




# “Customer engagement as a bridge between social media trust and perceived value in the Iraqi insurance sector”

<b>AUTHORS</b>	Younis Ahmed Khleel  Shaymaa Nathem Hamdoon Mohammed Ahmed Al-Hamamy 
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Younis Ahmed Khleel, Dr., Ph.D.,  
Lecturer of Marketing Management,  
College of Administration and  
Economics, Department of Marketing  
Management, University of Mosul, Iraq.

Shaymaa Nathem Hamdoon, Lecturer  
of Marketing Management, College  
of Administration and Economics,  
Department of Marketing Management,  
University of Mosul, Iraq.

Mohammed Ahmed Al-Hamamy,  
Assistant Professor of Marketing  
Management, College of  
Administration and Economics,  
Department of Marketing  
Management, University of Mosul, Iraq.  
(Corresponding author)



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Younis Ahmed Khleel (Iraq), Shaymaa Nathem Hamdoon (Iraq),  
Mohammed Ahmed Al-Hamamy (Iraq)

# CUSTOMER ENGAGEMENT AS A BRIDGE BETWEEN SOCIAL MEDIA TRUST AND PERCEIVED VALUE IN THE IRAQI INSURANCE SECTOR

**Abstract**

The role of trust in social media platforms has gained increasing importance in the Iraqi insurance sector, as digital transformation is still in its early stages and customers are striving to build trust in digital platforms. This study aims to investigate the impact of customer trust in social media on perceived value and whether customer engagement mediates between the impact of customer trust in social media and perceived value in the context of an Iraqi insurance company. The study employed a quantitative cross-sectional design, and data were collected from 420 customers of Iraqi insurance companies who had previously used social media platforms. A self-administered online questionnaire was designed and distributed to residents in various Iraqi governorates using purposive sampling between August and November 2025. Partial least squares structural equation modeling (PLS-SEM) was used to test the proposed relationship. The results show that customer engagement ( $\beta = 0.503$ ,  $p < 0.001$ ) and perceived value ( $\beta = 0.450$ ,  $p < 0.001$ ) are positively and statistically significantly influenced by customer trust in social media platforms. Customer engagement ( $\beta = 0.244$ ,  $p < 0.001$ ) also positively influences their perceived value. Furthermore, customer engagement fully mediates the relationship between customer trust in social media platforms and perceived value ( $\beta = 0.120$ ,  $p < 0.001$ ). These findings offer an important lesson for insurance companies in Iraq seeking to better engage customers through their digital channels.

**Keywords**

social media platform trust, customer engagement,  
customer perceived value, insurance market, Iraq

**JEL Classification**

M31, D12, G22, O33

**INTRODUCTION**

Social media has become an integral part of communications, marketing, and customer relationship management (CRM) in sectors that offer intangible products and are characterized by high risk. The platforms are utilized by organizations to post information, promote services, and reach out to consumers straight. Social media platforms play an important role in establishing trust, with customers utilizing them to assess the level of services provided and the reliability of the organization (Al-Dwairi et al., 2024). Another important concept that affects customer satisfaction, loyalty, and the building of long-term relationships is the concept of perceived customer value, which refers to the customer's overall evaluation of the benefits gained compared to the cost incurred in obtaining the service (Sohaib et al., 2024).

The context of the Iraqi insurance market is crucial. With the widespread use of the internet and social media, the Iraqi insurance sector is experiencing gradual growth, enabling insurers to reach customers

online through new channels. Social media marketing has become increasingly common, with many major insurers using platforms to promote products and services, provide information, and attract more customers. However, the Iraqi insurance sector is still undergoing digital transformation. Customers continue to worry about cyber security, information reliability and electronic transactions. In addition, many do not know of traditional insurance services and channels, and trust and confidence in digital channels is difficult to establish. The lack of awareness about traditional insurance services and distribution channels can affect the confidence of customers in digital channels (Aldhamiri et al., 2024; Althuwaini, 2022). Thus, the amount of trust that the customer has on social media platforms can be an important aspect contributing to engagement and customer value from these social media platforms.

Although many studies have explored social media trust, customer engagement, and perceived value in different industries, the insurance industry's specific study in emerging market settings is limited (Ashaduzzaman et al., 2024; Changani & Kumar, 2024). Similarly, research exploring how trust in social media platforms translates into perceived value for customers through their engagement is limited. For this purpose, the present study aims to shed light on the direct effect of social media trust on the perceived value and the indirect effect of customer engagement in the insurance sector in Iraq. To this end, this study examines the direct impact of social media trust on perceived value and explores the mediating effect of customer engagement in the Iraqi insurance sector.

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## 1. LITERATURE REVIEW AND HYPOTHESES

Iraq is a case study on consumer behaviour in a digital environment. Despite the developments, the sector is still relatively underdeveloped, with insurance penetration at 1% of GDP, which is below the average for the region. Although there are more than 40 insurance companies in Iraq, the awareness level about insurance services among Iraqis is low, and traditional distribution channels still play a significant role in the insurance market (Kaigorodova et al., 2021). However, in recent years, there has been an increased level of insurance activity, with a greater understanding of the concepts of financial services and risk management.

However, there is penetration of the Internet and social networks throughout Iraq, with the Internet usage rate now surpassing 80%, and around 75% of Iraqis using social networks. At the same time, there is Internet and social networks penetration across Iraq, and the Internet usage rate is 80%, while the usage rate of social networks is around 75% among Iraqis (Skaf et al., 2026). With this, insurers have turned to social media platforms to market their offerings, connect with buyers, and build their marketing image (Algharabat et al., 2025; Bari et al., 2026; Zeqiri et al., 2025). But the digitalisation of the insurance industry in Iraq

is still at an early stage, even as the industry has grown. Consumers remain wary of electronic transactions, online information's reliability, and the trustworthiness of online communication. Moreover, the lack of insurance awareness and a poor digital payment system pose challenges to the use of online insurance services (Aldhamiri et al., 2024; Qalati et al., 2022). In these situations, consumers' trust in social media platforms becomes a key element that can drive their engagement and improve the perceived value. Therefore, these dynamics are particularly relevant in the Iraqi insurance environment where social media has become an effective tool for communication and relationship-building in the insurance industry.

The concept of trust in digital platforms is defined as reliance on a digital platform based on customers' perceptions of its reliability, security, transparency, and credibility (Hanaysha, 2022). Because the insurance sector is service-based, trust is crucial, as insurance services are intangible and inherently uncertain. Customers often struggle to assess service quality before purchasing, which can lead to heightened perceived risk and hinder the buying process. Trust is therefore essential to mitigating this perceived risk and ensuring effective service decisions. Earlier studies conducted in different areas have found that trust improves customer evaluations of service providers and positively impacts perceived value,

satisfaction, and relationship quality (Al Kurdi et al., 2024; Althuwaini, 2022). The role of trust in shaping customer perceived value (CPV) can be explained through a Commitment-Trust Theory (CTT). CTT states that trust is a basic, essential element of successful and sustainable relational exchanges (Morgan & Hunt, 1994). A trustworthy social media platform will increase customer trust in the information shared through it. Trust minimises uncertainty and promotes confidence in the service provider, which leads to higher perceived value (PV) of the service by the customers, and thus improves the PV of the service (Li et al., 2020).

Numerous experimental studies have demonstrated that trust has a positive impact on customer outcomes across various digital platforms. Trust has been found to positively impact purchase intention, customer loyalty, satisfaction, and value perceptions in prior research (Nguyen et al., 2024; Senali et al., 2024). Most of this evidence, however, comes from the e-commerce, banking, and mobile application environments of developed economies. Less research has focused on the insurance industry, especially in emerging markets where institutional trust and digitalization might vary significantly from developed markets (Yum & Kim, 2024). Insurance companies in Iraq are increasingly focusing on social media platforms to communicate directly with customers and improve their services. Trust is a key factor in reducing uncertainty in customer interactions; it is reasonable to assume that trust in social media platforms will positively affect customer perceived value.

Customers interact with businesses on social media platforms through a combination of cognitive, behavioral, and emotional engagement (Hassan, 2025). Social media engagement is measured by the amount of content viewed, likes, comments, and shares, as well as active discussions and direct interactions with organizations. Engaged customers become active partners in the communication process, actively participating in it and developing a close relationship with the organization through continuous interactions.

Service-Dominant Logic (SDL) is one way to view customer engagement as a result of collaborative work that occurs when organizations and custom-

ers interact instead of being produced by organizations (Ashaduzzaman et al., 2024; Hollebeek et al., 2023a). From this viewpoint, value creation and value experience are mediated by the participation and interaction of customers. Where customers can communicate with organizations, share information, and engage in value co-creation activities.

In the insurance sector, customer interaction is a fundamental pillar that companies prioritize, given the nature of insurance products, which are intangible services inherently involving risks. There is often a need for certain customers to have further information and assurance before making decisions about insurance. Customers can get information, ask questions, discuss experiences, and build better relationships with the insurance company through engagement activities. These interactions help to minimize uncertainty and boost confidence in the services provided (Fang et al., 2025; Fayyaz et al., 2025).

Previous studies in various service sectors have shown that trust in the content provided by platforms is a crucial factor in building trust, which in turn increases customer engagement (Al-Mu'ani et al., 2023; Alrwashdeh et al., 2022; Ling et al., 2023). When social networks are perceived as trustworthy, secure, and credible, customers are more willing to participate in their activities and interact with organizations' content. Therefore, it is believed that increased customer trust in social networks will lead to greater engagement in the Iraqi insurance sector.

Perceived Value is a general assessment that a customer makes regarding the value obtained from goods in relation to the effort, cost and sacrifice that is made to obtain the goods (Rachmat Ramadhani & Ariyanti, 2024). This concept is usually multidimensional including functional, emotional, and social value. The functional value is related to usefulness and effectiveness of the service, and the emotional value is associated with feelings and experiences that are generated during the use of the service.

In the digital service, factors such as information quality, platform credibility, ease of communication and customer experience because of digital interaction have an impact on the customer's per-

ceived value (Moisescu et al., 2022). In the insurance industry, the perceived value of a product is of particular importance because insurance products are intangible and hard to assess by customers before buying. Social media can play a part in creating value by sharing timely information, communication, minimizing uncertainty and making customers familiar with insurance products and services. These functions highlight how platform is a vital tool for insurers to improve customer perception of value and their relationships with customers. Customer interaction is likely to be a key factor in generating perceived value. Service Dominance Logic (SDL) theory is based on the concept that value is created when there is an exchange between the organization and the customer, and that the customer is an active participant in the value creation process (Abbasi et al., 2024; Hollebeek et al., 2023b). Customers who actively interact with an organization's content are more likely to find relevant information, build relationships with the organization, and experience emotional and social satisfaction. Therefore, increased levels of interaction will lead to a greater perception of the value of interacting with the organization.

Current research indicates that trust directly and indirectly influences the value a customer perceives through their interaction. Consumers are more likely to engage with an organization's content, participate in online discussions, seek information, and continue to do business with the service provider when they trust the platform. These interactions transform customers into agents of value creation and can enhance their sense of value derived from the service. As with self-directed learning, value is not only created by organizations but also through interactions and exchanges between organizations and customers (Ashaduzzaman et al., 2024; Changani & Kumar, 2024). Previous studies have reported that customer interaction is important for achieving positive outcomes, but findings regarding the mediating role of this interaction are inconsistent. Some researchers have found that the relationship between trust and perceived value is mediated entirely by customer participation, while others have found only partial mediation and context- or sector-specific variations (Khan & Fatma, 2023; Phamthi et al., 2024). Furthermore, the available evidence is

largely based on digitally advanced sectors such as e-commerce, banking, and retail.

Few studies have focused on these relationships in the insurance sector, particularly in emerging markets where digital adoption is increasing while institutional trust remains relatively low. Therefore, the Iraqi insurance sector represents an important and underexplored context for this type of research. The theory and practice of customer interaction are gaining increasing importance in the insurance sector, as companies increasingly use platforms to engage with customers and market their services. A deeper understanding of these relationships can lead to a better understanding of customer behavior in digital service contexts and how a digital organization generates value through social media interactions.

This study primarily aims to investigate the relationship between trust in social media platforms and customer perceptions of value in the Iraqi insurance sector. Specifically, it seeks to examine customer interaction as a mediating mechanism between trust in social media platforms and customer-perceived value. Based on the preceding discussion, the following hypotheses are proposed:

- H1: *Trust in social media platforms positively influences customer perceived value in the Iraqi insurance sector.*
- H2: *Trust in social media platforms positively influences customer engagement in the Iraqi insurance sector.*
- H3: *Customer engagement positively influences customer perceived value in the Iraqi insurance sector.*
- H4: *Customer engagement mediates the relationship between trust in social media platforms and customer perceived value in the Iraqi insurance sector.*

## 2. METHODOLOGY

The quantitative cross-sectional design was applied in the study. The research context was related to the use of social media and the digitalization

of insurance services. Despite the insurance companies in Iraq making a start to use platforms for marketing and customer communication, there are still issues of digital trust and customer confidence that need to be addressed to ensure success. This study involved customers of the major insurance companies that are working in Iraq, including National Insurance Company, Gulf Insurance Group, Asia Insurance Company, and Dar Es Salaam Insurance Company. Several governorates were chosen to represent the sample, such as Baghdad, Mosul, Basra, Erbil, and Kirkuk.

Purposive sampling was employed for respondents who had first-hand knowledge of communicating with insurance companies on social media. The study relied on their perception of trust, engagement and value in the digital environment and was limited to customers who had already interacted with an insurance company through social media.

The data collection was based on distributing of self-administered online questionnaire from

August to November 2025. The survey was promoted via insurance companies' platforms feeds, professional networks, university alumni associations, and other online communities. The measure was anonymous and self-administered to reduce social desirability response bias and to encourage honesty in responses. A total of 487 questionnaires were distributed; 420 were returned, and all met the eligibility criteria, yielding a final analytic sample of 420 valid responses (effective response rate: 86.2%). In terms of respondents' experience with insurance, motor insurance was the largest group (41.2%), followed by health insurance products (28.6%), property insurance (14.5%), life insurance (9.8%), and other insurance products (5.9%). The media used to interact with insurance companies were the most common and popular platforms in Iraq, such as Facebook (68.3%), Instagram (17.4%), WhatsApp (9.5%), and other platforms (4.8%) (Skaf et al., 2026).

Previously validated scales were used from the digital marketing and financial services literature to measure all study constructs. Responses were

**Table 1.** Demographic profile of respondents

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	228	54.3
	Female	192	45.7
Age Group	18-24 years	96	22.9
	25-34 years	158	37.6
	35-44 years	112	26.7
	45 years and above	54	12.8
Education Level	Diploma	68	16.2
	Bachelor's degree	226	53.8
	Master's degree	94	22.4
	PhD	32	7.6
Employment Status	Employed	246	58.6
	Self-employed	62	14.8
	Student	78	18.6
	Unemployed	34	8.1
Social Media Interaction Frequency	Rarely	84	20.0
	Sometimes	168	40.0
	Often	124	29.5
	Very often	44	10.5
Type of Insurance	Motor	173	41.2
	Health	120	28.6
	Property	61	14.5
	Life	41	9.8
	Other	25	5.9
Primary Social Media Platform	Facebook	287	68.3
	Instagram	73	17.4
	WhatsApp	40	9.5
	Other	20	4.8

measured on a 5-point Likert scale of 1 (strongly disagree) to 5 (strongly agree). The measurement of Platform Trust was taken from Al-Dwairi et al. (2024) and Che et al. (2023); Customer Engagement was measured from Hollebeek et al. (2023a) and Hassan (2025); and Customer Perceived Value was measured from Rachmat Ramadhani and Ariyanti (2024) and Sohaib et al. (2024). All items were adapted to the Iraqi insurance context.

The content validity was ensured by three academic experts in the field of marketing and insurance studies. The results of their recommendations were used to make some minor word changes, which were then tested in a pilot study with 30 participants. All ethical guidelines were followed during the research process. At the time of the survey, it was voluntary; informed consent was given to all respondents, and no personally identifiable information was taken. All results were anonymized and used exclusively for educational research.

Table 1 summarizes the demographic characteristics of the participants. Male subjects outnumbered female subjects, with over half being male and over 40% being female. Most participants were in the 25-34 age group, indicating that this age group is the most active in using technology and digital tools. In terms of education, over half of the participants (53.8%) had a bachelor's degree, indicating that they have a level of education that allows them to interact with companies. The employment rate was also high, with 58.6% of the individuals employed, reflecting their interest in insurance company services.

The results also show that 40.0% of participants interact with insurance companies through various digital platforms, while 29.5% reported ongoing communication with companies due to their interest in the services provided. The results indicate that a large portion of customers are engaged in insurance-related digital content and communication on a frequent basis. Overall, the study sample is similar in its socio-demographic characteristics to digitally active insurance customers in major Iraqi cities.

### 3. RESULTS

The assessment procedure was conducted in two stages as mentioned by Hair et al. (2022); therefore, the measurement model was assessed first, followed by testing the structural relationships. Cronbach's alpha and indicator loading values were used to determine convergent validity and internal consistency reliability. Table 2 indicates that all constructs exhibited good reliability, ranging from 0.806 to 0.835, which is higher than the recommended level of 0.70. The same applies to the Composite Reliability values that ranged between 0.866 and 0.884, representing good internal consistency of the measurement items.

Convergent validity was also obtained. The AVE values for Platform Trust, Customer Engagement, and Customer Perceived Value were 0.564, 0.601, and 0.605, respectively, which are higher than the recommended threshold of 0.50 (Fornell & Larcker,

**Table 2.** Measurement model

Construct	Item	Loading	$\alpha$	CR ( $\rho_c$ )	AVE
Customer Engagement	Eng1	0.755	0.806	0.866	0.564
	Eng2	0.774			
	Eng3	0.750			
	Eng4	0.769			
	Eng5	0.705			
Customer Perceived Value	PV1	0.720	0.834	0.883	0.601
	PV2	0.810			
	PV3	0.781			
	PV4	0.784			
	PV5	0.780			
Trust in Social Media Platforms	TSM1	0.753	0.835	0.884	0.605
	TSM2	0.841			
	TSM3	0.853			
	TSM4	0.697			
	TSM5	0.733			

1981). The results show that the constructs account for more than 50 percent of the variance in each of their indicators.

Furthermore, the outer loadings of all measurement items were standardized and generally exceeded the recommended value of 0.70, indicating a satisfactory reliability of the indicators. This was for item TSM4 and had a somewhat lower loading (0.697), but was still close to the recommended value and was retained as all other indicators of reliability and convergent validity were acceptable. Based on the results of the study, it can be concluded that the measurement model has good reliability and convergent validity, which can be used in the next step of analyzing the structural model.

The Heterotrait-Monotrait Ratio (HTMT) of correlation was used to assess discriminant validity. Table 3 shows that all HTMT values were below the recommended value of 0.85 (Henseler et al., 2015; Hair et al., 2010). This confirms that the study constructs are empirically different from each other. The maximum value of HTMT found was 0.68, which is still far lower than the recommended value. The results indicate that every construct represents a different conceptual field and that there is only limited overlap in the latent variables. Thus, the results support the discriminant validity of Platform Trust, Customer Engagement and Customer Perceived Value within the proposed measurement model and indicate that they are distinct.

The results of the structural model evaluation and hypothesis testing are presented in Table 4. The Variance Inflation Factor (VIF) was used to check for collinearity before structural relationships were tested. The values of VIF ranged from 1.00 to 1.34, which is far from the value of 5.0 recommended by Hair et al. (2010), showing that there is no multicollinearity problem, and the predictor constructs are relatively independent.

The coefficient of determination ( $R^2$ ) was used to measure the explanatory power of the model. Trust in platforms could account for 25.3% of Customer Engagement ( $R^2 = 0.253$ ), and Trust and Customer Engagement could account for 38.7% of Customer Perceived Value ( $R^2 = 0.387$ ). The results indicate that the proposed model has a satisfactory proportion of the explanation power of the endogenous constructs and shows the relevance of trust and engagement in shaping customer value perceptions in the insurance sector in Iraq.

The relationships were assessed for their practical significance by calculating the effect size ( $f^2$ ). Customer Perceived Value ( $f^2 = 0.361$ ) and Customer Engagement ( $f^2 = 0.341$ ) were the values significantly influenced by trust in platforms. The effect of Customer Engagement on Customer Perceived Value was small in magnitude ( $f^2 = 0.098$ ), but was still significant. From these results, it seems that the most influential construct in the proposed framework is trust.

H2, which relates to the relationship between Customer Engagement and Customer Perceived Value, was also supported with a significant positive effect of Customer Engagement on Customer Perceived Value ( $\beta = 0.244$ ,  $p < 0.001$ ). This finding implies that when customers are engaged with the insurance company through social media, they can see greater value and are more likely to be engaged with the insurance company's service. Moreover, Customer Perceived Value (CPV) was found as a direct positive effect of trust in platforms ( $\beta = 0.450$  and  $p < 0.001$ ), which supported H3. This is a valuable insight for the insurance industry because it shows how critical trust is in shaping the perception of the benefits customers receive from insurers in the digital world.

The indirect effect of Trust on Customer Perceived Value was tested as a mediating effect of Customer Engagement. The results indicated an indirect effect of the path in between ( $\beta = 0.120$ ,  $p < 0.001$ )

**Table 3.** Heterotrait-monotrait (HTMT) ratio

Construct	1	2	3
1. Customer Engagement	–		
2. Customer Perceived Value	0.57	–	
3. Trust in Social Media Platforms	0.61	0.68	–

**Table 4.** Structural model results and hypothesis testing

Hyp.	Path	VIF	$\beta$	STDEV	T-value	P-value	95% CI	Result
H1	Trust → Customer Engagement	1.00	0.503	0.040	12.678	< 0.001	[0.425, 0.580]	Supported
H2	Customer Engagement → Perceived Value	1.34	0.244	0.048	5.146	< 0.001	[0.151, 0.338]	Supported
H3	Trust → Perceived Value (direct)	1.34	0.450	0.043	10.556	< 0.001	[0.367, 0.535]	Supported
H4	Trust → Engagement → Perceived Value (indirect)	–	0.120	0.030	4.520	< 0.001	[0.063, 0.182]	Supported

with a 95% bias-corrected bootstrapped confidence interval that did not contain zero values (0.063 to 0.182). As a result, H4 was supported. The results suggest complementary partial mediation as both direct effects of Trust on Customer Perceived Value and indirect effects of Customer Engagement remain significant. The results indicate that there are two paths that trust has on the customer perceived value: firstly, by building customers' confidence in the digital platform, and secondly, by promoting customers' engagement with the platform, which then enhances the perceived value.

## 4. DISCUSSION

The findings of this study support the proposed model and help clarify the mechanisms influencing customer perceived value in the Iraqi insurance sector through trust in platforms. The findings confirm the significance of trust and customer engagement in customer perceived value, which shows how digital interactions contribute to customer evaluation in high-uncertainty and intangible-service industries.

The outcomes obtained reveal that trust in social media platforms has a strong positive effect on customer perceived value. The result is in line with the Commitment–Trust Theory (Morgan & Hunt, 1994), which states that the less uncertainty, the greater confidence and the more positive service provider evaluations. In the insurance industry, which is characterized by customers having difficulty evaluating service quality prior to purchase, trust is crucial in mitigating perceived risk and enhancing customers' confidence in the service provider. This relationship is particularly important in Iraq, where digital insurance services are still in their early stages, and the credibility of the service, as well as its security and reliability, still play a role in the choices made by consumers (Althuwaini, 2022). The result is in line with previ-

ous research conducted in digital service settings, in which it is found that trust has a positive impact on customer value perception and overall service provider evaluations (Li et al., 2020; Nguyen et al., 2024; Al-Dwairi et al., 2024; Gün & Söyük, 2025).

The study also shows a considerable positive relationship between customer engagement and customer perceived value. The findings are consistent with the tenets of Service-Dominant Logic that suggest that customers are not merely service recipients but active participants in the value creation process (Vargo & Lusch, 2008). While engaging with content, seeking information, sharing experiences, and communicating with service providers, customers are more actively engaged in the service experience and form stronger perceptions of value. Social media usage in the context of insurance services in Iraq seems to contribute to information sharing and building relationships, and thus improve customers' perceptions of the advantages of insurance services. This result is consistent with past studies that have shown that engagement positively influences customer perceptions of value for digital services in different contexts (Abbasi et al., 2024; Ashaduzzaman et al., 2024; Moisescu et al., 2022; Damayanti et al., 2024).

A further significant finding concerns the relationship between trust and customer engagement. The findings reveal that customers' trust in platforms is a significant driver of customer engagement. When customers view social media as reliable, secure, and trusted, they are likely to engage with organizational content, get involved in conversation, and communicate with service providers. The result aligns with previous research, which found trust to be a key antecedent for engagement in digital settings as users are more inclined to engage in online interactions if they have confidence in the credibility of the site and the information it offers (Alrwashdeh et al., 2022; Ling et al., 2023; Fayyaz et al., 2025).

Mediation analysis sheds more light on the process by which trust affects CPV. The results show that the relationship between trust in platforms and customer perceived value is partially mediated by customer engagement. The finding indicates that this could be happening in two complementary ways that impact value perceptions, namely through trust. First of all, trust improves the perceived value by lowering uncertainty and boosting confidence in the insurer and its interactions. Second, trust motivates customers to be more active in their social media use, and social media activity in turn helps to foster greater value perceptions. Partial mediation suggests that despite the contribution from customer engagement, trust is still an important factor in determining perceived value. This finding aligns with research that reported that trust mediated part of the effect in digital service settings and indicates that the direct effect of trust remains strong for different service providers in emerging markets where customers may be more dependent on trust cues to assess services (Phamthi et al., 2024).

Theoretically, the results expand the scope of the Commitment–Trust Theory (Morgan & Hunt, 1994) and Service-Dominant Logic (Vargo & Lusch, 2008) concepts and show their applicability in the Iraqi insurance sector. This study contributes to the existing literature by demonstrating the effectiveness of the trust-engagement-value mechanism in an emerging-market setting where there is growing use of digital media, but less trust in institutions. The findings have practical implications for the creation of social media spaces that are trustworthy and engaging. Insurers need to present customers with clear and honest information, be available to answer customer questions in a timely fashion, offer educational materials, and keep customers engaged. These can help build trust, foster engagement, and positively impact perceived value. Furthermore, policy makers like the Iraqi Insurance Diwan can contribute to these efforts by adopting digital standards for communication and consumer protection policies, which increase trust in online insurance transactions.

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## CONCLUSION

The purpose of this study was to investigate the effect of trust in social media on perceived value and examine the mediating effect of customer engagement in the insurance sector in Iraq. Based on the Commitment-Trust Theory and Service-Dominant Logic, a model was used and applied to a sample of 420 insurance customers in Iraq. The model examines the relationships among trust in platforms, customer engagement, and perceived value. The results showed that both trust in platforms and perceived value have a positive relationship with customer engagement, and perceived value has a significant positive relationship with customer engagement. In addition, the study showed an indirect effect of trust on perceived value through customer engagement, indicating that perceived value is not just affected by trust but also by customer engagement.

The study adds to the existing literature by complementing previous research on trust in platforms and customer value, which is still relatively neglected in Iraq's insurance industry. Second, this study offers empirical evidence to validate the dominant commitment, trust, and service logic, which argues that trust and engagement are valuable tools to generate value for customers in digital service environments. Third, the results extend existing research on consumer behavior in emerging markets, where the adoption of digital is gaining momentum, while institutional trust is still relatively low.

Longitudinal research designs should be used when investigating the changes in the level of trust, engagement, and perceived value over time. Comparative analysis of countries and insurance markets in the Middle East and North Africa will be helpful in the evaluation of the possibility of generalizing the proposed relationships. To better understand the customer behavior in the digital insurance sector, other factors could be included in the study, such as electronic word of mouth (eWOM), digital services quality, customer satisfaction and loyalty, and digital brand experience. An understanding of this can be further enhanced by qualitative research into how customer trust in an insurance company's social media communication is created, developed, and modified.

## AUTHOR CONTRIBUTIONS

Conceptualization: Younis Ahmed Khleel, Shaymaa Nathem Hamdoon, Mohammed Ahmed Al-Hamamy.

Data curation: Shaymaa Nathem Hamdoon, Mohammed Ahmed Al-Hamamy.

Formal analysis: Younis Ahmed Khleel, Mohammed Ahmed Al-Hamamy.

Investigation: Younis Ahmed Khleel.

Methodology: Shaymaa Nathem Hamdoon, Mohammed Ahmed Al-Hamamy.

Project administration: Younis Ahmed Khleel.

Resources: Mohammed Ahmed Al-Hamamy.

Software: Younis Ahmed Khleel, Shaymaa Nathem Hamdoon.

Supervision: Mohammed Ahmed Al-Hamamy.

Validation: Younis Ahmed Khleel, Shaymaa Nathem Hamdoon.

Visualization: Shaymaa Nathem Hamdoon.

Writing – original draft: Shaymaa Nathem Hamdoon, Mohammed Ahmed Al-Hamamy.

Writing – review & editing: Younis Ahmed Khleel.

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## APPENDIX A

**Table A1.** Measurement instrument

Construct / Item	Survey Item	Source
TSM1	The social media pages of my insurance company are perceived as credible sources of information	Al-Dwairi et al. (2024); Che et al. (2023)
TSM2	I believe that the content posted on my insurance company's social media pages is truthful	Al-Dwairi et al. (2024)
TSM3	My insurance company communicates effectively about its services through social media platforms	Che et al. (2023)
TSM4	I feel confident that my personal information is secure on the social media platforms used by my insurance company	Althuwaini (2022)
TSM5	My insurance company's social media channels provide prompt and up-to-date responses and information	Al-Dwairi et al. (2024)
Eng1	I actively engage with my insurance company's social media content by liking, commenting, or sharing	Hollebeek et al. (2023a)
Eng2	I feel an emotional connection with the content published by my insurance company on social media	Hollebeek et al. (2023a)
Eng3	I regularly read or watch the information published by my insurance company on social media platforms	Hassan (2025)
Eng4	I participate in discussions or provide feedback on my insurance company's social media pages	Hassan (2025)
Eng5	The content shared by my insurance company on social media motivates me to interact with the company further	Hollebeek et al. (2023a)
PV1	Interacting with my insurance company on social media improves my understanding of its insurance services	Sohaib et al. (2024)
PV2	The time and effort I spend interacting with my insurance company on social media is worthwhile.	Rachmat Ramadhani and Ariyanti (2024)
PV3	The insurance services promoted through social media are worth the cost	Sohaib et al. (2024)
PV4	My insurance company's social media activity increases my confidence in the quality of its services	Rachmat Ramadhani and Ariyanti (2024)
PV5	Overall, interacting with my insurance company through social media adds value to my experience as a customer	Sohaib et al. (2024)