

GHANA INSTITUTE OF JOURNALISM



**AN ASSESSMENT OF CUSTOMER ENGAGEMENT WITH
INSURANCE COMPANIES ON SOCIAL MEDIA PLATFORMS**

BY

**GEORGINA EMEFA KWASHIE
(MAPR20136)**

**A DISSERTATION SUBMITTED TO THE SCHOOL OF GRADUATE
STUDIES AND RESEARCH, GHANA INSTITUTE OF JOURNALISM,
ACCRA IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF MASTER OF PUBLIC RELATIONS**

NOVEMBER, 2021

CANDIDATE DECLARATION

I hereby declare that this dissertation is the result of my own original research and hard work and that no part of it has been presented for another M.A in this institution or elsewhere



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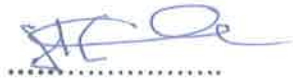
Georgina Emefa Kwashie

13/12/2021
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Date

SUPERVISOR'S DECLARATION

I hereby declare that the preparation and presentation of this dissertation was supervised by me in accordance with the guideline on supervision of dissertation laid down by the Ghana Institute of Journalism



Dr. James Kwaku Asante



Date

DEDICATION

To my parents Mr. James Kwashie and Mrs. Abigail Kwashie for their prayers, encouragement and unflinching support.

ACKNOWLEDGEMENTS

This work would not have been possible without the assistance and guidance of so many people. First and foremost, I would like to thank the Almighty God for being my source of strength and pillar throughout my research.

I would like to express my deep and sincere gratitude to my research supervisor, Dr. James Kwaku Asante, the Dean of the Faculty of Journalism, for giving me the opportunity to learn from him and providing invaluable guidance throughout this research. His dynamism, vision, sincerity and motivation have deeply inspired me.

I want to thank my parents and my siblings for providing me with unfailing support and continuous encouragement throughout the process of researching and writing this research. This achievement would not have been possible without them. Finally, my thanks go to all the people who have supported me to complete the research work directly or indirectly.

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ABSTRACT

A lot of studies on social media usage, especially among young people have found that young people use social media for communication, entertainment, to alleviate boredom, etc. but much attention has not been given to how customers use social media for insurance engagement. This study therefore examined factors which hinder customer engagement with insurance companies on social media platforms. Using the mix method research design the study sampled the views of 150 respondents (questionnaire) and 5 interviewees (interview guide) quantitatively and qualitatively respectively. Findings indicate that lack of knowledge on the benefits of insurance, especially among the millennial and negative perception about poor claim payment associated with the industry, hinders customer engagement, even on social media. Besides, issues on job hunting, sports, education and entertainment attracted the attention of customers more than information on insurance on social media platforms. The study concluded that the ever-growing influence of social media on consumer behaviour presents companies with opportunities and risks while the massive amount of content enables the identification of previously unknown patterns, preferences and trends. The study recommended insurance that companies should have a 24 hours response team working on their *WhatsApp* and Facebook platform. Also, there is the need for management to support the need for the strategic use of social media by linking specific types of content to different aspects of engagement to meet the demands of customers.

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List of Acronyms

B2C	Business to company
IBA	internet-based applications
SNSs	Social Networking Sites
SMS	Short Message Service
UGT	Uses and Gratification Theory

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Communicating with customer's plays a major role in the success of any business, without customer's businesses will fold up. In recent times the use of social media has emerged and it is being used all over the world by businesses who provide both goods and services to engage with customers. This chapter explains the background of the study, the statement of the problem, research objectives, research questions, significance, methodology, scope and limitations and organization of the study.

1.1 Background of the research

The exigence of social media has birthed new ways of communicating in our homes, schools and even in the business cycles it has introduced new and more efficient means of reaching clients. Over the period social media usage has risen up immeasurably. Some experts have argued that the two main daughters of social media, Facebook and WhatsApp remains the king of social media communication worldwide. Ghana is not inured from the onslaught of social media as Sasu (2021) noted that as at January 2021, there were 15.70 million internet users in Ghana.

According to Solem (2016) the financial services industry has trailed behind other sectors in social media, but in2018 the industry is poised to make a leap forward. A recent report by KPMG (2020) on the impact of social media on financial services, reveals that banks (like other industries) have an immense untapped opportunity to

monitor social networks, analyze trends, and engage with customers to create relationships.

Social media is a great way for customers to learn more about financial institutions and deepen relationships (Abduljadail, 2017;Hollebeek & Conduit 2015).Social media has emerged as the platform that will decide many of the winners of tomorrow's connected enterprise. In the area of financial services, initial initiatives saw banks seeking to understand customer opinions about bank products and service experiences. Later it evolved to a more proactive role of responding to customer feedback quickly.

Today, financial institutions around the world are working overtime to develop the Connected Customer Strategy (Venkateswara and Devib, 2014).With Ghana having a strong base of young social media users (Mahama, 2015), this is clearly a segment that represents in many ways the customer of the future. Financial institutions who want to remain relevant will have to develop a channel and interaction strategy that is able to address the needs of a diverse set of customers with their own set of preferences and demands. By understanding the forces underlying social networking interaction, financial institutions will be able to craft their interaction strategy with both their current and future customers.

Social media (be it Facebook, Twitter, LinkedIn, WhatsApp, Instagram, facetime, etc) describes the customers preferences.The endless amount of available data allows the crafting of customer profiles with a level of detail that would have been unthinkable even a couple of years ago. The availability of advanced analytics, abundance compute power and cheap storage, advanced search and scanning capabilities will allow a bank

to offer not generalized but truly customized offers to their customers (Kumar, 2014). Successful financial institutions will be able to take customer delight and satisfaction to new levels provided their underlying operating models can keep pace.

Insurance firms need to foresee the usage of social media as an important tool. Insurance firms will have to address the diverse needs of their employees and customers from an experience, innovation, and delight perspective in order to provide various financial services, while preserving the trust and security of the customers.

1.2 Problem statement

A lot of studies on social media usage, especially among young people have found that young people use social media for communication, entertainment, to alleviate boredom, etc. but much attention has not been given to how customers use social media for insurance engagement (Abduljadail, 2017). Much concentration is not on how insurance firms use social media for customer engagement.

A survey by Sasu (2021) showed that in the third quarter of 2020, 83.9 percent of the people connected to internet in Ghana used WhatsApp and Facebook was also a popular social media platform, mentioned by approximately 71 percent of the internet users. Furthermore, YouTube represented 69.7 percent of the total internet usage in the country. Overall, the number of registered internet users has been rapidly increasing in the West African country. This shows the magnitude and reach of social media if harnessed by businesses.

As already indicated in the background of the study, social media has numerous potentials. Businesses that have been able to tap into this have reaped the benefits. Nonetheless, the use of social media to reach out to customers is fraught with

challenges. Unlike the entertainment and banking industry, the insurance industry is seen as one not 'interactive'. Customer only go to insurance firms to pay for insurance which most times they feel they don't have to (Abduljadail, 2017; Acar&Putoni, 2016; Brodie, Hollebeek & Conduit 2015) but obliged by law (Amoah & Nkrumah-Arkoh, 2018).

The existing global literature has highlighted that customer engagement is beneficial for insurance institutions. It has also been demonstrated that social media platforms are the most effective medium for the communication with the tech savvy customers of the modern era. However, there is lack of adequate research on the way that consumer engagement activities over social media platforms facilitate in winning the customers' loyalty from the perspective of insurance companies, especially in a developing country like Ghana (Amoah& Nkrumah-Arkoh, 2018).

Though, some literature has investigated the effect of social media on the customers' engagement and brand development but still no study specifically covers this issue in the Ghanaian insurance industry by focusing on the views of customers. This study tries to fill this literature gap. Hence, the question remains as to how insurance companies beguiled with this misconception by the general public use social media as a platform to reach out and engage their customers in order to take advantage of benefits from use of social media as a marketing platform.

1.3 Research Objectives

1.3.1 General objective

Generally, the purpose of the study is to examine factors which hinder customer engagement with insurance companies on social media platforms.

1.3.2 Specific Objectives

Based on the general objective the following specific objectives were derived

- i. To find out why customers of insurance companies use social media.
- ii. To identify which social media platforms customers of insurance companies regularly visit.
- iii. To highlight on challenges encountered in accessing platforms of insurance firms.
- iv. To make recommendations to insurance firms with regards to the use of social media to engage customers.

1.4 Research questions

In cognizance with the research objectives the following research questions have been drawn;

- i. What are the reasons for which customers of insurance firms use social media?
- ii. Which social media platforms do consumers visit regularly to seek information about finance and insurance?
- iii. What are the challenges encountered in accessing platforms of insurance firms?
- iv. What strategies can be adopted by insurance firms with regards to the use of social media to engage customers?

1.5 Significance of study

A study of this nature provides all companies an opportunity to appreciate factors which motivates customers to visit websites of insurance companies or financial service providers in general and what customers consider as their ideal social media platform for businesses.

It also highlights the vitiating factors which mitigates customer's asses of social media platforms or websites of business especially those in the insurance sector.

Recommendations made by the study can be adopted by insurance firms during the design of their websites, marketing and communication strategies to help promote user engagement of their online platforms. This study will be very relevant to the intellectual community. The facts and information that will come out of this study will provide useful knowledge for learning as well as form a basis for further research and studies into this area.

1.6 Scope and limitations of the study

1.6.1 Scope of the study

The study focuses primarily on the views and perceptions of the pople who have subscribed to insurance products and services within the Greater Accra region.

1.6.2 Limitations of the study

- Lack of generalizability: It is anticipated that the study will be limited to a particular region and the findings of the research may be significantly different from other regions that may be studied in the future. This is because the residents of the

particular region may not have good network to access social media platforms. It will be difficult to recommend my findings to financial institutions in other regions.

- Social desirability: It is anticipated that respondents will be quick to dispense with the questionnaire to attend to their duties and as a result may not have taken their time to give information that reflects the true picture on the ground.

1.7 Organisation of study

The study has five chapters. Chapter one looks at the introduction, the statement of the problem as well as the significance of the study. It also spells out the general and specific objectives of the study together with the research questions which the study seeks to address.

The second chapter is a review of the theories and existing literature about the subject matter. Chapter three deals with the research methodology used to undertake the study. It explains extensively on the research instrument and design, sampling methods, the sources and methods of data collection and the data analysis process.

The fourth chapter however, provides a detailed analysis, interpretation and discussion of the findings of the study. The findings to this research will be presented in the form of graphs, tables and other quantitative computations.

Finally, chapter five provides a summary of the major findings of the study as well as the conclusion and recommendations reached by the researcher.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section of the study focuses on existing research and theories related with the theme of the study. It starts with the theoretical framework and further explores the conceptual associated with the study. The research then delves into the subject of social media and its attendant benefits to companies and individuals. Next the research focuses on consumer engagement, consumer engagement through social media platforms and consumer engagement in influencing the customer loyalty. The chapter is concluded by conducting an empirical review.

2.1 Theoretical Framework

This study is grounded in Uses and Gratification theory

2.1.1 Uses and Gratifications Theory

Uses and Gratification Theory (UGT) is an approach to understanding why and how individuals actively seek out and use specific media to satisfy specific needs (Katz & Foulkes, 1962). UGT emerged in the 1940's when psychologist Herzog (1944) used the term gratifications to describe specific types or dimensions of satisfaction reported by audience members for daytime radio programs. Subsequently, researchers became interested in why audiences engaged in various forms of media behaviour, such as listening to the radio and reading the newspaper (Wimmer & Dominick, 1994).

UGT addresses how individuals deliberately choose media that will satisfy their needs, allowing one to realize gratifications such as knowledge enhancement, entertainment

and relaxation, social interaction, reward or remuneration, and personal identity (Calder et al., 2009; Ko, Cho, & Roberts, 2005). UGT was one of the first approaches to consider the active role of the audience in media choice, suggesting that individuals actively search for, identify with, and employ media to fulfil specific gratification needs (Ku, Chu, & Tseng, 2013). UGT therefore posits that individuals have free will in determining their interaction and engagement with media. This perspective constitutes a shift from the traditional mechanistic approach, which suggests that individual media consumer's are passive.

Communication theorists and advertisers applied the UGT perspective in the context of various mass media including television and electronic bulletins (Leung & Wei, 2000; O'Keefe & Sulanowski, 1995). The concepts and perspectives of uses and gratifications research are particularly useful in explaining continuing use of a particular medium, such as continued reading, listening or viewing (McGuire, 1974). Swanson (1987) advocated the need to understand the role of message content within uses and gratifications research. This indicated that audience members seek and find different gratifications within media content, affecting consumption of the content. Audience members seek main gratifications from their media consumption, including informational benefits, entertainment, economic or remunerative rewards and social interaction.

Entertainment and information gratifications, derived through the content of television programs contribute to substantial increases in television viewing levels (Rubin, 1983). Within electronic bulletin boards, Rafaeli (1984) found that factual or informative content is skipped least often, with increasing diversity of content significantly and positively related to user contribution levels.

The well-established theoretical perspective of UGT can shed interesting insights on new, interactive mediums including online media. This medium requires a higher level of interactivity from its users, when compared to more traditional forms of media (Ko et al., 2005; Ruggiero, 2000). As the underlying assumption of UGT is that users are actively involved in media usage and highly motivated by their needs in their selection of the communication media, the theory has become increasingly relevant in studies of media channels that allow for consumer choice. This theory has some key assumptions (Katz et al., 1973):

- 1) The audience are active and have clear intent on choosing and using the media to achieve gratification;
- 2) The media compete with other resources of satisfaction;
- 3) People have enough self-awareness of their media use, interests, and motives.

Goals for media use can be grouped into five uses (McQuail, 1987) which can be served as the main guidelines for investigating consumers' motivations for using social media platform nowadays:

- 1 Be informed or educated;
- 2 Identify with characters of the situation in the media environment;
- 3 Entertainment;
- 4 Enhance social interaction; and
- 5 Escape from the stresses of daily life.

Many theorists suggest that UGT is a research tradition eminently suited for internet and social media study (Kaye & Johnson, 2003; Ruggiero, 2000), as discussed in the following section.

2.1.1.2 Internet Uses and Gratifications

Extending from studies of UGT in mass and traditional media, the UGT perspective has been successfully applied to a range of new media studies. Given the inherent interactivity and user-directed nature of internet media, this user-level approach of UGT is well suited for examining consumer internet use (Stafford, Stafford, & Schkade, 2004). In the online context, consumers have significant control over the information they search for and receive, unlike their experience in more traditional mass-marketing communication.

Consumers are generally responsible for initiating the flow of communication through their decisions regarding what websites to search for or what communities to join (Stafford & Stafford, 2001). Based on this reasoning, authors posit that the internet is 'intentionally consumed' (Rayburn, 1996) and hence UGT provides the necessary theoretical framework for understanding the specific reasons that motivate consumers to approach, and engage with online content.

Researchers have examined the psychological and behavioral aspects of internet users in order to identify the appropriate underlying dimensions of internet use motivations (LaRose, Mastro, & Eastin, 2001; Lin, 1999). Items such as social escapism, transactional security and privacy, information seeking, interactive control, socialization, entertainment and economic motivation have been suggested as key

motivations for internet use (Korgaonkar & Wolin, 1999). Further, motivations such as interpersonal utility, pastime, information seeking, convenience and entertainment have been suggested (Papacharissi & Rubin, 2000).

The effect of these motivations has been applied to consequences such as interaction on websites, attitude toward websites, attitude towards brands, purchase intention and satisfaction (Ko et al., 2005; Luo, 2002), with consumer motivations significantly altering psychological and behavioural actions of internet users. In addition to internet use, the advent of social media triggered further enquiry of the UGT perspective in order to understand user motives and behaviours within this project work, discussed in the following section.

2.1.1.3 Social Media Gratifications

Based on UGT, previous studies have used the motivations for using social media to predict users' specific behaviours concerning social media sites (Baek, Holton, Harp, & Yaschur, 2011; Quan-Haase & Young, 2010). Constructs based on the theoretical underpinnings of UGT, such as the need for social interaction, need for entertainment, information seeking and sharing needs, and desire for reward or remuneration have been explored in recent literature investigating consumer choices of online and social media. Table 2.1 provides a summary of this literature.

Table 2.1 Recent Studies with a UGT Perspective Applied to Online Media Use

Motivations	Conceptual Relationships and Outcomes
Entertainment	<p>Individuals share links on Facebook because it is easy and entertaining (Baek et al., 2011). Entertainment needs are a significant predictor of the use of comments among Facebook users (Smock, Ellison, Lampe, & Wohn, 2011). Users with entertainment needs participate in Facebook groups for leisure and amusement (Park, Kee, & Valenzuela, 2009).</p> <p>Persuasive content including emotional and philanthropic content increases engagement on Facebook in the form of likes and shares (Lee et al., 2013). Entertaining content increases customer engagement on Facebook through increasing levels of liking, commenting and sharing, in addition to having a positive effect on interaction duration (Cvijikj & Michahelles, 2011, 2013).</p> <p>Entertainment needs are not significantly linked to attitudes towards social media content because using social media is no longer entertaining to users as it is a common practice in everyday life (Chung & Austria, 2010).</p> <p>Entertainment needs are linked to consuming, contributing to and creating brand-related content in social media (Muntinga, Moorman, & Smit, 2011). Individuals use social media as a source of entertainment through playing games, listening to music and watching videos, in addition to looking for humour and comic relief and to listen to jokes (Whiting & Williams, 2013)</p>

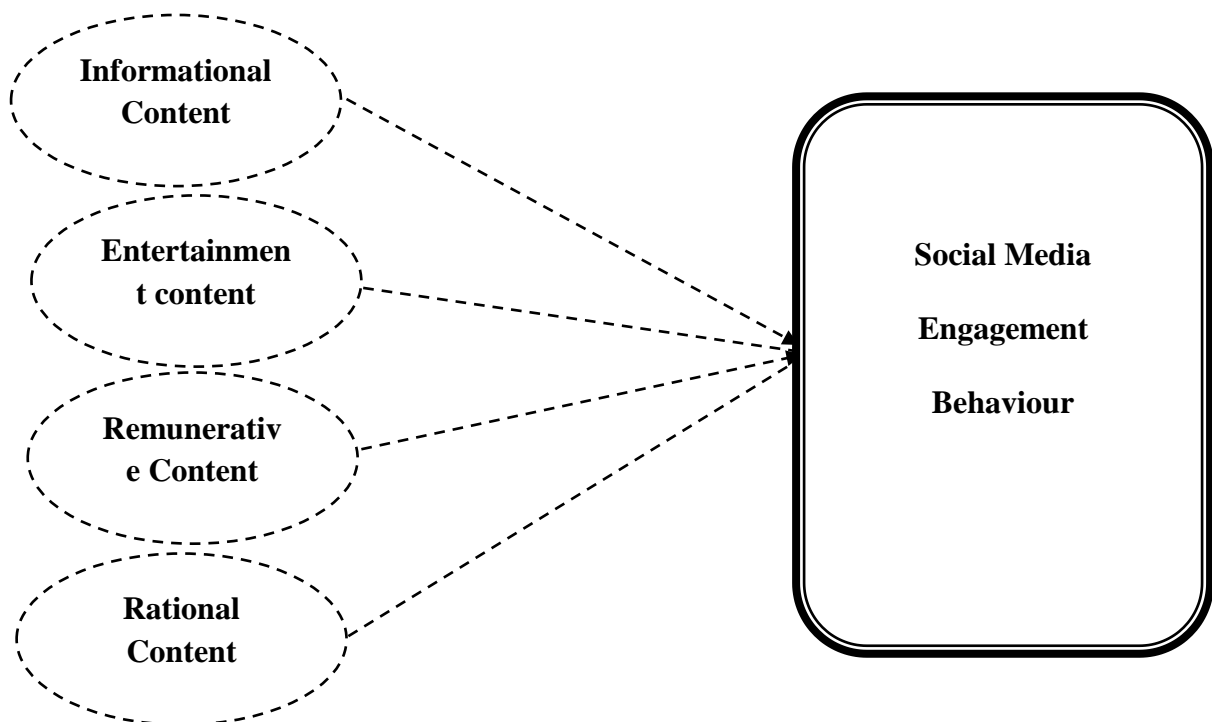
<p>Information seeking & sharing</p>	<p>The motivation to share information significantly predicts an individual's frequency of sharing links on Facebook (Baek et al., 2011). Expressive information sharing is a significant predictor of the use of Facebook groups and the use of status updates on Facebook (Smock et al., 2011).</p> <p>Individuals use Facebook groups to satisfy information seeking needs through the acquisition of knowledge regarding products, events and services (Park et al., 2009).</p> <p>Informational content on Facebook such as mentions of prices, availability and product features reduces engagement in the form of likes and comments (Lee et al., 2013). Informational needs are linked to individuals consuming brand-related content in social media (Muntinga et al., 2011)</p> <p>Posts offering brand-related information increase the level of engagement within Facebook through liking and commenting, but do not cause an effect on the number of shares, in addition to causing the greatest increase in interaction duration (Cvijikj & Michahelles, 2011, 2013).</p> <p>Social media information gratification has a positive relationship with attitudes towards social media content (Chung & Austria, 2010)</p> <p>Individuals use social media to seek out information about sales, deals, products, events, birthdays, parties and information about businesses (Whiting & Williams, 2013).</p>

<p>Social relational & Interaction</p>	<p>Interaction gratifications through social media have a positive relationship with attitude towards social media content (Chung & Austria, 2010) Social interaction needs are linked to consumers creating and contributing to social media content (Muntinga et al., 2011)</p> <p>Individuals use social media for social interaction (Whiting & Williams, 2013). Social connection gratifications lead to an increased frequency of use of Facebook (Joinson, 2008) Individuals post links on Facebook as a tool for interacting and socialising with others (Baek et al., 2011)</p> <p>Social interaction needs are a significant predictor of the use of comments, individuals writing on a friend’s walls, private message use, the use of ‘Facebook chat’, and the use of Facebook groups (Smock et al., 2011)</p> <p>Individuals participate in Facebook groups to satisfy socialising needs through meeting and talking with others, getting peer support and a sense of community (Park et al., 2009)</p>
<p>Monetary incentives, remuneration or reward</p>	<p>Remuneration needs are linked to individuals consuming brand-related content in social media (Muntinga et al., 2011).</p> <p>Remunerative content has a positive effect on the number of comments within Facebook; however, no effect exists over the number of shares in addition to a negative effect over the number of likes. Further, this content type has no effect over the interaction duration of consumers (Cvijikj & Michahelles, 2013)</p>

2.2 Conceptual framework

In order to understand consumer motives for participation in social media, the classical components of UGT have been employed. This provides an avenue through which to understand consumer gratifications sought through engagement with social media content.

Figure 2.1 Conceptual Model of Social Media Content and Engagement Behaviour



Source: Modification of Dolan (2015) model

2.2.1 Informational content

The informational construct of UGT represents the extent to which the social media content provides users with resourceful and helpful information (Chen, Clifford, & Wells, 2002). The relationship between the ability of an advertisement to provide information to viewers and advertising acceptance has been well documented (Bauer & Greyser, 1968). Further, attaining various forms of information has been suggested as

the most important reason consumers use the internet (Maddox, 1998) and levels of information and attitude to the website have been found to be positively related (Chen et al., 2002). Whilst the importance of delivering information through advertisements has been recognised for traditional media (Rubin, 2002), the role of informational content in the online, social domain has only recently received attention. Searching for and receiving information about a brand is one of the main gratifications of consumer participation in online brand communities (Muntinga et al., 2011; Raacke & Bonds-Raacke, 2008). The desire to seek information directly from brands is a motivating factor for consumers to use social media (Dholakia, Bagozzi, & Pearo, 2004; Lin & Lu, 2011; Park, Kee, & Valenzuela, 2009).

2.2.2 Entertaining content

The entertainment construct of UGT refers to the extent to which social media content is fun and entertaining to media users (Eighmey & McCord, 1998). The value of entertaining media is embedded in its ability to fulfil user needs for escapism, hedonistic pleasure, aesthetic enjoyment and emotional release (McQuail, 1983). The concept of entertaining advertising has been discussed extensively in the literature, with empirical evidence demonstrating that an entertaining advertisement leads to positive attitudes toward the advertisement (Taylor et al., 2011) and a desire to return to the website (Raney, Janicke, & Tamborini, 2013). Entertaining advertisements are said to cause users to consume, create or contribute to brand-related content online (Muntinga et al., 2011). Through the application of UGT in the context of online brand communities, authors have shown that consuming entertaining content is an important factor for participation (Raacke & Bonds-Raacke, 2008). The entertainment value of a social

media platform can be an important reason consumers adopt it (Dholakia et al., 2004; Lin & Lu, 2011; Park et al., 2009).

2.2.3 Remunerative content

The level of remuneration offered to the consumer through social media content has been studied as a driver of consumer decisions to contribute to online communities (Muntinga et al., 2011). Consumers engage in social media use as they expect to gain some kind of reward such as an economic incentive, job-related benefit or personal wants (Muntinga et al., 2011). Social media content that offers a reward or remuneration includes monetary incentives, giveaways, prize drawings or monetary compensations (Füller, 2006). This type of content is expected to gratify users' needs for remuneration and rewards within social media. Whilst managers often believe that social media content offering monetary incentives such as bonus points, prize draws or sharing product success are important, they are often mistaken. Rather, factors such as the ability to learn something new, the possibility to get exclusive content, and the ability to gain acknowledgement and support from other consumers have a far greater impact on consumers' motivation to engage and contribute to virtual communities (Füller, 2006).

2.2.4 Relational content

Consumer needs for integration and social interaction and their desire for social benefits have been identified as key motivations for users to access the internet (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). Motivations for social media use include gaining a sense of belonging, connecting with friends, family and society, seeking support, and substituting real-life partnership (Muntinga et al., 2011). Users find the internet a comfortable place to reveal their feelings, share views and experiences, and to let their

family and friends know about their latest information (Leung, 2009). Internet users expressed that through the online content generation process, they would have the opportunity to be recognised, publicise their expertise, learn more of the world, socialize with friends and be entertained (Leung, 2009). Socialising involves motivations such as gaining peer support, meeting interesting people, belonging to a community and staying in touch with friends (Park et al., 2009).

The above discussion illustrates that UGT provides a framework through which we understand the motivations of individuals seeking a specific type of media. In a social media context, users are not passive in their media selection or their use of specific media. Social media is constructed to enable customer interaction and engagement. Therefore, it is imperative that we expand the application of UGT to determine the engagement behaviour that results from the selection of, and interaction with, different types of social media content.

2.3 Social Media

With over two billion social media users globally, according to Marques (2016), customers have been strategically positioned to have more say in product production, development, marketing, sales, and support. In other words, they have become now active participants in the business. Gone are those days when companies sold products or services they chose to sell to their customers (Gjoka, Sirivianos, Markopoulou, & Yang, 2008; Hargittai, 2007). As more companies want to increase their return on investment (ROI), the need to think out of the box so as to improve sales and revenue are pertinent. Social media serves as a useful tool to help attain these goals, owing to its broad coverage of reach and its potentials. The emergence of social media has

powered many attempts to develop a definition of the social media domain within the marketing literature (Baek et al., 2011).

2.3.1 Social media: an attempt at definition

The term social media is a construct derived from two underlying areas of research: communication science and sociology (Peters, Chen, Kaplan, Ognibeni, & Pauwels, 2013). From the communication science perspective, social media are a means for storing and delivering information and data. Comparatively, from the perspective of sociology, social media are viewed as social structures made up of a set of social actors linked by a complex set of dynamic ties (Peters et al., 2013). Combining both perspectives, social media can be described as:

“Communication systems that allow their social actors to communicate through multiple dyadic ties” (Peters et al., 2013, p.282).

Hence, in contrast to traditional and other online media, social media are more egalitarian in nature. Unlike traditional media platforms, social media resemble dynamic, interconnected, egalitarian, and interactive organisms beyond the control of any organisation (Peters et al., 2013).

However, rapid emerging technologies and communication forms alter the processes and capabilities of social media, causing difficulty in its precise definition (Tuten, 2008). Despite the lack of clarity in defining social media, most scholars agree that social media is founded on participation and engagement (Mayfield, 2008). Participation within social media occurs through the provision, sharing and discussion of user generated content, through highly interactive mobile and web-based technology. This concept lies at the centre of most attempts to define social media, and

often definitions incorporate a range of activities undertaken by the users of the social media page.

To illustrate, social media can be broadly defined as any “internet-based applications that help consumers share opinions, insights, experiences and perspectives” (Kaplan and Haenlein, 2010). Similarly, social media can be characterized as platforms in which users have the ability to create, initiate, circulate and use online information (Blackshaw & Nazzaro, 2006). Authors have made distinctions as to what social media is not, sometimes specifying that the term should exclude data creation, data storage and the interpersonal connections established in any application (Kaplan & Haenlein, 2010). Ryan (2014) recognized the participation and contribution of user generated content in his definition. However, he expanded the concept to describe the roles and actions of users, describing social media as:

“The umbrella term for web-based software and services that allow individuals to come together online and exchange, discuss, communicate and participate in a form of social interaction. That interaction can encompass text, audio, images, video and other media, individually or in combination. It can involve the generation of new content; the recommendation of and sharing of existing content; reviewing and rating products, service and brands; discussing the hot topics of the day; pursuing hobbies, interests and passions; sharing experience and expertise” (p.151).

Social media can also be conceptualized in terms of functionality, including networking, socialization and navigation (Thelwall & Stuart, 2009). Networking involves social media serving as a function for people-finding by supporting non-social interpersonal communication, for example through the platform ‘LinkedIn’. The

socialization function of social media supports the social interaction of members, while the navigation function supports the finding of resources such as blogs, videos and web pages (Thelwall & Stuart, 2009). Brand communities established within social media allow for socialization and navigation by means of facilitating member to member communication in addition to exchange with the brand and company.

Jones (2016) on the other hand defines it as “essentially a category of online media where people are talking, participating, sharing, networking, and bookmarking online.” It gives an easy way to share ideas, photos, information, opinions, and to find out what others think. In other words, it must be engaging, interactive and also convincing people to follow along or share their views openly. Blakeman (2007) also supports this claim about social media in business communication, “it has changed the way corporations conduct business and communicate with their customers.”

While there are many definitions of social media provided in recent literature, it is important to note that these definitions do not contradict one another, but rather build upon preceding definitions in order to provide a more comprehensive definition and description. For example, Ryan’s (2014) definition extends upon the description of Kaplan and Haenlein (2010) to explain exactly how consumers share their opinions, insights, experiences and perspectives.

Social media sites are unique from previous online communities in a range of ways. Social media sites are based largely on one’s existing ‘real-world’ social network structure, despite their ability to form new relationships or further online relationships (Liu, Rau, & Gao, 2010). Previous forms of computer-mediated brand and online communities tended to revolve around communication with strangers in the network.

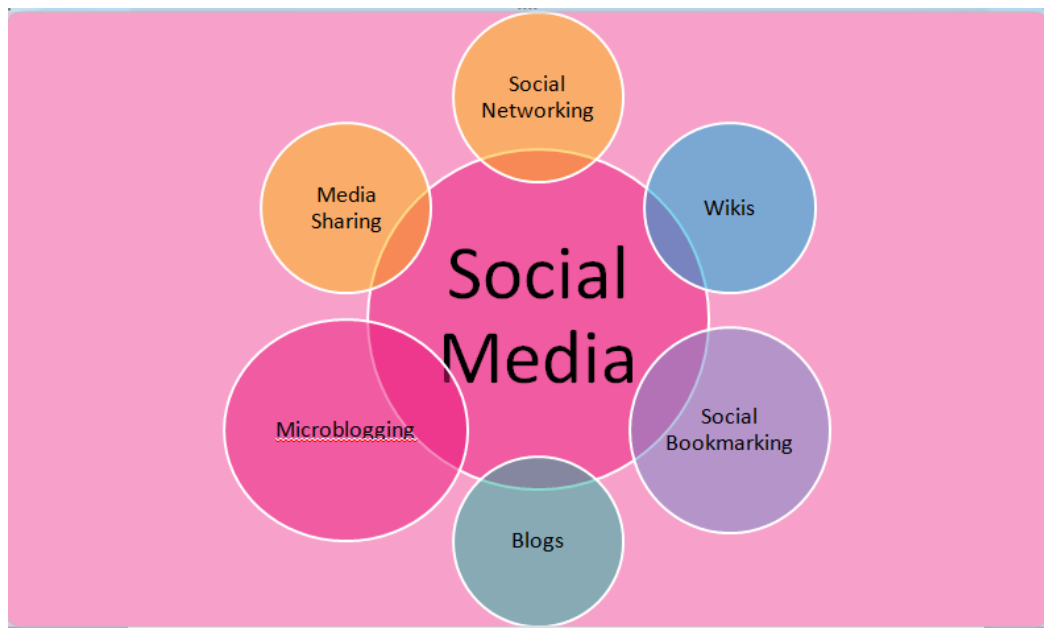
Additionally, Social Networking Sites (SNSs) mimic offline network structures, through connected individual nodes rather than groups. Social media also offer member profiles allowing visual person-to-person exploration; whereas previous online communities focused on a given topic, with individuals interacting based on that topic, for example in a chat room forum or blog (Whiting & Williams, 2013) .

Mostly, consumers share their brand and services experiences openly whether organizations are involved in the conversation or not. Social media has empowered customers to add their voices to the choice of products and services they want, that is to say, they can make or break a business if proper approach is not employed and implemented. Many companies have integrated social media with their business communication activities both internal and external. The next section explains how social media strategy should be put in place to avoid adverse company and brand image.

2.3.2 Types of Social Media

Social media take on many forms including blogs, business networks, enterprise social networks, microblogs, photo sharing, product/services reviews, social bookmarking, social gaming, social networks, video sharing and virtual worlds (Aichner & Jacob, 2015). Social media can be distinguished by six overarching categories (fig 2.2) (Kaplan & Haenlein, 2010). Social media can include collaborative projects such as Wikipedia.

Fig 2.1: Social media categorization



Source: Kaplan & Haenlein, (2010)

These enable joint and simultaneous creation content, in which the joint effort of many actors leads to a better outcome than any actor could achieve individually (Kaplan & Haenlein, 2010). Social media in the form of blogs represent the earliest form of social media, generally defined as websites that display date-stamped entries in reverse chronological order (Kaplan & Haenlein, 2010). The third form of social media is content communities, in which the main objective is the sharing of media content between users.

Content communities enable sharing of content such as photos (e.g. Flickr), videos (e.g. YouTube) and PowerPoint presentations (e.g. Slideshare). The fourth type of social media defined by Kaplan and Haenlein (2010) is virtual game worlds, which replicate a three-dimensional environment, where users develop avatars and interact with each other. Similarly, virtual social worlds involve users interacting with avatars in a three-dimensional virtual environment. However, there are no rules governing the restriction of possible interactions as observed within virtual game worlds. Finally, SNSs are a

form of social media that allow users to create profiles, establish friendship with other users and exchange information. This research focuses on one type of social media, SNSs discussed in the following section.

2.3.2.3 Social Networking Sites

Social networking sites (SNSs hereafter) are commonly defined as:

Web-based services that allow individuals to construct a public or semi-public profile within a bounded system, articulate a list of other users with whom they share a connection, and view and traverse their list of connections and those made by others within the system (Boyd and Ellison, 2008, p. 210).

Personal profiles established on SNSs include photos, videos, audio files and blogs (Kaplan and Haenlein, 2010). Consumers are increasingly becoming more active participants within SNS, through interactive processes comprising multiple feedback loops and highly immediate communication (Brodie et al., 2013).

The interactive properties of SNSs have transformed consumers from passive observers to active participants, with SNSs serving as an ideal forum for product and brand-related advocacy (Chu & Kim, 2011; Riegner, 2007), customer-led content generation (Vivek et al., 2012) and customer-created product innovations (Hoyer, Chandy, Dorotic, Krafft, & Singh, 2010; Sawhney, Verona, & Prandelli, 2005). Therefore, there is a significant amount of social and network value provided to both users and organisations through SNSs, as users comment, review and share information online.

SNSs have become a popular topic of academic enquiry, with scholars exploring the concept from varying perspectives, including usage motivations of participants (Joinson, 2008; Raacke & Bonds-Raacke, 2008), social interactions, usage patterns (Golder, Wilkinson, & Huberman, 2007; Hsu & Lin, 2008; Lampe, Ellison, & Steinfield, 2006) and characteristics of users (Gjoka, Sirivianos, Markopoulou, & Yang, 2008; Hargittai, 2007). Less academic attention has been paid regarding the role of SNSs from a marketing perspective. Practitioners have largely been at the forefront of efforts to advise businesses on the design of their social media content, with an inundation of industry blogs, websites and guides on the best practice for marketing within the social network sphere emerging in recent years (Steeves, 2013).

Whilst the list of guidelines and strategies for marketing efforts within SNSs appears endless, academic research and empirical evidence in the area remains scarce. Further, while millions of brands have adopted sites such as Facebook, as discussed in the next section, theoretically grounded academic enquiry guiding marketing and communications strategies in this forum remains limited. This research focuses on one specific social networking site, Facebook, as discussed in the following section.

2.3.2.4 Facebook

The world's largest SNS, Facebook (Hughes, Rowe, Batey, & Lee, 2012), was originally developed to help students at Harvard University communicate with each other (Krivak, 2008). A decade on, Facebook is the world's most successful social networking company (Hansson, Wrangmo, & Solberg Søylen, 2013). As of April 2015, Facebook had over 1.3 billion monthly active users (Social Bakers, 2015).

Registered Facebook users interact with other users through the creation of a user profile, by which the exchange of messages, status updates, photos and videos occurs. In 2006, organisations were allowed to become active members on Facebook and create public profiles, resulting in more than 4000 organizations joining within the first two weeks (Waters, Burnett, Lamm, & Lucas, 2009). The practice of marketing communications via Facebook is now a well-functioning concept, with many companies considering Facebook as the most attractive SMS for B2C marketing purposes (Lillevalja, 2010). Over 40 million brands, globally have company pages registered with the social media site (Facebook, 2015).

Millions of companies have created Facebook fan pages, by which consumers receive information from the company. Based on the current definitions from Facebook (Facebook, 2015), the *'like page'* is the official name for all Facebook pages which are not user profile pages. 'Like pages' are for businesses, brands and organisations to share their stories and connect with people. These pages are free public spaces companies can utilize to continually update their consumers about company news, products and events (Facebook, 2015). The 'liked pages' are referred to as 'brand profile pages'.

Content shared on brand profile pages is referred to as posts and appears on the central part of the page, known as the wall or timeline. Brand profile pages can have one or multiple administrators who are responsible for the creation of content. The brand profile page can have any number of members, referred to in this study as 'users'. Within a brand profile page, users can engage with a company in the following four ways (Cvijikj & Michahelles, 2013); Posting content on the wall (dependent on the communication policy set by the company), commenting on an existing post shared by

the administrator, indicating interest in an existing post by pressing the ‘like’ button, referred to as ‘liking’ and sharing the post on their personal profile wall.

Each of these actions results in the generation of a story which appears on the wall and ‘news feed’ of the user’s personal network of friends. In addition to these actions, companies can utilize functions on their brand profile pages including discussion boards, events, photos, reviews, videos and notes (Smith & Treadaway, 2010). Further, companies can adopt third party applications such as Facebook badges, contests, games, gifts, quizzes and survey polls (Smith & Treadaway, 2010). Introduced in July 2011, Facebook Page Insights allows Facebook page administrators to view metrics associated with their posted content. Administrators have access to the Facebook Page Insights dashboard where they can examine their page’s success based on user engagement. Within Facebook, user engagement with a page is measured by clicks, shares and likes of page posts (Facebook, 2015).

The increasing popularity of Facebook as a marketing and communication platform has stimulated the interest of scholars, with research investigating user personalities (Ryan & Xenos, 2011), online identity (Hum, Chamberlin, Hambright, Portwood, Schat, & Bevan, 2011), self-disclosure (Park, Jin, & Jin, 2011), uses and motivations (Cheung, Chiu, & Lee, 2011). While SNSs such as Facebook are said to enable interactive consumer experiences which contribute to the development of customer engagement with specific brands (Brodie et al., 2013), the extent to how much and how often this process occurs remains largely unknown. Further, it is unclear whether efforts to stimulate interaction and engagement amongst existing and potential customers on

brand pages have a measurable, beneficial influence on the brands they promote (Jahn & Kunz, 2012; Nuttney, 2010).

Despite millions of brands adopting SNSs as a marketing tool, it appears that stimulating customer interaction within these forums is a significant challenge for marketers. Recent studies have indicated that less than five percent of customers engage (defined as commenting, sharing, liking, answering a question, checking-in, or RSVP'ing to an event) within social media, regardless of the product category (Nelson-Field & Taylor, 2012). As of March, 2015, within Australia, the average Facebook post engagement rate was estimated to be just 0.41 percent (Social Bakers, 2015).

Post engagement rate in this context is defined as the average number of interactions per post on a given day, divided by the total number of fans for the page (Social Bakers, 2015). Within the alcohol industry, large brands such as Corona, with over 6 million fans are reaching maximum engagement rates of only 2.05% (Social Bakers, 2015). Such statistics indicate a significant challenge for marketers attempting to increase levels of engagement with their social media pages. As customers are inundated with a proliferation of messages, it is evident marketers will not succeed in their social media strategy efforts without an understanding of how to effectively engineer their content to facilitate engagement (Lee et al., 2013).

The academic community recognizes the need and research is advocated on customer behaviours in multi-media environments; the role of social media within customer experiences; the conceptualization, definition and measurement of engagement; and most pertinently for this research, how social media marketing activities create customer engagement (MSI, 2014). This thesis addresses this need and Uses and

Gratification Theory (UGT) is discussed in the next section of the literature review as a theoretical foundation through which to consider consumer active choice and use of specific media, such as social media content.

2.4 Consumer Engagement

Engagement of the consumers is a facet of the discipline of customer relationship with management of a business. This marketing strategy enables organizations to facilitate the process of development of favourable and long-lasting relationships with the consumers.

According to Kumar (2013), organizations utilize various channels both online as well as offline in order to instigate an open line of communication with the consumers and other external stakeholders. Various academicians have opined that customer engagement drives the purchase decisions of the consumers in favour of particular brands and also gives strength to the future interactions with the organization (Chu and Kim, 2011; Palmatier et al., 2017). In addition to the management of customer relationship, the companies attempt to raise awareness about their products through the process of customer engagement by offerings the current schemes and special offers etc. Customer engagement is commonly achieved via marketing campaigns and other outreach programs which are mostly conducted over the digital media in the present era.

The rapid advancements in the domain of information and communication technology have made it easier to engage in the open line of communication with the decision makers of the organization (Management Association, Information Resources, 2018). In addition, the consumers are no longer satisfied by playing a passive role in the process of marketing communications of the organizations. In the modern era, the

consumers want to have an active role through participating in the process of product development by providing feedbacks and grievances. Dessart et al. (2015) claim that the organizations, who have successfully adopted the strategies to ensure the active engagement of the customer in the marketing communication activities, are able to secure a competitive advantage in the industry.

2.4.1 Consumer Engagement through Social Media Platforms

With the rising popularity of the information and communication technology, the general public is spending a substantial part of their time in the online activities (Chu and Kim, 2011). Therefore, marketers have realized that digital channels should be used in order to allure the consumers. Digital or online channels are using wide arrays of networks like websites, mobile applications, e-mail and social media platforms in order to attract the consumers of the target market (Guesalaga, 2016).

The rising popularity of the use of social media among the younger generation has led to the emergence of a facet of marketing in favour of the social media marketing (Tiago and Veríssimo, 2014). In other words, social media marketing is the aspect of marketing where the organizations conduct the marketing communications over social media platforms. This is also done to assure maximum visibility among the target audience.

To communicate with each and another, people have become increasingly reliant on the use of social networking websites (Lin and Lu, 2011). The rising popularity of social media has instigated the organizations to make significant changes to their communication strategies. Farook and Abeysekara (2016) have inferred that people use social media platforms in order to develop their personal network. Therefore,

organizations should use such channels in order to reach the target audiences and to cultivate the long-term relationships with the customers.

The participation in an open line of communication with the organization through the process of expressing grievances and support, a customer makes a direct commitment with the firm which facilitates the process of relationship-building. The use of social media website like Facebook has a significant impact on consumer engagement which also helps in increasing the market share of the companies. Maintenance of an active online presence of networking with the clientele of the organization, both existing and potential, has favourable impact on the company's financial condition.

2.4.2 Consumer Engagement in Influencing the Customer Loyalty

The engagement of the consumer in the business processes plays a significant role in the enhancement of the loyalty (Brodie et al., 2015; Acar and Putoni, 2016). Hence, it is crucial to undertake a customer focused marketing strategy in order to secure a significant base of loyal customers. In other words, the products of the organization may change over time but the loyalty helps the company to secure the higher returns from the customer's lifetime value.

Solem (2016) argues that the consumer engagement leads to the creation of value through the active participation of the customers in the marketing communication process. This value thereafter leads to the higher levels of satisfaction derived from the brand which afterward inculcates a sense of loyalty in the minds of the customers. Further, he concludes that the consumers, who use social media to participate in the organization's brand engagement strategies, express higher levels of satisfaction. In fact, there exists a strong positive correlation between brand loyalty and consumer

participation in the short-term perspective. Moreover, the companies engaged in the service sector business may gain substantial customer loyalty by investing in consumer engagement strategies through the social media platforms.

So et al. (2016) inquire the service industry and conclude that the engagement of the consumer is beneficial for the management of the customer relationships. They also establish the strong lineages between customer engagement and customer loyalty. In other words, the customer loyalty in service institutions can be strengthened through the utilization of customer engagement tactics as well as through the delivery of a favourable service experience.

Fernandes and Esteves (2016) propound that the propensity of the consumers' engagement varies widely based on the perspective of the service. In the service sector which requires a high involvement like health care, the propensity of engagement may be claimed higher than that of low involvement of the retail sector. They also conclude a positive correlation between the favourable behaviours of the consumers and the propensity of consumption. Therefore, a business needs to invest for ensuring the engagement of the consumers in order to enhance the customer loyalty and long-term relations with the organization.

2.5 Empirical review

Shabir, Hameed, Safdar & Gilani (2014) did a study on the impact of social media on the youth of Bahawalpur to analyse the influence social media have on them, to assess the benefits and the preferred social media sites, to know the time spent and the attitudes of the youth towards social media, and also to recommend a right usage of social media for information and education purposes. They used the survey method and sampled 300

youths. The study found that the preferred site of the youths is Facebook, and social media usage is becoming a hobby to “kill time”. Problems respondents faced on social media sites were “unwanted messages”, “unethical pictures and video clips” among others. Respondents agreed that social media are beneficial in the field of education, they agreed that social media are deteriorating social norms and they also agreed that anti-religious posts and links create hatred among communities.

Pempek, Yermolayeva & Calvert (2009) did a study with the objective of finding out how much time young adults spend on Facebook, why they do so, and how they interact with each other on this platform. They did a survey with college students. In their findings, students reported approximately 30 minutes use of Facebook every day. The study also found that the main reason the students used Facebook was to communicate with friends on campus and friends from their former high schools.

According to the researchers, the students did not use Facebook to keep up with parents nor strangers, and only 9% of the sampled respondents used it to make new friends. The students reported that Facebook allowed them to create an identity for themselves. One’s favourite music, books, and movies helped to convey their identity. According to the researchers, Facebook allows users to be producers of content. They however stated that studying just one social media site is a limitation in their research. Steenkamp and Hyde-Clarke (2012), studied the use of Facebook for political commentary in South-Africa and they found that the general public and political parties use the site for “discussion, debate and opinion formation”. The researchers claim that the internet, and especially social media networks have become relevant in 21st century politics.

According to the authors, the platforms are not used only for political campaigning purposes but also as platforms to encourage the public to engage in political discourse. The researcher's monitored comments posted on the two most prominent South African political parties (African National Congress and Democratic Alliance) Facebook sites, and added interviews. They found that while the public used Facebook to engage one another about relevant political issues, the political parties used Facebook as a means of disseminating information and to monitor public opinion rather than as a means of interacting with the public. The researchers opine that Facebook is a participatory media tool that can be used to communicate to audiences the same way that traditional media does. The researchers however state that "in order for any social networking site to be used to its full potential, periodic commentary is necessary and vital for conversation creation between the public and the political party.

Rose and Morstyn (2013) used focus groups, surveys, and case studies to find out young people's perspectives on the use of social media as an engagement tool. The researchers say that young people value the opportunity to have a say and feel that their engagement is valued, as this encourages their participation. The young participants in the study were reported saying they want governments to engage them in policy development and decision-making processes. The researchers note that it is important for governments to engage young people through the mechanisms young people use – social media.

Smith, Schlozman, Verba and Brady (2009) did a study using telephone survey, and they claim that just like offline politics, the well-off and well-educated are likely to participate in online activities that mirror offline forms of engagement. They, however,

note that social media may change this pattern as younger adults are more likely to make political use of social networking sites than their elders. According to the researchers, social networking sites have expanded the opportunities for civic engagement. In their quest to find out the reasons why students of Nigerian Polytechnics use social media, their perception about it and how frequently they used it, Buhari, Ahmad & Ashara (2014) studied students of Kaduna Polytechnic.

The ages of the students surveyed ranged from 15-29. Findings show that the students used social media all the time on a daily basis and they regard social media as an interesting avenue for communication and sources of entertainment. Job seeking and religious propagation were other reasons for using social media. Students of Kaduna Polytechnic perceive social media as an interesting platform for achieving academic excellence. However, the researchers found that social media negatively influenced the students to engage in bad attitude by exposing themselves to pornography. The number of hours the students spend on social media can also affect their academic output in the view of the researchers.

Pfeiffer, Kleeb, Mbelwa, & Ahorlu (2014) did a mixed method study on the use of social media among adolescents (aged 15-19) in Dar es Salaam and Mtwara, Tanzania. Questionnaires and in-depth interviews were used. Findings show that respondents accessed the internet mainly through mobile phones, and Facebook was the popular social media site. Girls used the internet less because of cultural restrictions and also because of possible dangers of meeting the “wrong” people. The researchers assert that Tanzanian boys are more likely to use Facebook, Twitter and YouTube than Tanzanian girls. According to the researchers, Facebook is used mostly for social exchange, meeting people, and entertainment, but also as an information and education source.

Garcia- Martin & Garcia- Sanchez (2015) did a study to find out the use of Facebook, Tuenti, Twitter, and Myspace among young Spanish people. An online questionnaire was administered to 757 students enrolled in secondary education (7th- 11th levels and Vocational and Education Training) at seven educational centres. The variables the researchers explored were: level of functional knowledge, frequency of use, place of use, reason for use, purpose and main activity, recipients of communication, degree of difficulty, satisfaction and preference, and intentions regarding future use. The uses and gratifications theory underpinned their study. Findings show that young Spanish people know about social networking sites and use them on a daily basis. Tuenti was the frequently used site, followed by Facebook and Twitter, Myspace was the least known and used. Female respondents had greater knowledge and reported a higher use of them and this finding is in contrast with the finding of Pfeiffer et al (2014) who found that in Tanzania, males use the internet and social media more than females.

At home and school were the places these respondents reported accessing these social media platforms. The participants liked using Tuenti because of easy usage, and they liked using Facebook because it is fashionable. According to the researchers, “Tuenti provides them with an acceptable level of satisfaction as regards their needs for social prestige, acceptance, and approval through the creation and maintenance of groups of friends, and the publication of their achievements and self-realisations”. Respondents surveyed were between the ages of 11 and 28. The purposes for using these sites were: to communicate, for fun, and for educational purposes. Respondents reported communicating with friends and colleagues, family, and strangers. The researchers found a difference between the students of Vocational education and the students of secondary education in the area of level of functional knowledge as students in

secondary education had a higher knowledge than their counterparts in vocational and education centres. Most of the respondents had the intention to continue using the sites.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

An important aspect of every good research work is the methodology section of the study which clearly outlines the methodology adopted for the study. According to Creswell (2013) the methodology section should justify the design choices, by showing that the chosen methods and techniques are the best fit for the research aims and objectives, and will provide valid and reliable results. In cognisance with the view of Creswell (2013) this chapter discusses the research design, the population for the study as well as the sample and sampling method. Further, the chapter details the data collection methods, sources of data, validity and reliability as well as the data analysis approach adopted by the research.

3.1 Research Design

For the purpose of achieving the research objectives, this study adopted the explanatory research design. This design focuses on establishing causal relationships between the study's primary variables and aids in the presentation of the findings in a well-structured manner (Van Wyk, 2012). This study strategy is most commonly employed in analytical investigations that are only concerned with determining the link between collections of variables.

The research design involves the use of both quantitative and qualitative data sampled through both survey and interview sessions. With quantitative data, the study uses quantitative analytical techniques such as correlation analysis to determine and assess the challenges these users face when engaging insurance companies in Ghana. It was

explained by Helmenstine (2013) that quantitative analysis is the process of collecting and evaluating measurable and verifiable data in order to understand the behaviour and performance of an entity. Meanwhile, theme are developed from the qualitative data obtained and analysed. The sections that follow discuss the population and sample used in this study.

3.2 Population of the Study

The term "study population" refers to a group of individuals or items with similar characteristics that are relevant to the research activity (Panneerselvam, 2009). In this regard the population of interest was the urban household population in Greater Accra region. This population was chosen because this population was more likely to have access to internet infrastructure, which would afford them the opportunity to use social media any time they required it. According to the Ghana Statistical Service (2014, p.40), from the 2010 population and housing census, there were 950,336 households in the urban areas of the Greater Accra region. This population size was used in this study.

3.3 Sampling and sampling method

It is the researchers' view that sampling is an important aspect of data collection. Wilmot (2010) affirms that the statistical practice that deals with selecting a subset of individual observations within a population of individuals in order to gain knowledge about the population of interest, particularly for the purposes of making statistical inference predictions, is known as sampling.

Strauss & Corbin (2007) elucidated that the sample size used in qualitative research methods is often smaller than that used in quantitative research methods. This is

because qualitative research methods are often concerned with garnering an in-depth understanding of a phenomenon or are focused on meaning (and heterogeneities in meaning) which are often centred on the how and why of a particular issue, process, situation, subculture, scene or set of social interactions. However, quantitative research methods are focused on estimating the causal relationships and showing trends of variables over time. Either way, the sampling procedures are mainly probability and non-probability based (Alvi, 2016, p. 12)

The study drew its sample using a cluster sampling method in particular. Cluster sampling divides the population into smaller groups known as clusters, with samples taken at random from each cluster (Alvi, 2016, p. 22). When there are members of the population in diverse geographical regions, this approach can help reduce expenses associated with data collection when compared to other methods such as simple random sampling or systematic sampling. The cluster sampling strategy, on the other hand, has a limited tendency to lead to sample bias or sampling error (Alvi, 2016, p. 23). This study assigned clusters based on the total number of districts officially recognized in the region (26).

Finally, to determine the sample size, the study used the formula developed by Yamane (1967) to estimate the size of the sample. The formula estimates the sample size based on the population size and a margin of error, which is mostly assumed to be 5% for social science research. Equation (1) below shows the sample size calculation:

$$n = \frac{N}{1 + N [(e)]^2} \quad (1)$$

Where n refers to the sample size. N refers to the population size and e refers to the margin of error.

Substituting the values for the population size and the margin of error into Equation (1) results in the following:

$$n = \frac{950336}{(1 + 950336 \cdot [(0.05)]^2)} = 400$$

(2)

From Equation (2) above, the total sample size was 400 households. The sample size was then distributed evenly across the 26 clusters or districts within the region, so that 15 households would be sampled within each district.

3.4 Data Collection Methods

Quantitative data from research participants was collected via survey questionnaires. This makes the survey methodology the main data collection method of the study. The questionnaires were created with the study's aims in mind, and they were used to probe and collect responses from the participants (Panneerselvam, 2009). The researcher visited the respondents' homes as part of the data collection process, where she introduced herself and explained the study's goal. To ensure that the target sample was obtained, the researcher visited residential areas in the most urban municipalities within each cluster.

3.5 Instruments

The study developed an interview guide to aid in data collection Of qualitative analysis. It included a bio data section and a second section which comprised of questions developed from the objectives of the study. The study used a survey questionnaire as an instrument to gather the data in this study. The questionnaire had two basic sections

– the first section, which gathered personal details of the respondents, and the second section, which focused on the views of respondents on social media use and engagement with insurance companies. The second section of the questionnaire was constructed using a Likert scale format, where respondents could rate the extent to which they agreed or disagreed with specific statements. In addition, the study used software such as Stata and Microsoft Excel as instruments to analyse the data gathered. These software's were useful to generate descriptive and inferential statistics which helped address the objectives of the study.

3.6 Sources of Data

Data for this study was obtained from both primary and secondary data. The primary data comprised information obtained from the surveys of respondents, which was conducted by the researcher with the help of two other research assistants. Secondary data on the population size and the number of clusters was obtained from published reports and online databases about the region.

3.7 Validity and Reliability

The study validity was based on adopting similar work from other researcher's questionnaire even though this study used a survey questionnaire. The adopted questionnaires were taken from the works of Agyei et al. (2020), Abaidoo and Nwosu (2016) and Caruana (2002) in their works on similar works. The questionnaire was however tested in a pilot session with some colleagues. The purpose of this activity is

to ascertain whether the interviews would be good enough to produce unbiased results.
(Tashakkori & Creswell, 2007)

3.8 Data analysis approach

The data obtained was analysed using descriptive and inferential statistics. Descriptive statistics were presented in the form of tables and graphs. These were meant to show the variation in the responses of persons who participated in the survey. Furthermore, inferential statistics such as correlation coefficients were used to present the degree of association between variables of interest in this study.

CHAPTER FOUR
DATA PRESENTATION AND DISCUSSION

4.0 Introduction

This chapter discusses the findings of the study and further compares them to existing literature. Based on vitiating factors such as time allocated for the completion of this research, unfavourable weather conditions and survey errors the response unit achieved for this research was 150 respondents. This change nonetheless, the responses obtained are considered valid and relevant in making accurate recommendations.

4.1 Gender of respondents

Generally, insurance companies set premiums based on risk and on factors they are allowed by law to take into consideration. Insurers can not set premiums based on an applicant's race or religion, for example (Insurance Information Institute, 2021). But insurance companies traditionally have tied gender to an applicant's risk, so it's often been a factor in setting premiums. However, insurers can't always consider gender a factor—it depends on the particular type of insurance and where someone lives. The study started by requiring respondents to provide their gender as the bio-requirements for the study.

Table 4.1: Gender of respondents

Gender	Frequency	Percentage (%)
Male	77	51.3
Female	73	48.7
Total	150	100

Source: Field Survey, 2021

According to Table 4.1 a good number of 77 (51.3%) of the respondents were constituted by male respondents whilst females represented the remaining 73(48.7%) respondents. The 2014 Ghana Demographic Health Survey datasets with information for 9396 women and 3855 men were analyzed. The study employed cross-sectional national representative data. The frequency distribution of socio-demographics and health insurance coverage differentials among men and women is first presented. About 66.0% of women and 52.6% of men were covered by health insurance. It was noted by Aaragon(2019) that men and women tend to pay different rates for all types of insurance, whether regulations allow gender to be factored into premiums or not. However, according to Pacific Life Insurance (2021) individuals, consumer advocates, and politicians tend to prefer that insurance premiums are based on factors policyholders can control, such as their behaviour, rather than factors they can't control, such as their gender. Agreeably, while it might seem unfair that one's sex can help determine insurance premiums, the statistics points out that men are more skewed towards the incidence of insurance as compared to women.

4.2 Age of respondents

The ages of the respondents as obtained by the study as part of the bio-data requirements has been displayed in Table 4.2 below

Table 4.2: Age Distribution

Age	Frequency	Percentage (%)
18-25	41	27.3
26-35	39	26
36-45	51	34
45 and above	19	12.7
Total	150	100

Source: Field Survey, 2021

Based on the content of Table 4.2 a good majority of 51 respondents were in the age category of 36-45 years. Next, data shows the younger generation of 18-25 were represented by 41 (27.3%) respondents. Again the table further shows that respondents within the age quartile of 36-45 years constituted 51(34%) respondents whilst the older generation of 45 years and above were represented by a meagre 19(12.7%) respondents. Population ageing is occurring in all regions of the world, albeit to varying extents. It has been noted that the rate of population ageing in low-and-middle income countries is occurring at a faster pace than in high-income countries (UN-DESA, 2021). Though the African region has the youngest population, the proportion of older adults is increasing. It is estimated that the percentage of the population aged 60 years and older in sub-Saharan Africa will increase from 4.8% in 2017 to 7.6% in 2050(UN-

DESA,2021). Using these notion insurance companies has designed products to capture people of all age categories. However, a study by Okyere (2018) showed that more of the youth were in non-life insurance products whilst the older generation subscribed to life products from insurance companies.

4.3 Educational background

The educational background influences the level of knowledge and understanding with regards to insurance products, its relevance and means of accessing information on insurance.

Table 4.3: Highest education

Education	Frequency	Percentage (%)
Basic Education	-	0
A'level/SSS/SHS	17	11.3
Diploma/First/ second degree	80	53.3
Professional	31	20.7
Others	22	14.7
Total	150	100

Source: Field Survey, 2021

It was revealed that a good majority of 80(53.3%) respondents have obtained various degree education ranging from first and second degree with a few having diploma educational qualification. Next, the study showed that 31(20.7%) respondents have had professional education whilst 17(11.3%) had a minimum of senior high school education. There were 22 (14.7%) other respondents with certificates in entrepreneurship, project management, sugar craft, baking, cybercrime analysis and certificate in nursing.

4.4 Occupational background

According to the National Insurance Commission (NIC) (2021) Ghanaians still have not fully appreciated the relevance of insurance. They noted that this is especially the case among the unemployed since premium payment is largely dependent on disposable income. Data below reflects the employment status of the respondents.

Table 4.4: Employment status

Occupational background	Frequency	Percentage (%)
Employed	79	52.7
Unemployed	53	35.3
Retired/ student	18	10
Total	150	100

Source: Field survey, 2021

As shown in Table 4.4 the majority of 79(52.7%) respondents indicated that they were employed. However, the research failed to differentiate between those employed by government and those which were self employed. The study further showed that a good number of 53(35.3%) respondents were unemployed whilst the remaining 18(10%) indicated that they were still students. Post covid 19 the level of unemployment has steadily risen all over the world and this means more people are going to find it difficult to enroll in insurance products. Kuruvilla (2021) opined that high unemployment levels from the COVID-19 pandemic will mean Insurance providers will struggle to convince policyholders to keep policies, according to Global Data, a leading data and analytics company.

According to the author (Kuruvilla, 2021) Individuals who are employed full-time are more likely to hold insurance products than those who are part-time employed, self-employed or unemployed, as per Global Data's 2019 Banking & Payments Survey. In the UK, for example, 71% of those who are employed full-time have home or contents insurance, compared to 67% of part-time employees, 68% of self-employed individuals, and 33% of the unemployed.

In cognizance with the observation of Kuruvilla (2021) the NIC with Ghana Insurers Association (GIA), Ghana Insurance Brokers Association (GIBA) and GIZ is currently undertaking a sensitization programme on over 200 radio stations in Ghana. This will help increase knowledge and awareness of insurance products, claims procedures and complaints handling. This sensitization programme is part of the activities of the Insurance Awareness Coordinators Group (IACG) which comprises the four bodies afore-mentioned.

4.5 Use and awareness of social media

As a basic requirement to participate in the study respondents were required to indicate if they have access to or use any form of social media. Response obtained showed that all respondents had access to social media.

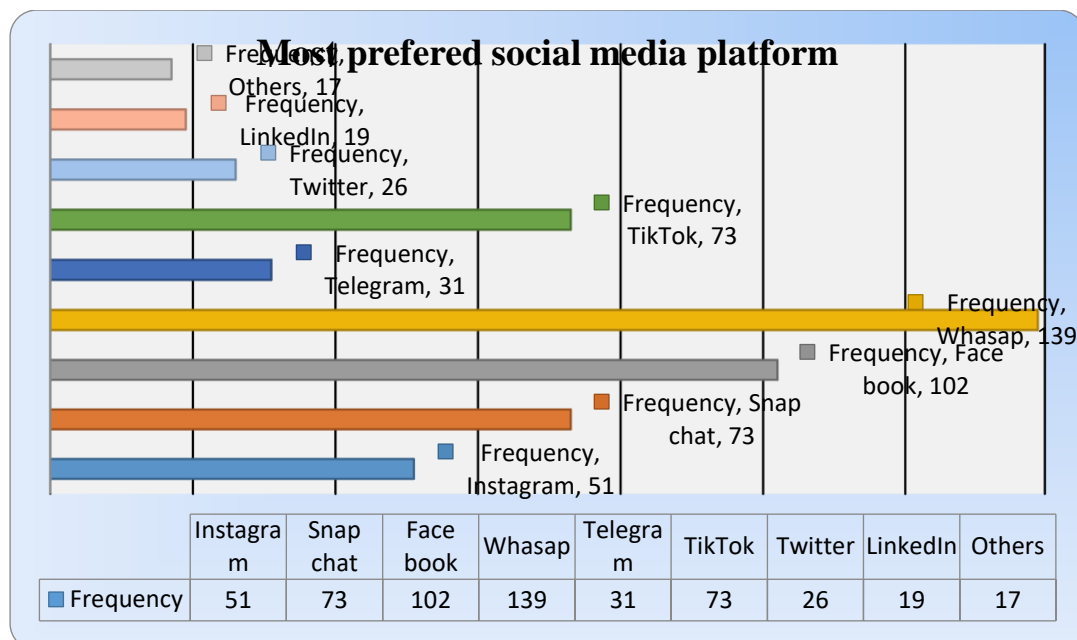
Table 4.5: Use and awareness of social media

Response	Frequency	Percentage (%)
Yes	150	100
No	0	0
Total	150	100

Source: Field Survey .2021

Based on the responses obtained respondents were further required to indicate which social media platform they had access to. Data obtained has been detailed as followed;

Figure 4.0: Most preferred social media platform



Source: Field Survey, 2021

According to Amanda (2021) Social media platforms popular among young people include Facebook, Twitter, WhatsApp, Instagram, Pinterest, Snapchat and TikTok.

Online multiplayer games, like World of Warcraft, League of Legends, Clash of Clans and The Sims are also important social media spaces for young people. And gaming chat sites are popular ways for young people to connect with others who share their particular gaming interests.

4.6 Accessibility to Social Media Platform

The relevance of social media to society and business in today's world cannot be overemphasized. Whilst it serves as a means of communication among friends, families and colleagues; to businesses it serves as means of marketing products, creation of product awareness and reaching out to a wider target audience (Muthoni, 2021). The study sought to determine how regular respondents accessed their most preferred social media platforms.

Table 4.6: Accessibility to Social Media Platform

Frequency	Frequency	Percentage (%)
Very regular	89	59.3
Regular	49	32.7
Not regular	10	6.7
Not very regular	2	1.3
Total	150	100

Source: Field Survey, 2021

As can be observed from the table a majority of 89(59.3%) respondents visited their most preferred social media platforms on very regular basis. This is not surprising since a majority of 131 of the respondents were aged below 45 years. Data obtained showed that the youth were preferred social media as means of communication as compared to the adult population (Pew Research Centre, 2018).

Next, on regular basis 49 (32.7%) of the respondents visited their most social media platforms to access news, entertainments and other information. However, findings suggested that 10 (6.7%) admitted not accessing such platforms on regular basis whilst 2 (1.3%) respondents admitted that they do not very regularly visits their most preferred platforms. Observation by the study showed these 2 respondents to be in their mid 50s.

4.7 Most sought information on social media

To determine the extent to which for what reason respondents accessed their social media platforms respondents were required to indicate among the following variables which influences most their decision to visit social media platforms. Also, this is to gauge the extents to which desire to know more about insurance products influences their decisions.

Table 4.7: Information on Social Media

Information	Frequency	Percentage (%)
Education/ scholarship	11	7.3
Entertainment	38	25.3
Sports	22	14.7
Government and politics	18	12
Banking and finance	5	3.3
Insurance	8	5.3
Religion	2	1.3
Job vacancy/ contracts	42	28
Health	4	2.7
Total	150	100

Source: Field Survey, 2021

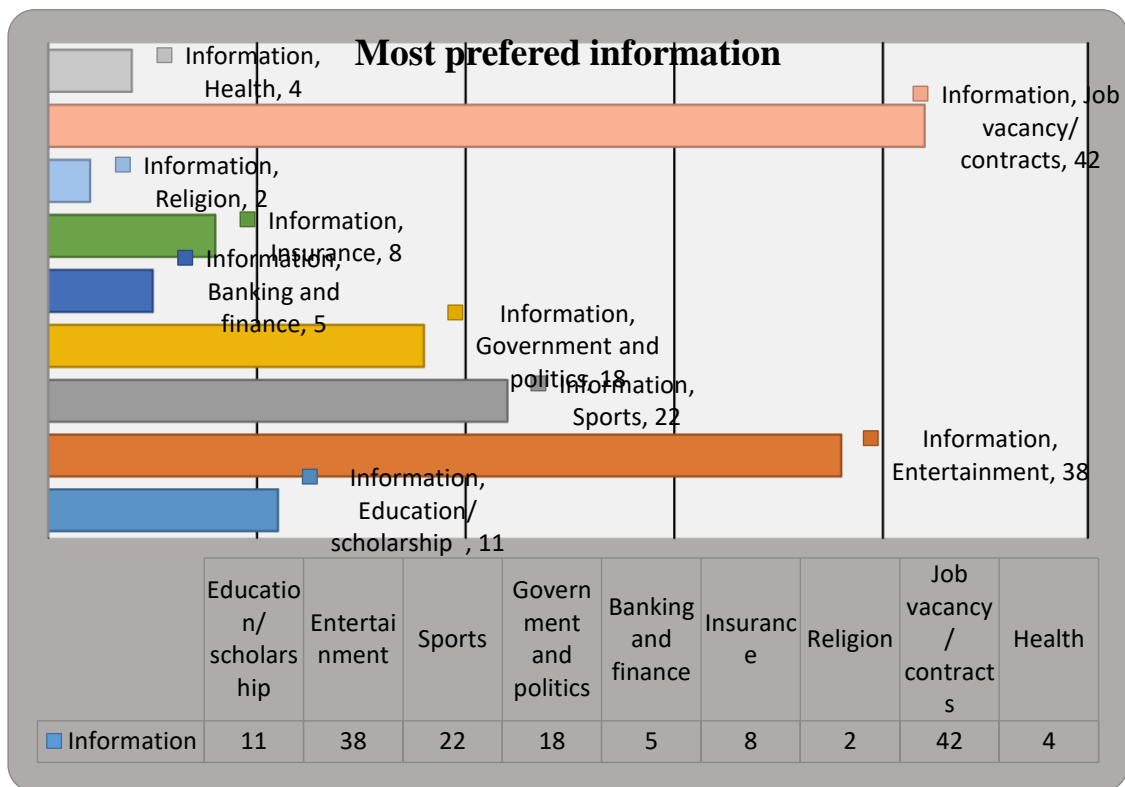
Based on the content of Table 4.7 a good majority of 42(28%) look for job vacancies and contracts on social media. This is hardly a surprise since 53(35.3%) of the

respondents were unemployed as at the time of the survey. Next, findings further showed 38(25.3%) used social media as a means of entertainment. Also, 22(14.7%) used social media as means of getting information on sports and sporting activities. For 18(12%) respondents social media served as source of information on government and politics whilst 11(7.3%) sourced for information on education and other scholarship schemes via social media.

Meanwhile, findings showed 8(5.3%) concerned themselves with information on insurance via social media. The study further availed that 5(3.3%) sought for banking and finance opportunities through the social media, 4(2.7%) and 2(1.3%) respondents sought for information on health and religion respectively.

Today consumers are on multiple social media platforms and have a different use for using each platform (Shade, 2015). Meaning, there are different uses and gratification audiences receive from using Facebook, Twitter, and Instagram. Research done on social media usage can benefit companies including insurance firms by providing a basis of what social media sites consumers are on and why. This can help marketers to understand if different kinds of promotions work better on different platforms. Social media are crucial for advertisers to understand and use because studies have found that social networking interaction with movies have increased film revenue by 64% while increasing the search rate by 48% (Westland, 2012).

Fig 4.1: Most preferred information



Source: Field Survey 2021

Uses and gratifications theory works to understand what consumers get from using different products. Previous studies that have relevance to this study have shown why audiences use certain social media sites. The main four reasons found for social media use are for emotional, cognitive, habitual, and social needs (Wang, Tchernev, & Solloway, 2012). Another study found more specific common themes among participants as to why they use social media. These themes included social interaction, information seeking, pass time, entertainment, relaxation, communicatory utility, and convenience utility. According to Smith et al (2021) social media use has increased in emerging and developing nations in recent years. And, across the 11 emerging economies surveyed by same authors, a median of 28% of adults say social media are *very* important for helping them keep up with political news and other developments happening in the world.

4.8 Trust information on social media

The purpose of this section was to determine the extent to which respondents trusted information sourced from social media. Details in the table reflect the views of the respondents;

Table 4.8: Trust information on social media

Response	Frequency	Percentage
Yes	46	30.7
No	66	44
Somehow	38	25.3
Total	150	100

Source: Field survey, 2021

Based on the data obtained a good number of 66(44%) affirmed that they did not trust the information obtained from social media. Marginally following were 46(30.7%) who claimed to trust information obtained from social media whilst 38(25.3%) stated that they somehow trusted information from social media. In cognisance with the findings of the study Smith et al (2021) acknowledged that pluralities of social media users in most countries find the information they get on these platforms to be more up to date, informative and focused on issues important to them than what they get from other sources.

It was argued by Bria (2021) large majorities of social media users in most countries also say they regularly see articles and other content that introduce them to new ideas. Wielki (2020) countered that at the same time, opinions are divided when it comes to the reliability, bias and hateful nature of social media content when compared with other sources. And when asked about the kinds of material they encounter on these sites, majorities in most countries report at least occasionally seeing content that seems obviously false or untrue or that makes them feel negatively about groups different from them. Across almost all these measures, those who say social media are very important sources of political information see these platforms in different – and often more extreme – terms than other social media users.

4.9 Product subscription

In pursuance of the objectives of the study respondents were required to indicate if they had subscribed to any insurance product. Details obtained are as followed;

Table 4.9: Product subscription

Response	Frequency	Percentage (%)
Yes	49	32.7
No	101	67.3
Total	150	100

Source: Field Survey, 2021

Based on the content of the table a good majority of 101(67.3%) respondents admitted to not subscribing to any insurance product as at the time of the survey. Meanwhile, a menial 49(32.7%) of the respondents claimed to be on various insurance schemes. The respondents further went on to identify some of the products as motor insurance, family income protection plan, funeral finance plan, Educare, eduflex, farewell policy, credit life assurance and agric insurance.

4.10 Willingness to make decision based on social media information

The study sought to determine the extent to which respondents use information obtained from social media to make decision regarding their insurance choices. The responses obtained have been detailed as followed;

Table 4.10: Willingness to make decision based on social media information

Response	Frequency	Percentage (%)
Yes	31	20.7
No	73	48.7
Somehow	46	30.6
Total	150	100

Source: Field survey, 2021

As shown in the table a good majority of 73(48.7%) concurred that they do not use information obtained from social media to make their insurance decision. Following were 46(30.6%) were of the view that they somehow made decisions concerning their insurance choices a based on information made available on social media. Finally, a small group of 31(20.7%) admitted making their insurance choices based on information made available on social media platforms.

4.11 Challenges encountered in accessing platforms of insurance firms

In this section, respondents were also asked about challenges encountered in accessing platforms of insurance firms. First, respondents were asked whether they agreed or disagreed with the statement that insurance companies in Ghana are not trustworthy. The results obtained showed that, generally, respondents remained neutral or undecided on the statement (Mean = 3.426, SD = 1.10). Further analysis of responses showed that the majority of respondents (112), representing 75% of the sample, agreed with the statement, whereas 24 respondents, representing 16% of the sample disagreed or strongly disagreed with the statement. This left 14 respondents, who made up 9% of the sample, and stayed neutral or undecided on the statement. Additional analysis also showed that out of the respondents who agreed with the statement, 17 respondents had obtained secondary certifications, 80 respondents had obtained first degrees and postgraduate certifications and 15 respondents obtained other certifications.

Next, respondents were asked whether they agreed or disagreed with the statement that insurance companies lack social media presence. The results obtained showed that, generally, respondents remained neutral or undecided on the statement (Mean = 3.173, SD = 1.309). Further analysis of responses showed that the majority of respondents (104), representing 69% of the sample, agreed with the statement, whereas 39 respondents, representing 26% of the sample disagreed or strongly disagreed with the statement. This left 7 respondents, who made up 5% of the sample, and stayed neutral or undecided on the statement. Additional analysis also showed that out of the respondents who agreed with the statement, 17 respondents had obtained secondary certifications, 74 respondents had obtained first degrees and postgraduate certifications and 13 respondents obtained other certifications.

Respondents were then asked whether they agreed or disagreed with the statement that insurance companies do not respond quickly to queries on social media. The results obtained showed that, generally, respondents agreed with the statement (Mean = 3.913, SD = 0.282). Further analysis of responses showed that the majority of respondents (137), representing 91% of the sample, agreed with the statement. This left 13 respondents, who made up 9% of the sample, and stayed neutral or undecided on the statement, as there were no respondents who disagreed with the statement. Further analysis also showed that out of the respondents who agreed with the statement, 15 respondents had obtained secondary certifications, 102 respondents had obtained first degrees and postgraduate certifications and 20 respondents obtained other certifications.

Again, respondents were asked whether they agreed or disagreed with the statement that social media platforms lack credibility and hence should not be used by insurance firms. The results obtained showed that, generally, respondents agreed with the statement (Mean = 3.753, SD = 0.504). Further analysis of responses showed that the majority of respondents (118), representing 79% of the sample, agreed with the statement, whereas 5 respondents, representing 3% of the sample disagreed or strongly disagreed with the statement. This left 27 respondents, who made up 18% of the sample, and stayed neutral or undecided on the statement. Further analysis also showed that out of the respondents who agreed with the statement, 12 respondents had obtained secondary certifications, 89 respondents had obtained first degrees and postgraduate certifications and 17 respondents obtained other certifications.

Finally, respondents were asked whether they agreed or disagreed with the statement that social media is too crowded to be used by insurance firms to market their products. The results obtained showed that, generally, respondents remained neutral or undecided with the statement (Mean = 3.307, SD = 1.192).

Further analysis of responses showed that the majority of respondents (106), representing 71% of the sample, agreed with the statement, whereas 30 respondents, representing 20% of the sample disagreed or strongly disagreed with the statement. This left 14 respondents, who made up 9% of the sample, and stayed neutral or undecided on the statement. Further analysis also showed that out of the respondents who agreed with the statement, 17 respondents had obtained secondary certifications, 75 respondents had obtained first degrees and postgraduate certifications and 14 respondents obtained other certifications.

Table 4.11: Challenges encountered in accessing platforms of insurance firms

Variable	N	Mean	Std. Dev.	Min	Max
Insurance companies in Ghana are not trustworthy.	150	3.427	1.101	1	4
Insurance companies lack social media presence	150	3.173	1.309	1	4
Insurance companies do not respond quickly to queries on social media	150	3.913	0.282	3	4

Social media platforms lack credibility and hence should not be used by insurance firms	150	3.753	0.504	2	4
Social media is too crowded to be used by insurance firms to market their products.	150	3.307	1.193	1	4

Source: Field Survey. 2021

Qualitative Discussion

4.12 Bio data

In this section, the results from the analysis of data are presented and discussed. In the first section, the socio-demographic characteristics of the respondents are discussed. In the subsequent sections, the results from the data gathered on the factors hindering user engagement with insurance firms on social media platform with emphasis on are presented and discussed.

Table 4.12: Bio data

Staff (N=5)			
Demographic characteristics	Category	Frequency	Percentage (%)
Gender	Male	2	40
	Female	3	60
Age	Total	5	100
	18-25	1	20
	26-35	2	40
	36-45	1	20
	Above 45	1	20
	Total	5	100
Highest Education	Diploma/first/second degree	2	40
	Professional	2	40
	Others	1	10
	Total	5	100

Source: Field Survey, 2021

4.12.1 Gender distribution

The content of Table 4.1 reflects the gender of the respondents who were staff members of GLICO Group participated in the interview session. The table shows 3 (60%) females and 2 (40%) males participating in the interview session. All respondents irrespective of gender were in managerial positions indicating equal employment opportunities irrespective of gender. This balanced gender disposition also means the firm should have gender friendly policies for both men and women in terms of employment and products. According to Ellingrud and Lodolo (2021) women are still underrepresented in insurance company leadership positions. Yet most men, and a surprising number of women, do not believe gender parity in leadership is an issue. According to the 2018 McKinsey and LeanIn.Org study on Women in the Workplace, 33 percent of women and nearly 50 percent of men across industries believe that 1 in 10 women in a senior leadership team is pretty good representation. Nonetheless, Matisson (2019) opined that having fewer women in top positions means insurers are missing out on critical sources of talent. Harvard Business Review research (2020) shows us that diverse teams are more effective at solving difficult problems and reaching diverse markets and customer segments. It was reiterated by Ellingrud and Lodolo (2021) that to grow and keep their competitive edge, insurance companies must have an effective and diverse teams at all levels—meaning more women

4.12.2 Age distribution

According to the content of the table, the dominating age groups were between 26-35 years which were represented by 2 (40%) respondents. Following were 1 (20%) respondents each representing 18-25 years and 36-45 years. Finally, the older generation of above 45 years was also represented by a respondent.

4.12.3 Educational level of respondents

Out of the 5 management members that took part in the survey, 2 (40%) have completed their first degrees with a few holding HNDs. There were 2 (40%) staff members who have various professional certificates like, CIMA, and ICOSA. It was indicated by 1 (20%) respondents that they had obtained chartered in insurance in addition to their other educational qualification. It is argued by some researchers that the higher the educational level the easier it is for respondents to appreciate the value of a research and contribute favourably to its outcome. Also the educational level will allow them to ask questions that will help them better understand the research and respond accordingly. It can be observed that the management members who took part in the interview were highly educated.

4.13 Summary of job experience

As part of the bio-requirements for the interview session interviewees were required to provide a summary of their positions and job experience.

Table 4.13: Summary of job experience

Position	Years of experience
Acting head of corporate affairs and marketing	5 years
Chief business development officer	20 years
Head client relations and digital marketing	10 years
Head, customer Service	17 years
Head, IT	13 Years

Source: Field Survey, 2021

Details obtained suggest that the head of corporate affairs has had 5 years working experience in the job position. Following was the head of client relations and digital marketing with 10 year working experience. The head of IT boasts of 13 years work experience in his current work position whilst customer service tops with 17 years working experience. Finally, Chief business development officer leads the pack with 20 years worth of work experience. Generally, the working experience is impressive and its anticipated that their knowledge would contribute favourably to the findings of the study.

4.14 Importance of customer satisfaction in the insurance industry

Generally, customer satisfaction irrespective of the industry is key to not just maintain customers but also attracting other potential customers. Based on this notion the research required interviewees to indicate the importance of satisfying customers in the insurance industry.

It was obvious from the responses obtained that the interviewees considered customer satisfaction paramount in their provision of services. One respondent noted that ‘customer satisfaction was fundamental to the success of their insurance firm’.

According to the Chief Business Development Officer

The primary reason is that customers are the focal point of our business in that they are main drivers of revenue streams in our business.

Chief Business Development Officer (CBDO)

He continued that...

Customers are the most reliable and cheapest source of referrals our business

Chief Business Development Officer (CBDO)

The Chief Business Development Officer (CBDO) was not the only one who considered customer satisfaction being relevant to relevant to the insurance firm.

Another interviewee noted that

We are in the service industry, where people do not get a tangible product after purchase therefore effective customer service delivery is the backbone of such an industry.

Head of corporate and marketing (Acting)

4.15 Means of reaching customers

As a result of technological advancements and the rise in social media usage now companies have access to wider options in terms of reaching out to customers. In this regard the interviewees were asked by the study to indicate how the company reaches out to its customers.

In responding to the above question interviewees explained that the company adopts 2 main approaches in reaching out to customers.

- 1) Digital channel: this according to interviewees includes the use of social media platforms such as face book and WhatsApp platform.
- 2) Traditional channels: It was noted that prior to technological advancements the use of traditional means such as radio, newspaper and TV advertising were key in reaching out to customers.
- 3) Other means: it was suggested that a third means was face-to face meetings with walk in customers and in some cases sending out marketing officers.

4.16 Use of social media

Social media marketing, or SMM, is a form of internet marketing that involves creating and sharing content on social media networks in order to achieve your marketing and branding goals. Social media marketing includes activities like posting text and image updates, videos, and other content that drives audience engagement, as well as paid social media advertising. The research enquired if the company has considered the use of social media as means of reaching out to customers.

It was explained by one participant that:

Social media is the largest avenue to get customers; more importantly a place where young customers like to interact. Hence, if you have presence on social media it gives a chance to reach much younger customers, which is important for the future of the company

Head of corporate and marketing (Acting)

It was added by another participant that:

The use of social media to reach customers allows for reaching wider market conveniently and at a more affordable price as compared to the other means of reaching out to customers.

Head, client relations and digital marketing

4.17 Social media and customer needs

The view of the respondents was sought regarding the role social media plays in meeting the needs of the customers of the insurance company. Generally, respondents garnered that social media platforms offer more varied opportunities as compared with the other more rudimentary approach of reaching customers. One respondent noted that:

Social media platforms offer a 24/7 hour avenue to interact with customers and businesses.

Head, client relations and digital marketing

To another respondent social media offers convenience and timely delivery of services which the traditional means of reaching customers such as newspapers fail to do so.

The respondent noted that:

Our products and the benefits they offer are advertised on social media on regular basis. This is done to meet our customers' needs at speed and convenience. Some platforms such as WhatsApp is used to aid customers in underwriting and obtain their motor policies.

Head, IT

Another respondent was more concerned with the repercussion bad services could have on the reputation of the company. The respondents opined that:

Social media gives customers easy access to information and other customers. As a result unsatisfied customers can take to social media to tarnish the brand image. Hence, keeping a solid customer support team is paramount in ensuring 'happy customer engagement'

Head, customer Service

4.18 Customer Response

The study sought to determine the feedback the insurance firm has received from customers as a result of using social media to engage its customers. The responses obtained suggested that the feedback has been a mixture of both negative and positive. One respondent pointed out that

We are able to determine customer preference and experiences based on the likes and dislikes of our adverts, promos and products. Based on the responses generated we are able to redefine our approach to meet the expectations of customers.

Head, customer Service

Positive customer feedback indicates that we are doing well. However, the customer response also comes in the form of reporting issues or queries. Using social media platforms we are able to quickly respond to the queries presented by customers to enhance the customer satisfaction.

The same respondent added that:

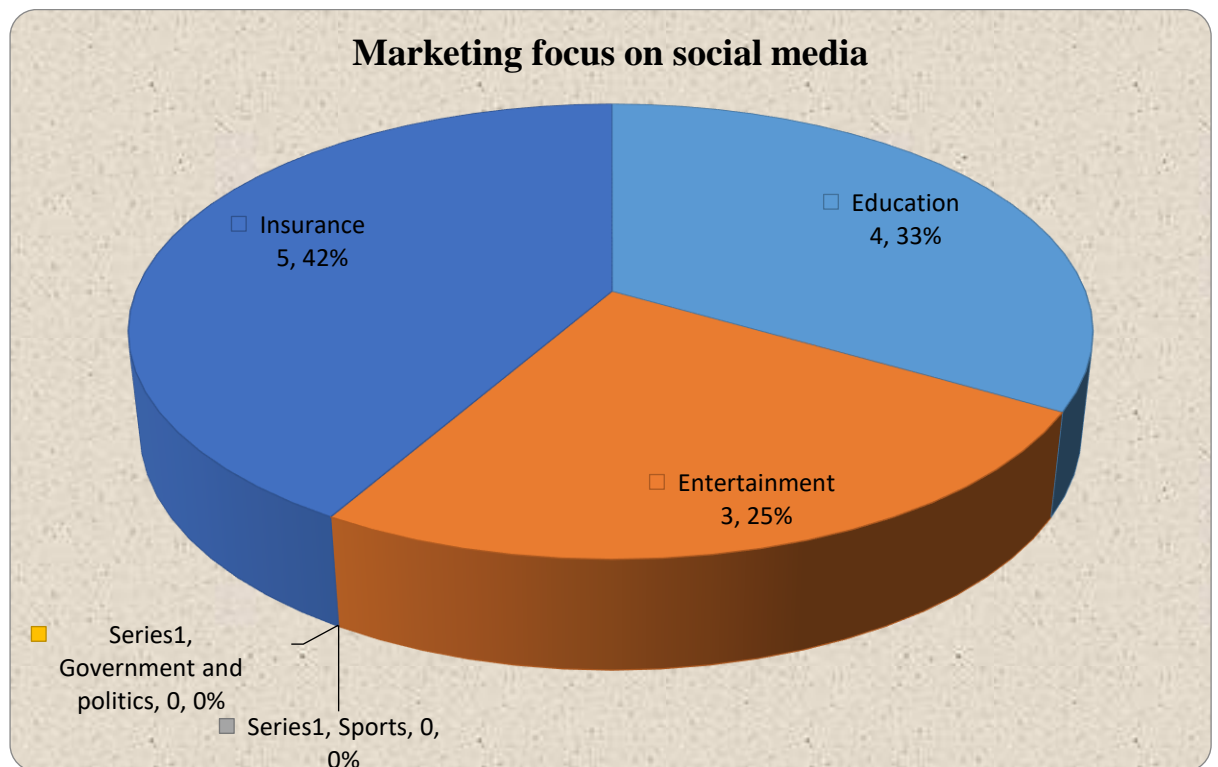
Engaging customers on the social media is paramount in today's competitive era. As a result the feedbacks on WhatsApp Business App are very important to management in terms of how a product or policy is performing.

Head, client relations and digital marketing

4.19 Information displayed on social media

The research sought to determine the information displayed by the insurance firm on social media. Details of the information displayed have been detailed as followed;

Fig 4.2: Information displayed on social media



Source: Field Survey. 2021

Respondents explained that their main product and information displayed on social media platforms were their core business products which was insurance (5=41.7%). Closely following were educational packages such as educational events (4=33.3%). Finally, findings obtained showed that the firm was into entertainment as well (3=25%). This includes sponsoring of entertainment events which are displayed on the company's social media platform.

4.20 Benefits associated with use of social media as means of customer engagement

In pursuance of the objectives of the study respondents were required to indicate the benefits associated with the use of social media as means of consumer engagement. Details of their responses are as followed;

Table 4.14: Benefits associated with use of social media as means of customer engagement

Benefits	Frequency	Percentage (%)
Different segments of customers	2	10
Wider audience	5	25
Added visibility to brand	3	15
Convenience to customers	5	25
Affordable marketing	5	25
Total	20	100

Source: Field Survey, 2021

Based on responses obtained the chief benefits associated with the use of social media platform as a means of engaging with customers includes reaching a wider audience (5=25%), convenience to customers (5=25%) and reducing cost associated with marketing (5=25%).Next, 3(15%) respondents noted that social media provides for added visibility of brand whilst 2(10%) respondents hinted at reaching different segments of customers.

4.21 Factors hindering consumer engagement

The aim of the study was to determine factors hindering customer engagement with insurance firms. In this regards the views of the respondents was sought regarding what they perceived to be such factors.

Concerning the above dilemma respondents considered misinformation and negative perception with regards to insurance as a hindrance to customer engagement. He notes that.

Lack of knowledge of the benefits of insurance, especially among the millennial hinders customer engagement even on social media. Also, negative perception about poor claim payment associated with the industry also affects customers decision.

Responses obtained showed that customer lack of understanding was not the only factor which hinders customer engagement. Responses obtained hinted at the limitation of the social media platform itself as a factor.

Unlike having a forum where people are sited and you can have a presentation where they can ask questions, with social media your ability to interact with a large audience at once is limited. Social media also limits you in terms of the size of data one can upload

Head, IT

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENATIONS

5.0 Introduction

The purpose of this chapter is to summarise the key findings of the study, draw a conclusion for the research and make recommendations as well.

5.1 Summary of Findings

Based on the research findings a good number of 77 (51.3%) of the respondents were constituted by male respondents whilst females represented the remaining 73(48.7%) respondents. Concerning the age of the respondents 51 respondents were in the age category of 36-45 years. Next, data shows the younger generation of 18-25 were represented by 41 (27.3%) respondents. Again the table further shows that respondents within the age quartile of 36-45 years constituted 51(34%) respondents whilst the older generation of 45 years and above were represented by a meagre 19(12.7%) respondents. Next educational background shows 80(53.3%) respondents have obtained various degree education ranging from first and second degree with a few having diploma educational qualification. Next, the study showed that 31(20.7%) respondents have had professional education whilst 17(11.3%) had a minimum of senior high school education. There were 22 (14.7%) other respondents with certificates in entrepreneurship, project management, sugar craft, baking, cybercrime analysis and certificate in nursing.

Whilst all respondents used social media 89(59.3%) respondents visited their most preferred social media platforms on very regular basis. Next, on regular basis 49(32.7%) of the respondents visited their most social media platforms to access news, entertainments and other information. However, findings suggested that 10(6.7%) admitted not accessing such platforms on regular basis whilst 2 (1.3%) respondents admitted that they do not very regularly visits their most preferred platforms.

Regarding most sought information on social media a good majority of 42(28%) look for job vacancies and contracts on social media. This is hardly a surprise since 53(35.3%) of the respondents were unemployed as at the time of the survey. Next, findings further showed 38(25.3%) used social media as a means of entertainment, 22(14.7%) used social media as means of getting information on sports and sporting activities and 18(12%) respondents social media served as source of information on government and politics whilst 11(7.3%) sourced for information on education and other scholarship schemes via social media. Further, findings showed 8(5.3%) concerned themselves with information on insurance via social media. The study further availed that 5(3.3%) sought for banking and finance opportunities through the social media,4(2.7%) and 2(1.3%) respondents sought for information on health and religion respectively. With respect to trusting information on social media platforms data showed 66(44%) affirmed that they did not trust the information obtained from social media. Marginally following were 46(30.7%) who claimed to trust information obtained from social media whilst 38(25.3%) stated that they somehow trusted information from social media.

Relative to insurance product subscription a good majority of 101(67.3%) respondents admitted to not subscribing to any insurance product as at the time of the survey. Meanwhile, a menial 49(32.7%) of the respondents claimed to be on various insurance schemes. However, 73(48.7%) concurred that they do not use information obtained from social media to make their insurance decision. Following were 46(30.6%) were of the view that they somehow made decisions concerning their insurance choices a based on information made available on social media. Finally, a small group of 31(20.7%) admitted making their insurance choices based on information made available on social media platforms.

With regards to cchallenges encountered in accessing platforms of insurance firms results obtained showed that, generally, respondents remained neutral or undecided on the statement that insurance companies in Ghana are not trustworthy (Mean = 3.426, SD = 1.10). Further analysis of responses showed that the majority of respondents (112), representing 75% of the sample, agreed with the statement, whereas 24 respondents, representing 16% of the sample disagreed or strongly disagreed with the statement.

Next, results obtained showed that, generally, respondents remained neutral or undecided on the statement that insurance companies lack social media presence (Mean = 3.173, SD = 1.309). Further analysis of responses showed that the majority of respondents (104), representing 69% of the sample, agreed with the statement, whereas 39 respondents, representing 26% of the sample disagreed or strongly disagreed with the statement. The study further showed that respondents agreed with the statement that insurance companies do not respond quickly to queries on social media (Mean = 3.913, SD = 0.282). Further analysis of responses showed that the majority of respondents (137), representing 91% of the sample, agreed with the statement.

Again, respondents were asked whether they agreed or disagreed with the statement that social media platforms lack credibility and hence should not be used by insurance firms. The results obtained showed that, generally, respondents agreed with the statement (Mean = 3.753, SD = 0.504). Further analysis of responses showed that the majority of respondents (118), representing 79% of the sample, agreed with the statement, whereas 5 respondents, representing 3% of the sample disagreed or strongly disagreed with the statement.

Finally, respondents were asked whether they agreed or disagreed with the statement that social media is too crowded to be used by insurance firms to market their products. The results obtained showed that, generally, respondents remained neutral or undecided with the statement (Mean = 3.307, SD = 1.192). Further analysis of responses showed that the majority of respondents (106), representing 71% of the sample, agreed with the statement, whereas 30 respondents, representing 20% of the sample disagreed or strongly disagreed with the statement.

Findings of the study showed that management members considered customer satisfaction being relevant to the very survival of the company. The members further identified current means of reaching customers to include digital channel, traditional channels and face to face. Respondents admitted using social media to reach out to customers, but the messages displayed on social media are limited to products on insurance (5=41.7%) and sponsoring of educational (4=33.3%) and entertainment events (3=25%). Concerning benefits associated with use of social media as means of customer engagement chief benefits associated with the use of social media platform as a means of engaging with customers includes reaching a wider audience (5=25%), convenience to customers (5=25%) and reducing cost associated with marketing (5=25%). Next, 3(15%) respondents noted that social media provides for added

visibility of brand whilst 2(10%) respondents hinted at reaching different segments of customers.

Finally with respect to factors hindering customer engagement with insurance firms it was revealed that this includes lack of knowledge of the benefits of insurance, especially among the millennial hinders customer engagement even on social media, negative perception about poor claim payment associated with the industry also affects customers decision.

Responses obtained showed that customer lack of understanding was not the only factor which hinders customer engagement. Responses obtained hinted at the limitation of the social media platform itself as a factor, platform algorithm which limits the number of users one can reach organically and misconception about insurance by the general populace

5.2 Conclusion

The research contributes to an understanding of factors hindering and motivations of user engagement for social media and how companies including insurance companies could optimize the opportunities associated with social media. Insurance and other financial institutions are focused on increasing the integration of their products with established social networks. The ever-growing influence of social media on consumer behavior presents companies with opportunities and risks while the massive amount of content enables the identification of previously unknown patterns, preferences and trends. To put it simply, using social media analytics to inform business strategy is just good business.

5.3 Recommendations

Based on the literature and findings of the study the following recommendations have been made;

- Most of the users of social media are close to the age of 35 years therefore insurance companies should align their social media initiatives to the characteristics and requirements of this age group.
- Social media offers significant upside in terms of customer/employee engagement and feedback and can be utilized to reinforce relationships with internal and external stakeholders. This also includes providing staff members with the relevant social media techniques needed to meet the demands of its customers.
- The insurance company should have a 24 hours response team working on their WhatsApp and facebook platform. This would help provide customers with quick information on their queries as well as provide the firm with an opportunity to provide satisfactory customer services.
- There is the need for management to support the need for the strategic use of social media in by linking specific types of content to different aspects of engagement. That is to say management should pay particular attention to queries or issues that are repetitive and to develop a remedy or product towards that demand.

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Appendices

Appendix A: Research questionnaire

GHANA INSTITUTE OF JOURNALISM

AN ASSESMENT OF FACTORS HINDERING CUSTOMER ENGAGEMENT
WITH INSURANCE COMPANIES ON SOCIAL MEDIA PLATFORMS

RESEARCH QUESTIONNAIRE

I am Georgina Emefa Kwashie a student pursuing a Master's degree in Public Relations in the Ghana Institute of Journalism. This questionnaire is intended to collect data that will help the researcher to examine factors which hinder customer engagement with insurance firms on social media platforms. Whatever information you give is for academic purposes and will be kept confidential

PLEASE TICK (✓) OR WRITE WHERE APPROPRIATE

Section A: Demographic Requirements

1. Gender of Respondents

- a. Male []
- b. Female []

2. Age of Respondents

- a. 18 - 25years []
- b. 26-35years []
- c. 36-45years []
- d. 45 years and above []

3. What is the highest educational level you have attained?

- a. Basic Education/ O' Level []
- b. A' Level/SSS/Senior High School []

c. Diploma/ First/ Second Degree []

d. Professional []

e. Others (specify)_____ []

4. Occupational status

a. Employed []

b. Unemployed []

c. Retired/ Student []

*****IF NO KINDLY DISCONTINUE*****

SECTION B: To find out what customers of insurance companies use social media for

5. Please do you have access to or use any social media platform

a. Yes []

b. No []

*****IF NO KINDLY DISCONTINUE*****

6. If YES, which social platform(s) do you have access to or use? (Kindly tick as many as applicable)

a. Instagram []

b. Snapchat []

- c. Face book []
- d. WhatsApp []
- e. Telegram []
- f. Tiktok []
- g. Twitter []
- h. LinkedIn []

7. How regular do you access the previously mentioned platforms?

- a. Very regular []
- b. Regular []
- c. Not regular []
- d. Not very regular []

Section C: To identify benefits associated with the use of social media to market insurance products

8. What information do you look out for on social media?

Information on.....

- a. Education d. Entertainment e. Sports f. Government and politics
- b. Banking and finance g. Insurance h. Religion
- c. Job vacancy/Contracts
- d. Health e. Any other (Kindly specify)

9. Do you trust information obtained from your preferred social media platform?

- a. Yes []
- b. No []

c. Somehow []

10. Have you subscribed to any insurance product or package?

a. Yes []

b. No []

If yes kindly indicate which policy:

11. Are you willing to make an insurance decision based on information obtained from your preferred social media platform?

a. Yes []

b. No []

c. Somehow []

To highlight on challenges encountered in accessing platforms of insurance firms

Please indicate the extent to which the following factors hinder your engagement with insurance companies on social media platforms based on the rates below;

Extremely Disagree Neutral Agree Extremely

Disagree (ED) (D) (N) (A) Agree (EA)

5 4 3 2 1

Factor	EA	A	N	D	ED
Insurance companies in Ghana are not trustworthy					
Insurance companies lack social media presence					
Insurance companies do not respond quickly to queries on social media					
Social media platforms lack credibility and hence should not be used by insurance firms					
Social media is too crowded to be used by insurance firms to market their products					

Appendix B: Interview Guide

GHANA INSTITUTE OF JOURNALISM

**AN ASSESMENT OF FACTORS HINDERING CUSTOMER ENGAGEMENT
WITH INSURANCE COMPANIES ON SOCIAL MEDIA PLATFORMS**

INTRODUCTION AND CONSENT

This interview is to enable the researcher, carry out an investigation on factors which hinder customer engagement with insurance firms on social media platform with special emphasis on Insurance companies. The information gathered is for academic purposes only and remain solely for this research. Any information provided will be treated with the highest confidence.

For the purposes of learning and proper representation of your views, I will crave your indulgence to have audio-record the interview. Pseudonyms will be used to represent you or your organisation should the need to use names arise. If you agree to participate in the interview, would kindly sign the space below for me?

I having been fully briefed on what the project is about hereby give my consent to be interviewed.

Date:

Name of interviewer

Signature

Date:

INTERVIEW GUIDE

Section A: Demographic Requirements

1. Gender of Respondents

c. Male []

d. Female []

2. Age of Respondents

e. 18 - 25years []

f. 26-35years []

g. 36-45years []

h. 45 years and above []

3. What is the highest educational level you have attained?

f. Diploma/ First/ Second Degree []

g. Professional []

h. Others (specify)_____ []

4. Current position and working experience: _____

5. How important do you consider customer satisfaction in the industry within which you operate?

Please provide reasons for your position

6. By what means do you use to reach out to your customers? Please provide the means and explain why

7. Has the firm ever considered social media as a means to reach out to customers?

Yes

No

Please explain why: _____

8. Does social media play any role in meeting the needs of your customers?

Yes

No

Please explain: _____

9. How do customers respond to your products and services promoted via social media?

Positively

Negatively

Please explain: _____

10. What information do you display on social media for your customers?

e. Education

f. Entertainment

g. Sports

h. Government and politics

i. Banking and finance

j. Insurance

k. Religion

l. Job vacancy/Contracts

m. Health

n. Any other (Kindly specify)

11. What are the benefits associated with the use of social media to promote the products and services of the company?

12. What factors hinders customer engagement with your company on social media platform?
