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## FOREWORD

The Department of Psychology, University of Lagos has continued to expand the frontiers of knowledge through the engagement of cutting edge research by her seasoned faculty members, and the publications of rigorously processed articles in her new journal. This new journal has been welcomed in the academia as a veritable tool for the dissemination of research findings in Nigeria and beyond. The first issue has continued to attract the interest of scholars and researchers and has guided enlightened conversations in the specific areas wherein the studies were conducted; In this edition we are presenting even more fascinating topical issues being addressed by different authors. We hereby invite you to savour these well researched articles. The edition is, as usual, a combination of thought-provoking analyses and discussions on different quests to understanding human behavior and mental processes for a sustainable world; it also highlights promising paths and directions for future intervention. It is hoped that findings from this edition of the journal will furnish the understanding of scholars on how to improve human behaviour for a sustainable society through effective use of modern therapy and intervention models. Finally, this edition has advanced the combined ideas of scholars and academics from different academic disciplines. For this reason, I want to thank everyone who is interested in promoting the boundaries of knowledge, transformation process and ultimately adding to the body of research in behavioural science.

**Editor**

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# Adopting the consumer motivation strategy in driving public acceptance and ownership of government policies and programmes in Nigeria

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## Abstract

The paper examined how the government, through public policy can stimulate the Citizens' (consumer) behavior, for acceptance and ownership of government policies and programmes, for higher performance. Most of the previous initiatives underperformed due to the disregard for appropriate motivational strategies. Hence, through interdisciplinary perspective, the study examined, how adopting the combination of New Public Management (NPM) and Unified Theories of Acceptance and uses of Technology's constructs, can shape the designing of motivational strategy, to stimulate public and consumers intention to accept, patronize, and own the government policies and programmes. Using Lagos State Health Insurance Scheme (LSHIS) - Ilera Eko as a case study, Ikorodu Local Government adult residents (18+) as population, and through purposive and convenience sampling selected 342 non-public sector's engaged individuals, as sample. The instrument is structured questionnaire divided into five sections. In addition, both descriptive and inferential statistics are used for data analyses; percentage and mean for contingency tables, while Chi square is for hypotheses testing, and charts for illustration. Findings of the test of the four hypotheses indicate that; there is low awareness and knowledge of Health Insurance Scheme (HIS) in Lagos State, low acceptance and patronage of LSHIS, there are barriers to enrolment for the scheme, and that adopting suitable motivational strategies can stimulate the public and customers' intention to accept, adopt and own government policies and services. To achieve this, it recommends; including marketing or consumer behaviour expert in the implementation team, adopting bottom-top approach initiatives, and improving the image of government to attract public trust.

Keywords: Consumer behaviour, Government programmes, Motivations, Public acceptance, Public policy.

## Introduction

The degree of public adoption and acceptance of different government policies and programmes, contextually varies. Health insurance schemes in Nigeria; particularly the Lagos State Health Insurance Scheme (LSHIS) is one of such initiatives. Globally, health insurance is widely acknowledged as a critical instrument for advancing Universal Health Coverage (UHC), minimizing out-of-pocket healthcare expenditures, and enhancing equitable access to quality health services (WHO, 2021). High-income nations such as Germany and Japan have successfully institutionalized social health insurance systems that promote sustained public trust, broad participation, and long-term policy adherence (Ikegami, 2019). Conversely, low-

and middle-income countries, including Nigeria, continue to encounter significant obstacles to effective policy adoption. These challenges are often rooted in limited public awareness, pervasive mistrust in government initiatives, and inadequate stakeholder engagement mechanisms (Onwujekwe et al., 2019). Despite the Nigerian government's efforts to provide affordable healthcare through initiatives like the National Health Insurance Scheme (NHIS) and its state-level counterparts, the uptake remains suboptimal. This phenomenon underscores the importance of understanding consumer motivations to enhance the success of such programmes. While most previous studies explore factors influencing health insurance uptake, this research focuses on how consumer motivation strategies can be leveraged to improve public acceptance of government health policies.

Consumer motivation theories, such as Maslow's Hierarchy of Needs and Herzberg's Two-Factor Theory, offer valuable frameworks for understanding the psychological drivers behind individuals' decisions to engage with health insurance schemes. By aligning health insurance offerings with these motivational factors, policymakers can design interventions that resonate more effectively with the target population.

Lagos State establishes the Lagos State Health Insurance Scheme (LSHIS) to provide universal health coverage to residents, aiming to reduce out-of-pocket (OOP) expenses and improve access to quality healthcare services. However, despite high priority given, enrolment rates remain low. The total enrolment as of December 2023 was 923, 000 (LSMOH, 2023) out of 15.9 million population in Lagos state (macrotrend, 2025). This study aims to bridge the gap by examining how consumer motivation strategies can be adopted to enhance public acceptance of the LSHIS. By integrating motivational theories with empirical data from Lagos State residents, the research seeks to provide actionable insights for policymakers and health administrators. The findings are expected to inform the design of more effective communication strategies, benefit packages, and service delivery models that align with the motivational drivers of the target population (Shobo, 2024).

Thus, adopting consumer motivation strategies is not merely a theoretical exercise but a practical approach to improving the effectiveness of public policies. By understanding and addressing the motivations of individuals, governments can foster greater public acceptance and participation in programmes like health insurance schemes, thereby moving closer to achieving universal health coverage.

The study examine four key research questions; what is the level of awareness and knowledge of health insurance, extent of public perception and acceptance of Ilera Eko, what constitute barriers, and what are the motivation factors to boost intention to accept at Ikorodu area. The remaining outlines are: theoretical framework, conceptual review, methodology, results and discussion, and policy implications and recommendations.

## Conceptual Review

### Public policy

It refers to the government's organised approach in addressing social challenges. It encompasses planned actions such as interventions, public services, and development projects, while also defining the roles and responsibilities of citizens in relation to specific issues (Akanle & Omobowale, 2023). Primarily, it involves the decisions, strategies, and regulations adopted by governments to address social issues and achieving common goals (Aderogba, 2022). It covers a wide range of sectors, including healthcare, education, economic development, and environmental protection.

Public policy plays a vital role in shaping societies, promoting social progress, and enhancing collective well-being. It provides a framework for addressing complex challenges such as poverty, inequality, environmental degradation, and public health crises. Through strategic planning, evidence-based decision-making, and stakeholder engagement, public policy aims to identify root causes, assess possible solutions, and implement effective actions to mitigate negative impacts, and fostering sustainable development (University of the People, 2024).

It usually comprises defined objectives with a broad set of government directives designed to guide and influence the decisions and actions of individuals, organisations, and public institutions (Aderogba, 2023). These policies are enforced through multiple instruments, including laws, executive orders, court rulings, regulations, official guidelines, agency directives, signing statements, memos, circulars, and other formal government communications (Jaegar, 2009).

Furthermore, it is a more focused and ongoing series of actions designed to address societal challenges through structured policy development. However, policymaking is not just a technical function of governance; it is a complex, dynamic process influenced by a variety of social, political, and environmental factors. These contextual elements shape available policy choices and significantly impact both the outcomes and effectiveness of implemented

measures (Yalmanov, 2020).

In Nigeria, the continued reliance on a neo-top-down approach to policy formulation and implementation significantly hinders the achievement of intended goals and outcomes. Public policies are often well-crafted in theory, but their implementation frequently falls short, failing to achieve the originally intended goals and objectives (Obodoechi, 2009).

Moreover, the implementations of well-formulated public policies are often ineffective due to the exclusion of the intended beneficiaries, which are primarily the citizens. These policies are frequently developed and executed without public consultation or input, leading to widespread apathy and disengagement. As a result, many citizens remain unaware of the existence or objectives of such policies and feel no sense of ownership or responsibility toward their success. For example, a study conducted at the Lagos State University Teaching Hospital found that 80.7% of respondents had poor knowledge of the NHIS, and only 12.3% had registered with the scheme (Abdul-Hakeem, et al., 2018). Similarly, research in the Ajeromi-Ifelodun community revealed that 80.2% of respondents had not heard of the Community-Based Health Insurance, and only 4.5% were enroled (Yussuf, et al., 2019).

These findings suggest that a mere directive is insufficient to drive enrolment; instead, understanding and addressing the underlying motivations of potential enrollees is crucial. Factors such as perceived value, trust in the system, and alignment with personal health needs play significant roles in the decision-making process. Moreover, external factors like cultural beliefs, religious norms, and socioeconomic status can influence individuals' attitudes towards health insurance schemes (Ewulum, et al., 2022). Thus, the disconnect between policymakers and the public has contributed significantly to the repeated failure of numerous government initiatives across the country (Onokerhoraye, 2007.

**Motivation**

Various factors influence consumer behaviour, with motivation being one of the most significant. Motivation refers to the internal drives and external influences that compel individuals to act in certain ways or display specific behaviours, including the decisions they make about what products or services to purchase (Gaurav, 2023). It is the underlying cause; conscious or unconscious that drives an individual to behave in a specific way in a given situation (LRW, 2023).

Consumer motivation refers to the triggers such as; marketing campaigns, messaging, pricing,

circumstances, or product features that encourage individuals to take desired actions that ultimately generate revenue, including making a purchase, booking a trip or upgrade, or enrolling in a loyalty programme (Persado, 2025). Consumer motivation is an internal drive that prompts individuals to recognise and purchase products or services that satisfy both their conscious and unconscious needs and desires. Once these needs are fulfilled, motivation can encourage repeat purchases or the search for alternative goods and services that better meet their requirements (Albert, 2025).

The motivation cycle illustrates the sequential process through which an individual becomes motivated by a need and moving toward fulfilling that desire. This cycle consists of four stages: need, drive, incentive, and goal/reward. A need represents something an individual lacks or desires, prompting them to take action. Incentives such as; rewards or penalties assist in maintaining this drive, and enabling the person to achieve their ultimate goal or reward. The biological factor encompasses an individual's genetics, brain function, immune system, and nervous system. Physiological aspects can influence a person's level of motivation at a fundamental, innate level. The cognitive factor relates to how an individual processes information, including their thinking patterns, self-perception, language use, and application of knowledge. The emotional factor is grounded in how a person feels and, consequently, responds to a particular situation. The social factor relates to how an individual perceives others' view on them, as well as the influence of their surrounding physical environment (Carnevale & Airth, 2023).

Motivation is a complex and multifaceted force that drives consumer behaviour. It is shaped by both internal and external factors, hence; the understanding of consumer motivations is essential in developing businesses marketing strategies, and customising products and services to satisfy consumer needs and preferences.

**Lagos State Health Insurance Scheme (Ilera Eko)**

Health insurance plays a vital role in today's healthcare systems by offering financial protection against the high costs of medical treatment. Based on the principle of risk pooling, individuals contribute premiums to a shared fund that covers the medical expenses of those in need (Spears, 2017). This system helps spread healthcare costs across a broader population, making essential medical services more accessible and affordable for everyone.

Health insurance is a form of coverage designed to shield individuals or groups from the

financial impact of medical expenses and unforeseen healthcare costs. It functions as a safeguard, reducing the economic strain of accessing medical services and enabling people to receive the care they need without incurring significant out-of-pocket payments. A well-rounded health insurance plan usually includes coverage for a wide range of services, such as preventive care, hospital stays, surgeries, prescription drugs, and specialised treatments (Kumar & Duggirala, 2021).

One of the significant benefits of health insurance is the peace of mind it offers by providing individuals with the assurance that they can afford necessary medical care without jeopardising their financial stability (BusinessDay, 2023)..

In the United States, healthcare expenses are notoriously steep, with medical bills often cited as a primary cause of bankruptcy for those without health insurance (Bedayn, 2023). Health insurance is essential in reducing the financial risks tied to medical care, and helping individuals avoid overwhelming costs when faced with illness or injury.

Health insurance plans are typically divided into two primary categories: private and public (government-sponsored) coverage. Private health insurance is offered by commercial insurance companies and can be purchased independently or provided through an employer. These plans come with a range of options, such as individual, family, or group coverage, tailored to meet different healthcare needs (Amin, 2023).

Public or government-funded health insurance programmes are administered by the government and are designed to serve specific groups within the population. In the United States, examples of such programmes include Medicare, which supports individuals aged 65 and older; Medicaid, which assists low-income individuals and families; and the Children's Health Insurance Program (CHIP), which provides coverage for children from low-income households. These programmes are intended to ensure the vulnerable populations have access to essential healthcare services (Amin, 2023).

LSHIS is a government-supported programme designed to make healthcare services more affordable and accessible to residents of Lagos State. Established by a law passed in May 2015, the mandatory scheme seeks to guarantee all residents access to quality medical care without facing financial difficulties due to high healthcare costs. The scheme is overseen, regulated, and managed by the Lagos State Health Management Agency (LASHMA) (LASHMA, 2020).

Ilera-Eko covers preventive healthcare services and provides access to various preventive

measures such as vaccinations, health screenings, and health education programmes, aimed at helping residents in maintaining good health and avoiding expensive medical treatments (Isakpa, 2019). By emphasizing preventive care, the scheme seeks to ease the strain on the healthcare system and enhancing overall public health outcomes.

Beyond preventive healthcare services, the LSHIS also provides extensive coverage for various medical treatments. This includes consultations, diagnostic tests, surgical procedures, and medications for common health conditions such as malaria, febrile illnesses, antenatal care, childbirth, hypertension, and diabetes mellitus, among others (Isakpa, 2019). Through this comprehensive coverage, the scheme ensures that residents can receive necessary medical care promptly, without the burden of high out-of-pocket expenses.

The LSHIS is financed through a blend of government subsidies, contributions from individuals and employers, and collaborations with private healthcare providers. Under this arrangement, individuals and families make contributions that are pooled into the Lagos State Health Fund (LASHEF). This risk-sharing model distributes financial responsibility across the population, allowing healthier and more affluent I ndividuals to support those who are ill or economically disadvantaged, thereby offering strong protection against high medical expenses (Lagos State Government, 2017). This inclusive, multi-stakeholder funding strategy supports the long-term sustainability of the scheme and its capacity to deliver quality healthcare to all residents of Lagos State.

Since its launch, the LSHIS has successfully enrolled over 923,000 residents in the 'Ilera-Eko' programme. Despite this progress, LASHMA has appealed for increased financial support and partnerships from organisations and philanthropists to help reach its goal of covering six million vulnerable residents (Onwuzoo, 2023).

Additionally, the Lagos State Health Insurance Scheme has been acknowledged for its positive impact on healthcare delivery within the state. In 2023, LASHMA was honoured with the State Government Health Insurance Scheme of the Year Award, recognising its innovative methods in delivering healthcare services and enhancing health outcomes for residents (Olasunkanmi, 2023).

Therefore, LSHIS is a significant programme that is positively transforming the healthcare landscape in Lagos State. By offering affordable and accessible healthcare services to its residents, the scheme contributes to better public health outcomes and alleviates pressure on the healthcare system. Emphasizing preventive care and broad coverage, the scheme ensures

that all residents have access to the necessary medical services to maintain their health and well-being.

**Theoretical Framework**

The study combines the theory of New Public Management (NPM) and Unified Theory of Acceptance and Use of Technology (UTAUT) in illustrating how adoption of motivational strategies can enhance the public acceptance and patronage of government policies and programmes.

**The New Public Management (NPM)**

NPM approach to public sector management, which emerged prominently in the 1980s and 1990s, is a fundamental shift from the traditional way of managing public sector organisations. It emphasises private sector principles, such as efficiency, customer-orientation, accountability, and results-based performance (Hood, 1991). This theory is especially relevant in understanding and designing strategies for increasing public acceptance of government initiatives like the LSHIS.

The core components of NPM include; customer orientation and citizen-centric service delivery, performance management and accountability- to subject public programmes to the same scrutiny and performance metrics as private enterprises, introducing quasi-market mechanisms and competition within public service provision, decentralisation and flexibility to increase responsiveness at the local level, and finally, motivating public sector employees (Biswas, 2025).

However, performance management and accountability involves regular monitoring of key indicators such as enrolment rates, user satisfaction, claims processing time, and service delivery quality. When performance outcomes are communicated effectively, it reinforces trust and increases the rate of acceptance (Pollitt & Bouckaert, 2011).

Introducing quasi-market mechanisms and competition encourages competition among tiers of government and agencies or accredited healthcare providers and gives consumers the power to choose providers based on performance and service quality (Christensen & Lægreid, 2007). Decentralisation principle can be operationalised by empowering Local Government Areas (LGAs) in Lagos to manage LSHIS outreach within their communities. Under this model, public services will be able to function efficiently with the consumer-

centric mindset of private businesses (Osborne & Gaebler, 1992) and motivation of the workforce (Dunleavy & Hood, 1994).

**Unified Theory of Acceptance and Use of Technology (UTAUT):**

Venkatesh et al. (2003) after reviewing eight different models' perspectives on consumers' intentions to use and accept products (focusing on technology products), developed the theory of UTAUT, to examine motivation effectiveness.

UTAUT proposes four constructs as fundamentals of behavioural intention, which are: performance expectancy, effort expectancy, social influence, and facilitating conditions. However, various studies extend the theory and incorporate other variables relevant to its adaptations. In this context, the study adapts Abbasi et al. (2021)'s model, which integrates new variable; perceived environmental knowledge, to examine how motivating consumers can promote acceptance of government initiatives, with focus on LSHIS-Ilera Eko.

The Performance Expectancy (PE) refers to the perceived usefulness in enhancing the management of the consumers' health. Effort Expectancy (EE) refers to the consumer perceived degree of flexibility, simplicity and ease of processing, accessing and running the programme. Moreover, Social Influence (SI) refers to the acceptance based on the influence of others perception. Technophilia implies consumer attractiveness and desire for technological and innovative products. However, Perceived Environmental Knowledge (PEK) focuses on the consumers' perceived ecosystem knowledge and information, and the effect of related products and human activities on the product.

While Ilera Eko is government innovative programme to improve the public healthcare management, UTAUT is an approach to convincing the public (consumers), instead of compelling through law, directives, and enforcements.

**Methodology**

The research design for the study is a case study. The study area is Lagos State; the population is non-public sector engaged adults residing at Ikorodu Local Government, while the sample includes private sector employees, self-employed, retirees and unemployed residents. It is the second largest local government in the state (NPC Web). The population of residence is 527,917 (Census, 2006; NPC & NBS Web). According to Krejcie & Morgan

(1971) table, based on the population at 5 df, the sample size of the population is 384, however, 342 respondents returned the questionnaire. The research instrument is structured questionnaire, in binary choice format (Yes / No). 80 undergraduate students of Lagos State University of Science and Technology Ikorodu, assisted in primary data collection, with each given 5 questionnaires to distribute in their various areas of residence across the local government. Since the study is meant to examine the public behaviour towards acceptance of government policies and programmes, the ideal sample is independent individuals that cannot be forced or coerced by government to enrol due to their employment. The questionnaire is divided into 5 sections in line with the research objectives and questions; with section A having 4 items and the other 4 sections having 5 items each. They are: A; demographic information, B; awareness and knowledge of health insurance, C; public perception and acceptance of Ilera Eko, D; barriers to public acceptance of Ilera Eko, and E; motivation factors for public acceptance of Ilera Eko. The questionnaire is validated using different literatures and previous related standardised questionnaires. Cronbach- Alpha reliability coefficient for each section is between 0.76 - 0.87, which falls within acceptance region. The study adopts both descriptive and inferential statistics for analyses of data; percentage and mean for frequency distribution, charts for illustration, and chi square for the testing of the four hypotheses.

## Results and Discussion

### Hypotheses Testing (Chi-Square)

To calculate the chi-square value: $\chi 2 = \sum$
Degree of freedom = (Number of rows -1) + (Number of columns -1) = (5-1) x (2-1) = 4
Critical value of 4 df at 0.05 (5%) significance level = 9.488 (9.49).
**Decision Rule: Reject the null hypothesis** (Ho), if the calculated chi-square value is higher than the critical value, and accept the alternative hypothesis $H_1$.

Hypothesis: 1

$H_1$: Members of the public have adequate awareness and knowledge of Health Insurance at Ikorodu

**Table 1:** Chi-Square result of test of hypothesis 1

| S/N | Yes (Observed) | Yes (Expected) | No (Observed) | N0 (Expected) | $(O-E)^2/E$ (Yes) | $(O-E)^2/E$ (No) |
|---|---|---|---|---|---|---|

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | 106 | 93.6 | 236 | 248.4 | 1.64 | 0.62 |
| 2 | 100 | 93.6 | 242 | 248.4 | 0.44 | 0.17 |
| 3 | 152 | 93.6 | 190 | 248.4 | 36.44 | 13.56 |
| 4 | 64 | 93.6 | 278 | 248.4 | 9.36 | 3.53 |
| 5 | 46 | 93.6 | 296 | 248.4 | 24.2 | 9.12 |
| Total | | | | | 72.08 | 27 |

$X^2$(Calculated value) = 72.08 + 27 = 99.08
Critical value of 4 at 0.05 (5%) significance = 9.49
**Decision:** Since the calculated chi-square value (99.08) is higher than the critical value (9.49), we **reject the null hypothesis** ($H_1$). Hence, there is low awareness and knowledge of Health Insurance Scheme at Ikorodu Local Government.

**Hypothesis 2:**

$H_2$: Public perception and acceptance of Ilera Eko is significant at Ikorodu

**Table 2:** Chi-Square result of test of hypothesis 2

| S/N | YES (OBSERVED) | YES (EXPECTED) | NO (OBSERVED) | N0 (EXPECTED) | $(O-E)^2/E$ (YES) | $(O-E)^2/E$ (NO) |
|---|---|---|---|---|---|---|
| 1 | 12 | 34.4 | 330 | 307.6 | 14.59 | 1.63 |
| 2 | 32 | 34.4 | 310 | 307.6 | 0.17 | 0..01 |
| 3 | 48 | 34.4 | 294 | 307.6 | 5.38 | 0.6 |
| 4 | 34 | 34.4 | 308 | 307.6 | 0.005 | 0.001 |
| 5 | 46 | 34.4 | 296 | 307.6 | 3.91 | 0.44 |
| TOTAL | | | | | 24.055 | 2.68 |

$X^2$(Calculated value) =24.055 +2.68 = 26.74
Critical value of 4 at 0.05 (5%) significance = 9.49
**Decision:** Since the calculated chi-square value (26.74) is higher than the critical value (9.49), we **reject the null hypothesis** ($H_1$). Hence, there is low acceptance and patronage of Ilera Eko at Ikorodu Local Government.

**Hypothesis 3:**

$H_3$: There are barriers to public acceptance of Ilera Eko at Ikorodu

**Table 3**: Chi-Square result of test of hypothesis 3

| S/N | Yes (Observed) | Yes (Expected) | No (Observed) | N0 (Expected) | $(O-E)^2/E$ (Yes) | $(O-E)^2/E$ (No) |
|---|---|---|---|---|---|---|
| 1 | 34 | 34.4 | 308 | 307.6 | 0.005 | 0.0005 |
| 2 | 32 | 34.4 | 310 | 307,6 | 0.17 | 0.019 |
| 3 | 48 | 34.4 | 294 | 307.6 | 5.38 | 0.6 |
| 4 | 30 | 34.4 | 312 | 307.6 | 0.56 | 0.06 |
| 5 | 28 | 34.4 | 314 | 307.6 | 1.19 | 0.13 |
| Total | | | | | 7.305 | 0.81 |

$X^2$(Calculated value) = 7.305+ 0.81 = 8.12
Critical value of 4 df using 0.05 (5%) significance level = 9.49
**Decision:** Since the calculated chi-square value (8.12) is higher than the critical value (9.49), we **reject the null hypothesis** ($H_1$). Hence, there are barriers to the acceptance and patronage of Ilera Eko at Ikorodu Local Government Area.

**Hypothesis 4:**

$H_4$: Motivation strategies can enhance the public acceptance of Ilera Eko at Ikorodu

**Table 4:** Chi-Square result of test of hypothesis 4

| S/N | Yes (Observed) | Yes (Expected) | No (Observed) | N0 (Expected) | $(O-E)^2/E$ (Yes) | $(O-E)^2/E$ (No) |
|---|---|---|---|---|---|---|
| 1 | 318 | 251.6 | 24 | 90.4 | 17.42 | 48.72 |
| 2 | 277 | 251.6 | 65 | 90.4 | 2.57 | 7.12 |
| 3 | 226 | 251.6 | 116 | 90.4 | 2.64 | 7.01 |
| 4 | 214 | 251.6 | 128 | 90.4 | 5.63 | 15.35 |
| 5 | 223 | 251.6 | 119 | 90.4 | 3.29 | 9.04 |
| Total | | | | | 31.55 | 87.24 |

$X^2$(Calculated value) = 31.55 + 87.24 = 118.79
Critical value of 4 df using 0.05 (5%) significance level = 9.49
**Decision:** Since the calculated chi-square value (99.08) is higher than the critical value (9.49), we **reject the null hypothesis** ($H_1$). Hence, there are barriers to the acceptance and enrolment for Ilera Eko in Ikorodu Local Government Area.

**Discussion**

The above results reveal the difficulty in achieving significantly the public policy objectives through traditional approach of enforcement and directives. Finding shows that demographic data; gender, age group, educational qualification differences or categorisation do not influence responses, because the responses fairly reflects all categories. It also reveals that there is low awareness of health insurance scheme in the study area with 69% having no knowledge, 70% not aware of its benefits, 56% not aware of existing HIS in Lagos state, 81% not aware of its financial implications and 86% have never been engaged to enrol in any HIS. Furthermore, the result shows poor perception and acceptance of Ilera Eko health insurance scheme in the study area with: 96.5% not enrolled, 90.5% poor knowledge, 86% have no trust in the scheme, 90% poor marketing strategy and 86% poor accessibility. Also, findings from the results reveal that there are basic barriers constraining public acceptance and enrolling for

Ilera Eko scheme with 90% indicating inadequate information, 90% low quality of service, 86% complex accessibility, 91% poor government reputation, while 91% confirms effect of high cost of living. However, further findings reveal that adoption of motivational strategies (based on UTAUT constructs) can enhance the acceptance and patronage of Ilera Eko HIS; with 93% indicates motivation through expectation of better performance, 81% comfort and ease of access factors, 66% motivation by new innovation and technology, 67% motivation through social influence and 65% indicates motivation through knowledge of health environment.

Furthermore, the results corroborate the findings from the four hypotheses tested: that there is low awareness and knowledge of the health insurance scheme, there is poor public perception and acceptance of Ilera Eko, there are barriers to the public acceptance and patronage of Ilera Eko, and that motivation strategy can stimulate public acceptance and patronage of Ilera Eko.

However, there are previous findings of related studies on the relationship between motivation strategies and consumer intention to purchase or accept a product, programme or services. Ajibola and Njogo (2012) investigate the influence of consumer behaviour and attitudinal tendencies on purchasing decisions at Unilever Nigeria Plc, Cadbury Nigeria Plc, and United African Company Plc. The findings showed that the product life cycle has a significant effect on buying decisions, often prompting joint decision-making among individuals and groups. Also, it shows that education and income influence the purchasing choices of both individuals and group consumers.

Nur and Rodhiah (2021) examine the effect of social and empowerment motivational factors on the online purchase intentions through social media retailers. The Finding shows that trust in social motivation significantly increases both trust in retailers and the intention to make online purchases.

Also, findings of the study of Kwajaffa (2022) to explore the impact of price, motivation, perceived cultural significance, and religious orientation variables on consumer purchasing decisions in Maiduguri, Nigeria, indicate that price, product quality and durability significantly influences consumers' buying behaviour in Maiduguri.

Similarly, in another study on the influence of product involvement on purchase intention at Seven Up Bottling Company, Nigeria, the finding of Oyor and Okungbowa (2023) shows that consumers' level of involvement increases when a product is perceived as highly relevant or risky. Highly involved consumers seek more information, evaluate available options, and

exhibit stronger brand identification with a tendency to repeat purchases.

Outside Nigeria, Abu Auf et al. (2018) explore the factors influencing consumer buying behaviour among both Saudis and expatriates residing in Riyadh. The finding reveals direct relationship between price, motivation, perceived cultural significance, and religious orientation, and consumer buying behaviour in Saudi Arabia. However, contrary to the researchers' original expectations, there is no evidence of influence of religious orientation.

Furthermore, also critical to consumer acceptance and patronage are the awareness and knowledge of products and services, because of its effect in reducing perceived risk of trying a new product or service. Understanding the product's features, benefits, and processes can stimulate confidence, and enhancing perception of quality and reliability. Knowledge stimulates rational and informed choices, and differentiating similar products. It creates both emotional connections and functional appeals that can lead to stronger commitment, and boosting social influence for wider acceptance. Therefore, they attracts the interest, build confidence, and reducing barriers to adoption.

Moreover, in developing nations like Nigeria poor acceptance and low patronage of government programmes are due to a combination of systemic, social, and historical variables. Most policies' objectives and benefits are poorly communicated to the public, often in technical language. Also, distrust in government and public institutions, with a history of corruption, mismanagement, failed promises, and assumptions that programmes are politically motivated reduces public trust (Cinjel, 2022). Public policies and programmes are often formulated without inclusiveness and stakeholder engagement; including the marginalised groups and rural communities.

In addition, weak infrastructure, democratic bottlenecks, and poor funding are issues that can increase distrust and demotivate public acceptance. Also, socio-economic status of individuals such as poverty and illiteracy reduces people capacity to engage government initiatives. Thus, most programmes are perceived as irrelevant to their immediate needs. Fear of continuity due to frequent changes in leadership, which often lead to policy reversal or abandoning programmes, weakens public confidence in government programmes. Above all, insufficient monitoring and feedback mechanism, most especially, on holding implementers accountable increases apathy, and discourages public intention to accept and patronise.

From the perspective of consumer behaviour, motivation refers to the individual inner psychological activity that stimulates engaging and purchasing action (Rawat, 2024). It is the

cause of action and driving force behind the acceptance and intention to purchase. Also, it aligns the product and services with the desire and expectation of the consumers (Kentrix, 2023).

Although, motivation is significantly strategic to consumer behaviour, adoption of a particular model depends on the peculiarity, nature and context. Hence, there is need for various models and theories to be adaptable, in reflecting the intended purpose (Bilson, 2021).

The responses and result of test of hypothesis indicate that all the motivation variables as incorporated in Abbas et al. (2021) UTAUT model can significantly stimulate the consumer intention to enrol and accept Ilera Eko. The UTAUT framework can be strategically adapted to address the barriers.

Performance Expectancy (PE) in the context of LSHIS, translates to perceived benefits of enrolling in the scheme, such as access to affordable, quality healthcare services and financial protection against medical emergencies. Research shows that perceived usefulness is a strong determinant of technology adoption in health systems (Pai & Huang, 2011), thus reinforcing the need for clear value propositions.

Furthermore, the Effort Expectancy (EE) concerns the ease of use associated with the technology or service. Studies have shown that perceived ease of use significantly influences health technology acceptance in low-income settings (Chitungo & Munongo, 2013). For many residents of Lagos, particularly in non-elitist communities, digital literacy levels vary. The registration and claims process for LSGHIS must therefore be streamlined, intuitive, and available in multiple local languages. Moreover, leveraging mobile platforms, given their ubiquity, will ensure convenience.

Social Influence (SI), or the extent to which individuals perceive others acceptance to use the new system, is particularly salient in a collectivist society like Nigeria. Social norms have been identified as powerful motivators of health-related behaviours in sub-Saharan Africa (Ajibade et al., 2019). Leveraging traditional leaders, religious figures, and local influencers to endorse the LSGHIS can significantly boost credibility and uptake. Additionally, endorsements from employers and community-based organisations can create normative pressure to enroll.

Facilitating Conditions (FC) or Technophilia relates to the degree to which individuals believe that organisational and technical infrastructure exists to support use. For LSGHIS,

this entails robust back end support, trained healthcare workers, responsive customer care, and accessible health facilities across the state. It is critical that users perceive the system as reliable and responsive. If technical or administrative bottlenecks persist, user trust may erode quickly, stalling further adoption.

Perceived Environmental Knowledge (PEK) refers to healthcare industry facilities, availability in the neighbourhood, relative advantage, interacting related services, and quality of service within the ecosystem. If properly addressed may stimulate intention to use.

To increase patronage, the government must also consider moderating variables such as age, gender, experience, and voluntariness of use as identified in UTAUT. For instance, targeted campaigns can be designed for youth through digital channels, while older adults may benefit more from community outreach. Offering incentives such as initial premium discounts or waivers may also motivate first-time users.

Generally, the above findings also resonate with our earlier assumption that public policy and programmes in Nigeria usually perform marginally, due to disconnect between the policy managers and supposed beneficiaries. The government gives much attention to policy planning but often little to strategies that can stimulate acceptance, adoption and patronage. In addition, government relies on law, directives or outright state coercion to enforce acceptability and patronage, and consequently, succeed less significantly (Olarewanju, 2010). The public perceives such initiatives as imposition without their involvements and ownership. Thus, limited public input and participation, usually results in policies that may not reflect the needs and the priorities of citizens, and expected outcomes, resulting in lack of trust in government and reluctance to support and adopt policies and programmes (Atakpa, et al. 2023).

However, it strengthens our theoretical premises that New Public Management provides a robust theoretical framework for designing and evaluating consumer motivation strategies, aimed at improving public acceptance of government programmes like the LSHIS. By treating citizens as customers, emphasizing accountability, introducing market dynamics, and empowering decentralised units, LSHIS can achieve higher enrolment rates and greater sustainability. Future reforms in public policy delivery should therefore continue to integrate NPM principles to enhance citizens' engagement and trust.

In the same vein, the Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003), is an adaptable model that explains user intentions to

use technology and subsequent usage behaviour. In this context, adapting UTAUT as the Unified Theory of Acceptance and Use of Healthcare Schemes (UTAUHS), the Lagos State Government can enhance public acceptance and patronage of its health insurance scheme through a strategic consumer motivation strategy that embeds UTAUT's constructs; consumer perceived benefits, ensuring ease of enrolment, leveraging social norms, and providing enabling infrastructure, and positive ecosystem knowledge. This adaptation is not only feasible but essential for achieving universal health coverage goals in Nigeria.

The effectiveness of the LSHIS depends largely on how well consumer behaviour is understood and influenced. By integrating NPM principles with UTAUT variables; motivational strategies can drive greater public acceptance. This synthesis ensures that the policy not only meets set goals but also reflects the values, expectations, and lived experiences of consumers.

## Implications and Recommendation

### Implications

The above findings raise some policy implications for policy managers;

i. The government usually constitute team of technocrats and professionals in the specific concern area, which policy is being initiated, without including marketing or consumer behaviour experts, hence, often, good policies faces poor acceptance by the public.
ii. The public usually have limited participation in policy planning and implementation, which usually responsible for inability to adopt suitable motivational strategies that can ginger public ownership.
iii. Public programmes and initiatives are usually handled with bureaucratic and public service orientation, which emphasizes procedures than outcome; hence, there is a need for the integration of public management initiatives in the planning process.

## Conclusion

Most government policies and programmes yield marginal expected outcome and performance, largely due to poor acceptance and ownership by the public. Major reason has to do with neglect of critical aspect of implementation, which is stimulation of public/consumer intention to accept, patronise or use. This is a derived consequence of bureaucratic and public service orientation of policy managers, which usually focuses more on planning and procedure than motivation and promotional aspect of implementation. Therefore, this study uses inter disciplinary approach to examine the relevance of motivation strategies in stimulating the public acceptance and ownership of government policy and

programmes. Furthermore, it stretches the suitability of adoption of the combination of the NPM approach and UTAUT constructs in developing a motivational strategy that can promote acceptance and patronage. The study uses LSHIS for study, and findings indicate that; there is low awareness and knowledge of health insurance scheme in Lagos State, low patronage of LSHIS, there are barriers to the acceptance of LSHIS, and that suitable motivational strategies can drive public adoption and ownership. Further, it recommends, including marketing or customer behaviour expert in policy team, adopting bottom-top approach to policy planning and implementation, and improving the image of government to attract public trust.

## Recommendations

The following recommendations can assist in stimulating public (consumer) behaviour towards significant intention to accept, adopt and patronise the government policies and initiatives:

i. There should be provisions for marketing and consumer behaviour professionals in the composition of policy team for appropriate marketing and sensitisation strategy.
ii. Government should always adopt bottom-up approach in policymaking and implementation for public input and trust.
iii. Government programmes' managers need integration of business and service orientation to reduce laxity, and emphasizing outcome rather than procedure.
iv. Government need to work on his image as unreliable institution by the public, for public buy-in and ownership.
v. There is need for further study in complete elitist areas of Lagos State like Victoria Island, Ikoyi and Magodo to correlate the findings, since Ikorodu is mixed population.

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