



THE EFFECT OF EMPLOYEE BRAND ACTIVISM ON CUSTOMER
PURCHASING BEHAVIOUR AND CUSTOMER LOYALTY: A CASE
STUDY OF THE LIFE INSURANCE SECTOR IN GHANA.

BY

EUGENIA DOMOAAMWIN DERY

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OCTOBER, 2024


DECLARATION

DECLARATION BY STUDENT – DISSERTATION/THESIS

I hereby declare that this research is a result of my own original research and that, no part of it has been presented for another degree in this university or any other higher education institute.

I further declare that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

Eugenia Domoaamwin Dery MAPRM23038

 28th November, 2024

Student

Index number

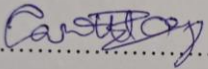
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CERTIFICATION BY SUPERVISOR

This Dissertation has been prepared and presented under my supervision according to the guidelines for supervision and formatting of Dissertation laid down by the University of Media, Arts and Communication, UniMAC.

Dr. Caroline Aboagye Da-Costa

 28th November, 2024

Supervisor

Signature

Date

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DEDICATION

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ABSTRACT

Insurance is a mechanism by which an individual or organization can exchange its uncertainty for greater certainty. It is among the most complex financial products that many consumers purchase in their lifetime (Tennyson, 2011, Tania Driver, 2018, Nesleha & Urbanovsky, 2016, McCormack et al., 2009). An employee in this sector is part of the product; in many cases, they are the product. Their know-how, skills, and experience are what the customers are buying, and the various methods of interaction with the employees can determine their success or failure. The involvement between the customers and a life insurance company employee frequently leads to a conversation about taking out a new policy or supplementing an existing one.

The study presents an analysis of the effect of employee brand activism on customer purchasing behavior and customer loyalty in the life insurance sector in Ghana. The study delves into two major theories: Social Identity Theory and Planned Behaviour Theory. Through a mixed method approach, this study seeks to address the research objectives. Specifically, to identify the factors that influence the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty, analyze the relationship between employee brand activism, customer purchasing behavior, and customer loyalty, and assess the impact of employee brand activism on customer purchasing behavior and customer loyalty. The study utilized interviews and questionnaires to capture insights from customers and employees of Starlife Assurance Company Limited. One employee was interviewed through purposive sampling, and 150 customers participated in the survey. Thematic analysis was employed for interview data, while means and standard deviation were used for questionnaire responses. The study findings show that employee brand activism significantly influences customer purchase behavior but has a moderate effect on loyalty. The main drivers would be related to brand value congruence, authenticity of communication, and participation in social causes. Activism was very strongly positive in relation to purchasing behavior, while it affected loyalty moderately.

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CHAPTER ONE

CONTEXTUALISATION OF STUDY

1.0 Introduction

This chapter introduces the study taking into consideration the background to the study, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, scope of the study, definition of terms, and organization of the study.

1.1 Background of the study

Insurance is a mechanism by which an individual or organization can exchange its uncertainty for greater certainty. It is among the most complex financial products that many consumers purchase in their lifetime (Tennyson, 2011, Tania Driver, 2018, Nesleha & Urbanovsky, 2016, McCormack et al., 2009). Kumar (2012) defines insurance as a legal contract between two parties, whereby one party called the insurer undertakes to pay a fixed amount of money on the happening of a particular event, which may be certain or uncertain. It is purchased to protect against risks to life, health, property, liability, and loss of income. The very nature of the product increases feelings of risk and doubt. This is the reason why reputation, image, and trust are particularly important within the life insurance sector. An employee in this sector is part of the product; in many cases, they are the product. Their know-how, skills, and experience are what the customers are buying, and the various methods of interaction with the employees can determine their success or failure. A lot of individuals question whether they need insurance coverage; most people wish not to leave their families in financial crises after they are gone. It is also common for people to ask what would happen if they died today, who will pay their debts, or who will take care of their children? When this conversation happens between the customer and the employee of a life insurance company often turns to buying a new policy or adding on to an old one.

In recent years, an increasing number of companies today understand how crucial it is for their employees' efforts in promoting brands to affect customer decisions and establish customer loyalty given the firm competition that exists globally. Such a form of activism can also help organizations appear more humane before their target market thus believable at the same time. But what do we mean by employee brand activism? This phrase denotes the concept where workers actively promote the mission statement of their employer through personal social media accounts and other platforms. Besides this, these employees not only confine themselves within the limits of the office during official hours but also engage different publics to endorse or support the products of the company. Furthermore, such individuals take lead roles in championing their company, its products, and corporate social responsibility programs.

There are several ways to employee brand activism that can be done. Employees can volunteer for community service or non-profit organizations; they can participate in public speaking engagements where they represent their employer's interests or values; they can also use their personal social media accounts to endorse initiatives put forward by the organization.

Brand perception and customer behavior are affected by the researcher who has studied employee brand ambassadors' impact in different countries and industries. One study which was carried out by Thomas in 2020 found that employees have a major role to play in creating brand awareness and influencing consumers' decisions. Also, other researches show that through employee advocacy programs organizations can foster strong ties with their clients thus making them more loyal to the organization's brand (Wijayanti & Ernawati, 2023). Employees should be supported as ambassadors by giving them power and necessary resources. If well implemented this approach will also greatly improve customer relations since according to Latvala (2017), companies will be able to intensify their marketing efforts while at the same time creating stronger emotional connections with clients. Brand advocacy from within can significantly increase trust levels among consumers towards a particular product or service being

offered by an institution. When employees engage in brand activism, they become powerful advocates who can enhance the company's reputation, strengthen its connection with consumers, and drive positive change in society (Boudaher, 2019),

Notwithstanding, this marketing strategy has become one of the hot topics in the current marketing era, and social media adds new dimensions to attract and retain new customers, encourage higher levels of employee engagement, and increase consumer trust in brands (Wasyluk, 2015). However, despite the growing recognition of the importance of employee brand activism, particularly through employee engagement, there remains a gap in understanding the relationship between employee brand activism, customer purchasing behavior, and customer loyalty and how employee brand activism influences customer purchasing behavior and customer loyalty.

It is against this backdrop that, this study intends to address the research gap by raising some pertinent questions such as: What relationship exists among employee brand activism, customer purchasing behavior, and customer loyalty? What impact does the employee's brand activism have on customer purchasing behavior and customer loyalty? What are the factors influencing the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty?

1.2 Problem statement

Employees of an organization play a crucial role in shaping and influencing an organization's brand identity, values, and reputation to its stakeholders. As their actions and attitudes may influence how people perceive the organization. Public relations studies have highlighted the significance of employees' advocacy, defined as voluntarily promoting positive information about their company and defending the company against criticism from external publics (Men, 2014). With the growth of the internet, social media has provided a new arena for employees and organizations to interact with external stakeholders on an enormous scale (Kietzmann et al.,

2011; Mangold & Faulds, 2009). Given that, employees are regarded as trustworthy, credible, and autonomous information sources with in-depth knowledge about the company (Dortok, 2006; Helm, 2011).

Employee advocacy, particularly in the form of brand activism, has emerged as a significant factor influencing consumer behavior and customer loyalty. The contemporary business landscape where brand loyalty is paramount emphasizes the role of employees as advocates for their organization to influence consumer behavior and loyalty. Consumers look to employees as key sources of authentic and trustworthy information about a company's values and practices. It is believed that when employees advocate for their company's brand and values, they can positively impact consumer perceptions, leading to increased trust, loyalty, and support for the brand. Trust is a major concern in the insurance sector. It has a significant impact on how insurance is purchased and serviced. Without trust, customers cannot be confident in what they are paying for and may not be forthcoming with accurate information which damages all parties involved. Customers find it difficult to see the value of insurance until they have a claim. (Chartered Insurance Institute New Generation Broking Group, 2019). However, employee brand activism can be a transformative force, since the insurance sector is a customer-driven industry, majority of the insurance companies are struggling to create brand differentiation in a saturated market as their products and services are very similar (Gunawardane, Munasinghe, & Dissanayake, 2016).

Understanding the effect of employee brand activism on customer purchasing behavior and customer loyalty is crucial for companies looking to build strong, lasting relationships with their customers. Despite the growing recognition of the importance of employee brand activism, particularly through employee engagement, there remains a gap in understanding the relationship between employee brand activism, customer purchasing behavior, and customer

loyalty and how employee brand activism influences customer purchasing behavior and customer loyalty.

This research seeks to address this gap by examining the effect of employee brand activism on customer purchasing behavior and customer loyalty within the context of a life insurance company.

1.3 Research Objectives

The study aims;

- To identify the factors that influence the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty.
- To analyze the relationship between employee brand activism, customer purchasing behavior, and customer loyalty.
- To assess the impact of employee brand activism on customer purchasing behavior and customer loyalty.

1.4 Research Questions

The study aims to address questions such as;

- What are the factors that influence the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty?
- What relationship do employee brand activism, customer purchasing behavior, and customer loyalty have?
- What impact does the employee's brand activism have on customer purchasing behavior and customer loyalty?

1.5 Significance of the Study

The results of the study would provide evidence for a deeper understanding of employees' brand activism on customer loyalty, specifically within the context of the life insurance sector. Given this, the findings are expected to contribute to filling the gaps in the literature on employees'

brand activism on customer purchasing behavior and customer loyalty, specifically within the context of the life insurance sector. The study provides valuable insights for both academics and practitioners in the field of marketing.

1.7 Scope of the Study

The geographical scope of the study is Greater Accra, since a high number of Starlife Assurance Limited Company employees and customers reside in the region making it an ideal area for the study, although other geographical areas could have been considered. The results and conclusions of this study were therefore limited exclusively to the study area. The study focuses on examining the impact of employee brand activism on customer loyalty within the life insurance sector.

1.8 Definition of terms

Employee Brand Activism: Employee brand activism involves public commitment by employees through participation and social, environmental, or political activism coherent with their values and the company brand. In a life insurance setting, this may involve employees taking a stand for those issues that reflect the values of their organization and espousing those values internally or publicly through social media to customers.

Customer Purchasing Behaviour: The term refers to the process through which customers make their decisions on the selection and purchase of any product or service. It encompasses factors such as needs, preferences, and external influences that drive customers toward choosing a particular product or service over others. This research examines how the purchasing decisions of life insurance made by customers are influenced by employee brand activism.

Customer Loyalty: Customer loyalty is the degree of commitment a customer manifests toward a brand, repetition of purchases, recommendation to others, and sustainable involvement with the brand over certain periods. Customer loyalty, within the context of life insurance, would

mean the disposition of the clients to continue business dealings with an insurance company, especially influenced by activism on the part of its employees.

Life Insurance Industry: The policy coverage in the life insurance sector pays out financial benefits to the beneficiaries in case of death to the policyholder. Life insurance is a vital part of financial planning in Ghana, apart from being a crucial security tool for an individual and his family. The study looks at how activism among employees throughout this industry affects the customer's choice and long-term relationships with any life insurance.

Ghana: Ghana is one of the West African countries where momentum in the life insurance market prevails along with increasing financial awareness, education, and recognition of the importance of insurance products. This geographic context is highly relevant because it is expected that local cultural, economic, and social contexts create another kind of customer response to brand activism in that particular industry.

1.6 Organization of the Study

The study was organized into five major chapters. Chapter one focused on the introduction to the research topic. Chapter one comprised background to the study, statement of the problem, objectives of the study, research questions, significance of the study, scope of the study, definition of terms, and organization of the study. Chapter Two constituted the literature review and theoretical review, the study considered a conceptual framework to review concepts related to the study. The research methods adopted for the study were clearly explained in Chapter Three. It comprised the research design, research approach, population, sample and sampling technique, an instrument for data collection, ethical consideration, instrument validity and reliability, data collection, and analysis of the data collected. Chapter Four also focused on the presentation and interpretation of the findings of the study. Chapter Five was devoted to the summary, conclusions, and recommendations for further research.

1.9 Chapter Summary

This chapter introduced the research topic; the effect of employee brand activism on customer purchasing behaviour and customer loyalty: A case study of the life insurance sector in Ghana.

It begins with a background to the study, which gave an overview of insurance, then narrowed its focus on the importance of employee brand activism (advocacy) in modern marketing strategies, highlighting its role in enhancing brand image, customer engagement, and trust.

The study research problem provided a clear direction for the research, emphasizing the goal of contributing to the existing body of knowledge on the effect of employee brand activism on customer purchasing behavior and customer loyalty. The chapter provided research objectives and research questions that guide the study, aiming to examine the extent to which employee brand activism affects customer purchasing behavior and customer loyalty. The significance of the study provides valuable insights for both academics and practitioners in the field of marketing. The findings are expected to contribute to filling the gaps in the literature on employees' brand activism on customer purchasing behavior and customer loyalty, specifically within the context of the life insurance sector. The study scope is exclusively limited to the study area.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FOUNDATION

2.0 Introduction

This chapter looks at reviewing relevant literature and establishing the theoretical framework that underpins this study. It also explores key concepts such as employee brand activism, customer loyalty, customer purchasing behavior, the role of trust and credibility, the Life Insurance Sector in Ghana, and Implications for Marketing Strategies. Therefore, the study reviewed all the relevant literature online and in major databases and libraries.

2.1 Conceptual Review

The conceptual review of this study focuses on defining key concepts that underpin the research the effect of employee brand activism on customer purchasing behavior and customer loyalty.

This section cover essential concepts such as employee brand activism, customer loyalty, customer purchasing behavior, the role of trust and credibility, life insurance sector in Ghana and implications for marketing strategies.

2.2.1 Employee brand activism

Employees' role as brand activists (advocates) or informal spokespersons for organizations has been long identified in the literature (Men and Stacks, 2014), as their words or messages are often perceived as credible by the external public. With the growth of the internet and diverse media platforms, employees' power as organizational advocates (brand activism) in the digital environment has been particularly emphasized (Miles and Mangold, 2014). Their advocacy on social media can serve as a competitive advantage to the organization when employees promote positive organization-related messages or defend their organization against criticism online (Dreher, 2014; van Zoonen et al., 2014).

Employees' voices have been regarded as crucial organizational assets across disciplines, including public relations, corporate management, and business studies. Considering that

employees are primary internal stakeholders who connect organizations with the external public, employees' external voices greatly influence organizations—public relations and corporate reputation (Kim and Rhee, 2011; Men, 2014; Men and Stacks, 2014). Employee brand activism refers to employees actively promoting and embodying the values and messages of a brand, often beyond their job responsibilities. Thomas (2020), established that employee advocacy can significantly influence brand promotion from an employee's perspective. Latvala, (2017), also added that the willingness of employees to share the values of the company and communications on brands with their social networking sites helps build the brand's reputation through employees' social media engagement with consumers. This phenomenon is increasingly relevant within the context of the life insurance sector, where trust and loyalty are crucial to a solid brand and consumer relationship. In this regard as stated by Boudaher, (2019), employee advocates have the power to enhance the brand's credibility and trust, influencing customer perceptions and behaviors.

2.2.2 Customer loyalty

Customer loyalty is a key concept in marketing and has been defined in several ways by different scholars. Edvardsson, et al., (2000) explain customer loyalty as the extent of a customer's willingness to buy from a seller for a lengthy period in the future Customer loyalty is the likelihood of customers to continue buying from a particular brand or company. It is often built on positive customer experiences, trust, and satisfaction. Consequently, customer loyalty has been articulated to be a major factor in realizing success and sustainability for a seller or brand over time (Flavián et al., 2006; Keating et al., 2003; Thakur, 2016). These definitions highlight the behavioral and attitudinal components of loyalty, emphasizing both repetition of purchase and some positive feelings about the brand. Behavioral loyalty reflects a customer's behavior to re-buy as he/she enjoys a particular brand or service, while attitudinal loyalty suggests the emotional and psychological longing of the customer to repurchase and to recommend to other

people (Baumann et al., 2012; Rather et al., 2019). This concept emphasizes customers' commitment and advocacy to patronize and willingness to pay more for a desired service or product constantly in the future (Chai et al., 2015; Islam & Rahman, 2017; Ladhari, 2009). Several studies, including studies by Anderson and Sullivan in 1993, indicate there is a strong link between customer satisfaction and customer loyalty: it is expected of the satisfied customers to repurchase and recommend. Loyal customers are those with trust in their respective brands. One of the major drivers of brand loyalty is the emotional bonding between customers and brands. Thomson et al. (2005) underline this fact by pointing out that attachment is related to more intense loyalty since emotional attachment works on the principle of linking the self-concept to the brand.

2.2.3 Customer purchasing behavior

Customer purchasing behavior is a complex and dynamic phenomenon. The success of any business considerably depends on purchasing behaviors. It represents the consumer's decision-making process and activities embracing product and service selection, purchase, use, and disposal. The behaviors, therefore, remain very important to be understood by businesses eyeing effective marketing strategies to ensure customer satisfaction and brand loyalty. There have been several theoretical frameworks developed to understand consumer purchasing behavior. Two of the most salient are the Theory of Planned Behavior and the Consumer Decision-Making Process model. According to Ajzen, (1991), behavioral intention is what drives individual behavior and is shaped by attitude, subjective norms, and perceived behavioral control. For example, in consumer purchasing behavior, the Theory of Planned Behaviour describes how the attitudes of consumers concerning visiting a Web site, the opinions of others, and perceived behavioral control over the purchasing process influence their final decisions to buy. The Consumer Decision-Making Process Model outlines the steps that consumers go through before, during,

and after making a purchase. The model typically offers five major stages: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. Each stage comes under the impact of several factors, which may be personal, psychological, or social. These factors have been discussed by Kotler & Keller in 2016. In consumer purchasing decisions psychological factors usually become very important. According to Schiffman & Kanuk, (2010), perception about a product or service influences the choice of consumers in buying such products. Perception is created by different factors, which include packaging, advertisement, as well as brand reputation among others. Based on Maslow's needs hierarchy, consumers are driven by the need to satisfy the basic needs before graduating to other needs that are of a higher level. This hierarchy helps marketers understand the motive behind consumers making a purchase (Kotler & Keller, 2016). Additionally, learning theories suggest that consumers' past experiences, combined with the information they gather about a product, dictate their future purchasing behavior. A positive reinforcement, in most cases satisfaction one gets from a product, is usually repurchased (Schiffman & Kanuk, 2010). However, consumer purchasing behavior is influenced by various personal factors, including age, life-cycle stage, occupation, economic situation, lifestyle, personality traits, social factors, culture, subculture, and social class. (Schiffman & Kanuk, 2010: Kotler & Keller, 2016).

2.2.4 The Role of Trust and Credibility

Trust is key in interpersonal and business interactions Van Tonder & Petzer, (2018). Trust refers to one's willingness to take reliance on another entity in the expectation of positive intentions and behaviors. Credibility, which goes almost hand in hand, pertains to beliefs or suspicion concerning the believability and reliability of the information or message passed across by an entity (Mayer et al., 1995; Kouzes & Posner, 2017). In marketing, issues of trust and credibility have been considered important factors affecting customer perceptions towards products and services, thereby influencing their buying behavior. According to Morgan and Hunt, (1994), trust

is one of the three core mediating variables in relationship marketing and is characterized by building long-term relationships between customers and their brands. When there exists trust, the perceived risk is lower; it results in increased customer loyalty, which eventually leads to repeat purchases and positive word-of-mouth.

On that account, trust also relates to the perceived credibility of the firm rendering the service. Credibility indicates a customer's perception that the words and promises of a firm can be trusted (Cater & Zabkar, 2009; Fullerton, 2011; Tabrani et al., 2018). In the Life insurance industry, trust and credibility are paramount, due to the nature of the services provided. Trust is a crucial determinant of purchasing behavior, so, customers are more likely to buy policies from companies perceived as socially responsible and authentic. Customers need to trust that their insurer will honor claims, and provide reliable support. Thomas (2020) suggests that employee brand activism (advocacy) can enhance organizational trustworthiness by aligning employee behavior with the company's values, thereby increasing customer trust.

Also, Latvala (2017) discusses the role of management in enhancing employee brand activism (advocacy), emphasizing that credible and trustworthy employee activism can positively influence customer perceptions and purchasing decisions. A lot of studies have acknowledged that trust is a multidimensional construct (Abrams et al., 2003; Cazier et al., 2007; Chai & Kim, 2010; Gefen et al., 2003; Hsu et al., 2007; Kosiba et al., 2018; Ratnasingam, 2005).

Conceptual framework

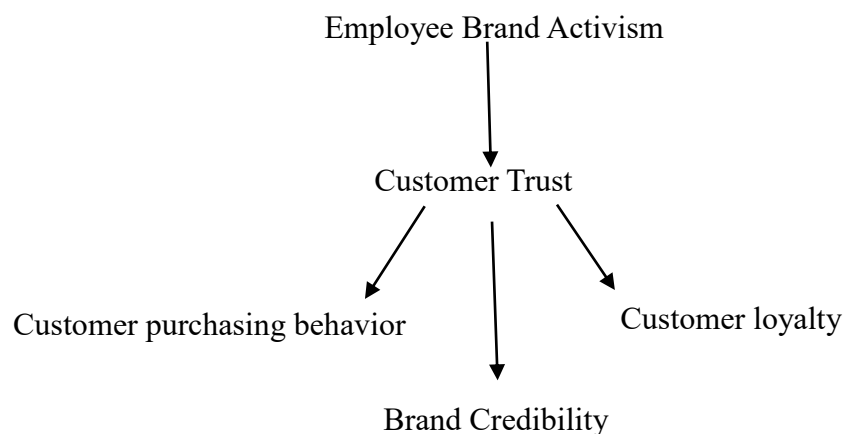


Figure 1: Conceptual Framework Diagram of Employee Brand Activism and Customer Behaviour and Loyalty

The diagram above indicates that Employee Brand Activism is the primary driver in the framework, representing the acts and behaviors of employees in advancing brand values and engaging with customers and the general public. Their actions reinforce the reputation and authenticity of the brand, as customers are likely to trust a brand that their employees genuinely endorse.

Employee Brand Activism builds customers' trust in the brand. Trust, which is almost the backbone of the customer-brand relationship, is something that nurtures over time with the kinds of experiences and engagements taken in with the brand. Customer loyalty is driven by trust. When customers have trust in a brand and find value in what it has to offer, they would be more likely to be loyal in the long term. Employee advocacy strengthens this loyalty through positive experiences and emotional bonding with customers to sustain a stronger relationship for repeat business. If customers believe that employees have pride in the brand as well as its products or services, they are more likely to trust the brand and select it over the competition. This impact is very strong in industries that are primarily driven by personal recommendation and trust. Not surprisingly, positive Employee Brand Activism will drive customer preferences towards choosing their brand over others, based on many considerations including brand perception, price, quality of product/service, and customer experience.

2.2.5 Life Insurance Sector in Ghana

Insurance is among the most complex financial products that many consumers purchase in their lifetime (Tennyson, 2011, Tania Driver, 2018, Nesleha and Urbanovsky, 2016, McCormack et al., 2009). Insurance is a mechanism by which an individual or organization can exchange its uncertainty for greater certainty. Insurance is purchased to protect against risks to life, health, property, liability, and loss of income. The nature of these risks and products to insure differ considerably. Therefore, an informed purchasing decision is required for people to select an

appropriate level of coverage, understand policy terms & contractual features, compare services and financial soundness of competitive insurers, and understand their rights and responsibilities under the contracts.

The insurance sector comprises three main aspects i.e. Life Insurance, Non – Life Insurance, and Reinsurance. The life insurance sector in Ghana faces unique challenges, including low penetration rates and disbelief about insurance services such that employee brand activism can play a transformative role in this context. According to research on the Ghanaian insurance market, customer trust is a critical factor in purchasing decisions (Addo, 2021). Employees who actively promote the company's values and engage in community-oriented activities can help mitigate skepticism and build trust.

2.2.6 Implications for Marketing Strategies

Integrating employee brand activism into marketing strategies can yield significant benefits. Thomas (2020) highlights how employee advocacy serves as a powerful marketing strategy, influencing brand promotion from the employee perspective.

Organizations can leverage their employees as brand ambassadors to create a positive brand image and foster deeper customer relationships. This approach requires comprehensive training programs to align employees with the brand's mission and values, as well as incentives to encourage active participation in brand advocacy.

2.3 Literature review

Employee brand activism has emerged as a significant factor influencing customer behavior and loyalty. The concept has gained power in recent years as businesses increasingly recognize the influential role employees play in shaping brand perception and driving customer behaviors. It has become a powerful tool in modern marketing strategies, leveraging the credibility and reach of employees to promote brands. Employee brand activism refers to the actions taken by

employees to promote the values and causes endorsed by their employer, which in turn can impact the company's reputation, customer trust, purchasing behavior, and loyalty.

Ciceron, (2015), explains employee brand activism (Advocacy) as a means by which employees promote the brands and values of the employer company, with their supportive actions through social media. It is considered one of the most reliable ways to promote a brand because of the level of employee involvement in the promotional activities of the brands they work for. This is a result of engaging employees to speak up for the brand they work for. Latvala, (2017), explains employee advocacy as the willingness of employees to share the values of the company and communications on brands with their social networking sites. This marketing strategy has become one of the hot topics in the current marketing era, and social media adds new dimensions to attract and retain new customers, encourage higher levels of employee engagement, and increase consumer trust in brands (Wasyluk, 2015). Employee advocacy is seen as a strategy to motivate consumers to build brand, and promotion by leveraging the potential of social media sites. Since the employee advocates have the power to enhance the credibility of a brand (Boudaher, 2019).

Employee advocacy is presented as a solution to the economic way of branded content promotion, maintaining the social media presence of companies, and motivating consumers to respond positively to brands. Corporate organizations have already started to follow this new trend as a marketing strategy, which is gaining popularity in the market on the realization of the unlimited marketing potential that lies with the employees and workforce as a most valuable but underutilized asset (Boudaher, 2019; Fisher, 2019; Levinson, 2018) for gaining customers who seek for trusted information and brand preference (Terpening, 2016).

The influence of employee advocacy in various countries as well as industries has been well covered in previous research. For instance, Thomas (2020), conducted a study on employees' awareness and perception of the employee advocacy phenomenon, focusing on the employees'

perspective on this and highlighting its role in brand promotion. Thomas used the qualitative method in the study and undertook a series of in-depth interviews with the employees of various industries. The research identified that employees who are involved in the advocacy of their brand are the ones who are more closely connected to the brand, satisfied in their jobs, and thus contributing to the rise of the brand in the form of credibility and visibility. Also, the research was based on the inner motivations of employees and the psychological and emotional aspects of their advocacy work.

Although Thomas' research offers in-depth insights from the employee's point of view, its qualitative nature makes it less generalizable besides not having enough quantitative analysis that would have made it stronger. It also lacks a detailed exploration of the part played by the management.

Similarly, Wijayanti and Ernawati's (2023) study discussed the role of employee brand advocates for Indonesian marketing companies to raise awareness about the brand as well as strengthen customer loyalty. The authors utilized questionnaires and interview techniques to gather information from both employees and customers. According to the results, when employees consistently and genuinely communicate what the organization stands for, it significantly changes how customers view the company thereby making them more loyal towards the company's products. The research proves that employee advocacy directly influences customer loyalty and brand awareness. This is because it demonstrates the effects of using statistics and empirical evidence drawn from other studies. Therefore, the study should not be restricted to any particular industry or geographical location but rather used as a basis for further investigation into social media's role in fostering staff engagement. However, one limitation of the study is that it only concentrated on marketing firms in Indonesia hence limiting its generalizability, and did not adequately address the aspect of social media about employee advocacy.

In another study, Latvala (2017) investigated employee advocacy through social media regarding the influence of management on situations where enhanced employee advocacy improves the corporate image. Using the case study approach, the study explores how managerial support and organizational culture influence the willingness of the employees to advocate their brand online. The finding reveals the vital role of strong managerial support and positive organizational culture in driving employees to be responsible brand advocates on social media channels. It reinforces the need for management and organizational culture to create an environment where employee advocacy thrives. Nonetheless, the study relies heavily on case studies that are not possible to generalize to all organizations and are also limited to employees' perspective in contrast to the management influencing perspective.

Furthermore, Thomas's (2020) and Latvala's (2017) study emphasize on the importance of employee motivation and satisfaction in driving advocacy, with Thomas focusing more on intrinsic motivation and Latvala highlighting the role of management in fostering motivation. Wijayanti and Ernawati (2023), established the correlation between the organization's employees' perception and the degree of brand loyalty from the consumer. This is in contrast to the more qualitative approach of Thomas (2020) and Latvala (2017), whose topics discussed were more subjective.

Given the qualitative and mixed-methods research approaches employed by these studies, there is a need for quantitative studies to validate these findings and enhance generalizability. Also, with the growing importance of employee brand advocacy, more studies are needed to understand employee advocacy in different geographical locations and industries to identify contextual factors. Therefore, the study aims to address this research gap by employing a quantitative study to validate the findings by examining the effect of employee brand activism on customer loyalty in the life insurance sector in Ghana.

Besides, there is no literature reflecting on the views of both brand employees and customers in the context of the Ghanaian insurance industry.

2.4 Theoretical review

In the contemporary marketing landscape, businesses are increasingly recognizing the value of their employees. It is of great importance to find out how employee advocacy influences the purchasing behavior and the loyalty of consumers. A theoretical perspective on the topic is needed to form a comprehensive framework.

2.4.1 Social Identity Theory

Social Identity Theory (SIT), proposed in the 1970s by Henri Tajfel and John Turner, the theory describes intergroup behavior and the development of identities based on groups. The theory suggests that people's identities are shaped by the social groups to which they belong and that individuals strive to maintain a positive self-concept identity with successful and prestigious groups. According to the theory, people attempt to keep a positive social identity by increasing the status of their groups. It proposes that individuals get their self-esteem from being part of certain groups so they will work towards protecting those groups' interests.

Social identity theory has been applied to various areas of research, including consumer behavior, organizational behavior, and intergroup relations (Hornsey 2008; Huddy 2001; Korte 2007; Mangum and Block 2018). Within the context of this research, Social Identity Theory is used to understand why employees take actions supporting their employer's brand. When employees have a high identification level with the company, they consider its objectives and achievements as theirs. This feeling of identification results in behaviors such as advocating for the brand, advertising its services or products, and protecting its reputation.

Furthermore, as stated by the Social Identity Theory, people are likely to think well of and support others who belong to the same category as them. What this implies for employee brand activism is that consumers who feel affiliated with the brand might be more open toward

messages and actions from employees acting as activists. These individuals could see such employees as being reliable representatives of the company which in turn could affect their attitudes as well as behavior.

2.4.2 Planned Behaviour Theory

In a world where people are paying more attention to the social and product responsibility of businesses and the authentic nature of the brand, the psychological aspects of the consumer's behavior inevitably come up as one of the most important topics in the business arena. The Theory of Planned Behavior (TPB), formulated by Icek Ajzen in 1985, is a solid model for foreseeing and understanding individual behaviors. The Theory of Planned Behavior (TPB) is a well-established psychological theory that helps explain human behavior. The Theory of Planning Behaviour is an extension of the earlier Theory of Reasoned Action. This theory provides an understanding of what consumers plan to do. According to the theory, people's behaviors and intentions are shaped by their attitudes according to three things: attitude toward the action, subjective norms, and perception of behavioral control. This theory, explains that people are more likely to do something if they feel good about it, if they think others want them to do it too, and if they have the necessary skills or resources for doing those things. In this study, within the context of consumer behavior and employee brand activism, it is vital to understand how consumers view and react to employee brand activism. Customer purchasing behavior and loyalty are the two main factors that determine the effectiveness of employee brand activism. The involvement of employees, for example, can impact the consumer's loyalty to the brand. There is a possibility of a brand being associated with or being supportive of social movements, environmental issues, and any political matters that are primary causes for positive attitudes toward a brand.

Positive employee brand activism perceptions increase trust and emotional attachment toward a company on the part of the consumers thereby leading them closer to the brand, which

consequently, develops favorable attitudes by making more than one purchase and talking positively about the brand or company among others.

2.4.3 Synthesis of the theories

Synthesizing Social Identity Theory and the Theory of Planned Behaviour offer a deeper understanding of the complex factors that drive human behavior in social contexts. While the Theory of Planned Behaviour focuses on how attitude, social pressures, and control influence intentions, Social Identity Theory highlights the power of group identity and norms in influencing behavior.

2.5 Chapter Summary

This chapter set the stage for a deeper investigation into the impact of employee brand activism on customer loyalty and purchasing behavior, particularly within the life insurance sector in Ghana, by reviewing relevant literature and establishing the theoretical framework. It also explored key concepts such as employee brand activism, customer loyalty, customer purchasing behavior, the role of trust and credibility, the Life Insurance Sector in Ghana, and Implications for Marketing Strategies.

The literature review examined existing research on the key concepts. It includes studies from online sources, major databases, and libraries. The review synthesizes findings from previous research and identifies gaps.

The theoretical framework was presented to guide the study. This framework integrates various theories and models related to brand activism, customer loyalty, and purchasing behavior. It serves as a foundation for understanding the relationships between these concepts.

The chapter went on to explain the various concepts, beginning with employee brand activism. This section examined how employees actively advocate for their company's values and beliefs, and how it can influence customers' perceptions and behaviors. The focus is on understanding

the implications of such activism in fostering a positive brand image and enhancing customer loyalty.

The chapter again explored customer loyalty and how employee brand activism can play a significant role in nurturing long-term customer relationships.

The chapter also delved into customer purchasing behavior and analyzed how customers' purchasing decisions are influenced by employee brand activism. It considers the psychological and emotional aspects that drive customers to choose one brand over another in the life insurance market.

The chapter also explained the role of trust and credibility, as trust and credibility are crucial in the life insurance industry. This section reviewed how employee brand activism influences customer trust in a brand and enhances the credibility of the company.

Again, the chapter provided an overview of the life insurance sector in Ghana, highlighting its unique characteristics and challenges. It discussed the importance of trust and credibility in this sector and how employee brand activism can address some of the existing issues.

The final section considered the broader implications for marketing strategies. Recommendations are provided for leveraging employee brand activism to improve customer loyalty and purchasing behavior.

CHAPTER THREE

RESEARCH METHODS

3.0 Introduction

This chapter explores the study's research methodology, including the research approach, research design, sampling strategy, data collection techniques, data collection process, ethical considerations, data analysis techniques, and the chapter summary.

3.1 Research Approach

The study adopted a mixed-method approach to thoroughly examine the effect of employee brand activism on customer purchasing decisions and customer loyalty. By combining both qualitative and quantitative approaches, the study explored individuals' experiences, motivations, and viewpoints, offering nuanced insights into the phenomenon under scrutiny.

The term "research approach" encompasses the overarching strategy guiding the study, delineating the methods and procedures employed to collect and analyze data, ultimately aiding in achieving the research objectives. Two prevalent research approaches are quantitative and qualitative. Quantitative research has been described as the approach in which numbers are applied to measure everything or anything and are subjected to mathematical manipulations and statistical treatment. Creswell (2014) defines quantitative research as a means for testing objective theories by examining the relationships among variables, which can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures. This seems most appropriate for the current research, in which major variables including employee brand activism, consumer buying behavior, and consumer loyalty were measured. This approach was used to gather data from a large sample of Starlife Assurance Limited Company customers as well as the employees and also utilized a Likert scale to measure the extent to which employee brand activism influenced customer loyalty, facilitating generalization through the use of a survey questionnaire.

On the other hand, qualitative research focuses on gathering non-numerical data through interviews and observations, providing in-depth insights into complex phenomena (Creswell & Creswell, 2017). A qualitative approach was therefore employed to analyze interviews, extracting insight into the effect of employees' brand activism on customer purchasing decisions and customer loyalty. The qualitative method was chosen as it allowed for thorough exploration, enabling interviewee to express their thoughts freely and provide detailed feedback to meet the study's objectives. This approach was deemed appropriate for eliciting the needed insights, illustrations, explanations, and information that only a qualitative approach can deliver.

3.2 Research Design

This study has adopted combinations of an exploratory and experimental design to examine the experiences, opinions, and perceptions of customers and employees of Starlife Assurance Company Limited. This study seeks to understand the effect of employee brand activism on customer purchasing behavior and customer loyalty. To accomplish this, exploratory and experimental designs are justified in providing a comprehensive framework that captures nuanced insights from qualitative exploration and measurable outcomes from quantitative experimentation.

Exploratory research is the first stage of study in which preliminary investigations are carried out to uncover patterns, generate themes, and develop an understanding of the subject matter. Since the concept of employee brand activism is relatively new and lacks extensive prior research, it is essential to first establish a foundation of knowledge. By definition, exploratory research is intended to explore and gain insight rather than test a specific hypothesis. According to Stebbins (2001), in exploratory research, it is possible to formulate questions, identify variables, and develop theories from the overall findings that one has accrued. Exploratory research identifies key variables, such as types of employee activism influencing customer purchasing behavior and loyalty, and allows for the formulation of relevant research questions.

This approach consists of qualitative methods, such as interviews or focus groups, and quantitative methods, such as surveys with open-ended questions. According to Creswell, 2014, qualitative methods allow the collection of rich detailed data that give depth and context, while the application of quantitative approaches could provide wider generalizability.

While the exploratory phase provides critical insights, the experimental design completes it by setting up a clear, empirical framework for testing the relationships identified. In the context of the study, an experimental design is employed to examine the cause-and-effect relationship between employee brand activism (the independent variable) and two specific dependent variables: customer purchasing behavior and customer loyalty.

According to Campbell and Stanley (2015), experimental research refers to a process where at least one independent variable is manipulated and its effect on one or more dependent variables is measured. In this experiment, employee brand activism is manipulated through research into different forms of activism such as social media campaigns, in-store promotions, or public statements while the study measures its effect on how customers respond in terms of their purchasing decisions and loyalty to the brand.

One of the central principles of experimental design is control. Controlling extraneous variables such as customer demographics allows the isolation of the employee brand activism effect. This, therefore, makes the measurement quite exact and accurate. This level of control is crucial in ensuring that the results reflect the true relationship between the independent and dependent variables.

Therefore, the combination of both the exploratory and experimental designs deepens the researcher's understanding and measurement of the impact of employee brand activism on customer purchasing behavior and loyalty.

3.3 Population

In research terminology, "population" simply refers to the totality of persons, objects, or events under study that share common characteristics and from which one can make inferences. A population consists of the entire group to which generalization of research findings is desired to be made. Creswell (2014) defined a population as "a group of persons who have the same characteristic(s)" that are of interest to the researcher. In the context of this study, the population is the employees and customers of Starlife Assurance Limited Company. The researcher selected Starlife Assurance Company Limited because it has become the right insurance company for the current study due to its unique market position and alignment with the research objectives, accessibility, strategic importance, and the likelihood of impactful and generalizable findings. Starlife Assurance Limited was founded in 2006 with a vision to provide Ghanaians with reliable and accessible life insurance solutions. Over the years, the company has built a solid reputation based on its core values of integrity, customer-centricity, innovation, and excellence, making it a leading life assurance company in Ghana. Starlife offers a wide range of need-based life assurance products designed to meet the financial security needs of the insuring public. The company's products are grouped into five categories: Corporate Products (Employee Security Plan (Group Life), Keyman Plan, Loan Protection Plan, and Mortgage Protection Plan), Individual Products (Child Lifeline Plus, CashBuilder Plus, Ultimate Protection Plus, Esteem HomeCall Plus, Family Protection Plan, WealthMaster Plus, Personal Pension Plan, and Supreme HomeCall Plan), Special Products, (Bancassurance, Brand Assurance, and Group Welfare Scheme), Diaspora (Diaspora Insurance). Starlife Assurance Limited operates extensively in 10 regions in Ghana: Greater Accra, Eastern, Western, Northern, Volta, Brong-Ahafo, Upper West, Upper East, Central, and Ashanti. The company has 19 branches across these regions, with its head office in Greater Accra. These regions serve as vital hubs for the company's operations due to their significant population densities, economic activities, and

higher demand for insurance products. The company's workforce plays a crucial role in maintaining its reputation and delivering high-quality service to its clients. Workers at Starlife Assurance Limited are categorized into several roles, each critical to the company's operations, including Sales Agents, Underwriters, Claims Processors, Customer Service Representatives, Administrative Staff, and Management and Leadership. The researcher selected the study population because the company has a significant presence and reputation in the Ghanaian insurance market, making it ideal for the study. However, the study's target population was employees and customers of the company within the Greater Accra region. Since the region hosts the company's headquarters and five of its branches, it has a higher number of employees and customers, which can provide the researcher with a valuable understanding of the effect of employee brand activism on customer purchasing behavior and customer loyalty.

3.4 Sample and Sampling Technique

A sample is a subset of persons or units chosen from a larger population under study. The objective of selecting a sample is to collect data information, later inferred to the whole population without necessarily having to garner data from each person in the population. A good sample should represent the population concerning characteristics and variability so that findings can be generalized.

According to Fowler, (2014), "a sample is a smaller, but hopefully representative, collection of units from a population used to determine truths about that population." Similarly, Lohr, (2010), refers to the sample as "a set of units selected from a larger population, intended to provide information about the population as a whole." Size and composition are critical because they will have an impact on how both the reliability and validity of research findings are assessed.

Sampling techniques refer to the systematic methods applied by the researcher to select a subset of individuals or units from the population under study. Cochran (1977) explains that the

techniques involve selecting a sample in a manner designed to permit generalizations to, or inferences concerning, the population, predicated on the findings of the sample.

The qualitative part of the study purposefully selected one participant from the Brands and Communication Department of Starlife Assurance Company Limited to respond to interview questions. The participant, the head of the department, oversees communications and has vital information on employee brand activism. The purposive sampling technique was used to ensure the selection of an individual capable of offering valuable insights and informed perspectives (Berg, 2009).

The targeted sample size used for the quantitative part was 150 respondents. According to Sekaran and Bougie, (2016), the sample size chosen must be balanced in number for the findings of the research study to be generalizable and representative of the overall experiences and perspectives of the target population. The 150 customers are representative of the external experience, which is ideal in the assessment of organizational practices' impact on consumer satisfaction. It also considers a larger number of consumers to ensure the research covers a wide range of customer experiences, with minimal bias and data that is reliable.

The researcher believes that 150 respondents are enough to yield representation and reasonable statistical power as well as the nature of the research objectives.

Often, it is considered that for quantitative research, a sample size of 150 respondents is considered good enough, particularly for large and diversified populations. This number is large enough to provide reliable estimates of population parameters, reduce the margin of error, and allow the detection of statistically significant differences or relationships. (Creswell & Creswell, 2017).

Also, Fowler (2014), argues that a sample size of 150 has an application of the law of large numbers, where the sample mean must get closer and closer to the population mean as the sample size increases.

The 150 respondents, were selected through stratified random sampling, based on the research design. The respondents were admitted based on three strata of demographic variables of interest Gender (male and female), Age ranges (18-24years, 25-34years, 34-44years, 45-54years, 54 years above), and Income levels. However, it is important to establish what proportion of each demographic variable represents the target size. This proportion guides the researcher on how many respondents are sampled from each demographic variable. Below is the breakdown of the following proportional percentage for each of the demographic variables under study.

i. Gender Distribution

Males: 50%

Females: 50%

ii. Age range Distribution

18-24 years: 20%

25-34 years: 25%

35-44 years: 20%

45-54 years: 15%

55 years and above: 20%

iii. Level of Income Distribution

Low-Income:30%

Medium Income: 50%

High-Income:20%

Furthermore using the determined proportions, the researcher aimed to obtain reliable data to reduce sampling bias and increase the representatives of the sample.

Below is the breakdown of how many respondents were selected for each demographic variable to maintain the representation of the target sample size.

i. ***The number of respondents selected for Gender***

Males: 50% of 150 = 75 respondents

Females: 50% of 150 = 75 respondents

ii. ***The number of male and female respondents selected for the various Age ranges***

18-24 years: 20% of 150 = 15

25-34 years: 25% of 150 = 18.75

35-44 years: 20% of 150 = 15

45-54 years: 15% of 150 = 11.25

55 years and above 20% of 150 = 15

a. ***The number of male and female respondents selected for the various Income Levels***

b. **18-24years (15 respondents)**

- Low Income: 30% of 15 = 4.5
- Medium Income: 50% of 15 = 7.5
- High Income: 20% of 15 = 3

c. **25-34 years (18.75 rounded to 19 respondents)**

- Low Income: 30% of 19 = 5.7
- Medium Income: 50% of 19 = 9.5
- High Income: 20% of 19 = 3.8

d. **35-44 years (15 respondents)**

- Low Income: 30% of 15 = 4.5(rounded to 4)
- Medium Income: 50% of 15 = 7.5(rounded to 8)
- High Income: 20% of 15 = 3

e. 45-54 years (11.25 rounded to 11 respondents)

- Low Income: 30% of 11 = 3.3 (rounded to 3)
- Medium Income: 50% of 11 = 5.5 (rounded to 6)
- High Income: 20% of 11 = 2.2 (rounded to 2)

f. 55 years and above (15 respondents)

- Low Income: 30% of 15 = 4.5 (rounded to 4)
- Medium Income: 50% of 15 = 7.5 (rounded to 8)
- High Income: 20% of 15 = 3

According to Cochran, (1977) stratified random sampling guarantees that all subgroups are well represented in the sample, and it comes in very handy when dealing with a diverse population.

3.5 Data Collection Instrument

The study's primary data collection instrument was a mixed approach, utilizing both semi-structured interviews and a questionnaire. The semi-structured interviews served as the qualitative component, while the questionnaire provided quantitative data to complement the qualitative findings. The data was collected through a structured questionnaire designed to measure the key constructs of interest: employee brand activism, consumer purchasing behavior, and consumer loyalty. The questions involved closed-ended questions and statements rated in Likert scale format, where 1 strongly disagrees and 5 strongly agree. Also, the study collected data on the demographics of the respondents such as their age, gender, and level of income.

In addition to the interviews, an interview guide was developed for the semi-structured interviews to delve into participants' experiences and opinions with employee brand activism on customer purchasing behavior and consumer loyalty. The interview guide was designed to encourage participant to share rich and detailed responses, enabling them to express their thoughts, emotions, and perspectives. This approach facilitated a deeper exploration of

individuals' experiences, motivations, and opinions, providing valuable insights into the phenomenon under investigation.

3.6 Data Collection Procedure

Data collection is the process of gathering and measuring information on variables in a systematic and organized manner to enable the researcher to apply the research questions, test hypotheses, and assess outcomes. The research process involves several methods along with different tools for collecting the most appropriate data to enable the researcher to draw valid conclusions. Data collection is deemed one of the most crucial stages of research, as observed by Bhattacharjee (2012) because it generates evidence to be used in driving the conclusions reached in the study.

This study made use of Google Forms to collect data. Google Forms is a survey instrument usable online that allows easy designing, sending, and receiving of responses for questionnaires. The reason for choosing Google Forms is its accessibility, simplicity, and possibility of reaching a large and very wide audience in a very short period. The questionnaire was formulated concerning the study objectives. Consequently, questions were developed to be able to capture data for employee brand activism, customer purchasing behavior, and customer loyalty. The survey contains closed-ended questions that require a Likert scale.

Before its full distribution, a pilot testing of the questionnaire was carried out with a selected number of respondents to identify possible ambiguities or technical difficulties. Pilot results intend to be used to improve the questions in terms of clarity and relevance.

Furthermore, the interview data was collected through face-to-face interviews. The data collected through face-to-face interviews was collected at the head office of Starlife Assurance Company Limited. The interview was audio-recorded, with participant consent, to ensure the accurate capture of their responses. Notes were also taken to record non-verbal cues, observations, and contextual details during the interviews.

3.7 Methods of Data Analysis

The collected survey data was analyzed using SPSS software, a widely utilized tool for statistical analysis, to derive insightful conclusions aligned with the research questions. SPSS means Statistical Package for the Social Sciences. It's a software tool of great use in conducting quantitative analysis, more so on Likert scale data. Likert scale measures capture the level of agreement or disagreement of the respondents to the various measuring statements. These scales generate ordinal data that is best analyzed using SPSS. The software provides different statistical techniques such as descriptive statistics, correlation analysis, and inferential statistics that help interpret the data effectively. (Pallant, 2020).

Research data went through a very elaborate analytical process. During the process, the collected responses from the Likert scale questionnaires were quantitatively analyzed. Responses to the items of the Likert scale questionnaires were analyzed quantitatively. Descriptive statistics and Correlation analysis were chosen to analyze the Likert scale data due to its efficient methods of summarizing and interpreting research responses (Trochim, 2006).

In the first instance, the responses were systematically organized, with any discrepancies in data entry corrected to ensure data integrity. Numerical codes were assigned to the Likert scale questions to represent quantitatively the intensity of agreement or disagreement by the respondents, allowing for a more intense analysis. (DeVellis, 2016).

Calculations of the mean and standard deviation were done to produce some key descriptive statistics, underlining the central tendency and variability of these responses. (Trochim, 2006). Correlation analysis measures the strength and direction of the relationship between two continuous variables, which is essential for understanding how one variable might vary from another. These statistics provided valuable application in the sentiments reflected in the datasets, which facilitated drawing inferences.

However, in analyzing the interview responses, the thematic analysis approach has been adapted since it is the method that can indicate patterns and similarities within qualitative data more convincingly (Braun & Clarke, 2006). Accordingly, there were several successive stages involved in this process: first, deep data familiarization was ensured through repeated reviewing of interview transcripts. After that, data was coded to identify significant segments, which were organized into themes, showing clearly the structure of recurring elements in the data (Nowell et al., 2017). Analysis was done manually, emphasizing methodological rigor and systematization, to make sure of the reliability and validity of the results (Braun & Clarke, 2019). Themes were first refined through an iterative process, where relationships were examined and interpretations were developed to enhance the depth of the qualitative insights. (Braun & Clarke, 2006).

Report the findings through the use of narrative descriptions, direct quotations, and thematic summaries in agreement with good practices within qualitative research to provide a comprehensive understanding of the subject matter (Creswell & Poth, 2018). In this regard, a qualitative methodology was quite imperative, seeking to capture the subtleties and complexities of participants' experiences and views.

3.8 Validity and Reliability

In this study to ensure the validity and reliability of the survey instrument, a pilot study was conducted among 30 respondents (n=30). The feedback from the pilot study was utilized to refine the questionnaire items. In addition, internal consistency was confirmed using Cronbach's alpha for the scales used to measure the constructs. According to DeVellis & Thorpe (2016), it is assumed that "Cronbach's alpha is a statistical measure usually considered reliable if it is greater than 0.70, for the internal consistency of psychometric tests or scales."

3.9 Authenticity and Trustworthiness

Authenticity and trustworthiness are fundamental qualities that underpin the integrity and credibility of the research findings. These concepts, particularly significant in qualitative research, provide a guarantee to both the researchers and readers of the study that their findings are not only accurate but also ethically valid, reflecting the realities of the participant.

According to Creswell and Poth (2018), authenticity and trustworthiness are not merely procedural but deep in ethical research practices. Authenticity, they argue, requires researchers to engage ethically with participants to create trust and an environment of openness and respect that empowers participants to share their experiences honestly.

3.10 Ethical consideration

The ethical considerations in research are the set of moral principles and guidelines considered while carrying out a research study that deals with the protection of persons' rights, dignity, and welfare. In order to keep up with best ethical practices, ethical permission was sought from the University of Media, Arts, and Communication (UNIMAC) before collecting the data. This process aligns with established guidelines emphasizing the necessity of ethical oversight to safeguard participants and uphold the integrity of the research process (American Psychological Association, 2017).

In this regard, the study began with securing informed consent from all participants, which was provided at the beginning of the questionnaire. The consent information explains the purpose of the research, the nature of the questions to be answered, the voluntariness of participation in the project, and how data is going to be used. This was based on the ethical principle of respect for persons, whereby individuals must fully understand the purpose of the research, the role they are to play, and the future implications of data collected in the process (World Medical Association, 2013). This makes respondents aware that they are always free to leave the study at any given

moment if they desire, without having to face any consequence for it. By continuing to answer the questionnaire, the respondents thereby give their consent to take part in this study.

In addition, in the consent section, anonymity and confidentiality were part of the ethical framework of this study and played major roles in safeguarding identities and sensitive information (Yilmaz, 2013). Also, ensuring anonymity, the study further guaranteed that all data collection forms did not include the names of participants. Only demographic information was collected as an additional safeguard for the identification of the respondents. This approach is within the various ethical guidelines that recommend the collection of identifiable information to be minimized while seeking to minimize the potential risks (Yilmaz, 2013). The decision to collect only demographic data aligns with the ethical principle of nonmaleficence aiming at no harm to the research respondents by mitigating the possibility of unintended consequences associated with disclosure of personal details (World Medical Association, 2013).

3.11 Chapter Summary

The chapter outlined the research design that was used to analyze how employee brand activism affects customer loyalty in the life insurance sector in Ghana. This chapter gave an in-depth view of the research design, population and sampling procedures, data collection methods as well as data analysis methods.

An exploratory and experimental research design was used in the study and a quantitative and qualitative approach was adopted. The study was conducted on the population of Starlife Assurance Limited Company with both its employees and customers being the target population. To guarantee diversity, a targeted sample size of about 150 was picked using a method of stratified random sampling so that each person chosen was given an equal opportunity and a purposive sampling technique to select the head of Starlife Assurance Company Limited brand and communication department.

Both employees and customers were issued with structured survey questionnaires and semi-interview guides, focusing on employee brand activism, customer loyalty, and purchasing behavior for data collection.

A Statistical Package for the Social Sciences (SPSS) and thematic were used to analyze the collected information.

CHAPTER FOUR

RESULTS AND ANALYSIS

4.1 Introduction

This chapter presents and discusses the findings of the study in a bid to respond to the research questions posed in Chapter 1, as well as meet the objectives of the study. The results gathered through the interview are presented under three main themes that were formed based on the interview responses. This is in line with Brennen's (2017) argument that qualitative research offers the researcher the opportunity to interpret and discuss the data collected in a way that is deep and rigorous. On the other hand, tabular and graphical formats have provided a comprehensive analysis of the questionnaire responses to facilitate a clearer comprehension of the data collected. The analysis utilizes statistical tables generated by an automatic outcome produced from SPSS for interpretation to complement the qualitative responses.

4.2 Presentation of survey data

4.2.1 The impact of employee brand activism on customer purchasing behavior and customer loyalty

This section delves into respondents' opinions on employee brand activism, customer purchasing behavior, and customer loyalty. The study employed a Likert scale questionnaire to achieve the objective. The section provides insights into the demographics of the 150 respondents and their responses to the questionnaire. The study used the mean and standard deviation as well as correlation to provide insights into the responses of the various respondents. The study used a Likert scale: 1 strongly disagree, 2 disagree, 3 neutral, 4 agree, and 5 strongly agree to interpret the results.

4.2.2. Demographics of the Respondents

The characteristics of the respondents in the research play a substantial role in reaction to a problem; as such, the study derived information from respondents based on their gender, age range, and income level. This is necessary to determine whether the individuals in this study are

a demonstrative sample of the target population for generalization purposes. The total number of respondents for this study was 150.

4.2.3. Summary of Demographic Profile of Respondents

The demographic distribution of the respondents was analyzed in terms of three major variables: gender, age range, and income level. A total of 150 respondents participated in this study, and the results are presented below: The gender distribution was evenly split, with equal representation of both males and females. Out of the 150 respondents, 75 were male, accounting for 50.0% of the sample, while 75 were female, also representing 50.0%. This balanced representation ensures that perspectives and experiences from both genders are represented equally in the analysis.

Also, respondents were grouped into five distinct age brackets. The 25-34 year category had the greatest share of the participants, represented by 38 individuals and therefore constituting 25.3% of the sample. The 18-24 years and 35-44 years age groups each had 30 respondents, both representing 20.0% of the overall sample. The 45-54 years category was formed by 22 respondents, representing 14.7%, while the 55 years and above category also represented 20.0% of the sample with 30 respondents. This is a skewed distribution with a broad age range, with the majority of the respondents falling within early to middle adulthood years and followed by an evenly distributed presence in the younger and older age brackets.

Lastly, respondents were categorized into three, based on their income levels: low, medium, and high-income. Of the three, medium income level was the dominant category at 52.0%, representing 78 respondents. The low-income group accounted for 28.0% of the respondents, totaling 42, while the high-income respondents accounted for 20.0% of the total sample, with 30 respondents. This distribution indicates a majority of the respondents had a medium income, a reason that balances the economic diversity within the sample.

Table 4.1 Demographics of respondents

Demography	Frequency	Percentage
Gender		
Male	75	50.0
Female	75	50.0
Total	150	100.0
Age range		
18-24years	30	20.0
25-34years	38	25.3
35-44years	30	20.0
45-54years	22	14.7
55years and above	30	20.0
Total	150	100.0
Income Level		
Low income	42	28.0
Medium income	78	52.0
High income	30	20.0
Total	150	100.0

Source: Field Data, 2024

The demographic profile of the respondents indicates an evenly representative sample, with a fair representation of gender and a good distribution of different age brackets and income levels. This presents a fair balance and diversification in perspective, thereby generalizing the findings of the study to various demographics.

4.2.4 Employee Brand Activism

The results from the questionnaire are presented in Table 4.2 below. Based on the results in Table 4.2, the first statement asserts that the consistency of employees' messages with the brand's core values influences purchasing decisions. With a mean of 3.97 and a standard deviation of 0.882, most respondents agreed that the employee's alignment with core brand values determines whether one buys. While the mean suggests a moderate level of agreement, the standard deviation indicates there is some variation regarding how strongly respondents are attached to this issue. This reflects that brand consistency does play a role in terms of importance; however, other factors may play a significant influence on consumer behaviors. The second statement about employees' eagerness for their brand positively impacts their loyalty to the brand.

Table 4.2: Employee Brand Activism

Statement	Mean	Std. Deviation
The consistency of employees' messages with the brand's core values influences my purchasing decisions.	3.97	.882
Employees' eagerness for their brand positively impacts my loyalty to the brand.	4.23	.928
Employees' participation in social causes affects my opinion of the brand.	4.17	1.022
Employees' ability to engage with customers on social media enhances my trust in the brand.	4.34	.889
Employees' genuineness in advocating for brand values leads to increased customer loyalty.	4.43	.806
Employee's involvement in brand activism efforts affects your perception of the brand.	4.37	.856
Employees' ability to communicate the brand's social responsibility initiatives influences my purchasing behavior.	4.40	.835
Employees' alignment with the brand's vision and mission impacts your overall satisfaction with the brand.	4.45	.765
Employees' advocacy for brand values during customer interactions increases my likelihood of purchasing.	4.49	.757
Employees' participation in brand activism activities influences their purchasing decisions.	4.38	.800
Does the visibility of employees' brand activism in social media impact your perception of the brand's credibility?	4.36	.846
Composite Score	4.3267	.68890
Valid N (listwise)		

Source: Field Data, 2024

This is evidenced by a higher mean score of 4.23 and a standard deviation of 0.928. Thus, when employees show enthusiasm and commitment towards the brand, it positively influences customer loyalty. However, a slightly higher standard deviation shows that not all respondents feel equally affected by the eagerness of employees, though the general trend is positive. This supports the role of employee engagement in customer retention and long-term loyalty.

In addition, the third statement explores how employees' participation in social causes affects their opinion of the brand. With a mean of 4.17 and a standard deviation of 1.022, the results indicate that a significant number of respondents agree with the fact that when employees participate in social causes, it enhances their view of the brand. The reasonably high standard deviation indicates that there is a fair variety of opinionated responses, suggesting that though

most consumers count on social responsibility, it is an influence counted differently by different people. This highlights that brands adopting social causes at the employee level build trust; they may have to advertise this to reach a broader group.

Furthermore, the fourth statement addresses employees' ability to engage with customers on social media, which enhances their trust in the brand. With a mean of 4.34 and a standard deviation of 0.889, respondents strongly agree that employees engaging customers through social media tend to enhance their trust in the brand. This is proof that social media has become an increasingly important tool in customer engagement and building trust. This is furthered by the relatively low standard deviation within these responses; the likeness of responses suggests a majority of customer's value and expect to interact meaningfully online with other employees of the company.

The fifth statement addresses employees' genuineness in advocating for brand values leads to increased customer loyalty. With a high mean score of 4.43 and a standard deviation of 0.806, this suggests that customers are more likely to be loyal when employees are perceived to be genuinely advocating for the values of a brand. This suggests that employee advocacy authenticity is an important variable in eliciting customer loyalty. Consumers are drawn to brands whose employees seem committed and sincere regarding the values they represent; this reinforces the idea that strong connections between employees and customers can drive brand loyalty.

The sixth statement addresses how an employee's involvement in brand activism efforts affects their perception of the brand. It means that with a mean of 4.37 and a standard deviation of 0.856, data shows that consumers generally agree to the fact that when employees engage in brand activism, this fact influences them as a brand in a positive way. This goes to illustrate how activism has started to play an important role in shaping brand identity since the consumer is slowly expecting more and more that their brands should take a stand on social and

environmental issues. The relatively high mean suggests that a brand is likely to have high support from consumers if the employees themselves are actively involved in this advocacy, which means employee-driven activism has the power to shape consumer perceptions.

The seventh statement also addresses employees' ability to communicate the brand's social responsibility initiatives, which influences their purchasing behavior. The mean score is 4.40 with a standard deviation of 0.835, which simply implies that the respondents agreed that employees, through effective communication on the commitment of the brand to social responsibility, drive them to make purchases, which of course calls for the call of not only implementing social responsibility initiatives but also ensuring the ability of the employees in communicating such initiatives to consumers in an understandable manner.

The eighth statement addresses how employees' alignment with the brand's vision and mission impacts their overall satisfaction with the brand. With an average score of 4.45 and a standard deviation of 0.765, it suggests the strongest factors toward overall customer satisfaction. This goes to suggest that consumers feel more satisfied with a brand when its employees are directed toward its core purpose. The low standard deviation would also suggest that this is a widely held sentiment, and it simply reiterates the alignment of the employee to the overall mission of the brand. When employees have clarity about and are consistent in their support of the brand vision, this strengthens customer satisfaction and deepens their connection with the brand.

The ninth statement Employees' advocacy for brand values during customer interactions increases their likelihood of purchasing. With a mean score of 4.49 and a standard deviation of 0.757. It means that when employees are active in advocating for the brand in customer contact, it serves as a strong driver of consumers' purchasing decisions. There is a small deviation in the responses of employees. Therefore, it will reveal that employee advocacy is a key driver for purchasing behavior, reinforcing that direct contact between employees and customers would be very influential in making buying decisions.

The tenth statement addresses how employees' participation in brand activism activities influences their purchasing decisions. With a mean of 4.38 and a standard deviation of 0.800. These are supported by the relatively high mean, showing full agreement by the respondents to the involvement of employees in brand activism affecting their purchasing decisions, and a moderate standard deviation, indicating consistency in the agreement between responses.

Lastly, the eleventh statement addresses how the visibility of employees' brand activism on social media impacts their perception of the brand's credibility. A mean of 4.36 and a standard deviation of 0.846 indicate more of the respondents agreed with this statement than otherwise, and that when employees post evidence of brand activism on social media platforms, the brand's credibility increases. This supports the power of social media to influence opinions about brands and reiterates that support for brand activism needs to be evident online from the organization's employees.

The composite score represents an overall assessment of employee brand activism. A mean of 4.33 and a standard deviation of 0.688 shows that, in general, respondents strongly agree that employees' actions, advocacy, and alignment with brand values have a profound consequence on perceptions about the brand. It is consistency and authenticity that consumers covet from all directions: in social causes, brand activism, and employee engagement. All of these shape trust and loyalty but also purchasing decisions.

4.2.5 Customer Purchasing Behaviour

The data shows the perceptions of respondents based on how employee brand activism influences their purchase behaviors and relationships with brands.

The first statement in **Table 4.3** addresses whether employee brand activism makes them more likely to continue purchasing from a brand. With a mean of 4.40 and a standard deviation of 0.794. This indicates that there is strong agreement that employee brand activism has a positive effect on the likelihood of continuing to purchase from a brand, as reflected by the high mean.

The standard deviation of 0.794 reflects that responses do not all agree unanimously, and some influences in the choice are not identical to the people surveyed.

The second statement also addresses employee brand activism, which strengthens their emotional connection to a brand, leading to repeat purchases. With a mean of 4.45 and a standard deviation of 0.764. The results with the mean at 4.45, indicate that the respondents strongly support the statement that employee activism helps strengthen their emotional bond toward a brand and inspires them to be repeat customers. The relatively low standard deviation shows that most responses fall within one or two points of the mean.

Table 4.3: Customer Purchasing Behaviour

Statement	Mean	Std. Deviation
Employee brand activism makes you more likely to continue purchasing from a brand.	4.40	.794
Employee brand activism strengthens your emotional connection to a brand, leading to repeat purchases.	4.45	.764
Employee brand activism contributes to the overall value you perceive in a brand, affecting your purchasing behavior.	4.40	.786
Employee activism has a direct influence on my decision to choose one brand over its competitors.	4.45	.790
Employee activism enhances my trust in a brand, leading to a stronger purchasing relationship.	4.43	.789
Employee activism leads to repeated purchases from the same brand.	4.43	.763
Employee activism influences the trust I place in a brand, thereby affecting my purchasing behavior.	4.41	.761
Employees publicly support their brand makes me more likely to purchase its products or services.	4.41	.812
Employees' brand activism influences your willingness to pay a premium for the brand's products or services.	4.32	.797
Composite Score	4.4111	.69737
Valid N (listwise)		

Source: Field Data, 2024

The third statement is that employee brand activism contributes to the overall value they perceive in a brand, affecting their purchasing behavior. With a mean of 4.40 and a standard deviation of 0.786. The statement also receives solid support with an average of 4.40. That indicates

employee activism fortifies perceived brand value, thus assisting in buying decisions. The standard deviation indicates that the responses vary at a moderate level from each other.

The fourth statement, employee activism, has a direct influence on their decision to choose one brand over its competitors. With a mean of 4.45 and a standard deviation of 0.790. The mean of 4.45 appears to indicate that, on average, the respondents consider employee activism to be a deciding factor in choosing one brand over others. The standard deviation of 0.790 infers reasonable homogeneity of opinion though with some variation.

The fifth statement is that employee activism enhances their trust in a brand, leading to a stronger purchasing relationship. With a mean of 4.43 and a standard deviation of 0.789. The responses show very good agreement that employee activism enhances their trust in a brand, meaning they strengthen their purchasing relationship with a brand. This depicts a high level of correlation between trust and loyalty towards a brand, but there is some variation present.

The sixth statement addresses how employee activism leads to repeated purchases from the same brand. The results indicate a mean of 4.43 and a standard deviation of 0.763. A mean of 4.43 indicates good agreement in that employee activism encourages repeat purchases. The standard deviation indicates that the views are fairly consistent among respondents.

The seventh statement addresses how employee activism influences the trust they place in a brand, thereby affecting my purchasing behavior. With a mean of 4.41 and a standard deviation of 0.761. Employees feel that employee activism has an effect on their trust in a brand and hence their buying of the same mean is 4.41. The low standard deviation justifies a high scale of agreement among the respondents.

The eighth statement addresses how employees publicly support their brand, which makes them more likely to purchase its products or services. With a mean of 4.41 and a standard deviation of 0.812. This indicates that with the mean of 4.41, it can be inferred that there is strong agreement that public support by employees encourages purchases. However, with a higher

standard deviation of 0.812, there is greater dispersion in how this public endorsement influences respondents.

The ninth statement addresses employees' brand activism which influences their willingness to pay a premium for the brand's products or services. With a mean of 4.32 and a standard deviation of 0.797. The above statement recorded an overall mean of 4.32, which suggests general agreement but a low willingness to pay a premium based on employee activism relative to other factors. The standard deviation reveals a moderate dispersion of the responses.

The composite score represents an overall assessment of customer purchasing behavior. With a mean of 4.41 and a standard deviation of 0.697. The composite mean of 4.41 further substantiates the overall positive effect of employee brand activism as related to consumer purchasing decisions and brand loyalty. The standard deviation is lower at 0.697, showing strong overall agreement across the responses.

Lastly, the respondents feel employee activism strengthens the emotional connection, trust, and the likelihood of continued purchases; they are a bit more variable in their willingness to pay a premium based on such activism.

4.2.6 Customer Loyalty

Based on the data presented to analyze the influence of employee brand activism upon customer loyalty, purchasing decisions, and brand commitment, key insights from the research can be identified as follows: The statement 1, "employee brand activism makes me more likely to repurchase products or services from the brand," had a mean of 4.41 with a standard deviation of 0.795. This would tend to indicate that many of the respondents viewed employee activism as a plus in terms of their likelihood of continuing to buy from the brand. Although the standard deviation does suggest some dispersion of response, the overall mean is high, suggesting a general agreement that employee activism is often a large factor in repeat purchases.

Following closely, the statement "employees actively promoting their brand increases my loyalty to the brand" got a mean of 4.51 and a lower standard deviation of 0.749. This demonstrates that there is a strong consensus on the part of the respondents that employees' active promotion of their brand directly influences the sense of loyalty. The fairly low variability underlines the strength of this relationship even more, in which customers feel closer to brands whose employees act as advocates.

Table 4.4: Customer Loyalty

Statement	Mean	Std. Deviation
Employee brand activism makes me more likely to repurchase products or services from the brand.	4.41	.795
Employees actively promoting their brand increases my loyalty to the brand.	4.51	.749
Employees' participation in brand activism initiatives enhances my willingness to recommend the brand to others.	4.47	.757
Employee activism contributes to my sense of brand loyalty, making me less likely to switch to a competitor.	4.41	.860
Employees' brand activism plays a role in my decision to continue purchasing from the brand.	4.44	.764
Employees' advocacy for their brand influences my long-term commitment to the brand.	4.48	.748
Employee activism has a significant impact on your decision to remain loyal to a brand.	4.51	.740
Composite score	4.4590	.70192
Valid N (listwise)		

Source: Field Data, 2024

In a similar vein, the statement "employees' participation in brand activism initiatives enhances my willingness to recommend the brand to others" yielded an average score of 4.47 with a standard deviation of 0.757. In essence, the more employee activism any brand undertakes, the more one would be willing to recommend it to other people. This makes such activities further trickle down to personal loyalty to social networks and word-of-mouth marketing.

Another important insight follows from the statement "Employee activism contributes to my sense of brand loyalty, making me less likely to switch to a competitor, with an average of 4.41 and a standard deviation slightly higher, 0.860. This means that although the majority of the

respondents agreed to the fact that employee activism makes their loyalty stronger and, therefore, they would be less likely to switch over to competitors, the variation in this response is higher compared to the rest of the statements. This may indicate that other factors besides employee activism can help determine whether a customer is loyal or will change their allegiance.

The fifth statement addresses, "Employees' brand activism plays a role in my decision to continue purchasing from the brand." which had a mean score of 4.44 and a standard deviation of 0.764, showing steady affirmation that employee activism influences long-term purchasing decisions. The response variable is showing relatively low dispersion, reflecting a consistent predisposition.

The sixth statement, "Employees' advocacy for their brand influences my long-term commitment to the brand?" gave an average of 4.48 with a standard deviation of 0.748, revealing that employees' advocacy efforts make customers long-term committed to the brand.

This seventh statement, "Employee activism has a significant impact on your decision to remain loyal to a brand?" has the highest mean score of 4.51 with a standard deviation of 0.740. This indicates the importance of employee activism in maintaining long-term brand loyalty. The similarity within the responses suggests an agreement that employees' engagement in advancing the cause of the brand goes a long way in informing their decision to continue being loyal customers to the brand.

The composite score of 4.4590 with a standard deviation of 0.70192 shows that employee brand activism is a good determinant of customer behavior, especially in enhancing loyalty, influencing decisions to repurchase, and improving the willingness of customers to recommend the brand. Low variability in responses further suggests a strong consensus among customers on the positive role of employee activism. Therefore, this analysis describes how companies supporting and pushing employee activism win probable long-term gains in customer loyalty and advocacy.

4.2.7 Correlation between Employee Brand Activism, Customer Purchasing Behavior, and Customer Loyalty

In exploring the relationship between employee brand activism, customer purchasing behavior, and customer loyalty, correlation analysis provides valuable insights. Specifically, Pearson's correlation coefficients reveal the strength and direction of the relationships.

Table 4.5 Correlation between Employee Brand Activism, Customer Purchasing Behavior, and Customer Loyalty

Correlations				
Employees Brand Activism	Pearson Correlation	1		
Customer Purchasing Behaviour	Pearson Correlation	.881**	1	
Customer Loyalty	Pearson Correlation	.564**	.601**	1
Correlation is significant at the 0.01 level (2-tailed).				

Source: Field Data, 2024

The correlation between employee brand activism and customer purchasing behavior is a very robust 0.881, which describes a very strong positive relationship. That is, the more employee brand activism, the higher the customer purchasing behavior. This strong correlation indicates that when employees are engaged in active advocacy for their organizations, customers are more likely to engage in buying behavior. The significance of this relationship, confirmed at the 0.01 level, strengthens the notion that employee engagement and passion for their brand translate into hard business outcomes. This may be a relationship informed by authenticity and passion brought aboard by the employees in their role of advocates. When employees are genuinely invested in the mission and values of the company, this should, in turn, be able to be communicated to customers to institute trust and encourage purchasing behavior. It is significant in this regard that there is an alignment between what the employees believe and what the

customers perceive since the latter tend to respond more to brands for which passionate advocates are acting on their behalf and thus make more purchases.

The relationship between employee brand activism and customer loyalty is also positive, though a little weaker at 0.564. This means that although the relationship between the two variables is significant, it is not as strong as that observed between employee activism and purchasing behavior. A correlation of 0.564, significant at the 0.01 level, indicates that employee brand activism may be one of several contributing causes of customer loyalty but is not likely to be a primary cause of long-term customer commitment.

This moderate correlation suggests that active employee advocacy does enhance customer loyalty but that other reasons probably lead a customer to choose a particular brand to remain loyal to over time. For instance, the quality of the product and customer service are two critical variables that anchor loyalty beyond the power of employee activism. Consumers will show more loyalty if there is a personal rapport with employees. However, such rapport must be cultivated through repeated positive experiences not only with the employees but with the brand as a whole.

Interestingly, the correlation between customer purchasing behavior and customer loyalty is 0.601, reflecting a moderate to strong positive relationship. This means that a customer who buys frequently from a brand develops loyalty towards the brand. The more customers are engaged in repeated transactions, the more they develop familiarity and trust, which are the constituents of loyalty. The positive relationship between the two variables indicates that buying behavior may be highly responsive to the long-term commitment of customers toward a brand.

4.3 Presentation of semi-structured interview data

Semi-structured interviews were conducted with a participant who had relevant experience and perspectives on the study topic. The interview lasted for an hour and included open-ended

questions designed to encourage deep reflection on the subject matter. The questions allowed for flexibility, enabling me to follow up on interesting points raised by the participant.

The participant is the departmental head for the brand and communication of Starlife Assurance Company Limited providing in-depth insights into the study. The interviewee was selected based on her expertise, experience, and relevance to the research.

After, transcribing the audio, the study thematic analysis and coding was aided by NVivo, which is a qualitative software that helps the researcher in the process of coding and conducting thematic analysis. According to Bazeley and Jackson, (2019), software like NVivo facilitates the process of coding since it offers one a systematic way of organizing and analyzing qualitative data. The codes generated from the data collected were checked by the researcher against the individual coding sheets. From this process, three themes formed the basis for the analysis, which are employee brand activism, customer purchasing behavior, and customer loyalty

4.3.1. Background Interview Participant

This section provides background information on the interviewee who participated in the study. The interviewee is a female employee of StarLife Insurance and the head of the brands and communication department of the company.

4.3.1.1 The impact of employee brand activism on customer purchasing behavior and customer loyalty

This section reveals the interview findings that explore the impact of employee brand activism on influencing customer purchasing behavior and customer loyalty in the life insurance industry. The participant was given pseudonyms to guarantee privacy. A thematic analysis was conducted by exploring the key patterns emerging from the interview responses. Quotes have been provided evidencing the core insights.

4.3.1.2 Theme 1: Employee Advocacy

The interviewee demonstrated a deep understanding of employee advocacy and its relevance to organizations. She referred to employee advocacy as "employees actively promoting their organization," showing that it means a lot in molding customer behavior and loyalty. She showed that "employees who are genuinely passionate about the company's mission and values are bound to speak effectively for the brand." It is a matter of authenticity, as consumers can smell messages that sound scripted or artificial."

The interviewee explained this authenticity aspect, whereby customers would more likely approach brands whose employees genuinely represent the company. She clarified that employees who are informed about the vision, mission, and other initiatives the company has or will have can communicate its values in an uncomplicated and harmonious manner. She further emphasized the role of social media—she said it is a key platform for extending the brand's reach and creating more likability: "Social media has become essential in amplifying the voice of the brand."

She further commented on the value alignment of employees and the company. She explained that the more employees feel their values are in line with the culture and purpose of the company, the more authentic and avid brand ambassadors they will be. She also added that clear guides and constant assistance, such as social media training or branded content, are crucial in making employees real advocates, helping to reduce any possibility of off-message communication.

4.3.1.3. Theme 2: Customer Purchasing Behaviour

On the positive side, the interviewee pointed out that employee brand activism directly influences customer purchasing behaviors. According to her explanation, customers perceive employees as supporters of a firm's mission and values, which increases the brand's credibility, adding that affects purchasing decisions. "Customers are more likely to trust a brand if they see that its employees genuinely believe in what the company stands for," she said.

She further elaborated that the emotional connection created by employee advocacy fosters a deeper relationship between the brand and its customers. This, if achieved, would surely see not only more first-time buyers but also returning ones. She clarified that "employee brand activism adds a personal, human element to brand messaging and thus makes it more relatable to the customers of the company." She hinted at how such personal identification can lead to long-term customer loyalty using trust and emotional connection.

4.3.1.4 Theme 3: Customer Loyalty

Regarding customer loyalty, the interviewee claimed that employee brand activism creates and nurtures customer relationships in the long run. She explained that "beyond one-time buys, loyalty among customers is engendered once continued employee ambassadorship of the brand's values underlines the validity and authenticity of the brand." Over time, ongoing employee endorsement of the brand's values solidifies a closer connection with the clientele and, in turn, encourages repeat purchases or recommendations through positive word-of-mouth.

Additionally, it was noted that customers interacting with employees online or in person tend to be more loyal and create durable relationships with the company. "When customers can relate to employees that represent the company, they will become loyal ambassadors who share positive word-of-mouth with other people," she said. This relationship, built through personal interaction with the employees themselves, would go on to instill a greater degree of trust and community that develops greater loyalty for the customer base.

4.4 Discussion of Findings

The quantitative data describes employee brand activism as highly influential in customer behavior, with composite scores of 4.33 for employee brand activism, 4.41 for customer purchasing behavior, and 4.46 for customer loyalty. The mean scores all have relatively high statements reflecting the impact of employee activism on customer trust, decisions to purchase,

and loyalty. Regarding purchasing decisions, driven by employee activism, the statement "Employees' ability to communicate the brand's social responsibility initiatives influences my purchasing behavior" received a high mean score of 4.40 (SD = 0.835), reflecting the importance of employee alignment with the brand's values. These findings align with the research by Latvala (2017), who highlighted that when employees actively promote company social causes and values, it enhances customer trust and engagement with the brand. However, Latvala's study emphasized the role of management in fostering employee advocacy, whereas this research emphasizes the broader impact of employee activism on customer purchasing behavior. In a similar study, Wijayanti and Ernawati (2023) established that employees' genuine advocacy of the brand has a positive effect on customer loyalty and purchasing behavior, particularly in situations where employees are consistent in their messaging. This supports the current findings that employees' alignment with the brand's mission and participation in social causes strongly influence their purchasing behavior and perception of the brand. Regarding customer loyalty, the highest mean score was 4.51 (SD = 0.749) for the statement "Employees actively promoting their brand increases my loyalty to the brand." This finding is consistent with the qualitative theme, whereby the interviewee noted that employee activism fosters long-term customer loyalty through a deeper emotional bond between the brand and its customers.

This supports the belief of Ciceron (2015) and Boudaher (2019) that employee advocacy is the key driver of customer loyalty, as it adds authenticity to brand communications. Thomas (2020) further emphasized that employees who are connected with their brand are effective brand ambassadors, which directly affect customer loyalty. While this study confirms that same effect quantitatively, Thomas's study was more qualitative.

Pearson's correlation analysis shows that employee brand activism has a strong positive relation to customer purchasing behavior with a value of 0.881 at 0.01 level and a moderate correlation between employee brand activism and customer loyalty with a value of 0.564 at 0.01 level. This

confirms the theoretical framework based on Social Identity Theory, which posits that individual identification with a group leads to increased loyalty and commitment.

According to Social Identity Theory, when employees positively promote their brand, it strengthens their group identity, and customers recognize their shared community. These findings support what emerged from interviews: participants emphasized the importance of employees genuinely representing the brand, and engaging with customers through social media to build trust and loyalty.

Also, understanding the results in light of the Theory of Planned Behavior by Ajzen 1991. TPB suggests that attitude, subjective norms, and perceived behavioral control predispose one's behavior. Applying the Theory of Planned Behavior to employee brand activism: The study findings show that respondents held positive attitudes toward brands whose employees shared and believed in the values advocated by their company (mean = 4.45). This is a reflection of how consumers develop attitudes toward brands through the observation of employee passion and advocacy. Customer perceptions are influenced by employees' public support of brand activism, with a mean of 4.36, because consumers are likely to hold positive opinions when they perceive that employees genuinely endorse the social values of the brand. Trust and authenticity exhibited by employees enhance perceived consumer control of purchasing decisions with a mean of 4.34. This aligns with TPB's position that perceived ease or difficulty in making decisions, in this case, trust in the brand affects behavior.

However, there have been several studies that explored similar themes regarding employee advocacy and customer loyalty. For example, Latvala (2017) researched how employee advocacy, particularly through social media platforms, furthers the customer's trust as well as the credibility of the brand. This supports the findings from the current study, wherein the visibility of employee activism on social media was found to have a positive influence on brand perception, as evidenced by the mean score of 4.36. Wijayanti and Ernawati (2023) limited their

study to the Indonesian marketing industry and also found that employee brand advocacy enhances customer loyalty and awareness of one's brand. Although it was geographically and industry-specific, this research supports the current study since the results suggest that employee activism is effective across multiple industry sectors. The present research focused on life insurance in Ghana. It added different insights into the operations of employee activism. While other research in employee activism primarily focused on marketing firms or wider industries, this study has contributed to the literature on the role of employee activism within the insurance industry, a sector in which trust and credibility are paramount.

4.5 Chapter Summary

The chapter begins with a chapter introduction. The chapter again presents the analysis of the demographic characteristics of respondents and their perceptions concerning employee brand activism and how this influences purchasing behavior and customer loyalty. The data comprise 150 participants, with an equal split between males and females at 50% each. The age distribution indicates that most of the respondents are between 25 and 34 years old at 25.3%, while the income levels are medium-income earners at 52.0%.

Followed by statistical analysis under the independent variables (employee brand activism) and the dependent variables (customer purchasing behavior and customer loyalty).

Furthermore, the chapter also explores the relationship between employee brand activism, customer purchasing behavior, and customer loyalty through correlation analysis, indicating a strong positive relationship between employee brand activism with customer purchasing behavior (Pearson correlation = 0.881) and a moderate positive correlation with customer loyalty (Pearson correlation = 0.564). These correlations thus denote how highly the activism of employees influences consumer behavior and their loyalty.

Also, the chapter analyzed the qualitative data obtained through the in-depth interview of a female employee of the company. The interviewee responses were analyzed using a thematic

analysis under three key themes: employee advocacy, customer purchasing behavior, and customer loyalty.

Lastly, the chapter discussed the findings about your literature and theory.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This study's focus was to analyze and discuss the results of the data gathered from the field to examine the effect of employee brand activism on customer purchasing behavior and customer loyalty. The findings were based on the 150 collected questionnaires from respondents of a survey and an analysis of interview data to support the quantitative data. The discussions presented in Chapter 4 of the study looked at the employee brand activism influence on customer purchasing and customer loyalty. Chapter five sums up the study's main findings, and conclusion, and ends with recommendations for further research.

5.2 Summary of the Findings

The study's general objective was to examine the effect of employee brand activism on customer purchasing behavior and customer loyalty in the Life insurance industry. Specifically, the study sought to achieve the following objectives: to identify the factors that influence the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty, to analyze the relationship between employee brand activism, customer purchasing behavior, and customer loyalty and to assess the impact of employee brand activism on customer purchasing behavior and customer loyalty.

A mixed-methods approach was utilized in this study, incorporating both interview and questionnaires for data collection. Purposive sampling guided the selection of participants for an interview, while stratified random sampling was employed for collecting questionnaire responses. The study engaged 1 participant through interview and gathered data from 150 respondents via a survey. The outcome of the interview was transcribed and discussed thematically, while the questionnaire results were presented using means and standard deviation as well as correlation. The realization of the study objectives is summarized below. To begin

with, the first objective of the study was to identify the factors that influence the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty. The result from the data provided a clear indication of key factors that influence the effectiveness of employees' brand activism to shape both customer purchasing behavior and loyalty. From the survey results, it is evident that employees' alignment with the brand's mission and values, consistency of communication, and participation in social causes are crucial aspects. The quantitative data suggest that the respondents highly value these key factors, as evidenced by high mean scores, such as the employee who aligns with the mission and values mean score of 4.45. Similarly, the ability of employees to communicate the brand values authentically engenders trust and loyalty; this is what comes out from the positive level of response for employees' advocacy during interactions with an average rating of 4.49. The qualitative evidence supports this argument by underlining how authenticity is central to employee brand activism. The interviewee pointed out that "customers can see right through pre-prepared lines, and the best brands are where the employees genuinely love their company." Personal values of employees aligned with the brand's purpose make them more effective ambassadors, especially for social media platforms that help extend the reach of the brand.

Furthermore, objective 2 sought to analyze the relationship between employee brand activism, and customer purchasing behavior. The result from the survey through the correlation analysis brings in an interesting understanding of the relations that exist between customer purchasing behavior and loyalty with employee brand activism. The results indicate that there is a strong positive correlation between employee brand activism and customer purchasing behavior at 0.881 Pearson correlation, showing customers are highly influenced by the active advocacy of employees for their brand. However, the findings also reveal there is a moderate correlation between employee brand activism and customer loyalty, as seen from the Pearson correlation equating to 0.564, suggesting that although activism plays a role in customer loyalty, other

factors may be involved in establishing long-term relationships with customers. The findings were supported by qualitative data, as the interviewee stated that “employees' authentic advocacy creates emotional connections with customers”. An emotional connection increases the trust and credibility of the brand, which helps influence customers' purchase behavior and loyalty.

Lastly, the third objective of this study sought to assess the impact of employee brand activism on customer purchasing behavior and customer loyalty. The employee brand activism factor has a very notable influence on customers in terms of their purchasing behavior and loyalty. Statements like "Employees' participation in brand activism activities influences your purchasing decisions" and "Employees' advocacy of brand values during customer interaction enhances my chance of buying," with mean scores of 4.38 and 4.49, respectively, showed evidence that customers are highly influenced by employee engagement in activism when deciding on purchase decisions. Also, the correlation data confirms this influence as the finding reveals a strong positive value between employee brand activism and consumer purchasing behavior.

Considering customer loyalty, mean scores reveal that employee brand activism also makes positive contributions toward repeat purchases, emotional connections, and recommendations to others. As an example, "Employee activism strengthens your emotional connection to a brand, leading to repeat purchases" had an average score of 4.45, meaning through employee advocacy, customers are more loyal. It is also supported by the moderate positive relation of employee brand activism and customer loyalty at 0.564, meaning that while employee activism has a significant effect, sustaining it to long-term loyalty involves other factors.

Furthermore, the interview data also confirms the quantitative findings that employee activism builds long-term relations with customers. As the interviewee mentioned, continuous advocacy of employees for the brand develops a closer relationship with the clientele and leads to repeat

purchases or customer loyalty. The personal interaction between the employee and the customer is fostered through trust, which transforms the customers into loyal brand ambassadors who spread positive word-of-mouth.

5.3 Conclusion

The findings have significant implications for businesses interested in leveraging employee brand activism as part of marketing and brand management strategy. The integration of qualitative interview data and quantitative findings leads to a comprehensive picture of the impact of employee brand activism.

First, the study concludes that employee activism plays a crucial role in shaping customer purchasing behavior and customer loyalty.

Second, the study indicates through consistency, and authenticity in employees' engagement with brand values and social causes, employees have impacts on customers' purchasing decisions and loyalty.

Last, the study concludes that there is a positive relationship between employee activism in purchasing behavior and loyalty, articulating the importance of incorporating employee advocacy into broader marketing and branding strategies.

5.4 Recommendations

Based on the results obtained from the study, several recommendations are given to businesses willing to maximize the effects of employee brand activism on customers' purchasing behavior and loyalty:

Firstly, to make employee brand activism natural and successful, a business needs to be heavily involved in training employees through special programs regarding the mission, vision, and values of the company. This training should be more than the usual induction program and involve continuous development in which employees are trained to play the role of brand ambassadors.

Secondly, in light of the importance of social media visibility to enhance the success of employee brand activism, businesses should encourage their employees to advocate for their brand through their social media channels. This would be empowered by preparing them with the tool, content, and motive to spread brand messaging organically.

Thirdly, with the rise in technological integration within marketing strategies, it would be equally thoughtful on the part of companies to use digital tools and platforms for enhancing employee advocacy. Tools such as Smarp and Everyone Social can assist in managing and optimizing employees' advocacy efforts of the company through ready-to-share content, tracking of engagement metrics, and assurance of message consistency.

Lastly, another key factor is authenticity, which is also one of the most critical success factors for employee brand activism. Organizations should encourage their employees to share their personal experiences with the brand. This type of advocacy has more likelihood to connect with the customers and build long-term trust.

5.5 Limitations of the Study

While this research has provided very valuable insight into how employee brand activism influences customer purchase behavior and loyalty, there was a limitation in this study.

The limitation of the study was sample size and representation. The chosen sample size and representation indicate an imbalance representation between customer and employee respondents, because the researcher was not able to gain permission for a survey questionnaire that was meant to be administered to 150 employees, and instead the researcher gained approval for only one employee to be involved in the interview, and this was one of the limitations that had to change the nature of the research methodology which significantly reduced the sample size. Thus, the research was limited in terms of representative opinions of employees, and there was an imbalance within the total sample, reducing the extent to which detailed insights could be gathered from the employee perspective.

5.6 Suggestions for Future Research

To further reinforce and expand the contribution of the present study in developing the knowledge on the impact of employee brand activism on customer purchasing behavior and loyalty, firstly, future research should focus on why employees would engage in activism and what motivators drive their engagement in activism.

Secondly, further research should investigate the effectiveness of the communication platforms used by employees to advocate for their brand.

Lastly, further research should investigate the long-term effects of employee brand activism on brand loyalty and purchasing behavior.

5.7 Chapter Summary

This chapter began with an introduction, which gave an overview of what the chapter sought to present. The chapter again delved into the summary of the findings, and presented the key findings of the study under the three study objectives: to identify the factors that influence the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty, to analyze the relationship between employee brand activism, customer purchasing behavior, and customer loyalty, to assess the impact of employee brand activism on customer purchasing behavior and customer loyalty.

The chapter also concluded that employee activism has a major influence on customer purchasing behavior; it is an important driver of customer loyalty, though limited in scope. Recommendations included investing in employee training, advocating on social media platforms, the use of digital tools and platforms for enhancing employee advocacy, and campaigns on authenticity.

Furthermore, the chapter presented the limitations of the study, which were the sample size and representation, the effect of employee brand activism on customers' purchasing behavior and loyalty, but less on why employees would engage in activism and what motivators drive their

engagement in activism, the study did not consider communication platform used by employees to advocate for the brand, and the study focuses on the short-term effects on customer behavior but not the long-term effects on brand loyalty and purchasing behavior.

Lastly, the chapter suggested areas for future studies: analyzing employee motivations, communication platforms used by employees to advocate for their brand, and the long-term effects of employee brand activism on brand loyalty and purchasing behavior.

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APPENDICES

APPENDIX 1

RESEARCH QUESTIONNAIRE

Dear Sir/Madam,

I am a postgraduate marketing student undertaking this survey which seeks to elicit responses on the topic “the effect of employee brand activism on customer purchasing behavior and customer loyalty: a case study of the life insurance sector in Ghana.” Information provided for the purposes of this research will be treated confidentially and used for academic purposes only. Please take a few minutes to fill out this questionnaire by ticking (✓) where appropriate. For any questions, kindly contact me via my details provided below:

Email: eugeniadery@gmil.com

Section A: Demographic Variables

1. **Gender:** Male

Female

2. **Age ranges**

18-24 years

25-34 years

35-44 years

45-54 years

Above 55

3. **Income Level:**

Low income

Medium income

High income

Part 1: CUSTOMERS PERCEPTIVES

Section A: *Factors Influencing the Effectiveness of Employees' Brand Activism in Shaping Customer Purchasing Behavior and Customer Loyalty*

On a scale of 1-5, please indicate by ticking (√), the extent to which you agree or disagree with the following statements regarding employee brand activism.

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

No.	Statement	Response				
		1	2	3	4	5
	Employee brand activism					
1	Consistency of employees' messages with the brand's core values influences my purchasing decisions?					
2	Employees' eagerness for their brand positively impacts my loyalty to the brand?					
3	Employees' participation in social causes affects my opinion of the brand?					
4	Employees' ability to engage with customers on social media enhances my trust in the brand?					
5	Employees' genuineness in advocating for brand values leads to increased customer loyalty?					
6	Employee's involvement in brand activism efforts affects your perception of the brand?					
7	Employees' ability to communicate the brand's social responsibility initiatives influences my purchasing behavior?					
8	Employees' alignment with the brand's vision and mission impacts your overall satisfaction with the brand?					

9	Employees' advocacy for brand values during customer interactions increases my likelihood of purchasing?					
10	Employees' participation in brand activism activities influences your purchasing decisions?					
11	The visibility of employees' brand activism in social media impacts your perception of the brand's credibility?					

SECTION B: *Relationship Between Employee Brand Activism, Customer Purchasing Behavior, and Customer Loyalty.*

On a scale of 1-5, please indicate by ticking (√), the extent to which you agree or disagree with the following statements regarding consumer purchasing.

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

No.	Statement	Responses				
		1	2	3	4	5
	Consumer Purchasing					
1	Employee brand activism makes you more likely to continue purchasing from a brand?					
2	Employee brand activism strengthens your emotional connection to a brand, leading to repeat purchases?					
3	Employee brand activism contributes to the overall value you perceive in a brand, affecting your purchasing behavior?					
4	Employee activism has a direct influence on my decision to choose one brand over its competitors?					
5	Employee activism enhances my trust in a brand, leading to a stronger purchasing relationship?					

6	Employee activism leads to repeated purchases from the same brand?					
7	Employee activism influences the trust I place in a brand, thereby affecting my purchasing behavior?					
8	Employees publicly support their brand makes me more likely to purchase its products or services?					
9	Employees' brand activism influences your willingness to pay a premium for the brand's products or services?					

SECTION C: *Impact of Employee Brand Activism on Customer Purchasing Behavior and Customer Loyalty*

On a scale of 1-5, please indicate by ticking (√), the extent to which you agree or disagree with the following statements regarding customer Loyalty.

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

No.	Statement	Responses				
		1	2	3	4	5
	Customer Loyalty					
1	Employee brand activism makes me more likely to repurchase products or services from the brand?					
2	Employees actively promoting their brand increases my loyalty to the brand?					
3	Employees' participation in brand activism initiatives enhances my willingness to recommend the brand to others?					
4	Employee activism contributes to my sense of brand loyalty, making me less likely to switch to a competitor?					

5	Employees' brand activism plays a role in my decision to continue purchasing from the brand?					
6	Employees' advocacy for their brand influences my long-term commitment to the brand?					
7	Employee activism has a significant impact on your decision to remain loyal to a brand?					

Thank you for your time!

APPENDIX II

UNIVERSITY OF MEDIA, ARTS AND COMMUNICATION

GHANA INSTITUTE OF JOURNALISM

INTERVIEW GUIDE – EMPLOYEE

INTRODUCTION

Hello, I am Eugenia Domoaamwin Dery, a postgraduate Public Relations and Marketing student at the University of Media, Arts and Communications (UniMAC). I appreciate you for choosing to participate in this interview. The purpose of this study is to determine the impact of employee brand activism on customer purchasing behavior and customer loyalty. Please be assured that all information shared during this interview will be kept confidential. You can withdraw from the interview at any time or choose not to answer any questions. This interview will take approximately 30-45 minutes. Thank you for participating in this interview.

BACKGROUND INFORMATION

a) About the interviewee

- i. Gender
- ii. Job title

INTERVIEW QUESTIONS

Research Question 1: What are the factors that influence the effectiveness of employees' brand activism in shaping customer purchasing behavior and customer loyalty?

1. What is employee advocacy?
2. How would you describe a good employee advocate?
3. What role do you think communication (social media, and internal communication) play in enhancing the influence of employee brand activism?
4. How do you think the values of the employee, company culture, and leadership influence the effectiveness of brand activism?

5. Do you have a social media guide or rules for your employees?
6. What benefits would employee brand activism have for the corporate brand?
8. How can you, in your position, support employees' brand activism?
9. How are employees encouraged to participate in employee brand activism?
10. Do you believe advocacy begins with the employee or with the help of the employer?
11. Would you consider yourself to be an employee advocate? Have you shared the company's messages or values on your personal social media accounts? What, when, and where?

Research Question 2: What relationship do employee brand activism, customer purchasing behavior, and customer loyalty have?

12. In your view, how does employee activism impact the customer's perception of the brand?
13. Is customer purchasing behavior influenced by employee activism?

- Yes/No. If yes, please explain how and specific examples.

14. In your view, to what degree does customer loyalty get influenced when employees act as ambassadors for the brand?
15. In your opinion, does employee activism influence customers' long-term loyalty to the brand?
Yes or no, and why?

Research Question 3: What impact does the employee's brand activism have on customer purchasing behavior and customer loyalty?

16. Can you give any specific examples where an employee's activism influenced the decisions or purchasing patterns of the customers?
17. In your opinion, does employee activism encourage customers to repurchase and recommend the brand?
18. Do you think, from your experience, that employee activism will help differentiate the brand from the competition, and does it affect customer loyalty?

CONCLUSION

Thank the interviewee for their time and valuable input. Clarify any follow-up actions, such as sharing the interview transcript or findings, if applicable.