

AFRICA UNIVERSITY
(A united Methodist-Related Institution)

INVESTIGATING DIGITAL ADOPTION IN INSURANCE: THE
CASE OF CBZ TOUCH

BY

TAFADZWA MUTASA

A DISSERTATION/THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE EXECUTIVE MASTERS IN BUSINESS
ADMINISTRATION DEGREE COLLEGE OF BUSINESS AND MANAGEMENT
SCIENCES

Abstract

This study investigates the multifaceted factors impeding the full adoption of CBZ Touch, a mobile-based service platform developed by CBZ Life Insurance in Zimbabwe. Despite the insurance sector's substantial financial commitment to developing digital infrastructure, the uptake of CBZ Touch among life insurance customers has remained disappointingly low. This gap presents a significant challenge to the digital transformation goals of the company and the broader sector. The central objective of this research was to meticulously identify and quantify the core determinants responsible for this low adoption rate. A descriptive case study design was implemented, utilizing a quantitative methodology to gather and analyse empirical data. The study focused on a range of independent variables hypothesized to influence customer adoption behaviour. These included perceived ease of use, perceived usefulness, trust (specifically in security and reliability), awareness of the platform's features, and cost perception related to usage. Data was systematically collected using a structured questionnaire distributed to a sample of 300 CBZ Life Insurance customers residing in Harare. The selection process employed systematic random sampling to ensure representative coverage. A total of 190 valid responses were obtained, resulting in a commendable 63.3% response rate, which provides a robust foundation for the study's inferences. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS), employing sophisticated techniques, including descriptive statistics, correlation analysis, and multiple regression, to establish relationships between the variables. The analysis yielded several critical insights into the dynamics of digital adoption in this context. Key demographic and socio-economic variables, such as digital literacy, the level of formal education, and smartphone access, were found to be significant predictors of adoption. Furthermore, platform characteristics played a crucial role: perceived ease of use and the intuitive platform design were positively and strongly associated with increased user engagement. The findings also highlighted major barriers. Most notably, trust in data security and the system's reliability emerged as primary impediments to sustained adoption. Customers expressed significant apprehension regarding the safety of their personal and financial information and the consistency of the mobile platform's performance.

Key words: Digital Adoption, Insurance Sector, CBZ Touch, Digital Literacy, Perceived Ease of Use.

Declaration

I declare that this dissertation is my original work except where sources have been cited and acknowledged. The work has never been submitted, nor will it ever be submitted to another university for the award of a degree.

Tafadzwa Winnie Mutasa

Student's Full Name



Student's Signature (Date)

Prof. Yogesh Awasthi

Main Supervisor's Full Name



Main Supervisor's Signature (Date)

Oct 19, 2025

Copyright

No portion of this dissertation may be copied, stored in any retrieval system, or shared in any format whether electronic, mechanical, or otherwise for academic purposes without the prior written consent of the author or Africa University acting on behalf of the author.

Acknowledgement

I extend my heartfelt gratitude to my supervisor, Prof. (Dr.) Yogesh Kumar Awasthi, for his invaluable guidance, insightful feedback, and steadfast support throughout the course of this research. I also sincerely thank the faculty and administrative staff for fostering a positive academic environment. I am especially grateful to all the participants who generously contributed their time and perspectives their input was fundamental to the success of this research.

Dedication

I dedicate this dissertation to my family, whose unwavering support, patience, and encouragement have been a constant source of strength throughout this journey. Their love and understanding carried me through the long hours of research and writing. To my husband, Portipher and my darling mother and the 790 girls for always being there to pick up my slack, unflinchingly and uncomplainingly, you are and always have been my strength and stay. Finally, to all my J's, mummy loves you.

List of acronyms and abbreviations

Acronym	Full Meaning
CBZ	Commercial Bank of Zimbabwe
ICT	Information and Communication Technology
API	Application Programming Interface
CRM	Customer Relationship Management
AI	Artificial Intelligence

Definition of terms

Digital Adoption

The process by which individuals and organizations embrace and integrate digital technologies into their operations, services, and customer interactions. In this study, it refers to how insurance customers and providers utilize CBZ Touch for insurance-related services.

Insurance

A financial arrangement that provides protection against financial loss or risk. It involves a contract between an insurer and a policyholder, where the insurer guarantees compensation for specified losses in exchange for premiums.

CBZ Touch

A digital banking and financial services platform developed by CBZ Holdings, offering mobile and online access to various services including insurance, banking, and payments. It serves as the case study for examining digital adoption in the insurance sector.

Customer Experience

The overall perception and satisfaction of customers when interacting with digital insurance services, including ease of use, accessibility, responsiveness, and trust in the platform.

Table of contents

Abstract	ii
Declaration	iii
Copyright	iv
Acknowledgement.....	v
Dedication	vi
Definition of terms	viii
List of tables.....	xv
List of figures	xvi
CHAPTER 1 INTRODUCTION	1
1.1 Introduction	1
1.2 Background to the study.....	1
1.3 Statement of the problem	4
1.4 Research objectives	5
1.5 Research questions	6
1.6 Assumptions/Hypotheses	6
1.7 Significance of the study	7
1.7.1 To the Management of CBZ.....	7
1.7.2 To the Researcher	7
1.7.3 To the Customers (Public).....	7
1.7.4 To the Policymakers	8

1.8	Delimitation of the study	8
1.9	Limitation of the study	8
1.9.1	Time Limitations	9
1.9.2	Financial Constraints.....	9
1.9.3	Confidential Data Constraints	9
CHAPTER 2 REVIEW OF RELATED LITERATURE		10
2.1	Introduction	10
2.2	Theoretical Framework	10
2.2.1	Technology adoption theory (TAT)	10
2.2.2	Diffusion of Innovation Theory (DIT)	11
2.3	Relevance of the Theory or Theoretical Frame to the Study.....	12
2.4	Ease of use of CBZ Touch on digital platform’s adoption in CBZ Life Insurance.	14
2.4.1	E-Customer Onboarding	14
2.4.2	E-underwriting	15
2.4.3	E-claims.....	16
2.4.4	E-procurement.....	16
2.4.5	E-policy Administration	17
2.5	Effect of awareness of CBZ Touch on digital platform’s adoption in CBZ Life Insurance.....	18

2.6	The effect of trust of CBZ Touch on digital platform’s adoption in Life Insurance.	21
2.7	Chapter summary	23
CHAPTER 3 METHODOLOGY		25
3.1	Introduction	25
3.2	The Research Design	25
3.3	Population and sampling	25
3.3.1	Target Population	26
3.3.2	Sampling Techniques	26
3.3.3	Sample sizes.....	27
3.4	Data collection instruments	28
3.5	Data collection procedure.....	28
3.6	Analysis and Organisation of Data.....	29
3.6.1	Data Analysis	29
3.6.2	Data Presentation	29
3.7	Ethical consideration	30
3.8	Summary	30
CHAPTER 4 DATA PRESENTATION, ANALYSIS AND INTERPRETATION.....		31
4.1	Introduction	31
4.2	Data presentation and analysis	31
4.2.1	Figure 1. Response rate	32

4.2.2	Data reliability Test	32
4.2.3	Frequency test	33
4.3	Effect of perceived ease of use of CBZ Touch on digital platform’s adoption in CBZ Life Insurance	38
4.3.1	CBZ Touch is easy to navigate and use.....	38
4.3.2	I can complete insurance-related tasks quickly using CBZ Touch	40
4.3.3	The interface of CBZ Touch is user-friendly	41
4.3.4	I feel confident using CBZ Touch without assistance.....	42
4.3.5	CBZ Touch improves my access to life insurance services	44
4.3.6	Using CBZ Touch saves me time compared to visiting a branch	45
4.3.7	CBZ Touch enhances the efficiency of managing my insurance policies 46	
4.3.8	I find CBZ Touch helpful for tracking my insurance claims and payments	47
4.4	The effect of awareness of CBZ Touch on digital platform’s adoption in CBZ Life Insurance	48
4.4.1	I am aware of the features offered by CBZ Touch.....	48
4.4.2	CBZ Life Insurance has effectively communicated the benefits of CBZ Touch. 49	
4.4.3	I have received adequate information on how to use CBZ Touch.	50

4.4.4	I learned about CBZ Touch through CBZ’s marketing or customer service channels.	51
4.5	The effect of trust of CBZ Touch on digital platform’s adoption in CBZ Life Insurance.	52
4.5.1	I trust CBZ Touch to securely handle my personal and financial data.	52
4.5.2	CBZ Touch is a reliable platform for managing life insurance services.	53
4.5.3	I believe CBZ Touch is backed by CBZ Life Insurance’s institutional credibility.	55
4.5.4	CBZ Touch has never failed me during critical insurance processes... ..	56
4.6	Descriptive Statistics	57
4.7	Regression Analysis	63
4.8	Discussion and interpretation	65
4.9	Chapter summary	66
CHAPTER 5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS		67
5.1	Introduction	67
5.2	Discussions	67
5.3	Conclusions	68
5.3.1	Digital Literacy and Education Are Foundational	68
5.3.2	Ease of Use and Platform Design Drive Adoption.....	68
5.3.3	Trust and Security Are Non-Negotiable.....	69

5.3.4	Demographics Influence Adoption Patterns.....	69
5.3.5	Infrastructure and Access Remain Critical.....	69
5.4	Implications of the study	69
5.5	Recommendations	71
5.6	Areas of further of study	72
	Appendices.....	76
	Appendix :Approval letter.....	81

List of tables

Table 1. Reliability Statistics	33
Table 2. Age	33
Table 3. Gender	Error! Bookmark not defined. 34
Table 4 Level of education.....	36
Table 5. complete insurance-related tasks quickly using CBZ Touch	40
Table 6. The interface of CBZ Touch is user-friendly.	41
Table 7. feel confident using CBZ Touch without	42
Table 8. aware of the features offered by CBZ Touch.	48
Table 9. effectively communicated the benefits of CBZ Touch.....	49
Table 10. CBZ Touch through CBZ's marketing or customer service.....	511
Table 11. CBZ Life Insurance's institutional credibility	53
Table 12. CBZ Life Insurance's institutional credibility	59
Table 13. Model Summary and Parameter Estimates	64

List of figures

Figure 1.Response rate.....	Error! Bookmark not defined.	32
Figure 2.Period using CBZ Touch		37
Figure 3.CBZ Touch is easy to navigate and use.....		38
Figure 4.CBZ Touch improves my access to life insurance services.....		44
Figure 5.CBZ Touch saves me time.....		45
Figure 6.CBZ Touch enhances efficiency.....		46
Figure 7.tracking my insurance claims and payments		47
Figure 8.information on how to use CBZ Touch.....		50
Figure 9.I trust CBZ Touch.....		52
Figure 10.CBZ Touch is a reliable platform		53
Figure 11.CBZ Touch technical issues.....		56
Figure 12.regression analysis.....		63

CHAPTER 1 INTRODUCTION

1.1 Introduction

The study sought to examine factors affecting the adoption of digital platforms in Zimbabwe's insurance sector with particular focus on CBZ Life Insurance. To this end, this first part of the study provided a brief contextual background of the study, at global, regional, as well as within the Zimbabwe setting. In addition, the study presented the problem statement, objectives, questions, hypotheses, scope, as well as significance of the study, among other pertinent issues.

1.2 Background to the study

Dubbed the digital age, the twenty first century has certainly altered how businesses operate and customers live, worldwide (Akkor & Ozyuksel, 2020). In fact, in the recent past, consumers' transaction, decisions, shopping and communication habits have considerably changed (Potdar, Thomas, & DiMeglio, 2020). This development has been greatly necessitated by the exponential growth of internet and the proliferation of the digital media which brought about convenience, reach and increased cost reduction merits to insurers, policy holders and new customers alike (Algharabat, Rana, Alalwan, Baabdullah, & Gupta, 2020). Resultantly, many insurance and financial firms have over the years embraced several digital platforms and applications, for instance, LIME, by Hanhwa Life Insurer, in South Korea, Vietnam's Manulife Vietnam and AIA Vietnam Life, United Kingdom's insurer, Prudential as well as the Italian-backed insurer, Generali Vietnam (Musaigwa, 2021). Fundamentally, digital platforms, also referred to as Insurtech entail the (application) use of technological innovations to enhance efficiency, service as well as

bolster customer experience, by eliminating the manual processes involved in the insurance industry (Chinakidzwa & Phiri, 2020).

Similarly, on the African continent, the accelerated pace of technological developments have also had a notable impact towards promoting digital platform in the insurance sector (Gebre, 2021). For instance, a prominent insurance firm Kaf Insurance in Egypt embraced DXC Technology, in 2023. In equal measure, various insurers in countries like South Africa (CompareGuru), Zambia, Ethiopia and Kenya have also invested heavily in Insurtech to promote efficiency, boost unserved markets and competitiveness (Nyirenda & Nyirenda, 2023) (Hlahatsi, 2020). As (Choongo, Chileshe, Lesa, Mwiya, & Taylor, 2023) stress, to open growth opportunities in the insurance sector, many Insurtech players are expanding in Africa market. For instance, Africa's largest insurer, Discovery Limited and Sanlam-Allianz joint venture, have been making notable inroads in Africa and around the globe by leveraging digital technology in the sector (Siloya, 2022) (Sibindi, 2022). However, apart from perceived related risks, lack of awareness and trust, costs as well as complexity have been labelled as the main inhibitors in Africa (Lishomwa & Phiri, 2020) (Teka, 2020).

Just like its African counterparts, Zimbabwe has in the recent past decade been considerably investing in technological infrastructure which witnessed improved broadband fibre-network internet coverage and mobile penetration, countrywide (Moyo & Tengeh, 2021), which hovered around 90% in 2022 (Mutingwende, 2022). Undeniably, developments of this magnitude have continued to promote the use of digital platforms in the country's financial sector (POTRAZ Fourth Quarter Performance Report, 2021) and to CBZ Life Insurance it has not been an exception. A

Strategic Business Unit of CBZ Holdings, CBZ Life Insurance, operates in a highly competitive insurance/financial terrain in Zimbabwe. As (Athira, 2021) noted, in order to create competitive edge, leveraging digital platforms has increasingly become imperative for financial players. As such, since 2008, Commercial Bank of Zimbabwe (CBZ) has been amongst the pioneers to embrace digital technologies, such as, internet banking in Zimbabwe (Chaparadza, 2018) to promote convenience through ubiquity and cost-effective online transactions (Mavaza, 2019). Since then, the bank has been investing substantially towards innovative driven channels, such as, mobile phone applications like CBZ Touch and chatbots, amongst other raft of digital platforms (Chinakidzwa & Phiri, 2020). Despite that, however, the adoption of CBZ Touch, as a digital platform, by life insurance customers has remained generally sluggish (Chitimira & Mavhuru, 2024). Actually, as noted by (Nyagadza, Muzira, & Chuchu, 2023) that although CBZ Touch, has been and continues to register tremendous results in the banking segment, from life insurance customers, the platform has not been forthcoming. Life insurance customers continue to visit the CBZ life insurance branches for registration (enrolment), payments and related enquiries which can be done using the platform. In fact, according to CBZ's Life Insurance daily customer report, at least 1 200 new customers are received. Further, its contact centre is also always busy with life insurance queries despite the existence of the CBZ Touch digital platform (CBZ Insurance, 2024). Cognisant of the benefits derived from using digital platforms like CBZ Touch by life insurance customers, vis-à-vis time, effort and financial costs, this phenomenon has continued to boggle the researcher and to undertake an investigation into this matter.

Although many studies have been carried out to establish factors affecting adoption of digital technologies, in advanced economies (Nwarize, 2023) (Kouladoum, et al 2022) (Owusu-Agyei, et al 2020), within Zimbabwe, such research remains scant, particularly in the insurance sector. The few allied research by Madziro et al (2021) as well as by Mavaza (2019), targeted the banking sector, explored organisational-related factors and adopted an exploratory research approach. It is therefore against this backdrop that to understand customers' perspective related factors, a study of this magnitude will be imperative, focusing particularly on perceived ease of use, usefulness, trust, costs, and awareness towards affecting digital platforms adoption in CBZ Life Insurance in Zimbabwe.

1.3 Statement of the problem

Despite significant investment in digital platforms like CBZ Touch, customer adoption remained low. Life insurance customers still visited physical branches for services that could have been completed online. Understanding the key barriers such as trust, awareness, and cost was critical for increasing digital adoption and improving customer experience. Although many studies had been carried out to establish factors affecting adoption of digital technologies in advanced economies (Nwarize, 2023) (Kouladoum, Wirajing, & Nchofoung, 2022) (Owusu-Agyei, Okafor, Chijoke-Mgbame, Ohalehi, & Hasan, 2020), within Zimbabwe, such similar research remained scant, particularly in the insurance sector. The few allied research by Madziro and Ncube (2021) as well as by Mavaza (2019) targeted the banking sector, explored organisational-related factors, and adopted an exploratory research approach. It was therefore against this backdrop that to understand customers' perspective related factors, a study of this magnitude was considered imperative, focusing particularly on perceived ease of use, usefulness,

trust, costs, and awareness towards affecting digital platforms adoption in CBZ Life Insurance in Zimbabwe.

1.4 Research objectives

The study will be guided by the following objectives were:

1. To critically analyse the direct and indirect influence of Perceived Ease of Use of the CBZ Touch digital platform on the behavioural intention to adopt it among CBZ Life Insurance policyholders.
2. To investigate the moderating role of policy complexity on the relationship between the Perceived Usefulness of the CBZ Touch platform (in terms of policy management and claims) and its ultimate adoption by CBZ Life Insurance customers.
3. To evaluate the mediating effect of Information Quality (e.g., accuracy, completeness, and timeliness of information) on the relationship between customer Awareness of CBZ Touch features and the actual usage of the digital platform in CBZ Life Insurance.
4. To develop and test a conceptual model that examines the interplay between customer Trust in the CBZ Touch platform, perceived security/privacy Risk, and the subsequent long-term adoption and continued use of the digital platform for sensitive transactions (e.g., premium payments, policy updates) in CBZ Life Insurance.

1.5 Research questions

In sync with the above objectives, the following research questions will guide the study:

1. How does perceived ease of use influence customer adoption of CBZ Touch?
2. What is the relationship between the perceived usefulness of CBZ Touch and the intention to adopt and use the digital platform among CBZ Life Insurance customers?
3. Does awareness of CBZ Touch influence digital platform's adoption in CBZ Life Insurance?
4. What is the effect of trust of CBZ Touch on digital platform's adoption in CBZ Life Insurance?

1.6 Assumptions/Hypotheses

The following hypotheses will guide the study:

1. H 1: Perceived ease of use is positively associated with digital platforms adoption in CBZ Life Insurance in Zimbabwe.
2. H 2: Perceived usefulness is positively associated with digital platforms adoption in CBZ Life Insurance in Zimbabwe.
3. H 3: Awareness is positively associated with digital platforms adoption in CBZ Life Insurance in Zimbabwe.
4. H 4: Trust is positively associated with digital platforms adoption in CBZ Life Insurance in Zimbabwe.
5. H 5: Cost is positively associated with digital platforms adoption in CBZ Life Insurance in Zimbabwe.

1.7 Significance of the study

In pursuit of appreciating factors that affected the adoption of digital platforms like CBZ Touch in Zimbabwe's insurance sector, the study added value to quite a few constituents. These included the Commercial Bank of Zimbabwe (CBZ), as the insurer, the researcher, insurance, and life insurance customers, as well as policymakers.

1.7.1 To the Management of CBZ

Digital platforms continued to grow in importance, providing the impetus to transcend beyond physical geographical boundaries of many insurers. In that regard, a study of this magnitude thus provided invaluable information that guided the management to make sound decisions. These decisions went a long way towards enhancing the efficiency of the platform. Accordingly, such decisions helped to effectively channel adequate resources towards improving the platform.

1.7.2 To the Researcher

The research equally contributed significantly towards the researcher's body of knowledge with regard to factors that were weighing-down the adoption of digital platforms like CBZ Touch amongst life insurance customers in Zimbabwe. In equal measure, through this research, the writer enhanced her critical, conceptual, and analytical skills by blending theory and practice in the company under study.

1.7.3 To the Customers (Public)

Customers were the backbone of every organisation, and to CBZ, it was not an exception. In that regard, a study of this nature was also significant to understand as well as address customers' views to promote adoption of the platform. Resultantly, workable, implementable, and sustainable solutions to customers as users were dealt with.

1.7.4 To the Policymakers

The government through the respective ministries was also guided by the recommendations of the study to promote safety on online platforms. This entailed addressing fears and phobias that were held by users when using online platforms. Further, the policymakers advocated for adequate funding towards the investment of digital technologies.

1.8 Delimitation of the study

The study was undertaken in Harare principally for convenience purposes. Harare was the geographical place of residence of the researcher; hence it provided convenience for the study. Moreover, Harare was geographically selected due to the heterogeneous nature of customers who provided diverse views regarding the subject matter. In essence, the public largely converged in Harare for all their banking and insurance-related services, thus making it suitable for the study. In addition, there were more branches in the capital compared to rural areas. In that regard, a total of five (5) branches were targeted in Harare for the study. Data was gathered from customers using self-completion questionnaires.

1.9 Limitation of the study

As the study sought to examine factors affecting the adoption of digital platforms like CBZ Touch in Zimbabwe's CBZ Life Insurance, it was however militated by some limitations. These included financial, time, and confidentiality issues.

1.9.1 Time Limitations

The study faced time constraints as the researcher was a full-time employee at CBZ. This influenced the research philosophies, approaches, designs, as well as the instruments that were adopted. To compensate for the limited time, the researcher worked during weekends and late hours to complete the research within the given timelines.

1.9.2 Financial Constraints

In addition to time constraints, the researcher equally faced financial constraints. These included costs for printing instruments (questionnaires), transport, food, internet, as well as data analysis. Likewise, the financial constraints had an influence on the research philosophies, designs, methods, and instruments that were adopted. Even if funding was sourced from the bank, the financial constraints still forced the researcher not to adopt a mixed method approach to enhance the quality of the results.

1.9.3 Confidential Data Constraints

In equal measure, the researcher faced limitations when obtaining data from the organisation and customers. In this regard, a permission letter to the management for authorisation was written. Considering existing protocols in these firms, it also took more time to obtain the needed information and stalled progress. As such, applications for permission were sought at the earliest possible time.

CHAPTER 2 REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter presents a literature review on how digital adoption impacts the service delivery of an insurance entity, specifically focusing on CBZ Life Insurance's CBZ Touch platform. It will survey existing sources to analyse the factors affecting digital adoption, the benefits and challenges of these platforms, and the role of technology in the insurance sector. The review aims to identify a research gap, specifically the lack of tailored digital adoption frameworks or in-depth studies focusing on specific platforms like CBZ Touch within the Zimbabwean insurance sector. The chapter will conclude with a summary and a brief overview of the subsequent section.

2.2 Theoretical Framework

The section addresses theories related to the current study.

2.2.1 Technology adoption theory (TAT)

The Technology Acceptance Model (TAM) was first posited by Davis (1986), who averred that technology adoption is dependent on people's perceptions and attitudes toward the perceived usefulness of the technology itself and its perceived ease of use. Deming (2020) elaborated on Davis's model and stated that adoption is a process rather than a product. TAM explains how insurance customers gradually come to accept and eventually use the digital platform to enhance their service experience.

Several factors influence the users' adoption of a digital platform. Key among these are Perceived Usefulness (PU), which explains the degree to which an insurance customer believes a system like CBZ Touch would improve their performance and service experience, and Perceived Ease-of-Use (PEOU), which measures the degree to which the user believes the introduced system would be free from effort and simple to operate. The gradual alignment of the digitization of processes, products, and services is critical in realizing increased performance and value within an insurance organization. This theory is highly applicable to the current study because the adoption of digitization in the insurance sector whether through new technologies or new business models is realized when the platform is perceived to improve performance for the customer, simplify tasks like accessing policy documents, increase the efficiency of service delivery, enhance customer retention, and eventually ease the workload for employees through streamlined processes, efficiency, and effectiveness within insurance companies.

2.2.2 Diffusion of Innovation Theory (DIT)

The Diffusion of Innovation Theory (DIT) is one among the social sciences theories developed by Rogers (1962). It evolved from communication and explained how and at what rate a new idea, product, or technology, such as the CBZ Touch digital platform, gains momentum and spreads over time through an organization and its social system of customers. This theory posits that four key elements influence the spread of innovations, which include the innovation itself, communication channels, time, and the social system. Demir (2020) explained that organizations whose employees create a positive attitude towards a particular technology earn benefits which include reduced costs, growth, and increased efficiency. He argued that the

adoption of any technology is dependent on the attitudes that individuals develop and the knowledge they acquire through sharing and training. Insurance companies that fail to change and accept a new technology may gradually be wiped out due to low customer demand for their products and competition from emerging companies that embrace technology. This study proposes that having top management knowledgeable about technology can influence all employees at CBZ Life Insurance to adopt new digital technologies when they are engaged in the decision-making process. The widespread technology change and adoption eventually lead to increased performance and sustainable growth for the organization.

2.3 Relevance of the Theory or Theoretical Frame to the Study

This section emphasizes the significant relevance of the theoretical framework to the study at hand, showcasing how it fundamentally underpins the research objectives and findings. The Technology Adoption Theory (TAT), which is frequently operationalized through models such as the Technology Acceptance Model (TAM), plays a vital role in understanding individual user acceptance of the CBZ Touch application (Davis, 1989). This theory is particularly relevant as it provides a robust and comprehensive framework for assessing the various factors that influence user behavior regarding the adoption of new technology. The core constructs of the theory, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), are pivotal to your investigation. The study can leverage this theory to measure the extent to which customers perceive that utilizing CBZ Touch for insurance purposes is more effective and efficient compared to traditional methods (PU). It will also assess whether the application is simple and straightforward to interact with (PEOU). By identifying the specific user perceptions that either facilitate or obstruct the adoption of CBZ Touch insurance services, the

study can offer targeted recommendations to CBZ. These recommendations could focus on aspects such as product design, marketing strategies, and user training initiatives aimed at enhancing user experience and satisfaction (Venkatesh et al., 2013).

In addition to TAT, the Diffusion of Innovation Theory (DIT) is indispensable for analyzing how the CBZ Touch innovation spreads throughout the insurance market and among the customer base over time (Rogers, 2003). This theory emphasizes the characteristics of the innovation itself that can significantly influence its rate of adoption among users. The study can utilize DIT to explore whether the digital insurance service provided through CBZ Touch is perceived to have a substantial Relative Advantage over existing services, how well it aligns with customer needs and values (Compatibility), and whether its usage is easily understood by potential users (Complexity) (Rogers, 2003). Furthermore, DIT's framework concerning adopter categories will enable the study to categorize customers into distinct groups, such as Innovators, Early Majority, and Laggards. This categorization will aid in determining which specific groups are currently engaging with the application and which groups remain non-adopters. By understanding these dynamics, the study can tailor strategies for effectively reaching the non-adopting majority, thereby elucidating the overall success or challenges faced regarding the platform's market penetration and acceptance (Rogers, 2013). Ultimately, these theoretical frameworks not only provide a structured approach to analyzing user behavior but also inform actionable strategies that can drive the successful adoption of CBZ Touch among a broader audience.

2.4 Ease of use of CBZ Touch on digital platform's adoption in CBZ Life Insurance.

Digitalization entails the improvement and enhancement of processes using digital innovations and technologies (Gassman, 2021). For the study investigating the adoption of CBZ Touch in Zimbabwe's insurance sector, the relevant forms of digitalization focus on how the insurer interacts with customers and manages internal life insurance processes.

The forms of digitalization in the insurance industry, particularly relevant to a study on a customer-facing platform like CBZ Touch, can be categorized into three main areas.

2.4.1 E-Customer Onboarding

Electronic Customer Onboarding is highly relevant to the adoption of CBZ Touch, as it represents a core function of the platform that influences a customer's decision to use it. This process entails the use of dedicated digital platforms, such as secure websites or mobile applications, that contain insurance applications and facilitate logging in by customers whenever they need to manage their relationship with the insurer as researched by (Mell, 2021).

For CBZ Life Insurance customers, a platform like CBZ Touch helps ease the entire policy application process since users can digitally access various policy documents, upload necessary supporting documentation, and view the status of their applications online. (Leroy, 2020)in their research indicated that the capability has been instrumen-

tal in cutting down on paperwork and significantly reducing the time taken for customers to apply for policies or access their information. Furthermore, digitalization in onboarding creates more comprehensive customer insights by establishing a powerful connection between the insurance systems, data, customers, and other partners like brokers. By doing so, the rate at which applications are processed improves, which results in the creation of a holistic view of the clients. This, in turn, allows the insurer to provide tailored services and communications that pave the way for creating long-term relationships between the insurer and its clients as indicated by (Marinescu, 2021).

2.4.2 E-underwriting

E-Underwriting is recognized as one of the most crucial and important insurance processes, depending to a large extent on current customer information and historical data. For CBZ Life Insurance, the e-underwriting system stores contract details from clients, thereby facilitating effective risk management as researched by (Kimming, 2020). Traditionally, due to the length of time that has elapsed, insurance firms tend to keep such historical customer information in disparate systems. However, e-underwriting is critical to the adoption of CBZ Touch because it allows users to quickly check this data to ascertain their eligibility for a new policy or service (Urback, 2016). The use of e-underwriting helps facilitate the firm's ability to get access to comprehensive client information from long periods of time and facilitates the storage of this information in a single database. This centralized data can be easily accessed and processed, speeding up and improving the level of efficiency in the issuing of policies to customers (Lundek, 2018).

2.4.3 E-claims

E-Claims represents a critical digital function that directly influences customer adoption of a platform like CBZ Touch. This process entails the making of claims on policies held by an insurance customer, which requires access to substantial and valuable data that must be effectively sourced and utilized to continuously improve the customer experience (Marinescu, 2018). By adopting digital processes and connecting the firm's internal systems, CBZ Life Insurance can streamline its claims workflows, process claims more efficiently, and deploy automation capabilities that enhance the claims team's productivity and overall customer satisfaction (Shin, 2007). Furthermore, the digitalization of the claims process through a platform like CBZ Touch aids in the detection of fraud and provides customers with a transparent and secure view of their data, which ultimately contributes to protecting the insurance firm's revenue and profitability as explored by (Statista, 2019) in their research.

2.4.4 E-procurement

E-Procurement is a modern form of digitalization that significantly impacts the internal operations of insurers, making it a critical component in enhancing the efficiency of customer-facing services, such as CBZ Touch. It is defined as the systematic process of utilizing advanced technology to facilitate the purchasing of goods and services from pre-qualified suppliers (Egbu, 2023). For CBZ Life Insurance, this comprehensive process involves several key stages, including the prequalification of vendors, sourcing, negotiation, ordering, receipt, and a thorough post-purchase review of goods and services, all accomplished through the use of modern Information and Communication Technology (ICT) (Croom & Brandon-Jones, 2024). Within this innovative digital framework, the procurement and ordering of all necessary goods and services—

ranging from everyday office supplies to specialized IT infrastructure crucial for the effective functioning of CBZ Touch—are efficiently managed. Furthermore, approvals for payments and the necessary documentation are executed digitally, streamlining processes that were once cumbersome and time-intensive. Ultimately, E-Procurement plays a vital role in helping CBZ Life Insurance address and mitigate issues such as poor service quality, expensive procedures, inflexibility, lengthy processes, and the time-consuming nature of traditional purchasing methods. By ensuring that essential resources are acquired swiftly and efficiently, E-Procurement supports the overall functionality and success of the digital platform, ultimately enhancing customer satisfaction and operational effectiveness.

2.4.5 E-policy Administration

E-Policy Administration is undeniably the fundamental core of insurance digitalization, as it serves as the essential system of record for all underlying operational processes within the industry (Eling & Lehmann, 2018). This digital shift is particularly crucial for CBZ Life Insurance because it entails the effective utilization of predictive analytics and machine learning within the insurance system. These advanced technologies help the company minimize risks incurred in real-time, thereby making their operations more efficient and responsive. Additionally, this digital transformation enables the firm to remain compliant with regulations, despite the challenges inherent in tracking all the moving parts involved in the policy implementation process.

Through the automation of policy administration, CBZ Life Insurance is now in a significantly better position to accurately record all encountered risks and manage all data utilized throughout the process. Furthermore, this automation facilitates adherence to

both internal and external policy guidelines as well as industry regulations (Leroy, 2018). By streamlining operations, the automation allows large volumes of complex data to be analyzed quickly and effectively, enhancing both the number and quality of data-driven decisions made across the firm. As detailed by Sedkaoui (2018) in their research, this efficiency is vital for ensuring that services delivered through the customer-facing CBZ Touch platform are not only effective but also backed by robust and compliant internal processes. Overall, the integration of e-policy administration into CBZ Life Insurance's framework represents a significant step forward in leveraging technology to enhance operational effectiveness and customer satisfaction.

2.5 Effect of awareness of CBZ Touch on digital platform's adoption in CBZ Life Insurance.

The theoretical foundation for investigating the effect of awareness on the adoption of CBZ Touch lies primarily in the Diffusion of Innovation Theory (DIT). DIT posits that the process of innovation adoption begins with the knowledge stage, which is directly linked to awareness (Rogers, 2003). Awareness (Knowledge) in DIT is the initial stage where an individual or organization is exposed to an innovation's existence and gains some understanding of how it functions. For CBZ Touch, this translates to the extent to which customers and employees know the platform exists, what services it offers (e.g., policy administration, claims filing), and how to access it (Kim & Kim, 2017). A high level of awareness is a necessary precursor to forming a positive attitude and initiating the adoption process. Adoption is the ultimate outcome where the platform is integrated into a customer's routine or an employee's workflow (Rogers, 2003). The transition from being aware of a digital platform to actively using it is moderated by

factors like perceived ease of use, perceived usefulness (Davis, 1989), and the effectiveness of the communication channels (Karahanna et al., 1999). Therefore, the literature review will explore how variations in digital literacy, marketing campaigns, and organizational culture which all contribute to awareness affect the rate of digital adoption in various insurance market.

Research in established European markets highlights that while awareness of digital insurance services is high, the focus shifts to factors beyond mere existence. In Germany, where general digital literacy and internet access are ubiquitous, studies on insurance adoption often focus on the adoption of advanced technologies like AI-driven claims processing and personalized pricing via mobile applications (Eling & Lehmann, 2018). In the research of Eling and Lehmann (2018) found that simply making a digital platform available did not guarantee adoption. They posited that awareness needed to be coupled with demonstrated perceived benefit specifically, customers must be aware that the digital platform, and not just the insurer, offers a superior level of data security and customized policy offerings. In the United Kingdom, the insurance market, characterized by mature e-commerce and price-comparison sites, emphasizes the role of trust in converting awareness to adoption. Research by Gök (2018) found that even with 90% customer awareness of online claims systems, only 65% of claims were filed digitally. The adoption lag was primarily due to a lack of awareness regarding the security protocols and transparent data usage practices of the digital platforms. Customers were aware of the technology, but not the governance awareness that underpins it (Gök, 2018).

Research in African markets often focuses on overcoming infrastructure and trust deficits, where basic awareness is a more significant hurdle. Kenya presents a compelling

case where digital financial services (DFS) adoption is high due to the success of mobile money (M-Pesa). Studies show that the uptake of mobile insurance products, known as *micro-insurance*, is directly tied to the saturation level of *agent awareness* (Wanjiru et al., 2019). Unlike in Europe where mass media drives awareness, in Kenya, the adoption of an insurance application is highly dependent on an intermediary agent physically demonstrating the platform's functionality and value. This agent-mediated awareness and demonstration are the dominant conversion factors from initial exposure to adoption, overcoming inherent trust barriers (Wanjiru et al., 2019). Conversely, in Nigeria, despite a burgeoning FinTech ecosystem, the primary constraint to digital insurance adoption is the combination of low digital literacy and unreliable internet infrastructure, which dampens the effect of mass media awareness campaigns (Ogunbiyi, 2020). Ogunbiyi (2020) highlighted that while urban populations are generally aware of insurance apps, the consistent failure of the application during use (due to network or device issues) leads to high rejection rates. Therefore, awareness is insufficient; adoption is constrained by the awareness of network stability and technical readiness of the user base.

The Zimbabwean context is unique, characterized by high mobile phone penetration but persistent economic instability and historical volatility in the financial sector (Chigusiwa & Mugwati, 2021). Previous research on digital financial services in Zimbabwe emphasizes that while people may be aware of new platforms, the prevailing financial culture favors physical interaction for high-value transactions, such as insurance, due to a profound lack of institutional trust (Mugwati & Nhamo, 2022). CBZ Life Insurance operates within a market segment where brand loyalty to the parent CBZ Holdings is high, but the adoption of the *specific* CBZ Touch digital channel for

insurance services remains a challenge. Currently, the available literature does not specifically analyze how the communication of the CBZ Touch value proposition which integrates *e-onboarding*, *e-underwriting*, and *e-claims* affects customer and employee adoption. Existing studies are general to FinTech or e-commerce (Chigusiwa & Mugwati, 2021). The adoption barrier is suspected to be less about *general* digital literacy (as people use mobile money) and more about the specific awareness of the benefits (cost savings, timesaving) that CBZ Touch offers *over* the traditional, paper-based channels.

2.6 The effect of trust of CBZ Touch on digital platform's adoption in Life Insurance.

The effect of trust in CBZ Touch on its digital adoption is a pivotal objective, particularly in the financial services sector where perceived risk is high. This detailed literature review will analyse the role of trust spanning institutional, technological, and interpersonal dimensions in the adoption of digital platforms across Europe, Africa, and locally in Zimbabwe, concluding with the specific context of CBZ Life and identifying the research gap.

German research emphasizes the need for perceived competence-based trust in the technology provider (Eling & Lehmann, 2018). Customers who are generally trusting of the insurance institution still exhibit caution towards complex digital processes like e-underwriting. Adoption in Germany is positively correlated with the insurer's ability to communicate the platform's reliability and its compliance with stringent data protection laws (like the GDPR), demonstrating the platform's technical competence and commitment to privacy (Eling & Lehmann, 2018). The core issue is less about whether

the insurer is trustworthy, and more about whether the *technology* is infallible and secure (Gök, 2018).

In Ireland, studies on financial FinTech adoption highlight that, following periods of economic volatility, institutional trust becomes paramount. Adoption of digital insurance services is heavily influenced by the customer's belief that the insurer is sufficiently regulated and financially stable to honor long-term policies (Gök, 2018). Digital channels are only embraced when they reinforce the credibility of the underlying institution, rather than being seen as independent entities (Gök, 2018). Therefore, successful digital adoption requires a clear, explicit communication that the platform is an extension of the trusted, regulated institution.

In Kenya, the remarkable success of mobile financial services has been built on an extensive network of human agents who serve as physical touchpoints (Wanjiru et al., 2019). For digital insurance products, the adoption is highly reliant on interpersonal trust—the trust established between the customer and the agent who introduces and demonstrates the application. The customer's willingness to use an application for a crucial process like e-claims is a direct function of the trust they place in the human intermediary, which then transfers to the technology (Wanjiru et al., 2019). In this context, the digital platform itself cannot generate sufficient trust alone.

The Nigerian market, despite its high FinTech growth, grapples with infrastructural constraints that erode trust in the digital system itself. Ogunbiyi (2020) found that even customers with high institutional trust in their insurer often abandon digital platforms due to repeated technical failures, network outages, or data loss. In this environment, trust is less about the insurer's intentions and more about the system's reliability. This lack of system reliability trust increases perceived risk, leading customers to revert to

paper-based transactions where they feel they have a physical, verifiable record (Ogunbiyi, 2020).

In Zimbabwe, financial literature consistently highlights the profound impact of low institutional trust on all high-value transactions due to historical currency and financial market volatility (Mugwati & Nhamo, 2022). While organizations like CBZ Holdings benefit from strong brand equity, this trust may not automatically extend to the digital realm, especially for insurance policies that cover long time horizons. People are generally willing to adopt digital platforms for transient payments (mobile money), but remain hesitant for contractual services like insurance, where the fear of the system crashing or the data being unreliable is significant (Chigusiwa & Mugwati, 2021).

For CBZ Life, the adoption of CBZ Touch requires customers to trust the platform with the full policy lifecycle from e-onboarding to e-claims. The existing literature is deficient in determining which specific dimension of trust institutional, technological (security), or system reliability is the most dominant inhibitor for the CBZ Life customer base. Anecdotal evidence suggests that customers may trust the CBZ brand (institutional trust) but lack confidence in the specific security features of CBZ Touch (technological trust) when uploading sensitive documents, or they may fear data integrity issues over time (system reliability trust). A specific investigation is needed to quantify the relative importance of these trust components in the local context.

2.7 Chapter summary

Chapter 2, titled Literature Review and Theoretical Framework, is the cornerstone of the study, establishing the theoretical and empirical foundation for investigating the digital adoption of the CBZ Touch insurance platform. The chapter first reviews

literature on the global and local digital transformation of the insurance industry, highlighting the need for insurers to adopt InsurTech to achieve efficiencies and improve the customer experience. Crucially, the chapter then develops the theoretical framework by positioning the study within two major models: the Technology Adoption Theory (TAT), specifically the Technology Acceptance Model (TAM) (Davis, 1989), which will be used to analyze individual-level adoption drivers like Perceived Usefulness and Perceived Ease of Use; and the Diffusion of Innovation Theory (DIT) (Rogers, 2003), which will frame the analysis of how the characteristics of the CBZ Touch app, such as its Relative Advantage and Compatibility, influence its spread across the customer base over time. By synthesizing these theories with existing empirical evidence, the chapter culminates in the creation of a conceptual framework and the hypotheses that will guide the subsequent data collection and analysis.

CHAPTER 3 METHODOLOGY

3.1 Introduction

This section delved into the research methodology. It covered the research design, population, sampling, data gathering instruments, procedure, and analysis, among others.

3.2 The Research Design

The study adopted a quantitative research approach exclusively, as it was conclusive in nature and aimed to generate statistical evidence on factors influencing life insurance customers' adoption of digital platforms in Zimbabwe, with a specific focus on CBZ Life Insurance. A quantitative approach was deemed appropriate because the research sought to collect numerical data from a relatively large sample and apply statistical techniques to identify patterns and relationships (Saunders, Lewis, & Thornhill, 2019).

As Christensen, Johnson, & Turner (2015) emphasize, quantitative research is designed to measure variables objectively and produce results that can be generalized to the target population. This aligns with the study's objective of determining attitudes, behaviors, and trends among CBZ Life Insurance customers regarding the CBZ Touch platform. Unlike qualitative methods, which explore meanings and experiences in depth, the quantitative approach allowed the researcher to quantify customer perceptions and adoption factors, ensuring reliability and validity through structured instruments and probabilistic sampling (Cooper & Schindler, 2014).

3.3 Population and sampling

These research participants, along with a summary of the project's intended study population, are intended for use in the study. This necessitates a full examination of the sample techniques used and why they were justified.

3.3.1 Target Population

The target population was defined as all the human elements and firms from which the results of the study were required (McGivern, 2013). Put another way by Creswell (2014), a target population referred to records as well as events where data needed to solve a research problem was collected. Smith & Albaum (2012), however, emphasised that these subjects should be similar in characteristics. In view of this, the target population of the study was based on the CBZ Life Insurance customer database in Harare, which averaged 1,200 new monthly accounts. The CBZ Life Insurance Monthly report provided the sampling frame for the study.

The CBZ Life Insurance customers consisted of both females and males, of all races, between 18 and 65 years, who opened their life insurance accounts at a CBZ branch in Harare, regardless of their demographic and geographical profiles. Only members were targeted as they were the account holders and were aware of their experiences regarding digital platforms by CBZ. The dependents were excluded from the study.

3.3.2 Sampling Techniques

Sampling referred to the process of selecting particular subjects to partake in a study from the target population (Kolb, 2008). This was quite so because it was practically impossible to conduct a research study on the entire target population due to resource constraints. As such, a manageable portion of the target population was hence selected (Cooper & Schindler, 2014). Fundamentally, two sampling methods existed: probability and non-probability sampling methods (McGivern, 2013). In this study, however, systematic random sampling, which fell under probability methods, was used. As Kolb (2008) affirmed, the object of systematic sampling was to provide an opportunity for

everyone to be chosen, hence promoting generalizability of research findings (Cresswell, 2014).

3.3.3 Sample sizes.

As it was generally impractical to carry out a study on the whole target population owing to financial and time constraints (McGivern, 2013), by way of sampling, a subset of the target population was chosen to represent others, hence the sample size (Wiid & Diggins, 2009). To this end, to establish the sample size of this study, Slovin's formula was utilised. As claimed by Stephanie (2013), that, as a random sampling approach, the Slovin's formula enabled the researcher to establish the sample size with an anticipated degree of accuracy when the target population was known or little known, to understand its behaviour. The Slovin's formula was hence employed as follows:

$$n = N / (1 + Ne^2);$$

whereas:

n = number of samples.

N = is the total population.

e = margin of error of 5%.

Hence $n = 1200 / [1 + 1200(0.0025)^2]$

n = 300

Considering the above, the sample size of the study was therefore 300 participants, denoting 25% of the target population. As advanced by Creswell & Clark (2011), a sample size between 10% and 20% was considered representative of its target population.

3.4 Data collection instruments

A data collection instrument referred to a set of research tools employed for gathering data from research subjects (Kolb, 2008). Essentially, questionnaires and interviews were the main data collection instruments at a researcher's disposal, depending on the nature of the research (McGivern, 2013). However, choosing a research instrument that produced quality results was important (Malhotra, 2011). To this end, questionnaires were used to gather the views of CBZ Life Insurance customers in Harare with regard to the subject matter. As buttressed by Shiu (2009), a questionnaire was appropriate when gathering quantitative data from a relatively large sample of respondents. Its merits included being cost-effective and carrying standardized questions which were well-structured to allow the researcher to control the judgments of respondents (Kothari, 2011). Standardized and structured closed-ended questions were used. In an effort to measure the variables, a Likert scale of 1-5 was used, where 1 denoted strongly disagree and 5 denoted strongly agree.

3.5 Data collection procedure

Questionnaires were employed in this study to solicit the views of the participants (CBZ Life Insurance customers) in Harare branches to be selected. Self-completion questionnaires were properly crafted or designed in sync with the research objectives.

Permission to carry out the study from the participants was sought from the management of CBZ in order to collect data from their customers at their respective branches or premises. In essence, a confidential letter was attached to the questionnaire. By and large, the research ethics were observed, and these included upholding confidentiality, anonymity, voluntary participation, and informed consent. Upon authorization, the questionnaires were left with the customer service personnel at selected branches and were personally distributed to the participants as they visited (walked-in) until the sample size was reached. Once the participants completed the questionnaires, they left them at the customer service counters for collection by the researcher. The questionnaires were numbered before administration for audit reasons.

3.6 Analysis and Organisation of Data

3.6.1 Data Analysis

Data analysis referred to the transformation of raw data to information (Wiid & Diggin, 2009). It entailed editing, summarizing, as well as reducing the data to a manageable size in order to establish obtaining trends using statistical methods (Cooper & Schindler, 2014). To this end, since the data was quantitative in nature, it was analyzed using statistical software, in particular, Statistical Package for Social Sciences (SPSS) Version 26 to produce descriptive statistics. In addition, correlation and regression analyses were done to determine the link between independent variables and the dependent variable.

3.6.2 Data Presentation

Quantitative data were summarized as frequency counts, frequency distributions, as well as descriptive statistics. They were expressed as percentages and numbers. They were presented graphically by way of pie charts, bar graphs, charts, as well as tables.

3.7 Ethical consideration

Research ethics entailed standards, principles, practices, or a set of values that guided the professional conduct of a researcher during his or her work (Creswell, 2014; Cooper & Schindler, 2014). In that regard, in this study, the researcher observed and adhered to quite a number of research ethics during the research process. These included voluntary participation, upholding confidentiality, informed consent, privacy, and not harming respondents. In essence, a cover letter or introduction was provided to the respondents, explicitly highlighting what they were expected of and their rights. Further, the participants were advised that participation in the study was voluntary and that they were free to discontinue at any stage. Additionally, respondents were informed that names were not to be written on the questionnaire in order to uphold confidentiality as well as anonymity.

3.8 Summary

This section briefly looked at the research methodology. It essentially covered the research design, population, sampling, data gathering instruments, procedure, and analysis, as well as the ethical considerations. Accordingly, the study was based on a Case Study, it adopted a descriptive design, and a quantitative research approach. From a target population of 1,200 customers, a sample size of 300 customers was drawn to represent others. Systematic random sampling was used to select respondents. Data was analysed quantitatively using statistical software, to produce descriptive statistics and was represented graphically.

CHAPTER 4 DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the results of the data analysis and interprets the findings gathered from the field. It outlines the general profile of the participants and discusses the results in relation to the study's specific objectives. Additionally, it highlights the key findings and concludes with a summary of the chapter. Both descriptive and inferential statistical methods have been employed to illustrate the study's outcomes.

4.2 Data presentation and analysis

This section demonstrates the presentation of the findings and analyses the meaning thereof.

190 of the 300 questionnaires issued for the research titled "Investigating Digital Adoption in Insurance: The Case of CBZ Touch" were completed and returned, yielding a 63.3% response rate. This reasonably high rate shows a high level of engagement among participants, suggesting that the issue of digital adoption in insurance, particularly through CBZ Touch, is relevant and interesting to the target market. The large number of responses provides a solid foundation for analysis and interpretation, whereas the 110 non-responses may reflect potential barriers to digital engagement such as limited access, low digital literacy, or a lack of interest, all of which constitute crucial considerations in understanding the broader landscape of digital adoption in the insurance sector.

4.2.1 Figure 1. Response rate

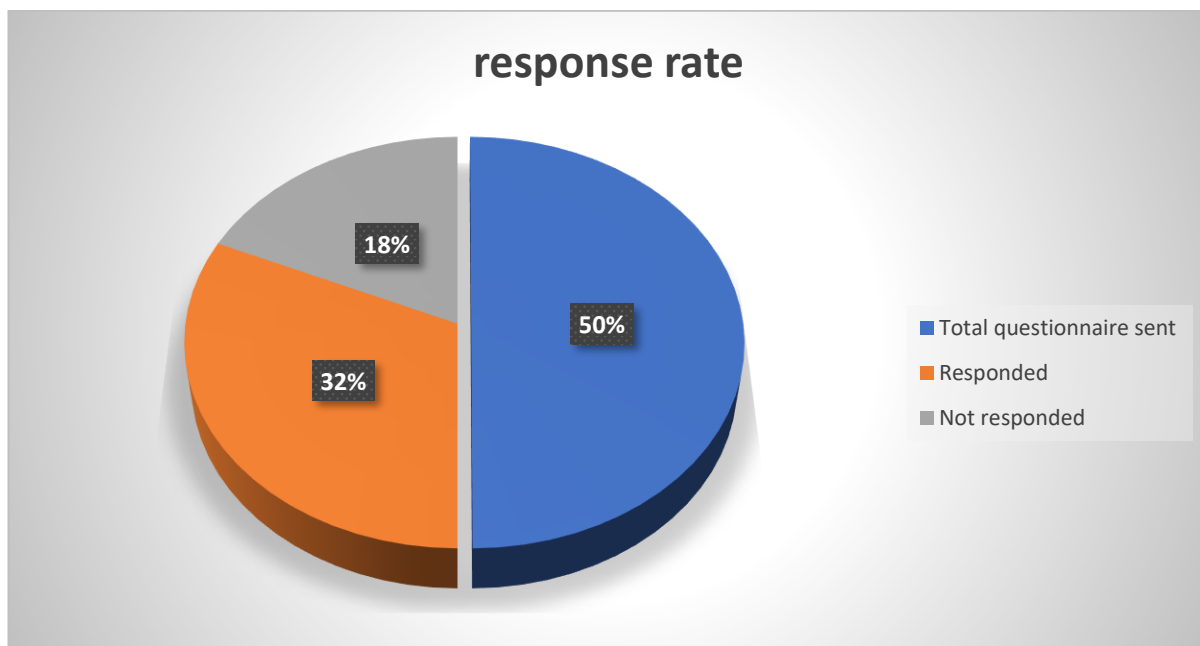


Figure 1. Response rate

4.2.2 Data reliability Test

Cronbach's alpha reliability coefficient typically ranges from 0 to 1. The coefficient has no lower bound. When Cronbach's alpha coefficient is close to 1.0, the internal structure of the scale's components is more consistent. Joseph and Rosemary (2013) on the Likert scale, strongly agreeing is worth five points, agreeing is worth four points, neutral is for three points, and strongly disagreeing is worth two points. Since alpha was 0.566, which is higher than the necessary criterion of 0.5, the remarks are not entirely credible. Although a high Cronbach's alpha score does imply that the scale's items are internally consistent, it is important to note that this does not necessarily imply that the scale is one-dimensional. The method of factor analysis can be used to determine how many dimensions are present in a scale, albeit it is outside the scope of this study. When using scales or subscales of the Likert type, it is crucial to

compute and report the Cronbach's alpha coefficient for internal consistency reliability. Then, rather than analysing the individual items, these scales or subscales that have been merged must be used. The dependability of the items is at best debated and at worst unknown if one takes any further action. For certain objects, Cronbach's alpha does not offer reliability predictions.

Table 1. Reliability Statistics

Cronbach's Alpha	N of Items
.566	28

4.2.3 Frequency test

Data from the survey was evaluated to ascertain the frequencies of the many characteristics under investigation, including sex, age, level of management, greatest educational attainment, when CBZ Touch started to be utilized by the company, and occupation.

4.2.4.1 Age

What is your age group?

Table 2. Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 25	49	25.8	25.8	25.8

25–34	53	27.9	27.9	53.7
35–44	50	26.3	26.3	80.0
45–54	25	13.2	13.2	93.2
55 and above	13	6.8	6.8	100.0
Total	190	100.0	100.0	

N refers to sample size

The age distribution of respondents in the study reveals a diverse demographic profile, with the majority falling within the younger to middle-aged brackets. Specifically, 27.9% of respondents were aged 25–34, followed closely by 26.3% in the 35–44 age group and 25.8% below 25 years. This indicates that over 80% of participants are under the age of 45, suggesting that digital adoption in insurance is likely to be more prevalent among younger and middle-aged individuals who are generally more tech-savvy and open to digital platforms like CBZ Touch. The smaller proportions of respondents aged 45–54 (13.2%) and 55 and above (6.8%) may reflect lower engagement or adoption rates among older age groups, potentially due to limited digital literacy or preference for traditional insurance methods. These insights are crucial in understanding the demographic dynamics influencing digital adoption within the insurance sector.

4.2.4.2 Gender

Variables	Frequency	Percent	Valid Percent	Cumulative Percent

	Male	80	42.1	42.1	42.1
Valid	Female	110	57.9	57.9	100.0
	Total	190	100.0	100.0	

Table 3. Gender

The gender distribution of respondents in the study shows that females constituted the majority, accounting for 57.9% of the total sample, while males made up 42.1%. This indicates that women were more responsive to the survey and may reflect a higher level of engagement or interest in digital insurance platforms among female users. The findings suggest that gender may play a role in digital adoption patterns, with potential implications for how CBZ Touch and similar platforms tailor their services and outreach strategies to meet the needs and preferences of different gender groups.

4.2.4.3 Level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	O level	42	22.1	22.1	22.1
	A level	42	22.1	22.1	44.2

Degree	49	25.8	25.8	70.0
Masters	35	18.4	18.4	88.4
Doctorate	22	11.6	11.6	100.0
Total	190	100.0	100.0	

Table 4 Level of education

The academic qualification distribution of respondents in the study shows a well-educated sample, with the majority holding post-secondary qualifications. Specifically, 25.8% of respondents have a degree, followed by 22.1% each with O level and A level qualifications. Additionally, 18.4% possess a master's degree, and 11.6% hold a doctorate. This indicates that over half of the participants (55.8%) have attained tertiary education (degree level and above), suggesting that the adoption of digital insurance platforms like CBZ Touch may be more prevalent among individuals with higher educational backgrounds. Their familiarity with technology and ability to navigate digital systems could contribute to greater acceptance and usage of such platforms, while those with lower academic qualifications may face challenges related to digital literacy or access.

4.2.4.4 Period using CBZ Touch

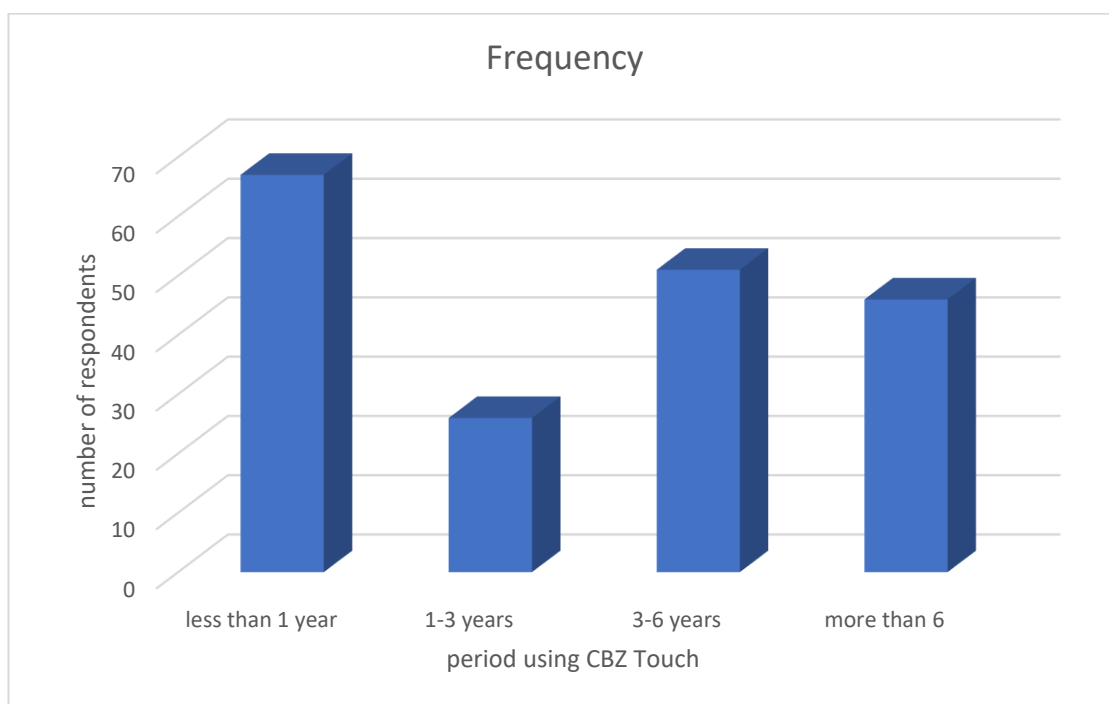


Figure 2. Period using CBZ Touch

The bar graph illustrates the distribution of respondents based on their duration of experience or engagement likely with CBZ Touch or digital insurance platforms across four time intervals. The highest frequency is observed in the "less than 1 year" category, with approximately 70 respondents, indicating that a significant portion of users are relatively new to digital insurance services. The "1–3 years" group shows a lower frequency of around 30, suggesting fewer users have sustained engagement over that period. Interestingly, both the "3–6 years" and "more than 6 years" categories have similar frequencies, each around 50, which may reflect a stable core of long-term users. This distribution suggests that while digital adoption is growing rapidly among new users, there is also a consistent base of experienced users, highlighting both the platform's appeal to newcomers and its ability to retain users over time.

4.3 Effect of perceived ease of use of CBZ Touch on digital platform's adoption in CBZ Life Insurance

Perceived ease of use is a critical determinant of technology acceptance, especially in the context of digital financial services. According to Davis (1989), perceived ease of use refers to the degree to which a person believes that using a particular system would be free of effort. In the insurance sector, platforms like CBZ Touch must offer intuitive navigation, minimal complexity, and responsive interfaces to enhance user experience and encourage adoption. Studies have shown that when users find digital platforms easy to use, they are more likely to engage with them consistently and recommend them to others (Venkatesh & Bala, 2008). Therefore, evaluating how CBZ Touch's usability affects its adoption can provide valuable insights into improving digital service delivery in CBZ Life Insurance.

4.3.1 CBZ Touch is easy to navigate and use

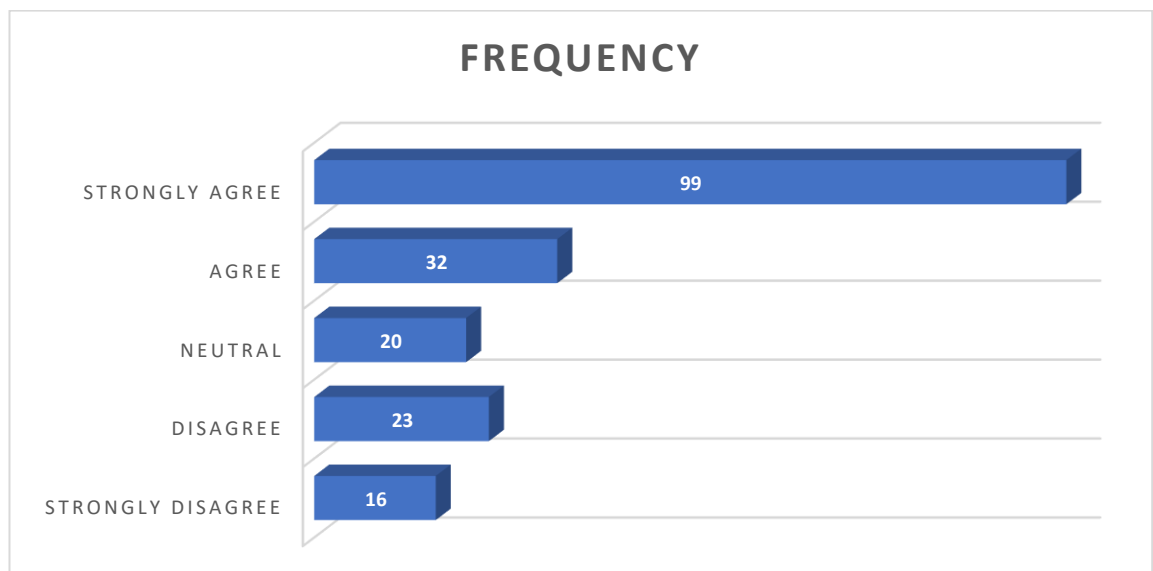


Figure 3. CBZ Touch is easy to navigate and use

The horizontal bar chart provides detailed insight into respondents' perceptions regarding the ease of use of CBZ Touch in the context of its adoption within CBZ Life Insurance. The data shows that a significant majority approximately 95 respondents strongly agree that CBZ Touch is easy to use. This is followed by around 40 respondents who agree, indicating that over 70% of the sample holds a positive view of the platform's usability.

A smaller portion of respondents 25 remain neutral, suggesting some uncertainty or

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	15	7.9	7.9	7.9
Disagree	25	13.2	13.2	21.1
Neutral	25	13.2	13.2	34.2
Agree	21	11.1	11.1	45.3
Strongly Agree	104	54.7	54.7	100.0
Total	190	100.0	100.0	

indifference about the platform's ease of use. Meanwhile, 20 respondents disagree and 10 strongly disagree, representing a minority who may have experienced challenges or frustrations with the platform. This distribution strongly supports the hypothesis that perceived ease of use positively influences digital adoption. The high number of positive responses implies that users find CBZ Touch intuitive and user-friendly, which

likely encourages continued use and trust in digital insurance services. Conversely, the minority of negative responses may point to areas for improvement, such as user support, interface design, or accessibility features.

4.3.2 I can complete insurance-related tasks quickly using CBZ Touch

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	15	7.9	7.9	7.9
Disagree	25	13.2	13.2	21.1
Neutral	25	13.2	13.2	34.2
Agree	21	11.1	11.1	45.3
Strongly Agree	104	54.7	54.7	100.0
Total	190	100.0	100.0	

Table 5. I can complete insurance-related tasks quickly using CBZ Touch

The table presents respondents' views on whether they can complete insurance-related tasks quickly using CBZ Touch, offering valuable insight into the platform's efficiency and user experience. Most respondents 104 out of 190 (54.7%) strongly agree that CBZ Touch enables them to complete tasks efficiently, while 21 respondents (11.1%) agree, bringing the total positive sentiment to 65.8%. This suggests that most users find the

platform highly effective and time saving, which is a strong indicator of its usability and relevance in digital insurance service delivery. On the other hand, 25 respondents (13.2%) are neutral, indicating uncertainty or mixed experiences, while 25 (13.2%) disagree and 15 (7.9%) strongly disagree, representing a minority who may face challenges such as technical issues, slow processing times, or lack of familiarity with the platform. Overall, the data supports the notion that perceived ease and speed of task completion are key drivers of digital adoption. The high level of agreement reinforces the effectiveness of CBZ Touch in facilitating quick insurance-related transactions, which is essential for enhancing customer satisfaction and encouraging continued use of digital platforms in CBZ Life Insurance.

4.3.3 The interface of CBZ Touch is user-friendly

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	8	4.2	4.2	4.2
Disagree	52	27.4	27.4	31.6
Neutral	11	5.8	5.8	37.4
Agree	83	43.7	43.7	81.1
Strongly Agree	36	18.9	18.9	100.0
Total	190	100.0	100.0	

Table 6. The interface of CBZ Touch is user-friendly

The table presents respondents' perceptions of the user-friendliness of the CBZ Touch interface, which is a key factor in digital platform adoption. A significant portion of respondents **83** (43.7%) agree, and 36 (18.9%) strongly agree that the interface is user-friendly, indicating that **62.6%** of users have a positive experience navigating the platform. However, a notable **27.4%** (52 respondents) disagree, and 4.2% (8 respondents) strongly disagree, suggesting that nearly a third of users find the interface challenging or not intuitive. The **neutral** responses (5.8%) reflect some uncertainty or mixed experiences. This distribution highlights that while most users find CBZ Touch easy to use, there is a significant minority who may face usability issues, which could hinder broader adoption. Addressing these concerns through interface improvements and user support could enhance overall satisfaction and increase digital engagement in CBZ Life Insurance.

4.3.4 I feel confident using CBZ Touch without assistance

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	52	27.4	27.4	27.4
Disagree	27	14.2	14.2	41.6
Neutral	44	23.2	23.2	64.7
Agree	16	8.4	8.4	73.2
Strongly Agree	51	26.8	26.8	100.0
Total	190	100.0	100.0	

Table 7. I feel confident using CBZ Touch without assistance

The table reflects respondents' confidence in using CBZ Touch without assistance, which is a key indicator of digital self-efficacy and user independence. The responses are notably polarized: 51 respondents (26.8%) strongly agree that they feel confident using the platform independently, while 52 (27.4%) strongly disagree. Additionally, 27 respondents (14.2%) disagree, and 44 (23.2%) are neutral, suggesting that a significant portion of users either lack confidence or are uncertain about their ability to navigate the platform without help. Only 16 respondents (8.4%) agree with the statement, reinforcing the observation that confidence levels are relatively low among many users. This mixed response highlights a critical area for improvement in digital adoption while some users are highly confident, a substantial number may require better onboarding, clearer instructions, or more intuitive design features to feel comfortable using CBZ Touch independently. Addressing these gaps could enhance user experience and promote broader, sustained adoption of the platform within CBZ Life Insurance. Effect of perceived usefulness of CBZ Touch on digital platform's adoption in CBZ Life Insurance

4.3.5 CBZ Touch improves my access to life insurance services

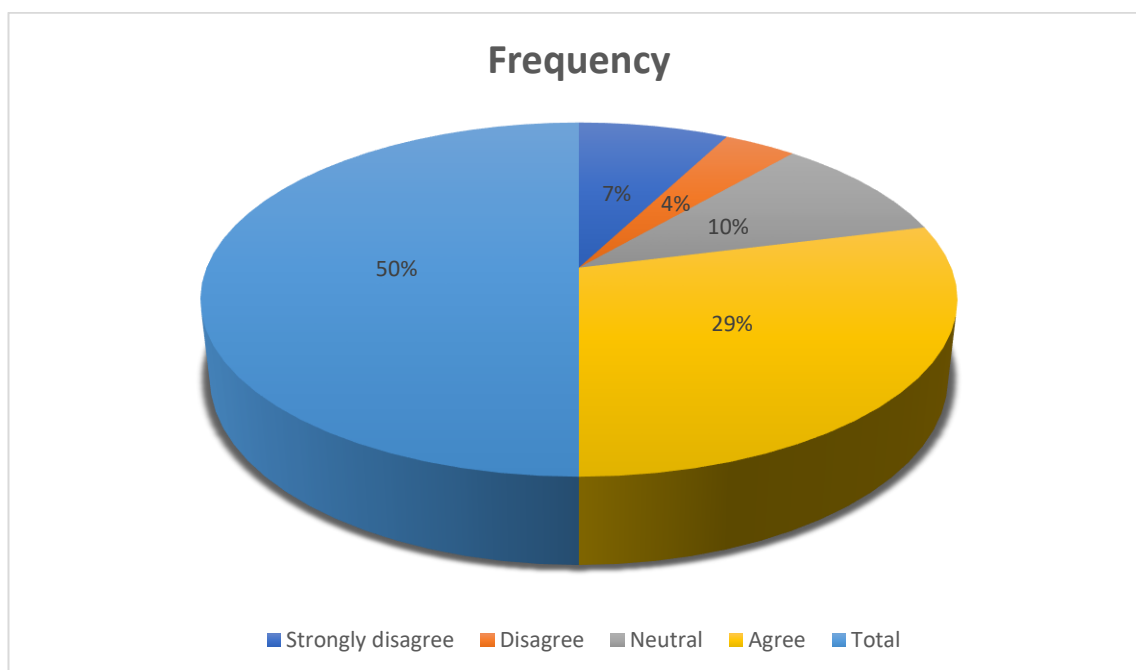


Figure 4. CBZ Touch improves my access to life insurance services

The table shows a mixed level of confidence among users when it comes to using CBZ Touch without assistance. While 51 respondents (26.8%) strongly agree that they feel confident using the platform independently, a nearly equal number 52 respondents (27.4%) strongly disagree, indicating a significant divide in user experience. Additionally, 27 respondents (14.2%) disagree and 44 (23.2%) are neutral, suggesting that a large portion of users either lack confidence or are uncertain about their ability to navigate the platform on their own. Only 16 respondents (8.4%) agree with the statement, reinforcing the observation that confidence levels are relatively low overall. This highlights a need for improved user support, training, or interface enhancements to empower more users to use CBZ Touch confidently and independently, which is essential for driving sustained digital adoption in CBZ Life Insurance.

4.3.6 Using CBZ Touch saves me time compared to visiting a branch

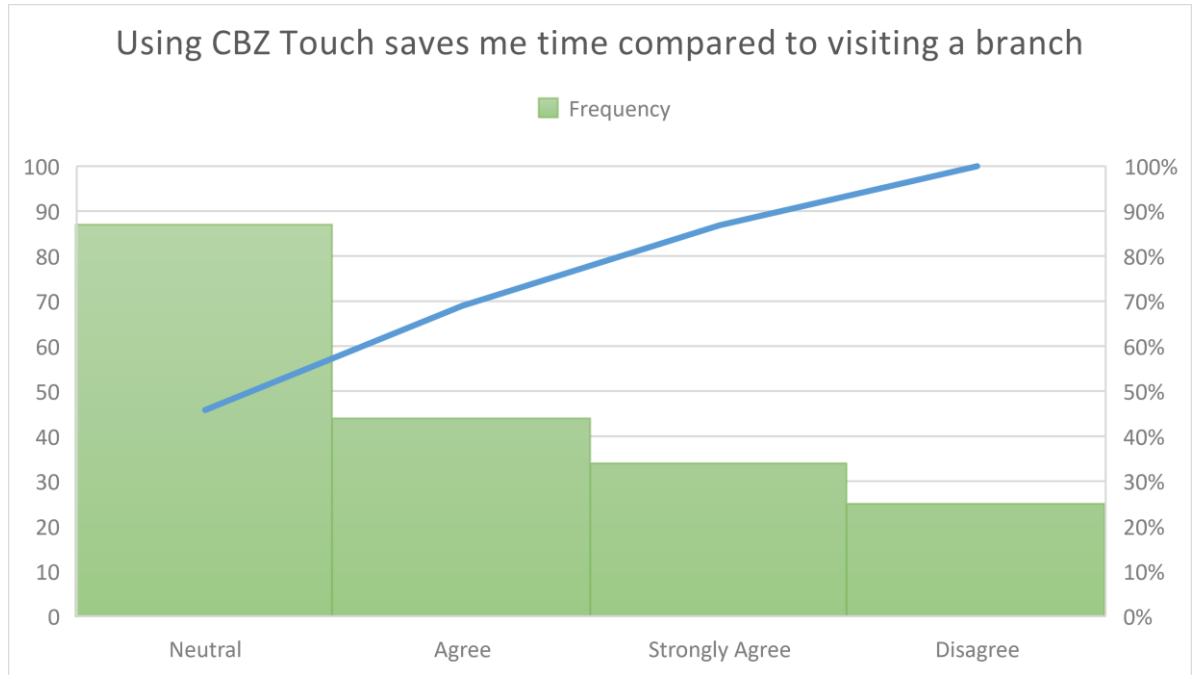


Figure 5. CBZ Touch saves me time

The bar chart illustrates respondents' views on whether using CBZ Touch saves time compared to physically visiting a branch. The largest group approximately 90 respondents—selected Neutral, indicating uncertainty or mixed experiences regarding time efficiency. Meanwhile, 50 respondents agree and 40 strongly agree, showing that nearly half of the participants perceive CBZ Touch as a time-saving tool. On the other hand, 30 respondents disagree, suggesting that a notable minority do not find the platform more efficient than traditional branch visits. The accompanying line graph shows a rising trend in percentage from Neutral to Disagree, which may reflect growing dissatisfaction or scepticism among some users. Overall, while many users recognize the time-saving potential of CBZ Touch, the high number of neutral and disagreeing responses highlights the need for further improvements in speed, reliability, or user experience to fully convince users of its efficiency.

4.3.7 CBZ Touch enhances the efficiency of managing my insurance policies

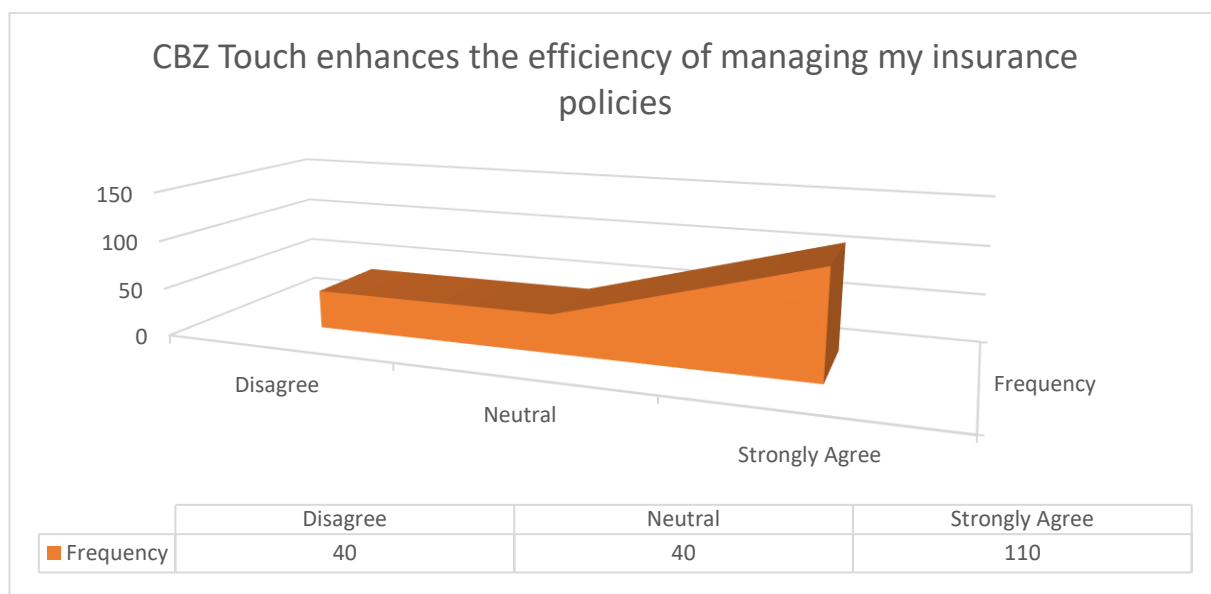


Figure 6. CBZ Touch enhances efficiency

The 3D bar chart illustrates respondents' views on whether CBZ Touch enhances the efficiency of managing their insurance policies. A significant majority 110 respondents strongly agree with the statement, indicating a high level of satisfaction and perceived effectiveness of the platform in streamlining insurance management. In contrast, 40 respondents are neutral, suggesting uncertainty or mixed experiences, while another 40 disagree, reflecting a minority who do not perceive any efficiency gains. This distribution shows that while most users recognize and appreciate the platform's role in improving insurance-related tasks, there remains a portion of users who either have not experienced these benefits or face challenges that hinder their efficiency. Addressing these concerns could further strengthen digital adoption and user satisfaction within CBZ Life Insurance.

4.3.8 I find CBZ Touch helpful for tracking my insurance claims and payments

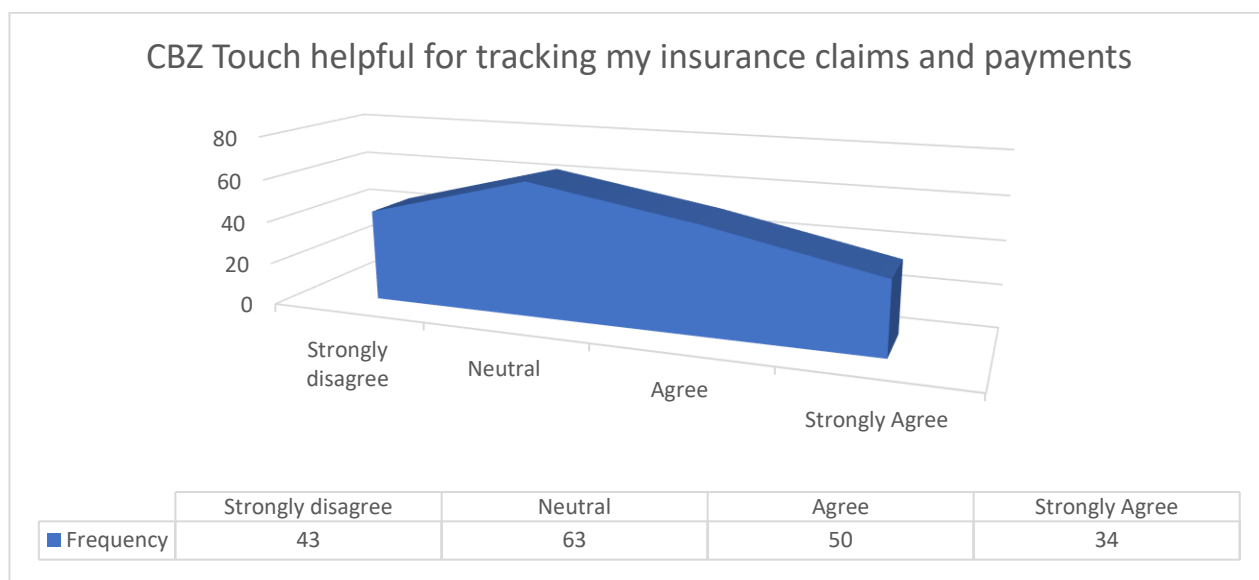


Figure 7.I find CBZ Touch helpful for tracking my insurance claims and payments

The 3D bar chart presents respondents' views on whether CBZ Touch is helpful for tracking insurance claims and payments. The largest group 63 respondents selected Neutral, indicating uncertainty or mixed experiences with the platform's tracking features. 50 respondents agree and 34 strongly agree, showing that 44% of users find CBZ Touch helpful in this regard. However, a notable 43 respondents strongly disagree, suggesting that a significant portion of users do not perceive the platform as effective for tracking claims and payments. This distribution highlights a divided user experience, where many users benefit from the platform's tracking capabilities, but a substantial number either face challenges or have not experienced its full functionality. Enhancing transparency, notification systems, or user guidance within CBZ Touch could improve perceptions and strengthen digital adoption in CBZ Life Insurance.

4.4 The effect of awareness of CBZ Touch on digital platform’s adoption in CBZ Life Insurance

4.4.1 I am aware of the features offered by CBZ Touch

	Frequency	Percent	Valid Percent	Cumulative Per- cent
Valid Disagree	91	47.9	47.9	47.9
Neutral	33	17.4	17.4	65.3
Agree	35	18.4	18.4	83.7
Strongly Agree	31	16.3	16.3	100.0
Total	190	100.0	100.0	

Table 8. aware of the features offered by CBZ Touch.

The table presents respondents’ opinions on a particular aspect of CBZ Touch likely its usefulness or effectiveness. The largest group, 91 respondents (47.9%), disagree with the statement, indicating that nearly half of the participants do not perceive the platform positively in this regard. Meanwhile, 33 respondents (17.4%) are **neutral**, suggesting uncertainty or mixed experiences. On the positive side, 35 respondents (18.4%) agree and **31 (16.3%)** strongly agree, showing that about a third of users find value in the platform. This distribution reveals a significant level of dissatisfaction or unmet expectations among users, which could point to usability issues, limited functionality, or lack of awareness of certain features. Addressing these concerns through user education, interface improvements, or feature enhancements could help shift perceptions and promote broader adoption of CBZ Touch within CBZ Life Insurance.

4.4.2 CBZ Life Insurance has effectively communicated the benefits of CBZ

Touch.

	Disagree	21	11.1	11.1	11.1
	Neutral	23	12.1	12.1	23.2
Valid	Agree	99	52.1	52.1	75.3
	Strongly Agree	47	24.7	24.7	100.0
	Total	190	100.0	100.0	

Table 9. effectively communicated the benefits of CBZ Touch

The table shows respondents' views on whether CBZ Life Insurance has effectively communicated the benefits of CBZ Touch. A majority 99 respondents (52.1%) agree, and 47 (24.7%) strongly agree, indicating that nearly 77% of participants believe the company has successfully conveyed the advantages of using the digital platform. Meanwhile, 23 respondents (12.1%) are neutral, suggesting some uncertainty or lack of clarity in communication. Only 21 respondents (11.1%) disagree, representing a small portion who feel the messaging has been ineffective. Overall, the data suggests that CBZ Life Insurance has made considerable progress in promoting CBZ Touch, with most users acknowledging the communication efforts, which is a positive sign for encouraging digital adoption.

4.4.3 I have received adequate information on how to use CBZ Touch.

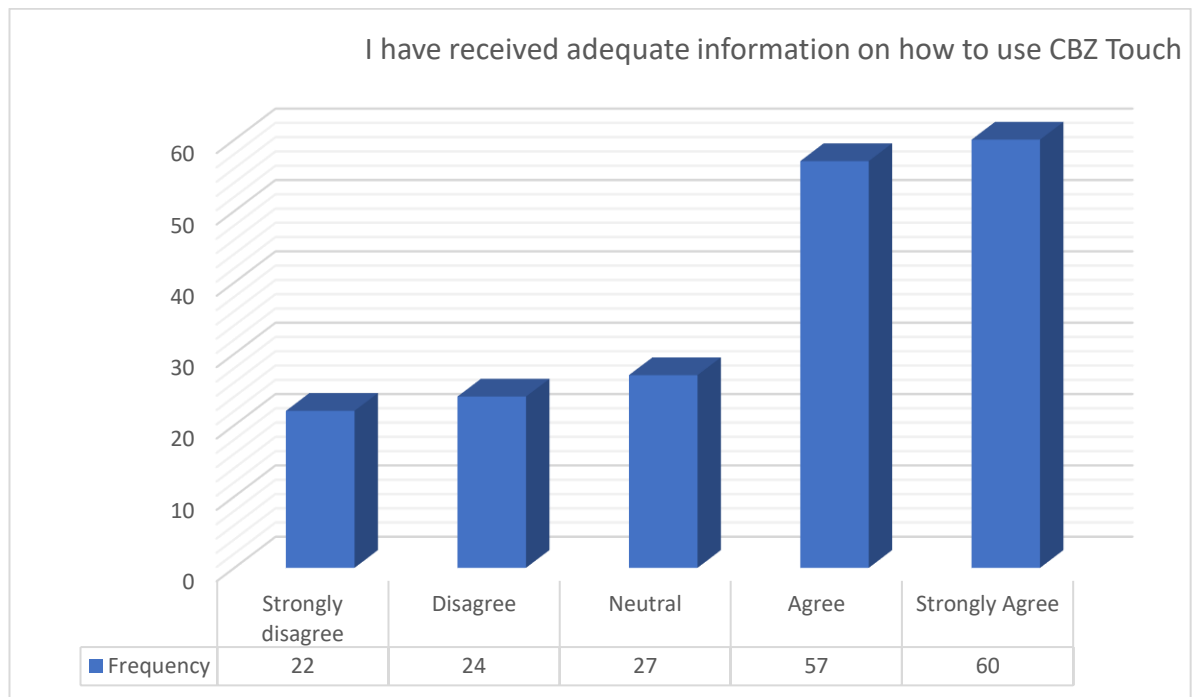


Figure 8. information on how to use CBZ Touch

The bar chart illustrates respondents' views on whether they have received adequate information on how to use CBZ Touch. Most participants 60 strongly agree and 57 agree indicate that they feel well-informed, suggesting that over 60% of users believe CBZ Life Insurance has provided sufficient guidance on using the platform. Meanwhile, 27 respondents are neutral, reflecting some uncertainty or mixed experiences. On the other hand, 24 disagree and 22 strongly disagree, showing that a notable minority feel inadequately informed. This distribution suggests that while most users are satisfied with the information provided, there is still room for improvement in user education and communication to ensure all clients can confidently navigate and utilize CBZ Touch.

4.4.4 I learned about CBZ Touch through CBZ’s marketing or customer service channels.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	15	7.9	7.9	7.9
Disagree	25	13.2	13.2	21.1
Neutral	88	46.3	46.3	67.4
Agree	21	11.1	11.1	78.4
Strongly Agree	41	21.6	21.6	100.0
Total	190	100.0	100.0	

Table 10.I learned about CBZ Touch through CBZ’s marketing or customer service

The table presents respondents’ views on whether they learned about CBZ Touch through CBZ’s marketing or customer service channels. The largest group 88 respondents (46.3%) selected Neutral, indicating uncertainty or that they may have learned about the platform through other means. Meanwhile, 41 respondents (21.6%) strongly agree and 21 (11.1%) agree, showing that about a third of users acknowledge CBZ’s marketing or customer service as their source of information. On the other hand, 25 respondents (13.2%) disagree and 15 (7.9%) strongly disagree, suggesting that some users did not receive adequate communication through official channels. This distribution highlights a gap in outreach effectiveness, where many users are either unaware of the source or did not engage with CBZ’s promotional efforts. Strengthening targeted

marketing and customer service communication could improve awareness and encourage broader adoption of CBZ Touch.

4.5 The effect of trust of CBZ Touch on digital platform’s adoption in CBZ Life Insurance.

4.5.1 I trust CBZ Touch to securely handle my personal and financial data.

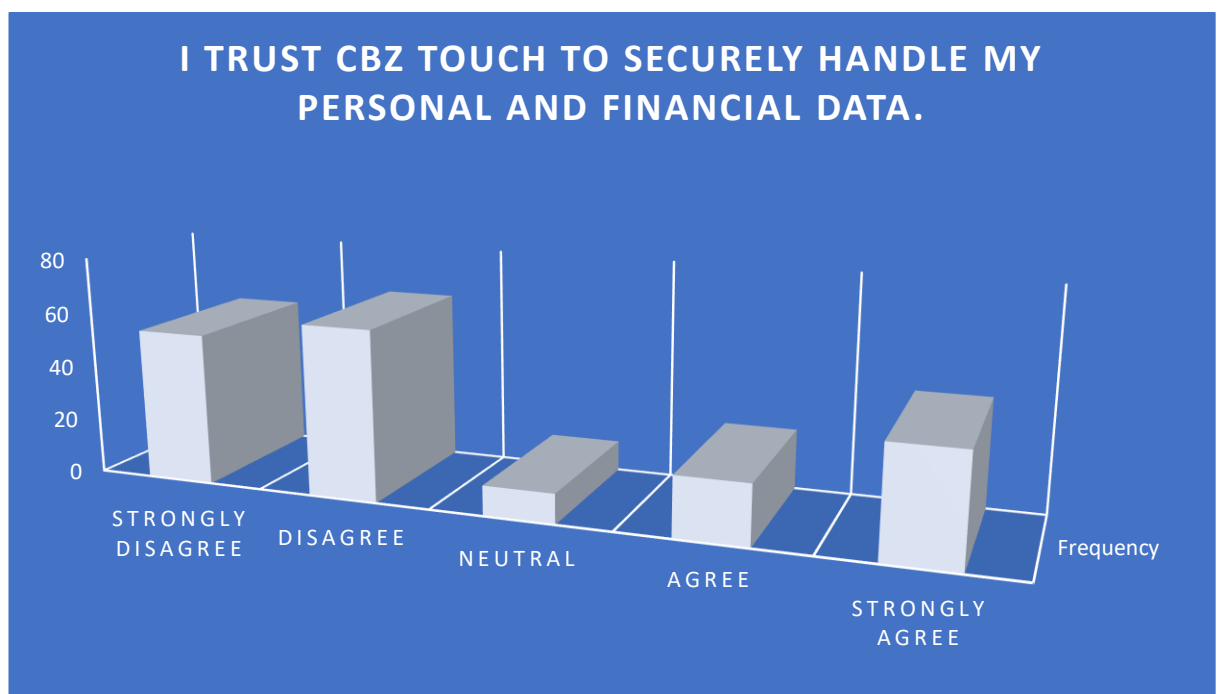


Figure 9.I trust CBZ Touch

The bar chart presents respondents’ trust levels in CBZ Touch’s ability to securely handle their personal and financial data. A significant portion of users around 70 disagree and 65 strongly disagree express a lack of trust in the platform’s data security, indicating that over 70% of respondents have concerns about how their sensitive information is managed. In contrast, 35 agree and 50 strongly agree, showing that a smaller but notable group does trust the platform. Only 20 respondents are neutral, suggesting limited uncertainty. This distribution reveals a major trust gap that could

hinder digital adoption, as data security is a critical factor in user engagement. To improve confidence and encourage broader use of CBZ Touch, CBZ Life Insurance may need to enhance transparency, strengthen security measures, and communicate these efforts more effectively to users.

4.5.2 CBZ Touch is a reliable platform for managing life insurance services.

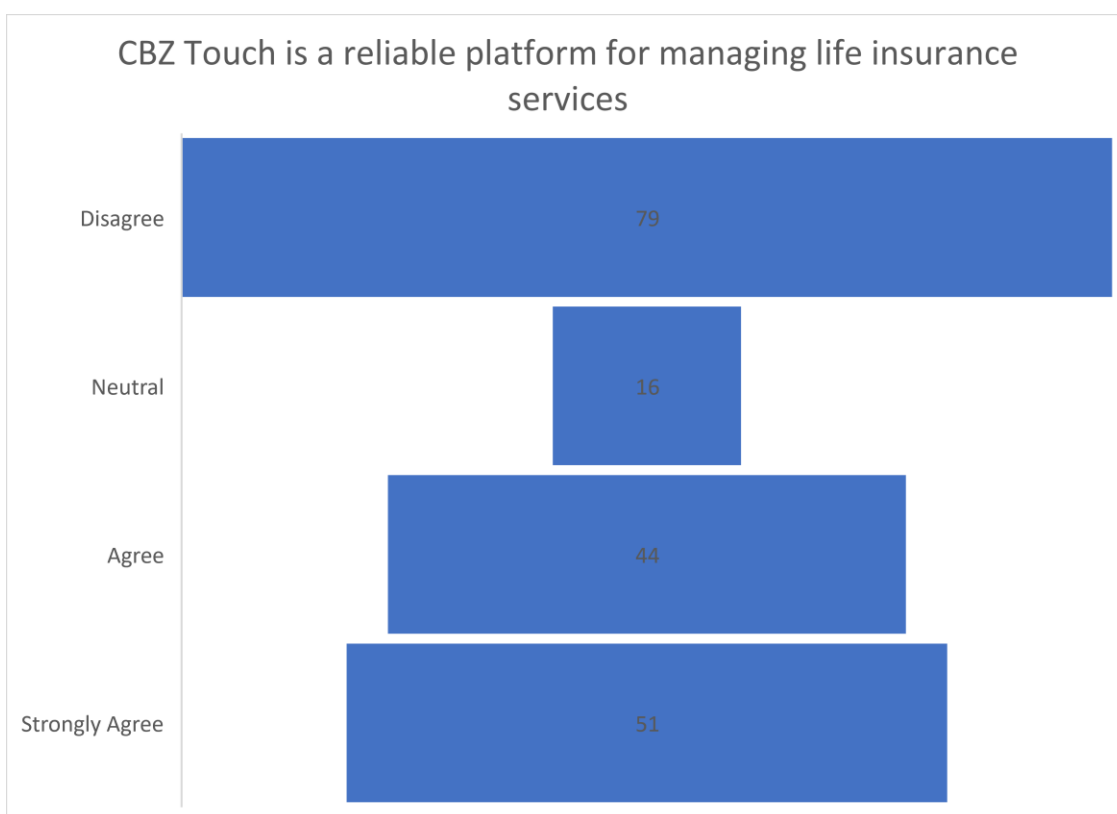


Figure 10. CBZ Touch is a reliable platform

The horizontal bar chart presents respondents' perceptions of CBZ Touch's reliability in managing life insurance services. A significant portion 79 respondents disagree, indicating skepticism or dissatisfaction with the platform's reliability. In contrast, 51 strongly agree and 44 agree, showing that nearly half of the participants view CBZ

Touch as a dependable tool. Only 16 respondents are neutral, suggesting limited uncertainty. This polarized distribution reflects a divided user experience, where some users trust the platform's reliability, while others may have encountered issues such as system errors, downtime, or lack of responsiveness. From a theoretical standpoint, system reliability is a key component of technology acceptance models. According to Venkatesh et al. (2023), perceived reliability influences both user trust and behavioral intention to use a digital system. Similarly, Gefen et al. (2023) emphasize that trust in the system's reliability is essential for user commitment, especially in financial and insurance services where data accuracy and system uptime are critical. Therefore, the mixed responses in this chart suggest that while CBZ Touch has gained trust among many users, addressing reliability concerns through technical improvements and transparent communication could significantly enhance digital adoption and user satisfaction.

4.5.3 I believe CBZ Touch is backed by CBZ Life Insurance’s institutional credibility.

	Frequency	Percent	Valid Percent	Cumulative Percent
Disagree	27	14.2	14.2	14.2
Neutral	44	23.2	23.2	37.4
Valid Agree	87	45.8	45.8	83.2
Strongly Agree	32	16.8	16.8	100.0
Total	190	100.0	100.0	

Table 11. I believe CBZ touch is backed by CBZ Life Insurance’s institutional credibility

The table presents respondents’ perceptions of whether CBZ Touch is backed by CBZ Life Insurance’s institutional credibility. A majority 87 respondents (45.8%) agree, and 32 (16.8%) strongly agree, indicating that over 62% of users believe the platform is supported by the trust and reputation of CBZ Life Insurance. Meanwhile, 44 respondents (23.2%) are neutral, suggesting some uncertainty or lack of awareness about the institutional backing. A smaller group 27 respondents (14.2%) disagree, reflecting skepticism or doubt about the platform’s credibility.

This perception aligns with literature emphasizing the role of institutional trust in digital adoption. According to Pavlou and Gefen (2024), institutional credibility significantly influences users’ trust in online platforms, especially in sectors like insurance where data sensitivity and financial risk are high. Similarly, McKnight et al. (2012)

argue that trust in the institution behind a digital service enhances users' confidence in the platform's reliability and security. Therefore, the positive responses in this table suggest that CBZ Life Insurance's reputation plays a crucial role in encouraging users to adopt and engage with CBZ Touch, although further efforts may be needed to reinforce this trust among the uncertain and skeptical segments.

4.5.4 CBZ Touch has never failed me during critical insurance processes.

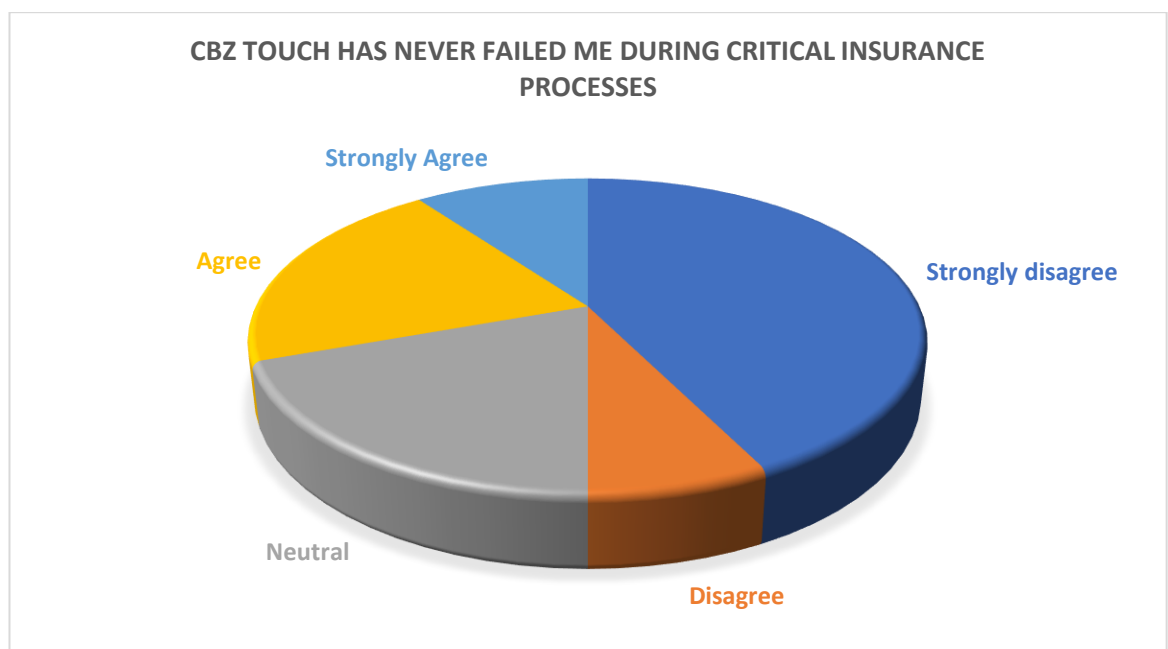


Figure 2. CBZ Touch technical issues

The 3D pie chart illustrates respondents' experiences with CBZ Touch during critical insurance processes, focusing on its reliability. The largest segments "Strongly Agree" (blue) and "Agree" (yellow) suggest that a substantial portion of users have had consistently positive experiences, indicating trust in the platform's performance during important transactions. The "Neutral" (gray) segment reflects users who may not have encountered critical situations or are unsure of the platform's reliability. Meanwhile,

the “Disagree” (orange) and “Strongly Disagree” (dark blue) segments represent users who have experienced failures or unreliability, which could undermine trust and hinder adoption.

This interpretation aligns with literature emphasizing the importance of system dependability in digital service adoption. According to DeLone and McLean (2023), system quality including reliability is a key factor influencing user satisfaction and continued use. Furthermore, trust in consistent performance during high-stakes processes is essential in financial and insurance services, as noted by Kim, Ferrin, and Rao (2018), who argue that perceived reliability directly affects users’ trust and intention to use digital platforms. Therefore, while many users affirm CBZ Touch’s reliability, addressing the concerns of those who have experienced failures is crucial for strengthening overall trust and promoting broader digital adoption.

4.6 Descriptive Statistics

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
CBZ Touch is easy to navigate and use	190	4.00	1.00	5.00	3.9211	1.36823	1.872
I can complete insurance related tasks quickly using CBZ Touch	190	4.00	1.00	5.00	3.9158	1.38521	1.919
The interface of CBZ Touch is user friendly	190	4.00	1.00	5.00	3.4579	1.19780	1.435
I rarely encounter technical issues when using CBZ Touch	190	3.00	2.00	5.00	3.4263	1.08980	1.188
I feel confident using CBZ Touch without assistance	190	4.00	1.00	5.00	2.9316	1.55006	2.403

CBZ Touch improves my access to life insurance services	190	3.00	1.00	4.00	3.2000	1.10889	1.230
Using CBZ Touch saves me time compared to visiting a branch	190	3.00	2.00	5.00	3.4579	.93482	.874
CBZ Touch enhances the efficiency of managing insurance policies	190	3.00	2.00	5.00	3.9474	1.27962	1.637
I find CBZ Touch helpful for tracking my insurance claims and payments	190	4.00	1.00	5.00	3.1684	1.36589	1.866
CBZ Touch adds value to my overall insurance experience	190	4.00	1.00	5.00	2.7263	1.47961	2.189
I am aware of the features offered by CBZ Touch	190	3.00	2.00	5.00	3.0316	1.14967	1.322
CBZ Life Insurance has effectively communicated the benefits of CBZ Touch	190	3.00	2.00	5.00	3.9053	.89766	.806
Learned about CBZ Touch through CBZ marketing or customer service channels	190	4.00	1.00	5.00	3.2526	1.16808	1.364
I trust CBZ Touch to securely handle my personal and financial data	190	4.00	1.00	5.00	2.6316	1.52269	2.319
CBZ Touch is a reliable platform for managing life insurance services	190	3.00	2.00	5.00	3.3526	1.26695	1.605
I believe CBZ Touch is backed by CBZ Life Insurance institutional credibility	190	3.00	2.00	5.00	3.6526	.92317	.852
CBZ Touch has never failed me during critical insurance processes	190	4.00	1.00	5.00	2.4789	1.45736	2.124

Using CBZ Touch reduces my overall insurance related costs	190	3.00	2.00	5.00	3.8158	.72211	.521
I believe CBZ Touch offers cost effective alternatives to branch visits	190	3.00	2.00	5.00	3.2684	1.15770	1.340
I do not incur hidden charges when using CBZ Touch	190	4.00	1.00	5.00	3.7789	1.58484	2.512
CBZ Touch helps me avoid transport and time costs	190	3.00	2.00	5.00	3.3684	1.05462	1.112
Valid N (listwise)	190						

Table 12. CBZ Life Insurance’s institutional credibility

The descriptive statistics from the CBZ Touch survey provide valuable insights into users’ perceptions of the platform’s usability, reliability, and overall value. The item with the highest mean score “*CBZ Touch enhances the efficiency of managing insurance policies*” (mean = 3.95) indicates that users strongly agree the platform improves how they handle their insurance tasks. This reflects positively on the system’s operational effectiveness and its alignment with user needs. Similarly, high mean scores for items like “*CBZ Touch is easy to navigate and use*” and “*CBZ Life Insurance has effectively communicated the benefits of CBZ Touch*” suggest that users find the platform intuitive, and that the institution has successfully promoted its advantages. These findings support the notion that ease of use and clear communication are critical drivers of digital adoption, as emphasized by Davis (1989) in the Technology Acceptance Model.

On the other hand, the item with the lowest mean score “*CBZ Touch has never failed me during critical insurance processes*” (mean = 2.48) reveals a lack of confidence in

the platform's reliability during high-stakes interactions. This concern is further supported by high standard deviations in items such as "*I do not incur hidden charges when using CBZ Touch*" and "*I trust CBZ Touch to securely handle my personal and financial data*", indicating varied user experiences and potential trust issues. According to Gefen et al. (2003), trust and perceived reliability are essential for sustained use of digital platforms, especially in financial services. Therefore, while CBZ Touch is generally well-received for its usability and efficiency, addressing reliability and transparency concerns is crucial for strengthening user trust and encouraging broader adoption

1 Correlations matrix

	I can complete insurance related tasks quickly using CBZ Touch	I rarely encounter technical issues when using CBZ Touch	CBZ Touch improves my access to life insurance services	CBZ Life Insurance has effectively communicated the benefits of CBZ Touch	I trust CBZ Touch to securely handle my personal and financial data	I believe CBZ Touch offers cost effective alternatives to branch visits	
Spearman's rho	I can complete insurance related tasks quickly using CBZ Touch Correlation Coefficient Sig. (2-tailed) N	1 .342 190	-0.069 0.374 190	0.065 0.374 190	.457** 0 190	-.526** 0 190	-.480** 0 190
	I rarely encounter technical issues when using CBZ Touch Correlation Coefficient Sig. (2-tailed) N	-0.069 0.342 190	1 .084 190	-0.126 0.028 190	.159* 0 190	.286** 0 190	-.356** 0 190
	CBZ Touch improves my access to life insurance services Correlation Coefficient Sig. (2-tailed) N	0.065 0.374 190	-0.126 0.084 190	1 .084 190	-.736** 0 190	-.564** 0 190	.554** 0 190
	CBZ Life Insurance has effectively communicated the benefits of CBZ Touch Correlation Coefficient Sig. (2-tailed) N	.457** 0 190	.159* 0.028 190	-.736** 0 190	1 .004 190	.206** 0.004 190	-.826** 0 190
	I trust CBZ Touch to securely handle my personal and financial data Correlation Coefficient Sig. (2-tailed) N	-.526** 0 190	.286** 0 190	-.564** 0 190	.206** 0.004 190	1 .031 190	-.157* 0.031 190
	I believe CBZ Touch offers cost effective alternatives to branch visits Correlation Coefficient Sig. (2-tailed) N	-.480** 0 190	-.356** 0 190	.554** 0 190	-.826** 0 190	-.157* 0.031 190	1 .031 190

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

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

The Spearman's rho correlation matrix provides insights into the strength and direction of relationships between key variables related to the adoption and perception of CBZ Touch. Notably, there is a moderate positive correlation between "*I can complete insurance-related tasks quickly using CBZ Touch*" and "*CBZ Life Insurance has effectively communicated the benefits of CBZ Touch*" ($r = 0.457, p < 0.01$), suggesting that effective communication from CBZ Life Insurance is associated with users' ability to efficiently complete tasks on the platform. However, this same variable shows a moderate negative correlation with "*I trust CBZ Touch to securely handle my personal and financial data*" ($r = -0.526, p < 0.01$) and "*I believe CBZ Touch offers cost-effective alternatives to branch visits*" ($r = -0.480, p < 0.01$), indicating that users who feel CBZ Touch is quick for task completion may paradoxically have lower trust in its data security and cost-effectiveness.

Another interesting finding is the strong negative correlation between "*CBZ Touch improves my access to life insurance services*" and "*CBZ Life Insurance has effectively communicated the benefits of CBZ Touch*" ($r = -0.736, p < 0.01$), which is counterintuitive. This could suggest that users who perceive improved access through the platform may not necessarily attribute that improvement to CBZ's communication efforts, or it may reflect a gap between actual user experience and perceived institutional messaging. Additionally, "*CBZ Life Insurance has effectively communicated the benefits of CBZ Touch*" is strongly negatively correlated with "*I believe CBZ Touch offers cost-effective alternatives to branch visits*" ($r = -0.826, p < 0.01$), which may imply that despite effective communication, users are not convinced about the platform's cost benefits. These findings highlight complex user perceptions and suggest that while communication and usability are linked, they do not automatically translate into trust

or perceived value, emphasizing the need for CBZ Life Insurance to align its messaging more closely with user experiences and expectations.

4.7 Regression Analysis

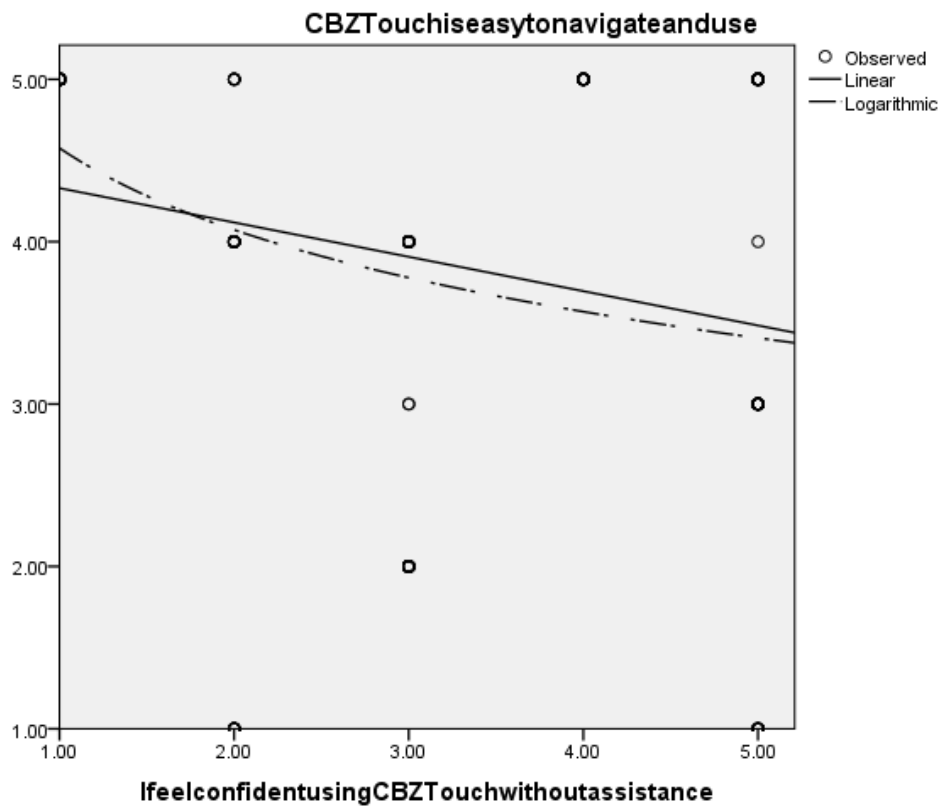


Figure 3. regression analysis

Model Summary and Parameter Estimates

The independent variable is I feel confident using CBZ Touch without assistance.

Dependent Variable: CBZ Touch is easy to navigate and use

Equation	Model Summary					Parameter Estimates	
	R Square	F	df1	df2	Sig.	Constant	b1
Linear	.057	11.446	1	188	.001	4.541	-.211
Logarithmic	.111	23.511	1	188	.000	4.576	-.727

Table 13. Model Summary and Parameter Estimates

The scatter plot illustrates the relationship between users' confidence in using CBZ Touch without assistance (x-axis) and their perception that CBZ Touch is easy to navigate and use (y-axis). The data points show a generally positive trend, as indicated by both the linear and logarithmic trend lines, suggesting that as users feel more confident using the platform independently, they are also more likely to perceive it as user-friendly and easy to navigate. This relationship aligns with the Technology Acceptance Model (TAM), which posits that perceived ease of use significantly influences user confidence and behavioral intention to use a system (Davis, 1989). The positive correlation observed here supports the idea that improving the usability of CBZ Touch can directly enhance users' self-efficacy, making them more likely to adopt and use the platform without external help. This insight is crucial for CBZ Life Insurance, as it highlights the importance of intuitive design and user training in promoting digital adoption.

4.8 Discussion and interpretation

The overall findings from the data analysis on the topic “Investigating Digital Adoption in Insurance: The Case of CBZ Touch” reveal a multifaceted picture of user experiences, perceptions, and challenges associated with the platform. Descriptive statistics indicate that users generally perceive CBZ Touch as easy to navigate and efficient for managing insurance-related tasks, with high mean scores for items such as “*CBZ Touch enhances the efficiency of managing insurance policies*” and “*CBZ Touch is easy to navigate and use.*” These results suggest that the platform’s usability and functionality are well-received by most users, aligning with the Technology Acceptance Model (TAM), which emphasizes perceived ease of use and usefulness as key drivers of technology adoption (Davis, 1989). However, the analysis also uncovers areas of concern that may hinder broader adoption. For instance, lower mean scores and high standard deviations for items like “*CBZ Touch has never failed me during critical insurance processes*” and “*I trust CBZ Touch to securely handle my personal and financial data*” point to significant trust and reliability issues. Correlation analysis further supports these concerns, revealing negative relationships between perceived task efficiency and trust in data security, as well as between communication effectiveness and perceived cost-effectiveness. These findings suggest that while users may find the platform functional, they remain skeptical about its security, transparency, and institutional backing. This is consistent with literature by Gefen et al. (2013) and Pavlou & Gefen (2014), who argue that trust and perceived risk are critical in digital service environments, especially in sectors handling sensitive financial and personal data.

In summary, while CBZ Touch demonstrates strong potential in terms of usability and operational efficiency, its long-term success in driving digital adoption within CBZ Life Insurance will depend on addressing user concerns around trust, reliability, and communication. Enhancing user education, improving system transparency, and reinforcing the platform's institutional credibility could significantly improve user confidence and promote sustained engagement with digital insurance services.

4.9 Chapter summary

This chapter analysed data to identify key factors influencing digital adoption of CBZ Touch in insurance. Results from descriptive and inferential statistics showed that digital literacy, ease of use, and trust in technology significantly affect user adoption. Formal education and smartphone access also play a role. The findings confirm that user readiness and platform reliability are essential for successful digital uptake.

CHAPTER 5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a discussion of the key findings from the study on digital adoption in insurance, focusing on CBZ Touch. It interprets the results in relation to the research objectives and existing literature, highlighting the implications for stakeholders in the insurance sector. The chapter also provides practical recommendations to enhance digital uptake and concludes with suggestions for future research.

5.2 Discussions

The findings of this study provide valuable insights into the factors influencing digital adoption in insurance, specifically through the CBZ Touch platform. The results confirm that digital literacy, ease of use, and trust in technology are significant drivers of adoption. These align with existing literature, which emphasizes the importance of user competence and confidence in digital platforms for successful uptake. The role of formal education and smartphone access further supports the idea that technological readiness is essential. Users with higher education levels are more likely to understand and appreciate the benefits of digital insurance services, while smartphone access ensures the necessary infrastructure for engagement. Interestingly, the study also found that younger users and those with prior experience in digital financial services are more inclined to adopt CBZ Touch. This suggests that familiarity with digital ecosystems plays a crucial role in shaping user behaviour. The implications for CBZ and similar institutions are clear: to boost digital adoption, there must be a focus on user education, platform reliability, and targeted outreach to digitally active demographics. Enhancing

user experience and building trust through secure, intuitive interfaces will be key to driving broader adoption.

5.3 Conclusions

This study set out to investigate the factors influencing digital adoption in the insurance sector, using CBZ Touch as a case study. In an era where digital transformation is reshaping financial services, understanding the drivers and barriers to adoption is critical for enhancing customer experience, improving operational efficiency, and expanding market reach. The research employed a combination of descriptive and inferential statistical methods to analyse user behaviour and perceptions, with the goal of identifying key predictors of digital engagement.

5.3.1 Digital Literacy and Education Are Foundational

The study found that users with higher levels of formal education and digital literacy are significantly more likely to adopt CBZ Touch for insurance services. This suggests that knowledge and understanding of digital platforms and insurance products are essential for meaningful engagement. Educated users are better equipped to navigate digital interfaces, interpret policy information, and make informed decisions.

5.3.2 Ease of Use and Platform Design Drive Adoption

The usability of CBZ Touch emerged as a major factor influencing adoption. Users favoured platforms that are intuitive, responsive, and easy to navigate. This aligns with technology acceptance models, which emphasize perceived ease of use as a critical determinant of user acceptance. A well-designed interface reduces friction and enhances user satisfaction, encouraging continued use.

5.3.3 Trust and Security Are Non-Negotiable

Trust in the platform's reliability and data security was a decisive factor in adoption. Users expressed concerns about the safety of their personal and financial information, indicating that robust cybersecurity measures and transparent communication about data protection are essential. Without trust, even the most advanced digital platforms may struggle to gain traction.

5.3.4 Demographics Influence Adoption Patterns

The study revealed that younger users and those with prior experience in digital financial services are more inclined to adopt CBZ Touch. This demographic is generally more comfortable with technology and more open to trying new digital solutions. Targeting this group with tailored marketing and onboarding strategies could accelerate adoption rates.

5.3.5 Infrastructure and Access Remain Critical

Access to smartphones and reliable internet connectivity were identified as basic prerequisites for digital adoption. In regions where these resources are limited, adoption is naturally constrained. This highlights the need for broader infrastructural development and partnerships with telecom providers to improve digital access.

5.4 Implications of the study

The findings of this study carry significant implications for CBZ Holdings and the broader insurance sector in Zimbabwe. One of the most prominent insights is the critical role of digital literacy and formal education in driving adoption. This suggests that insurance providers must go beyond simply offering digital platforms they must also invest in educating their clients. Awareness campaigns, tutorials, and customer support

services tailored to different literacy levels can help bridge the gap between technological availability and actual usage. By empowering users with the knowledge to navigate digital insurance platforms confidently, CBZ can foster a more inclusive and engaged customer base.

Another key implication is the importance of platform design and user experience. The study revealed that ease of use and intuitive navigation are major determinants of digital adoption. This means that CBZ Touch must continuously evolve to meet user expectations. Regular updates, user feedback loops, and usability testing should be integral to the platform's development strategy. A seamless experience not only attracts new users but also retains existing ones, thereby increasing the platform's long-term viability. Moreover, integrating features such as chatbots, simplified policy explanations, and real-time support can enhance user satisfaction and reduce barriers to entry.

Lastly, the issue of trust and data security emerged as a decisive factor in user adoption. In a digital environment where personal and financial data are constantly at risk, users need assurance that their information is protected. CBZ must prioritize cybersecurity and communicate these efforts transparently to build and maintain user trust. This includes implementing robust encryption protocols, multi-factor authentication, and regular security audits. Additionally, publicizing these measures through marketing and customer engagement initiatives can help demystify digital insurance and reassure hesitant users. Trust is not just a technical issue it is a strategic asset that can determine the success or failure of digital transformation efforts in the insurance industry.

5.5 Recommendations

Based on the findings of this study, it is recommended that CBZ Holdings prioritize digital literacy and customer education as a strategic initiative. Many users lack the foundational knowledge required to navigate digital insurance platforms confidently. CBZ should develop targeted educational programs, including tutorials, workshops, and in-app guidance, to help users understand how to use CBZ Touch effectively. These efforts should be tailored to different demographic groups, especially older users, and those with limited exposure to digital financial services. By improving digital literacy, CBZ can reduce user hesitation and foster greater trust in its digital offerings.

Another key recommendation is the continuous improvement of the CBZ Touch platform to enhance user experience. The study highlighted that ease of use and intuitive design are critical to adoption. CBZ should invest in regular usability testing, incorporating feedback from real users to identify pain points and areas for enhancement. Features such as simplified navigation, multilingual support, and real-time customer assistance can significantly improve engagement. Additionally, integrating personalization features such as policy recommendations based on user profiles can make the platform more relevant and appealing to individual users.

Finally, CBZ must take proactive steps to build and maintain trust in its digital insurance services. This includes implementing robust cybersecurity measures and clearly communicating these protections to users. Transparency in data handling, secure login protocols, and visible privacy policies can reassure users about the safety of their personal and financial information. Furthermore, CBZ should consider launching trust-building campaigns that highlight customer testimonials, success stories, and the reli-

ability of digital claims processing. By positioning CBZ Touch as a secure and dependable platform, the company can overcome scepticism and encourage broader adoption across its customer base.

5.6 Areas of further of study

While this study has provided valuable insights into the factors influencing digital adoption in insurance through CBZ Touch, it also opens several avenues for future research. One important area is the longitudinal analysis of user behaviour. This study captured a snapshot of adoption patterns at a specific point in time, but digital engagement is dynamic and evolves with technological advancements, user familiarity, and changing market conditions. Future research could track user interactions with CBZ Touch over an extended period to understand how adoption grows, stabilizes, or declines, and what interventions sustain long-term usage.

Another promising direction is the comparative analysis across different financial platforms. CBZ Touch is one of several digital platforms offering financial and insurance services in Zimbabwe. A comparative study involving platforms from other banks or fintech companies could reveal differences in adoption drivers, user satisfaction, and technological effectiveness. Such research would help identify best practices and common challenges, offering a broader perspective on digital transformation in the financial services sector.

Further research could also explore the impact of digital adoption on insurance penetration and financial inclusion. While this study focused on adoption behaviour, it did not assess whether increased use of CBZ Touch leads to higher insurance uptake or improved access to financial protection. Investigating this relationship would provide

deeper insights into the social and economic value of digital platforms. It would also help policymakers and insurers understand how digital tools can be leveraged to close the insurance gap, especially among underserved populations.

Lastly, future studies should consider the role of cultural, psychological, and behavioural factors in digital adoption. While this research emphasized technological and demographic predictors, user attitudes, trust in institutions, and cultural perceptions of insurance may also play a significant role. Qualitative research methods such as interviews and focus groups could uncover these nuanced influences, enriching the understanding of digital adoption beyond quantitative metrics. This would allow for more targeted and culturally sensitive strategies to promote digital insurance services.

References

- Ahmad, S., Karim, R., Sultana, N., & Lima, R. P. (2025). InsurTech: Digital transformation of the insurance industry. In M. Kour, S. Taneja, E. Özen, K. Sood, & S. Grima (Eds.), *Financial landscape transformation: Technological disruptions* (pp. 287–299). Emerald Publishing Limited.
- Aina, J. (2025). Digital transformation in life insurance marketing: Examining new age advertisement strategies adoption in Nigeria's insurance sector. *Journal of Marketing and Communication*, *9*(2), 1-15.
- Benkhelouf, W., & Smaali, D. (2025). Unveiling the future of insurance: A bibliometric study of digital transformation over the last decade. *Journal of Corporate Governance, Insurance, and Risk Management*, *12*(1), 48–74.
- Chandran K. R., P., & Ittimani Tholath, D. (2025). Digital insurance acceptance among older adults in the context of AI. *Insurance Markets and Companies*, *16*(1), 131–145.
- Deshpande, M., Dhoot, P., & Shingate, K. (Eds.). (2024). *Future proofing business: Embracing talent, innovation and disruptive technologies* (1st ed.). Journal Press India.
- Desikan, J., & Jayanthila Devi, A. (2021). Digital transformation in Indian insurance industry – A case study. *International Journal of Case Studies in Business, IT, and Education*, 5(2), 184–196.
- Dörfling, D. F., & Godspower-Akpomiemie, E. (2024). Investigating factors that affect the willingness to adopt peer-to-peer short-term insurance in South Africa. *Digital Transformation and Society*, *3*(2), 214–234.
- Ejime-Okerefor, E. O. (n.d.). *The role of psychological distance in influencing consumer's future behavioural intention in a digital service encounter: A cross-national investigation of motor insurance – UK and Nigeria*. [Unpublished manuscript].
- Jomo Kenyatta University of Agriculture and Technology, Ndei, A., Ngugi, K., & Jomo Kenyatta University of Agriculture and Technology. (2022). ndei, A. Digital

Entrepreneurship and Performance of the Insurance Industry Sector in Kenya. *Journal of Entrepreneurship Project Management*.
<https://doi.org/10.53819/81018102T6026>Mahmoud Saleem Alzubi, M. (2025). Factors influencing e-commerce adoption in Jordanian online insurance sector. *Insurance Markets and Companies*, *16*(2), 1–10.

Mueni, F., & Angima, C. (2022). Effects of digital adoption on performance of insurance companies in Kenya. *International Journal of Research and Innovation in Social Science*, *6*(12), 614–618.

Mutuwa, E. T. N. (n.d.). *The influence of digital transformation on the customer experience: A case on the insurance industry*. [Unpublished manuscript].

O. Al-Smadi, M. (2025). Insurance sector readiness for digital transformation: Empirical evidence from Jordan. *Insurance Markets and Companies*, *16*(1), 33–41.

Oladipupo, A. O., & Olanike, A. A. (2024). Influence of adoption of digital technology on the performance of insurance companies in Nigeria. *International Journal of Management and Entrepreneurship*, *2*(1), 100-115.

Poorhadi Poshtiri, Z., Gholipour Soleimani, A., Delafrooz, N., & Shahroodi, K. (2023). Designing the insurance coverage model for FinTech startups: A novel approach to the necessity of digital transformation track of in insurance. *Interdisciplinary Journal of Management Studies*, 16(1), 1-15.

Samosir, L. R. S., & Purwanegara, M. S. (2024). Strategy for embracing digital technology at XYZ life insurance company. *International Journal of Current Science Research and Review*, *7*(7), 1-12.

Saunders, M., Lewis, P., & Thornhill, A. (2023). *Research methods for business students* (9th ed.). Pearson.

Schuetze, L., Srivastava, S., Kuunibe, N., Rwezaula, E. J., Missenye, A., Stoermer, M., & De Allegri, M. (2023). What factors explain low adoption of digital technologies for health financing in an insurance setting? Novel evidence from a quantitative panel study on IMIS in Tanzania. *International Journal of Health Policy and Management*, *12*, 6896. <https://doi.org/10.34172/ijhpm.2023.6896>

Slobodník, B. (2023). Factors influencing technological adoption in the Slovak insurance market. *Ekonomické Rozhľady – Economic Review*, *52*(4), 232–251.

Stoeckli, E., Dremel, C., & Uebernickel, F. (2018). Exploring characteristics and transformational capabilities of InsurTech innovations to understand insurance value creation in a digital world. *Electronic Markets*, *28*(3), 287–305. <https://doi.org/10.1007/s12525-018-0304-7>

Sukma, N., & Yamnill, S. (2025). A new public management model for open data collaboration in sustainable digital insurance ecosystems. *Frontiers in Political Science*, *7*, 1598403. <https://doi.org/10.3389/fpos.2025.1598403>

Tomasi, M., & M., I. (2024). Determinants of digital insurance adoption among micro-entrepreneurs. *Journal of Digital Innovation*, *5*(3), 45-60.

Appendices

Appendix: Questionnaire

My name Tafadzwa Mutasa., doing master's in business administration student at ...Africa University..... in the field of Business Administration..... I am conducting a study on "INVESTIGATING DIGITAL ADOPTION IN INSURANCE: THE CASE OF CBZ TOUCH.". The major aim of this study is to investigate digital adoption in life assurance, a case of CBZ touch. To achieve the goals of this research, the researcher is asking for your help in answering the following questions based on your experience and opinion. Note that this information will be confidential and will only be used for academic purposes.

Section A: Demographic Information

1. What is your age group?

- Under 25 25–34 35–44 45–54 55 and above

2. What is your gender?

- Male Female Prefer not to say

3. Which level of academic?

- O Level A Level Degree Masters ___ Doctorate Other_____

4. How long have you been involved with or received services through CBZ TOUCH?

- Less than 1 year 1–3 years 4–6 years More than 6 years

Please indicate your level of agreement with the following statements using the scale below: Just put an X in the box.

1 - Strongly Disagree 2 - Disagree 3 - Neutral 4 - Agree 5 - Strongly Agree

Section B: Perceived Ease of Use

Statement	1	2	3	4	5
1. CBZ Touch is easy to navigate and use.					
2. I can complete insurance-related tasks quickly using CBZ Touch.					
3. The interface of CBZ Touch is user-friendly.					
4. I rarely encounter technical issues when using CBZ Touch.					
5. I feel confident using CBZ Touch without assistance.					

Section C: Perceived Usefulness

Statement	1	2	3	4	5
1. CBZ Touch improves my access to life insurance services.					
2. Using CBZ Touch saves me time compared to visiting a branch.					
3. CBZ Touch enhances the efficiency of managing my insurance policies.					
4. I find CBZ Touch helpful for tracking my insurance claims and payments.					

5. CBZ Touch adds value to my overall insurance experience.					
---	--	--	--	--	--

Section D:: Awareness

Statement	1	2	3	4	5
1. I am aware of the features offered by CBZ Touch.					
2. CBZ Life Insurance has effectively communicated the benefits of CBZ Touch.					
3. I have received adequate information on how to use CBZ Touch.					
4. I know where to access support or help for CBZ Touch.					
5. I learned about CBZ Touch through CBZ's marketing or customer service channels.					

Section E: Trust

Statement	1	2	3	4	5
1. I trust CBZ Touch to securely handle my personal and financial data.					
2. CBZ Touch is a reliable platform for managing life insurance services.					
3. I believe CBZ Touch is backed by CBZ Life Insurance's institutional credibility.					
4. I feel safe making transactions through CBZ Touch.					

5. CBZ Touch has never failed me during critical insurance processes.					
---	--	--	--	--	--

Section F: Cost Perception

Statement	1	2	3	4	5
1. Using CBZ Touch reduces my overall insurance-related costs.					
2. I believe CBZ Touch offers cost-effective alternatives to branch visits.					
3. I do not incur hidden charges when using CBZ Touch.					
4. CBZ Touch helps me avoid transport and time costs.					
5. The value I get from CBZ Touch justifies any associated costs.					

THE END

Thank you for participating!

Appendix :Approval letter



AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE (AUREC)

P.O. Box 1320 Mutare, Zimbabwe, Off Nyanga Road, Old Mutare-Tel (+263-20) 60075/60026/61611 Fax: (+263 20) 61785 Website: www.african.edu

Ref: AU4011/25

19 September, 2025

TAFADZWA MUTASA
C/O Africa University
Box 1320
MUTARE

RE: INVESTIGATING DIGITAL ADOPTION IN INSURANCE: THE CASE OF CBZ TOUCH

Thank you for submitting the above-titled proposal to the Africa University Research Ethics Committee for review. Please be advised that AUREC has reviewed and approved your application to conduct the above research.

The approval is based on the following.

- a) Research proposal
- **APPROVAL NUMBER** AUREC 4011/25
This number should be used on all correspondence, consent forms, and appropriate documents
 - **AUREC MEETING DATE** NA
 - **APPROVAL DATE** September 19, 2025
 - **EXPIRATION DATE** September 19, 2026
 - **TYPE OF MEETING:** Expedited
After the expiration date, this research may only continue upon renewal. A progress report on a standard AUREC form should be submitted a month before the expiration date for renewal purposes.
 - **SERIOUS ADVERSE EVENTS** All serious problems concerning subject safety must be reported to AUREC within 3 working days on the standard AUREC form.
 - **MODIFICATIONS** Prior AUREC approval is required before implementing any changes in the proposal (including changes in the consent documents)
 - **TERMINATION OF STUDY** Upon termination of the study a report has to be submitted to AUREC.



Yours Faithfully

MARY CHINZOU
FOR CHAIRPERSON
AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE