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The Effect of Corporate Social Responsibility on Brand Awareness: Evidence from the Insurance Sector in Zimbabwe

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ABSTRACT

The aim of this study was to establish the effect of corporate social responsibility (donations, sponsorship and community involvement) on brand awareness within the insurance sector in Zimbabwe. Data was gathered from 350 insurance customers using a structured questionnaire with Likert-type questions. The findings show that corporate social responsibility positively influences brand awareness. The study contributes to studies that proved a significant relationship between corporate social responsibility and brand awareness in sectors other than the insurance sector. Thus, insurance firms are advised to seriously plough back proceeds to their communities.

JEL classification: M-Business Administration and Business Economics; Marketing; Accounting; Personnel Economics

Keywords: corporate social responsibility, brand awareness, insurance sector, Zimbabwe

1. INTRODUCTION

Corporate social responsibility is one duty the community expect organisations to undertake (Makanyeza, Chitambara, & Kakava, 2018). Globally, corporate social responsibility costs are now part of corporate budgets for organisations that want to be visible and plough back to the

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community (Helm, 2007). In this regard, corporates in Zimbabwe's insurance sector are not spared. The insurance companies in Zimbabwe have since adopted the concept of corporate social responsibility and they are now going on board in implementing programmes and activities associated with corporate social responsibility initiatives. Such initiatives are undertaken to confirm that organisations within the insurance sector are concerned with the welfare of the public (Chaplin, 2016).

As corporate engage in corporate social responsibility activities, they do so to meet the demands for corporate governance ethics (Kanji & Agrawal, 2016). There is now increased global pressure on firms to conduct corporate social responsibility activities because the community is now assessing firms based on their corporate social responsibility activities (Makanyeza et al., 2018). Consumers purchase decisions are influenced by the level of corporates' involvement in corporate social responsibility activities (Barnett et al., 2006; Lopez-Fernández & Mansilla, 2015). Corporate social responsibility activities are regarded as one of the avenues to advance brand awareness activities of the organisation and also as a way to differentiate a corporate from others that are not involved in corporate social responsibility activities (Dowling, 2004; Mattera, Baena, & Cervino, 2014).

Brand awareness is important to any business because it is the level by which customers recollect, recognise and recall a particular organisation among competitors (Amiri & Maroofi, 2016; Thompson, Stegemann, & Sutton-Brady, 2006). Brand awareness is also regarded as the ability of the customers to classify a specific brand and think of its elements which include advertisement, logo, product and tagline (Thompson et al., 2006). Additionally, Keller (1993) stresses that brand awareness strengthens remembrance concerning the ability to identify and memorise a particular brand under diverse situations or settings (Hankinson, 2007; M'zungu et al., 2010). Thus, corporate social responsibility is regarded as one of valuable tools that drives brand awareness (Lai, Chiu, Yang, & Zhou, 2010; Resnick, 2008; Simon, 2008).

Information from the Insurance and Pension Commission (IPEC) of Zimbabwe indicates that the number of short-term insurers as at 2019 was 18. This poses stiff competition within the insurance industry in Zimbabwe signifying the need for brand awareness. Therefore, brand awareness is necessary for all corporates, especially insurance organisations. Obasi (2010) emphasised the need for insurers to take their businesses seriously since insurance includes pooling risk to ease the burden of the insured in case of an anticipated eventuality, hence large sums of moneys are paid.

The concept of insurance was first practiced in European countries, however, today it has spread all over the world including developing countries such as Zimbabwe. Insurance has many branches that comprise asset and life insurance. Among the short-term insurance facilities in Zimbabwe, motor insurance is the most dominant. However, due to the economic crunch in Zimbabwe, the purchasing power of the motoring public continues to decline (IPEC, 2015). The third party insurance scheme is the most common package for the majority, hence only the elite and corporates afford comprehensive insurance (IPEC, 2019). Furthermore, the number of vehicles being insured continue to decrease and those who are insuring their vehicles are taking basic cover to meet the regulatory requirements (Zimbabwe Road Traffic Act, 1962) and this makes third party insurance scheme compulsory (IPEC, 2019). Also, the insurers are affected by the price ceiling and price floors set by the Insurance Council of Zimbabwe (ICZ), hence, the insurers are offering standardised products due to lack of product differentiation (IPEC, 2019). The intensification of problems surrounding the insurers increased competition within the insurance industry and corporates are left with no option than to grab the existing market and create brand awareness initiatives through corporate social responsibility programmes (M'zungu et al., 2010). Competitive pressure continues to mount from new entrants that continue to introduce new schemes in an effort to grab the market.

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Some corporates are making frantic efforts to move away from the traditional marketing strategies such as advertising in order to create brand awareness and brand loyalty through sponsorship (Amiri & Maroofi, 2016). Modern insurance firms are focussing on improving corporate social responsibility activities through becoming event sponsors within their communities (Chaplin, 2016). For example, Zimbabwe has witnessed Sanctuary Insurance sponsoring Zimbabwe Cricket team games. Also, Nicoz Diamond got involved in corporate social responsibility through sponsoring the Think Tank Competition. Even the leading and global insurer, Old Mutual, has sponsored a marathon race in Zimbabwe which also included the Paralympic Games. In doing so, the insurance firms present a picture of being good corporate citizens that observe ethical morals and giving back to the community within their environment (Keller, 1993). Most insurers started these initiatives as a moral obligation but there has been a mindset shift and they have seen great marketing opportunities to further brand awareness and brand loyalty goals (Keller, 2003). Corporate social responsibility and brand awareness relationship remains not properly mapped. The purpose of this study is to establish the effect of corporate social responsibility on brand awareness using the insurance sector.

2. THEORETICAL FRAMEWORK

2.1. Corporate Social Responsibility

Baker (2010) describes corporate social responsibility as the technique in which corporates organise, plan, coordinate and control processes of business to yield and create positive impression on the society. Corporate social responsibility is also defined as the corporate's social activities, community involvement, socially responsible employee relations, and engagement in environmental issues (Hillenbrand & Kevin, 2007; McAlister & Ferrell, 2010). The corporate social responsibility concept was first recognised in the 18^{th} century with little competition among firms (Schwartz & Carroll, 2003). Corporate social responsibility created new ideas in terms of the corporate's impact on the society (Jalleh & Donnovan, 2006). However, the scope and nature of corporate social responsibility transformed over years (Ackerman & Bauer, 1976). Philosophers such as Adam Smith argued that the establishment of business ushered the rise in corporate social responsibility. It is further proposed that corporate social responsibility is a traditional or classical model which describes how best the society's needs can be met in the marketplace by individuals and organisations (Webb, Mohr, & Harris, 2008).

In the USA, the awareness of corporate social responsibility is dated back to the beginning of the 20^{th} century (Baker, 2010). Corporate social responsibility is categorised into three important turning points in its evolution, that is in the entrepreneurial era, which describe how businessmen built industrial empires without observing social and competitive practices (Carroll, 1979). This forced the American government to impose laws that direct business to assist the community beyond maximisation of profit (Carroll, 1979). Roller and Lavrakas (2015) described the second phase as associated with the depression of 1929–1930s, when the USA economy was in the hands of large organisations. The USA government enacted laws to protect smaller businesses and investors, hence corporate social responsibility of corporates was more defined. The third turning point occurred during the social unrest in the 1960s and was referred as the land mark in USA because of social unrest (Carroll, 1979). This gave way to the decision by the USA government to redefine organisational practices and sensitise organisations that they are responsible to the society and businesses started to accept the corporate social responsibility role over time (Windsor, 2019). In today's world, corporate social responsibility is now viewed as more than a constraint, cost or charitable act but a source of competitive advantage, innovation and opportunity (Porter & Kramer, 2006).

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Corporate social responsibility is also categorised in four facets, i.e. legal, economic, discretionary and ethical programmes of a corporate to meet the expectations and values of the society (Knox & Bickerton, 2003). Kang, Germann and Grewal (2016) claim that corporate social responsibility comprises activities that safeguard public safety, environment and health. Corporate social responsibility actions go further than community involvement and charitable activities as it addresses issues to do with human resource policies, environmental management issues and strategic investment for a better future (Gillis, 2006). Businesses in the 21st century have embraced and invested more resources in various corporate social responsibility activities (Bogner, 2017). In this study, we are going to focus on three forms of corporate social activities, namely sponsorship, donations and community involvement and they are going to be discussed in detail.

2.2. Sponsorship

Sponsorship is the acquisition of rights in order to directly associate with a product for the reason of obtaining benefits related to the association or affiliation (Pronschinske, Groza, & Walker, 2010; Richard, 2007). Sponsorship is also defined as two-way mutual beneficial partnership between two parties (Markwick & Fill, 1997). Sponsorship involves two parties which include the sponsor, who contributes in any agreed form in expectation of being linked with specific assets, and sponsee – assets that offer value through the association (Etzel et al., 2014). Pronschinske et al. (2010) suggest that sponsorship is an investment in exchange for rights to be associated with a highly publicised event or organisation. Social corporate sponsorship normally generates a positive brand for the sponsor (Obasi, 2010). Sponsorship is based on the postulation that the association improves the corporate image and that the sponsor may provide services and goods or money in exchange for the association provided by the sponsorship (Gwinner, Larson, & Swanson, 2009).

Sponsorship is in four types which include arts, educational, programme and sport sponsorship (Gillis, 2006). Sport sponsorship is an investment in sports organisations to assist the general corporate goals, promotional and marketing strategies (Baker, 2010). The sponsor provides resources to the sponsored organisation or individual for undertaking sporting activities (Sullivan, Ortez, & Mission, 2017). Sports sponsorship connects the organisation and the targeted audience who have the passion and aspiration to a specific sport (Gillis, 2006). Sport sponsorship is a form of organised advertising which is not cluttered (Bogner & Barr, 2000). The highest proportion of commercial sponsorship within most communities is in the form of sport sponsorship (Pelsmacker, Janssens, Sterckx, & Mielants, 2006). The association between a sporting event and an organisation is reflected through sport sponsorship (Gillis, 2006). Brand associations can be deployed when a brand is linked to a well-known celebrity through endorsement or associated with a particular sporting event by way of sponsorship (Keller, 2003). Corporates use sports sponsorship by embracing celebrity endorsement for players, hence increase the corporate's brand awareness. Due to the changes in marketing as a result of technology, marketers communicate with their target audience in various languages and this can be done by adopting sports sponsorship (Keller, 2009). The more firms spend on sponsoring sports, the more likely is the return on such investment (Thompson et al., 2006).

Sponsorship can be in the form of a television programme sponsored by a corporate and the rationale is that televised sponsorship shows the actions by the advertisers who want their name to be associated with a particular television programme (Fox, Helliar, Veneziani, & Hannah, 2013). Television programme sponsorship is applied to show contents in association with a specified organisation or brand (Roller & Lavrakas, 2015). Firms use television programme sponsorship to appeal to a large consumer audience, communicating brand image and brand information as well informing consumers on the organisation and its services, and hence create brand awareness (Hossain et al., 2019).

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Educational sponsorship comes in different ways such as sponsoring students at different levels of education (Dean, Raats, & Shephered, 2008). So, educational sponsorship includes providing funding for students' fees and other educational needs for students to achieve their educational goals (Schram-Klein et al., 2016). This gives room for mutual benefit and knowledge and information exchange which will benefit both parties (Simmons & Becker-Olsen, 2006). The organisation will be fulfilling its social responsibility but in turn attracts stakeholders, which generates goodwill and improves corporate image (Wu & Lin, 2014). Educational sponsorship also adds value to the image of the organisation and creates brand awareness (Knox & Bickerton, 2003). In Zimbabwe, corporates such as Econet Wireless sponsor education through their subsidiaries Capernaum Trust and J.M. Nkomo Scholarship Fund.

Arts sponsorship is another way firms sponsor popular arts and it is now a global phenomenon (Stokburger-Sauer & Hofmann, 2017). Cultural events can be used by firms so that they can generate the required brand awareness (Lauritsen & Perks, 2015). Fans with strong passion for the event appreciate corporates that sponsor, hence they become attached to corporate brands (Gogolin, Dowling, & Cummins, 2017; Wu & Lin, 2014).

Sponsorship produces better results than other promotional activities and creates a strong perception in the customers' minds due to its association with the offering (Rifon, Royne, & Carlson, 2014). The major reason for sponsorship is to intensify brand awareness which in turn enhances brand image (McAlister & Ferrell, 2010; Smith, 2009). Sponsorship attracts public approval and creates positive perception towards the organisation and hence improves brand awareness and corporate image (Bhattacharya & Sen, 2004; Hildebrand, Sen, & Bhattacharya, 2011; Lau, 2010). Customers believe that corporates do sponsorship to support the community and not self-interest (Dean, Raats, & Shephered, 2008). However, sponsorship activities must be in line with other corporate objectives (Simmons & Becker-Olsen, 2006). The rationale of reaching target audience using sponsorship is more effective in creating brand awareness (Groza, Pronschinske, & Walker, 2011; Gupta, 2013; Webb et al., 2008). An empirical study by Jalleh, Donovan, Giles-Corti and Holman (2002) confirmed that sponsorship impacts on brand awareness and brand attitude.

2.3. Donations

Corporate donations emanate in material or financial support for the improvement of social well-being of the community (Dean et al., 2008). Donation of equipment and food has an enormous effect on brand awareness because these are evident and tangible products that make an organisation viewed as doing charity to the community (Gupta, 2013). Donations should not be viewed in monetary terms only, but in environmental and community relations stewardship (Yang & Basile, 2019). Donation as part of corporate social responsibility is mainly charitable giving and can be recognised from its products, hence it can be made as either a conditional or unconditional act (Kolodinsky, Madden, Zisk, & Henkel, 2010).

Conditional donations are referred to as cause-related marketing aimed at improvement of business performance and envisage the purchase of the firm's goods or services (Groza et al., 2011). Conditional donations are based on donating only in relation to revenue generated by the company (Duncan & Fiske, 2015). Firms can create partnership relations if they realise the importance of non-profitability cause and a positive reaction by customers (Kolodinsky et al., 2010). Scholars such as Dean et al. (2008) propose that conditional donations are meant to cushion the sales of an organisation. Conditional donations are believed to serve the economic interests of corporates and the pure humanitarian cause (Kolodinsky et al., 2010).

Unconditional donations are based on the actual love to assist fellow men and firms donate without attachment to their sales or revenue (Du, Bhattacharya, & Sen, 2010). Such donations can be made to any organisation or individuals of the firm's choice (Smith, 2009). Some organisations

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donate a part of their employees' time to serve the community and customers will get attached to such donations (Lanier & Saini, 2008). This way of donation is rated the least significant as it does not relate to any corporate objective (Carroll, 1979). Brands are often identified and associated by customers based on donations (Du, Bhattacharya, & Sen, 2010). Consumer behaviour and attitude towards a brand can be improved through donations (Groza et al., 2011). The community assumes that as the business is achieving its goals it must also embrace the needs of the society, and by doing so consumers become loyal to such brands through repeat purchases (Smith, 2009). Unconditional donations such as volunteer activities, charities and educational programmes are expected to improve firm performance through improved brand awareness (Makanyeza et al., 2018).

2.4. Community Involvement

Corporate social responsibility is one of the important pillars of community involvement (Thompson et al., 2006). Community involvement includes clean up campaigns, tree planting or any community projects (Lanier & Saini, 2008). Usually there is a commercial reason for each organisation to be involved in community-based corporate social responsibility and usually it is always related to its type of business (Gwinner et al., 2009). Corporates undertake those activities that bring mutual benefit for themselves and the society (Loo et al., 2006). Roller and Lavrakas (2015) notes that a progressive technique that helps to increase brand awareness is community involvement. Organisations can be easily noticed by the community through participating in community programmes (Mattera, Baena, & Cerviño, 2014; Wang et al., 2006).

2.5. Brand Awareness

Brand awareness is a customer's ability to identify a particular brand and remember various elements such as the product, logo, tagline and advertisement (Bhattacharya & Sen, 2004; Bogner, 2017; Lauritsen & Perks, 2015). Hossain et al. (2019) described brand awareness as how much a customer or prospect recalls or recollects a particular company and its goods. Similarly, Keller (1993) claims that brand awareness is the strength of memory-related ability to remember and identify the firm's products or brands under different conditions.

Brand awareness results from an organisation's activities that comprise donations, corporate social responsibility, community involvement and sponsorship (Hossain et al., 2019; Jalleh et al., 2002; Keller, 2003). Keller (2009) further stresses that philanthropy through sponsorships involves supporting a cause in the hope of achieving greater brand awareness and target market appreciation. Similarly, Hossain et al. (2019) claim that sponsorships influence the way customers accept certain brands, thus impacting the consumer awareness status. The main idea behind firms donating to their surrounding communities is to establish their presence and promote their brands (Lauritsen & Perks, 2015). Jalleh et al. (2002) assert that corporations sponsor events with an intention of earning public esteem, thus marketing their brand. Groza et al. (2011) are of the opinion that consumers have positive perceptions of businesses that undertake charitable sponsorship to the community. Likewise, Mohr et al. (2001) and M'zungu et al. (2010) underlined that a firm can create brand awareness by reaching its target audience through sponsorships, donations and community involvement.

3. DEVELOPMENT OF RESEARCH HYPOTHESES AND RESEARCH MODEL

There is a general consensus in literature that corporate sponsorship is related to brand awareness (Groza et al., 2011; Gupta, 2013; Jalleh et al., 2002; Mohr et al., 2001; Webb et al., 2008). Another study was conducted by Jalleh et al. (2002) on the impact of sponsorship on

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brand awareness and brand attitudes. The results confirmed that sponsorships can influence both brand awareness and brand attitudes. Likewise, Groza et al. (2011) and Gupta (2013) settled that sponsorship is a good way of creating brand awareness. Therefore, it is hypothesised that

H_1: *Sponsorship positively influences brand awareness in the insurance sector in an emerging market.*

Previous studies carried out elsewhere concluded that donations have a positive influence on brand awareness (Dean, 2013; Makanyeza et al., 2018; Yang & Basile, 2019). In their study, Yang and Basile (2019) settled that donations are a way of giving to the community either conditionally or unconditionally. They further concluded that consumer behaviour and attitude towards a brand is influenced by the organisation by way of donations. Similarly, Makanyeza et al. (2018) found out that donations may improve firm performance and this is due to brand awareness built by such activities related to donations. Likewise, Dean (2013) concluded that the main activities done by companies to create brand awareness is charitable giving. Thus, it can be hypothesised that

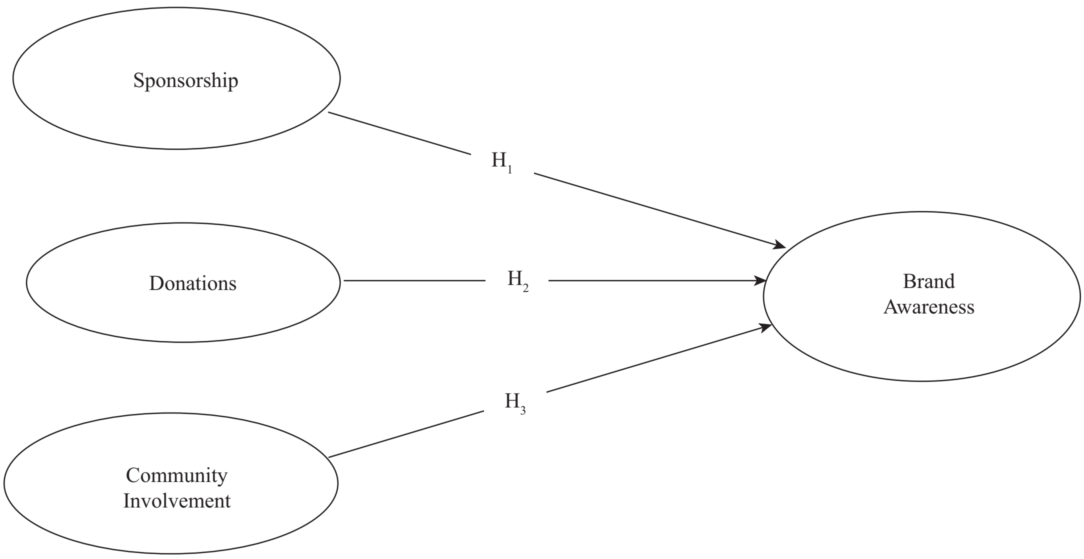
H_2: *Donations have a positive influence on brand awareness in the insurance sector in an emerging market*.

Literature confirms that community involvement positively impacts brand awareness (Craven et al., 2016; Gwinner et al., 2009; Mattera et al., 2014; Thompson et al., 2006). Gwinner et al. (2009) conducted a study to prove that community involvement is undertaken by firms to associate themselves with the community initiatives. It was concluded that corporates gain in some way through community involvement and this is evidenced by the boost of corporate image and brand adoption (Gwinner et al., 2009). Similarly, Mattera et al. (2014) concluded that corporates become noticed by the community if they are involved in community activities. Based on such views, it is hypothesised that

H_3: *Community involvement positively impacts brand awareness in the insurance sector in an emerging market*.

Based on the forgoing hypotheses, the following research model in Figure 1 is suggested:

Figure 1
Research model



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4. RESEARCH METHODOS

4.1. Questionnaire Design and Measures

Data was gathered using a structured questionnaire with Likert-type questions. The Likert scale that ranged from 1 (Strongly disagree) to 5 (Strongly agree) was used to measure items under each construct. Items scales used in the study were borrowed from existing previous related studies (Amiri & Maroofi, 2016; Makanyeza et al., 2018; Mattera, Baena, & Cerviño, 2014) and they were modified to suit the requirements of this study. Five sections of the questionnaire comprised these sections: demographics, sponsorship (SOP), brand awareness (BRA), community involvement (COM) and donations (DON).

Sponsorship was measured using financing of educational scholarships, workshops funding, sponsorship of sporting, cultural and arts events. Brand awareness measurement encompassed recalling corporates that donate or fund various programmes and recognising corporates that donate to the community. Community involvement focussed on participating in community activities like clean-up campaigns, community involvement programmes in firms' programmes as well as donating to the elderly and homeless people. Donations comprised financial offerings to the needy, fundraising to cushion community programmes and donating labour to projects that required skilled labour.

4.2. Sampling and Data Collection

The target population comprised motor insurance customers in Harare, Zimbabwe. Harare was chosen as a better representation of the total population because this is where most insurance firms operate from (Mabenge et al., 2020). Convenience sampling was employed in selecting the sample for the study. A cross-section survey of 350 insurance customers was undertaken. Questionnaires were distributed to walk-in customers in various insurance companies within Harare. Out of a total of 400 questionnaires, 350 (87.5%) were returned and were usable. Table 1 shows demographic data gathered during the study.

Table 1
The study demographics

Characteristic		Frequency	Percent (%)
Age	Less than 30	55	15.7
	30–39	180	51.4
	40–49	65	18.6
	50–59	40	11.4
	60+	10	2.9
Gender	Male	284	81.1
	Female	66	18.9
Length of business relationship	0–5	245	70.0
	6–10	90	26.0
	Above 10 years	15	4.0
Type of insurance scheme	Third party	295	84.3
	Comprehensive	50	14.3
	Full cover	5	1.4

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The majority (51%) of insurance customers in this study were aged between 30–39. Male participants constituted the majority (81%), with females making up 19%. The majority of respondents (70%) had a business relationship of less than 5 years with their insurance firms. The majority of insurance customers (84%) were third party insurance customers.

5. ANALYSIS AND RESULTS

5.1. Scale Validation

Before structural equation modelling was performed in AMOS, scale validation was conducted using exploratory factor analysis (EFA), discriminant validity, and convergent validity. Data analysis was performed using SPSS version 20 and AMOS version 20. Kaiser-Meyer Olkin (KMO) measure and Bartlett's Test of Sphericity were used to test sample adequacy. The sample satisfied minimum requirements as recommended (KMO = .527, Approx. Chi-Square = 16 042.387, Degrees of Freedom = 290, $p < 0.001$) (Field et al., 2012; Pallant, 2005). Yong and Pearce (2013) recommended that Bartlett's Test of Sphericity should be significant at $p < 0.05$ while the KMO statistic should be at least 0.5. Varimax Rotation was used to conduct factor analysis. Rotation converged in 10 iterations and the total variance explained by the data was 65.410%.

Bagozzi and Yi (1988) recommended that acceptable factor loadings should be more than 0.6. Therefore, DON1 and DON2 were the only two items deleted as a result of factor loadings below 0.6 or double loadings respectively.

Maximum Likelihood Estimation (MLE) was used to estimate the measurement model as commended by Field (2009). Convergent validity was measured using measurement model fit indices, reliability, standardised factor loadings, critical ratios and average variance extracted (AVE). Minimum conditions for convergent validity conditions were fulfilled. Thus, the measurement model indicated a good fit (CMIN/DF 3.238; GFI .836; AGFI .772; NFI .780; TLI .705; CFI .514; RMSEA .028). Reisinger and Mavondo (2007) recommended that a satisfactory good model should exhibit a $\chi 2$/DF that falls within the scale of 0–5 with lesser values indicating a better fit. Additionally, Hooper et al. (2008) emphasised that values of NFI, TLI, GFI, AGFI and CFI specify a good fit when they are closer to 1, and RMSEA must be between 0.05 and 0.10 for it to be satisfactory.

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Table 2
λ, IIR, CR, α and CRel

Constructs	Items	λ	IIR	CR	α	CRel
Donations	DON3	.798	.808	–	.746	.819
	DON4	.851	.863	7.865***		
Community involvement	COM1	.833	.689	–	.818	.879
	COM2	.865	.709	12.354***		
	COM3	.894	.780	15.758***		
	COM4	.793	.678	11.325***		
Sponsorship	SOP1	.854	.745	-	.894	.905
	SOP2	.839	.726	14.745***		
	SOP3	.795	.878	13.186***		
	SOP4	.801	.803	11.784***		
Brand awareness	BRA1	.789	.626	-	.854	.887
	BRA2	.787	.789	10.250***		
	BRA3	.845	.754	11.002***		
	BRA4	.798	.772	10.251***		

Note: – CR is fixed; *** $p < 0.001$

As shown in Table 2, all constructs had Cronbach's alphas (α) and composite (CRel) reliabilities with a cut-off point of above 0.6 (Leech et al., 2014). Additionally, all items had standardised factor loadings (λ) above the recommended cut-off point of 0.6 (Pallant, 2005). Critical ratios (CRs) were suitably large and significant at $p < 0.001$. Furthermore, all individual item reliabilities (IIRs) were greater than 0.5 as commended by Leech et al. (2014). All constructs had averages (AVEs) greater than 0.5 (Fornell & Larcker, 1981).

5.2. Discriminant Validity

In order to measure discriminant validity, AVEs were compared against squared inter-construct correlations (SICCs). Table 3 shows that minimum conditions to fulfil the requirements were achieved since all AVEs were greater than their corresponding SICCs (Edward, 2013).

Table 3
Mean (M), standard deviation (SD), AVEs and SICCs

Construct	M	SD	DON	BRA	COM	SPON
Donations	3.561	1.614	**.745**			
Brand awareness	4.574	.976	.514	**.732**		
Community involvement	4.189	.831	.352	.387	**.792**	
Sponsorship	3.912	.897	.498	.475	.397	**.673**

Note: Diagonal elements in bold represent AVEs

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5.3. Research Hypotheses Tests

The structural equation modelling (SEM) technique in AMOS Version 20 was used to test the hypotheses (H_1, H_2 and H_3). The maximum likelihood estimation (MLE) was used to estimate the structural model (Pallant, 2005). The structural equation modelling technique was adopted since it has the ability to determine relationships while at the same time determining whether or not there is a general fit between the research model and observed data (Leech et al., 2014). The structural model showed suitable model fit indices (CMIN/DF 2.075; GFI .835; AGFI .778; NFI .754; TLI .723; CFI .614; RMSEA .026). The results of hypotheses testing are presented in Table 4. The results confirm that H_1, H_2 and H_3 were all supported. This confirms that sponsorship, donations and community involvement have a positive effect on brand awareness in the insurance sector in an emerging market.

Table 4
Hypotheses tests results

Hypothesis	Hypothesised relationship	SRW	CR	Remark
H_1	Sponsorship →Brand awareness	.930	4.463^{***}	**Supported**
H_2	Donations → Brand awareness	.553	1.887^{***}	**Supported**
H_3	Community involvement → Brand awareness	.422	3.564^{***}	**Supported**

Notes: SRW standardised regression weight, CR critical ratio, *** significant at $p < 0.001$

6. DISCUSSION AND IMPLICATIONS

6.1. Theoretical Implications

There is a dearth of studies focussing on the effect of corporate social responsibility on brand awareness, especially within the public domain and particularly within the insurance sector. Thus, this study was carried out to close this knowledge gap. Therefore, this study sought to contribute to the current body of corporate reputation knowledge by examining the effect of corporate social responsibility on brand awareness.

The study proved that sponsorship positively influences brand awareness in the insurance sector in an emerging market. Thus, organisations that sponsor community programmes are able to market their brand names. This implies that if insurance companies get involved in sponsoring community programmes, they are likely to market their brand names and enjoy competitive advantage. Sponsorship of programmes comprise financing of educational scholarships, community workshops funding, sponsorship of sports, cultural and arts events. The finding offers an important contribution to the current body of corporate reputation knowledge because right now, there is a dearth of proof in the public domain as regards this phenomenon.

Donations were found to positively influence brand awareness in the insurance sector in an emerging market. Thus, insurance firms that donate to the community are able to market their brand names and products. This implies that firms that involve themselves in donations to the community preach better about their brand names and products. If organisations make donations to the community, customers within the same community are able to recall brand names of such donors. Firms making donations stand a better chance to acquire new customers and retain loyal customers. Donations could be in the form of money, goods or services. The findings of the study prove the prevailing understanding in literature that donations positively influence brand awareness (Hosain et al., 2019; Shwartz & Caroll, 2008). The study further established that community involvement positively influences brand awareness in the insurance sector in an

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emerging market. Thus, the extent to which insurance organisations get involved in community activities influences brand awareness. This implies that insurance brand awareness increases as the firm participates more in community activities. Involvement in community activities compels organisations to participate in activities like clean-up campaigns, charity walk or run, participate in a national giving or remembrance day, plant trees, flowers, or other plants and host fundraising events among other events. The study findings corroborate the existent literature in that community involvement positively influences brand awareness (Gwiner et al., 2009; Lichtenstein et al., 2014; Roller, 2015).

6.2. Practical Implications

It is vital for insurance firms to understand factors that positively influence brand awareness. Firms within the insurance sector should contemplate participating more in public television programme sponsorships and educational sponsorship, which are more effective.

Insurance firms should also consider increasing donations of goods such as food and health equipment as respondents highlighted the importance of companies to embark on such activities. Customers also stressed that donations have a positive effect on the attitude towards a brand. Hence, insurance firms may use donations as a way of establishing their presence in the industry and the community. Insurance firms can also make use of donations to advertise products and services so as to create brand awareness.

As insurance companies get involved more in community activities, they should consider building brand awareness through taking part in religious activities, environmental projects, sports, recreation and fundraising projects. Such involvement could result in building a strong rapport, building recognition of the organisation, increasing the awareness of the firm's brand, cultivating trust in the firm's operations and also creating a culture of positivity among customers.

7. FURTHER RESEARCH IMPLICATIONS

The study focused on the insurance sector only, hence generalisations of the results may be difficult. The results could be improved by extending future studies to other sectors in Zimbabwe and beyond. Other variables like marketing communications and firm performance could be incorporated in future studies as this could enrich the results.

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