The South African Gen Z Short-Term Insurance Paradox: Exploring Digital Journeys towards Brand Engagement and Trust

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Abstract

The South African short-term insurance (STI) sector faces a paradox: although Generation Z (Gen Z) is digitally native and fluent in mobile and online platforms, it remains largely disengaged from insurance services. Despite insurers' significant digital investments, Gen Z's interactions with STI brands are limited by perceived complexity, a lack of transparency, and low trust, particularly in South Africa's unequal socio-economic landscape. This study investigates how digital customer journeys shape Gen Z's perceptions and engagement with STI brands, addressing the tension between their addressing the tension between their digital fluency and reluctance to engage. Anchored in an interpretivist paradigm, the study applies Social Exchange Theory (SET) to explain how trust develops through perceived reciprocal value in brand interactions, and Generational Cohort Theory (GCT) to contextualise how shared generational experiences shape Gen Z's digital expectations and engagement behaviours. Using a qualitative design, the study conducted 12 semi-structured interviews with South African Gen Z participants and analysed them using thematic analysis. The findings revealed seven key themes: perceived value, digital friction, transparency, peer influence, brand relatability, data privacy concerns, and financial literacy gaps. These findings demonstrate that trust is constructed through transparent, responsive, and value-driven exchanges, and eroded by perceived opacity, complexity, and misaligned communication. The study contributes to generational marketing and digital engagement literature by situating Gen Z's insurance hesitancy within a socio-digital paradox characteristic of emerging markets. Practically, it provides actionable insights for STI brands to redesign digital touchpoints, balancing automation with human reassurance, transparency, and education to foster meaningful engagement and long-term trust.

Keywords: Generation Z, Short-term insurance, Digital customer journey, Trust, Brand engagement

Table of Contents

List of Figures

List of Tables

Acronyms and definitions

DCX	Digital Customer Experience
DCX	Digital Customer Experience
FSCA	Financial Sector Conduct Authority
GCT	Generational Cohort Theory
Gen Z	Generation Z
POPIA	South Africa's Protection of Personal Information Act (POPIA), Act No. 4 of 2013
SET	Social Exchange Theory
STI	Short-term Insurance
UBI	Usage-Based Insurance

Chapter 1: Introduction

1.1. Introduction

This chapter introduces the study by setting out the background, rationale, and research problem. It begins by contextualising the South African insurance industry within broader global and generational shifts, before narrowing the focus to Generation Z (Gen Z) as an emerging and influential consumer group. The chapter then presents the problem statement, research aim, objectives, and guiding questions. It further outlines the study's significance, delimitations, limitations, and assumptions. The chapter concludes with a brief outline of the dissertation's structure, providing a roadmap for the study's unfolding.

1.1.1. Research background and contextualisation

The South African insurance industry is a cornerstone of the country’s financial services sector, providing essential mechanisms for risk management, asset protection, and long-term financial stability (KPMG, 2021). However, despite its importance, the sector faces persistent challenges of low penetration rates and consumer disengagement, particularly among younger generations (Swiss Re Institute, 2020). This is problematic given that insurance plays a critical role in both individual financial security and broader socio-economic development, especially in contexts characterised by economic inequality and vulnerability to risk.

Globally, generational change is reshaping consumer behaviour. Gen Z (born between 1995 and 2010) is emerging as a robust consumer cohort whose attitudes, values, and digital fluency distinguish them from earlier generations such as Baby Boomers, born between 1940 and 1959 and Generation X (born 1960 to 1979) (Francis & Hoefel, 2018:2; 6; ICSC, 2023). Gen Z consumers are digitally native, accustomed to fast, seamless, and transparent interactions with service providers, and expect the same standards from financial institutions. Research indicates that they prioritise simplicity, convenience, and authenticity in their consumption choices (Deloitte, 2025; ICSC, 2023) and are less tolerant of unclear or bureaucratic processes than their predecessors.

In the South African context, insurance remains poorly understood by many young consumers, who perceive it as costly, irrelevant, or inaccessible (PwC, 2020). At the same time, digital transformation within the industry has accelerated, particularly in response to the COVID-19 pandemic, which amplified the use of online platforms and technology-enabled service delivery (Deloitte, 2021). While insurance brands have invested in innovations such as mobile applications, AI-driven claims systems, quoting bots, and digital customer interfaces (Li, Zheng, Chen, Zong & Yu, 2024:1), questions remain about whether these shifts are genuinely aligned with Gen Z's expectations and needs (Accenture, 2020).

This tension creates the South African Gen Z short-term insurance paradox: while digital-first tools theoretically enable engagement, low financial literacy, product complexity, and a lack of personalised, educational content create barriers to insurance uptake. This paradox resonates in South Africa, where many Gen Z customers express digital fluency yet remain cautious due to economic uncertainty and knowledge gaps (Ngwenya & Chetty, 2024:308)

Existing research has primarily focused on Millennials or on generalised patterns of digital consumer behaviour, leaving Gen Z under-researched in this domain (Gupta & Khan, 2024:3). The lack of contextualised knowledge is concerning, as it risks perpetuating a misalignment between insurer offerings and consumer expectations.

Accordingly, the aim of this study is to explore the paradox between South African Gen Z consumers' digital fluency and their low engagement with short-term insurance brands, focusing on how digital customer journeys shape trust and brand engagement.

Given these dynamics, the study holds both theoretical and practical importance. Theoretically, it advances understanding of consumer behaviour through the lenses of Social Exchange Theory (SET) and Generational Cohort Theory (GCT), offering a nuanced view of how generational identity shapes perceptions of engagement and the formulation of trust. In practice, it provides timely insights for STI brands seeking to design more relevant, accessible, and digitally enabled products that resonate with Gen Z. By doing so, the study helps address the insurance protection gap in South Africa. It enhances financial inclusion for a generation that will define the future of the STI sector.

1.1.2. Research problem

The South African insurance industry plays a vital role in providing financial security, yet it continues to face persistent challenges in attracting and retaining younger consumers. Research consistently shows that Gen Z is emerging as a key market segment with unique preferences, expectations, and behaviours distinct from earlier cohorts (ICSC, 2023; Deloitte, 2025). Unlike Millennials or Gen X, Gen Z consumers are digitally native and value flexibility, digital convenience, and value when selecting financial products (Shah, 2024). However, their perceptions of insurance are often negative, marked by views of products as expensive, confusing, and irrelevant to their immediate lives (PwC, 2020; Swiss Re Institute, 2020).

At the same time, the insurance sector in South Africa has invested heavily in digitalisation, adopting online platforms, mobile apps, and artificial intelligence tools to modernise service delivery (Accenture, 2020; Deloitte, 2021). These innovations are intended to appeal to younger, digitally fluent consumers, yet little is known about how Gen Z experiences these digital customer journeys or whether such interactions effectively build trust and meaningful brand engagement. Trust formation is critical in insurance contexts due to perceived financial and informational risk, yet the role of digital touchpoints in shaping trust and engagement among South African Gen Z is also insufficiently understood. Most existing studies focus on Millennials or on general digital consumer behaviour (Gupta & Khan, 2024:3), leaving a significant knowledge gap in understanding the unique perceptions and experiences of Gen Z in the STI sector.

This misalignment poses both theoretical and practical challenges. Theoretically, frameworks such as SET and GCT have limited application to STI behaviour in South Africa, despite their usefulness in explaining how generational identity and service interactions shape perceptions of trust and engagement (Mahapatra, Bhullar & Gupta, 2022:247), practically, without empirical insights into how Gen Z perceives insurance, insurance brand risk, and developing products and digital interfaces that fail to resonate with this cohort, potentially undermining financial inclusion and long-term sustainability in the sector.

Therefore, the problem that this research seeks to address can be articulated as follows:

The paradox between Gen Z's digital fluency and reluctance to engage with STI brands represents a critical knowledge gap, particularly regarding how digital customer journey experiences influence trust formation and brand engagement, and how these interactions can be optimised to bridge this divide.

1.1.3. Purpose statement

This study aims to explore and explain the paradoxical relationship between digitally fluent South African Gen Z consumers and their low levels of engagement with STI brands. It investigates how Gen Z navigates the digital customer journey in the STI sector, with particular focus on how trust, relevance, and emotional connection are formed, or disrupted, at key digital touchpoints. By adopting SET and GCT as interpretive lenses, the study seeks to uncover the underlying perceptions, values, and barriers that influence Gen Z's insurance decisions. The research is designed to provide actionable, evidence-based insights to help STI brands redesign digital strategies that resonate with this emerging consumer segment. The findings aim to inform policymakers working on youth financial inclusion and educators shaping curricula in finance and branding. The expected outcomes of this research include the identification of key trust-building mechanisms, the articulation of seven thematic engagement insights, and a set of strategic recommendations for optimising digital insurance journeys to close the engagement gap with Gen Z. Ultimately, the study aspires to support more inclusive, transparent, and engaging STI practices that are aligned with Gen Z's expectations, thereby contributing to the long-term sustainability of the insurance sector in South Africa.

1.1.4. Research questions

Hofstee (2006:85) argues that research objectives must directly address the problem statement and support the study's purpose. Accordingly, this study aims to explore how digital customer journeys can be tailored to South African Gen Z preferences to foster engagement and build trust in the STI sector.

The following secondary objectives support this primary aim:

Primary research objective:
To explore how digital customer journeys can be tailored to South African Gen Z preferences to foster engagement and build trust in the STI sector.

Secondary research objectives:
Objective 1:
To understand the paradox between Gen Z's digital fluency and their disengagement from STI digital customer journeys.

Objective 2 (merged version):
To examine how specific digital touchpoints influence Gen Z's engagement and trust formation within the STI customer journey.

Objective 3 (your original Objective 4, renumbered):
To develop evidence-based recommendations for STI brands to design digital customer journeys that align with Gen Z expectations and foster meaningful engagement and trust.

The following preliminary literature review establishes the theoretical framework for this study.

1.2. Preliminary literature review

The growing digitalisation of the financial services sector has transformed how customers engage with brands, placing increasing importance on trust, personalisation, and seamless digital experiences (Hollebeek, Srivastava & Chen, 2019:7). For STI providers in South Africa, this shift is particularly significant given Gen Z's rising market influence and their distinct digital behaviours and expectations (Conradie, 2023:23).

This literature review examines how theoretical frameworks, specifically SET and GCT, can be applied to enhance the understanding of and facilitate the design of digital customer journeys that foster engagement and brand trust among Gen Z customers.

1.2.1 The Social Exchange Theory (SET)

The SET offers a valuable framework for understanding how brand trust and engagement develop through reciprocal digital interactions between customers and brands. In the context of STI, SET posits that trust and loyalty evolve as a result of repeated, mutually beneficial exchanges (Leong & Meng, 2022:22). Leong and Meng (2022:27) further emphasise that brand trust is not established instantaneously but is cultivated through consistent positive experiences that reinforce customer perceptions of value and reliability. AlFarraj, Alalwan, Obeidat, Baabdullah, Aldmour, and Al-Haddad (2021:357) add that authentic customer engagement, particularly in digital environments, can directly influence purchase intent, aligning with SET's principles by highlighting the importance of meaningful, reciprocal interactions in building customer-brand relationships.

Sallaku and Vigolo (2022:1348) expand on this viewpoint by asserting that customers engage in brand relationships based on a rational evaluation of the perceived benefits and costs associated with the interaction. This evaluation process is central to SET, where the sustainability of a relationship hinges on the balance of rewards and costs over time. Ahmad *et al.* (2023:3) further distinguish between social and economic exchange relationships, noting that social exchanges are characterised by mutual trust and voluntary participation, whereas formal obligations often govern economic exchanges. In the digital context, this distinction underscores the importance of fostering trust through personalised and value-driven interactions to encourage customer engagement (Ntobaki & Buthelezi, 2023:11).

The application of SET in digital marketing underscores the importance of emotional and psychological rewards in fostering strong customer-brand relationships. Latif, Pérez and Sahibzada (2020:2) emphasise that customers are more likely to reciprocate positive feelings and behaviours when they perceive that brands are responsive to their individual needs and preferences. This reciprocity is particularly pertinent for Gen Z customers, who value authenticity and personalisation in their digital interactions, as noted by PWC (2024). By designing digital customer journeys that prioritise these elements, STI providers can leverage SET to build enduring trust and engagement with this demographic.

SET provides a robust theoretical foundation for gauging how reciprocal value exchanges across digital channels contribute to the development of brand trust and engagement. These insights are instrumental in guiding the design of digital customer journeys that resonate with Gen Z customers, thereby addressing the trust gap identified in the introduction of this literature review.

1.2.2 The digital customer journey intersects with brand engagement

The digital customer journey represents an integrated framework that tracks all online brand engagements across various digital touchpoints, with enhancements in AI and personalisation technologies for greater continuity and engagement (Hardcastle, Vorster & Brown, 2025:1). According to Aldi and Adisaputra (2024:66), companies must comprehend and optimise these digital exchanges to effectively boost customer engagement and foster brand trust.

The digital customer journey has seen brand engagement emerge as a critical concept, experiencing rapid development in recent scholarly research (Amitrano, Spena, & Bifulco, 2021:120). The proliferation of engagement-related terms, including customer engagement, customer brand engagement, and customer engagement behaviour, underscores its growing significance in the marketing literature (Brodie, Fehrer, Jaakkola, & Conduit, 2019:173). Within the digital customer journey, brand engagement can be understood as a psychological state that emerges from interactive and co-creative experiences between customers and a focal entity, such as a brand, within the context of service relationships (Lim, Rasul, Kumar & Ala, 2022:442).

Building on this foundation, Hollebeek *et al.* (2019:7) characterise digital customer engagement as a "motivationally driven, volitional investment of operant resources (including cognitive, emotional, behavioural, and social knowledge/skills), and operand resources (e.g. equipment) in their brand interactions." Lim and Rasul's (2022:328) notion that, from a SET perspective, brand engagement positively impacts brand trust in online services represents a foundational expectation that customers have for a brand's reliability and integrity, which reduces anxiety, particularly in online exchanges (Mumu, Saona, Mamun, & Azad, 2022:218). It reflects customers' willingness to depend on brands based on anticipated positive outcomes (Sohaib & Han, 2023:3). Specifically, in digital environments, Leite and Baptista (2022:295) and Guo, Zhang and Xia (2023:3) agree that brand trust combines cognitive elements (the belief that brands will fulfil obligations) and affective components (the perception that brands genuinely prioritise customer interests).

In exploring and understanding effective digital customer journeys to foster brand trust and engagement with Gen Z customers while addressing the paradox between this demographic's digital fluency and their hesitancy to interact with STI providers, the second theory grounding this study is generational cohort theory. This theory was developed by Karl Mannheim (1952:172, 177), who proposed that people are susceptible to events occurring during their formative years, which shape their perspectives and attitudes throughout their lives.

1.2.3 The Generational Cohort Theory (GCT)

A generation, therefore, comprises individuals born within a similar period who share a common historical location and a collective character. Huang (2021:2) emphasises that each generation experiences a unique combination of environmental factors and drivers during their formative years, leading to the development of intrinsic behavioural patterns that differentiate them from other generations.

Drawing from Howe and Strauss (1992:18), the GCT is a framework that generates insights beyond simple age segmentation. It considers how shared socio-historical events and narratives influence and shape common core attitudes, beliefs, and subsequent behaviours, including customer engagement and digital interactions among generational cohorts.

Conradie (2023:23) implies that Gen Z, having matured in the digital age, is likely to harbour expectations and behaviours regarding online interactions and brand engagement in financial services. Shared experiences of rapid technological change and global events influence these expectations and behaviours. Thach, Riewe and Camillo's (2021:2) perspective is that the GCT provides a robust framework for understanding how shared historical and social contexts shape distinct generational attitudes and behaviours. These authors emphasise that societal factors, such as the emergence of new cultural participants and the transmission of heritage, facilitate the study of generations.

This study is anchored in the GCT. The application of the GCT highlights the importance of examining the unique socio-historical context that shapes this cohort's digital journey with STI, in line with Conradie's (2023) application of the GCT (Conradie, 2023:22-23).

Applying GCT to the Gen Z cohort, born roughly between the mid-1990s and early 2010s, necessitates considering the specific circumstances that have shaped their formative experiences. Unlike the previous generations discussed (Traditionalists, Baby Boomers, Gen X, Millennials), Gen Z has come of age in a hyper-digital world, characterised by ubiquitous internet access, social media proliferation, and global connectivity from a young age (Douros, Papageorgiou, Milioris, Panagiotakopoulou & Kaldis, 2023:204). This digital native status, coupled with significant events such as the rise of social media, the COVID-19 pandemic, and, in South Africa, inequality, economic instability, and political instability, is likely to have instilled distinct values, expectations, and behaviours regarding their interactions with brands, particularly within the digital sphere of STI. Understanding these unique formative influences is crucial for analysing Gen Z's digital customer journey (Zungu & Stubbings, 2024).

Therefore, understanding Gen Z's digital customer journey for STI necessitates considering how their coming-of-age context in South Africa has shaped their online preferences and behaviours, particularly towards STI brands.

1.2.4 Enabling Trust in Short-Term Insurance

This study focuses on STI, as defined by the Financial Sector Conduct Authority (FSCA), which covers specified assets or risks for a limited period, typically renewable on a monthly or annual basis (FSCA, 2020). Common categories of STI include motor vehicle insurance, household contents insurance, and cover for portable possessions such as mobile phones, laptops, and other personal electronics (Discovery Insure, 2023; Old Mutual, 2022). These product types are highly relevant to Gen Z customers, who often prioritise flexibility, digital convenience, and value when selecting financial services (Shah, 2024).

Salam, Jahed, and Palmer (2022:54) affirm the critical role of more personalised, individualised experiences, authenticity, and the importance of engaging meaningfully with, catering to, and influencing this segment, including STI brands. However, data collected by Shah (2024), illustrate that it is evident that despite constant connectivity on their mobile devices and tablets and their reliance on social media, South African Gen Z customers are skeptical about dealing with financial matters on digital platforms, and that approximately 64% of this segment distrusts how companies use their digital data, whilst 42% admit they are uncomfortable using online banking (Lissitsa & Kol, 2019:4). This reveals a need for trustworthy digital financial tools to establish brand trust with them. Febriani (2021:10) highlights the benefits of cultivating strong brand trust, enabling STI brands to differentiate themselves from their digital-only competitors. More importantly, fostering brand trust can provide some justification for premium pricing in the future.

This literature review has demonstrated that, while the digital customer journey and brand engagement are evolving in sophistication, a persistent trust gap persists, particularly among digitally native but financially cautious South African Gen Z customers. The integration of SET and GCT provides a critical lens through which to examine the paradox of Gen Z’s digital fluency and their hesitancy toward engaging with STI brands. These insights underscore the relevance and significance of this study, which aims to explore how South African STI providers can design digital customer journeys that not only align with Gen Z’s digital expectations but also foster meaningful engagement and establish brand trust.

1.3. Delimitations and Limitations

1.3.1. Delimitations

This study is delimited to South African Gen Z consumers (individuals born between 1995 and 2010) and focuses specifically on their perceptions of short term insurance services within digital engagement contexts. Participants were recruited from major metropolitan areas in South Africa, providing a bounded and manageable setting with high digital penetration and relevance to the study's focus on digital customer journeys. This geographic focus was appropriate because urban Gen Z consumers are more likely to interact with digital insurance platforms, aligning with the study's research objectives. However, this delimitation also means that findings may not fully reflect the experiences of Gen Z individuals in rural or digitally constrained environments. The study examines perceptions of insurance services broadly, rather than comparing specific insurance providers or products, in order to focus on underlying engagement and trust mechanisms. Furthermore, the research is framed within SET and GCT, which delimit the theoretical lens used to interpret Gen Z's digital insurance experiences.

1.3.2. Limitations

As with any research, several limitations are acknowledged. First, the study relied on self reported data from semi structured interviews, which may be influenced by recall bias or social desirability. This may affect how participants frame their experiences, potentially emphasising socially acceptable views over negative perceptions. Second, the relatively small qualitative sample limits statistical generalisability, meaning the findings should be interpreted as exploratory insights rather than definitive representations of all South African Gen Z consumers. Third, the study captures perceived experiences rather than observed behaviours, which means conclusions about actual insurance adoption or engagement cannot be made with certainty. Finally, because participants were drawn from major metropolitan areas, the findings may not fully represent the experiences of Gen Z consumers in less digitally connected or economically constrained settings. These limitations suggest that findings should be interpreted as contextually grounded insights rather than universally generalisable conclusions.

1.3.3. Assumptions

This research proceeds on several key assumptions. It is assumed that participants responded honestly and provided accurate reflections of their digital insurance experiences. It is also assumed that, while the sample is not statistically representative of all South African Gen Z consumers, it provides meaningful and relevant insights into the cohort's engagement patterns within digital short term insurance contexts. The study further assumes that SET and GCT provide appropriate theoretical frameworks for interpreting how Gen Z evaluates digital insurance interactions, trust, and engagement. These assumptions support the interpretive and exploratory nature of the study.

1.3.4. Clarification of terms

For the purpose of this study, the following terms are defined:

Engagement: The cognitive, emotional, and behavioural involvement a consumer demonstrates when interacting with a brand across its touchpoints.

Digitalisation: The adoption of technology-enabled processes and platforms in service delivery, such as mobile applications, online claims systems, and artificial intelligence-driven customer support.

Digital Customer Experience (DCX): The overall quality of a customer's interactions with a brand's digital platforms, including usability, responsiveness, design, emotional engagement, and trust. In this study, it refers to how South African Gen Z consumers perceive and evaluate digital STI touchpoints.

Digital Customer Journey: The sequence of digital interactions a customer has with a brand across different stages, from initial awareness and consideration to purchase and post purchase engagement.

Generation Z (Gen Z): Individuals born between 1995 and 2010, often characterised as digital natives with distinct values and consumption behaviours.

Short Term Insurance (STI) services: Products and services offered by short-term insurance brands to mitigate financial risks, including, but not limited to vehicle, device (mobile phones and laptops), home contents and buildings cover.

Trust: Refers to the consumer's confident expectation that a brand will act reliably, transparently, and in their best interest, particularly in situations involving uncertainty or perceived risk.

1.4. Research methodology

This study adopted a qualitative, exploratory design situated within the interpretivist paradigm. The interpretivist orientation was considered appropriate because the research aimed to capture Gen Z's subjective experiences and perceptions of insurance services, rather than to measure variables statistically (Patel, 2015). A qualitative approach enables in-depth exploration, nuance, and contextual sensitivity in understanding how participants construct meaning around complex financial services. This approach was selected because it enabled access to Gen Z participants, the study's target cohort, through the researcher's personal and professional networks, providing a relevant and accessible participant pool. Participants were recruited using purposive and referral sampling, whereby individuals who met the inclusion criteria were identified through existing contacts and subsequently referred additional eligible participants. This method ensured that participants possessed direct experience with short term insurance and digital touchpoints, aligning with the study's research objectives while maintaining feasibility within the study's scope. This non-probability sampling method was chosen to ensure that only individuals who fit the study's generational profile (born between 1995 and 2010) were included. The final sample comprised a sufficient number of participants to achieve data saturation, where no new themes emerged from additional interviews.

Data were collected through semi-structured interviews, which allowed for consistent guidance while also allowing participants to elaborate on issues of personal relevance. Interviews focused on participants' perceptions of insurance services, their experiences with digital platforms, and their views on the accessibility, affordability, and relevance of insurance products.

Data analysis followed thematic analysis as outlined by Braun and Clarke (2019:592), a widely used method for identifying and interpreting patterns across qualitative datasets. The process involved transcription, coding, and theme development, assisted by qualitative data analysis software (ATLAS.ti). The analysis was guided by the theoretical frameworks underpinning the study (namely, SET and GCT, ensuring that findings were interpreted through both service interaction and generational lenses.

Ethical clearance for the study was obtained from the institution's Research Ethics Committee. Participants were provided with information sheets and asked to sign informed consent forms before participating. Confidentiality and anonymity were maintained through the use of pseudonyms and secure data storage practices.

1.5. Ethical considerations

Some ethical considerations that the researcher addressed include, as suggested by Foss and Waters (2025:218) and the IIE Ethics handbook:

1) The respect of persons entails treating individuals as anonymous agents with decision-making and reasoning capabilities, and those with limitations in that respect should be afforded protection. It also precludes requiring that research participants give fully informed consent to participate voluntarily in the study. For this study, prospective participants will be required to provide written consent in the form of a signed and dated electronic agreement.
2) Beneficence pertains to the treatment of participants and dictates that the researcher maximises the benefits of participation in the study while minimising potential harm. In short, the researcher is committed to not inflicting any harm on the study participants. In this study, participants will indicate whether they prefer to be interviewed electronically or in person. They will also provide the researcher with the dates and times most suited to their own personal schedule, which the researcher undertakes to adhere to.
3) The researcher must emphasise that participation is entirely voluntary, and there will be no negative consequences for declining or withdrawing from the interview process. The participant may withdraw at any point in the research process.

4) Participants will be assured that their data and personal information will remain confidential and anonymous in all research outputs. In alignment with South Africa's Protection of Personal Information Act (POPIA), Act No. 4 of 2013, and similar to the UK's Data Protection Act, strict data-handling procedures will be followed (Foss & Waters, 2025:224). Personal data will be securely stored on password-protected devices and cloud platforms such as OneDrive, with access limited to the principal researcher. In line with POPIA Section 14, recordings will be deleted after transcription has been verified. Participants will be fully informed of data usage, storage, and their right to withdraw at any stage (Foss & Waters, 2025:224).

1.6. Anticipated Contributions of the Research

This study is significant at the theoretical, methodological, and practical levels, and anticipates contributions that extend knowledge and practice in the South African insurance sector.

The research contributes to the literature on consumer behaviour in financial services by applying SET and GCT to the South African insurance context. While SET has been widely used to explore service quality and consumer trust (Bitner, 1990:71; Parasuraman, Zeithaml, & Berry, 1988:17), its application to digital-first brand engagements with Gen Z remains limited. Similarly, GCT has often been applied to generational comparisons (Mannheim, 1952:165), but rarely to insurance consumption in emerging markets. This study, therefore, offers fresh theoretical insights into how generational identity, brand engagement, and digital customer journeys intersect to shape perceptions of trust and value.

Methodologically, the study responds to the predominance of quantitative surveys and market reports in South African insurance research. By adopting a qualitative, exploratory design and conducting semi-structured interviews with Gen Z consumers, the research provides depth and nuance that are often lacking in numerical surveys. The use of thematic analysis guided by SET and GCT demonstrates how interpretive methods can be effectively applied to consumer research in a localised, emerging market context.

Practically, the study offers actionable insights for STI brands, policymakers, and educators. For STI brands, the findings highlight gaps between existing digital offerings and Gen Z's expectations, particularly in relation to trust, transparency, and engagement across digital touchpoints. For policymakers, the research contributes to strategies that promote financial inclusion and address the insurance protection gap among youth. For educators, the study provides empirical material that can enrich curricula in commerce and financial services, ensuring graduates are equipped to understand and respond to emerging consumer behaviours.

The significance of this study lies not only in addressing a critical knowledge gap but also in offering integrated theoretical, methodological, and practical contributions. By focusing on Gen Z, the research ensures relevance to the future sustainability of the insurance industry while advancing academic debates on social exchange and engagement, digital customer experiences (DCX), and generational behaviour.

1.7. Proposed chapter outline

This study adopts a traditional organisational structure ensuring a logical flow, coherence, and academic rigour across its chapters.

Chapter 1 (Introduction) establishes the research context by presenting the background, problem statement, purpose, and objectives. It frames the study within the South African insurance sector, with a specific focus on Gen Z's expectations of the digital customer journey in STI.

Chapter 2 (Literature Review) builds on this foundation by conceptualising DCX, brand engagement, brand trust, and Gen Z consumer behaviour. It critically engages with both global and local literature, examining insurance engagement models, trust-building strategies, and trends in customer acquisition and retention. The chapter also discusses the theoretical lenses underpinning the study, emphasising GCT and SET and highlighting their application to insurance engagement and brand trust building.

Chapter 3 (Research Methodology) details the qualitative, exploratory design, outlining the sampling strategy, data collection via semi-structured interviews, the thematic analysis process, and the ethical principles guiding the study.

Chapter 4 (Findings and Discussion) presents the thematic results of the data analysis, linking them to the reviewed literature and theoretical framework to provide a coherent narrative of Gen Z's perceptions and experiences of insurance services.

Finally, Chapter 5 (Conclusions and Recommendations) synthesises the findings by revisiting the research objectives and problem statement. It presents the study's conclusions regarding how Gen Z customers experience and evaluate digital customer journeys with STI brands. The chapter also outlines the study's theoretical, methodological, and practical contributions and offers recommendations for leveraging digital touchpoints to strengthen brand trust and engagement among South African Gen Z consumers. It concludes by suggesting avenues for future research, including cross-generational studies and quantitative extensions, thereby ensuring the study's relevance to both academia and industry stakeholders.

1.8. Conclusion

This chapter introduces the study by contextualising the South African STI sector and outlining the growing significance of Gen Z as a distinct consumer segment with specific digital expectations. The research problem was defined as a limited understanding of Gen Z's perceptions of insurance services, particularly regarding digitalisation, trust, and value-for-money. In response, the chapter presented the study's aim, objectives, and research questions, while also clarifying its delimitations, limitations, and assumptions. The study's significance and anticipated contributions were highlighted, underscoring its relevance to theory, methodology, and practice. Finally, the chapter outlined the dissertation's organisational structure, ensuring coherence and logical progression across subsequent chapters.

The next chapter, the Literature Review, builds on this foundation by providing a critical exploration of the concepts underpinning the study, including DCX, brand engagement, brand trust, and Gen Z consumer behaviour. It situates these within both global and South African contexts, while also identifying the gaps in existing scholarship that this study addresses.

Chapter 2: Literature Review

2.1. Introduction

The purpose of this literature review is to establish the theoretical, empirical, and contextual foundations of the study by examining existing research on Gen Z's digital behaviours, the transformation of insurance through technology, and the role of trust and engagement in shaping consumer-brand relationships. The review not only structures prior scholarship but also critically evaluates its assumptions, methodologies, and applicability to the South African STI sector.

The chapter is structured thematically to ensure logical flow and coherence. The study begins with an exploration of the DCX, which frames its focus on customer journeys and brand engagement. It then considers Gen Z consumer behaviour, highlighting both global perspectives and South African realities. The third theme examines the digital transformation of the insurance industry, reviewing global fintech and insurtech trends alongside local developments. Attention then shifts to brand trust and engagement in digital insurance, where conflicting findings and contextual limitations are evaluated. To provide a theoretical anchor, the chapter discusses SET and GCT, noting their strengths and weaknesses in explaining Gen Z's experiences with digital service environments.

Finally, the chapter concludes with a synthesis and identification of knowledge gaps, explicitly linking them to the study's research objectives. This ensures that the review not only covers existing work but also provides a clear rationale for the present research, addressing gaps in the understanding of how South African Gen Z consumers experience and evaluate digital customer journeys in STI.

2.2. Conceptualising the Digital Customer Experience (DCX)

The DCX has become a central construct in marketing and service literature, broadly defined as the sum of interactions that customers have with a brand across digital touchpoints (Hoyer, Kroschke, Schmitt, Kraume & Shankar, 2020:60). In financial services, DCX extends beyond transactional efficiency to include perceptions of trust, transparency, and relational value (Kandil, Dessart, Standaert & Bosma, 2024:31). For Gen Z, who are digital natives, these expectations are amplified by their reliance on mobile-first platforms, preference for immediacy, and demand for seamless, personalised engagement (Djafarova & Bowes, 2021:3).

Global studies have demonstrated that well-designed digital customer journeys can significantly enhance customer satisfaction and loyalty (Sheth, Jain, & Ambika, 2023:4; Luo, Hu, & Law, 2024:3). However, the literature also reveals inconsistencies. For instance, while some authors emphasise technological convenience as the primary driver of engagement (Kacprzak & Hensel, 2023:1), others argue that digital trust and emotional connection remain decisive in shaping consumer-brand relationships (Kaur, Paruthi, Islam & Hollebeek, 2020, 2). These divergences suggest that DCX cannot be reduced to usability metrics alone; it requires a holistic view that integrates both functional and relational dimensions.

In the insurance sector, DCX plays a particularly critical role due to the intangible and high-risk nature of the products. Trust is foundational, as consumers are asked to commit financially to services that provide delayed or conditional benefits (Mumu *et al.,* 2022:220). Recent studies highlight how digitalisation has shifted insurance customer journeys from agent-based to hybrid or fully digital models, often relying on self-service platforms and AI-driven claims processing (Gomber, Koch & Siering, 2022:493; OECD, 2023). Yet, despite these innovations, research indicates that younger consumers remain sceptical about insurance brands, perceiving them as opaque and unresponsive (Accenture, 2022). This tension highlights the need for strategies that extend beyond the digitisation of processes to foster meaningful engagement and transparent communication.

Notably, much of the existing DCX literature suffers from methodological limitations. Many studies employ survey-based designs with large but superficial datasets, which capture broad trends but often overlook the depth of lived experience (Sheth *et al*., 2023:2). Others are contextually narrow, focused on developed economies where infrastructure, affordability, and regulatory frameworks differ substantially from those in South Africa (Gomber *et al*., 2022:496). These constraints highlight a key research gap: there is a limited empirical body of work on how African Gen Z consumers navigate and interpret digital customer journeys in insurance, specifically, despite their growing economic relevance.

While global literature demonstrates the importance of DCX for consumer loyalty and trust, its explanatory power remains limited in contexts characterised by inequality, institutional mistrust, and uneven digital access. Most studies assume stable infrastructure and financially empowered users, conditions that do not consistently reflect the South African reality. This limitation directly relates to the study's objective of exploring how South African Gen Z consumers interpret and experience digital STI journeys, rather than assuming digital engagement translates automatically into trust.

2.3. Generation Z consumer behaviour

Gen Z (born between 1995 and 2010) is widely regarded as the first fully digital-native generation, having grown up in an environment of ubiquitous connectivity, smartphones, and social media (Deloitte, 2025). This digital immersion shapes their expectations for speed, convenience, transparency, and personalisation in brand interactions (ICSC, 2023). Studies further suggest that Gen Z consumers value authenticity and social responsibility, preferring brands that demonstrate ethical practices and inclusivity (Santer, Manago & Bleisch, 2023:81). Existing research often presents Gen Z as a monolithic group, leading to overgeneralised claims about their preferences. Much of the literature is based on developed economies, with limited empirical scrutiny in emerging contexts like South Africa. Moreover, many studies rely on cross-sectional surveys, lacking longitudinal insights into how Gen Z behaviours evolve or adapt in response to economic constraints. This limits the explanatory power of current models in contexts marked by inequality, digital divides, and financial exclusion. In the financial services context, including insurance, these preferences translate into demand for seamless digital journeys, accessible information, and trust-based relationships (Gupta & Khan, 2024:2).

While these findings have gained influence, closer scrutiny reveals significant limitations. Much of the literature on Gen Z is survey-based and cross-sectional, capturing consumer attitudes at a single point in time (Lissitsa & Kol, 2019:4). Such designs overlook how behaviours evolve as Gen Z transitions from student life to full economic participation, particularly in long-term financial commitments such as insurance. This raises questions about the reliability of findings that portray Gen Z as a homogeneous group.

In addition, existing research is predominantly Western-centric. Studies conducted in Europe, North America, and Asia dominate the discourse, while African contexts remain underexplored (Djafarova & Bowes, 2021:4). Gen Z consumers face significant structural challenges, including high youth unemployment, income inequality, and limited financial literacy (StatsSA, 2022). These conditions mediate their financial decision-making and cannot be fully understood through models developed in wealthier economies. This contextual bias points to the need for research that situates Gen Z behaviours within South Africa's socio-economic realities.

Another contradiction in the literature lies in trust and data-sharing behaviours. On one hand, studies show that Gen Z is more willing than previous generations to share personal data in exchange for customised services (Deloitte, 2025). On the other hand, post-pandemic studies highlight growing scepticism, with concerns about data misuse, fraud, and digital privacy eroding trust, particularly in the financial sector (Accenture, 2022; Kaur *et al.,* 2022:3). This inconsistency suggests that digital fluency does not automatically equate to digital trust.

Recent research also challenges assumptions about Gen Z's financial behaviour. While often portrayed as enthusiastic adopters of new technologies, Gen Z is also a cautious spender, prioritising affordability and flexibility in financial products (Gupta & Khan, 2024:1; Deloitte, 2023). In South Africa, where many young adults experience economic precarity, this caution is likely to translate into delayed insurance adoption unless value-for-money is made transparent.

The literature positions Gen Z as digitally confident, socially conscious, and demanding of seamless online experiences. However, methodological weaknesses, geographical biases, and contradictory findings complicate this portrayal. For South Africa, the limited empirical base leaves unanswered questions about how Gen Z perceives and engages with digital insurance services. These limitations highlight a critical gap in understanding how South African Gen Z consumers navigate complex financial services such as STI, reinforcing the need for contextually grounded research aligned with the study's objective of examining trust and engagement across digital insurance journeys.

2.4. Contextualising the South African Gen Z Landscape: A Critical Comparative Perspective

While global studies on Gen Z provide a broad understanding of digital behaviours and consumer expectations, they often fall short in capturing the unique socio-economic realities of emerging markets. In South Africa, where deep-seated inequalities, digital divides, and limited financial inclusion persist, consumer engagement with STI brands must be understood within a highly localised context. This section critically integrates South African-specific literature on Gen Z, financial literacy, and digital access to enrich the contextual grounding of this study.

Recent work by Axcell and Ellis (2023:185) highlights that Gen Z students in South Africa approach branded mobile apps with cautious optimism. While digital tools are seen as convenient, their uptake is mediated by concerns about data privacy, app functionality, and brand trust, dynamics that are often oversimplified in global models. Similarly, Duffett and Maraule (2024) demonstrate that seemingly minor interface elements, such as emoji use in digital marketing, can significantly affect Gen Z's emotional engagement and trust in South African contexts, where cultural signalling plays a larger role in brand interpretation.

Tinonetsana, Rawjee, and Govender (2025) underscore the powerful influence of peer validation through electronic word of mouth (eWOM), which often outweighs formal brand messaging in building trust among local Gen Z consumers. This finding is especially relevant in a market where institutional distrust remains high.

The issue of financial literacy further complicates this landscape. While global studies often assume a baseline of financial competence, South African research indicates substantial deficits. Ngwenya and Chetty (2024) reveal that while Gen Z may be digitally fluent, they often lack the financial understanding required to interpret insurance products confidently. This reinforces the idea that digital access alone does not guarantee meaningful engagement, a nuance absent in many global studies.

Furthermore, the digital divide in South Africa continues to shape Gen Z's experience with online services. While smartphone penetration is high, reliable internet access, data affordability, and digital literacy remain uneven, especially outside urban centres. This contrasts sharply with assumptions in Western literature that presume consistent connectivity and infrastructure. Without acknowledging these structural barriers, strategies derived from global models risk misalignment when applied in the South African STI context.

Integrating South African literature not only addresses a critical gap but also challenges the dominant global narrative that treats Gen Z as a homogeneous digital elite. A more grounded, context-sensitive approach reveals that trust, engagement, and digital behaviour are deeply entangled with local socio-economic realities. This reinforces the need for STI brands to localise their digital strategies, both technologically and culturally, to effectively engage South African Gen Z consumers.

2.5. Digital transformation in insurance

The insurance industry has undergone a significant digital transformation over the past decade, driven by advances in fintech and insurtech, as well as shifting consumer expectations (Gomber *et al.,* 2022:498). This transformation includes innovations such as mobile-first engagement platforms, AI-powered claims processing, usage-based insurance (UBI), and virtual customer service agents (PwC, 2020). Digitalisation has redefined how insurers interact with customers through digital channels, enabling the development of personalised products, streamlined processes, and faster decision-making (Christofilou & Chatzara, 2019:56). For younger consumers, particularly those in Gen Z, these innovations align with their expectations of convenience, transparency, and immediacy in service interactions (Accenture, 2022).

In the South African context, digital transformation is advancing but remains uneven. Mobile penetration is high, and digital financial services are expanding rapidly, particularly through mobile banking and payment systems (GSMA, 2022). However, insurance adoption lags, with penetration rates below the global average and persistent scepticism about insurers' reliability (Deloitte, 2023). Insurtech firms, such as Naked Insurance and Pineapple, have begun addressing these challenges by leveraging digital platforms to provide flexible, transparent, and user-friendly services tailored to younger markets (PwC, 2020). These examples illustrate how digitalisation is not only a technological shift but also a strategic response to trust deficits within the sector.

While digitalisation has created opportunities, the literature also highlights challenges. Studies show that digital insurance innovations often prioritise efficiency over relational engagement, potentially alienating consumers who seek personal connection and reassurance (Christofilou & Chatzara, 2019:59; OECD, 2023). Moreover, reliance on advanced technologies raises questions of accessibility and equity. In South Africa, where socio-economic disparities shape access to devices and stable internet, digitalisation risks excluding vulnerable groups (StatsSA, 2022). This underscores that digital transformation in STI must be evaluated not only in terms of technological innovation but also in terms of its inclusivity and alignment with diverse consumer realities.

From a methodological perspective, much of the research on digital STI transformation is case-based or industry-reported (PwC, 2020; Accenture, 2022). While these provide valuable insights, they often lack independent, critical scrutiny and tend to be skewed towards corporate perspectives. Few academic studies have examined how end users experience digital STIs, particularly among young people in emerging economies. This creates a gap in understanding how consumers interpret and navigate these changes, beyond the narratives promoted by industry stakeholders.

Digital transformation is reshaping the STI sector globally, including in South Africa, offering opportunities for greater efficiency, personalisation, and enhanced customer engagement. However, challenges related to trust, accessibility, and inclusivity persist, particularly in contexts marked by inequality. While the digital transformation offers opportunities for efficiency and personalisation, existing literature largely reflects institutional and technological perspectives rather than consumer lived experiences. This creates a disconnect between how digital insurance is designed and how it is actually experienced by Gen Z users. Addressing this gap is essential to fulfilling the study's objective of understanding how digital STI journeys are perceived, trusted, and navigated by South African Gen Z consumers.

2.6. Trust and engagement in digital insurance

Trust has long been recognised as a cornerstone of customer-brand relationships in financial services, given the high-risk and intangible nature of products such as STI (Christofilou & Chatzara, 2019:51). In digital contexts, trust extends beyond brand reputation to include perceptions of data security, transparency, responsiveness, and fairness. For Gen Z, trust is closely tied to digital engagement: they are more likely to interact with brands that offer personalised, seamless, and transparent experiences (Djafarova & Bowes, 2021:4).

Engagement in STI is often conceptualised as multi-dimensional, encompassing cognitive, emotional, and behavioural components (Lim *et al*., 2022:444). Digital channels enable new forms of engagement, such as mobile apps that offer usage-based insurance, gamified health-tracking incentives, or interactive claim dashboards (Gomber *et al.,* 2022:494). These innovations align with Gen Z's demand for interactive and participatory experiences, potentially strengthening brand relationships.

However, the literature presents contradictory findings regarding digital trust and engagement. Some studies argue that Gen Z consumers are willing to share personal data in exchange for customised services, suggesting that personalisation fosters trust and deeper engagement (ICSC, 2023). Others caution that privacy concerns and cybersecurity risks create persistent scepticism, particularly in finance and STI sectors (Accenture, 2022; Kaur *et al.,* 2022). This tension suggests that while digital engagement tools may increase interaction, they do not automatically generate trust without robust assurances of data protection and adherence to ethical practices.

From a South African perspective, trust deficits in STIs are longstanding. Studies show that many consumers perceive insurers as opaque, slow to pay claims, and profit-driven rather than customer-centric (PwC, 2020; Deloitte, 2023). While insurtech firms such as Naked Insurance and Pineapple are attempting to rebuild trust through transparent pricing models and customer-first strategies, adoption among younger consumers remains tentative (GSMA, 2022). These examples demonstrate that trust-building in digital STI requires more than technological efficiency; it necessitates cultural shifts toward openness, reliability, and inclusivity.

Methodologically, much of the research on trust and engagement in digital STI relies on quantitative surveys or industry reports, which provide breadth but often lack depth in capturing lived experiences (Luo, Hu, & Law, 2024:6). Few qualitative studies have explored how young consumers interpret trust signals in digital environments, and even fewer have focused on African or South African contexts. This creates a significant research gap, particularly given the socio-economic realities of South African Gen Z, who face financial insecurity, digital divides, and lower STI uptake rates (StatsSA, 2022).

Trust and engagement are central to the success of digital short-term insurance but remain contested in the literature. While digital innovations promise greater interaction, contradictory evidence and methodological weaknesses raise doubts about their effectiveness in building long-term trust. For South Africa, where STI brands face entrenched credibility challenges, understanding how Gen Z perceives and negotiates digital engagement is crucial. This gap is particularly significant in South Africa, where digital engagement does not automatically translate into trust, reinforcing the need for qualitative investigation into how Gen Z evaluates digital STI interactions across different journey phases.

2.7. Theoretical frameworks

This study draws on two complementary theoretical frameworks: SET and GCT. Together, these frameworks provide the conceptual foundation for analysing how Gen Z perceives and engages with digital STI services in South Africa. They are used not only to interpret consumer behaviour but also to identify gaps where existing theories fall short in explaining the unique dynamics of this study's context. However, neither framework fully accounts for the combined influence of digital transformation, generational identity, and structural inequality in emerging markets. This study therefore integrates SET and GCT within the specific context of South African STI to address these limitations and better explain Gen Z's digital engagement paradox.

2.7.1. Social Exchange Theory (SET)

SET explains how individuals assess the value of brand interactions by weighing perceived costs, such as time, risk, and cognitive effort, against perceived benefits, including rewards, satisfaction, convenience, and trust. Studies such as those by Bakshi, Gupta and Gupta (2021:229) demonstrate how motivations, including altruism and economic incentives, influence digital behaviours, such as online review posting. However, such studies often neglect longer-term outcomes, such as loyalty or sustained engagement. Terra and Casais (2021:1) further stress the importance of emotional and social touchpoints, warning that their absence can undermine trust formation in online exchanges.

SET is particularly relevant to the STI sector, where services are intangible, high-stakes, and future-oriented. Consumers do not experience immediate tangible benefits; instead, trust in the engagement, whether it involves signing a policy, submitting a claim, or receiving customer support, becomes the basis for satisfaction and loyalty. Research indicates that when digital service interactions are perceived as reliable, transparent, and responsive, they foster trust and promote long-term engagement (Gomber *et al.,* 2022:497). Conversely, when they are opaque or unresponsive, they amplify scepticism, especially among younger consumers (Accenture, 2022).

To analyse customer-brand relationships through SET, this study draws on four interrelated constructs presented in Figure 2.1.

SOCIAL EXCHANGE THEORY FRAMEWORK APPLICATION IN CUSTOMER-BRAND RELATIONSHIPS

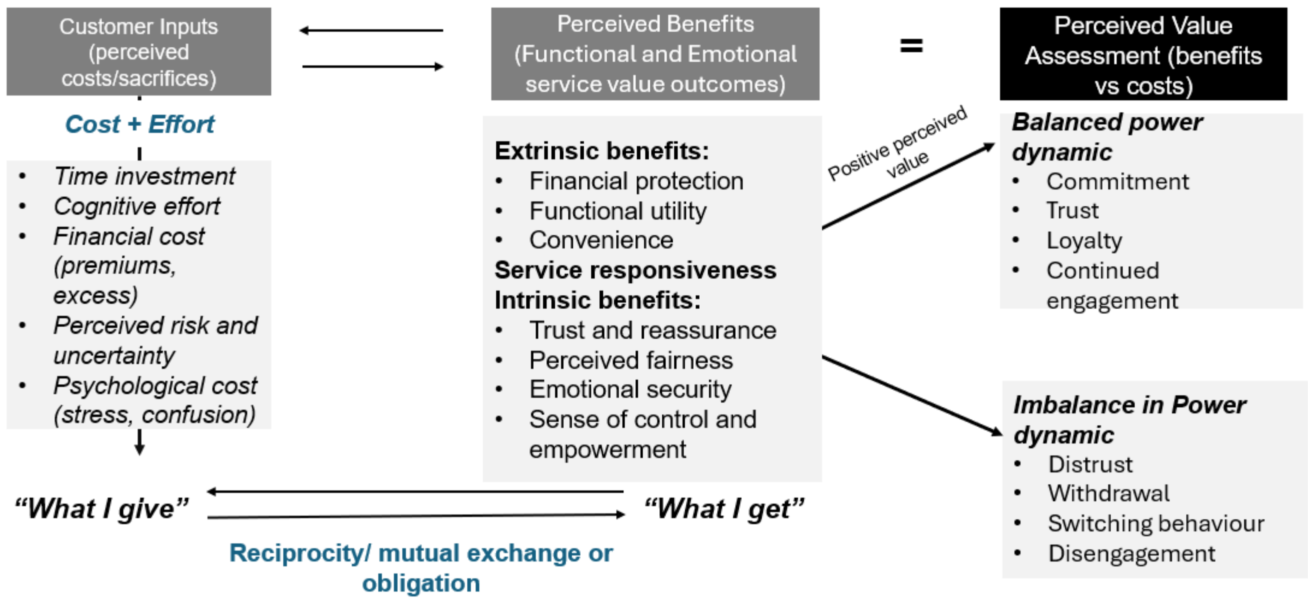


Figure 2.1. SET Framework application in Customer-Brand relationships adapted from Blau (1964); Homans (1958); Cropanzano & Mitchell (2005); Morgan & Hunt (1994)

Cost and effort are the customer's inputs in a digital interaction, such as time, privacy risk, emotional energy, or financial cost, that shape perceptions of fairness. When these costs feel excessive, disengagement often follows (Littlewood, Bick & Neale Penman, 2023:298; Farhana, 2021:192).

Perceived value and benefits reflect customers' calculation of what they gain in return, including intrinsic rewards (e.g., satisfaction, recognition) and extrinsic ones (e.g., convenience, personalisation). Reducing friction through tailored services boosts perceived value, while impersonal or one-sided exchanges erode trust (Van Tonder & Petzer, 2018:8; Urbonavičius, Degutis, Zimaitis, Kaduskeviciute & Skare, 2021:78).

Derived benefits and reciprocity capture perceptions of mutuality, whether brands match customer effort with responsiveness. Positive reciprocity fosters fairness, loyalty, and trust, while imbalances, such as data misuse, undermine relationships (Cropanzano & Mitchell, 2005:875; Demmers, Weltevreden & van Dolen, 2020:56).

Relational outputs are the cumulative results of exchanges, typically expressed as trust, engagement and loyalty (Hunt & Morgan, 1994:25). Trust both initiates and results from consistent interactions that lower perceived risk (Farhana, 2021:192). Yet, in digital STI, limited human contact can hinder affective trust, challenging SET's assumption of natural emotional bonds (Demmers *et al.,* 2020:55; Terra & Casais, 2021:2).

Together, these constructs offer a relational lens for understanding how trust, engagement and loyalty emerge in digital STI environments, positioning SET as a richer alternative to mechanistic adoption models.

Critically, however, SET has limitations when applied to digital-native consumers. Early iterations were transactional**,** focusing primarily on efficiency and outcomes, while underplaying relational and emotional dimensions such as trust, reassurance, and empowerment (Weissapfel, 2023:71). Furthermore, much of the SET literature is Western-centric, assuming stable institutional trust and reliable infrastructure, which are not always present in South Africa. Here, systemic inequalities, load-shedding, and affordability issues disrupt digital access, complicating the quality of service and brand engagement (StatsSA, 2022). This makes SET a valuable but incomplete lens, requiring adaptation to local realities.

2.7.2. Generational Cohort Theory (GCT)

GCT posits that individuals born within the same historical period develop enduring values and behavioural tendencies shaped by shared socio-cultural and technological events (Treľová, Kačmariková & Hlásny, 2023:257). These formative experiences, ranging from economic crises and technological revolutions to global pandemics, establish what are known as cohort effects, which continue to influence how individuals engage with brands, adopt technologies, and build brand relationships throughout their lives (Ivanova, Flores-Zamora, Khelladi & Ivanaj, 2019:1163).

Gen Z, born between the mid-1990s and early 2010s, is distinguished by its immersion in digital technologies, exposure to globalisation, and heightened social awareness (ICSC, 2023; Deloitte, 2025). In consumer contexts, this has been associated with expectations of personalisation, authenticity, speed, and transparency (Santer *et al.,* 2023:82).

Gen Z's formative experiences are shaped by global connectivity, technological immersion, economic volatility and the digital transformation of service provision. This has led to ambivalence: while they are adept at navigating digital tools, they are also cautious spenders, reluctant to commit to long-term financial products without clear value for money (Gupta & Khan, 2024:4; Deloitte, 2023). Ganapathy's (2025:255) study reveals that while digital-first tools theoretically enable engagement, low financial literacy, product complexity, and lack of personalised, educational content create barriers to STI uptake.

GCT has been criticised for overgeneralisation. Grouping individuals into cohorts risks neglecting intra-generational diversity (Mahapatra *et al.,* 2022:251). In South Africa, Gen Z spans vastly different lived realities: some are urban, affluent, and globally connected, while others face unemployment, limited digital access, and financial exclusion (StatsSA, 2022). A one-size-fits-all portrayal of Gen Z, therefore, oversimplifies the complex interplay of socio-economic, cultural, and historical factors that shape their STI behaviours.

2.7.3. Mapping the digital insurance journey: phases and critical touchpoints

Hardcastle *et al.* (2025:185) frame the digital STI journey into four phases: Discovery, Consideration, Conversion, and Loyalty. Each phase offers unique opportunities for understanding Gen Z's behaviour through the integrated lens of SET and GCT.

- ***Discovery:*** Gen Z's first interactions with STI brands often occur via search engines, social media, or influencer content (Hardcastle *et al.*, 2025:185). Recognition and perceived cultural relevance are key drivers of initial interest (Thangavel, Pathak & Chandra, 2022:6). Digital formats like memes, when used authentically, can enhance emotional engagement and perceived relatability (Vasile, Mototo & Chuchu, 2021:32). Similarly, the use of emojis in brand communication has been found to positively impact trust and engagement among South African Gen Z (Duffett & Maraule, 2024:609). These informal, humorous, or visually expressive tools reflect Gen Z's digital communication norms and signal brand accessibility and inclusivity (Vasile *et al*., 2021:32).

- ***Consideration:*** Here, Gen Z actively compares offerings, prioritising platforms that provide quick access to accurate information, transparent quoting, and a frictionless digital experience. Many willingly accept privacy trade-offs to access faster results, indicating a high sensitivity to convenience and cognitive load (Hardcastle *et al.,* 2025:184). At this stage, the brand's credibility, transparency, and alignment with personal values are evaluated. Trust-building is essential, with peer reviews and eWOM playing a vital role for both brands and customers (Tinonetsana *et al*., 2025:49).
- ***Conversion:*** The purchase or onboarding phase is likely to result in decision fatigue and a false sense of control among Gen Z customers, who are overwhelmed by options, fine print, and risk (Hardcastle *et al*., 2025:185). At this critical point, human intervention becomes vital. Responsive brokers or agents can reintroduce clarity and trust, particularly in emotionally or financially significant transactions (Wallace, 2024:56). Potentially engaging known, trusted advisors to Gen Z (Seemiller & Grace, 2016:89) and their parents may present opportunities for optimisation.
- ***Loyalty:*** Post-purchase interactions, such as claims handling and personalised communication, reinforce ongoing trust and advocacy. In a context of low brand trust, Gen Z expects not just convenience but transparency, fairness, and social responsibility (Trevino, 2018:36-37; Müller, 2021).

Adapted for Gen Z consumers, this model (Figure 2.2) maps key digital touchpoints from awareness to post-claim reflection, contextualising expectations across the journey.

Figure 2.1.: Digital Customer Journey Stages in Short-Term Insurance

Gen Z’s brand engagement strongly influences satisfaction and loyalty in digital financial services (Syahwiati & Sihotang, 2024:491). Yet, despite STI brands adopting digital-first strategies, Gen Z remains primarily indifferent to STI products due to complexity, limited understanding, and a lack of tailored content (Ganapathy, 2025:260). This gap reflects not apathy but unmet expectations around value, agency, and reciprocity (Cropanzano & Mitchell, 2005:876; Tinonetsana *et al.*, 2025:49).

In South Africa, these challenges are intensified by structural factors such as youth unemployment, digital inequality, and institutional mistrust (Ngwenya & Chetty, 2024:308; Du Plessis, 2023:2). The next section situates this paradox within the local STI sector to examine its implications for digital trust-building among South African Gen Z consumers.

2.7.4. Convergence and divergence of frameworks

SET and GCT converge in acknowledging the role of context in shaping consumer behaviour, yet they diverge markedly in their analytical scope and assumptions. SET offers a micro-level lens, focusing on the situational dynamics of individual exchanges, trust, reciprocity, and perceived value, within service encounters (Ahmad *et al.*, 2023:3; Cropanzano & Mitchell, 2005:875). GCT, conversely, adopts a macro-level orientation, attributing consumer attitudes and behaviours to the formative influence of socio-historical events shared within a generational cohort (Mannheim, 1952:166; Thach *et al.*, 2021:4). While this theoretical pairing allows for a multi-layered interpretation of Gen Z's engagement with digital STI, it also raises questions about its explanatory power.

SET tends to emphasise rational, transactional interpretations of trust-building, often downplaying emotional or identity-based motivations (Bakshi *et al*., 2021:229). GCT, on the other hand, risks overgeneralisation by ascribing behavioural patterns to generational identity, potentially overlooking intra-cohort diversity, especially salient in a socio-economically stratified society like South Africa (Conradie, 2023:23; Francis & Hoefel, 2018:7). This misalignment becomes particularly evident in digital STI, where trust is not merely the outcome of reciprocal digital interactions but is also shaped by broader generational values such as immediacy, transparency, and autonomy (Deloitte, 2025; Müller, 2021). For example, SET might interpret a claim submission interface in terms of cognitive load and perceived fairness, while GCT contextualises the demand for seamlessness within Gen Z's upbringing in a real-time digital ecosystem (Axcell & Ellis, 2023:185; AlFarraj *et al.,* 2021:358).

Ultimately, while both theories offer valuable insights, they operate on different conceptual planes and may produce conflicting interpretations of the same behaviour. Bridging these levels by recognising where interactional and generational influences intersect and diverge enables a more comprehensive understanding of why digital brand engagements with Gen Z succeed or fail, particularly in trust-sensitive sectors like STI (Van Tonder & Petzer, 2018:9; Zungu & Stubbings, 2024).

2.7.5. Application to the study

By integrating SET and GCT, this study addresses three key gaps in the literature. First, while existing SET research in STI has tended to emphasise transactional efficiency, this study extends the focus to relational outcomes such as trust and engagement, which are increasingly crucial in digital-first contexts (Ahmad *et al*., 2023:3; Farhana, 2021:192). Second, GCT has seldom been applied to financial services in emerging economies. This study situates it within South Africa's socio-economic realities, drawing attention to the intra-generational diversity of Gen Z (Ngwenya & Chetty, 2024; Conradie, 2023:23). Finally, by bridging levels of analysis, the combination of SET at the micro-interactional level and GCT at the macro-generational level provides a multi-layered framework for examining Gen

Z's perceptions of STI journeys, ensuring theoretical alignment with the study's broader aims and objectives (Thach *et al.*, 2021; Francis & Hoefel, 2018:7).

SET and GCT offer complementary yet imperfect frameworks for examining Gen Z's digital STI experiences. Their integration enables a nuanced analysis of how situational engagements intersect with generational dispositions, while acknowledging the contextual complexities in South Africa. This dual-theoretical grounding not only enriches the interpretation of the findings but also contributes to adapting established theories to new digital and emerging market contexts (Müller, 2021; Konecki, 2019:274).

2.8. Synthesis and Literature Gaps: Toward a Contextual and Theoretical Reframing

The reviewed literature establishes that digitalisation has profoundly reshaped consumer experiences across sectors, with financial services increasingly defined by digital touchpoints, algorithmic interfaces, and self-service platforms (Hoyer *et al.*, 2020:62). Within this digital paradigm, trust, transparency, and personalisation have emerged as decisive factors in shaping consumer–brand relationships, particularly for Gen Z (Djafarova & Bowes, 2021:8). In the STI sector, insurtech innovation has introduced promising tools for streamlined engagement, yet the literature remains heavily skewed toward industry-driven insights and Western contexts (PwC, 2020; Gomber *et al.,* 2022:497; OECD, 2023).

Despite these contributions, critical limitations persist. Much of the existing work on DCX is descriptive and prescriptive, offering generalised best-practice frameworks without interrogating how these digital strategies are interpreted or internalised by specific consumer groups. Similarly, Gen Z is often portrayed as a digitally homogenous cohort, with limited consideration of socio-economic, geographic, and cultural variables, particularly in under-researched regions such as South Africa. This global North-centric bias has resulted in a literature base that inadequately captures the lived digital realities of South African Gen Z consumers, many of whom operate within digitally fragmented, economically uncertain environments marked by legacy inequalities.

Theoretically, applications of SET and GCT tend to be static, often used to explain brand loyalty or generational segmentation retrospectively. However, these frameworks are seldom applied in combination to examine trust-building in low-trust, high-risk industries, such as STI, where engagement is often episodic, and digital experiences substitute for human interaction. The formative post-apartheid, economically precarious landscape within which South African Gen Z came of age shapes generational attitudes toward institutions, risk, and financial security that diverge significantly from assumptions in global research.

Methodologically, much of the literature relies on cross-sectional survey data or platform analytics, which lack the depth required to explore how trust and engagement are constructed through digital encounters. Very few studies adopt qualitative or phenomenological approaches that centre the consumer's voice and subjective interpretations of digital service journeys, especially in complex markets like STI.

Table 2.1.: Literature Gaps

Gap	Description
Contextual	Gen Z's digital engagement is well documented globally, but underexplored in South Africa, where socio-economic precarity and digital inequality shape behaviours.
Theoretical	SET is often used to explain mature brand relationships, not early-stage digital trust in low-trust industries like STI. GCT applications remain overly generalised.
Methodological	Existing studies are predominantly quantitative and lack depth on consumer meaning-making. Few studies employ qualitative, phenomenological approaches.
Generational	The intersection of digital literacy and financial mistrust among South African Gen Z is poorly understood, especially in a post-apartheid, low-trust institutional context.

This study responds to these multi-dimensional gaps by applying SET and GCT in a contextualised, interpretivist framework, using qualitative methods to explore how South African Gen Z consumers navigate and make meaning of their digital interactions with STI brands. These gaps directly inform the research problem and objectives by highlighting the lack of contextually grounded, qualitative insight into how South African Gen Z consumers interpret digital STI journeys and form trust through digital interactions.

2.9. Conclusion

This chapter critically examined the digital engagement behaviours of South African Gen Z customers within the STI sector, guided by SET and GCT. Together, these frameworks expose a critical paradox: while the South African STI industry has made considerable strides in digitising customer journeys (Insight Survey, 2024), Gen Z remains unconvinced, demanding not only efficiency but also fairness, transparency, emotional resonance, and personalisation (Ganapathy, 2025:258). This trust gap is not merely technological but also relational, revealing a disconnect between industry value propositions and Gen Z's lived digital expectations, underpinned by financial knowledge gaps and economic constraints (Ngwenya & Chetty, 2024:303). Existing literature, while rich, remains underdeveloped in contextualising these dynamics within the South African socio-economic landscape and the early stages of digital brand-customer relationships.

Building on these insights, the next chapter outlines the research methodology. It explains the qualitative design, sampling strategy, data collection methods, and analytical approach used to address the identified gaps, and it also details the ethical considerations underpinning the study.

Chapter 3: Research Methodology

3.1. Introduction

Bryman (2016:630) defines a research paradigm as a set of beliefs that guide how research should be conducted and how findings should be interpreted. This study is grounded in interpretivism, a paradigm that emphasises understanding how individuals construct meaning within their social contexts. Interpretivism assumes that reality is subjective, socially constructed, and shaped by individual experiences (Alharahsheh & Pius, 2020:41).

In contrast to positivism, which assumes a single, observable reality measured quantitatively, and critical realism, which acknowledges an objective reality but mediated through imperfect human perception (Du Plooy-Cilliers, Davis & Bezuidenhout, 2014:24;31), interpretivism focuses on the depth and richness of human experience. It is thus well-suited for studies exploring meaning, identity, and perception, particularly within a specific generational cohort.

The chapter is structured into several sections. The study begins by situating itself within its research paradigm and approach, before discussing the research design. The chapter then details the sampling strategy, recruitment process, and data collection methods, followed by an account of the data analysis process.

Consideration is also given to strategies to ensure quality and trustworthiness, as well as the ethical principles that govern the study. Finally, the chapter acknowledges the methodological limitations and concludes with a reflection on how the chosen methodology addresses the research objectives and gaps identified in Chapter 2.

3.2. Research philosophy and paradigm

This study is grounded in interpretivism, a paradigm that emphasises understanding how individuals construct meaning within their social contexts. Interpretivism assumes that reality is subjective, socially constructed, and shaped by individual experiences (Alharahsheh & Pius, 2020:41).

Unlike positivist approaches, which prioritise objective measurement and generalisability, interpretivism values contextual understanding, subjectivity, and depth (Lincoln & Guba, 1985:27). This orientation is particularly relevant to the present study, which seeks to explore how Gen Z consumers in South Africa perceive digital customer journeys and negotiate issues of trust and engagement with STI brands.

Interpretivism is closely aligned with constructivist epistemology, which posits that knowledge emerges through interaction between the researcher and participants, shaped by cultural, social, and historical contexts (Creswell & Poth, 2018:53). This research acknowledges that participants' experiences of digital STI are not fixed truths but context-dependent perspectives influenced by socio-economic realities, digital exposure, and generational dispositions.

By adopting this paradigm, the study utilises qualitative insights that capture the complexity of lived experiences, rather than reducing them to quantifiable variables. This finding is consistent with the study's objectives of examining the nuanced ways in which digital touchpoints influence Gen Z's perceptions of trust and engagement in South Africa's STI sector. Furthermore, this paradigm supports the use of semi-structured interviews and thematic analysis, enabling researchers to explore diverse perspectives while remaining sensitive to context.

3.2.1. Ontological assumptions

Ontology concerns the nature of reality. This study adopts a relativist ontology, recognising that multiple realities exist and are constructed through individual experiences (Pessu, 2019:39). Gen Z participants are unlikely to perceive a uniform digital customer journey; instead, their interpretations of digital interactions and trust formation are shaped by personal, cultural, and socio-economic contexts. This ontological position aligns with interpretivism, which assumes that reality is subjective and constructed through lived experience.

3.2.2. Epistemological assumptions

Epistemology addresses how knowledge is generated and understood. In this study, knowledge is co-constructed through interaction between the researcher and participants, as well as interpreted in relation to existing academic literature (Mbhiza, 2024:8; Creswell & Poth, 2018:53). Semi structured interviews enable participants to articulate their lived digital STI experiences, while literature reviewed in Chapter 2 provides theoretical context. This constructivist epistemology recognises knowledge as context dependent and shaped through interpretation rather than objective measurement.

3.2.3. Axiological position

Axiology considers the role of values in research. This study acknowledges its value laden nature and adopts a reflexive stance to ensure transparency and minimise bias (Du Plooy-Cilliers *et al*., 2014:24; Braun & Clarke, 2019:14). Reflexivity was maintained through reflective journaling, careful interview conduct, and grounding interpretations in participant narratives rather than researcher assumptions. This ensures that findings reflect participants' lived experiences and perspectives.

3.3. Research approach

This study adopts a qualitative, inductive research approach, which is most appropriate when the objective is to explore experiences, perceptions, and meanings rather than to test predefined hypotheses or establish causal relationships (Creswell & Poth, 2018:22; Saunders & Lewis, 2018:111). Inductive reasoning allows theory and conceptual insight to emerge from participants' lived experiences, rather than imposing predetermined assumptions. This approach enables the in-depth investigation of complex, context dependent social phenomena, particularly when they are underexplored in existing literature (Flick, 2024:36). In this study, the aim is to understand how South African Gen Z consumers interpret and engage with digital customer journeys in the short-term insurance sector.

This study adopts an exploratory research strategy, as it seeks to investigate an under researched phenomenon and generate new insight into Gen Z's engagement with digital short term insurance journeys (Du Plooy-Cilliers *et al*., 2014:75). Exploratory research is particularly appropriate where existing academic knowledge is limited, enabling the identification of patterns, meanings, and contextual influences that are not yet well understood (Tisdell, Merriam & Stuckey-Peyrot, 2025:19). In the South African context, there is limited empirical evidence on how Gen Z interprets digital STI journeys, underscoring the need for qualitative exploration.

By contrast, a quantitative approach would have provided breadth but not depth. Surveys, for example, could have identified patterns in attitudes towards digital STI but would not have captured the underlying reasons, contradictions, or contextual influences shaping those attitudes (Creswell & Plano Clark, 2023:25). Similarly, a mixed-methods design could have been employed, but resource and scope constraints led to the decision to focus solely on qualitative insights.

Ultimately, the qualitative approach aligns with the study's interpretivist paradigm and research objectives, privileging lived experience, contextual understanding, and subjective meaning-making. It provides the flexibility to explore diverse perspectives while maintaining sensitivity to the socio-economic realities that shape Gen Z's STI behaviour in South Africa.

3.4. Research design

This study adopts a phenomenologically informed approach to explore how South African Gen Z customers experience digital interactions with STI brands. Phenomenology prioritises individuals' lived, subjective experiences, allowing the researcher to understand how digital journeys are emotionally perceived, whether evoking trust, confusion, or reassurance (Al Balushi, 2016:727).

Rather than treating the customer journey as linear or transactional, this approach views meaning as constructed through experience, reflection, and context (Saunders *et al*., 2003:116). It allows insight into how Gen Z interprets digital cues and develops trust over time. Trust, in this sense, is not static but shaped through ongoing interaction and perspective-taking (Konecki, 2019:273).

Drawing on Heidegger's notion of being-in-the-world, this view recognises that people make sense of their environments through embedded relationships, language, and history (Yan, 2016:82). Phenomenology therefore supports an interpretive lens rather than objective measurement, aligning with the study's focus on how experiences are lived and understood.

This philosophical grounding supports the research aim: to explore not only what Gen Z customers experience in digital STI contexts, but how they interpret these experiences within broader digital, social, and generational realities (Zahorik &

Jenison, 1998:79).

A cross-sectional time horizon was used, with data collected at a single point in time to provide a contextual snapshot of Gen Z's digital STI experiences (Saunders & Lewis, 2018:130). This aligns with the exploratory and phenomenological aim of understanding participants' current lived experiences. A longitudinal design was not appropriate, as it requires extended timeframes and does not inherently strengthen causal interpretation, while remaining impractical within the scope and timeframe of a Master's study (Rindfleisch *et al.*, 2008:246).

3.5. Sample Size and Composition

The final sample comprised 12 participants, drawn from the South African Gen Z cohort (born between 1995 and 2010). This number was determined using data saturation principles**,** which refer to the point in qualitative research at which no new insights or themes emerge from continued data collection, rendering further interviews redundant (Guest, Bunce & Johnson, 2006:79; Saunders *et al.*, 2019:235). In this study, saturation was observed by the tenth interview, with the final two interviews confirming and refining previously identified patterns. This supports existing guidance suggesting that thematic analysis often achieves saturation within 12 interviews when the sample is relatively homogenous and the research questions are well-defined (Braun & Clarke, 2022; Guest *et al.*, 2006:79).

Participants varied by province of residence, gender, ethnicity, and educational background to ensure demographic diversity while remaining aligned with the inclusion criteria. A detailed breakdown of participant characteristics is provided in Table 4.1 (Chapter 4)**.** This diversity supports the study's aim to capture a range of experiences and perspectives, enhancing both analytical depth and contextual nuance.

3.5.1. Sampling Strategy

Sampling refers to selecting participants from a broader population to provide insights relevant to the study's objectives (Creswell & Creswell, 2018). Given the qualitative and exploratory nature of this research, a non-probability purposive sampling approach was used. This method enables the intentional selection of participants based on their ability to provide rich, detailed accounts of the phenomenon under investigation (Zickar & Keith, 2023:321). The primary goal was not statistical generalisability but context-specific insight and meaning-making**.**

To enhance diversity and reduce sampling bias, recruitment was conducted iteratively, with ongoing monitoring of participant characteristics such as gender, geographic region, ethnicity and insurance product type. Where gaps were identified, targeted outreach and referral sampling were used to include participants from underrepresented profiles. This maximum variation approach ensured that the sample captured a range of socio-economic and digital engagement experiences in STI, strengthening the credibility, transferability, and analytical depth of the findings (Creswell & Poth, 2018:158).

Participants were required to meet the following inclusion criteria:

1. Belong to Gen Z (born between 1995 and 2010).
2. Have experience engaging with digital financial services (e.g., mobile banking, online shopping, digital STI enquiries).
3. Be a South African resident, to ensure relevance to the local socio-economic context.

Those without sufficient digital engagement experience were excluded to ensure participants could meaningfully reflect on digital customer journeys, particularly in the STI sector.

To promote demographic diversity within the purposive sample, efforts were made to include participants from diverse genders, provinces, and ethnic backgrounds. This ensured that while the sample remained focused and contextually bounded, it still offered analytical generalisability across a spectrum of digital trust and engagement experiences. Participant diversity is discussed in more detail in Table 4.1 (Chapter 4).

3.5.2 Recruitment Process

Participants were recruited through purposive and referral sampling using the researcher's personal and professional networks and relevant digital platforms. Initial participants were identified based on their alignment with the study's inclusion criteria, namely belonging to Gen Z (born between 1995 and 2010), residing in South Africa, and having experience engaging with digital short-term insurance touchpoints.

Initial contact via WhatsApp was conducted in a respectful and non-intrusive manner, using individual private messages to protect participant privacy, and participation was entirely voluntary with no obligation to respond or participate. Interested individuals were then screened through direct communication with the researcher to confirm eligibility, including their generational cohort, digital engagement experience, and relevance to the study objectives. Referral sampling was subsequently used, whereby eligible participants recommended peers who met the same criteria, enabling access to a broader but relevant participant pool. This structured screening and recruitment process ensured that all participants possessed direct, meaningful experience with digital customer journeys, while maintaining alignment with the study's interpretivist and purposive sampling approach. Recruitment continued until data saturation was reached, with no new themes emerging from additional interviews.

Participants were required to review and sign a written informed consent form prior to participation. The form clarified their rights, including the right to withdraw at any point, confidentiality assurances, and how their data would be used and stored. Only participants who provided signed consent were enrolled in the study.

Recruitment continued iteratively until 12 qualified participants were secured, a number sufficient to achieve data saturation (Guest *et al*., 2006:67). The process spanned two weeks, with follow-up messages sent to those who did not initially respond. This measured approach helped maintain ethical integrity, voluntary participation, and alignment with the sampling strategy outlined in Section 3.5.

3.6. Pilot Testing of the Interview Guide

Before formal data collection, a pilot exercise was undertaken to ensure the clarity, coherence, and flow of the semi-structured interview guide. Two pilot interviews were conducted with individuals from the researcher's extended network who matched the demographic profile of the target population but were not included in the main study. The pilot interviews were conducted online to simulate actual interview conditions and identify potential challenges related to rapport-building, depth of responses, and digital disruptions. Participants provided feedback on the comprehensibility of the questions, the logical sequencing of themes, and the guide's overall tone. Based on this feedback, minor refinements were made, such as rephrasing complex questions, adjusting the order of prompts, and simplifying technical terminology, to improve conversational flow and depth. This preparatory step enhanced the instrument's face validity. It allowed the researcher to adopt a more natural, conversational style during the primary interviews, reducing the likelihood of participant confusion or interviewer bias (Lincoln & Guba, 1985:309).

3.7 Data collection

Data collection for this study relied on semi-structured interviews, a method widely used in qualitative research to capture participants' perceptions, meanings, and lived experiences (Naz, Gulab & Aslam, 2022:46). Semi-structured interviews strike a balance between consistency and flexibility: while all participants are asked the same core questions to ensure comparability, the interviewer has scope to probe further and follow up on emerging issues, thereby generating rich and deliberate data (Bell, Harley & Bryman, 2022:43).

An interview guide was developed, informed by the literature reviewed in Chapter 2 and aligned with the study's research objectives. Questions were designed to explore participants' experiences with digital financial services, their perceptions of STI, and the role of digital touchpoints in shaping trust and engagement. Open-ended questions encouraged participants to describe their experiences in their own words, while probes allowed the researcher to explore themes such as transparency, usability, and value for money in greater depth.

All Interviews were conducted online, as per participants' preferences and accessibility. Online interviews were conducted between the 9th and 14th September 2025 via Microsoft Teams, a secure video-conferencing platform, ensuring inclusivity for those unable to travel. Each interview lasted between 20 and 30 minutes, a duration considered sufficient to explore key issues while maintaining participant engagement (Tisdell *et al*., 2025:73).

All interviews were audio-recorded with participants' consent to ensure accuracy, and supplementary field notes were taken to capture contextual observations and non-verbal cues. Recordings were later transcribed verbatim for analysis. The data collection process spanned a two-week period, during which 12 interviews were conducted. Saturation was judged to have been reached by the tenth interview, with the final two confirming previously identified themes (Braun & Clarke, 2019:23). Therefore, the use of semi-structured interviews was well-suited to the interpretivist paradigm and qualitative approach adopted in this study. It enabled the generation of detailed accounts of how South African Gen Z participants experience and evaluate digital STI engagement, providing the empirical foundation for the thematic analysis in Chapter 4.

3.8. Data analysis

Data analysis was conducted using thematic analysis, a flexible and widely applied method for identifying, analysing, and reporting patterns within qualitative data (Braun & Clarke, 2019:590). Thematic analysis was selected because it allows for both inductive (data-driven) and deductive (theory-driven) approaches, enabling the researcher to remain open to new insights while also examining data in relation to existing theoretical frameworks such as SET and GCT. This dual orientation ensured alignment with the study's interpretivist paradigm, which prioritises meaning-making and contextual understanding (Creswell & Poth, 2018:68).

The analysis followed Braun and Clarke's (2019:593) six-phase process:

1. **Familiarisation with the data**: interview recordings were transcribed verbatim, and the transcripts were read repeatedly while listening to the audio to ensure accuracy and immersion.

2. **Generating initial codes**: transcripts were systematically coded to capture significant features of the data, both semantic (explicit statements) and latent (underlying meanings).
3. **Searching for themes**: related codes were grouped into potential themes that reflected key patterns in participants' experiences, such as transparency, usability, affordability, and trust.
4. **Reviewing themes** - themes were refined to ensure coherence within each theme and distinctiveness between themes, with reference back to the coded extracts and the dataset.
5. **Defining and naming themes**: each theme was clearly defined, named, and linked to the research objectives and the theoretical framework.
6. **Producing the report**: the final stage involved weaving together the thematic findings with illustrative quotes from participants and relevant literature to provide a rich, contextualised account.

To support the analysis process, ATLAS.ti software was employed for data management and anonymisation, strengthening confidentiality and enabling transparent theme tracing (Woods, Paulus, Atkins & Macklin, 2016:602). The software facilitated the systematic organisation of transcripts, ensured an audit trail of coding decisions, and enabled cross-comparison of themes. While the software aided efficiency, interpretive judgement remained with the researcher, consistent with the constructivist epistemology underpinning the study (Lincoln & Guba, 1985:101).

The thematic analysis yielded a set of core themes that reflect how Gen Z participants perceive and evaluate digital customer journeys in the STI sector. These themes serve as the basis for presenting the findings in Chapter 4, where they are interpreted in light of existing literature and the study's theoretical frameworks.

3.9. Data quality and trustworthiness

Ensuring the trustworthiness of qualitative research is crucial for establishing the credibility and value of the findings. Lincoln and Guba (1985:114) propose four key criteria, credibility, dependability, confirmability, and transferability, which were applied in this study to maintain rigour throughout the research process.

Credibility refers to confidence in the truth of the findings. In this study, credibility was enhanced through prolonged engagement with participants during interviews, enabling the researcher to probe deeply into their experiences (Yadav, 2022:685). Member checking was conducted by offering participants the opportunity to review their transcripts, ensuring that their perspectives were accurately captured. Triangulation across participants, rather than across methods, further contributed to credibility by comparing multiple Gen Z voices to identify commonalities and divergences.

Dependability concerns the stability and consistency of the research process. To ensure dependability, a clear audit trail was maintained, documenting all stages of data collection, coding, and theme development (Ahmed, 2024:4). The use of ATLAS.ti software also contributed to a systematic and replicable coding process, reducing the risk of inconsistency in handling qualitative data.

Confirmability refers to the extent to which findings are shaped by participants rather than the researcher's bias. This was supported by reflexive journaling, in which the researcher recorded assumptions, reflections, and potential biases throughout the project (Megheirkouni & Moir, 2023:853). In addition, the use of verbatim quotations in the findings strengthens confirmability by grounding interpretations directly in participants' words.

Transferability refers to the degree to which findings can be applied to other contexts. While the study does not claim statistical generalizability, a thick description of participants' backgrounds, experiences, and the South African STI context has been provided to allow readers to assess the applicability to similar populations (Creswell & Poth, 2018:123). By situating participants' narratives within broader socio-economic and digital contexts, the study provides a basis for analytical generalisation beyond the immediate sample.

Therefore, adherence to Lincoln and Guba's (1985:77) framework ensures that the study's findings are credible, dependable, confirmable, and transferable. These measures collectively strengthen the study's methodological rigour and provide confidence in its contributions to theory and practice.

3.10. Ethical considerations

Ethical integrity is central to research involving human participants, ensuring that their dignity, rights, and welfare are respected throughout the study (Drolet *et al*., 2023:277). Given the sensitivity of exploring personal perceptions and experiences, this study adhered strictly to the Research Ethics Committee's established ethical guidelines. Ethical clearance was formally obtained before the commencement of data collection.

Participation in the study was entirely voluntary. Prospective participants were provided with an information sheet that outlined the purpose of the study, the procedures involved, the expected time commitments, the potential risks and benefits, and their rights as participants. Informed consent was obtained in writing, and participants were reminded that they had the right to withdraw from the study at any time without penalty or prejudice (Bell *et al*., 2022:142).

To safeguard confidentiality, all interview recordings and transcripts were securely stored on password-protected devices accessible only to the researcher. Identifying details were removed during transcription, and pseudonyms were used in reporting to protect participants' identities. Although full anonymity could not be guaranteed due to the interactive nature of interviews, every effort was made to ensure that no personal identifiers were disclosed.

In line with the Protection of Personal Information Act (POPIA) of South Africa (Republic of South Africa, 2013), strict data security protocols were followed. Digital files, including consent forms, were encrypted and stored in a secure location. Data will be retained for the period specified by institutional policy and will thereafter be permanently destroyed.

Finally, ethical sensitivity was maintained throughout the research process by treating participants with respect, ensuring transparent communication, and avoiding coercion or undue influence. By adhering to these procedures, the study ensured compliance with ethical research standards and reinforced trust between the researcher and participants.

3.11. Conclusion

This chapter has outlined the methodological foundations of the study, demonstrating alignment between the research problem, objectives, and chosen methods. Within an interpretivist paradigm, the study employed a qualitative approach to explore in depth Gen Z's perceptions of digital customer journeys in the South African STI sector.

A purposive sampling strategy was employed to recruit 12 participants, with selection guided by criteria ensuring relevance to the research focus. Data were collected through semi-structured interviews, which allowed probing into participants' experiences while maintaining consistency across interviews.

Data were analysed using thematic analysis (Braun & Clarke, 2019:591), supported by ATLAS.ti software, which enabled systematic coding and theme identification. To ensure trustworthiness, the study adhered to Lincoln and Guba's (1985) criteria of credibility, dependability, confirmability, and transferability. Measures such as member checking, reflexive journaling, and thick description were applied to strengthen the rigour of the study.

Ethical considerations, including informed consent, voluntary participation, confidentiality, anonymity, and compliance with the Protection of Personal Information Act (Republic of South Africa, 2013), were rigorously observed. Clearance was obtained from the Research Ethics Committee, ensuring compliance with institutional and national standards. The methodological choices made in this chapter provide a robust foundation for addressing the research objectives. The next chapter presents the findings of the thematic analysis, highlighting key themes that capture how Gen Z consumers experience and evaluate digital STI journeys in South Africa.

Chapter 4: Findings and Discussion

4.1. Introduction

This chapter presents the findings and discussion from the qualitative thematic analysis of 12 in-depth semi-structured interviews with South African Gen Z participants between the ages of 18-29. The purpose of this chapter is to examine how young adults in this cohort engage with, perceive, and experience STIs in an increasingly digital marketplace. Building on the interpretivist approach outlined in Chapter 3, the analysis aims to illuminate the paradox that defines this generation's relationship with STI: although Gen Z consumers are digitally fluent, they remain largely disengaged from STI brands, often expressing limited trust, emotional detachment, and a sense of irrelevance toward STI products until a crisis occurs.

The chapter integrates two theoretical lenses, SET and GCT, to explain how interactional quality and generational identity shape Gen Z's digital customer journey. SET assists in understanding how participants evaluate their online engagements with STI brands, focusing on usability, responsiveness, and communication clarity as precursors to perceived service quality and trust. GCT contextualises these findings within the social and economic realities of South African Gen Z consumers, whose formative years have been characterised by economic instability, digital saturation, and shifting values toward authenticity, fairness, and social responsibility. Together, these frameworks highlight the tensions between technological competence and emotional scepticism that underpin Gen Z's engagement behaviour.

The findings highlight that while digital interfaces such as insurer apps and chatbots have improved accessibility, they do not automatically generate trust or engagement. Participants consistently valued responsiveness, clarity, and ethical data practices more than novelty or design sophistication. The data further reveal that digital engagement among Gen Z is plural and fragmented. Some participants rely heavily on TikTok or Instagram as informal search engines, while others avoid social media entirely due to privacy concerns. This diversity challenges the monolithic assumption that Gen Z is a uniformly digital generation.

Overall, this chapter demonstrates that meaningful engagement with Gen Z STI consumers depends not only on digital presence but also on designing transparent, respectful, and frictionless service interactions that reflect the cohort's values of autonomy, fairness, and trust. The sections that follow present each theme in turn, linking empirical evidence to theoretical constructs and practical implications for the STI industry in South Africa.

4.2. Narrative Summary of Participant Demographics

The study comprised 12 participants, with a balanced gender distribution (6 females and 6 males), aged 22-29 years. Participants were geographically dispersed across South Africa's three major urban centres in Johannesburg, Durban, and Cape Town, reflecting diverse socio-economic and cultural contexts. Racial representation included Black (4), Indian (4), Coloured (2), and White (2) participants, ensuring heterogeneity aligned with South Africa's demographic landscape.

From an employment perspective, the sample included eight employed participants, two university students, and one unemployed participant, providing a spectrum of financial autonomy and exposure to STI decision-making. The occupational diversity, spanning logistics, software development, creative industries, and administrative roles, allowed for varied insights into digital engagement and consumer behaviour.

Most participants reported high digital literacy, frequently using social media and messaging platforms such as WhatsApp, Instagram, and TikTok for communication, information, and entertainment. However, digital intensity varied significantly: while some, such as P4 and P6, were active across multiple platforms and comfortable with app-based services, others, such as P7 and P10, displayed digital caution or selective engagement due to concerns about privacy or trust.

STI experience levels also differed. A minority (e.g. P6, P8, P11, P12) held active STI policies, primarily for vehicle, household, or device coverage, whereas others (e.g. P1, P2, P9) relied on their parents' policies or had minimal exposure. This heterogeneity enabled the study to capture both first-hand engagement narratives and peripheral perceptions of STI relevance and trust among younger adults.

The demographic distribution enhanced the analysis's interpretive depth by integrating perspectives from individuals at different life-cycle stages, socio-economic backgrounds, and levels of digital and financial maturity. This diversity underpins the thematic findings that follow, particularly the variations in digital behaviour, engagement preferences, and trust formation within South Africa's Gen Z cohort.

Table 4.1: Participant Demographic Detail

Participant Code	Gender	Age (Years)	Race	City/Province	Employment Status	Attributes
P1	Female	22	Coloured	Johannesburg (Gauteng)	Student	Digitally active; relies on parental insurance decisions.
P2	Female	23	Black	Johannesburg (Gauteng)	Unemployed	Familiar with digital platforms; financially constrained.
P3	Female	24	Indian	Johannesburg (Gauteng)	Employed	Moderate digital use; follows family's insurer choice.
P4	Female	25	Black	Johannesburg (Gauteng)	Employed	Heavy social-media user; experienced a claim loss incident.
P5	Female	29	Indian	Durban (KwaZulu-Natal)	Employed	Digitally confident; evaluates STI brands through peer reviews.
P6	Female	26	White	Cape Town (Western Cape)	Employed	Uses Naked Insurance app; values user experience and transparency.
P7	Male	27	Black	Johannesburg (Gauteng)	Employed	Low digital affinity; sceptical of STI brands; values personal interaction.

P8	Male	28	Black	Johannesburg (Gauteng)	Employed	Prefers Facebook/Instagram; associates insurance with security.
P9	Male	23	Coloured	Cape Town (Western Cape)	Student	Limited insurance knowledge; only phone insured via MTN.
P10	Male	28	White	Cape Town (Western Cape)	Employed	Tech professional; highly privacy-conscious; avoids social media.
P11	Male	27	Indian	Johannesburg (Gauteng)	Employed	Digitally literate; compares online platforms (e.g., Dotsure).
P12	Male	29	Indian	Durban (KwaZulu-Natal)	Employed	Experienced digital customer; values responsiveness and brand ethics.

4.3. Narrative Summary of Themes

The thematic analysis of the 12 interviews yielded 7 interrelated themes that collectively describe Gen Z's complex relationship with STIs in South Africa. Each theme reveals how digital proficiency, socio-economic realities, and generational identity interact to shape perceptions of value, trust, and engagement.

The analysis yielded seven interconnected themes that directly address the study's research objectives. These include: *(1)* Safety Net vs Grudge Purchase - the ambivalence surrounding the value and necessity of insurance; (*2)* Discovery and Influence Channels - the familial, peer, and bundled pathways through which Gen Z become aware of insurance offerings; (3) *App-First, Call-Last Preferences* - a strong inclination toward self-service digital touchpoints over traditional communication; *(4)* CX and Language Clarity - the demand for intuitive design and transparent communication; (*5)* Trust, Privacy and Proof, the centrality of data ethics, responsiveness, and credibility in building confidence; (*6)* Price, Penalties and Switching Risk - perceptions of fairness and cost transparency; and *(7) Heterogeneity within Gen Z* - the diversity of digital behaviours and engagement preferences within the cohort. Each theme is supported by direct participant quotations that illustrate lived experience and are critically discussed alongside existing literature to situate the findings within broader theoretical and empirical contexts.

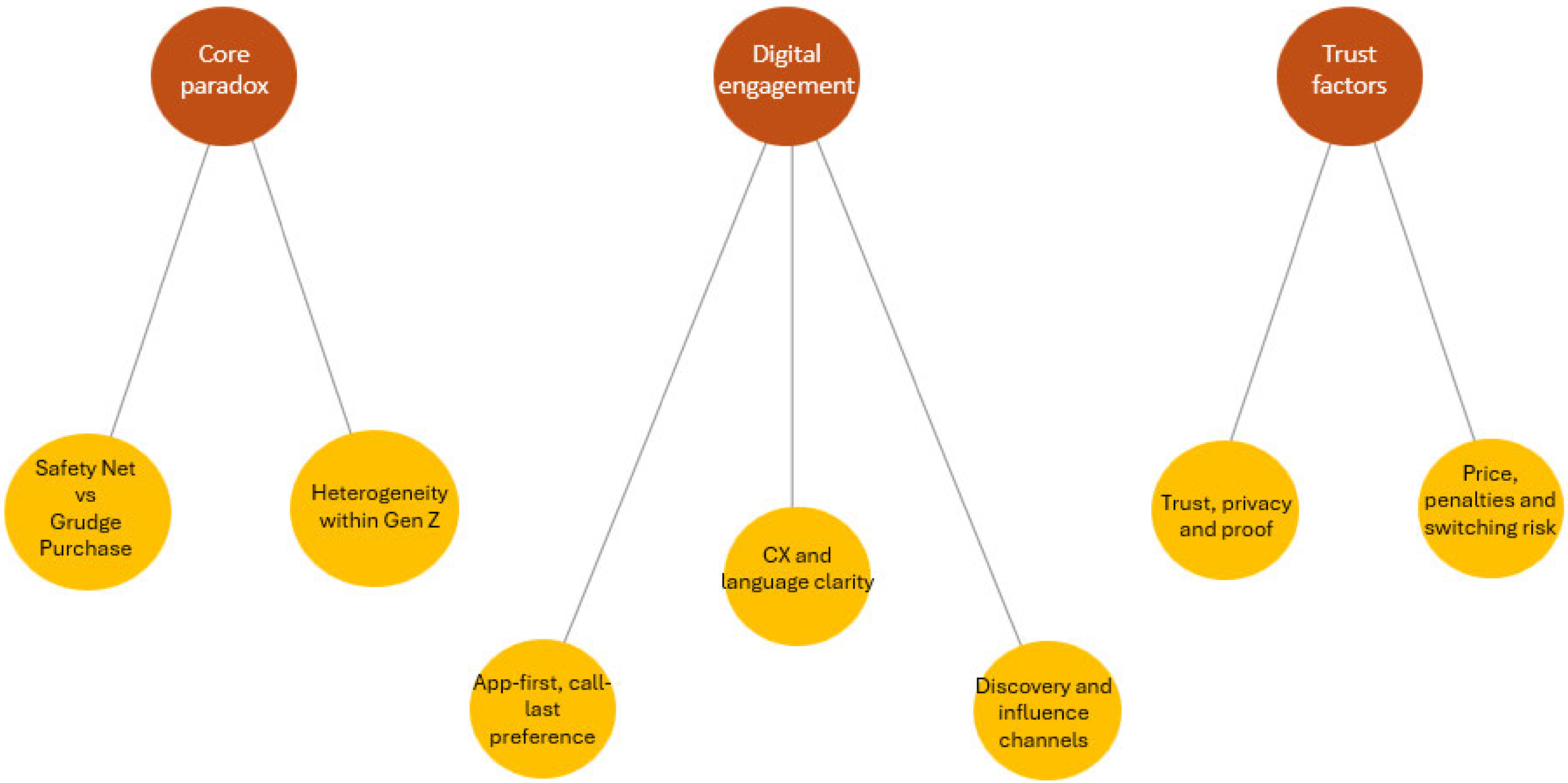
Table 4.2: Themes and sub-themes

Theme No.	Main Theme	Sub-Themes (if applicable)
1	**Safety Net vs Grudge Purchase**	Insurance as financial protection Low perceived relevance Reluctance due to limited benefit visibility
2	**Discovery and Influence Channels**	Family and peer influence Retail and bundle exposure Advertising and brand familiarity

3	**App-First, Call-Last Preferences**	Preference for self-service digital platforms Chat and asynchronous communication Need for alternative access points
4	**Customer Experience (CX) and Language Clarity**	Interface simplicity Plain-language communication Real-time updates and transparency
5	**Trust, Privacy, and Proof**	Data-privacy concerns Responsiveness as a trust cue Desire for ethical and transparent conduct
6	**Price, Penalties, and Switching Risk**	Perceptions of fairness Confusion around age or experience penalties Anxiety about policy gaps during switching
7	**Heterogeneity within Gen Z**	

Building on the demographic diversity outlined earlier, the findings show that Gen Z participants are digitally confident yet selectively engaged, approaching insurance with both curiosity and caution. While some participants emphasised convenience and transparency in app-based interactions, others voiced persistent scepticism rooted in perceived industry opacity or prior negative experiences. This dynamic gave rise to the first central theme, Safety Net vs. Grudge Purchase, which captures the ambivalence of paying for a product that offers intangible benefits until a crisis arises.

Figure 4.1. Thematic map illustrating relationships between the seven emergent themes



This map illustrates how the core paradox serves as the underlying foundation, while digital engagement and trust factors function as enabling or constraining mechanisms influencing Gen Z's digital journeys

Figure 4.1 illustrates the thematic relationships emerging from participant narratives, organised around three overarching dimensions: the core paradox, digital *engagement*, and trust *factors*. The core paradox represents the central tension underlying Gen Z's relationship with short-term insurance, where insurance is simultaneously perceived as a necessary safety net and an undesirable grudge purchase. The themes of heterogeneity within Gen Z and safety net versus grudge *purchase* reflect the foundational attitudinal conditions shaping engagement.

Digital engagement and trust factors operate as mediating mechanisms that influence how this paradox is experienced and resolved within digital customer journeys. Elements such as app-first preferences, clarity of communication, and discovery channels shape engagement behaviours, while trust-related factors, including transparency, privacy, and perceived fairness, influence willingness to engage and sustain relationships. Together, these themes demonstrate that while the paradox reflects the underlying attitudinal conflict, digital engagement and trust factors determine whether engagement progresses or breaks down.

Subsequent themes highlight how awareness is relational rather than purely digital: family advice, peer recommendations, and bundled offers continue to shape first-time exposure more than algorithmic advertising. Digital expectations, however, are unmistakably high; participants demand autonomous yet responsive experiences in which control, clarity, and ethical conduct replace traditional sales pressure. Across all interviews, trust and data ethics emerged as decisive factors in brand choice, outweighing pricing alone. Finally, the heterogeneity theme underscores that Gen Z cannot be treated as a single digital archetype; within the same age bracket, coexist social media enthusiasts, pragmatic comparison shoppers, and privacy-driven minimalists.

Together, these seven themes form the analytical foundation of Chapter 4, guiding the subsequent sections, in which each theme is discussed in depth, supported by verbatim quotations, and linked to the theoretical frameworks of SET and GCT. The following section, Theme 1: Safety Net vs Grudge Purchase, begins this detailed exploration.

4.4. Theme 1: Safety Net vs Grudge Purchase

The first central theme that emerged from the interviews highlights the paradoxical perception of insurance among Gen Z consumers. Participants simultaneously regard STI as a necessary safeguard against unforeseen events and a frustrating financial obligation that yields little visible value in daily life. This duality underscores the study's central paradox. Despite being digitally fluent and economically aware, Gen Z participants often experience emotional and cognitive dissonance toward insurance products, oscillating between rational acceptance and reluctant disengagement. This theme is composed of five interrelated sub-themes (Table 4.2) that collectively illustrate how Gen Z perceives STI as both a financial safety net and a necessary yet reluctant choice. These sub-themes help to disentangle the emotional, behavioural, and contextual dimensions of engagement that underpin the paradox identified in this study.

Across the dataset, participants described insurance as a form of financial protection that provides peace of mind in the event of loss, theft, or accident. For instance, one participant reflected,

"It feels like a safety blanket because I don't have large sums of cash lying around, so if I pay a smaller monthly amount, I'm covered if something happens" (P6).

Similarly, P8 viewed insurance as *"keeping me covered for a rainy day… I don't want to tap into my savings when something unexpected happens."*

These sentiments align with SET, which posits that perceived value arises not only from functional service delivery, but also from the emotional security and reassurance that services provide. In this respect, participants recognised the psychological comfort the product offered, even when tangible benefits were absent. However, this sense of comfort was tempered by frustration and distrust, as many participants associated insurance with delayed gratification and limited transparency.

When asked how they emotionally relate to their insurance payments, many participants framed it as a form of emotional reassurance rather than just financial planning. Several participants referred to premiums as "*money going nowhere*."

P6 candidly remarked, "*It sometimes feels like I'm paying and I don't see the benefit of the money I'm paying.*"

Similarly, P7 characterised insurance as a "*grudge purchase*," explaining, "*I'm not an insurance fan…when you claim, there are always glitches and they try to pin everything back to you. I personally feel like if I had the funds to fix or replace an item if something happened, I wouldn't have insurance.*"

This scepticism reflects a perception of asymmetric exchange, a key concept in SET, in which the customer invests regularly but receives value only conditionally. The resulting distrust reduces emotional engagement and weakens long-term loyalty.

The generational and socio-economic context further amplifies these attitudes. Participants who still relied on parental support or lived in multigenerational households often showed detachment from insurance decision-making.

P1, a 22-year-old Coloured, female student, admitted, "*I don't really think about insurance; my parents handle all that.*"

P9, another student, similarly noted, "*I just know my phone is insured because my dad got it when we signed the contract.*"

Such statements reveal that for younger Gen Z individuals, insurance exists mainly in the periphery of adult financial management. GCT helps explain this detachment: having grown up during economic volatility and exposure to financial uncertainty, Gen Z's formative experiences encourage pragmatism and short-term prioritisation over abstract future planning. Insurance, perceived as distant and bureaucratic, struggles to compete with more immediate financial demands such as education, rent, or personal technology.

Conversely, participants who had personally experienced loss or claims reported a heightened awareness of the value of insurance.

P4, a 24 year-old employed, Indian female, recalled, "*When my phone got stolen, that's when I realised the importance of insurance, because if I had insurance, I would have gotten a new phone in a month or two, max. I suffered for no reason!*"

This moment of personal loss redefined P4's cost-benefit analysis, a classic SET inflexion point, shifting insurance from an abstract obligation to tangible protection. It also highlights how episodic experiences serve as behavioural anchors in the development of brand trust. This experience-based realisation illustrates a behavioural pattern consistent with prior research, which shows that perceived value and trust increase significantly following direct service encounters or claims experiences (Morgan & Hunt, 1994:25; Degutis *et al*., 2023:55). In SET terms, critical exchanges, such as these, transform abstract expectations into experiential learning moments that either build or erode trust depending on the provider's responsiveness.

Cultural and socio-economic differences also coloured perceptions of fairness and necessity. For some participants, particularly those from emerging professional backgrounds, insurance symbolised responsibility and independence.

P5, an employed 29-year-old Indian female from Durban, explained, "*Having my car and contents insured makes me feel like an adult - like I'm protecting what I've worked for.*"

In contrast, others viewed it as an unavoidable burden imposed by regulation or lenders. As P2 (unemployed, black, female 23) commented, "*It's not something I'd choose right now if I didn't have to; it's expensive for people still trying to start out.*" These contrasting experiences emphasise that perceived value is context-dependent, influenced by economic position, life stage, and prior exposure to risk events. GCT provides a lens for interpreting this reluctance: Gen Z's economic coming-of-age amid uncertainty fosters risk aversion but also scepticism toward long-term financial commitments perceived as inflexible or extractive

Theme 1 illustrates the ambivalent psychology underpinning Gen Z's engagement with STI. Insurance is cognitively understood as a rational tool for protection but emotionally resisted as a low-return expense. The findings suggest that digital literacy does not automatically translate into financial engagement: technological convenience must be accompanied by transparent communication and relatable narratives that make intangible benefits visible. For STI brands, this implies reframing messaging from "payment and protection" to "participation and empowerment" - helping younger consumers see themselves as active risk managers rather than passive policyholders. This insight forms the foundation for understanding subsequent themes, in which issues of trust, usability, and generational expectations further shape the digital customer journey.

4.5. Theme 2: Discovery and Influence Channels

The second theme reveals how Gen Z participants first engage with and become aware of STI brands, illustrating that discovery remains heavily relational and situational rather than purely digital. Although participants are immersed in online ecosystems, their exposure to insurance often originates through family, peers, bundled services, and visible advertising rather than self-directed online research. This finding challenges the assumption that digital natives automatically engage through algorithmic or social-media marketing, underscoring the continued influence of interpersonal trust and inherited consumer pathways.

A dominant sub-theme centres on familial transmission and parental influence. Several participants explained that their first exposure to insurance came through their parents or older relatives, who managed household or vehicle policies.

For example, P3 noted, *"My mom has always used the same insurance company, so when I started working, I just went with them too."*

Similarly, P1 confessed, *"I don't really think about insurance; my parents handle all that."*

These accounts suggest that Gen Z consumers often inherit provider preferences without critically comparing alternatives, reflecting a form of intergenerational brand continuity. Within the frame of GCT, this reliance can be interpreted as an outcome of delayed financial independence among young adults shaped by economic precarity and high youth unemployment. As such, insurance adoption frequently mirrors family precedent rather than individual exploration.

Beyond parental influence, peer recommendations and word of mouth emerged as important discovery mechanisms. Participants valued authenticity and shared experience more than polished advertising.

P5 explained, *"My first point of information is always the people around me. So it's usually my mom, friends, family, because I like hearing from people first. I ask "Who are you with? What do you use? What have your experiences been?"* while P8 shared, *"I heard about Naked from a colleague who said they're easy to deal with; that made me try them."* These examples illustrate the significance of social proof and community validation in influencing brand awareness and trust, reinforcing research, reinforcing Salam *et al*.'s (2024:53) claims that Gen Z rely heavily on peer testimony and experiential credibility when evaluating financial services The findings echo broader research indicating that Gen Z rely on experiential testimony and peer narratives as proxies for trust in complex or intangible services such as insurance.

Another influential pathway involves retail bundling and default inclusion within existing service contracts.

Participants such as P9 reported minimal active decision-making: *"My phone insurance came automatically when I got my MTN contract; I didn't have to choose."*

Similarly, P7 explained, "*I then moved to Auto & General because they called me, and then I signed up with them, but I really don't want to lie to you, I haven't read what I have access to and all of that and all of that"*

Such instances illustrate how insurance acquisition is often passive and convenience-driven, embedded within other consumption patterns. While this bundling enhances accessibility, it simultaneously limits awareness and engagement, as consumers may not fully understand the scope or terms of coverage. Within SET, these "invisible brand engagements" reduce opportunities for the co-creation of value and hinder long-term relationship building between customers and STI brands.

A smaller yet noteworthy sub-theme highlights the influence of outdoor advertising and brand familiarity as initial triggers for online search.

P11, a 27 year old Indian male from Johannesburg, described, *"I saw Dotsure billboards all over Joburg; that's when I decided to look them up online."*

This reflects the hybrid nature of Gen Z’s discovery journey, where offline triggers often prompt digital exploration. Participants usually moved from physical exposure (billboards, radio jingles, or influencer mentions) to digital verification through Google searches and social platforms. Rather than replacing traditional media, online channels serve as continuations of offline trust-building.

Collectively, the findings suggest that digital awareness does not equate to digital initiation. Gen Z’s pathways into the insurance ecosystem remain grounded in trusted interpersonal and contextual networks, which provide emotional assurance and perceived credibility that is often absent from impersonal marketing. For STI brands, this underscores the importance of integrating omnichannel strategies that connect social influence, community endorsement, and transparent digital interfaces. Family legacy, peer advocacy, and credible visibility remain powerful mediators of discovery, reinforcing that for this generation, trust is transferred through relationships before it is confirmed through technology.

The analysis of this theme revealed four interrelated sub-themes that together illustrate the multi-layered and relational nature of Gen Z’s discovery of STI.

The first sub-theme, parental or familial transmission and brand inheritance, highlights how insurance awareness is often cultivated within the household. Several participants noted that they adopted the same STI brands their parents used, or that parents handled all insurance-related matters on their behalf.

P3 shared, *“My mom has always used the same insurance company, so when I started working, I just went with them too,”* while P1 explained, *“I don’t really think about insurance; my parents handle all that.”*

Such patterns suggest that insurance choices are often inherited rather than made autonomously, underscoring how intergenerational trust and financial dependence continue to influence early adult decision-making.

The second sub-theme, peer recommendations and social proof, reflects the generational tendency to rely on community validation before engaging with unfamiliar financial products. Participants described checking online reviews, social media discussions, and recommendations from friends or colleagues to gauge credibility.

When asked what influenced their decision to choose a particular provider, several participants cited online reviews and peer testimonials as primary sources of trust. P5 remarked, *“And then that sort of gives me direction and I go down a Google rabbit hole usually and I also do still look at reviews, so generally with any brand or company I'm like in Google reviews of or something like Hello Peter is my best friend. But people don't use that as much as they used to, but I do also go to their social media pages for that reason as well, if it's not scrubbed,”* while P8 recalled, *“A colleague told me about Naked and said they’re easy to deal with.”*

These reflections demonstrate that Gen Z consumers often equate peer experiences with authenticity, showing that service credibility is not built solely through advertising, but through lived or observed engagement.

A third sub-theme relates to bundled or default exposure, in which insurance is acquired passively through another product or service. Participants described receiving coverage as part of mobile contracts or workplace benefits rather than intentionally seeking it.

P9 shared, *“My phone insurance came automatically when I got my MTN contract; I didn’t have to choose,”* and P10 added, *“Because I have a bond on a house through Standard Bank, I have to have insurance on the structure. They just bundled it with the bond”*

These accounts reveal how convenience and institutional embedding often substitute for deliberate engagement, which may explain the low awareness and limited loyalty observed elsewhere in the findings.

Finally, the fourth sub-theme concerns advertising and brand familiarity. Although participants identified as digitally literate, traditional and outdoor media remained effective entry points into the insurance discovery process.

P11 recounted, *“I saw Dotsure billboards all over Joburg; that’s when I decided to look them up online.”*

This suggests that offline stimuli often serve as triggers for digital exploration, revealing that Gen Z's customer journey is hybrid rather than purely digital. From an SET perspective, these offline stimuli act as initial trust signals and low-effort cues that invite consumers into a deeper value co-creation process through subsequent digital engagement.

These sub-themes suggest that Gen Z's exposure to STIs is more grounded in trusted social ecosystems and everyday contexts, rather than algorithmic targeting. Awareness develops through family networks, peer advocacy, and visible brand cues long before formal digital engagement occurs. This relational orientation supports both SET, which emphasises the social construction of service value, and GCT, which situates Gen Z's behaviours within broader patterns of economic dependency and trust-seeking in uncertain markets. STI brands hoping to attract this cohort must therefore design marketing and onboarding strategies that integrate authentic relational trust with digital convenience, recognising that discovery is not an isolated click but a socially mediated experience.

Theme 2 reinforces the relational foundation of Gen Z's engagement with STI. Despite their digital competence, their discovery process remains embedded in human and contextual networks, rather than relying solely on algorithmic exposure. These insights extend SET by demonstrating that the pre-engagement *stage*, where awareness is first formed, is as socially mediated as the service experience itself. Within GCT, this reliance on trusted intermediaries reflects the adaptive strategies of a generation navigating financial uncertainty and information overload. Thus, meaningful engagement requires STI brands to design relationally intelligent discovery strategies that blend emotional resonance and social proof with digital efficiency, recognising that brand awareness is rarely algorithmic, it's socially inherited, contextually triggered, and trust-dependent.

4.6. Theme 3: App-First, Call-Last Preferences

The third major theme captures Gen Z's strong preference for digital self-service channels and minimal human contact in their engagement with STI providers. Participants repeatedly expressed a desire for independence and immediacy when interacting with STI brands, demonstrating confidence in navigating digital platforms yet frustration with processes that require telephone calls, paperwork, or waiting for responses. This theme underscores the cohort's expectation that service experiences should mirror the fluidity and control characteristic of the apps and platforms they use daily.

A consistent view among participants was that STI interaction should be app-led, efficient, and self-directed. Several praised the flexibility, real-time feedback, and autonomy that mobile applications provided.

P6, an employed 26 year-old white female from Cape Town, who used Naked Insurance, explained, *"I have the app on my phone and that's my main way of dealing with them. You can change your cover live, and it updates immediately - no waiting for someone to confirm."*

This experience reflects the value Gen Z places on transparency and speed: being able to modify premiums or coverage on demand enhances a sense of empowerment and control.

Similarly, P11 described the convenience of digital engagement as *"doing everything in one place without calling anyone - it just feels simpler and more in my hands."*

Such expressions align closely with SET, where value is co-created through interactive, technology-mediated exchanges that meet customers' needs for autonomy and responsiveness.

Yet, the same participants highlighted moments when digital dependency created vulnerability.

When P6's phone was stolen, she discovered a limitation in Naked's single-channel model: *"I had to download the app on my brother's phone to log the claim. That was a schlep - they don't have another access point."*

This experience illustrates the paradox of digital convenience: while it builds trust when it works, it quickly destroys it when it doesn't, especially when there are no other alternatives. Others emphasised that digital efficiency must coexist with alternative access options for reassurance.

Reflecting on a hypothetical high-stakes claim situation, P12, a 28 year old Indian male from Durban, observed, *"I love the online systems, but when something serious happens, like an accident, I still want to talk to a person."*

These contrasting preferences suggest that while Gen Z are comfortable in digital spaces, they still value the safety net of human responsiveness, especially during emotionally charged or high-stakes engagements.

The emphasis on non-real-time communication, such as chatbots, in-app messaging, and WhatsApp, reflects Gen Z's preference for flexible, convenient interactions over immediate, real-time engagement.

When asked about preferred communication channels for routine queries, P11 explained, *"I prefer chatting to someone online; I can multitask and still get help."*

Participants perceived chat-based communication as less intrusive and more efficient than traditional calls, aligning with their broader digital habits shaped by instant messaging culture. This behaviour resonates with GCT, which describes Gen Z as a cohort accustomed to on-demand communication, platform autonomy, and real-time responsiveness in digitally integrated environments (Hardcastle *et al*., 2025:179; Muhammad *et al*., 2023:144). For this generation, waiting on hold or repeating information to multiple agents represents not just inefficiency but a violation of expected digital etiquette.

The theme also reveals the psychological dimension of autonomy in service design. Participants' satisfaction was tied to feeling in control and reciprocation, rather than controlled by the system.

P8 summarised this sentiment succinctly: *"If I can sort it out myself online, I'm happy. I don't want to be called by agents or told what to do."*

The aversion to unsolicited calls and upselling attempts reflects a broader distrust of corporate communication practices that appear manipulative or intrusive. In contrast, participants praised brands that allowed them to initiate engagement on their own terms and at their discretion. This self-directed approach illustrates what scholars term "empowered consumer engagement", a hallmark of digital-era service relationships where perceived agency enhances both satisfaction and loyalty.

This theme suggests that for Gen Z, digital autonomy is closely tied to the quality of service. Effective STI interactions must be seamless, self-paced, and accessible across multiple devices while preserving the option of human assistance when complexity arises. In SET terms, successful interactions strike a balance between functional efficiency (quick, intuitive service delivery) and *relational reassurance* (the feeling that help is available if needed). For STI brands, this means designing hybrid service ecosystems that are anchored in intuitive mobile experiences but supported by responsive human channels, aligning with Gen Z’s dual expectations of autonomy and empathy. This resistance to unsolicited engagement illustrates a convergence between SET's emphasis on perceived fairness and reciprocity and GCT's insight that Gen Z expects respect for digital boundaries and self-agency, shaped by growing up in a permission-based media environment.

While this cohort’s “app-first” mindset signals a profound comfort with digital technology, their corresponding “call-last” attitude should not be misread as a rejection of human contact altogether. Instead, it reflects a nuanced demand for choice, control, and contextual interaction: digital when convenient, personal when consequential. This balance of independence and reassurance defines Gen Z’s trust calculus, anchored not in constant human presence but in the assurance of responsive support and the freedom to choose how and when to engage within increasingly automated ecosystems.

4.7. Theme 4: Customer Experience (CX) and language clarity

This theme centres on how Gen Z participants evaluate digital usability, interface design, and communication clarity when interacting with STI brands. The findings reveal that for this cohort, how information is presented is as important as what is offered. Participants consistently valued interfaces that were visually clean, intuitively structured, and transparent in explaining cover, exclusions, and costs. Conversely, complex jargon, long policy documents, or redundant steps were interpreted as signs of opacity and potential manipulation. In this sense, usability and language simplicity function as proxies for trust within digital engagement.

Many participants expressed appreciation for applications that offered immediate comprehension and control through modern, minimal design.

P6, who regularly uses the Naked Insurance app, described the experience as *“super user-friendly…everything is broken down clearly, and I can see my cover and payments at a glance.”* She added that *“you can adjust your cover live with sliders, and it updates immediately,”* underscoring the generation’s desire for real-time feedback and visual responsiveness.

This interactivity reflects the co-creation of value central to SET, where perceived service quality is not delivered unilaterally but emerges through interactive, user-led engagement. Digital interfaces that enable experimentation, comparison, and instant reflection empower consumers to feel actively involved rather than passively serviced.

Participants also stressed the importance of plain-language communication throughout the customer journey. STI terminology was widely perceived as alienating and unnecessarily complex.

P11 reflected, *“Most websites sound like lawyers wrote them. I had to reread to understand what was actually covered.”*

Similarly, P12 observed, *“It’s not the price that puts me off; it’s that you can’t tell what you’re really paying for until you call someone.”*

These comments suggest that language transparency is inextricably linked to perceived integrity. When digital texts are overloaded with technicalities, Gen Z consumers interpret it not merely as poor design but as an intentional barrier to understanding. This insight extends SET by linking communication clarity to emotional trust and relational authenticity.

Another dimension of CX dissatisfaction concerned redundant or poorly integrated processes. Several participants expressed irritation with duplicated steps, such as receiving the exact quotation by email after already viewing it online.

When discussing frustrations with repetitive processes, P11 noted, *"The website gave me the same quote they later emailed. Why waste my time?"*

For this generation, accustomed to frictionless app ecosystems like banking or streaming platforms, inefficient workflows signal outdated systems and brand complacency. In line with GCT, these preferences reflect the cohort's formative experiences in an on-demand, app-economy environment that equates speed and clarity with competence. Delays, clutter, or ambiguity are thus read not as neutral inconveniences but as breaches of expected digital etiquette.

While participants demanded simplicity, they also distinguished between oversimplified and straightforward communication.

A few, such as P11, expressed frustration when websites glossed over essential details: *"They explain the big stuff but skip everyday things like vet visits on pet insurance, so you still have to call."*

This indicates that effective digital communication requires *precision and completeness* without sacrificing readability. Gen Z participants, therefore, prefer brands that strike a balance between brevity and substance, demonstrating respect for the user's intelligence while maintaining transparency.

Collectively, in line with Thangavel's *et al.* (2019:3) earlier iterations, findings reveal that for Gen Z, clarity is equivalent to credibility, consistent with research showing that transparent communication and usability are central drivers of trust and digital engagement among young consumers (). Visual design, language tone, and process flow jointly shape perceptions of professionalism and honesty. In SET terms, CX quality forms part of the interactive script *through which value and trust are co-created. Within* GCT, this insistence on readability and responsiveness reflects a generation raised in environments where digital platforms have normalised intuitive navigation and personalised transparency. When STI brands fail to meet these standards, the experience is not simply inconvenient; it undermines the very trust needed for long-term engagement. These findings directly address the study's second research question by identifying design and language transparency as key enablers (or barriers) of trust in STI digital engagements.

This theme underscores that the effectiveness of digital STI engagement depends on aesthetic simplicity, clear language, and responsive functionality. Gen Z participants view usability not as a luxury feature but as a moral statement about whether a company respects their time and understanding. STI brands seeking to build credibility with this cohort must therefore design visually coherent, transparent language and user-centric digital environments that transform complex information into accessible knowledge. Such design choices are not merely technical; they are symbolic of fairness, honesty, and care, values that ultimately sustain customer trust and loyalty.

4.8. Theme 5: Trust, privacy, and proof

The fifth major theme captures one of the most decisive factors shaping Gen Z's relationship with STI - trust. For this cohort, trust is not assumed through legacy, reputation, or brand size, but must be earned through transparency, ethical data practices, responsiveness, and tangible proof of reliability. Participants consistently equated trustworthy service with visible honesty: clear communication, prompt responsiveness, and demonstrable accountability. Conversely, excessive marketing, unsolicited contact, or opaque terms were experienced as signals of manipulation or exploitation, eroding confidence in STI brands.

A recurrent pattern in participants' responses was their demand for transparency and evidence of fairness. Several emphasised that they would rather pay a slightly higher premium if it ensured ethical treatment and responsiveness.

When discussing frustrations with repetitive processes, P11 explained, *"I don't mind paying more if they're fair and don't mess me around when I claim."* Similarly, P12 stated, *"Sometimes "too-cheap" makes me suspicious - there's always a catch."*

These perceptions reveal that for Gen Z, trustworthiness is closely tied to price integrity; unrealistic deals and hidden fees are read as red flags. In terms of SET, this reflects an expectation of equitable exchange, that service value must be reciprocal and transparent, not weighted toward corporate advantage.

Another prominent sub-theme concerns data privacy and digital ethics, which featured heavily in participants' narratives.

P10, a software professional, articulated this anxiety most explicitly: *"People underestimate how much data they give away. Companies sell that information or use it for marketing, and that freaks me out."* He described deleting unused apps and unsubscribing from promotional emails, adding, *"I don't trust Meta at all, but you can't escape WhatsApp because everyone uses it."*

This illustrates a generational paradox: Gen Z embrace digital convenience but remain deeply aware of surveillance and misuse risks, reflecting broader findings that digital trust is strongly shaped by privacy concerns and perceived institutional integrity (Accenture, 2022; Kaur *et al.,* 2022:3). In GCT terms, these attitudes stem from growing up amid global data breaches and algorithmic profiling, shaping a cautious, privacy-savvy consumer identity. For this group, responsible data handling is not a technical compliance issue but a moral indicator of brand integrity.

The importance of responsiveness and communication style also emerged as a defining component of perceived trust. Participants praised STI brands that responded quickly and clearly to their queries, interpreting speed as a sign of respect and attentiveness.

When describing service responsiveness, P6 noted, *"With Naked I get answers in minutes; you don't wait days for a reply."* Conversely, delayed or templated communication triggered frustration and doubt. P8 commented, *"If I send an email and hear nothing for two days, I already feel like they'll disappear if I ever claim."*

These sentiments align with SET's notion of functional quality, where reliability and timeliness in service interactions directly influence emotional evaluations of trustworthiness. For Gen Z, digital immediacy is not an optional enhancement, but a baseline expectation. Delays signify indifference and erode confidence in the brand relationship.

Closely linked to transparency and responsiveness is participants' desire for verifiable proof of reliability. Many argued that STI brands should publicly share data, such as claim approval rates and average turnaround times, to demonstrate fairness and competence.

P12 suggested, *"They should show statistics - like how many claims they pay out or why some get rejected. That would make me trust them more."*

This appetite for evidence underscores the cohort's data-driven orientation: they seek quantifiable reassurance rather than persuasive slogans. Within SET, this represents a shift from symbolic to empirical trust cues, where consumers rely on performance evidence to validate service promises. For STI brands, publishing service metrics and ethical commitments could therefore serve as a critical trust-building strategy.

Participants also displayed a strong aversion to unsolicited marketing and aggressive sales behaviour. Several instances were noted in which individuals received multiple follow-up calls or messages after requesting a quotation.

P8 recounted, *"I got spammed by three companies after one online quote - I ended up choosing the one that didn't call me."*

This behaviour was perceived as intrusive and disrespectful of personal boundaries, contradicting the relational norms that Gen Z expects in digital interactions. In line with GCT, this rejection of push marketing reflects a broader generational ethos favouring opt-in engagement *and* value-based relationships. Trust, in this sense, is grounded in permission and choice, not persuasion.

Collectively, the findings demonstrate that, for Gen Z, trust is a multidimensional construct encompassing transparency, privacy, responsiveness, and ethical conduct. Digital convenience alone cannot compensate for perceived insincerity or data exploitation. Within the logic of SET, trust emerges not from isolated transactions but from consistent and authentic exchanges that signal fairness and reliability. Meanwhile, GCT contextualises this cautious yet pragmatic trust orientation within a global milieu of economic precarity and digital surveillance, where brands must *prove* integrity rather than claim it.

Theme 5 highlights that Gen Z's loyalty to an STI provider is less dependent on brand legacy and more on demonstrated ethical credibility. To earn this trust, STI brands must adopt transparent communication, respect data privacy, ensure rapid responsiveness, and make proof of fairness publicly visible. In this generation's eyes, trust is not inherited; it is evidenced. Only when ethical design and accountable practice converge can STI brands convert digital curiosity into enduring confidence. These insights directly respond to the study's second research objective by identifying specific trust enablers and inhibitors within Gen Z's digital STI experiences

4.9. Theme 6: Price, penalties, and switching risk

The sixth theme highlights Gen Z's acute sensitivity to pricing fairness, perceived penalties, and the risks associated with switching between STI brands. While participants demonstrated an understanding of the cost-benefit rationale behind STI, they frequently expressed frustration with opaque pricing structures, penalty-based systems, and the lack of transparent explanations regarding premium adjustments. These perceptions were deeply tied to issues of trust, financial vulnerability, and autonomy, showing that affordability alone does not equate to perceived value. For this cohort, fairness in pricing and the ability to exit or modify policies without hidden consequences are critical determinants of satisfaction and loyalty.

Participants were highly aware of affordability constraints given their life stage and early-career income levels. Several described premiums as disproportionately expensive relative to their risk profile.

P2 remarked, *"It's expensive for people still starting out. You're basically punished for being young."* Similarly, P9 echoed this concern: *"They say the premium is higher because I'm under 25, but I've never had an accident."*

Such responses reflect perceptions of structural unfairness and age-based discrimination, where actuarial logic conflicts with lived experience. Within GCT, this frustration reflects Gen Z's broader exposure to precarious employment and financial instability, heightening their sensitivity to perceived inequities in corporate pricing systems.

Beyond affordability, many participants expressed confusion about how premiums are calculated or adjusted, noting that explanations from STI brands are often vague or overly technical.

P7, an employed black male from Johannesburg, commented, *“They were just ridiculously expensive and it would have to be like six months before the car was actually covered and things like that. I’m not sure why - I was very surprised to hear that.”*

This lack of transparency fuels mistrust and contradicts the generation’s expectation of open, data-driven communication. From the perspective of SET, unclear pricing disrupts the service script by introducing uncertainty into what should be a predictable and equitable transaction. Participants’ dissatisfaction is therefore not rooted solely in cost but in the absence of a rationale that undermines the service provider's perceived integrity.

The issue of penalties and claims history further complicated participants’ perceptions of fairness. Many viewed punitive mechanisms, such as excess fees, cancellation charges, or loss of no-claim bonuses, as deterrents to engagement rather than incentives for responsible behaviour.

When reflecting on her claim history and premium change, P8, a 28 year old Black male from Johannesburg, expressed frustration at the seeming punishment model. P8 articulated this sentiment: *“It’s like they want to catch you out-if you claim, your premium jumps; if you don’t claim, you’re still paying for nothing.”*

This perception highlights a fundamental disconnect between industry logic and consumer psychology. While STI brands design penalties to manage risk, young consumers interpret them as evidence of exploitation.

P5, who had lodged a minor claim, shared, *“After my laptop claim, my monthly payment went up. I felt punished for using what I’d been paying for.”*

These statements illustrate that the current risk-pricing model fails to resonate with Gen Z’s fairness ethos, which prioritises transparency and proportionality over rigid compliance.

A recurring concern was the anxiety associated with switching STI brands, particularly fears of coverage gaps or administrative complications during the transition. Others echoed similar hesitation, perceiving switching as a cumbersome and risky process rather than a consumer right.

P12 summarised this apprehension succinctly: *“You hear horror stories that claims get rejected because of overlap. It’s easier to just stay even if you’re unhappy.”*

These fears illustrate a perceived asymmetry of power in the service relationship, in which STI brands retain procedural control while consumers feel constrained by institutional complexity. Within SET, this represents a breakdown of the service recovery mechanism rather than facilitating smooth transitions; STI brands inadvertently entrench dependency through bureaucratic opacity.

The broader implication of this theme is that Gen Z interprets pricing systems as moral indicators of corporate values. Fair, transparent, and flexible pricing is equated with ethical conduct, while hidden fees and rigid penalties symbolise deception. This moral framing is consistent with GCT, which situates Gen Z as a value-driven cohort that evaluates brands not only by product quality but also by fairness, transparency, and ethical conduct (Saleem *et al.* 2024:8; Santer *et al*, 2023:81). Participants’ demand for clarity reflects a generation shaped by digital comparison tools and consumer rights awareness, for whom opacity is no longer tolerable in a market saturated with choices.

Theme 6 illustrates that price sensitivity among Gen Z is not simply a function of economic constraint but of perceived fairness, predictability, and freedom of choice. Their frustration lies less in paying premiums and more in not understanding or trusting how those premiums are determined or adjusted. To build lasting engagement, STI brands must move beyond promotional discounts toward transparent, educative, and flexible pricing frameworks that empower consumers to make informed decisions without fear of penalty or entrapment. From a SET lens, such reforms would enhance perceived equity and restore relational balance. From a GCT perspective, they would align with Gen Z’s demand for ethical transparency and self-determined financial participation. These insights directly respond to the study’s second and third research objectives by uncovering how pricing structures affect trust and perceived value in Gen Z's digital STI decisions

4.10. Theme 7: Heterogeneity within Gen Z

The final theme underscores the diversity and complexity within South Africa's Gen Z cohort, challenging the widespread assumption that young consumers represent a homogeneous digital generation. The analysis revealed notable differences in digital engagement, financial literacy, risk perception, and communication preferences, shaped by socio-economic background, cultural values, and geographic location. Rather than exhibiting a singular digital identity, participants reflected a spectrum of digital comfort and STI engagement, ranging from highly proactive, tech-enabled consumers to cautious, disengaged individuals reliant on familial or institutional intermediaries.

At one end of the spectrum, participants such as P6 and P11 exemplified digitally empowered users who embraced mobile apps, comparison tools, and online reviews to manage their STI needs.

P6 described, *"I do everything through the app - I like that I can change my cover, check my payments, and claim in real-time."* Similarly, P11 noted, *"I compared different options online and used HelloPeter to see which brands people actually trust."*

These participants expressed confidence in navigating digital systems, interpreting transparency and interactivity as markers of reliability. Their behaviour aligns closely with SET's notion of co-created value, where customer participation in digital service processes enhances satisfaction and perceived control.

In contrast, others demonstrated digital caution and selective participation, often linked to privacy concerns or negative past experiences.

P10, 28 year old software professional, articulated this tension: *"I don't like giving out personal information on every website. I'd rather call or go through a broker I know."* Similarly, P11 explained, *"I prefer speaking to someone; at least then you know who you're dealing with."*

These participants associated face-to-face or human-mediated exchanges with accountability and emotional reassurance. Their responses illustrate that trust deficits persist even among digital natives, suggesting that technological access alone does not guarantee digital confidence. In SET terms, these individuals privilege relational authenticity over functional efficiency, valuing human presence as a stabilising element in service interactions.

The socio-economic context also influenced digital behaviours and expectations. Participants from lower-income backgrounds or those still dependent on family support (e.g., P1, P2, and P9) expressed limited awareness of digital STI tools, often deferring decision-making to parents.

P1 admitted, *"My parents handle all that - I wouldn't even know where to start."* P2 added, *"I think my mom trusts and believes in them. She reads everything. So like for instance, when I got into the first accident, she knew the whole process, so she was just telling me what to do."* These narratives demonstrate that exposure to and engagement with STI are influenced by access, affordability, and financial maturity, rather than solely by age. This insight resonates with GCT, which cautions against essentialising generational traits and instead emphasises the role of contextual factors, such as class, education, and employment, in shaping how generational identity manifests in consumer behaviour.

Interestingly, several participants emphasised the influence of regional and cultural variations on STI perceptions and digital literacy. Participants from larger urban centres such as Johannesburg tended to express greater familiarity with digital financial tools, while those from smaller or less economically dense areas, such as Durban or Cape Town suburbs, were more cautious.

P5 reflected, *"My first, I think, point of information is always the people around me. So it's usually my mom, friends, family, because I like hearing from people first.*"

This highlights that even within an ostensibly digital generation, localised trust cultures and historical patterns of service access continue to shape engagement preferences. The digital divide, therefore, is not solely technological but also relational and experiential.

Collectively, these findings position South Africa's Gen Z as a plural, contextually embedded cohort whose STI experiences cannot be understood through uniform digital typologies. Their engagement patterns are fluid, shaped by intersecting factors including socio-economic opportunity, digital competence, and value systems. This heterogeneity complicates the assumption that Gen Z is a monolithic group of tech-savvy consumers, supporting research that emphasises intra-cohort diversity shaped by socio-economic, cultural, and experiential differences (Francis & Hoefel, 2018:9; Conradie, 2023:23). Instead, STI brands must recognise the coexistence of multiple digital identities, ranging from empowered experimenters to cautious adopters, and design strategies that accommodate varying comfort levels with autonomy, automation, and data sharing.

In the context of SET, this theme emphasises the need for STI brands to offer adaptive service ecosystems that balance digital flexibility and human responsiveness. Effective service design must allow customers to engage on their preferred terms, "self-service" for the confident, assisted support for the cautious, without compromising inclusivity or access. Meanwhile, GCT helps situate this diversity within South Africa's broader socio-economic landscape, showing that generational identity interacts with structural inequalities to produce distinct consumer archetypes. Understanding this is crucial for creating customer experiences that are both technologically advanced and socially sensitive.

Theme 7 emphasises that Gen Z is not a single story but a mosaic of experiences, unified by digital familiarity yet differentiated by trust, access, and values. Their diversity necessitates a shift from one-size-fits-all engagement strategies to segmented, empathetic, and context-sensitive approaches. For STI brands, acknowledging this heterogeneity is essential for designing inclusive, trustworthy, and enduring digital relationships that reflect the full complexity of South Africa's emerging consumer generation. This theme directly informs Research Objectives 3 and 4 by revealing how trust expectations and digital engagement vary across Gen Z subgroups, and by identifying systemic and structural barriers to inclusive STI service design.

4.11. Cross-Theme Integration

While the seven themes have been presented individually, their collective interpretation reveals a highly interlinked set of insights about how South African Gen Z consumers experience and respond to digital STI journeys. These themes are not isolated but form a dynamic system of influence, often reinforcing or moderating one another, illuminating the complexity of Gen Z's relationship with STI brands.

Together, these themes directly address the study's three research objectives**:**

1. To explore how Gen Z engages with STI digital channels**:** Themes 3 to 5 detail platform preferences and decision-making heuristics.
2. To identify the trust factors shaping STI engagement: Themes 6 to 7 unpack the sources of scepticism and risk aversion.
3. To understand how digital expectations align or conflict with STI realities: Themes 1 to 2 reveal the underlying value conflicts and demographic variation that inhibit engagement.

Ultimately, this cross-theme synthesis underscores that Gen Z's engagement with STI is not only technologically driven but culturally, socially, and psychologically situated. Successful strategies must therefore address both interface design and deeper trust dynamics, tailoring communication, pricing, and value framing to the nuanced realities of this diverse cohort.

4.11.1. Divergent Perspectives and Outlier Responses

While dominant patterns emerged across participants, several divergent perspectives highlighted the complexity and heterogeneity of Gen Z's engagement with short-term insurance. For example, although distrust in insurer transparency was widely expressed (Theme 7), two participants indicated willingness to commit where insurers demonstrated clear communication and visible service reliability. This suggests that distrust is conditional rather than absolute, and may be mitigated through perceived reciprocity and transparency.

Similarly, while most participants preferred self-service digital channels (Theme 3), one participant valued phone-based support during complex claims, viewing human interaction as a marker of accountability and brand reliability. This indicates that digital preference is context-dependent, particularly during high-stakes interactions, where convenience may be deprioritised.

Divergence also emerged in perceptions of peer influence (Theme 5). While most participants relied on reviews and social media validation, one participant rejected such sources as unreliable, reflecting emerging scepticism toward digitally mediated credibility among a subset of Gen Z, potentially signalling a turning point in how digital credibility is evaluated.

These outliers reinforce Theme 2’s emphasis on heterogeneity within Gen Z and demonstrate that engagement cannot be understood as uniform. Instead, Gen Z engagement reflects a spectrum of trust orientations, shaped by individual experience, perceived risk, and expectations of reciprocal value. These variations further reinforce the central paradox identified in this study, where digital capability alone is insufficient to overcome underlying trust and value concerns.

4.12. Conclusion

This chapter presents the findings from the thematic analysis of 12 semi-structured interviews with South African Gen Z participants aged 22-29. Through an interpretivist lens, the chapter explored how this digitally fluent yet economically cautious cohort perceives and engages with STI in an evolving technological landscape. The analysis produced seven interconnected themes each representing a dimension of how Gen Z navigate value, trust, and engagement across their customer journey: Safety Net vs Grudge Purchase; Discovery and Influence Channels; App-First, Call-Last Preferences; Customer Experience and Language Clarity; Trust, Privacy, and Proof; Price, Penalties, and Switching Risk; *and* Heterogeneity within Gen Z. Together, these themes provide a multidimensional portrait of how digital engagements shape perceptions of accessibility, fairness, and credibility within the South African STI context.

A central insight emerging from the analysis is the paradox of engagement that defines this generation’s relationship with STI. While participants recognised STI as a rational necessity and financial safeguard, they simultaneously described it as an emotionally unrewarding “grudge purchase.” This ambivalence reveals a tension between cognitive understanding and affective detachment: STI is intellectually accepted but emotionally resisted. SET helps explain this dissonance by framing STI as an intangible service where value is often deferred, leading to low immediate gratification and a weak emotional connection. When positive service interactions occur, such as successful claims or responsive communication, perceived value increases sharply, reaffirming the role of interactional quality in shaping trust. Conversely, negative interactions or opaque communication reinforce cynicism and withdrawal.

The findings also highlight that Gen Z’s awareness and decision-making are relationally embedded rather than purely digital. Discovery often begins within family or peer networks before extending into online spaces. This suggests that interpersonal trust continues to anchor brand credibility, even in digital-first markets. Once engaged, however, Gen Z demonstrate a pronounced preference for autonomous, app-based interactions, reflecting their socialisation in an on-demand, mobile-centred ecosystem. Yet this autonomy is conditional: participants still expect accessible human support during critical moments, such as claims or emergencies. In this way, the cohort’s “app-first but not app-only” orientation highlights the need for STI brands to strike a balance between functional efficiency and relational reassurance.

The study further found that clarity, fairness, and ethical conduct constitute the moral architecture of trust for this generation. Digital usability, transparent language, and visible proof of reliability are non-negotiable expectations. Participants interpreted poor communication, hidden fees, and delayed responses as signs of dishonesty or corporate disregard. SET explains this as a breakdown in the service script when providers fail to meet expectations of openness and perceived relational equity collapses. GCT complements this understanding by situating these expectations within Gen Z’s lived experience of global digital surveillance, economic volatility, and information overload. Consequently, they demand empirical trust cues, proof, responsiveness, and data ethics rather than rhetorical assurances.

The themes on pricing fairness and switching risk further illuminate how structural opacity undermines confidence. Participants perceived premium adjustments, penalties, and cancellation procedures as punitive and confusing, contributing to a sense of disempowerment. These insights suggest that even when digital platforms are user-friendly, procedural transparency remains critical to sustaining engagement. The final theme*,* Heterogeneity within Gen Z*,* revealed that this cohort is far from monolithic: digital confidence, financial independence, and service expectations vary across socio-economic, cultural, and geographic lines. For STI brands, this means that a single engagement model cannot accommodate all Gen Z consumers; adaptive, inclusive strategies are required to address varying comfort levels with autonomy, technology, and financial literacy.

Synthesising across all themes, the findings affirm that technology alone does not generate engagement or trust, supporting existing research that trust is built through transparent, reciprocal, and meaningful service interactions (Cropanzano & Mitchell, 2005:875; Accenture, 2020). Rather, it is the quality of digital engagement, defined by clarity, responsiveness, and fairness that shapes Gen Z's loyalty to STI providers. Both theoretical lenses converge on this point: SET elucidates how meaningful, transparent, and empathetic interactions build perceived value, while GCT contextualises why this generation, socialised in a hyper-connected yet uncertain world, demands authenticity and ethical reciprocity. Together, they explain the evolution of the service relationship from transactional to relational, and from passive consumption to active participation.

In conclusion, Chapter 4 has illuminated how Gen Z's engagement with STI is characterised by rational pragmatism, ethical awareness, and digital selectivity**.** The findings emphasise that STI brands seeking relevance among young consumers must humanise technology by embedding transparency, empathy, and co-creation into every digital touchpoint. The next chapter builds on these insights by linking them to existing literature, examining theoretical implications, and outlining strategic recommendations for how STI brands can design inclusive, trustworthy, and value-centred digital ecosystems tailored to the realities of South Africa's emerging generation of consumers.

Chapter 5: Discussion, implications, and recommendations

5.1. Introduction

This chapter presents a critical discussion of the key findings in Chapter 4, linking them to existing theoretical and empirical literature to provide a deeper understanding of Gen Z’s engagement with STI in South Africa. The discussion draws primarily on SET and GCT, which together illuminate the cognitive, emotional, and contextual dynamics that shape young consumers’ experiences in a digitalised service environment. SET offers insight into how service value is co-created through interactive exchanges between consumers, technology, and STI brands, while GCT contextualises these exchanges within the distinctive socialisation patterns and value orientations of Gen Z. By integrating these perspectives, the chapter interprets how digital fluency, ethical expectations, and socio-economic realities converge to influence Gen Z’s awareness, attitudes, and behaviours toward STI.

Guided by the study’s four research objectives, the discussion unfolds around four focal aims. The first is to examine Gen Z’s awareness, attitudes, and perceptions of STI services in South Africa, and to interpret how intergenerational influences, financial precarity, and evolving notions of trust have shaped these. The second is to explore the role of technology and digitalisation in shaping Gen Z’s service experiences and expectations, particularly their preference for self-service, app-based interfaces and transparent communication. The third is to identify the key barriers and motivators influencing Gen Z’s uptake of STI products, including issues of price fairness, usability, data ethics, and emotional connection. Finally, the fourth objective is to generate evidence-based recommendations for STI brands seeking to align service design with Gen Z’s expectations and to promote greater financial inclusion in a sector often perceived as inaccessible or mistrusted by younger consumers.

Building on the seven interconnected themes identified in Chapter 4 - Safety Net vs Grudge Purchase; Discovery and Influence Channels; App-First, Call-Last Preferences; Customer Experience and Language Clarity; Trust, Privacy and Proof; Price, Penalties and Switching Risk; and Heterogeneity within Gen Z - this chapter moves beyond description to interpretation. Each theme is revisited through the lens of theory and prior studies to show how the findings confirm, extend, or challenge established knowledge in the domains of digital service delivery and generational consumer behaviour. The aim is not only to validate patterns observed in the data but also to situate them within the broader socio-economic and technological context of South Africa’s evolving financial landscape. Particular attention is given to the intersection of digital transformation, youth culture, and trust, a nexus that shapes how this cohort evaluates brands in an era marked by uncertainty, information overload, and algorithmic communication.

The chapter, therefore, performs three key analytical functions. First, it theoretically contextualises the study’s findings, demonstrating how the interactive mechanisms described by SET and the value orientations described by GCT collectively explain Gen Z’s paradoxical relationship with STI -digitally confident yet emotionally sceptical. Second, it positions the findings within the current body of literature and industry insights, comparing them with global studies by Deloitte (2021), Accenture (2020), the OECD (2023), and recent South African research (Duffett & Maraule, 2024). This comparative perspective helps to determine whether the South African context reflects broader generational trends or presents unique challenges linked to local socio-economic inequalities and financial literacy gaps. Third, the chapter derives implications and recommendations for STI brands, educators, and policymakers on how to foster inclusive, transparent, and technology-enabled service ecosystems that resonate with Gen Z’s ethical and experiential expectations.

This chapter advances the argument that while technology has expanded access to STI services, digitalisation alone cannot create engagement or trust. Instead, engagement arises through meaningful, transparent, and emotionally intelligent interactions that acknowledge the lived realities of young consumers. By aligning empirical findings with theoretical and practical insights, Chapter 5 bridges the study's interpretive outcomes with actionable strategies for innovation and inclusion. It sets the stage for developing a model of ethical digital engagement tailored to Gen Z, one that recognises them not merely as digital users but as critical, value-driven partners in South Africa’s evolving financial ecosystem.

5.2. Linking the Findings to Theory

The findings of this study strongly align with the explanatory potential of SET and GCT in interpreting Gen Z's engagement with STI in South Africa. SET conceptualises the service experience as a process of co-creation of value between the service provider, the technology interface, and the customer. Within this framework, every interaction, whether mediated by a mobile app, a chatbot, or a human agent, represents a "moment of truth" that shapes the consumer's perception of reliability, empathy, and fairness. The participants' narratives revealed that digital touchpoints were often perceived as relational experiences, rather than merely functional ones. When apps were intuitive, transparent, and responsive, participants felt empowered and trusted; when automated systems were slow or impersonal, they felt alienated. This aligns with Hoyer *et al.* (2020:3), who note that technology transforms the customer experience only when it enhances perceived control and responsiveness. Thus, in SET terms, Gen Z's satisfaction depends less on technological novelty than on how human warmth and ethical clarity are embedded within digital exchanges.

SET also helps explain the emotional ambivalence identified in Theme 1, where STI was viewed simultaneously as a safety net and a "grudge purchase." According to Saleem *et al.* (2024:4), service quality involves not only tangible outcomes but also perceived procedural fairness, empathy, and communication quality. Participants' distrust of hidden terms or slow claims processes represents a breakdown of what Bitner (1990:74) described as the service script, the implicit contract of expectations between provider and consumer. In this context, transparency and plain language act as mediators of perceived justice and trust. The study, therefore, extends SET by illustrating how digital transparency becomes the new currency of trust among younger consumers.

Complementing this, GCT situates these attitudes within the social and historical experiences that have shaped Gen Z's worldview. Building on Mannheim's (1952:167) seminal notion of cohort-based consciousness and Thach *et al.*'s (2021:22) application to consumer behaviour, GCT posits that each generation develops shared patterns of thinking and acting based on formative socio-economic events. For South African Gen Z, these include digital saturation, economic uncertainty, and heightened ethical awareness. The findings confirm that this cohort's trust orientation is value-driven rather than authority-driven: participants demanded authenticity, fairness, and ethical conduct from STI brands, echoing global research that Gen Z's consumption is filtered through moral reasoning and transparency. In this light, the digital interface functions not only as a technological tool but as a moral arena in which institutions must demonstrate social accountability.

GCT also elucidates the observed heterogeneity within Gen Z. As Conradie (2023:62) found in her South African cohort study, intra-generational diversity, shaped by socio-economic status, geography, and education, significantly affects digital behaviour. Similarly, in this research, urban participants exhibited higher digital confidence, while others relied on family networks or brokers. These variations reaffirm that generational identity interacts with contextual inequities, aligning with OECD (2023) findings that digital inclusion gaps persist in emerging markets. Hence, the so-called "digital generation" cannot be understood as homogeneous; it reflects layered experiences of access, literacy, and trust.

Together, SET and GCT offer a complementary interpretive framework. SET explains how value and satisfaction emerge through service interactions, whereas GCT clarifies why these patterns differ across generational worldviews. By combining these perspectives, this study demonstrates that Gen Z's awareness and attitudes toward STIs are not purely the result of technological adaptation but rather expressions of broader generational ethics and social learning. The implication is that STI brands must design service ecosystems that humanise technology, allowing customers to participate actively, feel respected, and experience procedural justice at every digital touchpoint. In doing so, STI brands can transform transactions into relationships, fulfilling the co-creative promise articulated by SET while honouring the authenticity imperative embedded in GCT.

This conceptual model (Figure 5.1) illustrates the paradox between digital fluency and low STI engagement, framed through SET and GCT lenses, and highlights tensions among trust, value, and systemic exposure. It presents the Gen Z Insurance Paradox Model, which visualises the underlying dynamics that contribute to low insurance engagement among digitally fluent Gen Z consumers.

At the core of this model lies a paradox: despite possessing high levels of digital fluency, Gen Z continues to exhibit limited uptake and sustained engagement with STI products. This tension suggests that digital capability alone does not guarantee trust, interest, or behavioural commitment in digitally mediated insurance environments.

The top layer of the model explicitly highlights this paradox, with Digital Fluency on one side and Low Insurance Engagement on the other. These two states are connected by a bidirectional relationship, indicating that while digital fluency enables access and navigation of insurance platforms, it does not automatically translate into meaningful participation or trust in insurance providers.

To unpack this dissonance, the model draws on two theoretical foundations. On the left, SET offers a micro-level interpretation focused on individual service interactions. SET emphasises trust-building, reciprocity, and perceived value in digital encounters with insurance providers. It explains how user experiences, such as responsiveness during claims, fairness of communication, and perceived respect, shape trust and behavioural intent.

On the right, GCT provides a macro-level perspective, suggesting that broader socio-digital forces have shaped Gen Z’s worldview. GCT contextualises expectations for immediacy, autonomy, and transparency, traits that influence how Gen Z evaluates digital brands, including insurers. It explains why this cohort may disengage when insurance platforms do not align with their digitally conditioned service norms.

Anchoring the base of the model is a conceptual node labelled Strategic Tension: Trust vs. Digital Value. This represents the competing demands that insurers must balance. Gen Z expects seamless digital value, speed, self-service, and mobile access, but also seeks trust in situations involving financial risk. This strategic tension is not easily resolved through digitisation alone; it requires simultaneous investment in trust-building mechanisms and user-centric design principles.

Figure 5.1 encapsulates the intersection of individual digital interaction dynamics (SET) and generational expectations (GCT) to explain Gen Z’s ambivalent relationship with STI. It suggests that addressing this paradox will require insurers to understand not just how Gen Z operates digitally, but why they engage or disengage based on generationally shaped trust logics and value perceptions.

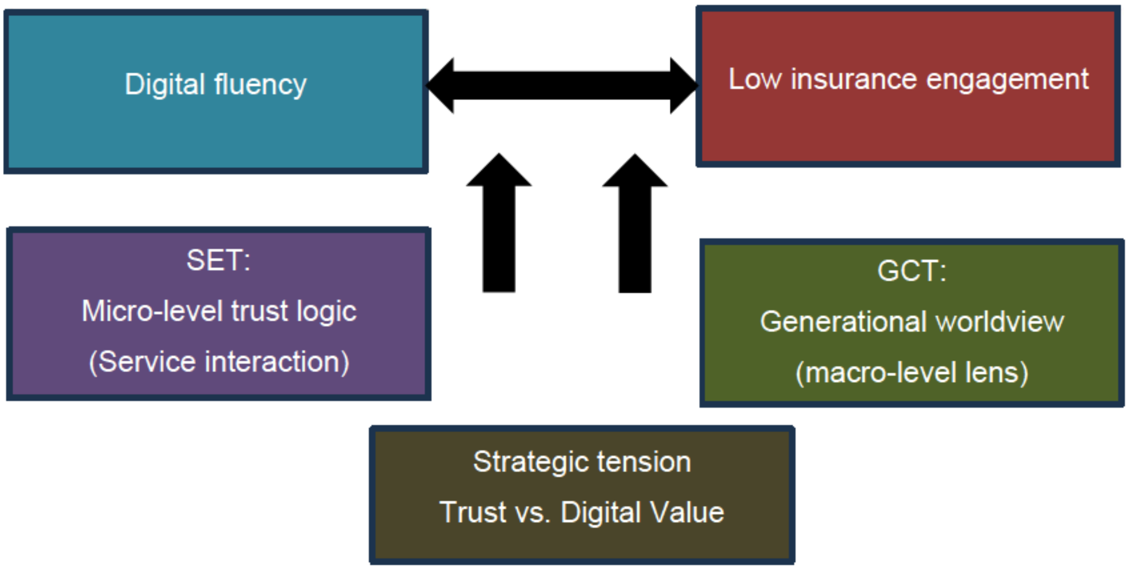


Figure 5.1: The Gen Z Insurance Paradox Model

5.3. Comparison with Existing Literature and Industry Trends

The findings of this study resonate strongly with contemporary academic and industry literature on digital transformation, consumer trust, and generational behaviour, yet they also extend the discourse by revealing the context-specific nuances of South African Gen Z consumers. While global studies describe Gen Z as digitally adept, self-reliant, and value-conscious (Francis & Hoefel, 2018:6; Mahapatra *et al.*, 2022:251; Thach *et al.*, 2021:24), this research reveals that these traits are not uniformly present across socio-economic and cultural lines. The discussion below situates these findings in relation to four dominant streams in current literature: (a) awareness and perceptions of insurance, (b) the influence of digitalisation on service experience, (c) trust and ethical engagement, and (d) inclusion, affordability, and behavioural diversity.

5.3.1. Awareness and Perceptions of Insurance

Consistent with existing evidence, participants in this study demonstrated low intrinsic awareness and limited emotional connection to insurance. Several viewed it as a “grudge purchase”, a sentiment mirrored in South African consumer surveys by Deloitte (2021) and Discovery (2023), which found that many young adults perceive insurance as necessary but unrewarding. Globally, similar patterns have been observed: PwC (2023) reports that younger customers often engage reactively, purchasing coverage only when required for compliance or convenience. These findings reaffirm Saleem *et al.* (2024:11) assertion that perceived value in financial services depends on transparent communication and perceived fairness rather than the product's technical attributes. However, unlike Western markets, where insurance literacy is relatively high, this study revealed that South African Gen Z’s understanding is frequently mediated by parents or peers, a dynamic influenced by lingering structural inequalities in financial education and access (Conradie, 2023: 62; OECD, 2023).

5.3.2. The Role of Technology and Digitalisation

Across both academic and industry sources, digitalisation is widely recognised as reshaping brand engagement. Accenture (2020) and KPMG (2021) argue that seamless, mobile-first engagement is crucial for retaining younger customers, who expect instant access and frictionless self-service. The current study confirms this expectation but adds depth by revealing that technological convenience is insufficient without transparency and human fallback. Participants valued apps for speed and autonomy, yet distrusted systems that restricted choice or concealed information, findings consistent with Hoyer *et al*. (2020:62) and Kacprzak and Hensel (2023:4), who emphasise that digital interfaces must embed empathy and responsiveness to sustain satisfaction. Importantly, this study highlights that Gen Z’s “app-first, call-last” preference does not equate to rejection of human contact. Instead, participants sought a hybrid engagement model in which digital tools provide control but human agents offer reassurance during crises. This advances existing literature by underscoring the relational dimension of digital service quality within emerging market contexts, where trust remains closely tied to interpersonal assurance.

5.3.3. Trust, Privacy, and Ethical Engagement

A prominent convergence with global literature is Gen Z's heightened sensitivity to data privacy and ethical conduct. Echoing Santer *et al.* (2023:82) and Zungu and Stubbings (2024), this research found that participants judged brand integrity through transparency, responsiveness, and ethical data practices. STI brands perceived as evasive or overly promotional were distrusted, while those demonstrating openness and accountability were favoured. This aligns with Mahapatra *et al.* (2022:248), who identified that digital surveillance anxieties and an expectation of corporate responsibility shape Gen Z's trust orientation. The OECD (2023) further notes that in emerging economies, where regulatory protections are uneven, ethical trust becomes a decisive differentiator. In this study, participants demanded proof of fairness, such as publicly available claims data or clear reasoning for premium adjustments, thus reinforcing the argument that Gen Z requires evidence-based trust cues rather than symbolic brand promises. This finding contributes to the literature by highlighting the moral economy underpinning digital service relationships in financially cautious youth markets.

5.3.4. Inclusion, Affordability, and Behavioural Diversity

While international research often portrays Gen Z as a homogeneous cohort of tech-savvy digital natives, this study challenges that generalisation. Echoing Conradie (2023:71), the data revealed intra-generational diversity in digital fluency, financial independence, and insurance engagement. Urban participants exhibited higher levels of digital confidence. They were more likely to use comparison tools, whereas those from smaller cities or lower-income households preferred interpersonal guidance through brokers or family members. These differences underscore persistent digital and economic divides, corroborating OECD (2023) findings that access to financial technology in South Africa remains uneven. Moreover, affordability emerged as a significant barrier to uptake, a concern echoed in Deloitte (2021) and Discovery (2023) reports, which show that cost perception outweighs risk awareness among younger demographics. Participants' frustration with premium penalties and opaque pricing structures reveals a critical tension between STI brands' risk models and consumers' expectations of fairness. This extends the work of Saleem *et al.* (2024:8) by demonstrating that perceived procedural injustice, rather than financial constraint alone, undermines willingness to purchase or retain coverage.

5.3.5. Summary of Literature Convergence and Divergence

Taken together, the study both confirms and extends the existing body of research. In alignment with international findings (Accenture, 2020; KPMG, 2021; Mahapatra *et al.,* 2022:247), South African Gen Z consumers exhibit a strong digital orientation, a demand for transparency, and a reliance on peer validation. However, the study diverges from global narratives in three key respects. First, it reveals that familial and community trust networks remain central to decision-making, reflecting the collective cultural orientation noted by Conradie (2023:70). Second, while global reports emphasise personalisation and convenience as primary loyalty drivers, this study finds that moral credibility and procedural fairness outweigh these factors in the South African context. Third, the persistence of access and affordability gaps suggests that digital transformation alone cannot ensure inclusion, echoing) but adding new evidence from a youth-centred, qualitative perspective.

Consequently, this research contributes to the growing scholarship on digital financial inclusion by demonstrating that the effectiveness of technology-mediated insurance services depends not only on functional usability but on their alignment with the ethical, emotional, and contextual realities of the users they aim to serve. These insights provide a critical foundation for the implications and recommendations outlined in the next section.

5.4. Implications and Recommendations

The findings of this study offer several theoretical, managerial, and policy implications for understanding and improving Gen Z's engagement with STI in South Africa. They demonstrate that while digitalisation has redefined service delivery, sustainable engagement and trust depend on transparency, ethical conduct, and empathetic digital design. Each implication aligns with the study's objectives of understanding the paradox between Gen Z's digital fluency and disengagement from STI journeys (Objective 1), examining how digital touchpoints influence engagement and trust formation (Objective 2), and developing evidence-based recommendations to improve digital customer journey alignment with Gen Z expectations (Objective 3).

5.4.1. Theoretical Implications

From a theoretical perspective, this research extends the application of both SET and GCT within the South African financial services context. SET traditionally emphasises the co-creation of value through interaction between customer and service provider. This study refines the theory for digital environments by illustrating that value co-creation is contingent on transparency, responsiveness, and ethical clarity rather than on efficiency alone. When digital platforms provided autonomy, plain language, and quick feedback, participants experienced emotional satisfaction and perceived fairness, supporting Hollebeek *et al*. (2019:163) and Hoyer *et al.* (2020:60), who argue that experiential quality is integral to engagement. Conversely, opacity and delayed responses triggered frustration and distrust, indicating that digital empathy now constitutes a new dimension of service quality (Saleem *et al*., 2024:82).

Equally, the study contributes to GCT by contextualising Gen Z's consumer behaviour within the socio-economic realities of post-apartheid South Africa. Consistent with Francis and Hoefel (2018:9) and Conradie (2023:23), the findings indicate that Gen Z's attitudes are shaped by global digital connectedness, yet mediated by local inequities in access, income, and education. The cohort's moral-economic orientation, where trust is earned through evidence of fairness and ethical practice, extends GCT's explanatory reach beyond technological adaptation to include moral reasoning and social accountability. Thus, this research demonstrates how SET's exchange quality and GCT's generational values jointly determine perceived trust and engagement.

5.4.2. Practical and Managerial Implications

For STI brands, the findings underscore the urgent need to re-engineer digital service ecosystems to align with Gen Z's expectations of control, clarity, and authenticity. Participants consistently equated usability and honesty with credibility, suggesting that technical design choices have a direct impact on emotional connection. In practical terms, STI brands should prioritise four strategic actions:

1. **Design for digital transparency**: STI brands must present information in concise, jargon-free formats that enable real-time visibility into cover, exclusions, and cost breakdowns. This echoes Kacprzak and Hensel (2023:4), who emphasise the importance of interface clarity in maintaining digital trust.
2. **Adopt hybrid engagement models**: Although Gen Z prefers self-service, they still require accessible human support during complex or emotionally charged situations. Integrating responsive chat channels and on-demand video consultations can strike a balance between autonomy and reassurance, aligning with insights from Deloitte (2021) and Accenture (2020) on hybrid service excellence.
3. **Embed ethical data practices**: Participants expressed strong anxiety about data misuse. Firms should implement transparent consent mechanisms, limit the sharing of third-party data, and communicate their privacy policies in clear and relatable language. Such ethical stewardship aligns with the OECD (2023) framework for responsible digital finance.
4. **Reform pricing and penalty systems**: Gen Z's loyalty is undermined by perceived injustices in premium adjustments and switching penalties. STI brands should introduce flexible, usage-based pricing and reward transparency (Discovery, 2023). Publishing claim-settlement statistics or service-time benchmarks would further enhance perceived integrity.

Beyond product design, managerial culture must evolve toward service humanisation. Training staff in digital empathy, inclusive communication, and ethical persuasion would foster trust across diverse customer segments. As participants associated human warmth with fairness, service scripts should embed emotionally intelligent communication strategies to transform transactional exchanges into relational experiences.

5.4.3. Policy and Educational Recommendations

At the systemic level, the findings underscore the need for collaborative action among industry, government, and higher education institutions to promote digital financial inclusion and literacy. First, regulators such as the Financial Sector Conduct Authority (FSCA) should encourage STI brands to adopt plain-language disclosure standards and data ethics certifications, thereby institutionalising the transparency that Gen Z demands. Second, national financial literacy programmes, particularly within universities and Technical and Vocational Education and Training (TVET) colleges, should integrate modules on risk management and insurance literacy, equipping young adults to make informed decisions. Partnerships between STI brands and tertiary institutions can create experiential learning projects that enable students to engage in simulated insurance claims or product design challenges, thereby fostering both awareness and trust.

Policymakers should also promote inclusive digital infrastructure, ensuring that mobile-first services remain accessible across socio-economic divides. As Conradie (2023:74) and the OECD (2023) emphasise, the digital divide continues to marginalise rural and low-income consumers. Public-private partnerships could subsidise low-data insurance apps or zero-rated educational platforms to reach underserved communities. Ethical AI guidelines, such as those proposed in KPMG (2021), should be locally adapted to safeguard consumer data and prevent algorithmic bias in risk assessment. Collectively, these measures would advance South Africa’s goals of equitable financial participation while restoring trust in formal financial institutions among younger generations.

Table 5.1: Recommendations for STI brands and policymakers

The following table presents structured recommendations for STI brands and policymakers. Each recommendation includes a clear action, justification based on findings, implementation guidance, and expected outcomes.

Category	Recommendation	Justification	Implementation	Expected Outcome
STI Brands	Implement Hybrid Digital-Human Service Models	Theme 3 revealed that while Gen Z prefers app-based interaction for efficiency, they also value human support during high-risk or emotionally charged interactions.	Enable seamless escalation from chatbot to human agent, with full conversational context preserved.	Increased trust, reduced customer churn, and greater claims satisfaction.
	Optimise CX Language and Visual Simplicity	Themes 4 and 5 showed confusion about jargon-heavy digital forms, leading to hesitation to engage.	Use A/B testing with Gen Z users; revise copy using plain language and co-design techniques.	Improved onboarding conversion and lower abandonment rates.
	Leverage eWOM Channels for Trust Building	Themes 5 and 6 indicate Gen Z trusts peer reviews and influencers more than brand messaging.	Launch micro-influencer campaigns, testimonials, and verified review platforms.	Higher digital credibility and increased organic acquisition.
	Introduce Transparent Pricing Simulators	Theme 7 highlighted concerns about hidden costs and switching penalties.	Embed interactive tools that simulate policy pricing over time.	Enhanced perceived fairness and long-term brand trust.

Policymakers	Enhance Financial Literacy in National Digital Curricula	Participants showed digital fluency but limited financial comprehension (Themes 2 and 7).	Embed financial literacy in TVET/university curricula via fintech collaboration.	Better-informed consumers can evaluate STI products critically.
	Monitor Digital Fairness in Insurtech Offerings	Digital access inequality and algorithmic bias are barriers for vulnerable groups.	Develop ethical audits for insurtech tools; regulate price personalisation algorithms.	Greater market equity and reduced systemic exclusion.

Authors conceptualisation (Mkele, 2025)

5.4.4 Research Contributions

Theoretical Contributions - This study extends SET by applying it to digital trust formation in low-engagement, high-risk contexts, highlighting that Gen Z's value calculations include affective and identity-driven dimensions. It also enriches GCT by demonstrating intra-cohort variation, challenging its tendency toward over-generalisation.

Methodological Contributions - By adopting a qualitative, interpretivist paradigm, this study demonstrates the value of in-depth, lived-experience accounts for understanding digitally mediated consumer relationships, particularly in underexplored insurance contexts.

Practical Contributions - The study offers actionable frameworks for STI brands, showing where digital design, trust-building, and personalised communication intersect to influence Gen Z engagement. The insights are tailored to the **insurance customer journey**, from discovery to post-claims reflection.

Contextual Contributions - This research foregrounds the South African Gen Z experience, shaped by socio-economic inequality, variable digital access, and low insurance uptake. It corrects a Western bias in existing literature and provides a model for future context-sensitive research in emerging markets.

5.4.5. Synthesis of implications

In summary, this study confirms that Gen Z's engagement with insurance is not purely digital, but rather relationally digital, anchored in expectations of fairness, agency, and empathy. The theoretical implication is that SET and GCT must be interpreted through an ethical-interactional lens; the managerial implication is that STI brands must humanise digital design; and the policy implication is that inclusion requires both structural and communicative reform. By integrating these layers, the study contributes a holistic framework for ethical digital engagement that can guide STI brands and regulators in designing transparent, accessible, and trustworthy service systems for South Africa's emerging generation of consumers.

5.5. Future research directions

Although this study offers valuable insights into the attitudes and experiences of South African Gen Z consumers toward STIs, several areas warrant further exploration. The study's qualitative and interpretivist design provided a deep, contextualised understanding but limited statistical generalisability. Future research could employ mixed-methods or longitudinal designs to examine how digital trust and service engagement evolve as Gen Z transitions into later life stages and achieves greater financial independence. Quantitative modelling, drawing on constructs such as perceived usefulness, procedural fairness, and digital empathy, could help validate and extend the theoretical relationships proposed here.

Additionally, while this research focused specifically on STI, the emergent themes raise pertinent questions about whether similar dynamics apply in related financial sectors such as health insurance, life cover, and micro-insurance. Comparative studies across these product categories could clarify whether universal drivers such as transparency, pricing fairness, and ethical communication hold constant, or whether domain-specific trust cues become more salient. Similarly, intergenerational research comparing Gen Z, Millennials, and Generation Alpha could refine the boundaries of GCT, helping STI brands design age-sensitive engagement strategies.

There is also a pressing need to examine regional and socio-economic diversity within the Gen Z population. The study's findings, particularly those related to digital access, pricing concerns, and trust, suggest significant intra-cohort heterogeneity. Future research could use geo-spatial or socio-linguistic methods to explore how localised digital cultures and infrastructural disparities affect insurance engagement. Finally, the rapid adoption of emerging technologies such as artificial intelligence, blockchain, and predictive analytics in insurtech warrants dedicated scrutiny. Scholars should investigate how these innovations influence perceptions of risk, fairness, and institutional accountability, three interlinked themes that emerged in this study and warrant deeper empirical investigation. These avenues will not only build on the present study's contributions but also ensure that future scholarship remains aligned with the evolving realities of digitally immersed, yet economically diverse, consumer groups in South Africa.

5.6. Conclusion

This study set out to explore the paradoxical relationship between South African Gen Z consumers and STI brands. Despite being the most digitally fluent generation in history, Gen Z shows low engagement with insurance providers, primarily through digital platforms designed to appeal to them. This contradiction raises a crucial question: why does digital confidence not translate into digital trust?

The analysis of twelve semi-structured interviews revealed seven interconnected themes and illuminated the divide between Gen Z's comfort with digital tools and their emotional disconnection from insurance brands. Low baseline trust in institutions demonstrated how systemic mistrust and past experiences colour perceptions, even before a digital interaction begins. The need for human reassurance highlighted that digital fluency does not eliminate the need for empathetic, humanised support, particularly in high-stakes moments such as claims or disputes.

Further, complexity as a barrier to engagement and preference for simplicity and clarity revealed that user interface design and communication style are critical to lowering the cognitive and emotional barriers to engagement. Themes on peer and familial influence, and eWOM confirmed that Gen Z relies less on brand messaging and more on validated sources of truth, backed by personal experiences. Finally, diverse perceptions within the cohort challenged the assumption that Gen Z is a homogeneous segment. Instead, individual experiences of trust, risk, and digital interaction vary based on class, geography, and digital access, especially in South Africa's stratified socio-economic landscape.

Theoretically, this study contributes by extending the use of SET and GCT into a digitally mediated financial services context. While SET has traditionally focused on reciprocal interactions and perceived fairness, its application in this study underscores the importance of non-transactional factors such as empathy and institutional legitimacy. GCT provided a practical macro framework for generational traits but risked flattening intra-cohort diversity. By integrating these theories, the study demonstrates that trust in digital insurance emerges not only from rational exchange, but from digital experiences that signal fairness, responsiveness, and relational care.

From a practical standpoint, the findings offer strategic guidance to STI brands seeking to future-proof their offerings. First, insurers must abandon the assumption that automation alone builds loyalty. Instead, they should design hybrid digital-human service models that enable seamless escalation from chatbots to human agents. Second, the study highlights the importance of simple language, clear interfaces, and transparent pricing to overcome Gen Z’s wariness. Third, the research highlights the power of peer-driven trust: brands must embrace influencer engagement, verified user testimonials, and ethical data-sharing practices to win over a generation deeply sceptical of traditional advertising. Lastly, the findings suggest that policymakers and educators must address financial literacy and digital equity to achieve inclusive insurance access at scale.

Reflecting on the significance of this work, it becomes clear that Gen Z’s engagement with STI brands is shaped not merely by digital access, but by how digital customer experiences signal trustworthiness, fairness, and relational intent. Digital platforms serve as the primary interface through which trust is evaluated, meaning that usability, communication clarity, and service responsiveness directly influence engagement outcomes. Gen Z’s expectations do not simply revolve around functional efficiency, but around digital experiences that demonstrate transparency, empathy, and respect. This study therefore provides both a diagnosis of disengagement and a strategic framework for improving digital customer journeys in ways that strengthen trust, deepen engagement, and enhance long term brand relationships within the South African insurance sector.

Beyond its immediate findings, this research offers broader implications for the future evolution of digitally mediated financial services. The integrated application of Social Exchange Theory and Generational Cohort Theory provides a foundation for future research examining trust formation across emerging digital ecosystems, particularly within developing market contexts characterised by institutional mistrust and socio-economic inequality. For industry practitioners, the findings highlight the need to design digitally enabled service environments that balance automation with human reassurance, ensuring that technological innovation enhances, rather than undermines, relational trust. As Gen Z becomes the dominant economic cohort, insurers that align digital customer experiences with expectations of fairness, clarity, and agency will be better positioned to build sustainable engagement and long-term loyalty.

In closing, this research contends that the future of insurance lies not in more technology, but in better technology that supports human connection, fosters equitable access, and builds trust from the ground up. As Gen Z becomes the dominant economic cohort, insurers that align digital experiences with trust expectations will be better positioned to lead.

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Appendices

Appendix A: Ethical Clearance

THE INDEPENDENT INSTITUTE OF EDUCATION

Our Ref: M. 1420825
Enquiries: research@iie.ac.za

29 August 2025

Outcome of Ethical Clearance for Master of Commerce in Strategic Brand Leadership.

Student name: Loyiso Mkele
Student number: [redacted]
Brand and campus: IIEVega

Dear Loyiso,

Thank you for submitting ethics clearance for the study titled: *The South African Gen Z Short-Term Insurance Paradox: Exploring Digital Journeys towards Brand Engagement and Trust.*

We are pleased to inform you that the IIE's Higher Degrees Committee considered your study and granted ethics clearance, with minor revision to the satisfaction of the Supervisor. This means you may proceed with data collection once the required changes have been addressed.

You are reminded to inform the IIE's Higher Degrees Committee of any changes made to the research methodology or title of the research prior to examination. Kindly ensure that all ethical considerations are duly applied whilst collecting, analysing and interpreting the data for the completion of your research.

If you have any questions, please feel free to contact your programme team or supervisor directly.

All the best with your research studies.

[redacted]

Dr Reza Hosseini

Chair: Higher Degrees Committee

Appendix B: Letter of Information and Informed Consent

THE INDEPENDENT INSTITUTE OF EDUCATION

Annexure H – PARTICIPANT OR RESPONDENT INFORMED CONSENT FORM

Explanatory information sheet and consent form for participants

To whom it may concern,

My name is Loyiso Mkele and I am a student at The IIE's Vega School. I am currently conducting research under the supervision of PROFESSOR ILSE STRUWEG about paradoxical relationship between South African Generation Z consumers and short-term insurance brands. The purpose of this research is to examine the digital customer journey from a Gen Z perspective and develop actionable, trust-building strategies for insurers to create more meaningful and resonant digital interactions for short term insurance brands. I hope that this research will enhance our understanding of the customer experience journey within the short-term insurance environment, with specific reference to the Gen Z segment, as well as provide reflections on extending existing theory, such as the Social Exchange Theory and Generational Cohort Theory, providing recommendations for practical implementation by industry stakeholders seeking to build trust with younger consumers through optimised digital strategies.

I would like to invite you to participate in my study. In order to explain to you what your participation in my study will involve, I have formulated questions that I will try to fully answer so that you can make an informed decision about whether or not to participate. If you have any additional questions that you feel are not addressed or explained in this information sheet, please do not hesitate to ask me for more information. Once you have read and understood all the information contained in this sheet and are willing to participate, please complete and sign the consent form below.

What will I be doing if I participate in your study?

I would like to invite you to participate in this research because you have indicated that you own an item that is covered by a short-term insurance policy. If you decide to participate in this research, I would like to conduct a 30 to 45 minute interview with you (online or in person), which will be either be audio recorded only, or audio and video recorded for the purposes of this research.

You can decide whether or not to participate in this research. If you decide to participate, you can choose to withdraw at any time or to decide not to answer particular interview questions.

Are there any risks/ or discomforts involved in participating in this study?

Whether or not you decide to participate in this research, there will be no negative impact on you. There are no direct risks or benefits to you if you participate in this study. You might, however, indirectly find that it is helpful to talk about your short-term insurance policy and experiences engaging with the industry. If you find at any stage that you are not comfortable with the line of questioning, you may withdraw or refrain from participating.

Detail the potential risks and how it will be managed by the researcher. Indicate how the ethical considerations will be applied in the context of the study.

Do I have to participate in the study?

- Your inclusion in this study is completely voluntary;
- If you do not wish to participate in this study, you have every right not to do so;
- Even if you agree to participate in this study, you may withdraw at any time without having to provide an explanation for your decision.

Will my identity be protected?

I promise to protect your identity. I will not use your name in any research summaries to come out of this research and I will also make sure that any other details are disguised so that nobody will be able to identify you. I would like to ask your permission to record the interviews, but only my supervisor, I and possibly a professional transcriber (who will sign a confidentiality agreement) will have access to these recordings. Nobody else, including anybody at Vega IIE, will have access to your interview information. I would like to use quotes when I discuss the findings of the research, but I will not use any recognisable information in these quotes that can be linked to you.

What will happen to the information that participants provide?

Once I have finished all interviews, I will write summaries to be included in my research report, which is a requirement to complete my Master of Commerce in Strategic Brand Leadership. You may ask me to send you a summary of the research if you are interested in the final outcome of the study.

What happens if I have more questions about the study?

Please feel free to contact me or my supervisor should you have any questions or concerns about this research, or if there is anything you need to know before you decide whether or not to participate.

You should not agree to participate unless you are completely comfortable with the procedures followed.

My contact details are as follows:
Loyiso Mkele
[redacted]

The contact details of my supervisor are as follows:
Professor Ilse Struweg
[redacted]

Participant or respondent Informed Consent – Audio and Visual Recordings.

I agree to participate in the research conducted by ______________________________ about ____.

This research has been explained to me and I understand what participation in this research will involve. I understand that:

- I agree to participate in this research and be recorded for the purpose of data collection.
- My confidentiality will be ensured. My name and personal details will be kept private and confidential.

• My participation in this research is voluntary and I have the right to withdraw from the research at any time. There will be no repercussions should I choose to withdraw from the research. • I may choose not to answer any of the questions that are asked during the research interview. • I may be quoted directly when the research is published, but my identity will be protected.	
Name and Surname	
Signature	**Date**

Appendix C: Interview Schedule

Semi-structured Interview Discussion Guide

Target Group: 18-30-year-old South African Gen Z consumers with short-term insurance experience

Interview length: 30–45 minutes

Methodology: Semi-structured in-depth interview

Section 1: Context Setting (5 minutes)

1. **Tell me about yourself and your current short-term insurance.** What do you have covered, who's it with, and how did you get it?
2. **What channels do you typically use to interact with brands digitally?** *(Social media, apps, websites, etc.)*

Section 2: Digital Insurance Experience (12-15 minutes)

Addresses Objectives 1 & 2: Digital paradox and touchpoint optimisation

3. **Describe your last interaction with your insurance brand's digital platforms** *(website, app, social media)*. What was the purpose, and how did it go?
4. **How do insurance brands feel different from other brands you engage with online?** What makes them stand out – positively or negatively?
5. **Walk me through what frustrates you most about dealing with insurance brands digitally.** What makes it difficult?
6. **What digital features or interactions have you found most helpful when dealing with insurance?** *(Probe: quotes, claims, chatbots, account management)*
7. **If you could redesign the digital experience with an insurance brand, what would you change?**

Section 3: Trust and Engagement (12-15 minutes)

Addresses Objectives 3 & 4: Trust building and engagement optimisation

8. **Think of an insurance brand you trust – what specifically earned that trust?** *(If none: What would it take for one to earn your trust?)*
9. **What would make you feel that an insurance brand really "gets" people like you?** What would that look like in their digital interactions?

10. **Which digital touchpoints or communication methods convince you to engage with a brand long-term?** *(Probe: WhatsApp, TikTok, influencers, apps, educational content)*
11. **Tell me about a recent experience that made you want to engage more with any brand.** What did they do right?
12. **What would have to happen for you to recommend an insurance brand to friends actively?**

<u>**Section 4: Future Preferences (5 minutes)**</u>

13. **If you were looking for new insurance tomorrow, how would you want brands to communicate with you and through which channels?**
14. **Is there anything else that would make you more interested in engaging with insurance brands digitally?**

Appendix D: Editor Confirmation

GOOD
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RESEARCH

CONFIRMATION OF EDITING

26 October 2025

Client: Ms Loyiso Mkele

[redacted]

Masters Dissertation: Professional Language editing, layout & format

Title: The South African Gen Z Short-Term Insurance Paradox: Exploring Digital Journeys towards Brand Engagement and Trust

Thank you for the privilege of editing your Masters Dissertation.

This letter confirms that this document has been edited :

- All grammar has been corrected.
- All punctuation and sentence construction have been corrected.
- Spelling has been corrected and standardised.
- Queries and recommendations are raised in the comments.
- No primary data/raw interview quotations are edited to maintain authenticity

References:

- All references have been standardised to your institution formatting
- All missing references have been highlighted

All the best!

Many thanks
Prof. Ara

Prof. Ara Mansingh Ph.D (UKZN)
083-3665635
The Research Coach is part of the
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2020/067901/07