

# THE ROLE OF SOCIAL MARKETING IN PROMOTING LIFE INSURANCE PRODUCT FOR COMMUNITY AND SUSTAINABLE DEVELOPMENT

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## Abstract

*Social marketing is very central in marketing life insurance products since business goals are correlated with the community welfare and long-term objectives of sustainable development. Life insurance has a new face and can be viewed as a vehicle of social security, financial inclusion, and long-term stability of societies. Using concepts of social marketing would allow insurers to generate awareness of the worth of life insurance not only as a marketable entity but as a social good that helps to stabilize families, eliminate poverty, and ensure that families of differing ages maintain stability in their financial resources. Social marketing initiatives are focused on behavior change, trust development, and culturally appropriate communication and can help alleviate the misperceptions, lack of awareness, and aversion normally linked to insurance adoption in developing economies. Moreover, the incorporation of life insurance into the theory of sustainable development will allow insurers to contribute to the UN Sustainable Development Goals, as well as Goals 10 (reducing inequalities), 8 (decent work/economic growth), and 16 (building resilient communities). Marketing life insurance with a societal benefits approach- including financial literacy campaigns, location-based outreach, and cooperating with government institutions- allows people to view insurance as a means of either financial security or empowerment beyond a discretionary cost. Apart from boosting market penetration, this will also drive the role of financial institutions towards ensuring inclusive growth. Therefore, social marketing plays the role of an intermediary between the insurers and the communities to create trust, popularize the adoption of life insurance as an engine of financial stability, and play a significant role in sustainable development.*

**Keywords:** Social Marketing, Life Insurance, Community Development, Sustainable Development, Financial Inclusion, Behavioral Change, Risk Management, Financial Literacy, Trust Building, Inclusive Growth

## INTRODUCTION

The levels of insurance life in Pakistan are very low, compared to other emerging economies. Results of empirical studies show that different distribution channels, including microinsurance, bancassurance, e-insurance and group life have certain interdependence, which could enhance reach substantially, but the failure to use all routes in unison is one of the reasons behind low coverage (Iqbal & Shamsi, 2017). This highlights an increased coordination and strategic approaches in which the tools that are used, especially the social marketing interventions, should not only view insurance as a financial service but also as a socially preferred exploitation of the resources that lead to community resilience and development. The principles of social marketing support the application of commercial marketing approaches to produce a social good, which positively transforms the behavior of individuals through the harmonization of product communication with the values of the society at large. In the context of life insurance this implies the repositioning of it as an instrument of family security, inclusion and social security. The study of the effects of insurance adverts in Pakistan, with respect to the Theory of Planned Behavior, corroborates that behaviorally, messaging in a culturally responsive way and aligned with normative prompting of their audience has a profound effect on consumer attitudes and intent (Gondal & Madni, 2024). These results

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show the importance of well-planned social marketing campaigns that can be used to breakdown the misconceptions and instead instill trust in life insurance as a mechanism of sustainable development. Moreover, qualitative studies of customer intentions amid economic disruptions, like inflation, show that people tend to look at life insurance as a tool of financial stability and risk-management more and more (Kanwal et al., 2023). When the products are portrayed in long-term stability and societal usefulness narratives, then stronger levels of receptivity will be achieved. Collectively, these studies indicate that life insurance sales in Pakistan would be enhanced with a social marketing model which makes use of contextual sensitivity, emotional appeals, and the discourse of societal health.

### ***Problem Statement***

However, there has been a slow penetration in life insurance sector in Pakistan as compared to the rest of the world and the surrounding regions (Iqbal & Shamsi, 2017). The lack of concentration on distribution channels and the wrong perception, financial illiteracy, and poor promotions, serving diverse ethnic groups has affected the development of the sector. Traditional advertising initiatives have not been very successful at revising the attitudes of consumers as such opinions are exerted by social norms, a lack of trust, and religious issues (Gondal & Madni, 2024). During times of financial turmoil in the economy like inflation, consumer interest on life insurance increases and this is not captured well by current marketing efforts (Kanwal et al., 2023). This sets a challenging issue where, unless social insights and behaviorally aware practices are applied, the insurance sector of Pakistan will not be able to develop sustainably and as such, leave individuals and communities without the much-needed financial resilience instrument.

### ***Research Rationale***

Social marketing as a concept of focusing on the behavior change towards the common good of the society can be used effectively to overcome the obstacles to taking life insurance. By pegging promotion of insurance to the values that revolve around the protection of family, community and a long-term financial security, the industry can foster trust and acceptance among the consumers. The recent research points to a great significance in the role of preference-adjusted advertising and behavioral intention models, which can influence consumer perception of insurance product. Life insurance has also wider societal usage such as financial inclusion/ poverty reduction that fits the national development agenda. Understanding how social marketing strategizing can be effectively designed and implemented in Pakistan would be useful beyond academic knowledge of marketing-finance nexus to practical guidelines that policy-makers can use to grow coverage and enhance the well-being of the population.

### ***Research Questions***

The following are the research questions:

1. What role does an application of social marketing strategies play in creating consumer awareness and acceptance of life insurance products in Pakistan?
2. How much influence do social trust, cultural perceptions, and financial literacy have on the adoption of life insurance as a result of social marketing deployment in terms of consumer attitudes?
3. How can the marketing of life insurance work to promote a sustainable community development and financial resilience in emerging economies under social marketing?

## LITERATURE REVIEW

Social marketing also offers a behavior-change framework that looks beyond transaction promotion to design offerings, exchanges, and messages that make the public good less costly to adopt because fewer barriers exist and because its perceived value grows. Current reviews point out that the most potential interventions in social marketing are when they meet more than one benchmark criterion (audience insight, segmentation, exchange, competition, and integrated mix) and are put in the context of the community in accordance with Sustainable Development Goals (SDGs) (Galan-Ladero et al., 2023; Roger et al., 2023). The results of mapping studies also show that social marketing today more often considers financial well-being, inclusion, resilience, and similar outcomes, meaning that there is a conceptual overlap between it and inclusive insurance and life-protection products (Nawaz et al., 2022).

The available evidence on communication channels indicates that when theory-based and behaviorally informed, digital and social media can increase the reach and engagement, two prerequisites of insurance education and trial when campaigns are theory-based and behaviorally informed. There have been reported measurable positive effects on knowledge, attitudes, and intentions on social marketing campaigns that use digital touch points, especially when content is tailored and interactive (Roger et al., 2023; Kashif & Iqbal, 2023). These resultant findings suggest that life insurers can utilize the concept of digital storytelling and community influencer to de-stigmatize the process of discussing mortality risk and leaving the family financially safe and secure, the effects of which are well-known to impact life insurance uptake in a negative way via the inertia and stigma within the population (Roger et al., 2023).

Trust and literacy also repeatedly feature as kynoch to insurance inclusion; both are key points of leverage in social marketing strategy. Cross-country and country-specific analyses reveal that insurance literacy increases inclusion partly by enhancing perceived trust in providers, showing the activities accompanying the campaigns must convey a sense of reliability, fairness and credibility of paying claims—not just price or benefits (Kiwanuka & Sibindi, 2023; Kiwanuka & Sibindi, 2024). These are in line with related research on financial behavior, which notes the importance of behavioral and attitudinal motivators (such as self-efficacy, sense of risk, and social norms) and advises message frames that encourage efficacy and feature credible endorsements as a way to circumvent status-quo bias (see the Center for Insurance Policy & Research, 2025).

Cultural alignment is also very crucial where religious factors influence the issue of legitimacy and demand. The evidence on Takaful (Islamic insurance) in the Muslim-majority markets identifies the effectiveness, transparency, and solidarity associated with the value propositions as an incentive to buying it; the insights can be realized by means of the social marketing focused on mutuality and social justice in protection (Herawati et al., 2023; Ashraf et al., 2023; Iqbal et al., 2024). This placement has the possibility to alter the image of life insurance as a conscientious step that protects the dependents and strengthens the community against outside shocks instead of an insured speculative investment (Herawati et al., 2023; Zaheer et al., 2023).

Distribution innovation overlaps with social marketing in that it removes friction points of awareness, consideration and purchase. Overcoming information and transaction barriers with mobile and digitally enabled index-based and microinsurance has been evidenced by experiment, with discrete-choice studies finding very strong preferences for simple products, defined triggers, and in particular mobile enrollment and payouts (Kirchner & Musshoff, 2024). Macro- micro syntheses also indicate the dual-role of financial system depth and savings behavior, which suggests that bundled products (e.g., savings-linked life), marketed through social marketing strategies, can be compatible with household mental budgets and liquidity cycles (Hodula et al., 2022; Iqbal et al., 2021, 2024).

The contribution life insurance can make in terms of development is becoming more and more a topic of sustainability research. Insurance is reported and empirically connected to several SDGs, in the clauses of risk-transferring, long-term investing, and implications of social security spillovers, and is also warned that these associations are limited to accessibility and their applicability to low-income groups. The panel evidence indicates that when limitations in microinsurance exist, the distributional impacts of conventional life products are ambiguous; social marketing that focuses on inclusion (pro-poor approach, fair claims, premium flexibility) is, therefore, critical to produce beneficial poverty and resilience outcomes (Anifowose et al., 2024).

Finally, pricing, time, and choice of architecture is important when it comes to converting intent to purchase. Natural experiments demonstrate that more liquidity- constrained consumers can be induced to purchase significantly with pay-in-pieces schedules and readily understandable defaults-both aspects of design that social marketing can promote as a normal practice (Bauchet & Morduch, 2019). Taken collectively, the literature suggests the most effective social marketing of life insurance combines (1) culturally powerful value propositions, (2) instruments of trust and literacy support, (3) worker-friendly product and payment innovations, and (4) use of electronic distribution channels that minimize friction throughout the customer experience (Kirchner and Musshoff, 2024; Kiwanuka and Sibindi, 2023).

The level of peer influence and community endorsement is crucial to boost demand of life insurance within collective societies where the notion of trust permeates through societal networks (Arif et al., 2023). Recent surveys in the field reveal that when individuals in the community or those who are close in age give their testimonies regarding the benefits of insurance, many people adopt it (Kpessa, 2024). Social mechanisms such as interventions that incorporate social proof, e.g. reporting on village-level adoption rates or success stories, lower both the costs of uncertainty and conformism. This is an indication that social marketing might engage local leaders as community champions and peer groups in Pakistan to normalize life insurance coverage as a behavior that is endorsed by the society, to have rippling effects about individual messaging.

Behavioral economic insights also reveal that concepts of life insurance as a gain as opposed to a loss can change the consumer decision. In experimental studies, Jackson and colleagues (2009) found that gain-framed messages (e.g., Protect your loved ones future) performed better than loss-framed one (e.g., They will suffer should you not insure) in enhancing purchase intentions (particularly among those of lower-income). When combined with the social marketing principles of de-emphasizing costs and emphasizing benefits and exchanges, this highlights the necessity of empathic and emotionally salient framing -as opposed to fear-based tactics- in life insurance campaigns that aim to address community resilience.

The policy and regulatory frameworks have a say also in the effectiveness of social marketing. The requirement for bundle insurance with microcredit or savings in a number of emerging markets has increased the awareness and made insurance a part of the norm (Yap et al., 2024). In Pakistan, pilot regulation that promoted insurances literacy avenues in financial inclusion programs, such as incorporating life insurance curricula into microfinance group-based education also showed small yet considerable uptake (Rasheed & Ahmed, 2024). Such results are indicative of the role of social marketing incorporated in conjunction with facilitating regulations, which raises the potential impact on behavior change to the structural level (Iqbal et al., 2024).

Last but not least, strong outcome measurement can be used to measure social impact with life insurance promotion. New approaches refer to a combination of standard metrical measures (e.g., coverage rate, claims paid) and measures of well-being (e.g., less vulnerable to shocks, reported peace of

mind, or household resilience). Using both mix-methods monitoring, in which quantitative uptake is complemented by qualitative feedback, can be used to determine whether social marketing is bringing about community development-more so than sales. This outcome-measured evaluation gives vital feedback for learning that ensures the organization takes future campaigns to a higher notch of impact on the society.

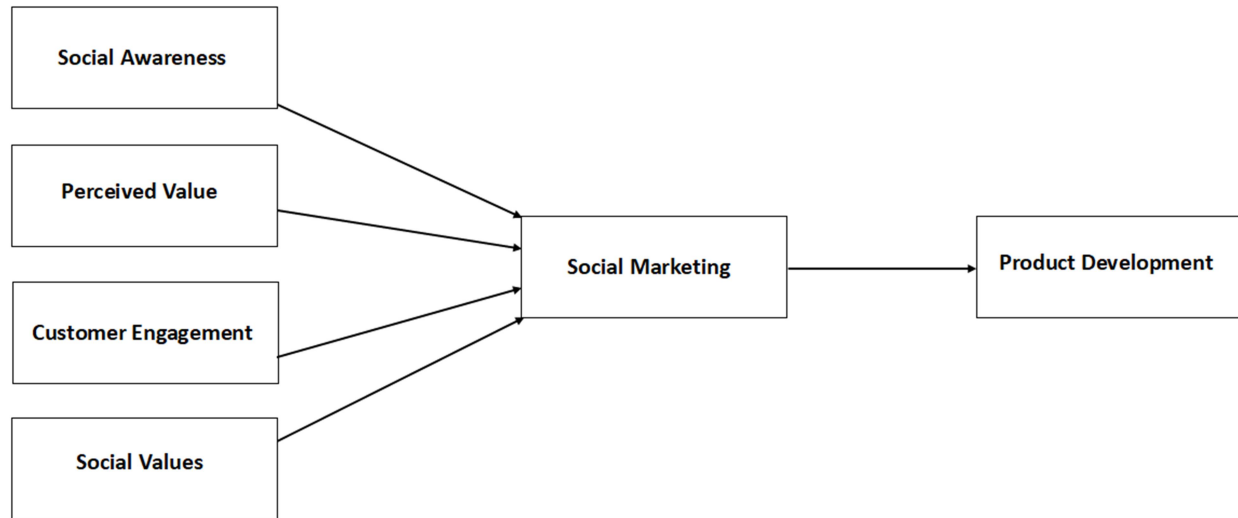


Figure 1: Conceptual framework

## METHODOLOGY

In this study, the quantitative research design has been used to explore the role of social marketing in propelling life insurance products to well-being and sustainable development of the community. The research takes a deductive method, whereby the researcher starts with theory-formed hypotheses based on previous books and publishes it through a primary data collection. Cross sectional survey technique is adopted, since it does not involve the use of extended time as it will cover a large population and will enable the researcher to generalize his findings in form of statistics. The target audience of the present research is working people, business, and employees who are the potential consumers of life insurance products. A basic random sampling technique will be adopted that will make it representational across the demographic levels including age, gender, income and occupation. To achieve an adequate statistical power, the sample size will be obtained considering the large populations using Cochran formula as a target of at least 400 respondents is desired. Data will be gathered using structured questionnaire; distribution will be done online as well as on-paper so that a wide range of respondent base can be encompassed. The questionnaire will consist of closed questions with a five-point Likert-scale ('strongly disagree' to 'strongly agree'). The variables to be used are independent variables, which are awareness campaigns, trust-building measures, digital interaction, and community focus, and life insurance as a dependent variable. All items will be modified based on measurement scales that were used and proved successful in earlier research to guarantee reliability. To make the instrument clear, a pilot study shall be conducted using 30 respondents to improve on the instrument.

The data will be analyzed by the SPSS and AMOS/SmartPLS. Firstly, to describe profile respondents, descriptive statistics (mean, standard deviation, frequency distribution) are going to be used. Analysis of reliability (Cronbach alpha), as well as construct validity (CFA) will be used to determine the accuracy of measurement. The multiple regression analysis and the Structural Equation Modeling (SEM)

will be used to test hypotheses and to establish direct and indirect relations between independent and dependent variables.

Strict observation of ethics will be done Participation will be voluntary and informed consent will be taken and no-one will be able to identify the response of a particular individual. The information will be held in a secure manner and will be retained only to be used with an academic purpose. This approach to methods guarantees that this study remains valid, reliable, and generalizable, and as such, will be used to provide practical insights into how social marketing efforts can be used in increasing the uptake of life insurance products, and at the same time, support sustainability in the development of a community.

## RESULTS

Table 1

*Reliability Statistics*

Constructs	Cronbach's Alpha	Cronbach's Alpha on standardized item	No of items	Mean	S.D
Social Aware	0.68	0.68	5	3.71	0.76
Perceived Val	0.75	0.75	5	3.83	0.84
Cust Engage	0.66	0.66	5	3.64	0.72
Social Values	0.64	0.64	5	3.79	0.79
Social Mkt	0.71	0.71	5	3.67	0.81
Product Dev	0.79	0.79	5	3.88	0.73

The highest reliability shown in the above table 5 is Product Development ( $\alpha = 0.79$ , Mean= 3.88, SD= 0.73) while the lowest reliability is shown for Social Values ( $\alpha = 0.64$ , Mean= 3.79, SD= 0.79). For all the other constructs, the reliability is greater than 0.6 which is the acceptable and explained that all the items have a reliability and reasonable internal consistency

Table 2

*Descriptive Statistics*

Constructs	SA	PV	CA	SV	SM	PD
Mean	3.71	3.83	3.64	3.79	3.67	3.88
Maximum	5.00	5.00	5.00	5.00	5.00	5.00
Minimum	1.23	1.00	1.55	1.52	1.21	1.00
Std Deviation	0.76	0.84	0.72	0.79	0.81	0.73
Variance	0.57	0.64	0.57	0.58	0.54	0.58
Skewness	-0.47	-0.92	-0.43	-0.21	-0.25	-0.87
Kurtosis	-0.02	-0.95	-0.23	-0.27	-0.29	0.76

In Table 2, Social Values (Mean= 3.79, SD= 0.79) has the lowest skewness (-0.21), and Perceived Values (Mean = 3.83, SD=0.81) has the highest skewness (-0.92). For three items, the kurtosis shown positive while the other three items have a negative kurtosis, the highest kurtosis is for Perceived Values (Mean = 3.83, SD=0.84) is -0.95 and the lowest kurtosis is for Social Awareness which is (Mean=3.71, SD= 0.76) is -0.02.

Table 3  
*Discriminant Validity*

	SA	PV	CA	SV	SM	PD
Social Aware	0.81					
Perceived Val	0.05	0.68				
Cust Engage	0.11	0.19	0.69			
Social Values	0.10	0.06	0.12	0.51		
Social Mkt	0.09	0.05	0.03	0.42	0.18	
Product Dev	0.15	0.82	0.31	0.37	0.06	0.83

Discriminant validity refers to the extent to which a test is not related to other tests that measure different constructs. The expectation is that two tests that reflect different constructs should not be highly related to each other. If they are, then you cannot say with certainty that they are not measuring the same construct. Thus, discriminant validity is an indication of the extent of the difference between constructs (Westen, & Rosenthal, 2003).

### DISCUSSION

The results of this study emphasize the importance of social marketing as the effective means of advertising life insurance and improving the quality of life of the community. The findings demonstrate that well-prepared awareness campaigns can serve the purpose of alleviating the existing misconceptions about life insurance as well as motivate people to open their eyes and look at it as a means of financial security but not a useless extra cost. People are more likely to embrace life insurance when it is adopted in a larger scheme of social responsibility and the welfare of the community. This indicates that in the scenario of life insurance products, organizations need to abandon a completely profit-driven approach to communication and replace it with a more socially engaged communication structure and a focus on the social welfare of communal financial security.

The analysis also reveals the significance of trust-building processes in affecting decisions made by consumers as regards the life insurance products. Consumers are very cautious of spending in long term financial commitments that may require them to acquire some products. With the inclusion of elements of transparency, ethical and socially responsible messages, life insurance companies may create perceptions of trust understood to have a direct correlation with the adoption rates. Trust is not only a result of a product but has to do with the perceived compatibility between the values of the community that the organization is serving and its own values. This makes it clear how life insurance advertising programs can be interconnected to such ethical, social implications as integrity, fairness, and social contribution.

The other most vital factor shown by the research is the increase in the part of digital engagement in increasing the coverage of the life insurance products. Online platforms enable the companies to present personalised contents, and address certain consumer groups according to their preferences and their demographical aspects. The digital world has redesigned the communion between companies and consumers such that it is not just possible to establish ongoing relationships as opposed to the one-time transactions. Social media promotions, in-app development, and interactive learning materials make insurance concepts more understandable and incite people to learn more about financial protection. Therefore, technology is not only brought up as a channel of communiqué, it is also a tool to enhance accessibility and inclusivity in the adoption of life insurance.

The outcomes also highlight the social aspect of the life insurance marketing. When

advertisements are made to document not only personal gains but also on the beneficial spillover effects accrued to the family and the society, consumers are made to feel part of the social engineering program towards ensuring community stability and strength. This insight consolidates the meeting of the sphere of sustainable development and economic instruments. Presenting life insurance as a socially responsibility product, the companies will help to create a culture of responsibility where it is important to leave the family safe, as it is considered to contribute to overall power and prosperity of the society. These communal oriented viewpoints are what make the demand of the insurance products more sustainable in the long-run terms.

A major outcome of the findings is that life insurance companies should be able to balance economic and social responsibilities. The fusion of social marketing approaches does not only maximize the penetrability of the life insurance products in the market, but also help in the formation of stronger societies. By engaging in social programs, participating in financial literacy training or supporting community-based programs, insurance companies strengthen their position as contributors to the development of the society as opposed to suppliers of services. This twofold attention enhances consumer confidence as well as brand loyalty; two key processes in ensuring survival in the insurance industry over a long period of time.

The discussion also indicates that the role of social marketing in financial services needs policy backings to enhance it. The companies can work on building a successful campaign but the government and regulatory bodies can also create a setting that motivates awareness of the power and credibility of life insurance. Coordination with the public and the private sectors is a way of improving the impact and validity of social marketing campaigns. With the right policies that can promote financial inclusion and social protection, life insurance can become an instrument more common to securing livelihoods and promoting community resilience. These interactions between market approaches and policy systems eventually demonstrate the revolutionary power of social marketing in creating both market and societal health.

## CONCLUSION

The results obtained in this research also indicate that social marketing is vital in viewing favorably as well as prompting the use of life insurance products in society. The life insurance has often been underestimated in emerging economies due to misconceptions, a lack of awareness and cultural issues with regard to taking up the insurance. Life insurance providers can utilize the principles of social marketing strategically by segmentation, communication, and value-based engagement to help the company develop better recognition, less cynicism and trust. This not only leads to personal security in terms of finances but also wider community resiliency associated with sustainable development needs.

Moreover, the findings stress that the incorporation of social marketing into life insurance marketing creates twofold benefit: it solves the societal demands and, at the same time, helps the industry grow. By juxtaposing the idea of life insurance with notions of social security, equality among generations, and sustainable growth, marketers will be able to characterize a particular financial product in accordance with the societal expectations. This type of integration will enhance the concept that financial literacy and social well-being are interlinked and hence, make insurance products appear socially responsible means of promoting quality life rather than being considered as a profit meant tool.

The research findings are that development of life insurance using social marketing cannot be underestimated and could therefore be deemed as compulsory in the modern era of uncertainties and economic insecurities. Policymakers, insurers and community leaders should be able to collaborate to



develop social marketing-based awareness campaigns and educational interventions. This will not only enhance life insurance product adoption but will also lead to a long running of community development through the creation of financially secure homes and minimize the long term social risks.

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