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Mediators of the effect of corporate social responsibility on product uptake: insights from the insurance sector in Harare, Zimbabwe

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Abstract: Factors influencing product uptake are critical in emerging markets especially within the services industry. Thus, the study's major objective was to examine the factors that influence product uptake within the insurance sector where the uptake process is not easy in the absence of other factors like corporate social responsibility, product awareness and corporate image. Through a cross-sectional survey, data were collected from 225 Zimbabwean insurance industry workers. The findings indicate that corporate social responsibility, product awareness and corporate image directly influence product uptake. Moreover, the findings show that both corporate image and product awareness play a significant role in mediating the effect of corporate social responsibility on product uptake within the insurance sector. The current study extends previous works within the field of services marketing domain in emerging markets by incorporating product awareness and corporate image as mediators of the effect of corporate social responsibility on product uptake.

Keywords: corporate image; corporate social responsibility; CSR; product awareness; product uptake; Zimbabwe.

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1 Introduction

Successful new product introductions are very important for an organisation’s long-term performance (Njue et al., 2018). This holds especially for the insurance sector in which firms invest heavily in innovative products (Masara and Dube, 2017). Product uptake (PU) hinges the survival and success of insurance organisations across all economies (Camilleri, 2018). However, the major challenge is that customers for insurance products

are more comfortably sticking to products they already know than taking a gamble on new offerings (Bocoum et al., 2019). Thus, firms operating within the insurance sector remain under pressure to promote new products. This exerts more pressure on insurance sector management to develop strategies that influence PU (Zhang et al., 2012). Moreover, the insurance sector ought to understand the role played by corporate social responsibility (CSR), corporate image (CI) and product awareness (PA) in influencing PU (Camilleri, 2018).

CSR is a critical component in developing and maintaining a positive CI, which is regarded as a critical strategic resource contributing to a company's competitive advantage (Chuang, 2018). Also, serious consideration should be given to CSR as customers remember well products or services offered by firms that are involved in activities like philanthropic and developmental activities, donations and sponsorships within their communities (Di Benedetto, 2017). Accordingly, insurance firms should participate in CSR activities within their communities so as to increase chances of product adoption (Hoque et al., 2018).

PA is the understanding of the specific items a business offer, particularly in comparison to those made available by its rivals. PA educates customers on the availability the product on the market (Wei and Alon, 2010) as well as the benefits associated with purchasing the same product (Agudelo et al., 2019). Through PA, customers give priority to certain products although PA campaigns are generally low in developing nations as compared to the developed world. Hence, insurance firms in developing economies should promote products and services in order to improve their uptake.

CI should also be given considerable attention by the service industry since it influences PU (Machogu et al., 2017). Firms with better CIs occupy a better position in the customers' mind (Tafesse and Wien, 2018). Furthermore, customers prefer to acquire products from firms that exhibit a good image (Machogu et al., 2017). Masara and Dube (2017) concur with the assertion by Agudelo et al. (2019) that firms are compelled to maintain an attractive appearance since consumers have a tendency of extending maximum support to organisations that show good CI. It is upon this backdrop that this paper looks at the role of PA and CI as mediating factors on the effect of CSR on PU.

To date, several studies have been carried out across the globe in order to have an understanding of factors that influence PU (Bocoum et al., 2019; Brick and Visser, 2015; Jin et al., 2016; Machogu et al., 2017; Masara and Dube, 2017; Mukayami, 2016; Njue et al., 2018; Shigute et al., 2017). However, it is worth noting that most of these studies focused on direct relationships among the study variables and the majority were conducted in different sectors of the economy other than the insurance sector where PU is very low. Moreover, none of the studies considered the mediating role of PA and CI on the effect of CSR on PU especially within emerging markets like Zimbabwe. Hence, CI and PA are strong factors that help strengthen the effect of CSR on PU. Therefore, after testing direct relationships among all the study variables (CSR, PU, PA, CI, CSR and PU), the current study sought to further establish the mediating role of PA and CI on the effect of CSR on PU. Thus, the current study extends previous works within the field of services marketing domain in emerging markets by incorporating PA and CI as a mediators of the effect of CSR on PU.

2 Theoretical framework

The theoretical framework section defines and briefly explains major blocks building the study (i.e., CSR, PU, PA and CI). Contributions by various researchers were considered in defining and explaining the study constructs. Also, the study was underpinned by Gestalt and Field psychological theories. Gestalt psychology is a school of thought that examines the entire human mind and behaviour (Lindorfer, 2021). Gestalt psychology suggests that humans do not focus on every minor detail when attempting to make sense of the world around us. Rather, their minds perceive objects as components of larger, more complex systems. According to Lewin's field theory, behaviour is the result of the individual and the environment. This theory had a significant impact on social psychology, supporting the idea that individual's traits interact with their environment to cause behavioural change (Hinshelwood, 2018).

2.1 *Product uptake*

PU is understood as the acceptance of a product by customers especially during the inception stage (Maurice et al., 2022). Additionally, Robertson (1967) asserts that PU has much to do with the individual's keenness and readiness to acquire a certain product. Likewise, Szinay et al. (2021) define the adoption of a product as a mechanism through which consumers become conscious and understand its importance and start using it. PU is also understood as the process of users becoming aware of a product, realising its value, and starting to use it (Bakri, 2020). The four distinct stages in the adoption process are awareness, interest, evaluation and conversion. This study understands PU as the acceptance or adoption of a new product by customers.

True acceptance of a product happens if appeal of the product is so high that the effort and costs for making a change are overweight (Mukayami, 2016). Bocoum et al. (2019) opined that factors like the availability of product information increases the understanding and uptake of products. Brick and Visser (2015) argue that it is the risk preferences and technology that influence the adoption of products. Furthermore, Chen et al. (2016) notes that service improvement and product performance impact on product adoption. PU may also be determined by socio-economic and socio-demographic factors like age, income or savings, price and literacy level (Chuang, 2018; Njue et al., 2018). Accordingly, if product prices are high, the uptake decreases. Also, five parameters (relative advantage, compatibility, complexity, triability and observability) influence the acceptance of new products and their success (Rydz et al., 2021).

2.2 *Corporate social responsibility*

CSR is defined by Rashid (2018) as an organisation's responsibilities to persons in the community or more accurately, to those who are affected by the organisation's policies and activities. The way firms are sanctioned by society has an impact on CSR (Agudelo et al., 2019). Society expects successful companies to be businesses working within their community setting (Mamonov and Koufaris, 2020). In addition, businesses have a duty to behave for the common benefit of the society (Rashid, 2018; Singh et al., 2017).

The more consumers have positive experiences with businesses operating within their communities, the more loyal they are likely to be (Ha, 2022; Rashid, 2018). Successful businesses connect with their customers more often through services' ecosystem and, in the process, create sustained relationships with them. For example, approximately 80% of insurance consumers worldwide are open to the concept of ecosystem services, and all of them are open to the provision of these services by insurers (Rashid, 2018).

2.3 Product awareness

PA has much to do with marketing communication which focuses on popularising products (Masara and Dube, 2017; Monkge and Makgosa, 2022). Products require proper approaches towards cohesive marketing communications so as to have an effect on the consumer's purchase decisions (Shrivastava and Singh, 2017). This study understands PA as the knowledge about specific products a firm offers, especially compared to those offered by its competitors.

Some organisations take advantage of the internet explosion and the availability of cheap technological data to integrate the marketing of products. Iyad (2016) claims that prior to making a decision to purchase the product, customers consider aspects like service quality, reasonable pricing, effective distribution strategies and promotional activities. PA is much concerned with developing the most suitable channels of transferring the right message to consumers at the right time (Mukayami, 2016). Chang and Lee (2020) maintain that PA is the identification of the appropriate communication channel that has a strong impact on the consumer's buying decision. Furthermore, PA encompasses promotional mix that consists of tools like publicity, sales promotion and personal sales advertising. Likewise, Vidhya and Ramesh (2017) assert that advertising is a type of indirect communication based on knowledge about a product's advantages or benefits, structured in a way that produces a positive feeling that alters one's mind in order to make a purchase decision.

2.4 Corporate image

Chang and Lee (2020) describe CI as the impression by consumers about a business. Jin et al. (2016) added that CI is a general evaluation in a consumer's mind towards a firm. Also, Chang and Lee (2020) assert that CI has much to do with the general assessment in a consumers' mind towards an organisation. Also, the firm's CI is determined by its previous and future expected actions (Bashir et al., 2019). Makanyeza and Chikazhe (2017) added that CI is concerned with the overall assessment by clients based on firm's previous actions and future behaviour. Also, customers retrieve memory for experiences, attitudes and feelings to create an image towards the reputation of an organisation.

CI is a key component of the company which defines the kind of expectations clients may have regarding its past brand and future survival potential (Ong et al., 2018). In order to gain market value and remain competitive, companies should ensure that they maintain a good image (Mamonov and Koufaris, 2020). To record their position on the market, most businesses rely on CI (Sama and Trivedi, 2019). When they interact with businesses with a strong CI, consumer tastes shift (Chang and Lee, 2020). If businesses retain a good image, there is a strong probability that products would perform well and more clients will like to be associated with them.

3 Empirical evidence and hypotheses development

Literature confirms direct relationships that exist among CSR, PA product image and PU (Chou et al., 2019; Kim and Kim, 2019; Mukayami, 2016).

Likewise, Wang et al. (2020) tested the effect of CSR on product adoption on the Taiwan market. The results settled that CSR has a positive impact on the adoption of products leading to financial performance. Di Benedetto (2017) investigated the impact of CSR on consumer decision-making in a related study. The results indicate that CSR plays an important role on influencing the uptake of products. Hence, it can be hypothesised that:

H₁ CSR has a positive effect on PU.

Earlier studies confirm a positive relationship that exists between CSR and PA (Chou et al., 2019; Hafez, 2018; Kim and Kim, 2019; Rayne et al., 2020). Moreover, in a study conducted by Hafez (2018) to examine the influence of CSR on brand equity, company image and brand awareness, it was concluded that the impact of CSR on the company's image, brand awareness, and brand equity is important. Also, Rayne et al. (2020) developed a framework to deepen the understanding of partnerships and drivers of consumer awareness. The study results indicate that consumer characteristics and communication channels interaction trigger CSR partnership awareness. Likewise, Chayomchai (2019) studied the key factors that impact PA and product choice. The study findings show a strong relationship between CSR and PA.

H₂ CSR has a positive impact on PA.

PA and CI play an important role in the PU process (Masara and Dube, 2017). Ho et al. (2015) examined the relationship between PA and product adoption. The study results indicate that product information or awareness positively influences product adoption. Similarly, Akman and Mishra (2017) studied factors that determine the consumer's intent towards the acceptance of products. It was concluded that PA positively influences product adoption or uptake. In a related study, Ong et al. (2018) researched on the effect of PA on future engagement in the Indonesian market. The study results confirmed a strong relationship between CI and PA. Considering earlier debates, it has been proved that PA and PU have a positive direct relationship (Di Benedetto, 2017; Wang et al., 2020). As a result, it is possible to speculate that:

H₃ PA has a positive influence on PU.

Evidence from prior studies supports that CI is enhanced by philanthropic activities carried out by a firm within its community (Kim and Kim, 2019; Lai et al., 2010). In an almost similar study, Lee et al. (2017) studied the influence of CSR on corporate reputation and customer loyalty. It was concluded that corporate undertakings influence the firm's reputation. The impact of CSR on business image was investigated by Lai et al. (2010). The study results settled that CSR can improve the organisation's reputation. Likewise, Ali et al. (2020) investigated the relationship that exists between CSR and the firms' image or reputation. According to the findings, CSR has a major impact on a company's financial success by improving its image among stakeholders and lowering total costs. Also, a study by Lee (2019) explored the role of CSR on improving the organisational image. The findings showed that economic and legal CSR have a favourable impact on CI. Thus, it can be hypothesised that:

H₄ CSR positively affects CI.

Prior studies have confirmed a positive direct relationships among CI, PU and CSR (Crespo and Inacio, 2019; Makanyeza and Chikazhe, 2017; Upadhye et al., 2019). CI plays a key role in business because customers value it most before they make a choice of suppliers (Chikazhe and Nyakunuwa, 2021). Moreover, consumers associate product or service value with the image of the company (Chang and Lee, 2020). Hence, it can be proposed that:

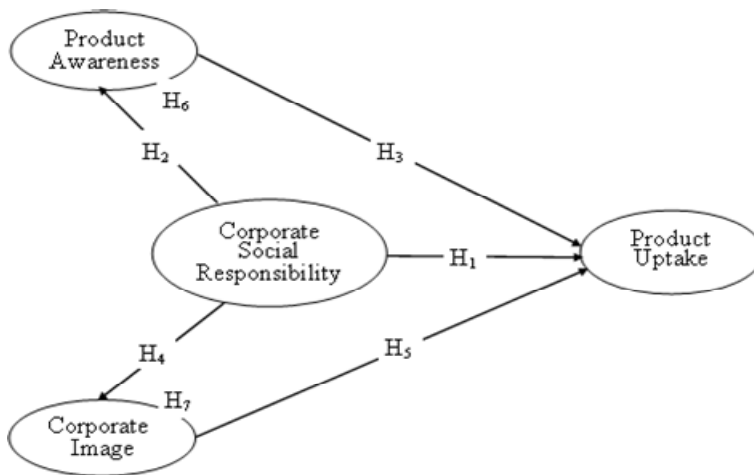
H₅ CI positively influences PU.

Considering the above debate in formulating H₁ up to H₅, literature has confirmed positive direct relationships among CSR, PU, CI and PA (Chou et al., 2019; Crespo and Inacio, 2019; Masara and Dube, 2017; Mukayami, 2016). However, none of the studies considered incorporating CI and PA as mediators of the effect of CSR on PU. Hence, incorporating CI and PA in the relationship between CSR and PU can strengthen the relationship and improves the PU process. Thus, it can be hypothesised that:

H₆ PA mediates the effect of CSR on PU.

H₇ CI mediates the effect of CSR on PU.

Figure 1 Research model



3.1 Research gap

This study notes that most studies have focused on establishing direct relationships among PU, CSR, PA and CI (Chou et al., 2019; Kim and Kim, 2019; Mukayami, 2016). Moreover, the majority of studies were conducted on markets offering tangible products. Studies that focused on services are few and were mostly conducted in developed markets. Thus, the current study sought to extend previous work within the field of services marketing domain in emerging markets by incorporating PA and CI as a mediators of the effect of CSR on PU to better explain and strengthen the relationship.

In light of the preceding theories, the research model shown in Figure 1 is presented.

4 Methodology

This section focuses on the research instrument design and measures, population, sampling and data gathering approaches.

4.1 *Questionnaire design and measures*

Data were collected using a structured questionnaire divided into five sections, i.e., PU, PA, CI, CSR and demographics. This study used well-established measurement items with some having been borrowed from previous related studies. The borrowed items were modified to suit the requirements of the current study since some were taken from studies in conducted different sectors. Constructs, items and sources that were used are presented in Appendix. The items for PU, PA, CI and CSR focused on perceptions of Zimbabwean insurance industry workers. A Likert scale was used to measure all items under each scale. The scale ranged from 1 – strongly disagree to 5 – strongly agree.

4.2 *Sampling and data collection*

Through a cross-sectional survey, data collection was conducted in Harare, Zimbabwe between August 2021 and November 2021 from the insurance industry. The insurance sector was chosen since customers in this sector are hesitant to adopt new services (products) offered on the market for the first time than adopting the old products. Also, the insurance sector was selected since it transforms accumulated capital into profitable investments. It also allows loss mitigation, financial stability, and the promotion of trade and commerce activities. These lead to long-term economic growth and development. As a result, insurance is critical to an economy's long-term growth. Hence, findings from this study can be generalised to other service sectors of the economy. Harare metropolitan was chosen because it is home to many formal businesses in Zimbabwe (Zimstats, 2018). Moreover, the type of business in Harare is similar to that in regional cities like Lusaka (Zambia), Gaborone (Botswana), Blantyre (Malawi) and Maputo in Mozambique. Also, insurance firms operate in an almost similar fashion within the Southern Region of Africa where Harare is situated. Through a cross-sectional survey, the convenience sampling method was adopted and data were collected from 225 Zimbabwean insurance industry workers. The Raosoft sample size calculator was used to come up with this sample size. Reference was made to only new products produced by the selected companies. The selected companies included: Deposit Protection Corporation, Clarion Insurance Co., Cell Insurance Company (Pvt.) Ltd., Broksure Insurance Brokers, EcoSure, Alliance Insurance Company and Old Mutual Zimbabwe. These firms were chosen among a multitude of companies because they sell products almost similar to those from all other insurance operators in Zimbabwe and Southern Africa. Despite not being involved in sound CRS activities within their communities, the selected firms continuously produce and offer new products on the market. In an effort to avoid bias during data collection stage, the researchers made sure that respondents were drawn from different firms.

The majority (200) of questionnaires were physically distributed to the respondents whilst others (50) were e-mailed. The researcher solicited assistance from the research agents who were responsible for the distribution and collection of completed questionnaires. The research agents comprised of five university graduates employed to assist in the physical distribution and collection of questionnaires. Respondents were

assured that data gathered was to be used only for academic purposes and would be kept confidential. The final sample consisted of 225 (90%) questionnaires that were returned and usable. A summary of the sample profile reconciliation is shown in Table 1.

Table 1 Sample profile

<i>Characteristic</i>		<i>Frequency</i>	<i>Percent (%)</i>
Gender	Female	29	33
	Male	196	67
Educational qualifications	Diploma and below	124	55
	First degree	74	33
	Master's degree	27	12
	Doctoral	0	0
Work experience	Less than 5 years	25	11
	5–10 years	113	50
	11–15 years	63	28
	Above 15 years	24	11
Business ownership type	Sole trader	104	46
	Partnership	36	16
	Cooperative	41	18
	Private limited company	44	20
Business sector	Retail	175	78
	Manufacturing	36	16
	Services	14	6
Type of insurance cover	Property loss insurance business	195	87
	Interruption insurance business	30	13

The majority of respondents who participated in the study were males (67%) suggesting that these participate more in the insurance activities. Those with diplomas and below dominated the study (55%). The majority of respondents (89%) had work experience that above five years. Most businesses (46%) were operating as sole traders. The majority (78%) of business were involved in the retail sector. Property loss insurance business dominated the study (87%).

5 Analysis and results

5.1 Scale validation

Data validation was done using exploratory factor analysis (EFA), convergent validity, and discriminant validity to confirm that the data were appropriate before evaluating the study hypotheses. EFA was considered since all items were new after the modification done to suit the requirements of the current study. Data were analysed using the SPSS 21 and AMOS 21 software suites. The sampling adequacy was assessed using the Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity. The KMO and Bartlett's test findings are listed in Table 2.

Table 2 KMO and Bartlett's test results

Kaiser-Meyer-Olkin measure		.907
Bartlett's test	Chi-square	21,587.248
	Df	506
	Sig.	.000

The results in Table 3 show that the sample was sufficient to conduct an EFA (Kuo and Ye, 2009). Thus, KMO should be at least 0.6, with Bartlett's test of sphericity significant at $p = 0.00$, according to recommendations by Bartlett (1954) and Kaiser (1974). Factor analysis was performed using varimax rotation to maximise the total number of variables in the squared loading, or squared correlations between variables and factors. In 18 iterations, the rotation converged, and the total variation explained by data was 71.0514%. Uptake (PU), PA, product CI, and CSR were the four components provided by data.

Table 3 Measurement model fit indices results

<i>Item</i>	<i>Actual</i>	<i>Recommended</i>	<i>Source</i>
CMIN/DF	2.547	Between 0–5	Kuo and Ye (2009), Monteiro et al. (2017)
GFI	.941	> .900	
AGFI	.922	> .900	
NFI	.925	> .900	
TLI	.936	> .900	
CFI	.908	> .900	
RMSEA	.048	Between .05 and .10	

Convergent validity was measured using measurement model fit indices, average variance extracted (AVE), reliability, critical ratios (CRs) and standardised factor loadings. Hypothesised model was estimated using robust maximum likelihood. Table 3 shows that minimum conditions for the measurement model fit indices were achieved.

As part of the convergent validity measurement, Table 4 indicates results obtained from Cronbach's alpha (α), composite reliabilities (CRel), standardised factor loadings (λ), CRs and individual item reliabilities (IIRs) tests.

All items exhibited Cronbach's alpha and CRel with a cut-off value greater than 0.6, as shown in Table 4. Furthermore, all items' standardised factor loadings were higher than 0.6 cut-off value proposed by Duhachek et al. (2005). At $p = 0.001$, the CRs were big and significant. The reliabilities of each individual item were all at least 0.5 (Fornell and Larcker, 1981).

Discriminant validity was attained through comparing AVEs and squared inter-construct correlations (SICCs) (Hooper et al., 2008). Table 5 shows the results obtained from the discriminant validity test.

For discriminant validity test results to be acceptable, the diagonal italic figures (AVEs) must be above 0.5 and greater than the corresponding figures below each of them (SICCs) (Fornell and Larcker, 1981). Thus, the results in Table 5 indicate that all constructs had AVEs greater than .5 and above their corresponding squared inter-construct correlations. This shows that conditions necessary for satisfying discriminant validity were achieved (Henseler et al., 2015).

Table 4 λ , IIR, CR, α and CRel

Constructs	Items	λ	IIR	CR	α	CRel
Product awareness (PA)	PA1	.922	.791	-	.921	.948
	PA2	.918	.808	16.158***		
	PA3	.901	.736	19.334***		
	PA4	.921	.845	21.878***		
	PA5	.896	.725	17.332***		
Product uptake (PU)	PU1	.887	.785	-	.910	.945
	PU2	.893	.773	22.879***		
	PU3	.911	.782	23.696***		
	PU4	.902	.856	29.871***		
Corporate image (CI)	CI1	.894	.709	-	.913	.945
	CI2	.929	.874	27.115***		
	CI3	.940	.796	21.114***		
	CI4	.917	.833	20.231***		
	CI5	.902	.872	19.228***		
Corporate social responsibility (CSR)	CSR1	.933	.722	-	.855	.893
	CSR2	.876	.701	27.331***		
	CSR3	.919	.814	21.989***		
	CSR4	.900	.807	18.558***		

Note: CR is fixed and *** $p < 0.001$.

Table 5 The discriminant validity test

Construct	PA	PU	CI	CSR
Product awareness (PA)	.598			
Product uptake (PU)	.302	.681		
Corporate image (CI)	.335	.306	.657	
Corporate social responsibility (CSR)	.215	.209	.384	.707

5.2 Hypotheses tests results

Structural equation modelling (SEM) using maximum likelihood estimation (MLE) was applied in AMOS 21 to estimate the hypothesised model ($H_1, H_2, H_3, H_4, H_5, H_6$ and H_7). The adoption of SEM was based on the recommendation by Kline (2015) that it is one of the dominant techniques for testing complex mediation models. Also, McQuitty and Wolf (2013) commend that SEM is effective in removing the effects of measurement error. Table 6 presents the results of hypotheses test for H_1 up to H_5 .

The model fit indices results for hypotheses test H_1 – H_5 were satisfactory (CMIN/DF = 3.201, GFI = .899, AGFI = .898, NFI = .911, TLI = .890, CFI = .907 and RMSEA = 0.027) (Monteiro et al., 2017). The results in Table 6 also confirm positive results (supported) for hypotheses test results for H_1, H_2, H_3, H_4 and H_5 . The results in Table 6 show that all the tested relationships indicate a positive relationship as supported by the

standardised regression weights above 0.2 as recommended by McQuitty and Wolf (2013). Moreover, the critical values were acceptable and significant at $p < 0.001$.

Table 6 Results of hypotheses tests (H₁, H₂, H₃, H₄ and H₅)

<i>Hypothesis</i>	<i>Hypothesised relationships</i>	<i>SRW</i>	<i>CR</i>	<i>Remark</i>
H ₁	CSR → product uptake	.301	8.473***	Supported
H ₂	CSR → product awareness	.264	9.634***	Supported
H ₃	Product awareness → product uptake	.298	5.017***	Supported
H ₄	CSR → corporate image	.318	7.675***	Supported
H ₅	Corporate image → product uptake	.303	4.615***	Supported

Note: SRW: standardised regression weight, CR: critical ratio, ***significant at $p < 0.001$ and ns: not significant.

Additional mediation tests via AMOS 21 were performed to report results for H₆ and H₇. Hypotheses test results for mediation (H₆ and H₇) are shown in Table 7.

Table 7 Results of hypotheses tests (H₆ and H₇)

<i>Hypotheses</i>	<i>Path</i>	<i>Explanation</i>	<i>Path coefficient</i>	<i>Comment</i>
H ₆	CSR → PA → PU	PA mediates the effect of CSR on PU	.511***	Partial mediation
H ₇	CSR → CI → PU	CI mediates the effect of CSR on PU	.497***	Partial mediation

The results for the structural model fit indices for PA' mediation effect on the influence of CSR on PU were satisfactory (CMIN/DF = 2.005, GFI = .903, AGFI = .922, NFI = .909, TLI = .932, CFI = .941 and RMSEA = .039) (Kuo and Ye, 2009; Monteiro et al., 2017). The results in Table 7 indicate that path CSR-PA-PU was significant (path coefficient = .511, $p < 0.001$). The results imply that PA mediates the effect of CSR on product adoption/uptake. Thus, H₆ was supported.

The mediation effect of CI on the effect of CSR on PU was further investigated using SEM in AMOS 21. The structural model had acceptable fit indices (CMIN//DF = 2.402, GFI = .921, AGFI = .939, NFI = .944, TLI = .941, CFI = .960 and RMSEA = .059) (Kuo and Ye, 2009; Monteiro et al., 2017). The results in Table 7 prove that the path CSR-CI-PU was a significant (path coefficient = .497, $p < 0.001$). According to the findings, CI mediates the effect of CSR on product adoption or uptake. As a result, H₇ was supported.

6 Discussion and implications

CSR has been a burning topic for a while all over the world since it is one of the most important strategies for increasing product adoption, particularly in the services industry. However, earlier studies have ignored the mediation role of PA and CI on the effect of CSR on PU whilst the two variables have proved to be strong factors that help explain or influence the relationship between CSR and PU. Therefore, the present study was conducted to narrow the gap within the services marketing literature by establishing whether PA and CI play a mediating role on the relationship between CSR and PU. In

order to have a deeper understanding, the current study tested quantitatively the mediation role of CI and PA on the effect of CSR on product adoption or uptake.

Several related studies have so far been carried out in other sectors of the economy and in many developed countries worldwide. As a result, research of this kind is critical since it provides fresh insights and validates the existing knowledge about the relationship between CSR and PU. The current study extends our understanding on PU with regards to services industry particularly the insurance sector within emerging markets like Zimbabwe.

6.1 Theoretical implications

There is a general understanding in existent literature that CSR promotes PU (adoption) (Agudelo et al., 2019; Ali et al., 2020; Crespo and Inacio, 2019; Di Benedetto, 2017; Hafez, 2018). The current study established that PU, CSR, PA and CI have direct influence on each other. Thus, CSR has a direct and significant relationship with PU, PA and CI. Also, the results imply that both PA and CI positively influence PU. This is supported by earlier studies by Mukayami (2016) and Machogu et al. (2017) who confirmed related results. Hence, the study results imply that insurance firms in Zimbabwe can pay particular attention to any of these variables as they contribute significantly to the promotion of their businesses.

The present study further established that PA and CI mediate the effect of CSR on PU within the insurance sector. This means that the relationship between CRS and PU can be better explained by including PA and CI as mediators. In so doing, the study results contribute to earlier studies that settled for direct relationships among PA, CI and PU (Chuang, 2018; Di Benedetto, 2017; Machogu et al., 2017; Mamonov and Koufaris, 2020; Masara and Dube, 2017; Ong et al., 2018; Wang et al., 2020; Widyastuti et al., 2019). Moreover, the finding is supported by Ong et al. (2018), Akman and Mishra (2017) and Widyastuti et al. (2019) who settled that CSR play a pivotal role in influencing PU.

6.2 Practical implications

The study results emphasise the importance of understanding factors that influence PU within the insurance sector. The insurance sector should take cognisance of the effect of PA and CI in influencing PU. PA could be improved by investing heavily on new product design and launch, introducing products at a price that is acceptable to encourage skimming or market penetration, conducting training for salespersons and for frontline staff employees as well as having point-of-sale displays and window displays for promoting new products. Insurance firms need to continuously add new features to their products so as to increase product acceptance by the firms' existing customers.

Also, insurance firms should make improvements designed to increase frequency of PU. This can be achieved by making the product as basic and easy-to-use as possible from the start to ensure early adoption, increasing chances of attracting more consumers by doubling down on the channels and tactics that convert them and making continual engagement and re-engagement campaigns a focus. Moreover, on CSR improvement, firms within the insurance sector are further encouraged to participate in philanthropic responsibility activities (donating to causes, funding educational programs, supporting health initiatives, and supporting community beautification projects).

Firms should be involved in environmental responsibility (preventing and finding remedies to pollution incidents, waste and recycling). Likewise, insurance firms may need to comply with environmental legislation, conservation and biodiversity issues for businesses, hazardous substances covered by environmental legislation. The insurance sector should contribute to ethical responsibility (community advocacy, collaborations or partnerships or teamwork, volunteerism, teaching others, social or political action activities, social advocacy, leadership roles, service learning, conducting trainings, leading workshops). Additionally, organisations operating within the insurance sector ought to be economically responsible (changes its manufacturing processes to incorporate recycled items, which could benefit the company by cutting material costs and benefit society by consuming fewer resources).

Furthermore, insurance firms could improve their image through activities that positively influence the opinions of the consumers concerning the reputation or image of the insurance company. It is possible to achieve a favourable CI by engaging in CSR undertakings, such as sponsorships and participating in community development activities, and non-participation from cheating customers, among other things. Insurance firms are also urged to improve and make easier the processing of claims since this can improve their image. Being honest and quick processing of claims are critical because customers value their contributions and do not want a lot of hustles during this process. Timeous processing of claims influences PU as satisfied customers preach good about the firm. Firms within the insurance sector also need to be forward-thinking and pioneering as well as being transparent and responsive when dealing with customers.

6.3 Future research implications

The study sample was drawn from a single sector, the insurance sector and only one city, the Harare metropolitan was used to provide all respondents. This makes generalisation of the study findings difficult. The results can be improved by carrying out future related studies in other cities in Zimbabwe and beyond. Comparative studies may also be extended to other sectors in other countries and this can improve the study results. The study was also conducted during the COVID-19 era where workplaces had very few employees due to the decongestion exercise. Future studies can be conducted under a normal situation to allow all respondents to have equal chances of participation.

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Appendix

Measurement scale items

<i>Construct</i>	<i>Items and codes</i>		<i>Sources</i>
Product awareness	PA1	The firm invest heavily on new product launch	Bettiga and Lamberti (2018), Zhang et al. (2022)
	PA2	Customers respond positively to new product adverts	
	PA3	The firm promotes products to generate demand	
	PA4	New products are introduced at a price that is intended to encourage skimming or market penetration	
	PA5	The firm conducts training for salespersons and for other customer-facing employees	
	PA6	The firm has point-of-sale displays and window displays whenever a new product is launched	
Corporate social responsibility	CSR1	The firm participates in philanthropic responsibility activities and this promotes adoption of its new products	Islam et al. (2021), Lee and Shin (2010)
	CSR2	The firm is involved in environmental responsibility and this promotes adoption of its new products	
	CSR3	The company contributes to ethical responsibility and this promotes adoption of its new products	
	CSR4	The organisation provides economic responsibility and this promotes adoption of its new products	
Corporate image	CI1	The company is prosperous and self-assured	Makanyeza and Chikazhe (2017), Ozkan et al. (2019)
	CI2	The business is forward-thinking and pioneering	
	CI3	Customers will find the company to be transparent and responsive	
	CI4	When it comes to business, the firm is honest	
	CI5	The firm is compelling and practical	
Product uptake	PU1	<i>Relative advantage</i> (when an innovation is deemed superior to the alternative solution it replaces, it will be widely accepted)	Bakri (2020), Bhagat et al. (2012)
	PU2	<i>Trialability</i> (the extent to which n new product or service can be tried out on a small-scale; it decreases the adoption hurdles for customers, particularly the late majority)	
	PU3	The firm creates in-product tips and walkthroughs	
	PU4	<i>Compatibility</i> (the new product adheres to a set of cultural norms, values, and other religious beliefs that are prevalent in the population)	
	PU5	<i>Non-complexity</i> (the degree to which a new product is seen not to be difficult to use in practice)	
	PU6	<i>Observability</i> (products with a lower degree of observability are adopted more slowly than others because observable improvements promote themselves)	