
 Download This Paper (Delivery.cfm/SSRN\_ID1534206\_code1409802.pdf?abstractid=1534206&mirid=1)

Open PDF in Browser (Delivery.cfm/SSRN\_ID1534206\_code1409802.pdf?abstractid=1534206&mirid=1&type=2)

 Add Paper to My Library

Share:    

## Attitudes of Nigerians Towards Insurance Services: An Empirical Study

*African Journal of Accounting, Economics, Finance and Banking Research, Vol. 4, No. 4, July 2009*

13 Pages

Posted: 14 Jan 2010

Tajudeen Olalekan Yusuf ([https://papers.ssrn.com/sol3/cf\\_dev/AbsByAuth.cfm?per\\_id=1021107](https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=1021107))

University of Lagos

Ayantunji Gbadamosi ([https://papers.ssrn.com/sol3/cf\\_dev/AbsByAuth.cfm?per\\_id=1415281](https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=1415281))

University of East London

Dallah Hamadu ([https://papers.ssrn.com/sol3/cf\\_dev/AbsByAuth.cfm?per\\_id=1415282](https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=1415282))

University of Lagos

Date Written: July 16, 2009

### Abstract


This paper describes Nigerians attitudes towards the insurance institution. The attitudes, most often negative, are mirrored through low patronage of insurance services. It discusses such social-cultural factors that account for these attitudes and what role marketing strategies can play to change such negative tide. Drawing from theoretical foundation, an empirical survey was conducted among 392 members of the public - insuring and non-insuring - to gauge their awareness level and general attitudes towards insurance companies and their operations. The findings present different demographical factors and their attitudes towards insurance companies and their services. It is expected that findings from such survey would constitute vital input for insurers in designing marketing strategies that would further stimulate and boost patronage and perception of insurance services.

**Keywords:** insurance, attitude, Nigeria, demography, marketing, strategies

**JEL Classification:** G22

[Suggested Citation](#) >

[Show Contact Information](#) >

 Download This Paper (Delivery.cfm/SSRN\_ID1534206\_code1409802.pdf?abstractid=1534206&mirid=1)

Open PDF in Browser (Delivery.cfm/SSRN\_ID1534206\_code1409802.pdf?abstractid=1534206&mirid=1&type=2)

## 35 References

### 1. I L Arodiogbu

Introducing Social Health Insurance to solve problem of poor health Sector Financing in Nigeria Posted: 2005

### 2. Atmanand

Insurance and Disaster Management: the Indian Context, Disaster Prevention and Management , volume 12 , p. 286 - 304 Posted: 2003

### 3. L Berger

Word-of-Mouth Reputation in Auto Insurance Markets

Journal of Economic Behavior and Organization , volume 10 , p. 225 - 234 Posted: 1988

Crossref ([https://doi.org/10.1016/0167-2681\(88\)90046-7](https://doi.org/10.1016/0167-2681(88)90046-7))

4. F Brassington, S Pettit  
We use cookies that are necessary to make our site work. We may also use additional cookies to analyze, improve and enhance our site. For more information on our cookie policy, see our [Cookie Policy](#)

(<https://www.elsevier.com/legal/cookie-policy>)

[Cookie Settings](#)

Accept all cookies

# 0 Citations

Fetch Citations

Do you have negative results from your research you'd like to share?

Submit Negative Results (<https://www.ssrn.com/index.cfm/en/Negative-Results/>)

## Paper statistics

DOWNLOADS 2,251

ABSTRACT VIEWS 7,806

RANK 11,636

35 References

PlumX Metrics



[https://plu.mx/ssrn/a?ssrn\\_id=1534206](https://plu.mx/ssrn/a?ssrn_id=1534206)  
Related Journals

Political Behavior: Voting & Public Opinion eJournal ([https://papers.ssrn.com/sol3/JELJOUR\\_Results.cfm?form\\_name=journalBrowse&journal\\_id=999045](https://papers.ssrn.com/sol3/JELJOUR_Results.cfm?form_name=journalBrowse&journal_id=999045))

Follow



Feedback

Submit a Paper > (<https://hq.ssrn.com/submissions/CreateNewAbstract.cfm>)

SSRN Quick Links



SSRN Rankings



About SSRN



(<https://www.facebook.com/SSRNcommunity/>)

([https://www.linkedin.com/company/493409?](https://www.linkedin.com/company/493409?trk=tyah&trkInfo=clickedVertical%3Acompany%2CentityType%3AentityHistoryName%2CclickedEntityId%3Acompany_493409%2Cid%3A493409)

[trk=tyah&trkInfo=clickedVertical%3Acompany%2CentityType%3AentityHistoryName%2CclickedEntityId%3Acompany\\_493409%2Cid%3A493409](https://www.linkedin.com/company/493409?trk=tyah&trkInfo=clickedVertical%3Acompany%2CentityType%3AentityHistoryName%2CclickedEntityId%3Acompany_493409%2Cid%3A493409)

(<https://twitter.com/SSRN>)

(<http://www.elsevier.com/>)

Copyright (<https://www.ssrn.com/index.cfm/en/dmca-notice-policy/>) Terms and Conditions (<https://www.ssrn.com/index.cfm/en/terms-of-use/>)

Privacy Policy (<https://www.elsevier.com/legal/privacy-policy>) For more information, see our [Cookie Policy](#)

<https://www.elsevier.com/legal/cookie-notice>

All content on this site: Copyright © 2023 Elsevier Inc., its licensors, and contributors. All rights are reserved, including those for text and data mining, AI training, and similar technologies. For all open access content, the Creative Commons licensing terms apply.

Cookie Settings

Accept all cookies



(<http://www.relx.com/>)

(<https://papers.ssrn.com/sol3/updateInformationLog.cfm?process=true>)

---

We use cookies that are necessary to make our site work. We may also use additional cookies to analyze, improve, and personalize our content and your digital experience. For more information, see our [Cookie Policy](https://www.elsevier.com/legal/cookiepolicy) (<https://www.elsevier.com/legal/cookiepolicy>)

[Cookie Settings](#)

Accept all cookies