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Major Research Project

IMPACT OF SOCIAL MEDIA ADVERTISING ON CONSUMERS IN INSURANCE INDUSTRY

Submitted By

Mansi Garg

2k23/DMBA/069

Under the Guidance of

Prof. Rajan Yadav

DELHI SCHOOL OF MANAGEMENT

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Bawana Road, Delhi – 110042

CERTIFICATE

This is to certify that Mansi Garg, roll no. 2K23/DMBA/069 has submitted the major research project report titled "IMPACT OF SOCIAL MEDIA ADVERTISING ON CONSUMERS IN INSURANCE INDUSTRY" in partial fulfilment of the requirements for the award of the degree of Master of Business Administration (MBA) from Delhi School of Management, Delhi Technological University, Delhi during the academic year 2024-2025.

Prof. Rajan Yadav
Professor
Delhi School of Management
Delhi Technological University

DECLARATION

I, Mansi Garg, Roll Number 2k23/DMBA/069, student of Master of Business Administration (MBA) at Delhi School of Management, DTU, hereby declare that the project report titled IMPACT OF SOCIAL MEDIA ADVERTISING ON CONSUMERS IN INSURANCE INDUSTRY is the outcome of my own efforts and research work carried out under the supervision of Prof. Rajan Yadav.

This project report has been submitted in partial fulfilment of the requirements for the award of the MBA degree. I further declare that this work has not been submitted elsewhere for the award of any other degree or diploma.

All sources of information and help received during the course of this project have been duly acknowledged.

Date:

Place: Delhi

(Your Signature)

MANSI GARG

Roll No: 2k23/DMBA/069

ACKNOWLEDGEMENT

First and foremost, I would like to express my sincere gratitude to Prof. Rajan Yadav, my faculty guide, for their continuous support, encouragement, and valuable insights throughout the course of this project. Their timely guidance and constructive suggestions played a crucial role in the successful completion of this report.

I would also like to extend my heartfelt thanks to all the respondents who took time to fill out the survey, thereby contributing meaningfully to my research findings.

I am deeply grateful to my college and the entire Department of Management for providing me the opportunity and resources to undertake this project.

Last but not least, I wish to thank my family and friends for their constant support, patience, and motivation throughout this journey.

MANSI GARG
Roll No: 2k23/DMBA/069

EXECUTIVE SUMMARY

This research investigates how age and gender affect the use of social media and reactions to insurance ads on social media. There were 302 participants whose data were gathered and were analyzed using Chi-Square and Kruskal-Wallis tests.

Results indicated that gender has a significant impact on social media use, where men are likely to be low or heavy users, and women are more moderate. Nevertheless, gender did not have any significant influence on attention to insurance advertisement. Age, however, was found to have a significant relationship with both attention and perceived effect, with the 16–25 years paying greater attention, and the 26–35 years perceiving greater impact. Males also rated higher perceived impact compared to females.

This study contributes to a gap in current market research by offering quantifiable insights into how various demographic segments interact with insurance advertising on social media, a previously under-emphasized field of study. The implications of these results are that insurance advertisers should segment by age group, especially focusing on young adults, and take gender-specific engagement into consideration. The study as a whole demonstrates the relevance of demographic-guided digital marketing to the insurance industry.

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CHAPTER 1: INTRODUCTION

1.1 Background of the Study

With growing digital marketing, insurance companies are increasingly using social media websites to interact and reach out to potential customers. Social media is now a low-cost yet effective means to create brand awareness, allow real-time interaction, and shape buying decisions. Unlike other traditional channels of marketing, social media provides the ability to engage in two-way communication and content customization, which can prove particularly useful in an experience-based and trust-driven industry such as insurance. It provides the chance to not only present products, but also to inform and build an emotional rapport with consumers. This is especially relevant in the context of insurance, which tends to be considered a low-interest, complicated, or threatening category of products.

One of the fundamental strengths of social media is its potential for vast and diverse audiences, particularly among younger consumers who engage heavily with digital media for large blocks of time. Yet where the online environment has tremendous reach, grabbing and holding attention is an on-going challenge. Insurance offerings are not usually considered emotionally compelling or thrilling, and they tend to need a great deal of trust and comprehension. Thus, developing content that resonates with users, particularly content with high-quality interaction and purchase intent, remains a daunting challenge for insurance marketers.

Demographic factors like gender and age significantly influence how people use social media and react to advertising content. Younger consumers tend to be more active on channels like Instagram, YouTube, and TikTok but may be less responsive to conventional advertising. They want authenticity, customization, and interactivity. Along with that, gender differences can affect the way ads are perceived, as men and women have been known to respond to various styles of messaging, imagery, and tone. Awareness of these variations is crucial for developing advertising strategies that reflect the preferences, patterns of behavior, and motivations of each group.

Notwithstanding the increased incorporation of social media within the insurance market, there is limited targeted academic research about how demographic factors

shape the effectiveness of social media advertising in this market. Particularly, few studies have investigated the impact of demographic variables like age and gender on attention to and perceived effect of insurance advertisements. Most literature on consumer behavior is overall or on other product-focused industries like retail or high-tech, without filling in the gap as to how consumers interact with intangible, service-oriented products like insurance.

This research seeks to bridge that deficit by examining the interaction between demographic variables (gender and age) and consumer reactions to insurance products advertised on social media. Through the examination of how these factors impact attention, perception, and ultimately purchase intention, the research offers insights that insurance firms can utilize to improve their online advertising approaches. The aim is to help drive more effective, targeted, and data-driven advertising strategies that engage the right audience segments to build relevance, drive engagement, and enhance conversion in a more competitive digital marketplace.

1.2 Need for the Study

While social media is growing increasingly important as a platform for reaching potential policyholders, with younger, technology-using consumers in particular being reached in this way, simply advertising online will not be enough to engage or influence them. Insurers need to know how different audiences are interacting with insurance content, and how factors influence their attention and perception in order to make digital campaigns effective.

In spite of the prevalence of social media usage in advertising, there is limited specialized research on demographic factors—specifically age and gender—on consumer reactions to insurance ads. Most research tends to generalize across

industries or neglects to account for how individual attributes influence digital ad engagement in the insurance industry.

This research is thus essential to bridge this research gap by offering insights regarding the effects of age and gender on social media usage, viewing of insurance advertisements, and their perceived effect. The results can guide insurance companies to design more effective, relevant, and persuasive advertisement campaigns, enhancing user engagement and campaign success.

1.3 Statement of the Problem

In a rapidly digitalizing world, insurers are leveraging social media as a top customer engagement and promotion channel. Despite the platforms' wide reach and interactivity, most insurance ads do not resonate with users' attention or change the perception of users, particularly among diverse demographics.

Although age and gender are known to influence online behavior, there is limited empirical research examining how these factors specifically affect responses to insurance advertisements on social media. Most existing studies focus on general advertising effectiveness, leaving a gap in understanding how demographic characteristics impact attention to and perceived impact of insurance ads in the digital space.

This absence of specific insight challenges insurance marketers who want to optimize campaigns. Without knowing how various age groups and genders are interacting with online insurance content, attempts to tailor messages or expand reach are likely to fail.

Thus, the present study attempts to solve the issue by examining age and gender impacts on social media usage, exposure to insurance ads, and how effective they are perceived to be, with a view to providing more strategic and effective digital marketing strategies for the insurance industry.

1.4 Objectives of the Study

The main objective of this research is to understand the impact of social media advertising on consumers' purchase intention in the insurance sector. The study aims to:

- To investigate the impact of social media on customers' purchase intention in the insurance sector.
- To look at the extent to which customers pay attention to insurance content when accessing social media websites.
- To determine if there is any relationship between gender and the extent to which insurance ads on social media are perceived to be impactful.
- To assess if varying age groups exhibit marked differences in their attention to and perception of insurance ads.

- To examine the relationship between demographic variables and consumer interest in insurance content.

1.5 Scope of the Study

The focus of this research is limited to exploring the impact of social media on consumer behavior in the context of the insurance sector alone. The research specifically aims at analyzing the connection between social media ads and purchase intentions of customers, while emphasizing the involvement of demographic variables like age and gender. The research takes into account the users' perception and alertness towards insurance content on the platform Facebook, Instagram, and YouTube.

Geographical scope is not confined to one region since data was gathered online using a structured questionnaire distributed amongst various categories of social media users. The research only covers the examination of primary data gathered from 302 respondents without making comparisons across industries or conventional advertising media.

In addition, the research is limited to non-probability sampling and self-reported attitudes, which might reduce generalizability. But the findings seek to provide useful conclusions for insurance marketers, advertisers, and policy makers who wish to make their social media campaigns more effective. The focus is not on the operational or technical sides of insurance services but on the marketing and consumer behavior aspect.

1.6 Limitations of the Study

Similar to any study, there are limitations to this research. The answers were gathered by way of an online questionnaire employing a convenience sample approach, where the participants were selected because they were accessible instead of randomly. The findings may, therefore, not entirely represent the opinions of all social media users or customers of insurance firms. Because the data is self-reported, there's also the possibility that respondents might have responded as they supposed they were expected to, or possibly misinterpreted certain questions, which would impact on the validity of the findings.

This research only addresses social media websites and does not account for the effects of other marketing media such as television, search engines, or e-mail campaigns that may also contribute to purchase intentions. Further, since the research was only done at a moment in time, it does not reflect how individuals' attitudes or behaviors may evolve over time.

The other significant aspect is that it examines what individuals report that they will do. e.g., consider or recommend a product of insurance—instead of monitoring how and what they actually buy, which may be very different in actual circumstances. The study primarily takes into account age and sex as demographic variables and does not include others such as income, marital status, or previous personal experience of insurance, which might have helped it gain greater insights.

Lastly, since the survey was posted and completed online, it is representative of individuals who use social media. It is not representative of those who don't use them, so the results are most directly applicable to digitally active users.

Chapter 2: Literature Review

2.1 Introduction

The insurance sector, historically dependent on personal selling and interpersonal contact, has seen its paradigm disrupted by the emergence of digital media. Social media platforms have not only revolutionized communication but have also become

important marketing and consumer engagement tools. As consumer behavior continues to evolve and internet penetration becomes more widespread, insurers are using platforms such as Facebook, Instagram, and YouTube to drive purchase intentions among customers (Mittal et al., 2024).

2.2 Social Media Marketing and Purchase Intention

Social media marketing (SMM) is crucial in shaping the behavior of customers, especially where industries need trust and long-term involvement, like in the case of insurance. Empirical evidence indicates that interactive social media content increases brand awareness and customer participation, hence a positive effect on purchase intentions (Pareek et al., 2022). Laksamana (2018) discovered that consumers are more likely to buy when they find the brand to be responsive and interactive in social media. Additionally, informative, educational, and entertaining content is likely to generate stronger intent to buy insurance services (Majeed et al., 2021).

2.3 Role of Brand Trust and Awareness

Trust plays a vital role in buying insurance, as products are abstract and benefits long-term. Social media enables businesses to personalize their brand and establish trust by engaging with questions, publishing client testimonials, and being open about information (Anggraeni & Ariyanti, 2023). In the financial services sector, research has shown perceived brand trust and awareness have a direct impact on purchase intention (Bogdan et al., 2025).

2.4 Demographic Impact on Perceived Effectiveness of Social Media Advertising

Gender Differences

Gender has been found to play a crucial role in the way people process and react to advertisements. Women tend to react more emotionally to imaginative and narrative-based advertisements, whereas men react more towards fact-based and logical appeals

(Modig & Rosengren, 2014). In the insurance sector, these disparities affect the way males and females view and respond to social media campaigns (Ninan et al., 2020).

Age Group Differences

Age is a significant demographic consideration. Younger age brackets like Gen Z and Millennials are digitally native and interact constantly with social content and look to social proof prior to decision-making (Misra et al., 2022). Older consumers, however, appreciate simplicity and dependability and might exhibit reluctance towards influencer-driven or meme-type marketing. Being aware of these subtleties is crucial to tailoring insurance advertisements that have relevance across age groups (Khan & Asim, 2025).

2.5 Paying Attention to Social Media Insurance Ads

With social media's information overload, capturing and holding user attention becomes more difficult. Engaging, focused, and interactive advertisements get noticed more and hold customer attention longer, which has a huge impact on purchase intention (Mittal et al., 2024). Attention span and message framing, particularly with emotional or fear appeals, are reported by Lahoti et al. (2023) to play a vital part in determining advertisement effectiveness in insurance advertising.

2.6 Role of Influencers and eWOM

Social media influencers have emerged as critical marketing agencies, especially for those industries where trust has to be established. Influencer recommendations and approvals tend to be seen as more credible, thus having more influence on followers' buying decisions (Khan & Asim, 2025). In addition, electronic word of mouth (eWOM), such as reviews and consumer-generated content, has a positive influence on customer trust and insurance product buying intentions (Bogdan et al., 2025).

2.7 Market Gap

Although earlier research has considered the general effect of social media marketing on consumer behavior, there is still a significant need for targeted research within the

insurance market. There is sparse empirical research considering how demographic variables like gender and age play out in interaction with perceived effect and awareness of insurance advertising on social media. In addition, research based on non-parametric tests such as the Kruskal-Wallis test to statistically prove such differences among demographic groups is nonexistent. Bridging the above gaps will help significantly in both scholarly research and business practices by providing more insights into targeted social media approaches.

2.8 Conclusion

In conclusion, social media marketing is an insurance industry necessity. It not only helps to create trust and awareness of the brand but also heavily informs consumer attitudes and purchase intentions. Nonetheless, age and gender demographics determine how consumers view and react to insurance advertisements. Closing the research gap through strong empirical research will enable marketers to create more efficient, tailored, and inclusive campaigns that target diverse segments of consumers.

CHAPTER 3: RESEARCH METHODOLOGY

Research methodology describes the methodical steps taken to address the goals and theories of the study. Using primary and secondary data collection techniques, this Major Research Project (MRP) examines impact of social media advertising on consumers in insurance industry.

3.1 RESEARCH DESIGN

This study uses a quantitative and descriptive research design in examining the effect of social media advertising on the customers in the insurance sector. It also examines the effect of demographic factors like gender and age group in shaping consumer awareness and attention towards insurance ads on social media. The research design used is cross-sectional, and data was gathered at a point in time through an online survey.

3.2 Sources of Data

Primary Data

Primary data was obtained from a structured web-based questionnaire sent through Google Forms. The questionnaire was created to retrieve demographic information and agreement on statements regarding social media ads and their impact on customer perception, attention, and purchasing intent. The responses were quantified on a 5-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

Secondary Data

Secondary data was accessed using academic journals, research studies, market analysis reports, and online resources that report on social media marketing, consumer behavior in the insurance industry, and demographic segmentation. This secondary literature assisted in conceptualizing the issue, establishing the framework, and informing the findings.

3.3 Sampling Technique

A non-probability convenience sampling method was utilized because it was easy and accessible to respondents. 302 usable responses were collected from respondents of various age groups, genders, and educational levels who use social networking sites.

3.4 Research Design

The survey had two parts:

i. Demographic details (Gender, Age, Education, Daily Social Media Usage).
ii. Perceptual items related to:
- Attention towards insurance advertisements.
- Perceived effect and persuasiveness.
- Impact on brand perception and buying behavior.

All perceptual items were assessed on a 5-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree).

3.5 Statistical Tools Used

The data gathered was examined with IBM SPSS Statistics. Descriptive statistics were first utilized to report frequency distributions and central tendencies for demographic and perceptual variables. Non-parametric inferential tests were used to test differences between groups and determine associations among variables. The Kruskal-Wallis H test was employed to identify if there were significant variations between the perceived effect and general impression of insurance advertisements for various age groups and genders. Given that the data failed the normality assumption and employed ordinal scales, such a test was applicable. Furthermore, Chi-square test of independence was employed to determine if there is a relationship between categorical variables like gender and the levels of attention to insurance ads on social media. These statistical measures assisted in gauging if demographic variables played a significant role in the manner in which respondents viewed and reacted to insurance ads online.

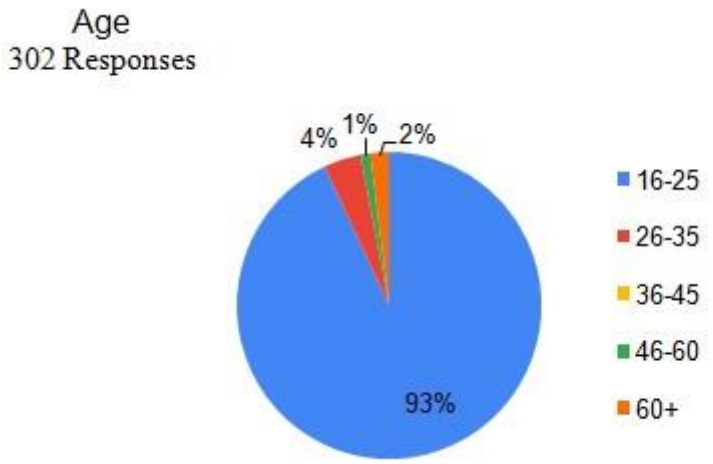
3.6 Ethical Considerations

The research upholds rigorous ethical standards. It was voluntary to take part in the survey, and every response was gathered anonymously. Participants were made aware that their information would only be used for research purposes. No identifiable or personal information was gathered, guaranteeing confidentiality and data privacy during the research.

CHAPTER 4: ANALYSIS AND INTERPRETATION

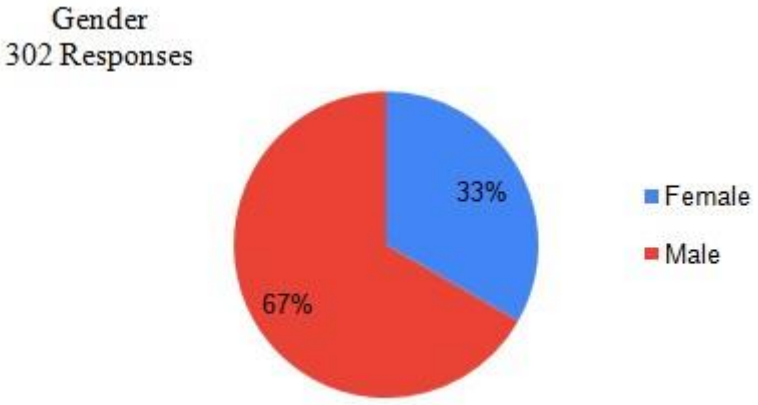
4.1 Demographic Details

AGE DISTRIBUTION



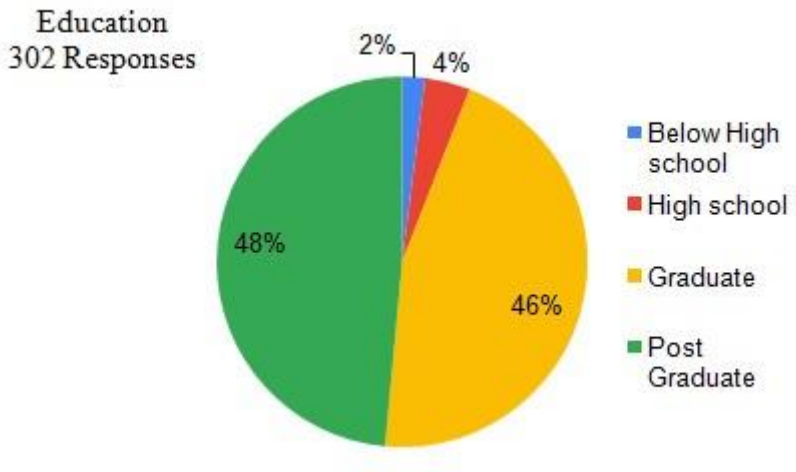
ANALYSIS: The majority of responders 93% are between the ages of 16 and 25, suggesting that the participant pool is young and probably consists of students or professionals just starting their careers.

GENDER REPRESENTATION



ANALYSIS: 67% of respondents are female, and the remaining 33% are male.

EDUCATIONAL PROFILE



ANALYSIS: According to the data,majority of respondants are graduate and postgraduate i.e 46% and 48% respectively.

4.2 Hypothesis

H0: Null Hypotheses

H1: Alternate Hypotheses

Hypothesis 1:

H_0: There is no significant relationship between gender and average social media usage.

H_1: There is a significant relationship between gender and average social media usage.

Hypothesis 2:

H_0: There is no association between gender and attention to insurance ads in India.

H_1: Gender is significantly associated with attention to insurance ads in India.

Hypothesis 3:

H_0: There is no significant relationship between gender and perceived impact of insurance ads.

H_1: There is a significant relationship between gender and perceived impact of insurance ads.

Hypothesis 4:

26 H₀: There is no difference in perceived impact of insurance ads among age groups.

H₁: At least one age group differs in perceived impact of insurance ads.

18 ## 4.3 Chi-Square Tests of Independence

Chi-Square tests of independence were used to investigate the connection between demographic factors and attention to insurance ads .

Gender vs. Average daily media usage

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Average daily social media usage	302	100.0%	0	0.0%	302	100.0%

Gender * Average daily social media usage Crosstabulation

			Average daily social media usage				
			less than 1 hr	1-2 hr	2-4 hr	more than 4 hr	Total
Gender	Female	Count	4	46	74	20	144
		Expected Count	8.6	46.7	62.0	26.7	144.0
	Male	Count	14	52	56	36	158
		Expected Count	9.4	51.3	68.0	29.3	158.0
Total		Count	18	98	130	56	302
		Expected Count	18.0	98.0	130.0	56.0	302.0

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	12.364[a]	3	.006
Likelihood Ratio	12.738	3	.005
Linear-by-Linear Association	.198	1	.657
N of Valid Cases	302		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.58.

Hypothesis 1: There is a significant association between the gender of respondents and average daily media usage.

Analysis: A chi-square analysis was conducted to evaluate the relationship between gender and average daily use of social media by 302 participants. The outcome was statistically significant, $\chi^2(3) = 12.364$, $p = .006$, reflecting a significant relationship between the two measures. Men were more commonly found in the lowest and highest use categories, whereas women leaned towards moderate use of social media. This reflects different gender-based usage patterns of social media.

Gender vs. Attention to insurance ads

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Attention to Insurance advertisement in social media	302	100.0%	0	0.0%	302	100.0%

Gender * Attention to Insurance advertisement in social media Crosstabulation

			Never	Rare	Sometimes	Often	Always	Total
Gender	Female	Count	24	12	58	40	10	144
		Expected Count	22.9	16.2	50.5	42.0	12.4	144.0
	Male	Count	24	22	48	48	16	158
		Expected Count	25.1	17.8	55.5	46.0	13.6	158.0
Total		Count	48	34	106	88	26	302
		Expected Count	48.0	34.0	106.0	88.0	26.0	302.0

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5.359[a]	4	.252
Likelihood Ratio	5.406	4	.248
Linear-by-Linear Association	.217	1	.641
N of Valid Cases	302		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.40.

Hypothesis 2: Gender is significantly associated with attention to insurance ads in India.

Analysis: A Chi-Square was used to analyze the relationship between gender and frequency of paying attention to insurance adverts on social media of 302 participants. The test was not statistically significant, $\chi^2(4) = 5.359$, $p = .252$. This suggests that there is no significant relationship between gender and frequency of paying attention to insurance adverts on social media. Both men and women had quite comparable attention patterns throughout the categories (Never, Rarely, Sometimes, Often, Always). Since the p-value is greater than the traditional 0.05 significance level, we cannot reject the null hypothesis and can conclude that gender has no substantial effect on attention to insurance ads in this sample.

4.4 Kruskal-Wallis Test:

Gender vs. Effectiveness of insurance ads

To ascertain whether there is relationship between gender and effectiveness of insurance ads on social media which is an ordinal variable , a Kruskal-Wallis H test was used.

Ranks

	Gender	N	Mean Rank
Perceived Impact of Insurance Ads	Female	144	135.82
	Male	158	165.79
	Total	302	

Kruskal-Wallis Test

Test Statistics[a,b]

	Perceived Impact of Insurance Ads
Kruskal-Wallis H	10.071
df	1
Asymp. Sig.	.002

a. Kruskal Wallis Test

b. Grouping Variable: Gender

5 **Hypothesis 3:** There is a significant relationship between gender and perceived impact of insurance ads.

24 **Analysis**: A Kruskal-Wallis H test was performed to determine whether there is a difference among the perceived effect of insurance ads on social media by gender. The test detected a significant difference between the males and females, H(1) = 10.071, p = .002. The males' mean rank (165.79) was greater than the mean rank of females (135.82), suggesting that males felt a greater effect of insurance ads when compared to females. This indicates that gender has an important influence on people's attitudes towards the effectiveness of insurance advertising via social media.

Age Groups vs. Perceived impact of insurance ads on social media

Test Statistics[a,b]

	Perceived Impact of Insurance Ads
Kruskal-Wallis H	8.601
df	2
Asymp. Sig.	.014

a. Kruskal Wallis Test

b. Grouping Variable: Age

Ranks

	Age	N	Mean Rank	Sum of Ranks
Perceived Impact of Insurance Ads	16-25	270	139.80	37745.00
	26-35	14	194.64	2725.00
	Total	284		

Test Statistics[a]

	Perceived Impact of Insurance Ads
Mann-Whitney U	1160.000
Wilcoxon W	37745.000
Z	-2.591
Asymp. Sig. (2-tailed)	.010

a. Grouping Variable: Age

Ranks

	Age	N	Mean Rank	Sum of Ranks
Perceived Impact of Insurance Ads	26-35	14	10.50	147.00
	36-45	6	10.50	63.00
	Total	20		

Test Statistics[a]

	Perceived Impact of Insurance Ads
Mann-Whitney U	42.000
Wilcoxon W	63.000
Z	.000
Asymp. Sig. (2-tailed)	1.000
Exact Sig. [2*(1-tailed Sig.)]	1.000[b]

a. Grouping Variable: Age

b. Not corrected for ties.

Ranks

	Age	N	Mean Rank	Sum of Ranks
Perceived Impact of Insurance Ads	16-25	270	137.51	37129.00
	36-45	6	182.83	1097.00
	Total	276		

Test Statistics[a]

	Perceived Impact of Insurance Ads
Mann-Whitney U	544.000
Wilcoxon W	37129.000
Z	-1.462
Asymp. Sig. (2-tailed)	.144

a. Grouping Variable: Age

Hypothesis 4: The level of perceived impact of insurance ads varies across age groups.

Analysis: Kruskal-Wallis H test was conducted to establish if there were considerable differences in social media users' perceived effects of insurance ads by different ages. The test was statistically significant, H(2) = 8.601, p = .014, which showed that perceptions differed with age groups. To examine further these differences, post hoc comparisons with the Mann-Whitney U test were performed which revealed:

Comparison (Age in years)	U-value	Z-score	p-value	Result
16–25 vs 26–35	1160.000	-2.591	0.010	**Significant**
26–35 vs 36–45	42.000	-0.000	1.000	Not Significant
16–25 vs 36–45	544.000	-1.462	0.144	Not Significant

The analysis identified a highly significant difference between the 26–35 and 16–25 age ranges (p = .010), with the 26–35 group showing a greater perceived impact. No significant differences emerged between the 26–35 and 36–45 groups (p = 1.000), or between the 16–25 and 36–45 groups (p = .144), most probably because of the small number in the older group. These results indicate that age is involved in determining how individuals view insurance advertisements, with the 26–35 age group having a more positive response than younger participants.

Note: α = 0.05 is used in all tests.

Following Kruskal-Wallis, pairwise comparisons were conducted using Mann-Whitney U.

CHAPTER 5: CONCLUSION

The purpose of this study is to understand the impact of social media advertising on consumers' purchase intention in the insurance sector. The study as a whole demonstrates the relevance of demographic-guided digital marketing to the insurance industry. Analysis of the pattern of social media usage indicated there was a statistically significant gender difference in average daily use. Males were more likely to find themselves among the extremes, either low or high usage, whereas females were more highly represented among the medium usage group. This indicates that gender affects people's social media use on a day-to-day basis, potentially in turn influencing online advertising content exposure frequency and depth, including insurance content. This trend indicates the need to take usage behavior into account when targeting various gender groups via digital marketing campaigns.

Surprisingly, when considering the amount of attention given to insurance commercials on social media, there was no statistically significant difference between female and male respondents. The result indicates that men and women might vary in how long or how frequently they use social media but do not significantly vary in the frequency of noticing or paying attention to insurance commercials. On the contrary, age proved to be a stronger variable here. The younger respondents, especially those belonging to the 16–25 age group, indicated significantly greater attention towards insurance advertisements than their older counterparts. This may be due to their increased use of digital platforms, more exposure to targeted information, or even an increased awareness of financial planning at an earlier stage of life.

Closer inspection of the perceived effectiveness of insurance ads on social media provided further insights. The Kruskal-Wallis test showed a significant difference between gender groups, as male respondents rated insurance ads as having a greater impact compared to female respondents. This may be an indication of differences in men's processing of persuasive messages or their risk-based attitudes toward financial services. Analogously, age was found to significantly influence perceived ad impact as well. Respondents in the 26–35 age group had the most positive perception of insurance ads, which implies that this age group is likely to be more responsive to

communications that reflect their increasing responsibility and stage-of-life concerns, including marriage, children, or homeownership.

These results highlight the importance of demographic segmentation-based advertising strategies. Although gender may affect the way social media is employed and the perception of ad effect, age more strongly determines both attention to and perception of insurance ads. Younger consumers, and in particular those aged 16 to 35, are not only more active on social media but also more receptive to money content, and therefore represent an insurers' high-priority group to develop early brand bonds and ultimate loyalty.

In total, the research indicates that one-size-fits-all will not work when it comes to social media promotion, particularly in sectors such as insurance that need trust, transparency, and emotional connection. By using knowledge of user behavior and demographic sensitivity, advertisers can make better optimization decisions regarding content and delivery channels. For instance, interactive, content-heavy, and informative content can resonate with the younger audience, whereas clear, benefit-oriented communications can speak better to users aged 26–35, who are seriously in the process of considering insurance products. In addition, although there are gender differences in use and perception, marketing campaigns can be more successful when targeted towards age since it has greater predictive value.

The potential for marketers and insurers is straightforward: to thrive in the digital economy, campaigns need to be data-informed, tailored, and attuned to how various segments of consumers engage with and comprehend advertising messages. Campaigns using such insight in the future will be more likely to attain higher levels of engagement, greater trust, and ultimately, better conversion rates in an ever-more competitive and digitally-connected marketplace.

SUGGESTIONS

From the research findings, it is evident that individuals react to insurance adverts on social media differently based on their age and gender. To increase the effectiveness and efficiency of such adverts, the following recommendations are proposed:

i. **Target the 26–35 Age Group:** This demographic preferred insurance advertisements most. Insurers should create content that resonates with their life stage—such as having families, purchasing homes, or planning for their future—which are likely to appeal to them.
ii. **Engage Younger Users (16–25):** Younger consumers were the most engaged with insurance commercials, but they weren't highly impacted by them. This is promising: with the proper creative strategy—such as humor, narrative, influencers, or interactive storytelling—brands might be able to convert attention into action.
iii. **Align Ad Timing with Usage Patterns:** Given the differences in how men and women utilize social media, ad format and timing may be tweaked likewise. For example, light users may be more receptive to brief, high-energy images, while medium users can be worked with using extended content or video ads.
iv. **Customize Ad Messaging by Gender:** As male participants rated insurance advertisements more effective, advertisers could test themes such as wealth development, autonomy, or protection. Still, balance messages so that they resonate similarly with female audiences.
v. **Personalize the Content Experience:** Humans are more receptive to content when it makes them feel relevant. Based on what they know about age, gender, and usage, insurers can segment their audience and provide messages that are more personal in feel—be it through targeted promotions or custom visuals.
vi. **Use More Interactive and Visual Content:** To increase participation and make ads seem more reminiscent, try formats such as brief animations, actual customer testimonials, interactive polls, or even policy mini-explainers. They can facilitate trust establishment and make difficult subjects accessible.
vii. **Measure What Really Matters:** Don't assume attention is always influence. Get past likes and clicks—measure things like how long someone's watching,

whether they come back to your page later, or whether they act. These behaviors provide more insight into ad effectiveness.

viii. **Get Past Age and Gender in Future Research:** While age and gender were the focus of this study, education level, income, and past insurance experience are other variables that may influence responses as well. Future researches can provide further insight into what drives engagement.

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