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Teachers' Attitudes and Insurance Curriculum: Empirical Evidence from Senior Secondary Schools in Lagos State, Nigeria

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Abstract: Education is the most veritable and viable option for national development and redress. Its existence guarantees the nation's building and sustenance. This study evaluated the effects of teachers' attitudes on insurance curriculum in senior secondary schools in Lagos State, Nigeria. The study adopted a descriptive research design cum survey method. A structured questionnaire was employed for data gathering. The questionnaire consisted of the research variables such as teachers' personalities, teachers' perceptions, teachers' learning capacities, and insurance curriculum. The study adopted a multistage sampling technique. A sample size of 147 was drawn from teachers in Senior Secondary Schools in Lagos State, Nigeria. Research hypotheses were tested using simple regression techniques. The study confirmed the strategic influence of teachers' attitudes on insurance curriculum in Lagos State. The study contributed significantly to knowledge by adding to the growing literature in teachers' attitudes and insurance curriculum. School administrators are advised to move swiftly in their quest to provide enlightenment insurance curriculum to teachers in senior secondary schools in Nigeria. Schools Administrators in collaboration with teachers should endeavor to continually drive insurance curriculum awareness and thus ensure to entrench insurance in their respective curricula.

Keywords: teachers' attitudes; insurance curriculum; teachers' learning capacities; secondary schools; Nigeria.

Introduction

Education is the most vehement option for national development and redress (Akinsolu, 2017; Aniete & Zipamoh, 2017). It is thus regarded as a repository basin where politics, religion, and socio-economic values are affected. It is the most essential pillar of any nation building. School, as an institutional edifice of great learning, is established to carry out pedagogical business. The realization of the basic objectives of education will be defeated if effective teaching and learning are not predicated upon the ideals of enhancing human productivity (Ojo, 2019). In Nigeria, there has been intense pressure on the need to introduce an insurance education curriculum at the secondary education level to create more awareness for risk management and insurance as a specialized area of discipline for students and educators in a bid to change the opinions of general populace towards the insurance industry.

However, a lack of well-designed insurance education curriculum as well as thoroughbred teachers for this specialized area will invariably hinder students who intend to obtain a degree in this discipline from doing so (Dorfman et al., 2006). Similarly, risk management and insurance educators or teachers are expected to design and develop impactful strategies to better achieve institutional, student-oriented, and individual goals (Dorfman et al., 2006). These strategies, if well implemented, will have an astronomical effect on teachers' attitudes towards insurance perceptions (Wells et al., 2015). Wells (2015) stressed further that the challenges confronting high-quality insurance education have been poor perception, personalities, and learning capacities.

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By and large, the capacity to sustain an impressive number of teachers who are enthusiastic in the study of risk and insurance is a function of the kind of educational institution involved and its location (Cassidy & Franklin, 1990). Hall (1972) as cited in Lee, Kleffner and Nielson (2001) remarked that the function of any school course or program in risk and insurance is predicated upon a combination of numerous questions including what objectives the school is intended to achieve? what the public is to be served with? what other resources subsist? and what objectives the individual risk and insurance professional or departments within a school are intended to accomplish? Appreciable studies expressing worry for students' perception of insurance have been carried out in the past (Barrese, Gardner, & Thrower, 1998; Berry, Berry, & Tippens, 2004; Outreville, 1990). Some of these studies, according to Berry, Strickler and Berry (2018), have proposed that insurance does not possess the quintessential representation of other business professionals. While Dorfman, Ferguson and Ferguson (2006), had reported a reduction in the relevance of high school teachers' insurance education, earlier work by Ferguson, Dorfman, Frickel and Ferguson (2000), established an evidential framework explaining that risk management and insurance education may lose its distinctive identity either by being entrenched into other departments such as finance, economics, business administration, or being expunged completely from some business curricula. Interestingly, Barrese et al. (1998) as cited in Berry et al. (2018) affirmed that insurance education can be effective in positively influencing students' and teachers' attitudes concerning insurance. They reiterated further that insurance education tends to survive adequately once a suitable perception, personality, and learning capacities can be evolved.

Insurance education is yet to find its genuine place in the educational pattern of secondary schools in Nigeria hence the necessary facilities are inadequate. The lack of suitable study materials has frequently been a topic to discuss for several years at the global level. This hinders genuine transformative changes that ought to have had been made to match the professional financial services market to the curriculum dedicated to teaching, analysing, and researching the insurance subject (Adelman & Dorfman, 2000). The question as to the effectiveness of insurance teaching, learning and literacy in secondary schools becomes imperative, hence many students are yet to embrace the subject at the West African Secondary School Certificate Examination. This inefficacy has been attributed to the dearth of resource persons in the field of insurance education at the secondary school level. However, the inoperative teaching skills have affected teachers' perceptions, personalities, and learning capacities, hence the problem with the teaching and the development of insurance curriculum in senior secondary schools in Nigeria.

The main objective of this study, therefore, is to investigate the effects of teachers' attitudes on insurance curriculum in senior secondary schools in Lagos State. The specific objectives are to examine significant effects of teachers' personalities on insurance curriculum in senior secondary schools in Lagos State; assess the significant influence of teachers' perceptions on insurance curriculum in senior secondary schools in Lagos State; and thus, evaluate teachers' learning capacities effects on insurance curriculum in senior secondary schools in Lagos State, Nigeria.

Literature review

Attitude is a natural or mental state of preparedness, coordinated via experience, directive, or dynamic influence on an individual's response to all related situations (Soibamcha & Pandey, 2016). It is also described as a circumstance to react favorably or unfavorably towards a situation (Sivakumar, 2018). Taofeeq, Adeleke and Lee (2016) see it as a personality evaluation of specified behavior and relative knowledge positively or negatively. Kaya and Buyukkasap (2005) as cited in Korkmaz and Unsal (2020) pointed out that an individual's attitude regarding a particular profession has the tendency to affect the end product either positively or negatively. To this end, the teaching process and teachers' performance are largely influenced by attitudes concerning their profession (Agcam & Bubanoglu, 2016; Andronache, Bocos, Bocos, & Macri, 2014). Korkmaz and Unsal (2020) noted that teachers with a positive attitude regarding their professional calling tend

Vol.10 (2022) no.1, pp. 37-52; DOI 10.2478/mdke-2022-0003

to perform greatly in the teaching-learning procedure, which invariably increases their academic engagements in schools and assists them to communicate better with colleagues, students and parenting bodies.

Jensen (2015) describes personality as the habits, attitudes as well as physical traits of an individual which are not identical but changes from group to group, society to society. Tahirovic and Bajric (2016) refer to it as an individual's special and enduring style of thought, emotion, and behavior. They further buttressed that hence mankind is social beings, their personalities are likely to affect overall successes and satisfactions with life. Ornstein (1990) as cited in Amad, Mohd Khairy and Kamarul (2017) noted that teachers need to examine their personalities and how they relate to their pedagogical approaches. A teacher's personality has every likelihood to affect his or her classroom style because it helps to build or destroy relationships with each pupil particularly in inclusive education (Hemadharsini, Jerald, & Amutha, 2021; Ibad, 2018; Kenni, 2020).

Perception, according to Robbins and Judges (2018), is a process whereby individual persons organise and interpret their sensory impressions in order to give meaning to their environment. As regards the teaching profession, several studies (such as Fauziah, Kim, Aye, & Hakizimana, 2021; Naaz, 2015; Nenty, Moyo, & Phuti, 2015; Katrin, Reets, & Helen, 2016) had been conducted to point-out teachers' and students' perceptions of the teaching profession. Otakpo, Ihuoma and Obunwo (2020) noted factors that weaken students' perceptions towards teaching profession to include the poor condition of teachers in the society; poor salary condition of teachers; lack of recognition of teachers; and their teaching profession in the society; poor learning environments, and socio-economic factors. It is also critical to note that student-teachers' intents have an influence on their general pedagogical understanding of a particular subject during teachers' education (Bergmark, Lundstrom, Manderstedt, & Palo, 2018).

The diversity of teachers' understanding and assumptions regarding students learning capacity, value knowledge capacity, and extent of their pedagogical approaches is embedded in the learning capacity of teachers (Johnston & George, 2018). Approaches to professional learning on building new knowledge and expertise are appropriate to teachers existing understandings that are congruent with new information and their integration into existing practice (Hotaman, 2010; Munna & Kalam, 2021; Timperley et al., 2018). Timperley et al. (2018) opined that a divergent approach is required when teachers' personal theories concerning students, their valued curricula, and effective teaching methodologies are different from their professional learning capacity in order to place emphasis on reasoning and problem-solving expertise. According to Jepketer, Kombo and Kyalo (2015), optimising teachers' capacities is an indication of human capital investment in a bid to assist teachers to teach more effectively. They averred some strategies for teachers' learning capacities to be able to improve students' performance to include constant improvement of teachers' skills, organising seminars, conferences, workshops, and mentoring teachers and students by inviting suitable resource individuals

Teachers' involvement in the curriculum development process is seen as necessary in many studies (Mohanasundaram, 2018; Ornstein & Hunkins, 2009; Oluniyi & Akinyeye, 2013; Amadioha, 2016). As for the insurance curriculum, Dorfman et al. (2006) had suggested a well-designed insurance curriculum in alignment with thoroughbred teachers in order to improve the value of insurance education in secondary schools. Wells et al. (2015) concurred to an impactful strategies including institutional, student-oriented, and individual teacher's goals, to be able to improve students-teachers' perceptions of the value of insurance education. Insurance education, therefore, is the bedrock of insurance philosophy and application that provides a better framework for understanding the social, legal and technological environment in which the insurance industry operates in recent times (Outreville, 2015). Dorfman (1990) as cited in Kwon (2014) asserts that what constitutes insurance program is the core curriculum in the quality of various programs, frequency of courses taught and qualifications of the teachers. He stressed further that introducing

a sound insurance education curriculum at secondary school would boost business students' awareness of the subject matter and improve their intellectual capacity.

Planned behaviour, as a theory, was propounded to depict social values, attitudes and controlled behavior of humankind in business-related activities (Zhang & Cain, 2017). This theory commenced as the theory of reason action in the '80s to predict individuals' intent to get involved in behavioural events at a specific place and time (Ajzen, 2011). It is well-designed estimates of attitudinal disposition regarding the behaviour of interest, perceived behavioural intention and control, and subjective values. The theory of planned behaviour has largely been used in teachers' education research in decades to study a vast range of numerous contexts including mathematic education (Lenski, Richter, & Ludtke, 2019); English education (Underwood, 2012); technology education (Kao, Lin, & Chien, 2018; Van Der Ross & Tsibolane, 2017); science education (Lumpe, Czerniak, Haney, & Beltyukova, 2017); work safety and health curriculum (Guerin et al., 2019) and business education (Rahman, Othman, & Talkis, 2020; Shima & George, 2020). In these numerous studies, the application of the theory of planned behaviour contributed immensely to the comprehension of teachers' instructional decisions and practices. In a model of the theory of planned behavior illustrating teachers' linkages to their behavioural pattern, personalities, perceptions of social pressure, and perceived learning capacities are core values.

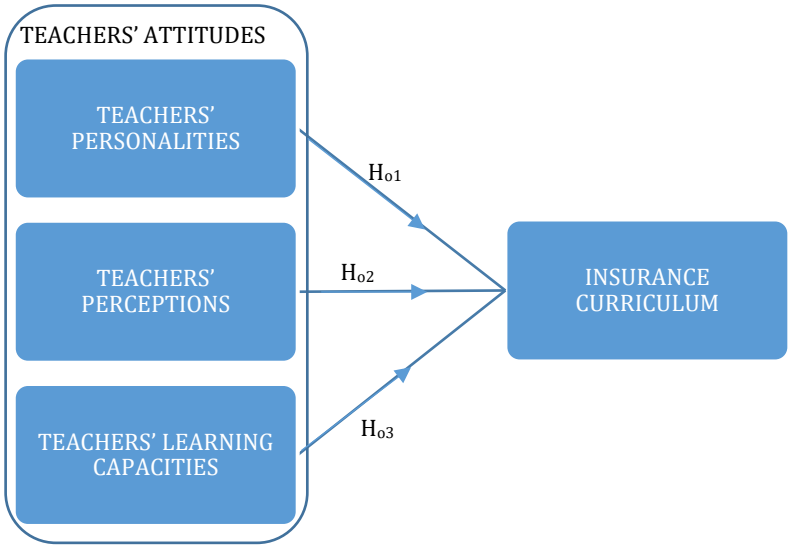

Figure 1. Conceptual framework showing the relationship between teachers' attitudes and insurance curriculum in senior secondary schools in Lagos State, Nigeria
(Developed by the researchers)

Methodology

This study employed descriptive research design. The rationale for the adoption of this design was because it gives the researchers the profiles of essential aspects of the concepts of interests as well as assisting in ascertaining happenings around sample variables to prevent manipulative attempts (Oyeniyi, Abiodun, Obamiro, Moses, & Osibanjo, 2016; Sekaran, & Bougie, 2016). In addition, survey strategy has been found useful due to its strength to forecast attitudinal characteristics of individuals as well as relevant data gathering of all sample environments (Creswell & Creswell, 2018). Data collection tool adopted in this study was a questionnaire. The use of the data gathering instrument was due to its suitability to the design of the research with regards to being relatively inexpensive, wider and more distribution of sample representation, sufficiency of time for respondents to allocate well-thought out responses and simplicity in administering the instrument (Kothari & Garg, 2016).

Vol.10 (2022) no.1, pp. 37-52; DOI 10.2478/mdke-2022-0003

The data instrument further assisted the researchers in obtaining reactions through its completion by adopting a Likert-scaling measurement attached with a covering letter.

The target population comprises the entire public senior secondary schools in Lagos State. The National Bureau of Statistics (2018) states that the entire public secondary schools in Nigeria are 9,015 as at 2017. Ogundare (2018) records 322 for senior secondary schools in Lagos State. The entire senior secondary schools in Lagos become the target population of the study. Quite a number of public senior secondary schools were selected within the 5 divisional areas of Lagos State, consisting of Lagos, Ikeja, Badagry, Epe and Ikorodu. Out of the 5 divisions, 3 divisions comprised of Lagos (Eko), Badagry and Ikeja were selected for proximity and cost-effectiveness sake. The combination of these 3 divisions constitutes 17 local governments councils' area out of the entire 20 local government council areas (LGCAs) in Lagos State, indicating 85% representation of the divisions. The LGCAs of the selected divisions include: Lagos (Apapa, Surulere, Eti-Osa, Lagos Mainland and Lagos Island); Badagry (Ojo, Amuwo-Odofin, Ajeromi-Ifelodun and Badagry); and Ikeja (Agege, Ifako-Ijaiye, Somolu, Kosofe, Alimosho, Mushin, Oshodi-Isolo and Ikeja). Out of selected LGCAs, 15 of them were finally used as research study areas with the adoption of Multistage sampling techniques comprised of simple random, purposive, and convenience sampling techniques. The purpose of choosing these sampling methods was because of their useful uniqueness to the research. The entire sample size for the study was statistically determined by Yamane's (1967) formula as cited by Ajay and Masuku (2014) as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{322}{1 + 322(0.05)^2}$$

$$n = 178 \qquad \text{eqn (1)}$$

where:
n= the sample size,
N = the population size,
e= the acceptable sampling error;
95% confidence level and p=0.05 are assumed.

In quantifying the above-calculated sample size, the researchers pondered this number to be an impressive representation of the total population under study. Data gathering periods were from February 2021 to April 2021. For distribution of the research instrument, 4 commercial/business teachers per school (teaching either commerce, economics, bookkeeping, financial accounting, marketing, or insurance) of 3 senior secondary schools selected in each LCAs, bringing the total number of research participants (i.e. commercial/business teachers) to 180. Most importantly, 147 copies out of the 180 copies of questionnaires distributed were found useful for analysis of the research results, providing an 83% response rate. In order to process collected data successfully, the simple regression technique was employed, with the verbal interpretation of results.

Ho1: Teachers' personalities have no significant effects on the insurance curriculum in senior secondary schools in Lagos State, Nigeria

Ho2: Teachers' perceptions have no significant influence on insurance curriculum in senior secondary schools in Lagos State, Nigeria

Ho3: Teachers' learning capacities have no significant effects on the insurance curriculum in senior secondary schools in Lagos State, Nigeria

Results and discussion

Descriptive analyses

Teachers' personalities

In Table 1, The respondents responded to the teachers' personality various items, wherein 98.0 percent expressed their disagreement in terms of 'My culture does not allow me to embrace insurance as a discipline (culture)', only 2.0 percent agreed. For 'My religion forbids insurance as a form of protection for life risks (religion)', while respondents expressed 13.6 percent in support, 86.4 percent were in disagreement with it. As for 'Insurance is not popular among my lineage (family size)', 17.7 percent of the entire respondents displayed their agreement, 2.0 percent were indecisive, and 80.3 percent disagreed. For 'I do not have the mental capacity to teach insurance (educational level)', while only 4.1 percent agreed, 95.9 percent disagreed. For 'The economic level of my family has not encouraged my desire for insurance as either as a discipline or source of safety (economic status)', while 15.6 percent agreed, 2.0 percent undecided. Then, 82.4 percent expressed their disagreement. The mean and standard deviation scores support the results. This shows that respondents' opinions of the survey items were normally distributed and centered around the mean. The result of the descriptive statistics on teachers' personalities clearly shows that all the respondents have similar opinions about all the subject matters as there are no notable differences in the distribution of the respondents' opinions.

Table 1. Teachers' personalities

Variables	Scale Level					Mean	Std Dev.
	SD	D	U	A	SA		
	1	2	3	4	5		
My culture does not allow me to embrace insurance as a discipline (culture)	86.4	11.6	2.0	0.0	0.0	1.16	.417
My religion forbids insurance as a form of protection for life risks (religion)	85.3	1.1	0.0	11.6	2.0	1.18	.519
Insurance is not popular among my lineage (family size)	74.1	6.2	2.0	17.7	0.0	1.63	1.159
I do not have the mental capacity to teach insurance (educational level)	61.9	34.0	0.0	4.1	0.0	1.46	.705
The economic level of my family has not encouraged my desire for insurance as either as a discipline or source of safety (economic status)	66.1	16.3	2.0	15.6	0.0	1.67	1.099

Source: Field survey, 2021

Teachers' perceptions

In Table 2, The respondents responded to the teachers' perceptions of various items, wherein 100 percent expressed their disagreement in terms of 'I do not believe in insurance either as a discipline or source of protection (beliefs)'. For 'I have no need and drive for insurance in any form (need and drive)', while respondents expressed 97.3 percent in disagreement, 2.7 percent were indecisive. As for 'My expectation of insurance is low (expectations)', 12.2 percent of the entire respondents displayed their agreement, 66.7 percent were indecisive, and 21.2 percent disagreed. For 'Insurance for me as a person is not enticing (personality)' while 68 percent agreed, 25.2 percent disagreed. Then, 6.8 percent expressed their indecision. For 'I have low experience when it concerns insurance activities (experience)' while 68 percent agreed, 29.2 percent disagreed. Then, 2.7 percent expressed their indecision. The mean and standard deviation scores support the results. This shows that respondents' opinions to the survey items were normally distributed and centered around the mean. The result of the descriptive statistics on teachers' perceptions clearly shows that all the

Vol.10 (2022) no.1, pp. 37-52; DOI 10.2478/mdke-2022-0003

respondents have similar opinions about all the subject matters as there are no notable differences in the distribution of the respondents' opinions.

Table 2. Teachers' perceptions

Variables	Scale Level					Mean	Std Dev.
	SD	D	U	A	SA		
	1	2	3	4	5		
I do not believe in insurance either as a discipline or source of protection (beliefs)	93.9	6.1	0.0	0.0	0.0	1.06	.241
I have no need and drive for insurance in any form (need and drive)	8.2	89.1	2.7	0.0	0.0	1.95	.327
My expectation of insurance is low (expectations)	8.2	12.9	66.7	12.2	0.0	2.83	.744
Insurance for me as a person is not enticing (personality)	10.2	15.0	6.8	68.0	0.0	3.33	1.067
I have low experience when it concerns insurance activities (experience)	10.2	19.0	2.7	68.0	0.0	3.29	1.098

Source: Field survey, 2021

Teachers' learning capacities

In Table 3, The respondents responded to the various items, wherein 85.7 percent expressed their disagreement in terms of 'My motive for insurance has never been encouraged either as discipline or safety net (motive)', 14.3 percent in agreement. For 'I have never developed any response for insurance (stimuli)', while respondents expressed 82.6 percent in disagreement, 17.4 percent were indecisive. As 'I have no discrimination against insurance (discrimination), 80.2 percent of the entire respondents displayed their disagreement, 2.0 percent were indecisive, and 17.8 percent agreed. For 'I cannot retain insurance as a service within my budget space (income bracket)', while 75.2 percent disagreed, 2.3 percent disagreed. Then, 22.5 percent confirmed their agreement. The mean and standard deviation scores support the results. This shows that respondents' opinions of the survey items were normally distributed and centered around the mean. The result of the descriptive statistics on teachers' learning capacity clearly shows that all the respondents have similar opinions about all the subject matters as there are no notable differences in the distribution of the respondents' opinions.

Table 3. Teachers' learning capacities

Variables	Scale Level					Mean	Std Dev.
	SD	D	U	A	SA		
	1	2	3	4	5		
My motive for insurance has never been encouraged either as discipline or safety net (motive)	12.9	72.8	0.0	14.3	0.0	2.16	.825
I have never developed any response for insurance (stimuli)	7.8	74.8	0.0	16.1	1.3	2.18	.808
I have no discrimination against insurance (discrimination)	74.1	6.1	2.0	15.7	2.1	4.14	.329
I cannot retain insurance as a service within my budget space (income bracket)	12.9	62.3	2.0	22.8	0.0	2.24	.896

Source: Field survey, 2021

Insurance curriculum

In Table 4, the insurance curriculum items for which data was sought from the entire respondents were good understanding of insurance, clearer objectives of insurance curriculum, recognition of insurance in the overall school curriculum, school administrators' supports for insurance, the

existence of insurance in schools' overall curriculum, strong emphasis on insurance as a curriculum area, an effective knowledge of strategies to teach insurance, reluctance to teach insurance, motivation for insurance in schools, and competence to teach insurance. The respondents responded to the various items, wherein 93.9 percent expressed their agreement in terms of a good understanding of insurance, 4.0 percent flaunted disagreement, while only 2.1 expressed their indecision. For the clearer objectives of the insurance curriculum, while respondents expressed 34.1 percent in support, 65.9 percent disagreed with it. As for recognition of insurance in the overall school curriculum, while only 2.0 percent of the entire respondents displayed their agreement, 21.8 percent expressed their indecision, and 76.2 percent showed their displeasure. For school administrators' supports for insurance, while 19.7 percent displayed their indecision, 80.3 percent disagreed. For the existence of insurance in schools' overall curriculum, while 78.2 percent disagreed, 21.8 percent were indifferent. For the strong emphasis on insurance as a curriculum area, while respondents expressed only 5.4 percent in support, 78.3 percent disagreed with it. Then, 16.3 were indifferent. As for effective knowledge of strategies to teach insurance, while 12.2 percent of the entire respondents displayed their agreement, 8.2 percent expressed their indecision, and 79.6 percent showed their displeasure. For reluctance to teach insurance, while 6.1 percent agreed, 8.2 percent were indecisive, and 85.7 percent disagreed. For motivation for insurance in schools, while 12.2 percent agreed, 13.6 percent were indecisive, and 74.2 percent disagreed. For competence to teach insurance, while 66.0 percent expressed their indecision, 17.0 percent were recorded for those in support and disagreement respectively. The mean and standard deviation scores support the results. This shows that respondents' opinions to the survey items were normally distributed and centred around the mean. The result of the descriptive statistics on the insurance curriculum clearly shows that all the respondents have similar opinions about all the subject matters as there are no notable differences in the distribution of the respondents' opinions.

Table 4. Insurance curriculum

Variables	Scale Level					Mean	Std Dev.
	SD	D	U	A	SA		
	1	2	3	4	5		
I have a good knowledge of insurance	2.0	2.0	2.1	85.7	8.2	3.96	.607
I have a clear understanding of the goals and objectives of insurance curriculum	2.0	63.9	0.0	10.3	23.8	2.90	1.333
My school administration recognises the importance of insurance as a subject in the overall school curriculum	10.2	66.0	21.8	2.0	0.0	2.16	.616
My school administration actively supports insurance as a curriculum area	14.3	66.0	19.7	0.0	0.0	2.05	.583
Insurance is regarded as an important subject in the school's overall curriculum	10.2	68.0	21.8	0.0	0.0	2.12	.555
My school places a strong emphasis on insurance as a curriculum area	11.6	66.7	16.3	5.4	0.0	2.16	.689
I have a sound knowledge of strategies to be effective for the teaching of insurance	10.9	68.7	8.2	12.2	0.0	2.22	.798
I am reluctant to teach insurance	66.7	19.0	8.2	6.1	0.0	1.54	.886
I have motivation to ensure insurance is taught in my school	70.1	4.1	13.6	12.2	0.0	1.68	1.110
I have competence to teach insurance	8.8	8.2	66.0	15.0	2.0	2.93	.816

Source: Field survey, 2021

Vol.10 (2022) no.1, pp. 37-52; DOI 10.2478/mdke-2022-0003

Hypothesis testing

Table 5. Simple regression results for teachers' personalities vs. Insurance curriculum

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.815[a]	.665	.663	2.67879	.665	287.61	1	145	.000
a. Predictors: (Constant), Teachers' personalities									

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2063.910	1	2063.910	287.615	.000[b]
	Residual	1040.511	145	7.176		
	Total	3104.422	146			
a. Dependent Variable: Insurance curriculum						
b. Predictors: (Constant), Teachers' personalities						

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	14.645	.578		25.326	.000	13.502	15.788
	Teachers' personalities	1.276	.075	.815	16.959	.000	1.127	1.425
a. Dependent Variable: Insurance curriculum								

Source: Authors' computation, 2021

From the results of the regression analysis presented above, it is clear that there is a positive moderate relationship between teachers' personalities and the insurance curriculum. The model also shows the variations experienced by the dependent variable that could be explained by the independent variable (R square) which shows that teachers' personalities are responsible for about 66.5% of the variance in the insurance curriculum. This means that 33.5% of the insurance curriculum enjoyed in Lagos State comes from other factors other than the predictor used in this model (teachers' personalities). The generalization of the results (Adjusted R square) indicates that true 66.3% of the variation in insurance curriculum is explained by teachers' personalities. This result is almost close to reality as the difference between R Square and Adjusted R Square is not high. The standard error fit, which is a measure of the precision of the model, shows how wrong the statistical outcomes could be at 3% if one uses this model to make real-life predictions. The above result is statistically significant as seen in the ANOVA table (p-value = 1.276) as they are less than the 0.05 confidence interval used in this study. A value greater than 1 shows that F-ratio yields an efficient model but 287.61 F-ratio indicates that this model is not very efficient.

Table 6. Simple regression results for teachers' perceptions vs. Insurance curriculum

Table 6. Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.135[a]	.018	.011	4.58462	.018	2.698	1	145	.103
a. Predictors: (Constant), Teachers' perceptions									

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	56.700	1	56.700	2.698	.103[b]
	Residual	3047.722	145	21.019		
	Total	3104.422	146			
a. Dependent Variable: Insurance curriculum						
b. Predictors: (Constant), Teachers' perceptions						

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	26.808	1.925		13.926	.000	23.003	30.612
	Teachers' perception	-.249	.152	-.135	-1.642	.103	-.549	.051
a. Dependent Variable: Insurance curriculum								

Source: Authors' computation, 2021

From the results of the regression analysis presented above, it is clear that there is a positively low relationship between teachers' perceptions and insurance curriculum. The model also shows the variations experienced by the dependent variable that could be explained by the independent variable (R square) which shows that teachers' perceptions are responsible for about 1.8% of the variance in the insurance curriculum. This means that 98.2% of the insurance curriculum enjoyed in secondary schools in Lagos State comes from other factors other than the predictor used in this model (teachers' perceptions). The generalization of the results (Adjusted R square) indicates that true 1.1% of the variation in insurance curriculum is explained by teachers' perceptions. This result is almost close to reality as the difference between R Square and Adjusted R Square is not high. The standard error fit, which is a measure of the precision of the model, shows how wrong the statistical outcomes could be at 5% if one uses this model to make real-life predictions. The above result is statistically insignificant as seen in the ANOVA table (p-value = -0.249) as they are greater than the 0.05 confidence interval used in this study. A value greater than 1 shows that F-ratio yields an efficient model, but 2.698 F-ratio indicates that this model is not very efficient.

Table 7. Simple regression results for teachers' learning capacities vs. Insurance curriculum

Table 7. Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.512[a]	.262	.241	3.97541	.262	51.434	1	145	.000
a. Predictors: (Constant), Teachers' learning capacities									

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	812.862	1	812.862	51.434	.000[b]
	Residual	2291.560	145	15.804		
	Total	3104.422	146			
a. Dependent Variable: Insurance curriculum						
c. Predictors: (Constant), Teachers' learning capacities						

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	11.875	1.682		7.060	.000	8.551	15.200
	Teachers' learning capacities	1.106	.154	.512	7.172	.000	.801	1.410
a. Dependent Variable: Insurance curriculum								

Source: Authors' computation, 2021

From the results of the regression analysis presented above, it is clear that there is a positively low relationship between teachers' learning capacities and insurance curriculum. The model also shows the variations experienced by the dependent variable that could be explained by the independent variable (R square) which shows that teachers' learning capacities are responsible for about 26.2% of the variance in the insurance curriculum. This means that 73.7% of the insurance curriculum enjoyed in secondary schools in Lagos State comes from other factors other than the predictor used in this model (teachers' learning capacities). The generalization of the results (Adjusted R square)

Vol.10 (2022) no.1, pp. 37-52; DOI 10.2478/mdke-2022-0003

indicates that true 24.1% of the variation in insurance curriculum is explained by teachers' learning capacities. This result is almost close to reality as the difference between R Square and Adjusted R Square is not high. The standard error fit, which is a measure of the precision of the model, shows how wrong the statistical outcomes could be at 4% if one uses this model to make real-life predictions. The above result is statistically significant as seen in the ANOVA table (p-value = 1.106) as they are less than the 0.05 confidence interval used in this study. A value greater than 1 shows that F-ratio yields an efficient model, but 51.434 F-ratio indicates that this model is not very efficient.

Discussion

From the empirical analysis conducted and the test of hypotheses carried out, this study confirmed the relationship between teachers' attitude and insurance curriculum among senior secondary school teachers in Lagos State, Nigeria; with respect to the research hypotheses stated.

The result shows that teachers' personalities have a positive and low relationship with the insurance curriculum senior secondary schools in Lagos State, Nigeria, thereby invalidating the null hypothesis and validating the alternate hypothesis at (p = 0.000). This result is in convergence with earlier findings of Aduloju (2020), Janowski (2018), Olowokudejo and Ajemunigbohun (2016), Salleh and Kamaruddin (2011). While Aduloju (2020) affirmed the relevance of personality traits of the insurance salesforce regarding the success of insurance education among insuring populace in Nigeria, Janowski (2018) adjudged to the significant effects of personality traits on the sales effectiveness of life insurance in Poland. This is a justification to the fact that the personality traits of individual teachers need to be taken as critical as possible to drive their passion for insurance education as a field of study.

The result shows that teachers' perceptions have a positively low relationship with the insurance curriculum in senior secondary schools in Lagos State, Nigeria, thereby invalidating the null hypothesis and validating the alternate hypothesis at (p = 0.000). This result is supported by the views of Baka, Soykan and Acar (2018), Gurung (2016), Sagagi, Ekperi and Nwadike (2019), Owuor (2016); who derived a positive but low level of relationship between public perceptions and insurance uptake. They further reiterated the need for insurance education in order to improve the public image of insurance companies.

The result shows that teachers' learning capacities have positively moderated its relationship with the insurance curriculum in senior secondary schools in Lagos State, Nigeria, thereby invalidating the null hypothesis and validating the alternate hypothesis at (p = 0.000). The result is in consistent with earlier suggestions from Forlicz (2018), Ojo (2019), Wells et al. (2015) that government at different levels should encourage insurance in schools in order to boost the capacities of Schools' owners/operators to embrace insurance as a policy for both learning and products purchase in different areas of lives.

Conclusion and recommendations

The study attempts to find out the relationship between teachers' attitudes and insurance curriculum in selected senior secondary schools in Lagos metropolis. The results of the study have clearly shown that while teachers' personalities and their learning capacities showed a significant influence and relationships with insurance curriculum in public senior secondary in Lagos State, there appears to be an insignificant relationship between teachers' perception and insurance curriculum in Public senior secondary schools in Lagos State. It is therefore important to note that sound and effectual insurance awareness can assist the individual teacher to develop the requisite understanding, knowledge, and confidence to assess and better comprehend the required insurance curricula. However, having knowledge of where to seek information when required, and to make

decisive judgments concerning their risk management through an understanding of insurance subject. Whenever an insurance subject with relevant teaching instructors is successfully introduced at the secondary school level, quite a number of commercial students might decide to take up insurance as a career at the tertiary institutions and help contribute to the insurance industry and the economy at large.

As for recommendations of the study, the stakeholders in the educational industry should endeavor to entrench insurance, as a behavioral discipline, into the course curriculum of business-related courses such as business education, economic education, accounting education, and educational management in the tertiary institutions to enhance insurance knowledge and understanding of graduates in these related areas. Scholars, business merchants, and educational entrepreneurs should ensure to integrate and collaborate often with business education and insurance lecturers in the tertiary insurance to come up with a befitting insurance education curriculum. Insurance education should be advocated for as a course of study in our tertiary institutions in a bid to develop, train, and prepare teachers for insurance subjects in the senior secondary schools in Nigeria. The governments and education regulators in secondary school and even at tertiary institutions need to support insurance education to become a prominent distinct learning area of discipline and thus serve as a source of revenue generation and employment for our teeming youths. Insurance industry should support insurance education advancement in Nigeria by funding faculty research and doctoral studies of the instructors in this field; providing students with educational aids like scholarships and organising insurance workshops in schools to draw attention of the students to the discipline.

Limitations and future directions

This study has established the relationships between teachers' attitudes and insurance curriculum in senior secondary schools. This study has been able to develop a framework between teachers' attitudes and insurance curriculum among teachers in senior secondary schools in Lagos State, Nigeria. Despite the recommendations highlighted above, the study has some limitations. First, the study's findings are viewpoints of teachers in senior secondary schools in Lagos State, Nigeria. This is just a representation of the study population, which may affect the generalization of the entire population. This means that the generalization of the findings should be made with critical caution. Given this implication, similar studies should be carried out in other states in Nigeria.

The study suggests that further research works should focus attention on attitudinal formations affecting insurance behavioral patterns of policyholders in Nigeria. Research work is thus encouraged to look at insurance literacy effects on risk appetites among sectorial areas in Nigeria. Lastly, future research work could direct attention at the sociology and psychology of insurance

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