



New Age Digital Tools and Marketing Performance of Life Assurance Companies In Southwest Nigeria

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Abstract

This study examines the influence of New Age Digital Tools such as Social Media Integration (SMI) and Mobile App Adoption (MAA) on the Marketing Performance (MP) of Life Assurance Companies (LACs) in Southwest Nigeria. Grounded in the Dynamic Capabilities Theory and the Technology Acceptance Model, the research adopts a quantitative, cross-sectional survey design. Data were collected through structured questionnaires administered to employees across top management, information technology, and marketing departments. The sample comprises 374 valid respondents drawn from fourteen (14) licensed life assurance companies operating in the region, employing stratified random sampling with proportional allocation. Findings reveal that both factors significantly influence marketing performance. Social Media Integration ($\beta = 0.537$, $p < 0.001$) emerges as the most influential determinant, explaining 28.8% of the variance in marketing performance, suggesting that strategic social media engagement is the primary driver of brand awareness, customer acquisition, and retention. Mobile App Adoption ($\beta = 0.458$, $p < 0.001$) also demonstrates a significant positive effect, accounting for 21.0% of the variance, indicating that mobile-enabled self-service and engagement platforms are essential for sustained customer relationships. The combined deployment of both strategies yields a synergistic effect that substantially enhances marketing outcomes. Diagnostic tests confirm model validity, with Durbin-Watson statistics within acceptable ranges (2.218 and 2.321) and Variance Inflation Factor values of 1.000, indicating no multicollinearity. These results highlight the imperative for life assurance companies to institutionalise data-driven social media governance and redesign mobile applications around omnichannel customer journeys. The findings contribute to the growing body of knowledge on digital transformation in emerging-market insurance sectors and offer actionable policy recommendations for regulators, practitioners, and professional bodies seeking to enhance marketing performance through strategic digital adoption.

Keywords:

Digital Transformation,

Marketing Performance,

Life Assurance,

Southwest Nigeria.

Introduction

The global insurance industry is undergoing a paradigm shift driven by digital transformation, fundamentally altering how firms create, deliver, and capture value (Verhoef et al., 2021). In developing economies, where insurance penetration remains critically low, digital strategies represent not merely competitive tools but existential imperatives for market expansion and customer engagement (Inyang et al., 2021). Nigeria's life assurance sector exemplifies this urgency: despite regulatory reforms and market liberalisation, the sector contributes less than 20% of total industry premiums, with national insurance penetration stagnating below 1% of GDP (NAICOM, 2023). Low public awareness, limited distribution reach, and a persistent trust deficit have historically constrained growth (Aina et al., 2023; Alli & Ganiyu, 2025; Ganiyu, 2019).

Southwest Nigeria, as the country's commercial nerve centre, presents a unique context for examining digital transformation in insurance. The region hosts the headquarters of virtually all licensed life assurance companies, boasts the highest concentration of digitally literate consumers, and exhibits the most advanced mobile and internet infrastructure in the country (Mondal et al., 2022; Alli, 2026; Aina, 2025). Yet, despite significant investments in digital tools, the translation of technological adoption into measurable marketing outcomes, brand awareness, customer acquisition, and customer retention, remains empirically uncertain (Ganiyu et al., 2023a; Ganiyu et al., 2023b; Gbenga, 2025).

Among the constellation of digital transformation strategies available to insurers, Social Media Integration (SMI) and Mobile App Adoption (MAA) represent the most visible and customer-facing dimensions. Social media platforms such as Facebook, Instagram, LinkedIn, and WhatsApp have become vital marketing instruments for life assurance companies seeking to create brand awareness, educate the masses, and foster customer interaction (Akweongo et al., 2023; Olaitan, 2021). Similarly, the proliferation of smartphones, now exceeding 40% penetration in Nigeria, has catalysed the development of mobile applications that enable policy management, claims processing, and real-time customer communication (Kim et al., 2025; Zhao et al., 2020).

However, existing literature reveals significant gaps. First, most empirical studies on digital transformation

in Nigerian financial services focus on banking or general insurance, leaving the life assurance sub-sector underexplored (Unachukwu & Ladokun, 2023). Second, where insurance-specific studies exist, they often examine technological tools in isolation without assessing their strategic marketing implications (Mueni & Angima, 2022). Third, there is a dearth of context-specific research that accounts for the unique socio-economic, cultural, and infrastructural realities of Southwest Nigeria's life assurance market (Aina et al., 2023).

This study addresses these gaps by empirically examining the individual effects of Social Media Integration and Mobile App Adoption on the Marketing Performance of Life Assurance Companies in Southwest Nigeria. Specifically, the study seeks to:

- i. Investigate the relationship between Social Media Integration and Marketing Performance of Life Assurance Companies in Southwest Nigeria.
- ii. Examine the effect of Mobile App Adoption on the Marketing Performance of Life Assurance Companies in Southwest Nigeria.

Review of Related Literature

Social Media Integration (SMI)

Social media integration refers to an organisation's strategic deployment of social media platforms for marketing, customer engagement, and service delivery (Jucaitytė & Maščinskienė, 2014). Effective integration transcends mere platform presence; it encompasses the development of platform-specific content strategies, scheduled engagement protocols, and robust performance measurement frameworks (Wanyeri, 2023).

In the insurance context, social media offers multiple pathways to enhanced marketing performance. Musaigwa (2024) identifies five mechanisms: awareness building through cost-effective knowledge dissemination; trust development through transparent and responsive communication; community creation that normalises insurance consumption; lead generation through targeted advertising; and service enhancement via supplementary digital channels. Smith and Smith (2021) demonstrated that insurance companies with high levels of social media activity

achieve significantly higher profit margins, particularly in life and health insurance segments.

Empirical evidence from African insurance markets corroborates these findings. Wanyeri (2023), studying Kenyan insurers, found strong positive correlations between online brand communities ($r = 0.942$), social networks ($r = 0.459$), and consumer brand engagement. Ndeudjeu (2021) established that perceived trust and service quality, facilitated by social media engagement, significantly predict insurance purchasing decisions in South Africa. Delafrooz et al. (2017) further demonstrated that social media strengthens intermediary-customer linkages, enhancing loyalty and firm performance in Iranian insurance companies.

In Nigeria specifically, Edogor et al. (2015) note that over 33 million active social media users present a substantial opportunity for insurance firms. Fadun et al. (2024) observe that Nigerian LACs increasingly leverage platforms such as Facebook, Twitter (X), Instagram, and WhatsApp to educate prospective clients, respond to inquiries, and facilitate simple insurance transactions. However, Akweongo et al. (2023) caution that many companies lack comprehensive social media strategies, relying instead on unplanned campaigns that fail to convert audience interest into policy subscriptions.

Mobile App Adoption (MAA)

Mobile app adoption refers to an organisation's development and deployment of mobile applications to enhance customer service, streamline operations, and create new value propositions (Arora et al., 2020). In the insurance sector, mobile applications serve as critical touchpoints in the customer journey, providing convenience, personalisation, and instant access to services (Ishan, 2023).

The marketing implications of mobile app adoption are multifaceted. Kim et al. (2025) identify convenience enhancement, increased engagement frequency, self-service enablement, data collection for personalisation, and value-added services as key mechanisms through which mobile apps influence marketing outcomes. Eling et al. (2022) report that insurers with well-rated mobile apps achieve customer retention rates approximately 28% higher than competitors lacking digital service capabilities.

Xu (2023), employing event-study designs in China, found that mobile application sales channels increase policy volume, reduce information asymmetry, and promote financial inclusion among low-income communities. Lee et al. (2015) established that compatibility with daily routines is the strongest predictor of usage attitude, which subsequently drives customer satisfaction. Jain et al. (2025), through a PRISMA-based systematic review of 80 studies, confirmed that mobile applications, portals, and AI systems in life insurance contribute to customer satisfaction through greater accessibility, personalisation, and security.

In the Nigerian context, Anuolam et al. (2022) note that smartphone penetration has risen to over 40%, creating expanding opportunities for app-based engagement. However, challenges including data costs, device limitations, and varying digital literacy levels influence usage patterns (Ojo et al., 2023). Bernardo (2022) found that social-affective drivers (enjoyment, word-of-mouth) outperform utilitarian constructs in predicting insurance app adoption, suggesting that Nigerian LACs must integrate social proof and culturally resonant design elements.

Marketing Performance

Marketing performance refers to the effectiveness and efficiency of marketing activities in achieving organisational objectives (Irfandi et al., 2025), with empirical evidence from the Nigerian insurance industry linking internal marketing capability and salesforce performance to service delivery outcomes (Ajemunigbohun et al., 2018). Morgan et al. (2022) define it as the assessment of the relationship between marketing activities and business performance, encompassing marketing efficiency, effectiveness, and adaptability. This study operationalises marketing performance through three dimensions:

Brand Awareness (BA): The extent to which customers recognise and positively associate with a brand, shaped by digital presence and communication strategies (Swaminathan et al., 2022). In life assurance, brand awareness is paramount due to the high-involvement, infrequent nature of insurance purchases (Ishan, 2023).

Customer Acquisition (CA): The effectiveness of digital strategies in attracting new policyholders through targeted campaigns, lead nurturing, and

seamless onboarding experiences (El-Monstaser, 2021). Metrics include new policy count, conversion rates, and channel effectiveness.

Customer Retention (CR): The capacity to sustain long-term relationships through personalised communication, responsive service, and value addition (Swaminathan et al., 2022). In life assurance, retention is measured through persistence ratios, lapse rates, and customer lifetime value.

Conceptual Framework

The conceptual framework for this study posits that Social Media Integration and Mobile App Adoption, as dimensions of digital transformation strategy, directly influence Marketing Performance (operationalised as Brand Awareness, Customer Acquisition, and Customer Retention) of Life Assurance Companies in Southwest Nigeria. The framework is anchored on the Dynamic Capabilities Theory, which explains how firms sense opportunities (SMI), seize them through platform deployment (MAA), and transform internal processes to achieve sustained marketing outcomes.

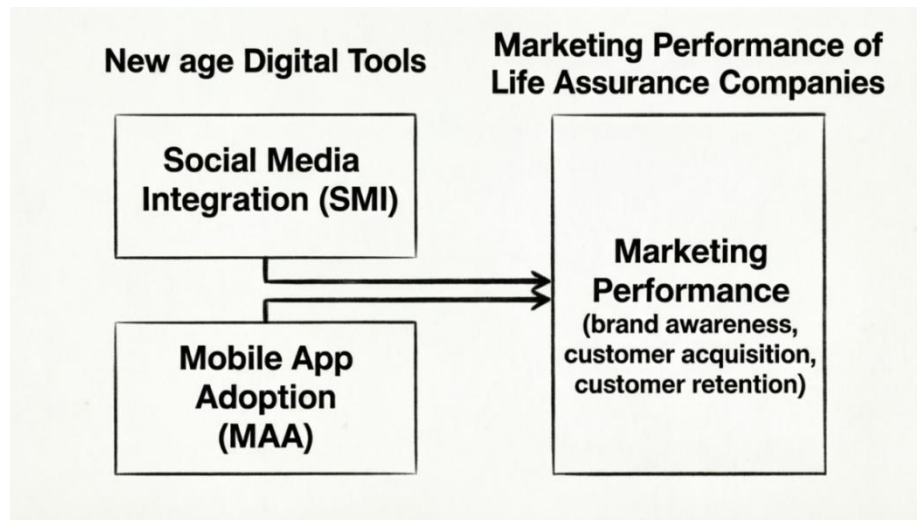


Figure 1: Conceptual Framework

Source: Authors' Conceptualisation, 2026

Theoretical Review

This study is anchored on **Dynamic Capabilities Theory (DCT)** and **Technology Acceptance Model (TAM)**.

Originally advanced by Teece et al. (1997), DCT posits that organisations gain competitive advantage by integrating, building, and reconfiguring internal and external competencies to address rapidly changing environments. Applied to this study, DCT explains how LACs sense market opportunities through social media listening and analytics (sensing), seize these opportunities by deploying mobile platforms for customer engagement (seizing), and transform service delivery models through digital integration (transforming). Warner and Wäger (2019) operationalised these capabilities specifically for digital transformation contexts, confirming their applicability to technology-driven strategic renewal.

Davis (1989) proposed that perceived usefulness and perceived ease of use are the primary determinants of technology adoption. TAM provides the micro-level behavioural explanation for why customers and employees adopt mobile applications and engage with social media platforms. In the insurance context, Balogun (2024) confirmed that TAM constructs significantly predict e-insurance adoption among Nigerian policyholders, while Lee et al. (2015) demonstrated that compatibility and ease of use drive satisfaction with insurance mobile applications.

The integration of DCT and TAM creates a multi-level theoretical framework: DCT explains the strategic, organisational-level capability development, while TAM accounts for individual-level adoption behaviours that ultimately determine whether digital investments translate into marketing performance.

2.6 Hypotheses

Based on the literature review and theoretical review, the following null hypotheses are tested:

H₀₁: There is no significant relationship between Social Media Integration and Marketing Performance of Life Assurance Companies in Southwest Nigeria.

H₀₂: Mobile App Adoption does not have any significant effect on the Marketing Performance of Life Assurance Companies in Southwest Nigeria.

Methodology

Research Design and Study Area

This study adopted a quantitative, cross-sectional survey design to test the hypothesised relationships between digital transformation strategies and marketing performance. The study area is Southwest Nigeria, comprising Lagos, Ogun, Oyo, Osun, Ondo, and Ekiti states. This region was selected due to its high concentration of life assurance company headquarters, dense urban population, and advanced digital infrastructure.

Population and Sampling

The target population comprised 14,528 employees across fourteen (14) licensed life assurance companies operating in Southwest Nigeria (NAICOM, 2025). The Krejcie and Morgan (1970) formula for finite populations was employed to determine the sample size:

$$n = (\chi^2 \times N \times P(1-P)) / (d^2(N-1) + \chi^2 \times P(1-P))$$

Where: N = 14,528; P = 0.5; d = 0.05; $\chi^2 = 3.841$

This yielded n = 374. A 30% adjustment for anticipated non-response increased the sample to 486 respondents (Israel, 1992). Stratified random sampling with proportional allocation was employed across three cadres: Top Management, IT Staff, and Marketing Staff within each company. Ultimately, 374 valid questionnaires (76.9% usable response rate) were retained for analysis, exceeding the 70% threshold recommended by Babbie (2011) for behavioural research.

Research Instrument

A structured questionnaire measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) was employed. The instrument comprised of Section A: Demographic information (age, gender, education, experience, position, department); Section B: Digital Transformation Strategies, Social Media Integration (4 items adapted from Wanyeri, 2023; Dolega et al., 2021; Ndeudjeu, 2021; Smith et al., 2021) and Mobile App Adoption (5 items adapted from Xu, 2023; Bernardo, 2022; Lee et al., 2015; Naicker et al., 2018; Knoesen, 2018); Section C: Marketing Performance, Brand Awareness (8 items), Customer Acquisition (8 items), and Customer Retention (8 items), adapted from Kilei et al. (2016), Sağlam et al. (2021), Alhawari (2012), and Gyasi (2012).

Validity and Reliability

Content validity was established through expert evaluation by a panel of five academics and industry practitioners, with items retained at a Content Validity Index (CVI) ≥ 0.80 . Construct validity was assessed through Exploratory Factor Analysis.

Table 2: KMO Measure and Bartlett's Test of Sphericity

Test	Value
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.959
Bartlett's Test of Sphericity – Approx. χ^2	12,213.224
Degrees of Freedom (df)	990
Significance	< .001

Source: Authors' Analysis, 2026

The KMO value of .959 falls within the “marvellous” range ($> .90$; Kaiser, 1974), confirming that the item pool is highly suitable for factor analysis. Bartlett's Test of Sphericity ($\chi^2 = 12,213.224$, df = 990, $p < .001$) rejects the null hypothesis of an identity correlation matrix, confirming meaningful intercorrelations among items. All individual item Measures of Sampling Adequacy (MSA) exceeded .851, well above the .50 minimum threshold.

Reliability was confirmed using Cronbach's alpha coefficients from a pilot study of 20 respondents.

Table 1: Cronbach's Alpha Results

Construct	No. of Items	Corrected Item-Total Correlation	Cronbach's Alpha	Status
Social Media Integration (SMI)	4	.438	.820	Acceptable
Mobile App Adoption (MAA)	5	.353	.827	Acceptable
Brand Awareness (BAW)	8	.829	.800	Acceptable
Customer Acquisition (CUA)	8	.861	.768	Acceptable
Customer Retention (CUR)	8	.855	.767	Acceptable
Marketing Performance (MP) – Combined	24	.979	.753	Acceptable

Source: Authors' Analysis, 2026

All constructs demonstrate acceptable internal consistency, with Cronbach's alpha values exceeding the 0.70 threshold recommended by Nunnally (1978). The composite Marketing Performance scale achieves an alpha of .753, confirming reliable measurement across all three dependent variable dimensions.

Method of Data Analysis

Data were analysed using descriptive statistics (means, standard deviations, frequency distributions), Pearson product-moment correlation, and simple linear regression. Prior to hypothesis testing, diagnostic assessments including Shapiro-Wilk normality tests, linearity scatter plots, Variance Inflation Factor (VIF), and Durbin-Watson autocorrelation checks were conducted. The regression models are specified as:

$$\text{Model 1: } MP = \beta_0 + \beta_1(\text{SMI}) + \varepsilon_1$$

$$\text{Model 2: } MP = \beta_0 + \beta_2(\text{MAA}) + \varepsilon_2$$

Where MP = Marketing Performance; β_0 = Constant; β_1, β_2 = Coefficients; ε = Error term.

Results and Discussion

Descriptive Statistics

Table 3: Scale-Level Descriptive Statistics (N = 374)

Variable	N	Minimum	Maximum	Mean	Std. Deviation
SMI	374	6.00	20.00	16.150	3.126
MAA	374	8.00	25.00	20.412	3.670
BAW	374	8.00	20.00	16.013	2.185
CUA	374	21.00	40.00	32.300	4.032
CUR	374	19.00	40.00	32.115	4.208
MP (Composite)	374	53.00	100.00	80.428	9.340

Source: Authors' Analysis, 2026

The descriptive statistics reveal that respondents generally rated their organisations' digital adoption and marketing performance positively. Social Media Integration recorded a mean of 16.15 (SD = 3.13) on a 6–20 scale, while Mobile App Adoption produced a mean of 20.41 (SD = 3.67) on an 8–25 scale. The composite Marketing Performance score of 80.43 (SD = 9.34) within a 53–100 range confirms that respondents perceive their organisations as achieving above-average marketing outcomes.

Normality and Diagnostic Tests

Table 4: Shapiro-Wilk Tests of Normality

Variable	Shapiro-Wilk Statistic	df	Sig.	Conclusion
SMI	.921	374	< .001	Near-normal
MAA	.920	374	< .001	Near-normal
MP	.978	374	< .001	Near-normal

Source: Authors' Analysis, 2026

Although formal normality tests were statistically significant (expected with $N = 374$), the Shapiro-Wilk W statistics approach unity across all variables, indicating distributions sufficiently close to normality. In accordance with the Central Limit Theorem, these minor departures do not compromise parametric analyses (Tabachnick & Fidell, 2014).

Correlation Analysis

Table 5: Pearson Product-Moment Correlation Matrix ($N = 374$)

Construct	SMI	MAA	MP
SMI	1	.095	.537***
MAA	.095	1	.458***
MP	.537***	.458***	1

Note: $p < .001$, two-tailed. Source: Authors' Analysis, 2026

Both independent variables exhibit statistically significant positive correlations with Marketing Performance at $p < .001$. SMI demonstrates the stronger association ($r = .537$), followed by MAA ($r = .458$). The inter-predictor correlation is negligible ($r = .095$, $p > .05$), confirming the absence of multicollinearity between the two constructs.

Regression Analysis

Hypothesis One: Social Media Integration and Marketing Performance**Table 6: Model Summary – SMI → MP**

Model	R	R Square	Adjusted R ²	Std. Error	Durbin-Watson
SMI → MP	.537 ^a	.288	.286	7.892	2.218

a. Predictor: (Constant), SMI. b. Dependent Variable: MP.

Table 7: ANOVA – SMI → MP

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	9,371.402	1	9,371.402	150.459	< .001 ^b
Residual	23,170.148	372	62.285		
Total	32,541.551	373			

Table 8: Regression Coefficients – SMI Predicting MP

Model	B	Std. Error	Beta (β)	t	Sig.	95% CI Lower	95% CI Upper	VIF
(Constant)	54.535	2.150	—	25.365	< .001	50.307	58.763	—
SMI	1.603	.131	.537	12.266	< .001	—	—	1.000

Source: Authors' Analysis, 2026

Social Media Integration accounted for 28.8% of the variance in Marketing Performance ($R^2 = .288$, Adjusted $R^2 = .286$). The model was statistically significant ($F(1, 372) = 150.459$, $p < .001$). The standardised coefficient ($\beta = .537$, $t = 12.266$, $p < .001$) indicates that a one-standard-deviation increase in SMI is associated with a .537 standard-deviation increase in Marketing Performance. The Durbin-Watson statistic of 2.218 confirms residual independence, and VIF = 1.000 indicates complete absence of multicollinearity. Therefore, the null hypothesis H_{01} is rejected. Social Media Integration exerts a significant positive effect on Marketing Performance of Life Assurance Companies in Southwest Nigeria ($p < .001$).

4.6.2 Hypothesis Two: Mobile App Adoption and Marketing Performance**Table 9: Model Summary – MAA → MP**

Model	R	R Square	Adjusted R ²	Std. Error	Durbin-Watson
MAA → MP	.458 ^a	.210	.208	8.314	2.321

a. Predictor: (Constant), MAA. b. Dependent Variable: MP.

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	6,825.259	1	6,825.259	98.731	< .001 ^b
Residual	25,716.292	372	69.130		
Total	32,541.551	373			

Table 11: Regression Coefficients – MAA Predicting MP

Model	B	Std. Error	Beta (β)	t	Sig.	95% CI Lower	95% CI Upper	VIF
(Constant)	56.638	2.433	—	23.284	< .001	51.855	61.421	—
MAA	1.165	.117	.458	9.936	< .001	—	—	1.000

Source: Authors' Analysis, 2026

Mobile App Adoption explained 21.0% of the variance in Marketing Performance ($R^2 = .210$, Adjusted $R^2 = .208$). The model was statistically significant ($F(1, 372) = 98.731$, $p < .001$). The standardised coefficient ($\beta = .458$, $t = 9.936$, $p < .001$) confirms a positive and significant effect. The Durbin-Watson statistic of 2.321 falls within the acceptable range (1.5–2.5; Field, 2018), confirming absence of serial autocorrelation. Therefore, the null hypothesis H_{02} is rejected. Mobile App Adoption significantly and positively influences Marketing Performance of Life Assurance Companies in Southwest Nigeria ($p < .001$).

Summary of Hypotheses

Table 12: Summary of Hypotheses Testing Results

Hypothesis	Statement	β	F-statistic	p-value	Decision
H_{01}	There is no significant relationship between Social Media Integration and Marketing Performance of Life Assurance Companies in Southwest Nigeria.	.537	$F(1,372) = 150.459$	< .001	Rejected
H_{02}	Mobile App Adoption does not have any significant effect on the Marketing Performance of Life Assurance Companies in Southwest Nigeria.	.458	$F(1,372) = 98.731$	< .001	Rejected

Source: Authors' Analysis, 2026

Discussion of Findings

The finding that Social Media Integration exerts the strongest individual effect on Marketing Performance ($\beta = .537$, $R^2 = .288$, $p < .001$) robustly corroborates Wanyeri (2023), who documented strong positive associations between social media engagement and brand metrics among Kenyan insurers, and Smith and Smith (2021), who linked high social media activity to superior profit margins in life and health insurance. The result also aligns with Homburg and Wielgos

(2022), who demonstrated that digital marketing capabilities yield incremental profitability over traditional marketing when strategically institutionalised. The dominance of SMI in the Nigerian life assurance context reflects several contextual factors. To begin with, Nigeria's high social media penetration (over 33 million active users; Edogor et al., 2015) provides an extensive, low-cost reach mechanism. Moreover, the culturally embedded nature of interpersonal networks in Southwest Nigeria means that social validation and community

endorsement, facilitated through social platforms, significantly influence financial decision-making (Olaitan, 2021). Furthermore, in a sector characterised by low insurance literacy and historical trust deficits, social media serves as a cognitive and affective bridge, transforming abstract risk products into relatable, socially validated financial solutions (Ndeudjeu, 2021). Within the Dynamic Capabilities framework, SMI functions as a primary sensing and seizing mechanism. LACs use social platforms to detect shifting customer sentiments, demystify complex products through educational content, and seize engagement opportunities through targeted campaigns and influencer partnerships. TAM further explains the high internal adoption: marketing personnel perceive social tools as highly useful and easy to deploy, lowering effort expectancy and accelerating integration into daily workflows (Davis, 1989). However, the finding diverges from Mondal et al. (2022), whose conceptual treatment of social media engagement lacked empirical conversion metrics. Unlike their theoretical postulations, this study quantifies the SMI–MP nexus, revealing that social media's marketing potency stems less from broadcast promotion and more from relational trust-building and community-driven normalisation of life assurance.

The significant positive effect of Mobile App Adoption on Marketing Performance ($\beta = .458$, $R^2 = .210$, $p < .001$) empirically validates Xu (2023), who demonstrated that mobile app channels increase policy volume and reduce information asymmetry, and Lee et al. (2015), who established that app usability and convenience directly elevate customer satisfaction. Jain et al. (2025) further corroborate this through their PRISMA-based synthesis confirming that ICT-enabled self-service platforms drive satisfaction via personalisation, accessibility, and security. The moderate R^2 (.210) relative to SMI indicates that app impact is structurally contingent. In Southwest Nigeria, while smartphone penetration is rising, data costs, digital literacy gaps, and preference for human-assisted transactions constrain standalone app efficacy (Ojo et al., 2023). This aligns with Bernardo (2022), who found that social-affective drivers outperform utilitarian constructs in predicting insurance app adoption, suggesting that Nigerian LACs must integrate social proof, agent-assisted onboarding, and culturally resonant UX design. From a DCT perspective, MAA embodies the transforming capability, as firms reconfigure traditional, agent-

heavy service delivery into hybrid, self-service ecosystems. The finding also resonates with Naicker and Van Der Merwe (2018), who identified perceived risk as a critical adoption barrier among insurance managers, suggesting that while executives may initially perceive apps as complex, once deployed and optimised, customer-facing functionality translates into measurable marketing gains.

The combined implications of both findings suggest that SMI and MAA operate as complementary strategic levers: social media creates awareness, builds trust, and generates leads at the top of the funnel, while mobile apps convert, engage, and retain customers through the policy lifecycle. Their synergistic deployment aligns with Teece et al.'s (1997) assertion that competitive advantage arises from the dynamic integration and orchestration of technological capabilities rather than isolated adoption.

Conclusion and Recommendations

This study concludes that Social Media Integration and Mobile App Adoption significantly and substantively enhance the Marketing Performance of Life Assurance Companies in Southwest Nigeria. Social Media Integration functions as the most potent standalone marketing interface ($\beta = .537$), leveraging Nigeria's high social penetration and culturally embedded interpersonal networks to bridge the sector's historical trust deficit and drive brand awareness, customer acquisition, and retention. Mobile App Adoption ($\beta = .458$) enhances convenience, engagement frequency, and retention but remains structurally contingent upon omnichannel integration and user-centric design. Theoretically, the findings validate the Dynamic Capabilities Theory in an emerging-market insurance context, demonstrating that sensing (SMI) and seizing/transforming (MAA) capabilities are empirically measurable and strategically orchestratable. The integration of TAM's micro-level adoption mechanisms with DCT's macro-level reconfiguration logic resolves a persistent theoretical fragmentation in digital transformation literature. Practically, the findings dismantle the prevailing “tool-chasing” mentality in Nigeria's insurance sector. They affirm that sustainable marketing performance requires not merely the procurement of digital platforms but their strategic integration with customer-centric objectives (Alli, 2025), continuous

content governance, and human capital development. Based on the empirical findings, the following recommendations are advanced:

- i. LACs should transition from ad-hoc broadcasting to data-driven, platform-specific content ecosystems. Marketing departments should deploy social CRM platforms (e.g., HubSpot, Salesforce Social Studio), publish minimum weekly trust-building financial literacy content with measurable engagement KPIs, and establish quarterly analytics reviews. A target of 20% increase in social-media-sourced leads within 12 months is recommended.
- ii. Rather than standalone functionality, apps should embed agent-assisted onboarding workflows, USSD fallback mechanisms for low-bandwidth users, and social proof features (policyholder testimonials, community forums) to enhance perceived usefulness and bridge digital literacy gaps.

Limitations and Suggestions for Further Studies

This study is subject to certain limitations. The cross-sectional design captures perceptual data at a single point, limiting causal inference. The geographic scope is restricted to Southwest Nigeria, and findings may not fully generalise to other regions. Self-reported data introduce potential common method bias. Additionally, the study focused exclusively on SMI and MAA, excluding other digital dimensions such as cloud computing, artificial intelligence (Alli & Ganiyu, 2021), and employee digital literacy.

Future research should employ longitudinal designs to track the temporal evolution of digital capability maturity. Comparative studies across Nigerian geopolitical zones or African insurance markets would enhance external validity. Mixed-methods approaches could unpack the micro-processes of digital strategy implementation. Additionally, incorporating moderating variables (organisational culture, firm size, regulatory stringency) and mediating mechanisms (customer trust, service quality) would refine the causal architecture linking digital strategies to marketing performance.

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