mediate or moderate the effectiveness of agent sales strategies or be more influential than strategies themselves in some communities.

Other factors influencing insurance uptake, such as income levels, education, prior experience with insurance or macroeconomic conditions, may not have been controlled for, possibly influencing outcomes.

As with many academic or student led studies, budget or logistical constraints may

have limited the sample size, geographic coverage or depth of data collection. This may affect the robustness and statistical power of the findings.

5.7 Areas Further Research

On account of the research gaps identified by the current study, some areas for further empirical research have been suggested. The insignificant impact of distribution and promotional strategies may stem from low trust in insurance providers, poor customer perception or lack of understanding. There is therefore, need to explore the Role of Customer Perception and Trust in Insurance Uptake. Traditional promotional and distribution strategies may be outdated. Future research could explore the effect of digital platforms, mobile apps and social media on insurance access and engagement. The effectiveness of strategies may vary across age, income level, location (urban/rural) and education. Future studies could also be done to explore the influence of Socioeconomic and Demographic Factors on Strategy Effectiveness across the industry.

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QUESTIONNAIRE

Dear respondent,

I, STEVEN OMUNYOKOL a student at Uganda Christian University conducting research on the topic “Agent sales Strategies and Insurance Uptake at Jubilee Life Insurance”. The purpose of the study is to establish the relationship between agent sales strategies and insurance uptake at Jubilee Life Insurance of Uganda limited. You have been randomly selected to take part and be a respondent in this study. You are kindly requested to take part in this study by completing this questionnaire. The information obtained from you is confidential and will be protected as such to the extent permitted by law.

Please answer all questions as accurately as possible

I will be grateful for your corporation

.....

Omunyokol Steven

0742022331/0782612331

Omunyokosteve18@gmail.com

Tick the answer where appropriate

Section A: Demographic Information

1. Gender:

Male

Female

2. Age:

Under 18

18-27

28-37

38-47

48 and above

3. Branch Location:

Kampala

Jinja

Mbarara

Arua

Mbale

Masaka

Hoima

Gulu

4. Years of Service:

Less than 1 year

1-3 years

4-6 years

7-10 years

Over 10 years

5. Educational Qualification:

Secondary

Diploma

Bachelor's Degree

Postgraduate Degree

Other (please specify): _____

Section B: Distribution Strategy

This section focusses on Distribution Strategies used by agents. Using the scales provided below kindly tick the choice that best describes your strategies. The scales are defined as; SD for strongly disagree; D for disagree; N for neutral; A for agree; SA for strongly agree.

No	Statements	SD	D	N	A	SA
6	I use multiple channels (e.g., in-person, online, phone) to sell insurance products					
7	My sales are spread across a variety of distribution methods (e.g., social media, call centers).					
8	I make it easy for customers to contact me through various methods (e.g., phone, email, WhatsApp).					
9	I offer flexible hours or quick response times to meet customer needs.					
10	Customers can easily schedule appointments with me through digital tools (e.g., online booking).					

11. Do you have any other comments on distribution strategy and insurance uptake?

Section C: Differentiation Strategy

This section focuses on differentiation strategies used by agents. Using the scales provided below kindly tick the choice that best describes your differentiation strategies. The scales are defined as; SD for strongly disagree; D for disagree; N for neutral; A for agree; SA for strongly agree.

No	Statements	SD	D	N	A	SA
12	I frequently tailor insurance policies to fit individual customer needs (e.g., custom riders).					
13	Most of my clients receive personalized coverage options or add-ons.					
14	I spend time discussing custom solutions with clients to match their unique situations.					
15	I consistently provide high-quality service that exceeds customer expectations.					
16	I follow up with clients regularly to ensure their satisfaction.					

17. Do you have any other comment on differentiation strategy and insurance uptake?

SECTION D: Promotional Strategy

This section focusses on the role of promotional strategies used by agents. Using the scales provided below kindly tick the choice that best describes your approach. The scales are defined as; SD for strongly disagree; D for disagree; N for neutral; A for agree; SA for strongly agree.

No	Statements	SD	D	N	A	SA
18	Many of my sales involve promotional offers (e.g., free consultations, bonuses).					
19	I use incentives as a key part of my strategy to close deals.					
20	I actively engage with customers through social media or email campaigns.					
21	My online promotions (e.g., WhatsApp status, webinars) generate significant customer interest.					
22	I regularly use digital tools to connect with and educate potential clients.					

23. Do you have any other comment on promotional strategy and agent uptake?

SECTION D: Customer socioeconomic status

This section focusses on the role of customer socioeconomic status. Using the scales provided below kindly tick the choice that best describes your approach. The scales are defined as; SD for strongly disagree; D for disagree; N for neutral; A for agree; SA for strongly agree.

No	Statements	SD	D	N	A	SA
24	Customers level of income affects their decision to take an insurance policy					
25	Customers level of education affects their decision to take an insurance policy					
26	Customers occupation affects their decision to take an insurance policy					
27	Customers level of financial literacy affects their decision to take an insurance policy					
28	Customers housing quality affects their decision to take an insurance policy					

29. Do you have any other comment on customer socioeconomic status and insurance uptake?

SECTION E: Insurance uptake

This section focuses on insurance uptake. Using the scales provided below kindly tick the choice that best describes your approach. The scales are defined as; SD for strongly disagree; D for disagree; N for neutral; A for agree; SA for strongly agree.

No	Statements	SD	D	N	A	SA
30	Customers purchase policies because I clearly explain the policy benefits					
31	My approach helps customers understand why they need insurance					
32	Customers purchase insurance products discussed with agents					
33	Customers are satisfied with information provided by agents to make an insurance decision					
34	Customers consider buying insurance policies because of the agents professionalism					

36. Do you have any other comment on insurance uptake?

.....

END

INTERVIEW GUIDE: FACTORS INFLUENCING INSURANCE UPTAKE

Study Title: Agent sales strategies and Insurance Uptake: A Case of Jubilee Life Insurance

Interview Type: Semi-Structured Interview

Target Respondents: Existing and potential clients of Jubilee Life Insurance

Mode of Interview: Face-to-face / Virtual / Phone (Specify)

Estimated Duration: 10-15 minutes

Introduction

Greeting & Introduction:

- Thank the respondent for their time.
- Explain the study's purpose: "We are researching what influences people to take up insurance, focusing on customer socioeconomic status, convenience, and awareness. Your insights will help Jubilee Life Insurance improve its services."
- Assure confidentiality: "Your responses will remain anonymous and will be used only for research purposes."
- Seek consent: "Do you agree to participate in this interview?" (If yes, proceed. If no, thank them and end the interview.)

Section A: Background Information

1. Please briefly introduce yourself (age range, occupation, and whether you have an insurance policy)?
What type(s) of insurance do you currently have or are considering (e.g., life, health, investment, education)?
2. Have you purchased an insurance policy from Jubilee Life Insurance in the past 1 year?

Section B: Customer socioeconomic status and Insurance Uptake

(Exploring how customer socioeconomic status influences the decision to purchase insurance and its interaction with awareness and convenience)

3. How important is the level of income in the customer's decision to purchase an insurance policy.
4. How does education level influence a customer's decision to buy (or not buy) a policy?
5. How important is the customer's occupation in the customer's decision to purchase an insurance policy.
6. How important is the housing quality in the customers decision to purchase an insurance policy.

Section C: Insurance Uptake

6. How did you first learn about Jubilee Life Insurance (e.g., through digital channels like WhatsApp, social media, or other sources), and how did this affect your decision to consider or purchase a policy?
7. What trusted sources do you rely on to learn about insurance (e.g., agents, social media, friends), and how do they influence your awareness and purchase decision?
8. How can Jubilee Life Insurance improve awareness about their products (e.g., through online platforms) to encourage more purchases?
9. How easy or difficult was it (or would it be) to purchase an insurance policy from Jubilee Life Insurance, and what factors (e.g., availability of multiple channels, ease of contact) influenced this?
10. Have you ever delayed or avoided buying insurance because the process was inconvenient? If so, what made it challenging (e.g., limited contact options, complex process)?
11. What could Jubilee Life Insurance do to make the purchasing process more convenient for you (e.g., more digital channels, faster responses)?
12. Is there anything else you would like to share about your experience with insurance or Jubilee Life Insurance?


Closing Remarks

- Thank the respondent for their time and insights.
- Reassure them of the confidentiality of their responses.
- Offer to share key findings with them if they are interested.

APPENDIX III: PROPOSAL APPROVAL LETTER


APPROVAL

This Proposal by Steven Omunyokol has been prepared under my supervision and is now ready for submission and defence of his proposal with my approval.

1. Sign  _____ Date 01/04/2025 _____

Dr. Peter Otai

Supervisor

2. Sign  _____ Date 01/04/2025 _____

Mr. Omunyokol Steven

Student

POST VIVA SUBMISSION FORM



UGANDA CHRISTIAN UNIVERSITY

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SCHOOL OF RESEARCH & POSTGRADUATE STUDIES

DISSERTATION CORRECTION COMPLIANCE REPORT BY THE CANDIDATE (POST VIVA FORM)

Date:08/09/2025.....

Name of Candidate:Omunyokol Steven..... Reg.
.....J23M15/033.....

No:

Title of DissertationAgent Sales Strategies and Insurance Uptake, A Case of Jubilee Life Insurance, Uganda.....


SN	COMMENTS BY EXTERNAL EXAMINER	ACTION TAKEN	INDICATOR
1			Eg. Cover page
2			Page 1, etc corrected
3			
4			
5			

SN	COMMENTS BY INTERNAL EXAMINER	ACTION TAKEN	INDICATOR
1			
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SN	COMMENTS BY VIVA VOCE PANNEL	ACTION TAKEN	INDICATOR
1	Change the word “impact” to “Effect” in Objectives	Rephrased the wording from “Impact” to “effect”	Page6 corrected
2	Show detailed table for regression analysis	Detailed table included	Page 39
3	Show detailed table of Correlational analysis	Detailed Table included	Page 36
4			
5			

Omunyokol Steven

Candidate’s Name



Signature

Dr Otai Peter Isaac

Supervisor’s Name



Signature