



EFFECT OF INSTAGRAM ON ENHANCING THE ENGAGEMENT OF INFORMAL SECTOR: A CASE OF NATIONAL SOCIAL SECURITY FUND, MBEYA

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ABSTRACT :

This study examined the effect of Instagram on enhancing engagement of the informal sector with the National Social Security Fund (NSSF) in Mbeya, Tanzania. The research focused on how Instagram influences awareness, understanding of benefits and participation among informal sector members. A mixed-methods approach was adopted, combining quantitative and qualitative data. A total of 99 informal sector customers were selected through simple random sampling, while three key informants, including compliance, benefits and management officers, were purposively sampled. Data were collected using structured questionnaires and semi-structured interviews, with quantitative data analysed through descriptive statistics via SPSS v.26 and qualitative data examined using thematic analysis. The findings revealed that Instagram significantly improves awareness of NSSF services, clarifies benefit structures and guides membership processes; however, interactions were largely passive, limiting deeper engagement. The study concludes that Instagram is an effective tool for promoting service awareness and understanding among informal sector workers, but engagement can be enhanced through more interactive content, personalised communication and integration with other support channels.

Keywords: Instagram, digital marketing, informal sector, engagement, NSSF, Tanzania

1.0 Introduction

The growth of digital technology has created new ways for organizations to interact with their customers, leading to significant changes in marketing strategies (Alshurideh et al., 2021). Digital marketing has become an essential tool, allowing companies to reach consumers, understand their needs and maintain strong customer relationships (Lee et al., 2022; Alkitbi et al., 2020). Among the digital marketing tools, social media platforms like Instagram have gained popularity due to their ability to deliver targeted messages, share visual content and engage audiences interactively (Almaazmi et al., 2020). Digital marketing on platforms such as Instagram can increase awareness about services, explain benefits clearly and guide participation in programs, including social security schemes. Globally, social media campaigns have been used to connect with informal workers, who often face barriers such as low awareness, limited trust and irregular incomes (ILO, 2021). For instance, India successfully used social media to increase informal sector participation in social security by over 20% between 2018 and 2022 (Tandon & Rathi, 2024). Similarly, Rwanda and Kenya employed digital campaigns to raise awareness and improve contributions among informal workers, demonstrating that digital platforms can help overcome the challenges of reaching dispersed and mobile populations (Muaka, 2021; Momanyi et al., 2024).

In Tanzania, the informal sector represents about 76% of the workforce, but only 10% are enrolled in social security schemes (NBS, 2023). The National Social Security Fund (NSSF) has implemented digital payment solutions and mobile-based initiatives, yet uptake among informal workers remains low, with only 15% of new members in 2022 coming from this sector (NSSF, 2023). While digital marketing has potential to enhance awareness, engagement and trust, there is limited research on how Instagram specifically influences informal sector workers' knowledge, participation and interaction with NSSF services in the Tanzanian context (Lubawa & Litt, 2025). This shows a clear gap in understanding the role of Instagram as a targeted digital marketing tool for increasing social security engagement.

The informal sector in Tanzania is largely underserved in social security coverage, despite contributing significantly to the economy. Most informal workers remain vulnerable to risks such as illness, disability and old age because they are not enrolled in social security schemes (NBS, 2023). Traditional outreach methods have not effectively reached this mobile and geographically dispersed workforce (Onyemaechi, 2022).

Although NSSF has introduced digital strategies like mobile money, SMS campaigns and general social media outreach, these efforts have had limited impact. Many of these campaigns are generic and fail to target the unique needs, behaviors and preferences of informal sector workers (Lubawa & Litt, 2025). While other countries, such as India, have demonstrated success using social media to improve participation (Tandon & Rathi, 2024), similar results have not been achieved in Tanzania. Specifically, the effect of Instagram in enhancing informal sector engagement with NSSF remains largely

unknown. This gap highlights the need for research to investigate how Instagram can influence awareness, understanding of benefits and participation, providing guidance on more effective digital marketing strategies tailored to Tanzania's informal workforce.

2.0 Methodology

2.1 Study Area

The study was conducted at the National Social Security Fund (NSSF) in Mbeya, Tanzania. Mbeya was selected because it has a large and diverse informal sector, including agriculture, trade, transportation and small-scale industries, which represent a significant portion of the workforce. Despite efforts by NSSF to integrate digital marketing strategies, engagement of informal sector workers remains low. While NSSF has used various digital tools, the specific impact of Instagram on increasing awareness, understanding of benefits and participation among informal workers has not been fully explored, creating a critical research gap (Lubawa & Litt, 2025; NSSF, 2023). Understanding Instagram's effect was essential for designing targeted digital campaigns that can improve enrolment and participation.

2.2 Research Approach and Design

A mixed-methods approach was adopted, combining quantitative and qualitative strategies. This approach provides both breadth and depth: quantitative surveys measured informal sector workers' awareness, engagement and use of Instagram, while qualitative interviews with NSSF staff explored perceptions, challenges and strategies for improving Instagram-based outreach (Creswell, 2012; DePoy, 2024). An explanatory research design guided the study, allowing the investigation of causal relationships between Instagram marketing and informal sector engagement and identifying factors that enhance or hinder participation.

2.3 Population and Sampling

The study population consisted of informal sector clients and NSSF staff. Informal sector clients totaled 15,520 individuals who were either enrolled in or potential beneficiaries of NSSF services (National Social Security Fund, 2024). A sample of 99 clients was selected using simple random sampling to ensure representativeness and minimize bias. Key informants, including marketing officers, compliance officers and regional managers, were purposively selected for their knowledge and involvement in digital marketing initiatives, resulting in 11 staff participants. This dual population approach ensured perspectives from both the target audience and the implementers of Instagram campaigns were captured (Kothari, 2014).

2.4 Data Collection

Primary data were collected using structured questionnaires for informal sector clients and semi-structured interviews for NSSF staff. The questionnaire assessed Instagram usage, awareness of NSSF services, understanding of benefits and engagement behaviors. Semi-structured interviews explored campaign strategies, challenges and perceptions regarding Instagram's effectiveness. Combining these methods allowed for triangulation, providing both measurable trends and deeper insights into the engagement process (Taherdoost, 2021; Carroll et al., 2020).

2.5 Data Analysis

Quantitative data were analyzed using descriptive statistics via SPSS V.26 such as frequencies and percentages to identify patterns in Instagram engagement. Qualitative data were analyzed thematically, with coding applied to identify recurring themes, insights and perceptions from the interviews. This integrated analysis helped reveal how Instagram influences informal sector awareness, trust and participation, while also explaining why certain patterns occur (Kingu, 2018).

2.6 Ethical Considerations

Ethical standards were observed throughout the study. Participation was voluntary, informed consent was obtained and respondents' anonymity and confidentiality were maintained. The researcher ensured compliance with institutional guidelines, including approval from the university, to safeguard participants' rights and data integrity (Bordens & Abbott, 2015).

3.0 Results

This section presents and interprets the findings of the study on the effect of Instagram in enhancing the engagement of informal sector workers with the National Social Security Fund (NSSF) in Mbeya, Tanzania. The analysis highlights how Instagram contributes to awareness, understanding of benefits and participation among informal workers, addressing the previously unknown impact of this platform in the local context.

Table 1: Effect of Instagram on Enhancing Engagement of Informal sectors

Distribution of Respondents	Response	Frequency	Percent
Has an Instagram account	Yes	86	86.9

	No	13	13.1
Total		99	100
Has seen NSSF posts/ads on Instagram	Yes	78	78.8
	No	21	21.2
Follows NSSF on Instagram	Yes	62	62.6
	No	37	37.8
Total		99	100
Learned about NSSF services via Instagram	Yes	58	58.6
	No	41	41.4
Instagram influenced consideration to join/interact with NSSF	Yes	62	62.6
	No	37	37.8
Total		99	100

Source: Field Data, 2025

The findings in Table 1 show that the majority of respondents (86 respondents, representing 86.9%) reported having an Instagram account, while only 13 respondents (13.1%) did not. This indicates that Instagram is a widely accessible platform among informal sector workers in Mbeya. The high ownership rate suggests that the platform can effectively serve as a communication channel for promoting NSSF services, given its broad penetration among this target audience.

Furthermore, 78 respondents (78.8%) had seen NSSF posts or advertisements on Instagram, compared to 21 respondents (21.2%) who had not. This implies that NSSF's digital visibility on Instagram is relatively strong, reaching more than three-quarters of those who use the platform. However, the remaining 21.2% who have not encountered NSSF content represent a potential audience segment that could be targeted through improved post frequency, visibility, or sponsored campaigns.

The results also show that 62 respondents (62.6%) actively follow NSSF on Instagram, while 37 respondents (37.4%) do not. This demonstrates that while a significant proportion of users engage directly with the NSSF account, there is still room to expand the follower base. Encouraging more users to follow the official account could help NSSF maintain consistent communication and enhance awareness among informal sector workers.

In terms of knowledge acquisition, 58 respondents (58.6%) reported learning about NSSF services through Instagram, while 41 respondents (41.4%) did not. This finding highlights the platform's effectiveness in educating users about NSSF programs, particularly through posts that explain registration steps, benefits and contribution procedures. Nevertheless, the remaining 41.4% who have not learned from Instagram signal that there is still a need to improve the clarity and reach of content.

Where, 62 respondents (62.6%) indicated that Instagram influenced their consideration to join or interact with NSSF, while 37 respondents (37.4%) said it did not. This suggests that Instagram has a persuasive impact on more than half of the respondents, motivating them to take positive steps toward engagement. However, to convert awareness into active participation, NSSF could strengthen interactive features such as direct messaging, live Q&A sessions and short explainer videos to foster deeper user involvement and trust.

Key Informants' Perspectives

Instagram emerged as a key tool for helping informal sector workers understand NSSF services. Respondents indicated that posts, stories and visual campaigns simplified complex processes like registration, contributions and benefit eligibility. Through infographics, short videos and step-by-step guides, workers reported gaining confidence to take action, such as initiating registration or seeking clarifications. The platform also raised awareness about the Fund's objectives and overall mission, helping workers see the relevance of social security in their lives. Key informants highlighted that while **Instagram reaches many informal workers, actual engagement remains limited. A compliance officer noted:**

"Engagement is generally low, mostly likes. Comments and shares are limited and people often view content without taking immediate action. The content does help clarify procedures, but follow-up and reminders are needed to ensure actual enrolment. We noticed that posts with visual aids and simple instructions generated slightly more attention than plain text" (Interview with respondent A. 7/13/25 at 12:32:41)

A benefits officer added:

"We see more interactions on posts about benefits or registration procedures, but link clicks remain minimal. Users appreciate the information provided but rarely complete the online registration process. Visual content and short explanatory videos seem most effective in drawing attention. Engagement improves slightly when we post reminders and call-to-action prompts" (Interview with respondent B. 7/13/25 at 14:22:56)

A management officer highlighted content type effects:

"Engagement fluctuates depending on the content type; informative posts and promotions generate more reactions. Simple graphics and short videos consistently get more attention from followers. Despite this, overall interaction remains relatively low across the board. Users often view content for awareness but hesitate to take immediate steps toward registration or contribution" (interview with respondent C. 7/14/25 at 7:33:50)

4.0 Discussions

The findings indicate that Instagram plays an important role in engaging informal sector workers with NSSF by raising awareness of services, clarifying benefits and guiding membership and financial participation. Respondents highlighted content on joining procedures, advantages of membership and customer testimonials as particularly useful, providing practical guidance and building trust. Despite these positive effects, engagement on Instagram remains mostly passive, with interactions largely limited to likes and occasional comments on informative or promotional posts. Suggestions for improvement include increasing educational content, providing faster responses to queries, using short videos, simplifying language with practical examples and improving video quality. Overall, Instagram is an effective outreach channel, but its impact could be strengthened through more interactive, accessible and visually engaging communication strategies.

The results align with previous studies by Jadhav et al. (2023), Ashafa et al. (2024) and Luhatanisa et al. (2023), which found that social media effectively raises awareness and delivers practical information to target audiences. Similar to digital marketing in the UK, Nigeria and Tanzania, Instagram enhanced understanding of NSSF services, clarified benefits and guided membership processes for informal sector workers. However, as observed in these studies, engagement often remains passive higher exposure and awareness do not always translate into active participation, mirroring the current findings. Recommendations such as using short videos, simplifying content and improving responsiveness reflect best practices identified in the literature for increasing interactivity. This study reinforces that Instagram and other digital platforms are valuable for outreach, but their effectiveness depends on well-designed, interactive content that motivates users to move from passive viewing to active engagement.

5.0 Conclusion and Recommendations

5.1 Conclusion

The study concluded that Instagram significantly contributed to raising awareness, clarifying benefits and guiding informal sector workers in Tanzania toward participation in NSSF, though engagement often remained passive. While posts, videos and testimonials proved useful in simplifying complex procedures and building trust, the findings showed that awareness did not always translate into active enrolment.

5.2 Recommendations

To maximize effectiveness, the study recommends that NSSF strengthen its Instagram strategy by increasing educational and interactive content, using short videos with simplified language, improving responsiveness to queries and sharing relatable success stories. Such approaches would not only sustain awareness but also motivate informal sector workers to actively register, contribute and engage with NSSF services.

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