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The Role of Marketing Communications in the Sustainability of National Health Insurance in

Ghana

By

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DECLARATION

I hereby declare that, except for specific references which have been duly acknowledged, this study is the result of my own field research and it has not been submitted either in part or whole for any other degree elsewhere.

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ABSTRACT

Ghana's health care financing has seen a number of reforms over the years. Many Ghanaians have come to realize that high-quality health is important to human welfare as well as sustained economic and social developments. The emergence of the National Health Insurance Scheme (NHIS) in 2003 was to provide an alternative to the Cash and Carry system and also provision of social health insurance to the poor and other disadvantaged population by enhancing monetary access to quality health services. The sustainability of the NHIS has become a great concern to many residents in Ghana. The study was undertaken to assess the role of Marketing Communications in the Sustainability of National Health Insurance in Ghana with the Sekyere East District office of the NHIS as the case study company. The research sought to assess marketing communication activities being undertaken by the scheme, the level of stakeholder engagement and ultimately the role marketing communication plays in ensuring the NHIS remained sustainable. Questionnaires were dispensed to 19 staff of Sekyere East Office of NHIA and 370 subscribers of the NHIS. SPSS Software and descriptive statistics were used to analyze the data collected. It was revealed that the staff thought communicating through advertising was more reliable whereas the subscribers thought word of mouth was more reliable. The results also showed among other things that the NHIS predominantly used public relations and advertisement more than the other forms of marketing communications. Both staff respondents of the NHIS and the subscribers conceded that interaction between the between them was not well enough. The staff and the subscribers agreed that to sustain the scheme, marketing communication activities should be focused on the benefits of the NHIS and what the client stands to gain for being members of the scheme. It is recommended among other things that management should also invest in other marketing communications tools such as personal selling to reinforce the efforts of the public relations and advertisement. Management was also entreated to carefully plan word of mouth

communication in a way that will project a positive picture of the scheme. It is also recommended

that communications message should put fear or guilt into people in order to reduce incidence of

abuse of the scheme in a bid to sustain the scheme.

DEDICATION

I dedicate this research to my dear mother Abena Achiah, my brother Mr. Gabriel Danso and his

family, all my siblings and a special friend Vida Owusu Atuahene.

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LIST OF ABBREVIATIONS

CIM - Charted Institute of Marketing

CIPR-UK - Charted Institute of Public Relations – United Kingdom

CS - Corporate sustainability

EPI - Expanded Programme on Immunization

IMC - Integrated Marketing Communications

IFC - International Finance Corporation

MDG - Millennium Development Goal

NHIA - National Health Insurance Authority

NHIS - National Health Insurance Scheme

PR - Public Relations

PWC - Price Waterhouse Coopers

SPSS - Statistical Package for Social Scientists

UNEPFI - United Nations Environment Programme's Finance Initiative

WOM – Word of Mouth
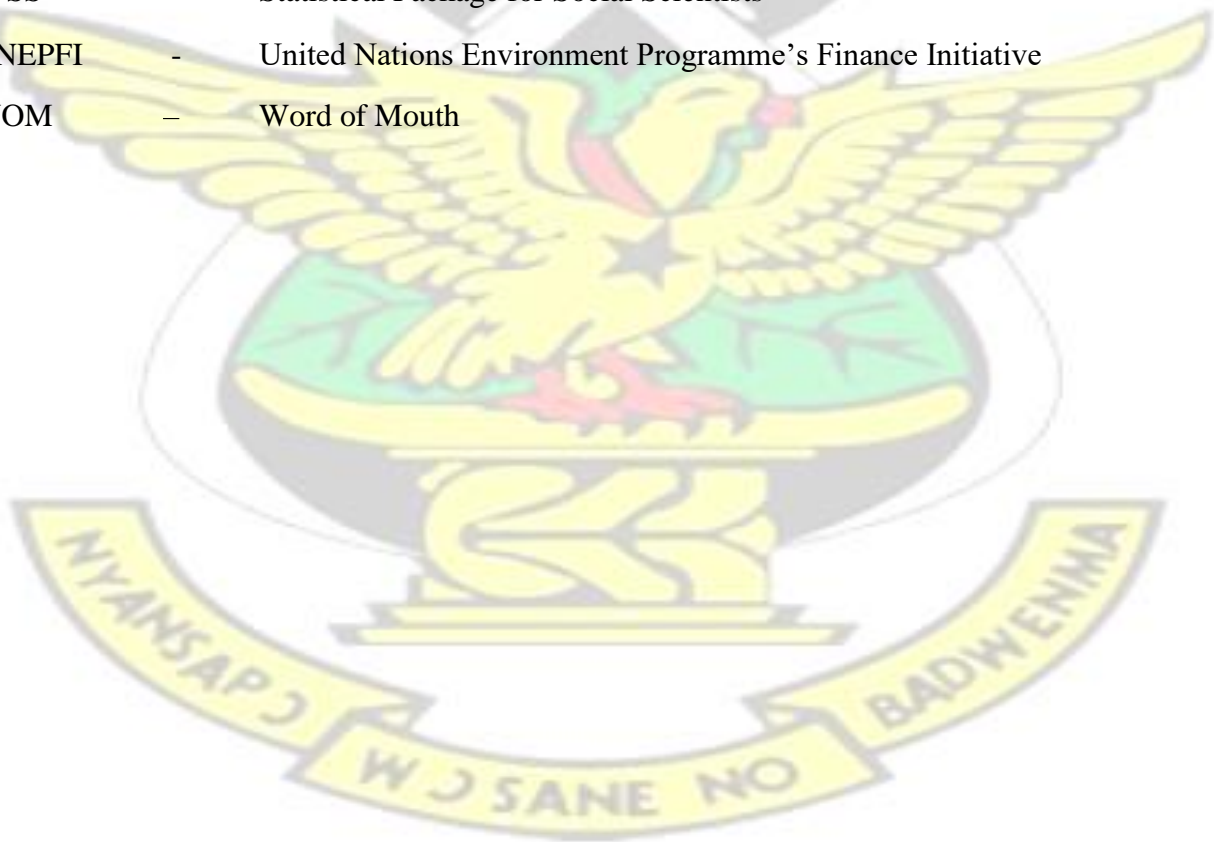
ACKNOWLEDGEMENT

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1.1 Background to the Study

Ghana's health care system was established on the basis of the 'free health care' model. The model, in any case, could not be sustained for long and token user fee was first presented in 1972. In 1985, an undeniable user charge scheme, supported by legislation, became effective in the name of 'Cash & Carry' which was aimed for recuperating 15% of the operating costs. Given its socio-economic, social and political setting of Ghana, the 'Cash and Carry' system was also not considered as a perfect system (Durairaj et al, 2010). The cost of accessing health coupled with the prevalence of poverty in the country made it very difficult for majority of people to access health. This led to a number of mortalities which could have been prevented if those involved had financial access to healthcare.

The emergence of the National Health Insurance Scheme (NHIS) in 2003 was to provide an alternative to the Cash and Carry system and also provision of social health insurance to the poor and other disadvantaged population by enhancing monetary access to quality health services. The introduction of Ghana's National Health Insurance Scheme brought much relieve to a greater number of people in the country. The salient element of the NHIS was that it incorporated the poor first and attempted to contact the rest from that point. This is also in line with the achievement of a number of Millennium Development Goals (MDGs). The MDGs include MDG 1 – poverty and hunger, MDG 4 – child mortality, MDG 5 – maternal health and MDG 6 – mental health (NHIA Annual Report 2010). Quite a greater number of the subscribers are exempted from payment of premiums before becoming members. According to the Legislative Instrument (LI) of the

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NHIS, even those who qualify for payment of the premium are expected to pay between seven cedis, twenty pesewas (GHc7.20) and forty eight Ghana cedis (GHc48.00) which is woefully inadequate compared to average cost of healthcare.

The key design principles for the establishment of the NHIS are the principles of 'equity' and 'risk equalization'. Equity principle is based on the fact that every subscriber enjoys the same benefit regardless of the amount contributed and their socioeconomic status. Risk equalization, on the other hand suggests that the cost of illness is shared equally among all those who subscribe to the scheme.

The Act that established the NHIS in 2003 (Act 650) has been reviewed and has been replaced by Act 852 of 2013. The scheme has one hundred and fifty (150) district offices across the country and its being governed by the National Health Insurance Authority (NHIA) which is headquartered in Accra. The NHIS has become the way to go in achieving universal health coverage. It is therefore imperative that each stakeholder play their role in making the scheme sustainable.

Sustainability which is the ability of the NHIS to cater for its current responsibilities and also be in a position to cater for the future needs of its stakeholders has become a major focus over the past few years. Sustainability has become a major objective because the proportionate increase in the number of subscribers has resulted in more than proportionate increase in claims.

The NHIS in the past four years adopted a lot of communication strategies aimed at promoting the NHIS brand for all residents in Ghana. Despite these strategies, dissemination of information and education of majority of Ghanaians on the operations of the NHIS still remain a challenge (NHIA Strategic Plan). The NHIA acknowledges the fact that more effective communication strategies will have to be instituted to enhance

the organizations chances of becoming sustainable in the future. Furthermore, corporate marketing communications is getting increasing attention for some time now and this is shown by a number of special issues in this area in European Journal of Marketing (Wei-He, 2008). Since the success and failure of a company depends on its stakeholders, companies reach them with a well-planned corporate communications program. Stakeholders, which include consumers, communities, clients, and local authorities, have demands and concerns and organizations must understand and act upon them. It is fundamental for organizations to identify and understand who the stakeholders are, how they think, what motivates them and how they relate to each other in a bid to develop and harness a win-win partnership, thereby contributing to the achievement of the objectives of the company. That being said, it shows that the basic relationship between the company and the stakeholders could, if built on trust and responsibility, make a situation where participation is fortified to fuel changes intended to advance social sustainability

1.2 Problem Statement

Since the introduction of the NHIS in 2003, the number of subscribers has been growing year on year (Arhin, 2013). The increased number does not come without its accompanying problems. The scheme is engulfed in huge debts which threaten its sustainability. The scheme has consequently experienced persistent annual deficits since 2009. Currently claims payment is in arrears of an average of 5 months across the country. This has forced a number of facilities to withdraw their services from the NHIS (Arthur, 2015). The escalating cost and debt of the scheme can be attributed primarily to attitudes of subscribers of the scheme, managers and health providers. Attitudes which threaten the sustainability of the NHIS include abuse on the part of subscribers, fraud both on the part of management and providers as well as over prescription on the part of providers.

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Another contributing factor to escalating cost has to do with little or no marketing activity on the part of managers of scheme. Communication between the managers of the scheme and its stakeholders, especially the subscribers and providers are virtually not in existence. A greater portion of the subscribers do not know their rights and responsibilities and the same can be said of the health providers.

This lack of subscriber education is a contributing factor to the huge debts the scheme finds itself in. Subscribers visit multiple facilities in a day, they are charged for services which are already covered under the scheme and they become stranded since there are no clear methods to seek redress. These practices weigh down the confidence of subscribers in the scheme and it is a recipe for the collapse of the scheme.

The lack or inadequate marketing communication activities has culminated in subscribers resorting to provider shopping. This is because the subscribers are oblivious of the threat provider shopping poses to the sustainability of the NHIS – after all, the clients would say the government will pay. At the facility level, subscribers are asked to purchase medicines from other manufacturers since the medicines provided by the NHIS are 'inferior'. Comments like this puts the scheme in bad light and make people unwilling to become members. There is therefore the need to create public ownership of the NHIS by educating the subscribers and providers through marketing communication activities as a means of averting the eminent collapse of the scheme.

1.3 Research Objectives

1. To evaluate the current marketing communication activities of the National Health Insurance Scheme (NHIS) in the Ashanti region.

2. To assess stakeholder engagements in the sustainability of the scheme in the Ashanti Region

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3. To ascertain the role of marketing communications in achieving sustainability of the scheme.

1.4 Research Questions

1. What marketing communication activities are being used to ensure sustainability?

2. How involved are your stakeholder in your decision making?

3. What roles does marketing communications play in the sustainability of the scheme?

4. What appropriate marketing communication strategies can ensure sustainability?

1.5 Scope of the Research

The scope of the study comprised the Sekyere East District office of the (NHIS) in Ashanti region of Ghana. The respondents constituted subscribers of the NHIS as well as management and staff of the NHIS.

1.6 Justification

The research seeks to investigate the role marketing communications can play in making the NHIS sustainable. The findings and the recommendations are expected to help in improving the performance of the scheme in the Ashanti region and the nation in general. Again, it is expected that this study will be of great importance to the general public, the university community and governmental agencies. This is because the study will be a source of reference to other researcher's further research works as well as a reference point for authors.

1.7 Overview of the Research methodology

The researcher began by reviewing all the secondary data available. The secondary data comprised of previous literature on marketing communications and

sustainability. A detailed questionnaire was designed as part of the data collection methods. Interviewers and field staff were given a detailed understanding of the questionnaire and were sent to the field to administer the questionnaire on the subscribers of the scheme.

1.8 Organization of the Study

The First Chapter of this study is made up of nine (9) interrelated sub-topics. This comprise of the background to the study; the statement of the problem, research objectives, research questions, scope of the study, justification, methodology, organization and limitations. The Second Chapter subsequent chapters will cover the review of literature on the subject. The Third Chapter details the methods for collecting data for the research. The Fourth Chapter will cover the presentation and analysis of data of the data. The Final Chapter (Chapter Five) of the study will cover the summary, conclusion and recommendations.

1.9 Limitations

The work was affected by the reluctance on the part of managers of the scheme and some subscribers to divulge certain information. The participants were assured that all the information provided were purely for academic purposes and that there was no fear in responding to the questionnaire. The inability of the main beneficiaries (the subscribers) to respond adequately to the questionnaire and/or grant interview to the researchers due to illiteracy was also a major factor that limited the work. The field agents were trained to explain every question to the respondent in a language they were familiar with and also record appropriately. Lack of financial resources was also another factor that affected the work.

CHAPTER TWO

LITERATURE REVIEW

2.1 Marketing Communication

One of the tools used in marketing which forms part of the marketing mix is marketing communication. The marketing mix comprises of four components which are widely known as the 4Ps (price, product, place, and promotion). As marketing grew bigger, a fifth P was added – People. Other two Ps were also added mainly for the service industry. These are Processes and Physical Evidence (CIM, 2009). This brings the contemporary marketing mix to 7Ps. Cornelissen (2009) propounded a solid definition of marketing communications. According to the author, marketing communications comprise of tools such as advertising, direct marketing, sales promotion, personal selling, and marketing public relations used by organizations to communicate with its current customers and prospective ones. Ouwersloot and Duncan (2008), also defined marketing communications as the collective term for all the various forms of planned messages used to build a brands – advertising, public relations, sales promotion, personal selling, direct marketing, packaging, events and sponsorship, customer service and product placement.

2.2 Marketing Communication Tools

Marketing communications tools refer to the individual variables used in communication between an organization and its stakeholders. It is typically divided into separate communication tools that are used for different purposes. The use of a particular tool highly depends on how the audience can be reached and how the marketer wants to communicate with its target groups – or more likely, how the target audience wants to be communicated to.

The choice of a particular marketing communication tool is also dependent on market and situation, and marketers need to constantly adjust the tools to fit the prevailing situation. The type of market or product the firm finds itself in be it consumer or industrial markets has a profound impact on the choice of tool to use in order to effectively reach the intended objective (Schmitz, 2012).

There are hosts of marketing communication tools but the most common categorization of the tools is to divide marketing communication tools into personal and non-personal depending on their nature. These are further divided to include advertising, sales promotion, direct marketing, public relations, and guerrilla marketing (Boone et al, 2012). In addition to the above categorization, there are others such as direct marketing, exhibitions, and sponsorships. Technology has also introduced another vibrant form of marketing communication known as e-communication. Furthermore, there are other tools such as after sales services and word of mouth (WOM), although they are not commonly used as marketing communication tools.

Figure 2.1 sums up the various types of marketing communication tools.

Figure 2.1 - Marketing Communication Tools

Source: www.writepass.com

The above marketing communication tools are explained below in more detail.

2.2.1 Advertising

Advertising refers to "any paid-for type of marketing communication that is non-personal aimed at a specific audience through the use of the mass media" (CIM, 2009). Companies who use advertising to promote their products or services and ideas pay for air time, space etc in a media such as radio, tv; billboards etc for their ideas to be transmitted to the targeted audience. The ideas are presented in a way that the audience would understand at the right place and the best moment. Advertising is seen as a good way to inform target groups about the organization's product, service, company, or any other marketing related matter. Besides informational aspect, advertising can aim for creating or strengthening desired conceptions. Besides the traditional media enumerated above, in recent times the internet has become a major media for advertising and this type of media will be discussed within e-communication. (De Pelsmacker et al. 2007).

Advertising has widely been used in the consumer market because of its cost effectiveness. The relative cost of reaching one person is lower than the other forms of communication. Depending on the objective of the marketer, advertisements can be repeated for a very long time. It is also used as an appropriate tool for building an image of a product or service that can stand the test of time. These notwithstanding, it has to be seen that the production and placement of advertising can be a very expensive venture and it is a one-way process of communication where feedback from the target cannot be directly assessed (Yeshin, 1998).

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2.2.2 Sales Promotion

Sales promotions are essentially 'action communications' aimed at generating additional sales, from both current customers purchasing more of the products and by (momentarily) attracting new customers, on the basis of providing a temporary incentive or deal (De Pelsmecker et al, 2013). Sales promotion therefore incorporates a number of tactical marketing actions which are part of the strategic marketing policy, to project the value of a product or service as a means of achieving the set sales and marketing objective.

According to Lancaster et al (2011) sales promotion offers buyers a supplementary attraction as an incentive to engender an instant sale. The category of sales promotional tools includes some of the best known communications used in marketing such as coupons, self-liquidating offers, sample, bargain packages and giveaways (Lancaster et al, 2011).

Marketers attempts to enhance the life cycle of a product through sales promotion. Sales promotion is also used to achieve other objectives such as, improvement in market share, or increase loyalty of customers or distributors. Sales could be increased from existing customers, who buy more or who buy extra products or services, or alternatively from new customers, who are persuaded to buy with sales promotion (De Pelsmacker et al., 2007).

Consumer promotions include coupons, contests, games, rebates, premiums, samples, and point-of-purchase materials. Distributor or reseller promotions include special price deals, rebates, volume buying, merchandising allowances, and contests (Capon et al, 2009). Sales promotional campaign also has the potential of increasing loyalty of customers or members in distribution channel. Sales promotion dominates in the consumer market because of its potential to generate lots of interest and excitement,

its timing is mostly precise especially if the objective is to smoothen seasonal dips and an effective way of delivering messages to potential customers when other promotional elements are inaccessible. But it is affected by the short-term nature and some market segments perceive the product as inferior hence the massive use of offers. Customers may also get used to the campaign and the absence of the campaign may cause a drop in the sales of the product (De Pelsmacker et al., 2007)

2.2.3 Public Relations and Publicity

The Chartered Institute of Public Relations (UK) defines public relations (PR) as "a planned and sustained effort to establish and maintain goodwill and mutual understanding between an organization and its publics" CIPR-UK. Belch and Belch (2009) also referred to publicity as non-personal form of communication regarding an organization itself, its products, service, or idea which are not directly paid for or run under identified sponsorship.

The goal of public relations' is basically to evoke goodwill between the company and its publics such as the community and environment, where company is operating. It aspires to create and maintain a good relationship, responsiveness, and mutual understanding with different parties. PR's concern is to promote the image of a company, its products and services (Lancaster et al, 2011). The authors continued that news items that are generated through this means tend to be more 'believable' than 'paid for' advertising, so from the company's perspective it can be very beneficial.

A number of techniques are used to achieve the set objectives both internally and externally as shown in table 2.1 below:

Table 2.1: Public Relations Tools

☐ Audio news release (ANR) ☐ Camera-ready features ☐ Community notice ☐ Public service announcement (PSA) ☐ Radio program or feature	☐ Billboard announcement ☐ Chatter sheets ☐ Feature Filler ☐ Free speech message ☐ Promo Publicity prop	☐ Bylined articles ☐ Community calendar announcement ☐ Guest editorial ☐ Letter to the editor ☐ News release ☐ Social media release (SMR)

Source: Claudine Wilson cited in mediamiser.com [accessed on 04-06-2015]

Public relation has the potential of having a greater impact on awareness at a lower cost than advertising. This is because the organization is only responsible for the cost of developing the message but does not cater for the air time or space. Lancaster et al., (2011) posits that unlike other promotional activities, PR does not necessarily involve the company in direct costs e.g. the company may issue a press release with a view to having its contents published free if the publisher feels it is sufficiently newsworthy or interesting to their readers (Lancaster et al, 2011).

With marketing related public relations, marketers strive to generate profitable results by creating good reputation and positive attitude among commercial interest groups. Useful means such as events, meetings, conferences, free samples for evaluation, newsletters, product placements, or sponsoring could be used to support sale, strengthen brand and support other marketing communication activities. It is vital for public relations practitioners and marketers to co-operate with the media. Public relations tend to be underused by marketers, but if well co-ordinated with other communications tools it can be very effective, more importantly if an organization needs to contest consumers' misconceptions concerning a product or service (Kotler et al, 2012).

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Lobbying is a method that is largely and effectively used in public relations. The main objective of lobbying is to affect big issues affecting the company. Lobbying comes in different forms such as informing, negotiating, and influencing toward persons or groups, whose decisions have profound effect on the organization. It is imperative for the marketer to be prepared at all times since the marketer sometimes lack control over what is communicated by the public which could also be in the form of negative publicity. Secondly, public relations' costs are relatively low, because there is no need to pay for media, where messages are published. A principle for co-operation with media is that marketer itself needs to be active, offer prepared publication material, and assist media representative in all possible ways (De Pelsmacker et al. 2007).

According to Garber and Dotson (2002), the importance of public relations lies on its potential to build customer relationship, when potential customer become aware of product and supplier, and starts to consider them as an alternative.

2.2.4 Personal Selling

Hollensen, (2010) defined personal selling as 'a two-way communication process designed to achieve immediate feedback and relatively less noise'. Belch and Belch (2009) stated that personal selling is a kind of one-on-one interaction in which a seller endeavours to assist and persuade future customers to buy the company's product or service or act on an idea. Personal selling involves direct contact between buyer and seller, either in person or by the use of some form of telecommunications such as telephone. The sales force is tasked to channel offerings of the company with the help of customers. A major task of the sales force is to turn potential buyers to real and loyal customers. Personal selling is a precise channel for persuading customers since the chosen

message is primarily designed for a specific targeted audience. Personal selling is an interpersonal method of marketing communication. Through the personal interaction, marketer attempts to inform and demonstrate the products for the customers in a bid to persuade, convince, and give reasons why the customer should adopt the proposal of the marketer. Personal selling does not necessarily mean making sales although that may become the ultimately goal. Personal selling performs tremendous role both before and, indeed, after a sale has been made. As a means of making sales, personal offering is about discovering, educating, convincing and now and again adjusting clients through the personal, two-way correspondence that is its strength. It means helping clients to crystalize their needs, customizing enticing messages to answer those needs, and afterward taking care of clients' reactions or concerns with a specific end goal creating mutually valued exchange. As a background to that, personal selling is also a significant component in guaranteeing clients' post-buy satisfaction, and in harnessing a profitable relationship which is built on trust and mutual understanding (Miller and Heinman, 1991 cited in Brassington and Pettitt 2005).

According to Kotler et al, (2012) the focus of personal selling in recent times has been on solving customers' and finding the ultimate way of solving customer problems. Besides the actual selling, the main goal of personal selling has been to build and maintain long-lasting customer relationships. Most companies want their salespeople to practice value selling. According to the authors, value selling is the act of displaying and delivering premium customer value and capturing a return on that value in a manner that both the customer and the organization would consider as fair (Kotler et al, 2012).

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Personal selling's strength is its direct impact on customer and immediate feedback. It takes place in effective interaction situations, where both marketer and customer are present, and so marketer has an opportunity to modify its communication depending on customer and situation. Secondly, marketers can have straight and honest feedback from customers, which is otherwise delayed, distorted, or missed within many other communication situations. Finally, it is easier to discuss complex issues especially business - to –business products, in person, and so possibility of misunderstandings and faults are reduced (Smith et al, 2011).

However, the cost per reaching each customer is relatively expensive compared to the other forms of communication as the sales force requires investment in recruitment and training (Smith et al. 2011). Control over salespersons is also minimal since management is mostly not present at the point of delivery of the sales presentation. The sales person after the presentation normally becomes the first point of contact for the customer and controlling the communication is always highly difficult. The organization also depends on the expertise of the salesperson since the salesperson acts and makes a number of decisions in which case the company cannot have the same control over than it has with other marketing communication tools (De Pelsmacker et al. 2013). Sales teams do not compete with advertising, sponsorship or PR, but on a costper-order basis personal selling may very well do better than other promotional tools.

2.2.5 Direct Marketing

The Direct Marketing Association (DMA) of the United States defined direct marketing as "an interactive system of marketing which uses one or more advertising media to effect a measurable response and/or transaction at any location" (DMA). The definition indicates that, customers are contacted one-on-one either through a medium or

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personally. For example, goods ordered are distributed to the customer at the appropriate place and the correct time.

The basic idea of direct marketing is to communicate individually with customer or potential customer. A major characteristic of direct marketing is its ability to create a bi-directional communication. The receiver usually has the opportunity to provide feedback which forms part of the bi-directional mode of communication. Hence, direct marketing is an instrument based on personality and two-way communication, which are essential factors for relationship development. (De Pelsmacker et al. 2013).

A significant factor in direct marketing is database. It makes it possible to collect, store, and analyze information, for a successful implementation of direct marketing. Thus, customer data could be transformed to customer knowledge and understanding, for a more personalized communication. A clear advantage of direct marketing is measurability. It is easier to measure the effectiveness of the communications for corrective measures to be taken in order to shape the communication to achieve the set objectives. Despite the distinct features of direct marketing, it is often used interchangeably with direct sale and some organizations treat it as a part of personal selling, when they send different kind of targeted messages for their customers. (De Pelsmacker et al. 2013)

However, Chatterjee (June 2014) stated that direct marketing is seen as intrusive to the privacy of the consumer since they will have to answer unsolicited calls. Also access to the medium used to undertake the activity might not be available to the consumers minimizing the coverage. The cost of reaching each consumer is also high and subject to the quality of the database.

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2.2.6 Electronic Communication (E-communication)

E-communication, although a communication tool on its own could be used to conduct other forms of communication tools like advertising, direct marketing, public relations, personal selling and sales promotion. Besides supporting the other traditional tools, e-communication is an ideal method of communication since it is mostly not affected by limitations of time and space. It also offers a cost effective, personal, interactive, and measurable method of communication. Almost every communication sent through this method could be stored and retrieved anytime it is needed for further analysis.

E-communication could be used efficiently and effectively throughout the lifetime of the product or service right from awareness creation to actual purchase, after-sale actions, and follow-ups. Thus, e-communication is very multifunctional, but also challenging tool when it comes to implementation. (De Pelsmacker et al. 2013.)

E-communication is a complex form of marketing communication and it is virtually impossible to completely be handled by the marketer. It is therefore important for the marketer to select the form that best suits their purpose. If well managed by the marketer, e-communications could open up greater opportunities which could reap significant benefits (De Pelsmacker et al. 2013.)

a) Internet marketing

The **Internet** is a global system of interconnected computer networks that use the standard Internet protocol suite to link several billion devices worldwide (Wikipedia.com). The tool uses computer network to operate. Once the computer is hooked to the World Wide Web, both consumers and marketing executives can surf and retrieve information at any place 24 hours a day. In short it is a global communication

network, which travels on telephone lines connected to a global satellite. The World Wide Web (www) the global name for all the global websites.

The Internet has become so attractive and efficient for consumers, and consequently a vehicle for word of mouth, because of its unique characteristics. The major feature for the internet is its high degree of interactivity, which are often nonexistent in many traditional marketing communication tools (Esch, Langner and Ullrich, 2009 cited in Sarin et al. 2014). Other important feature of the internet are its, easy 24hour access to the most updated information, its universal coverage, an unlimited amount and source of information on products, brands or even competitors, its facilitating role in the ordering, customization and payment for goods, and the medium's ability to target specific groups or individuals' (Sankatsing, 2007, cited in Sarin et al. 2014). To the consumer, internet marketing offers a convenient and hassle free shopping and all the other benefits enjoyed as a result of direct marketing.

In spite of the above, the information on the Internet does not offer personal touch. It sometimes intrudes the privacy of customers and the number of people who can afford the purchase of computers and the maintenance of the internet is very small.

Finally technological defects also affect the quality of information on the internet. E-communication is sometimes used interchangeably with internet. However, there are also other sectors – such as mobile marketing, internal networks, or interactive television. In addition, marketing communication in the internet could be divided into fields that are more specific. The heart of internet communication is company, product or brand websites, which could be seen as marketer's home in the internet. Besides websites marketer can utilize among others various ways of web advertising, search engine optimization, viral marketing, social medium, networks, online events, blogs, wikis,

podcasts, feeds, etc. All of these channels could be utilized both to offer and to gather information. (De Pelsmacker et al. 2013).

2.2.7 Sponsorship

Sponsorship is a situation where donors and/or companies offer support both in cash and kind with the aim of setting advertising space at an event or programme. Sponsorship happens when an organization finances or provides something in-kind as a contribution to an event or activity in return for a direct link to that event or activity. The sponsor gains two things:

(1) getting access to the event's audience and

(2) the image of being linked to the activity (Boone et al. 2012).

Sponsorship is usually implemented between a firm known as the sponsor and a person or an event which is usually referred to as sponsee. The parties sign a contract in which the sponsor typically commits to support the sponsee, usually financially, and the sponsee agrees for the sponsor to utilize space or airtime as part of the sponsor's marketing communication. (De Pelsmacker et al. 2007). Meanwhile, only a restricted amount of information can be communicated and more time and resources should be devoted to research for the right event, programme or individual to be sponsored.

Sponsorship plays a major role in marketing communications. The sponsoring of a particular event or person enables the sponsor to achieve more cost effective awareness with the target audience generated by the event, or by the publicity associated with the individual, than might otherwise be possible through conventional promotional tools like advertising (Lancaster et al. 2011). According to Smith et al. (2012) sponsorship permits access to certain types of audience that generally may be hard to reach. Other objectives include improved awareness; image projection; enhanced relationships with divers'

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publics; improved sales, building of database; etc. Although sponsorship can deliver extremely cost-effective benefits, it can be misunderstood as an excessive indulgence by employees if they are kept in the dark about it and if there are redundancies occurring at the same time (Smith et al. 2012).

2.2.8 Word of Mouth

Word-of-mouth advertising is not only cheap, but it is also very effective (Hollenson 2010). It is one of the most delicate issues as far as marketing communication is concerned. The opinions of peers highly affect the purchase decisions of consumers. Many consumers tend to rely more on peer-to-peer communications for a number of product information which shapes their purchase decisions. Cheema and Kaikati (2010 cited by Castronovo et al. 2012), abridged word of mouth communication as a fundamental element of the marketing process, as purchasers have a tendency to enormously depend on the exhortation of others when settling on buy choices, particularly when buys are financially or psychologically involving. Previous research shows that WOM is the most powerful tool that marketers have to shorten the consumer decision making process (Silverman, 2011). Most consumers engage in WOM when making complex purchasing decisions (Levy, 2012). The impact of WOM significantly exceeds the impact of traditional marketing (Bughin

et al., 2010).

2.2.9 Other Tools of Marketing Communications

1) **Branding** forms part of an organization's communication mix. Williams (05-062015) simply regards a brand as a firm's promise to its customers. According to the author, branding informs the customers of what should be expected from the firm's products

and services, and it also differentiates one competitor's product from the other (Williams 05-06-2015).

2) **Packaging** – package means a container, a case, a wrapper, etc. used for packaging the goods. Packaging on the other hand is concerned with designing and producing appropriate package for the product (Bose, 2012). Packaging plays an important role in the promotion of a product. Customers are often attracted to products with good packaging and aesthetics that are interesting. A product or service can be successful with the right combination of packaging, advertising and a price which is considered by customers as right (Ryan 2013).

3) **Internal Marketing** – Effective internal communications ensure that employees fully understand the company, its values and purposes, what is expected of them to achieve the company goals and how to fully engage with their own roles (Sylvester 2014).

4) **Corporate image** created, **merchandising** with respect to how products are arranged and **exhibitions** organized and participated all go a long way to communicate an idea, product and services to the target.

Each tool, as enumerated above has its strengths and weaknesses. The use of a single tool might not achieve the stated communication objective. There is therefore the need to combine a number of tools to enhance the organization's chances of achieving its stated objectives. If not well managed, the combination of the tools could create confusion in the minds of the target audience.

2.3 Integrated Marketing Communications (IMC)

Integrated marketing communication is "a concept under which a company carefully integrates and co-ordinates its many communications channels to deliver a clear,

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consistent and compelling message about the organization and its products" – Kotler and Armstrong, (2014).

Integrated marketing communication (IMC) seeks to ensure uniformity in the messages delivered by the various forms of promotion. Firms in their effort to transmit information to its various publics use two or more of the promotion mixes. Unfortunately, they end up rather confusing their audience. Sometimes, the message delivered by advertising is different from what a press release communicated and the result is confusion in the minds of the target.

IMC, thus, goes beyond communication mix and it affects all facets of the organization be it 4ps, 7ps or 12ps as shown in Figure 2.2 below:

Figure 2.2: Integrated Marketing Communication model

It could be inferred from figure 2.2 that IMC includes all aspects of the organization. In order to be successful, the internal marketing system should be well co-ordinated. Bigger firms sometimes appoint integrated marketing communications managers to take care of integrating the different forms of communication. But smaller firms normally empower the marketing department and even the chief executive to control IMC. Marketers need to ensure that all marketing mix elements – product, price, promotion (communication) and place – are working together with the individual tools. It must be borne in mind that each of the tools has their strength and weaknesses (Hollenson, 2010).

The following criticisms have been leveled against IMC:

1) It sometimes encourages bureaucracy, which sometimes inhibits creativity.

2) The cost of employing and maintaining personnel to take charge is very high.

3) Global brands restrict local adaptation

In spite of the above, IMC has the following potentials:

1) It has the potential to produce synergic and more effective communications.

2) It can deliver competitive advantage through clearer positioning.

3) Employees are motivated since they part take in the communication process.

4) Provide a benchmark for the development of communication and above all

5) Cuts coverage wider since at least one of the different promotional tools would reach the target audience.

2.4 The Concept of Sustainability

The United Nation's 1987 Brundtland Commission definition of sustainability is ''meeting the needs of the present without compromising the needs of future generations''. According to the OECD's definition, sustainability means "linking the economic, social and environmental objectives of societies in a balanced way" and "about the consequences of today's activities which meet the challenge of sustainable development and require that the process through which decisions are reached is informed by the full range of possible consequences, and is accountable to the public" (Farneti & Guthrie, 2009; Mohrman & Worley, 2010).

Sustainable Seattle (2009), defined sustainability as the long-term, cultural, economic and environmental health and vitality with emphasis on long term, together with the importance of linking our social, financial, and environmental well-being. The definition acknowledges the fact that to have a sustainable policy; three dimensions will have to be considered – cultural, economic and environmental.

A team known as the Baldrige Performance Excellence Program which was set up by the U.S. government also came out with an elaborate definition of sustainability. The team's definition of sustainability centred on a firm's ability to deal with the current needs and the agility to cater for future needs of its stakeholders. It requires considering both the external and internal factors and marshaling all resources to enable the organization achieve its current as well as future survival and stakeholder satisfaction. The resources include workforce capability and capacity, resource availability, technology, knowledge, core competencies, work systems, facilities, and equipment. Changes in the environment can have a profound effect on the sustainability of the firm.

2.4.1 The Dimensions of Corporate Sustainability

Soppe (2009), acknowledged the three dimensions as he attempts to briefly define the term 'sustainability' as contained in a report by Brundtland in 1987. The author postulates that sustainability involves two main commitments to **equity**. These are between present- and future generations and between the rich and poor of the world's population The goal of sustainability is to ensure "fair" distribution between current costs and future benefits. The author continues that sustainability is a concept that is **holistic** in nature and that is based on the idea that "the whole is greater than the sum of the parts". Finally, sustainability requires the **integration of stakeholders** into

existing management theories.

Figure 2.3: Dimensions of sustainability

Source: www.ridg.com

Figure 2.3 intends to provide an overview about concrete examples of how the first three dimensions can be described. In order to describe Corporate Sustainability (CS) in more detailed level, the description of the concept by the help of the different dimensions can foster the understanding of it. The three most commonly mentioned dimensions are the (1) social, (2) environmental and (3) economic dimension which are

all together also described as the **Triple Bottom Line** or the famous 'three P's' (People, Planet, Profit) (Archel, et al., 2008; Fauzi, et al., 2010).

However, beside those three, especially the consideration of all relevant stakeholders within each field of influence is of vital importance. The questions about which (4) stakeholders can and should be included in the planning and strategy application process is however a very controversially discussed and one that is difficult to be answered (Albareda et al., 2007). Often it is possible for a company to identify the most obvious and direct **stakeholders**, but the assessment of effects on indirect or distant stakeholders is anything but trivial. Furthermore, there is still an on-going debate about the (5) **voluntariness** of the concept. For advocates and believers in the necessity of sustainability, the concept has to be obligatory and opponent say that the voluntariness can only assure a proper application (Albareda et al., 2007, Archel et al., 2008). Lastly, the (6) **time** dimension plays an important role as well, since CS is meant to point out the importance of the consideration of future results of current actions to the currently rather short-term oriented business world, this dimension is of central importance (Lozano, 2012).

2.4.2 Corporate Sustainability

Business sustainability, also known as corporate sustainability, is the management and co-ordination of environmental, social and financial demands and concerns to ensure responsible, ethical and ongoing success (whatis.techtarget.com, 74-2015). Business sustainability requires proper management and co-ordination of resources to ensure that business thrives ethically as an ongoing success.

2.4.3 Factors Affecting Corporate Sustainability

Islam and Clarke (2005) demonstrate that sustainability is often associated with economics and aims at economic growth. Sharma and Ruud (2003) indicate that corporate social and environmental performance develops sustainability metrics. Social performance aims at development and expansion through multi-stakeholder and crosscultural collaborations between companies, governments, communities and nongovernmental organizations (NGOs). Environmental performance includes developing environmental strategies to describe the external and internal drivers behind the environmental practices adopted by the organization and how those environmental practices are assessed, and to monitor the connection between environmental practice and profitability.

Moreover, the purpose of corporate sustainability is to improve the economic, environmental and social performance of companies (Bos-Brouwers, 2010), and these three aspects all act as indicators in the assessment of sustainability. Therefore each indicator can assess the direction of development, in line with a sustainable development path (Garnåsjordet, et al., 2012). Sustainability is associated with emotional demands, through social and environmental requirements, as well as with rational demands, from the economic viewpoint of the business (Gupta, 2013)

2.4.4 Drivers for- and benefits of Corporate Sustainability

Campbell (2007) analyzed during his institutional analysis research in sociology as well as in political science seven factors that have an influence on the likelihood of a more responsible and sustainable behaviour of companies. The seven drivers were:

(1)   Financial conditions of the respective company as well as the situation of the global economy,

(2)   rather too much or too little competition,

(3)   regulations enforced by governments,

(4)   the existence of effective self-regulation by governments,

(5)   pressure by the civil society in form of NGOs, movements or the press,

(6)   influential publications or spread thought-concepts that reach corporate managers and lastly,

(7)   participation of companies in associations that encourage a more responsible behaviour.

However, most of those factors can only be influential on the corporate agenda, when the business leaders are also intrinsically convinced of the benefits of CS.

Table 2.2: Success Factors of Sustainability

Market Based View	Resource Based View	Relational View
☐ Market entry barriers	☐ Financial resources	☐ Strategic alliances and networks
☐ High product quality	☐ Human resources and organizational culture	☐ Efficient supply chain management
☐ Cost leadership strategies	☐ Efficient processes	☐ Free-trade areas
☐ Low production costs and low labour costs	☐ Technologies and machines	☐ Good relations to policy makers and
☐ Brand value and reputation	☐ Research & Development	☐ stakeholder groups
☐ Good value for money	☐ Access to raw materials	☐ Customer relations
☐ Differentiation strategy	☐ Location	☐ Excellent customer service
☐ Niche market strategies	☐ Information, control systems, and effective risk management	

	Flexibility and fast response to market changes		

Source: Martinuzzi et al. (2010)

With regard to **success factors**, Martinuzzi et al. (2010) have investigated in their empirical analysis and literature research, three main categories of factors. First, the *market based factors,* and then the *resource based* ones and finally the *relational factors.* Table 2.2 provides a short overview about concrete identified characteristics about the chosen strategies that have helped companies to succeed with their CS.

2.4.5 Benefits of Corporate Sustainability

A number of authors have suggested numerous benefits an organization stands to gain in their effort to be sustainable. Table 2.3 summarizes some of the benefits suggested by some authors.

Table 2.3: Benefits of Corporate Sustainability

Author(s)	Benefits
Eccles, et al. 2011	Long-term orientation of company strategy
Azapagic, 2003 / Jenking 2006	Cost savings due to increased efficiency and cleaner production
Jenking, 2006	Positive effects for employee satisfaction and motivation
Jenking, 2006	Risk minimization and fostering of resilience
Ameer & Othman, 2011	Higher transparency, internally as well as externally
Jenking, 2006	Improved trust and understanding, internally, as well as externally
Bansal, 2005	Improved management systems due to the alignment of different goals
Daub & Ergenzinger, 2005	Creation of shareholder and stakeholder value
Bansal, 2005	Continuous improvement gets part of corporate culture

| Azapagic, 2003/ Jenking, 2006 | Reputational gains and thus improved legitimacy and broader customer base |
| Lozano, 2012 | Symbiotic relations to other companies |

Source: Author's own Construct, 2015

2.4.6 Stakeholder Engagement and Sustainability

Stakeholder is a person or a group of persons that has a stake in an enterprise or project (www.investopedia.com). In addition, investopedia continues that the basic stakeholders in an organization are its financiers, employees, customers and suppliers. This notwithstanding contemporary theory has extended the domain of stakeholders and embraced others such as the community, government and trade associations.

Stakeholder engagement is principal to business achievement. Organizations ought to include stakeholders and comprehend their worries, and include them in activities as well as decision-making processes (Partridge et al, 2005). Companies constantly recognize that sustainability demands persistent engagement of key stakeholders. Companies focus on partnerships to achieve a particular sustainability goals, e.g. reduced energy use, environmental restoration and community-engagement (Marshall and Harry, 2005). Positive stakeholder dialog can fabricate formidable working relationships and trust; and answers for complex matters could be gained if the stakeholders are involved in the making of the decision (PWC 2006). Engaging the stakeholders has the potential of guiding how solving social, economic and environmental problems should be included into the main strategies and business framework (IFC 2007). Regular stakeholder engagements enable the organization to adjust financial, social, and environmental policies with the needs of general society (CERES 2010 cited in Selvanathan 2012). However, companies need to strategize when dealing with the stakeholder audience owing to the fact that each stakeholder has their special interest (KPMG 2005).

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Be that as it may, despite the fact that organizations collaborate with stakeholders ordinary, they as a rule don't comprehend them or empower their investment in molding the future of the organization (Katsoulakos & Katsoulacos 2007). Consequently organizations are figuring out how to shape and oversee stakeholder and cross-area connections to encourage their quest for sustainability (Marshall & Harry 2005). Stakeholder engagement is more than a protective reaction to feedback or fast approaching clashes - in some organizations it is incorporated into systematic risk management (Partridge et al., 2005). Sustainability reporting gives a method for communication and engagement between a company and its stakeholders (KPMG & G100 2008).

2.5 The Concept of Health Insurance

Kasule (2012) described health insurance as basically a financing mechanism for health care to make sure that health care is available all the time but without the catastrophic out of pocket payments that would bankrupt an individual with severe illness. Health insurance enables access in general, and by assuring easy access to the system increases the use of specific services especially preventive ones. Its essence is pooling risk and pooling resources. Individuals participating in the insurance scheme draw upon the resources each according to need. However those citizens who contribute to health insurance costs but do not need the services are subsidizing fellow citizens.

Social health insurance is a financing plan where monies are pooled into a common fund and utilized for paying for healthcare expenses of individuals. Commitments are generally gathered from specialists, independently employed people, organizations and at times the government, especially where a universal coverage model is adopted (Kamini et al, 2014).

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2.6 Insurance Sustainability

After Brundtland in 1987, intergovernmental organization became actively concerned in the sustainability in the insurance sector and this active concern brought to life distinct definition of sustainable insurance. For some years, the United Nations Environment Programme's Finance Initiative (UNEPFI) has been trying to determine the feasibility of constituting sustainability principles for the global insurance industry that has the potential of catalyzing and stimulating transformational change. Principles that would fit the needs and aspirations of the insurance industry and the customers and society it serves.

At the Rio+20 Summit in June 2012, more than two decades after Brundtland report, a first formal definition of **sustainable insurance** was presented:

> *"Sustainable insurance is a strategic approach where all activities in the insurance value chain, including interactions with stakeholders, are done in a responsible and forward-looking way by identifying, assessing, managing and monitoring risks and opportunities associated with environmental, social and governance issues. Sustainable insurance aims to reduce risk, develop innovative solutions, improve business performance and contribute to environmental, social and economic sustainability"* (www.unepfi.org).

2.7 Role of Marketing Communication in Sustainability

Marketing communication, according to Baines and co. has two principal aims. First is to develop brand values by using advertising to set up feelings, to create visions and to improve beliefs. The second is to make customers behave in particular ways. Target audience is made to behave in a beneficial way in order to make them buy the product and use the service (Baines et al. 2008).

Kotler and Keller (2012) provided the following general roles performed by marketing communications. According to the authors marketing communications:

Represent the "voice" of the brand: Marketing communications activities are used to inform the target of the availability of the brand and how the brand could solve their problems. Are the primary vehicles used to establish a dialogue and build relationships with consumers: Marketing communications activities such as personal selling allows the organization to enter into dialogue with the masses by presenting the brand of the business and also receiving feedback from the customers. This helps the organization to shape its communications offering and generate the needed change expected.

Tell or show consumers how and why a product is used, by what kind of person, and where and when: Marketing communications performs a profound role in this direction. This is particularly important in technical products such as medicines. It is important to clearly spell out its usage including when to use them. This can be done through such activities such as packaging and advertising.

Inform consumers about who makes the product and what the company and brand represent: Goodwill can be created through marketing communications activities. Through such activities such as public relations, customers get to learn what the organization represents be it quality, affordability, etc. This can also be known as **positioning**. Communication can give consumers an incentive or reward for trial or usage: Marketing communication activities such as sales promotion provides the consumer with the need to trial the product/service within a particular frame of time. This contributes immensely to the adoption process as consumers get the chance to actually experience the product before ultimate purchase.

Communication also allow companies to link their brands to other people, places, events, brands, experiences, feelings, and things: Marketers are able to associate their companies to people, place, events, etc through such activities as sponsorship. If done tactfully, it has the potential to improve the corporate image of the company (Kotler and Keller 2012). For Belz and Peattie (2009 cited in Reutlinger 2012) sustainable marketing communication deals with communicating solutions that products or service offers to the target audience and communicating to the entire stakeholders about the company. The authors believe that there are enormous objectives of sustainable marketing communication and are as follows:

Raising the mass market's awareness of sustainable products. Coverage of sustainability in the media, such as reports about climate change or endangered species, additionally helps to create awareness. Informing about the product or company. In order to avoid information overload, communication should be clear and concise and instead help to compare products. Communication also reminds consumer either about the product itself, sustainable use or post-use behaviour, such as recycling or take back possibilities. Persuading the consumers to buy the products or services is also a role performed by communication. This can urge the audience to try a new product or change the brand they are used to. Rewarding customers for buying a product, engaging with the company or other behaviours which motivates and helps to build customer loyalty (Belz and Peattie 2009; Martin and Schouten 2012; Emery 2012)

2.8 Role of Communication in the Sustainability of Health Insurance

Organizations need to find the right mix of the promotional tools in order to achieve one or more of the objectives stated above. All the traditional marketing methods are available to marketers. Many consumers are also tired with advertisements that

contain vague claims of sustainability (Belz and Peattie 2009 cited in Reutlinger 2012). Perhaps what is even more important beyond the promotion mix is what is contained in the communication and how firms go about delivering the message – in other words, why should the consumer be interested in the product. Table 2.4 sums up six appeals as identified by Iyer and Banerjee (1993 cited in Reutlinger 2012) of how green products are communicated in print advertisements.

Table 2.4: Six Communication Appeals

Zeitgeist appeals	- Portraying sustainability as a trend of the times
Emotional appeals	- Tending to make consumer feel fear or guilt but also empowered
Financial appeals	- Emphasizing the savings consumers can make - Sales discounts - Donations to good causes
Euphoria appeals	- Highlighting the well-being for consumers: health benefits or natural ingredients of a product
Management appeals	- Company is working towards sustainable development, not contributing to social and environmental problems

Source: Iyer and Banerjee (1993 cited in Reutlinger 2012)

Consumers can feel guilt and fear when they are confronted with dangers of climate change and the depletion of biodiversity threat of climate change or loss of biodiversity (Belz & Peattie 2009, Emery 2012). Consumers are more likely to receive information for change well when the communication appeals to their personal interest or centres on their personal benefit. In as much as consumers do care about environmental

and social issues, they as well want to know what they stand to gain if they used a sustainable product. Ottman et al., (2006) suggests that communication should be based on the consumer's personal interest and gains through efficiency and cost-savings, health and safety, performance, symbolism and status, or convenience. Performance is a very typical communication tool for products and something many consumers do not associate with sustainable products. Nevertheless, high performance products can be sustainable without the consumer being aware of it. Symbolism and status is often driven by celebrity endorsement or simply when celebrities are seen with sustainable products, which then becomes fashionable. For the marketers, it is important to know their customers in order to be able to provide them with relevant information (Ottman et al., 2006).

However, the most important factor for sustainable marketing communication to be successful is credibility (Emery 2012). Although many claims of companies are true, consumers are skeptical and do not take their word for it. Most commonly used to display credibility are labels by third-parties. A third party endorsement if combined with company effort enhances the credibility of communication (Emery 2012). Furthermore, a company needs to follow through with its commitments, provide stakeholders with information not only about products but the production process and the company itself, as well as being consistent in one's actions (Belz & Peattie 2009 cited in Reutlinger 2012; Ottman 2011).

Rasmuson (1990) cited in Waisbord et al., (2010) proposed a number of parameters in what communication can do to help sustain Expanded Programme on Immunization (EPI). The author stipulated that sustaining such programmes and by extension health insurance depends on consumer and service issues.

2.8.1 Consumer Issues

Ensuring consumer patronage is of prime importance to the sustainability of NHIS. Improving quality of products has been used by commercial marketers as one of the variables for achieving long term patronage of the good, service or idea. This is often reinforced by the various forms of promotion which seeks to remind the target of the qualities of the product. Given special attention to the marketing mix has played a pivotal role in ensuring prolonged patronage. In cases of health programmes like the NHIS, "repositioning" the service by stressing on the benefits or countering myths are some of the strategies that can be used to sustain the health insurance scheme.

The author proposed among others the identification of satisfying consequences or benefits which would be gained by patronizing the service and delivering those benefits in a culturally sensitive manner as some of the strategies to build and sustain behaviors. This is because consumers will always patronize products and services they find rewarding.

2.8.2 Service Issues

Service quality is of paramount importance to the sustenance of the health insurance. The absence of service quality is a major cause of dropout rates hence low renewal rates. Rasmuson (1990) identified the following as the major causes threatening sustainability from the service or the supply perspective:

- Poor or nonexistent communication by health facility staff,
- Exclusion of staff in communication training design ▢ Lack of extending in-service training to field staff and
- Lack of maintenance of policy maker support.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section deals with the methods used to obtain information for the study. These include research design, population, sample, sampling technique(s), instruments procedure for data collection, validity and reliability and data analysis.

3.2 The Research Design

The research is a descriptive research through which views and opinions were sampled from management and staff of the scheme in the district as well as clients. Descriptive study starts with the revision of secondary data, such as published work that discusses similar issues. The object of descriptive research is 'to portray an accurate profile of persons, events or situations' (Robson 2002 cited in Saunders et al, 2009). For example, this type of research can describe social systems and relationships between events, providing background information as well as stimulating explanations (Adams et al, 2007).

3.3 Research Population

The research population for the study was all active subscribers of the scheme in the district. Based on data provided by the scheme, (Appendix III) the active subscribers were a total of thirty-seven thousand four hundred and eighty-eight (37, 488). A total of nineteen (19) District Management and staff of the District Office was also included in the study. This brings the total population to 37,507. This population was the targeted

group   of   people of   interest   for   the   study. According

to   Mohammed (www.academia.edu) a research population is usually a large

gathering of individuals or objects that represent the focus of a scientific study.

3.4 Research Sample and Sampling Technique

The sample for the research and the sampling techniques used are discussed below:

3.4.1 Research Sample

A total of three hundred and eighty (380) subscribers were dispensed with

questionnaires in the district. All the 19 District Management team was also issued with

questionnaires. This brings the total number of respondents to three hundred and

ninetynine (399). This number formed the sample for the study. Table 3.1 summarizes

the sample.

Table 3.1: Research Sample

Category of Respondents	Sample size
District Management	19
Subscribers	380
Total	**399**

Source: Authors field work, 2015

3.4.2   Research Sampling Technique

Purposive and simple random sampling techniques were used for selecting the

participants for the study. The District Management was purposively sampled because

they were in key positions in the organization. As administrators of the scheme in the

district, they had information about the scheme and how it was run. Oliver (2006) states

that purposive sampling is a form of non-probability sampling in which decisions

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concerning the objects to be included in the sample are made by the researcher, based on a categorization of criteria which may include the use of specialist knowledge of the research issue, or ability and readiness to take part in the research.

However, simple random sampling method which gives the elements equal chance of being selected was used to select the subscribers. Malhotra et al., (2007) indicates that by using simple random sampling, each element in the population has a known and equal probability of selection. It was therefore used here because the researcher wanted the sample method to be free from preconception and unfairness.

3.4.3   Justification of Sample Size

The selection of the sample size for the subscribers was primarily informed by a calculation done on research-advisor.com. With a subscriber population of 37,488, it is appropriate to use a sample size of 380 with 95% confidence level and 5% margin of error (research-advisors.com, 5th May, 2015).

Sample size is calculated using the formula:

$$n = \frac{z^2 P e(1-P)}{}$$

where Z = value from standard normal distribution corresponding to desired confidence level (Z=1.96 for 95% CI) P is expected true proportion e is desired precision (half desired CI width).

Since the management and staff were purposively selected, the entire staff strength of the district office (19) was included in the survey. The combination of the

subscribers and the management brought the total to 399. Appendix 4 shows the sample size of the subscribers

3.5 Methods for the Collection of Data

The instrument employed to collect data was questionnaire. According to Ary et al., (2002), interview and questionnaire are the two fundamental ways of gathering data for research.

3.5.1 Questionnaire

As already stated, questionnaire was used for the study. As the researcher desires to collect factual information on the role of marketing communications in the sustainability of National Health Insurance Scheme in Ghana, a likert type questionnaire was developed to collect data for the research questions stated. Close-ended questions as indicated by Penwarden (2013) are decisive in nature as they are intended to make information that is effectively quantifiable. The researcher proceeded with close-ended questions as it permits researchers to sort respondents into groups in light of the alternatives they have selected.

The items in the questionnaire were based on the three (3) research questions raised to guide the study. Research question one sought to assess the marketing communication activities being used to ensure sustainability. The second question sought to determine how involved stakeholder were in the decision making of the scheme. The third question dealt with the roles marketing communications plays in the sustainability of the scheme. Questionnaires can be a viable method for measuring the behaviour, attitudes, preferences, opinions and intentions of generally expansive quantities of subjects more efficiently and rapidly than other methods (McLeod 2014).

3.6 Data Analysis

According to Creswell (2002), it is important in research to gain permission for access to the venue of where the research would take place as that is a sign of respect. A letter seeking permission to conduct the research at the scheme's office was sent by the researcher to Ashanti Regional Office of the National Health Insurance Authority (NHIA). The letter stipulated the rationale for the research and why the participants should co-operate. The participants were assured of the confidentiality of the data they provided.

3.6.1 Analysis of Data from Questionnaire

The data collected was analyzed using appropriate descriptive statistics which allowed the researcher to use numerical values to represent scores in the sample. According to Borg and Gall (1983) descriptive statistics does not only allows the researcher to use numbers but also provides the researcher with data that allow for inferences on the population and directions for answering the research questions. The returned questionnaires were scored and coded for analysis and answering of the research questions. An item-by-item analysis of data was conducted. The data was presented according to the responses and/or the views of the respondents. Numerical scores were assigned to them to indicate possible relationship in responses of the respondents and then frequency lists were drawn. The scores assigned to the responses were analyzed using frequency counts. These allowed the researcher to assess the data and interpret results for statistical analysis provided. A summary of conclusion and findings were provided, based on the findings and supported with literature. Also, tables were presented with descriptions and discussions of some major aspects that addressed the research questions raised.

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CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.1 Introduction

This chapter presented and analyzed the data collected from respondents based on the following specific research objectives:

1. To evaluate the current marketing communication activities of the National Health Insurance Scheme (NHIS) in the Ashanti region.

2. To assess stakeholder engagements in the sustainability of the scheme in the Ashanti Region

3. To ascertain the role of marketing communications in achieving sustainability of the scheme

The researcher distributed questionnaires to 19 staff of the Sekyere East Office of the National Health Insurance Authority and 380 questionnaires to subscribers of the scheme. 17 out of the 19 staff respondents completed and returned their questionnaires which yielded a response rate of 89%. On the other hand, 340 out of the 380 questionnaires sent to the subscribers were completed and returned to the researcher giving a response rate of over 89%.

4.2 Demographic Characteristics of Respondents

4.2.1 Gender

11 staff representing 64.7% of the respondents were males while 6 respondents representing 35.3% were females. The result indicates that the workforce was dominated by males as shown in the Figure 4.1 below:
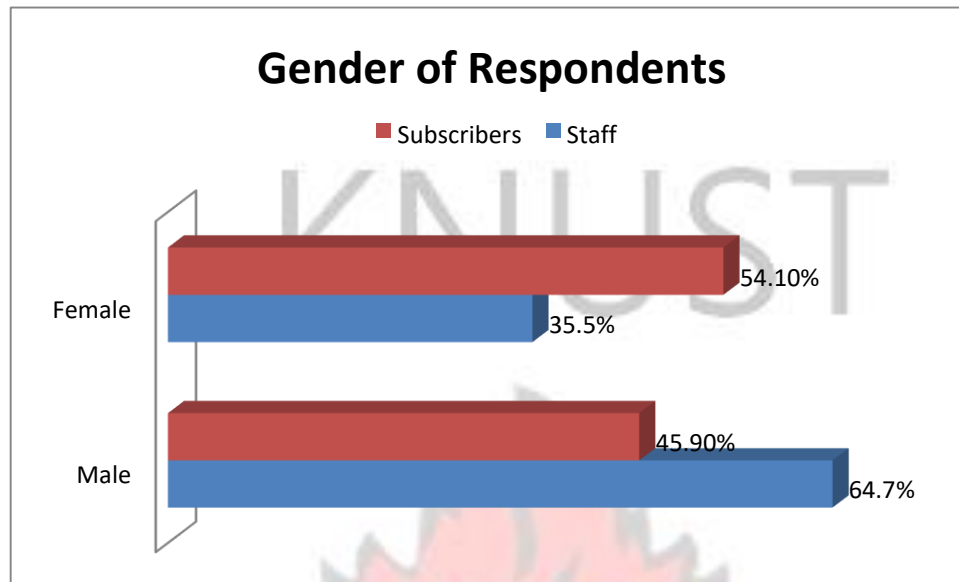
Figure 4.1: Gender of staff

Source: Authors Field Work (July, 2015)

For the subscribers, 156 out of the 430 subscribers were males which represent 45.9% while 184 of the respondents representing 54.1% were females. Female domination in this research confirms the figure issued by the scheme where females were more than the males. The percentages are shown in figure 4.1 above.

4.2.2 Age Group of Respondents

The researcher asked about the age group of the respondents. For staff, all the respondents representing 100% fell between the age group of 18-69 years. As shown in the Figure 4.2 below none of the respondent was above the age of 70 as this will affect their decisions in the ensuing questions. As shown in figure 4.2, 203 subscriber respondents out of the 340, representing 59.7% were aged between 18-69years while 137 representing 40.3% out of the 340 were more than 70 years.
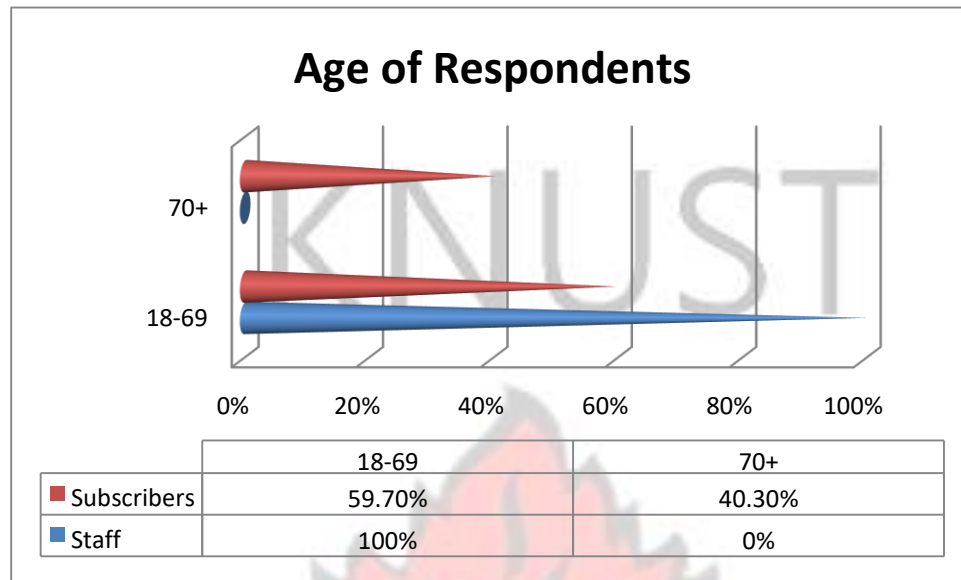
Figure 4.2: Age group of respondents

Source: Author's Field Work (July, 2015)

4.2.3 Marital Status of Respondents

The researcher inquired about the marital status of the respondents.

Table 4.1: Marital Status of respondents

Variables		Staff		Subscribers	
		Frequency	Percent	Frequency	Percent
Valid	Married	9	52.9	153	45.0
	Single	8	47.1	187	55.0
	Total	17	100.0	340	100.0

Source: Authors Field Work (July, 2015)

Table 4.1 shows the marital status of the 17 staff members who responded to the questionnaire. Out of the 17 staff, 52.9% were married and 47.1% were single. Table 4.1 also depicts the marital status of subscribers who responded to the questions of the researcher. 45% of the respondents were married while 55% were single. The results

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show that the staff was dominated by people who were married while the subscribers were slightly dominated by people who were single. These results will certainly have an influence on their subsequent answers.

4.2.4 Occupational Sector of Subscribers

Figure 4.3 shows the sector in which the subscribers who responded to the questionnaire were employed. 51.8% of the subscribers were in the formal sector, 33.8% were in the informal sector while 14.4% stated that they were unemployed. This somehow indicates that most of the respondents had had some form of educated which will have an impact on their answers.
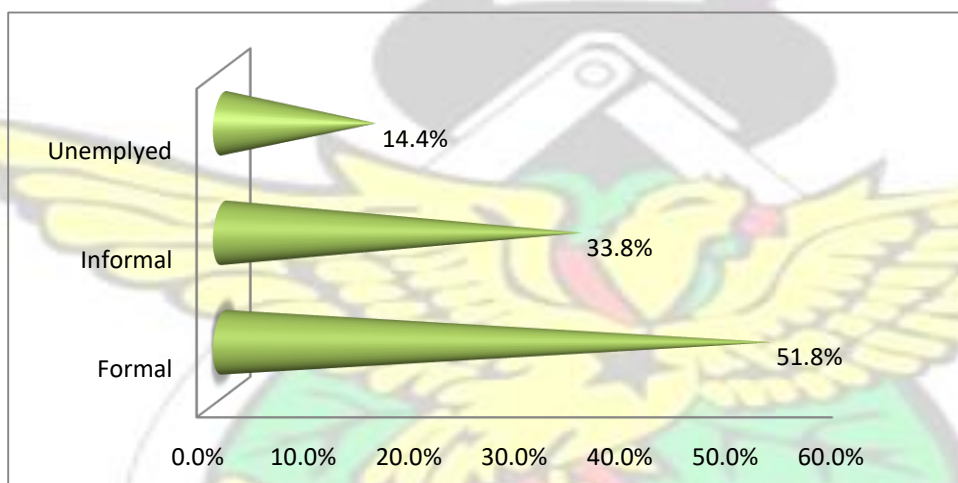
Figure 4.3: Sector of occupation of subscribers

Source: Authors Field Work (July, 2015)

4.2.5   Cross tabulation on the subscribers' sector of employment and how well they were informed on the benefits of the NHIS

A cross tabulation on the subscribers' sector of employment and how well they were informed on the benefits of the NHIS revealed all the subscribers working in the formal sector thought they were not being informed of the benefits of the NHIS. In contrast, subscribers in the informal sector thought the scheme was informing them on the benefits

by agreeing with the statement by the researcher. For the unemployed, 30 subscribers thought they were not well being informed while 19 stated that the scheme was informing them well. This shows that the scheme's communication activities primarily reach people in the informal sector to the neglect of the people in the formal sector and the unemployed. The result is shown in table 4.2 below.

Table 4.2: Sector of Occupation * Subscribers are well informed about the benefits of the NHIS

		Subscribers are well informed about the benefits of the NHIS				
		Strongly Disagree	Disagree	Agree	Strongly Agree	Total
Sector of Occupation	Formal	105	71	0	0	176
	Informal	0	0	91	24	115
	Unemployed	0	30	19	0	49
Total		105	101	110	24	340

4.3 Evaluation of current marketing communication activities

The researcher wanted to find out the particular marketing communications activities which were being used by the NHIS in its communication with its stakeholders.

4.3.1 The particular marketing communication tool being used by the NHIS

The researcher asked staff the particular marketing communication tool which was usually used in communicating with their stakeholders.

Table 4.3: Particular marketing communication tool usually used to communicate

		Staff		Subscribers	
		Frequency	Percent	Frequency	Percent
Valid	Advertisement	3	17.6	180	52.9
	Public Relations	8	47.1	106	31.2
	Sales Promotion	2	11.8	4	1.2
	Sponsorship	1	5.9	0	0
	Word of Mouth	3	17.6	50	14.7
	Total	17	100.0	340	100.0

Source: Authors Field Work (July, 2015)

As shown in table 4.3, 47% of the staff indicated that public relation was the communication tool which was usually used. This was followed by advertisement and word of mouth which both had 17.6% each. Sales promotion and sponsorship had 11.8% and 5.9% respectively. The staff's overwhelming use of public relations confirms the assertion of Lancaster et al, (2011) that news items that are generated through this means tend to be more 'believable' than 'paid for' advertising, so from the company's perspective it can be very beneficial.

The subscriber on the other hand indicated that the NHIS used advertisement more than the other tools as stated by 52.9% of the respondents. This was followed by public relations with 32.2%, word of mouth with 14.7% and sales promotion with 1.2% as shown in table 4.3.

4.3.2 Provision of incentives for registration and renewal

A question was asked by the researcher if the NHIS provides some form of incentives to encourage the subscribers to register and renew their membership. 100% of the staff responded that they provided some incentives. Table 4.4 shows the responds by the staff.

Table 4.4: Provision of incentives to subscribers and prospective subscribers to register and/or renew their membership

	Staff		Subscribers	
	Frequency	Percent	Frequency	Percent
Yes	17	100.0	152	44.7
No	0	0	188	55.3
Total	17	100.0	340	100.0

Source: Authors Field Work (July, 2015)

According to De Pelmacker et al (2007), sales could be increased from existing customers, who buy more or who buy extra products or services, or alternatively from new customers, who are persuaded to buy with sales promotion. However, the staff's position on incentives was not being noticed by the subscribers as 55.3% indicated that they had never been incentivized as shown in table 4.4.

From table 4.4, 44.7% of the subscribers however stated that they had ever been incentivized by the scheme to renew or register. The outcome of the research shows that although the staff were providing some incentives, most of the subscribers did not notice the incentives.

4.3.3 Form of Incentive

The researcher asked a follow-up question to on the previous question on the form of incentive if any. All the staff who responded to the question representing 100% answered that the NHIS used discounts to incentivize their subscribers as shown in Figure 4.4.
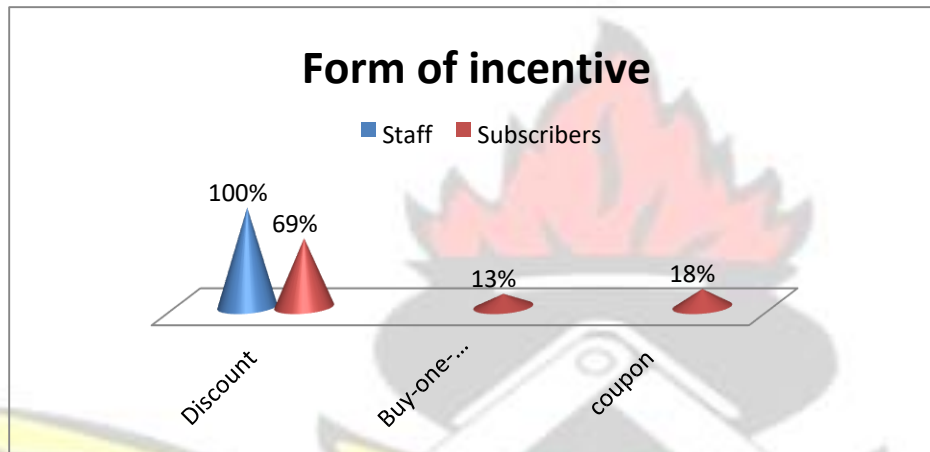
Figure 4.4: Form of incentive

Source: Authors Field Work (July, 2015)

Out of the 152 subscribers (44.7%) who stated that they had been incentivized, 105 respondents representing over 69% confirmed discount as the form of incentive. About 18% and over 13% out of the 44.7% subscribers responded that coupon and buyone-get-one-free respectively had been used to incentivize them. The subscribers' position is also depicted by figure 4.4

Lancaster et al (2011) states that sales promotional tools include some of the best known communications used in marketing such as coupons, self-liquidating offers, sample, bargain packages and giveaways (Lancaster et al, 2011). The use of sales promotional tools must be used in moderation since customers may get used to the campaign and the absence of the campaign may cause a drop in the sales of the product.

(De Pelsmacker et al. 2007)

4.3.5 Reliability of Marketing Communication Tool

The researcher asked about which marketing communication tool was considered more reliable. To staff, about 53% of the 17 respondents thought advertisement was more reliable while over 29% of the staff considered word of mouth as more reliable. About 12% of the staff was of the view that sales promotion was more reliable while about 6% indicated that public relation was more reliable. This is shown in figure 4.5 below:
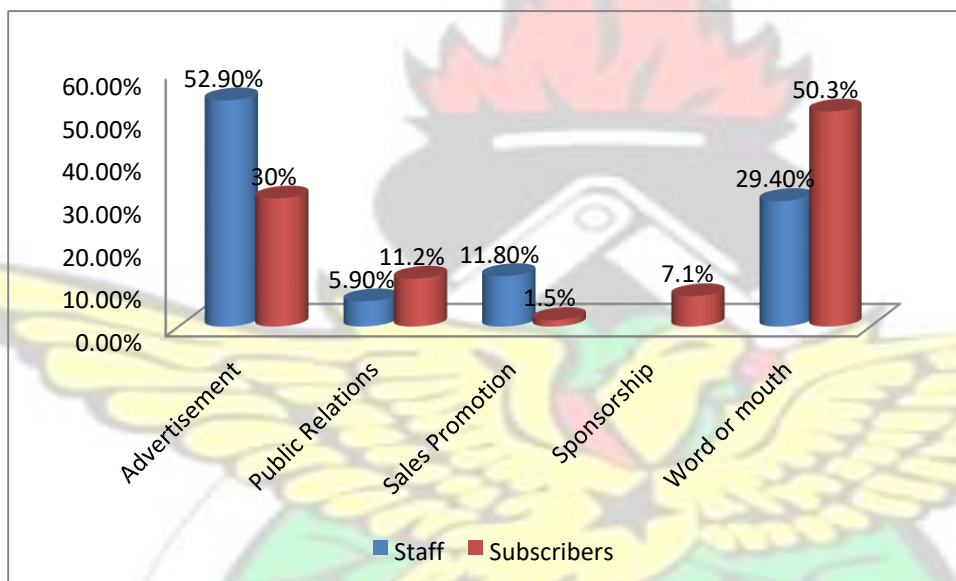
Figure 4.5: Most Reliable communication tool

Source: Authors Field Work (July, 2015)

As De Pelsmacker et al, (2007) posits, beside the informational aspect, advertising can aim for creating or strengthening desired conceptions. However, Yeshin (1998) states that advertising only communicates the existence and availability of the product for the people to try and the product needs to perform for people to continue its usage.

As shown in figure 4.5, the researcher asked the subscribers the same question and 50.3% of the responded chose word of mouth as the most reliable tool. 30% selected advertisement as the most reliable as 11.2% were of the view that public a relation was more reliable. 24 out of the 340 representing 7.1% of the subscribers said sponsorship was more reliable while 5 out of the 340 respondents representing 1.5% indicated that sales promotion was more reliable. From the results, the subscribers position buttress the point made by Hollensen (2010) that many consumers tend to rely more on peer-to-peer communications for a number of product information which shapes their purchase decisions.

4.4 Stakeholder Engagement and Sustainability

4.4.1 Major Stakeholders
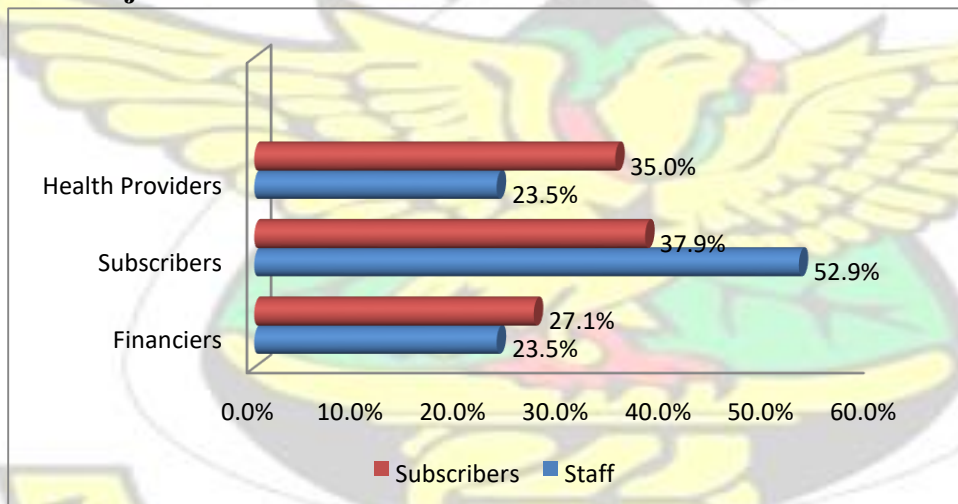
Figure 4.6: Major stakeholders of the NHIS

Source: Authors Field Work (July, 2015)

The researcher asked both staff and subscribers who the major stakeholder of the NHIS was. Both the staff and the subscribers identified the subscribers as the major stakeholders with 52.9% (Figure 4.6) and 37.9%. Other choices made by the staff were 23.5% each selecting health providers and the financiers as the major stakeholder when it comes to

sustainability. A section of the subscribers representing 35.0% also identified health providers as the major stakeholder while 27.1% selected the financiers.

4.4.2 Consideration of Preference of stakeholders in Policies and Programmes of the NHIS

A question was posed by the researcher as to whether the preference of the identified stakeholder in the previous question was considered as part of the policies and programmes of the NHIS. 94.1% of the staff answered yes to the question while 5.9% answered no. This is shown in table 4.5 below:

Table 4.5: Consideration of preference of the stakeholders as part of the design of programmes and policies of the NHIS

		Staff		Subscribers	
		Frequency	Percent	Frequency	Percent
Valid	Yes	16	94.1	124	36.5
	No	1	5.9	157	46.2
	Not Sure	0	0	59	17.4
	Total	17	100.0	340	100.0

Source: Authors Field Work (July, 2015)

For the subscribers, 46.2% said stakeholder's preference was not considered as part of the policies of the NHIS. 36.5% however stated that the preference was considered while 17.4% were not sure. This is shown in table 4.5.

The position of the majority of the subscribers depart from the statement made by Partridge et al, (2005) that organizations ought to include stakeholders and comprehend

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their worries, and include them in activities as well as decision-making processes. The position of the staff was however in tune with the statement by Partridge et al.

4.4.3 Frequency of Stakeholder Engagement

The researcher wanted to know how often the stakeholders were engaged to discuss matters of sustainability. 52.9% of the staff stated that the scheme was not engaging the stakeholders often and this was a departure from the assertion by CERES (2010) who posits that regular stakeholder engagements enable the organization to adjust financial, social, and environmental policies with the needs of general society. 29.4% on the other hand answered that they were engaging the stakeholders very often. 2 staff representing 11.8% indicated that they met the stakeholders often while 5.9% stated that they met the stakeholders somehow often. The result is presented in figure 4.7 below.
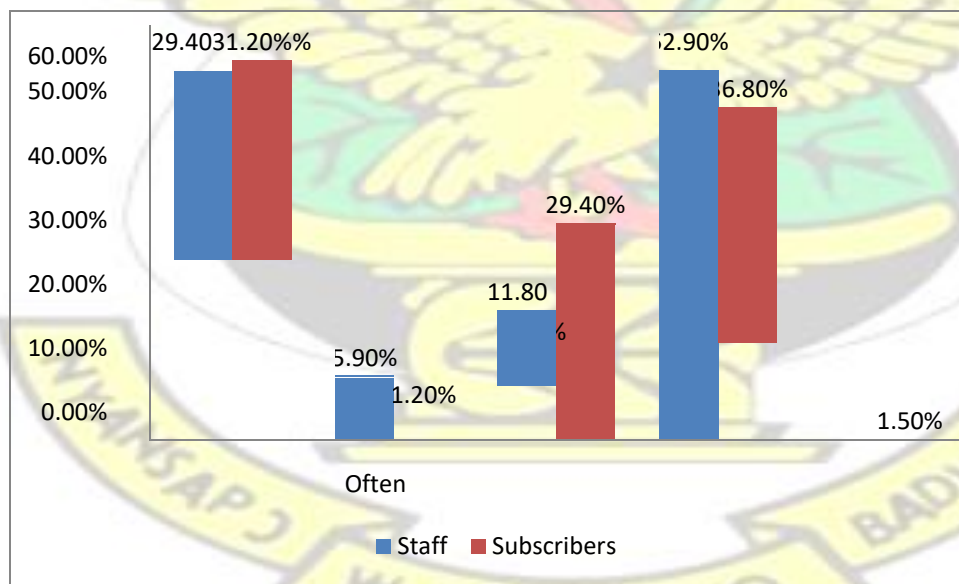
Figure 4.7: How often do you engage your stakeholders on matters of sustainability

Source: Authors Field Work (July, 2015)

Interestingly, the position of the subscribers somehow contradicted that of the staff when the same question was posed to them by the researcher. 125 of the 340 respondents which represent 36.8% indicated that they had not been meeting the scheme often, 31.2% indicated very often, 29.4% answered often, 1.2% indicated somehow often while 5 subscribers representing 1.5% said they had never engaged the scheme. The result is also presented in Figure 4.7.

4.5 Role of Marketing Communication in Sustainability

4.5.1 Role of Marketing Communication

The researcher inquired about what the staff believed was the role of marketing communications. 23.5% thought marketing communication represented a 'voice' of a brand. 41.2% answered that marketing communications was the establishment of dialogue and building of relationships while marketing communications was seen by 11.8% of the staff respondents as the provision of rewards for trials. 23.5% stated that marketing communication performed the role of all the options listed (all the above) in that particular question. The analysis above is shown in figure 4.8.
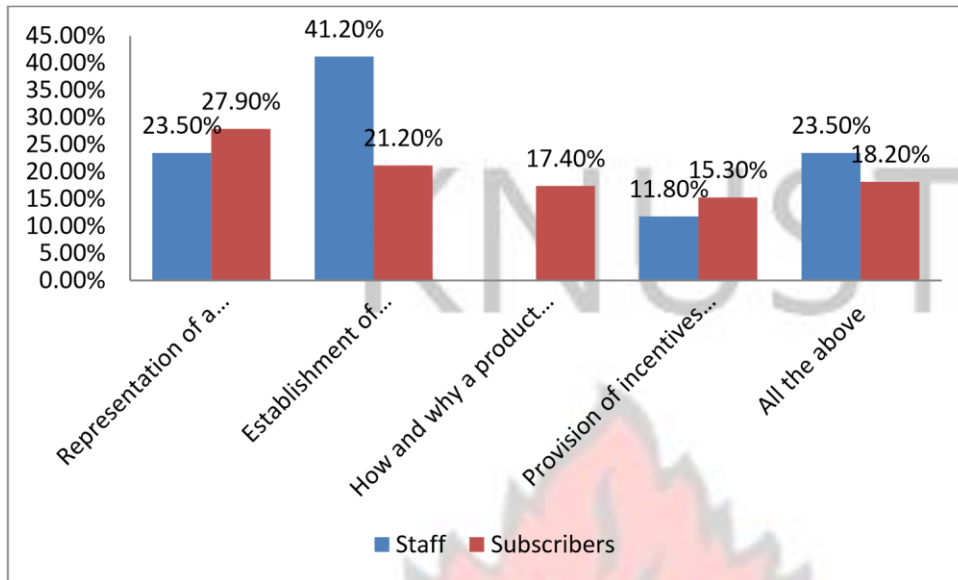
Figure 4.8: Role of marketing communication

Source: Authors Field Work (July, 2015)

For the subscribers, 27.9% of them thought the role of marketing communication was to represent a voice of the brand. 21.2% of the subscribers also thought the major role was establishment of dialogue and building of relationships while 17.4% selected how and why a product is used. 15.3% selected provision of incentives as the main role while 18.2% thought all the above constituted the role of marketing communication as shown in figure 4.8.

The selection of all the above was in agreement with Kotler and Keller (2012) as well as Belz and Peattie's (2009 cited in Reutlinger 2012) position as all the options were roles performed by marketing communication.

4.5.2 Information Item to Send/Receive Communication on When Communicating Sustainability

The researcher asked the respondents of the most important information item for which communication should be sent (for staff) and received (for subscribers).

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Table 4.6: Information items to that is very important that you send/receive communication on

		Staff		Subscribers	
		Frequency	Percent	Frequency	Percent
Valid	Products and services of the NHIS	5	29.4	30	8.8
	Benefits	10	58.8	167	49.1
	Sustainability	2	11.8	81	23.8
	Technology Development	0	0	14	4.1
	Scheme's Success stories	0	0	48	14.1
	Total	17	100	340	100.0

Source: Authors Field Work (July, 2015)

As shown in table 4.6, 58.8% of the staff indicated that the benefit of the product or service was the most important information item to communicate on. The choice of the staff was confirmed by the subscribers where 49.1% of the respondents also chose product or service benefit as indicated by table 4.14. 29.4% of the staff said the product and services of the NHIS was the most important as against 8.8% by the subscribers. 2 staff representing 11.8 percent selected sustainability as the most important item. For subscribers, 23.8% were of the view that sustainability was the most important. 48 of the subscribers representing 14.1% thought scheme's success stories was the most important while 4.1% selected technology development. Ottman et al., (2006) suggests that communication should be based on the consumer's personal interest and gains through

efficiency and cost-savings, health and safety, performance, symbolism and status, or convenience.

4.5.3 Information on Benefits of the NHIS
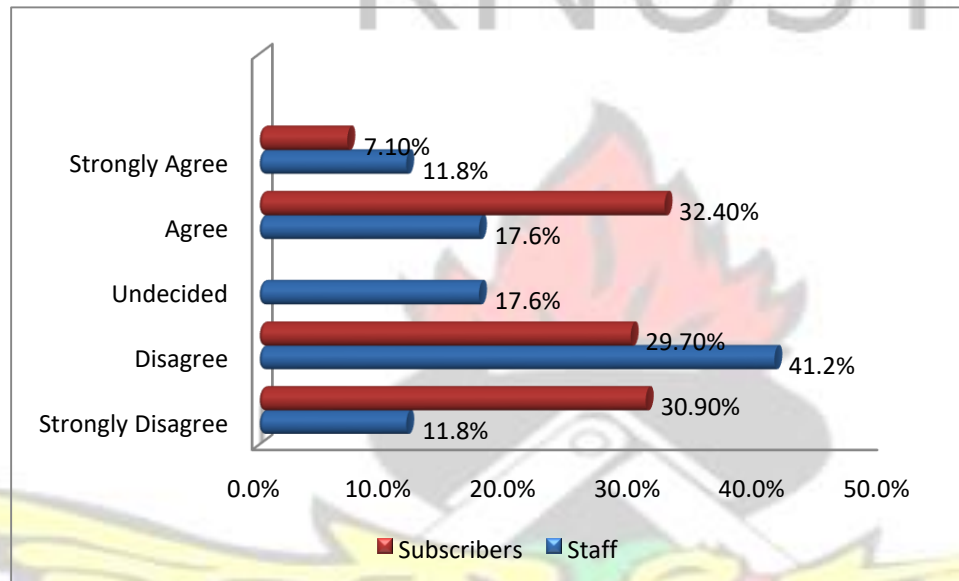
Figure 4.9: Subscribers are well informed about the benefits of the NHIS

Source: Authors Field Work (July, 2015)

The researcher asked the extent to which the respondents agreed whether subscribers were well informed on the benefits of the NHIS. 17.6% of the staff agreed while 41.2% disagreed to the statement. 17.6% of the staff was undecided, 11.8% strongly agreed and 11.8% strongly disagreed. Figure 4.9 displays the decision by the

staff.

For the subscribers, 29.7% disagreed, 32.4% agreed, 30.9% strongly disagreed while 7.1% strongly agreed. Ottman et al., (2006) suggests that communication should be based on the consumer's personal interest and gains through efficiency and

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costsavings, health and safety, performance, symbolism and status, or convenience. The choice of the subscribers is shown in figure 4.9.

4.5.4 Information on Rights and Responsibilities of Members

The researcher asked the extent to which the respondents agreed whether subscribers were well informed on the rights and responsibilities of members of the NHIS.

Table 4.7: Subscribers are well informed about the responsibilities and rights as a member of the NHIS

		Staff		Subscribers	
		Frequency	Percent	Frequency	Percent
Valid	Strongly Disagree	5	29.4	48	14.1
	Disagree	5	29.4	102	30.0
	Undecided	0	0	14	4.1
	Agree	5	29.4	176	51.8
	Strongly Agree	2	11.8	0	0
	Total	17	100.0	340	100.0

Source: Authors Field Work (July, 2015)

As shown in table 4.7, 29.4% of the staff agreed 29.4% disagreed to the statement, 11.8% strongly agreed and 29.4% strongly disagreed. The staff conceded through the research

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that the scheme was not doing enough when it comes to communicating rights and responsibilities of subscribers. Table 4.6 shows the position of the staff on the statement.

For the subscribers, 4.1% were undecided, 30.0% disagreed, 51.8% agreed while 14.1% strongly disagreed. The answer provided by the subscribers contradicts that's of the subscribers as over half of the respondents indicated that the scheme was doing well in informing them of their rights and responsibilities. Table 4.7 depicts the position of the subscribers on the statement.

4.5.5 The Intension of Message

The researcher questioned the respondents on how message designed for stakeholders was intended to appeal to subscribers (for staff) and how the message actually appeals to the subscribers.
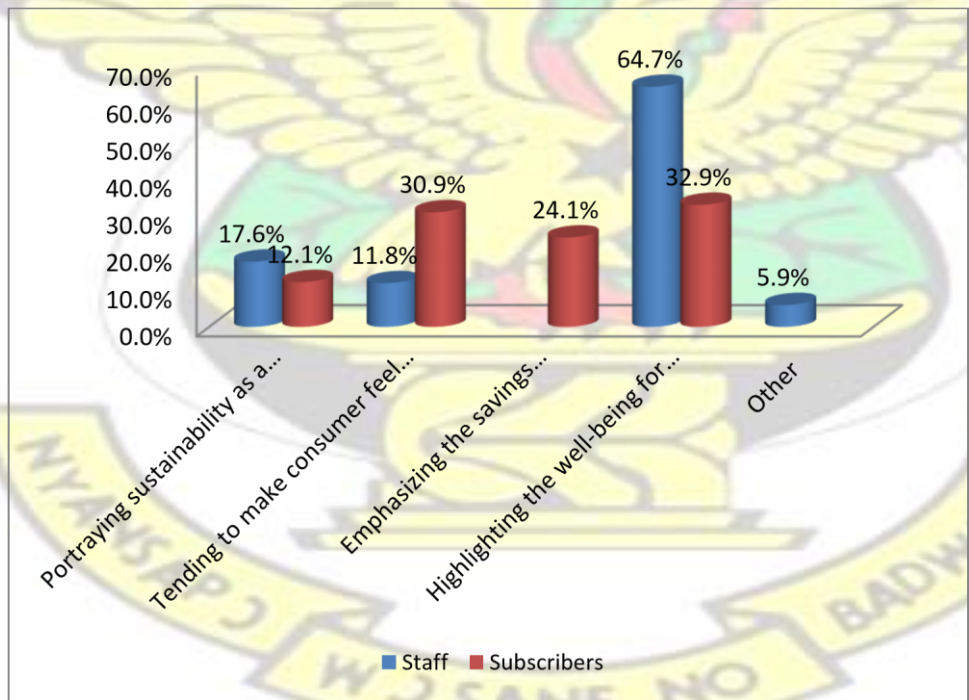
Figure 4.10: The Intension of Message and how message appeals to subscribers

Source: Authors Field Work (July, 2015)

As shown in Figure 4.10, 64.7% of the 17 staff respondents stated that the message was intended to highlight the well-being for consumers and this was confirmed by the subscribers with 32.9%. 17.6% of staff and 12.1% of subscribers thought the message to appeal as portraying sustainability as a trend of the times. 11.8% of staff and 30.9% of the subscribers answered that the messages were tending to make the consumers feel fear or guilt but also empowered while 24.1% of the subscribers stated that the messages emphasized the savings consumers can make with a product/service. Figure 4.10 displays what the staff thought about the question and the results from the perspective of the subscribers.

Although the researcher intentionally separated the options, the options are all part of the appeals of communicating sustainable products developed by Iyer & Banerjee (1993).

4.5.6 Overall Communication Satisfaction

The researcher asked how satisfied the subscribers were with the communication of the NHIS. 10.3% of the 340 respondents answered that they were strongly satisfied with the communication. 35.9% showed that they were satisfied, 22.1% answered they were undecided, 23.8% were dissatisfied and 7.9% were strongly dissatisfied as shown in figure 4.11.
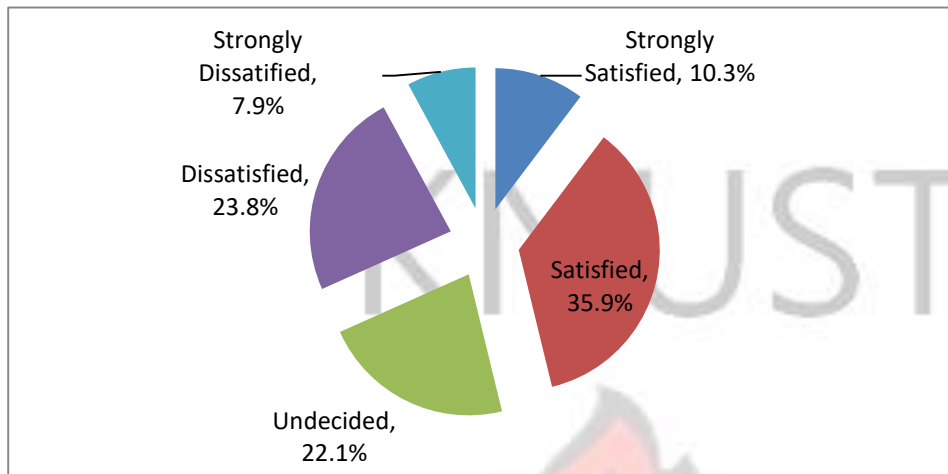
Figure 4.11: Overall Communication Satisfactions

Source: Authors Field Work (July, 2015)

The answers from the research showed that the scheme was doing well by way of communication as majority of the subscribers were satisfied. However, the aggregate of the subscribers who indicated that they were not satisfied was significant enough for strategies to be devised to ensure their satisfaction.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the major findings from the research and also makes recommendations on how the scheme could be sustainable.

5.2 Summary of Major Findings

i) Marketing communication activities

➤ Result revealed that the scheme was predominantly using public relations as the major marketing communication tool. This became obvious when over 47% of

the staff chose public relations as the major communication tool. The assertion of the scheme was not being noticed by the subscribers who indicated that they hear about the NHIS through advertisement with the majority of the subscribers (52.9%) choosing advertisement as the means through which they heard of the scheme.

➢ Although all the staff (100%) who responded to the questionnaire indicated that they provided some incentives, majority of the subscribers (55.3%) failed to notice the incentives that the staff indicated they were providing.

➢ It came to light from the findings that discount was the main sales promotional method being used by the scheme to incentivize the subscribers as indicated by all the staff and 105 subscribers.

➢ The staff and the subscribers disagreed with each other when it comes to the most reliable marketing communication tool. Whereas over half (52.9%) of the staff thought advertisement was the most reliable tool, over half of the subscribers (50.3%) were of the view that word of mouth was more reliable. ii) Stakeholder Engagement and Sustainability

➢ The staff and the subscribers were once again in disagreement on whether the preferences of the subscribers were considered in policies and programmes of the scheme. 94.1% of the staff revealed that the preferences of the subscribers were considered but 46.2% of the subscribers totally disagree while 17.4% were not sure their preferences were being considered.

➢ The staff admitted through the research that they were not engaging the subscribers enough with 52.9%. However, majority (61.8%) of the subscribers were of the opinion that the scheme was engaging them enough.

iii) Role of marketing communication in sustainability

➢ Both the staff of the scheme (58.8%) and the subscriber (49.1%) were in agreement that it was very important to send and receive communication on the benefits if the scheme ahead of the others.

➢ On the rights and responsibilities, 58.8% of the staff disagreed that the scheme was doing enough by way of informing the subscribers on their rights and responsibilities. This was confirmed by 48.2% percentage of the subscribers who responded to the questionnaire.

➢ The staff (64.7%) and the subscribers (32.9%) agreed that the message designed by the scheme intends to highlight the well-being for consumers.

➢ Over 46% of the subscribers indicated that they were dissatisfied with the communication by the NHIS.

5.3 Conclusion

Ghana's health care financing has seen a number of reforms over the years. Many Ghanaians and foreigners resident in Ghana have come to realize that highquality healthcare is important to human welfare as well as sustained economic and social developments. The emergence of the National Health Insurance Scheme (NHIS) in 2003 was to provide an alternative to the Cash and Carry system and also provision of social health insurance to the poor and other disadvantaged population by enhancing monetary access to quality health services. The sustainability of the NHIS has become a great concern to many residents in Ghana. The study was undertaken to assess the role of Marketing Communications in the Sustainability of National Health Insurance in Ghana with the Sekyere East office of the NHIS as the case study company. A number of

findings emerged some of which were in agreement with literature while others departed from literature. Based on the findings from the research, a number of recommendations have been made as to how best to sustain the scheme through marketing communications.

5.4 Recommendations

Based on the findings of the research, the researcher recommends the following:

Marketing communication activities

➢ The NHIS should try and adopt other methods or tools of communication such as personal selling in order to enhance its communication with the various stakeholders. Personnel involved in personal selling can provide more information and also instantly shape the conversation according to the needs of

the subscriber. Over reliance on public relations will not help since public relations is subject to a number of limitations.

➢ Although all the staff who responded to the questionnaire indicated that they provided some incentives, majority of the subscribers failed to notice the incentives that the staff indicated they were providing. The researcher recommends that the communication on the sales promotion be intensified as a way of ensuring that a greater number of people takes advantage or even recognize that such promotion is going on at a particular point in time.

➢ The staff and the subscribers disagreed with each other when it came to the most reliable marketing communication tool. At the receiving end of any marketing communication campaign is the subscribers. It is therefore recommended that management make efforts at managing the flow of word of mouth. Management should ensure that they do everything within their power to make positive

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impressions in all their dealings with their subscribers since the subscribers rather believe in what their peers tell them more than the other marketing communication tools.

Stakeholder Engagement and Sustainability

➤ Constant dialogue with the subscriber can enhance their understanding of the efforts being made by the scheme's management to have it sustained. The requirements of the subscribers must be inculcated in the formulation of policies and programmes of the NHIS since the subscribers are directly affected by these policies.

Role of marketing communication in sustainability

➤ The researcher recommends that in all the communications with the subscribers, the NHIS stress on what the clients stand to gain if the NHIS was to be sustained. The subscribers must always be reminded of the benefits they stand to gain as members of the scheme.

➤ On the rights and responsibilities, 58.8% of the staff agreed that the scheme was not doing enough by way of informing the subscribers on their rights and responsibilities. It is very important for the clients to be fully aware of their entitlement as members of the scheme and what is expected from them. Each member of the scheme must be provided with all the needed information by way of their rights and responsibilities as this will inform them on how they should act as members of the scheme. This will check incidence of co-payment and provider shopping.

- It is the recommendation of the researcher that messages designed by the NHIS be as emotional as possible in bid to send fear and guilt into the subscribers. The messages must point out some of the bad practices as well as the effect or the consequences those practices are having on the scheme and its repercussions in future. Clients caught in any malpractice must be named and shamed to serve as a deterrent to like-minded people.

- Frequent education to the health providers

- More promotions should be organized for the subscribers

- Staff should frequently visit health facilities to check if the clients are being treated well

- Claims must be paid on time

- Clients should be received and treated as 'kings'

- Waiting time at the office must be reduced

- Relationship between the NHIA, providers and clients must be cordial

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APPENDIX 1

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

SCHOOL OF GRADUATE STUDIES (SCHOOL OF BUSINESS)

Dear Sir/Madam,

The main purpose of this study is to assess the role of marketing communications in the sustainability of national health insurance in Ghana. The study is mainly for academic purposes as it is in partial fulfillment of the requirements for the degree of Master of Business Administration. Participants are assured of utmost **confidentiality** regarding information provided by them. This case study is intended to improve the status of the scheme in the country and also ensure its sustainability.

QUESTIONNAIRE TO MANAGEMENT AND STAFF A)

BACKGROUND

Please tick the appropriate box and supply information in the spaces provided.

1. Gender: Male [ ]   Female [ ]

2. Age: 1) 18-69   [ ]   2) 70+ [ ]

3. Marital Status: 1) Married   [ ]   2) Single   [ ]

B) MARKETING COMMUNICATIONS TOOLS

4. What particular marketing communication tool do you **usually** use to communicate to your subscribers?
   1) Advertisement   [ ]
   2) Public Relations   [ ]
   3) Sales Promotion   [ ]
   4) Sponsorship   [ ]
   5) Word of mouth   [ ]
   6) Other …………………………..

5. Have you ever incentivized your subscribers and prospective subscribers to register and/or renew their membership? (Please tick as applicable).
   1) YES   [ ]   2) NO [ ]

6. If you answered 'yes' to question (6) what form of incentive? (Please tick as applicable).
   1) Discount   [ ]
   2) Buy- one – get one free [ ]
   3) Coupon   [ ]
   4) Other………………………………………

7. If 'no' to question (6) please state the reason
   ………………………………………………………………………………………
   ………………………………………………………………………………………
   ……………………….

8. Which of the following marketing communication tools do you consider **more reliable** in communication (please tick as applicable).

1) Advertisement   [   ]
2) Public Relations [   ]
3) Sales Promotion [   ]
4) Sponsorship   [   ]
5) Word of mouth [   ]

Other …………………………..

C) STAKEHOLDER ENGAGEMENT AND SUSTAINABILITY

9. Which of the following do you consider as the **major stakeholder** of the NHIS? (please tick as applicable)

1) Providers   [   ]
2) Subscribers   [   ]
3) Government   [   ]
4) Financiers   [   ]
5) International donors   [   ]
6) Suppliers   [   ]
7) Employees   [   ]
8) Other …………………..

10. Do you consider the preference of the selected stakeholder in (10) as part of the design of programmes and policies of the NHIS? (please tick as applicable).

1) YES   [   ]   2) NO [   ]

11. If you answered 'No' to question (11), please state your reason

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12. How often do you engage your stakeholders on matters of sustainability (please tick as applicable).

1. Very Often   [   ]
2. Somehow Often   [   ]
3. Often   [   ]
4. Not Often   [   ]
5. Not often at all   [   ]

D) ROLES OF COMMUNICATION IN SUSTAINABILITY

13. In your opinion, which of the following is a role of marketing communications?

1) Representation of a 'voice' of a brand   [   ]

2) Establishment of dialogue and building of relationships   [ ]

3) How and why a product is used   [ ]

4) Provision of incentives or reward for trial   [ ]

5) All the above   [ ]

6) Other …………………………………………………

14. Which of the following information items do you believe is very important that you send communication on: (please tick as appropriate) 1) Products and services of the NHIS [   ]

2) Benefits to the subscribers   [ ]

3) Sustainability   [ ]

4) Technology development   [ ]

5) Scheme success stories   [ ]

6) Other ……………………………………..

15. Subscribers are well informed about the benefits of the NHIS (please tick as applicable).

1) Strongly Disagree [   ]
2) Disagree   [ ]
3) Undecided   [ ]
4) Agree   [ ]
5) Strongly Agree   [ ]

16. Subscribers are well informed about their responsibilities and rights as members of the NHIS (please tick as applicable).

1) Strongly Disagree   [ ]
2) Disagree   [ ]
3) Undecided   [ ]
4) Agree   [ ]
5) Strongly Agree   [ ]

17. In the design of communication produced by the NHIS on matters of sustainability, we intend to let the message appeal to the subscribers in a manner that is? (please tick as applicable).

1) Portraying sustainability as a trend of the times   [   ]

2) Tending to make consumer feel fear or guilt but also empowered [ ]

3) Emphasizing the savings consumers can make with a product [ ]

4) Highlighting the well-being for consumers [ ]

5) Other …………………………………………………..

18. Do you organize communication training for the frontline staff of health providers?

1) Yes   [ ]   2) No [ ]

19. If you answered 'yes' to question (18), how often?

1) Very Often   [ ]
2) Somehow Often   [ ]
3) Often   [ ]
4) Not Often   [ ]
5) Not often at all   [ ]

20. If you answered 'No' to question (18), please state your reason.

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21. Please suggest strategies for the NHIS to be sustainable?

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Thank you for participating

APPENDIX 2

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

SCHOOL OF GRADUATE STUDIES (SCHOOL OF BUSINESS)

Dear Sir/Madam,

The main purpose of this study is to assess the role of marketing communications in the sustainability of national health insurance in Ghana. The study is mainly for academic purposes as it is in partial fulfillment of the requirements for the degree of Master of Business Administration. Participants are assured of utmost **confidentiality** regarding information provided by them. This case study is intended to improve the status of the scheme in the country and also ensure its sustainability.

QUESTIONNAIRE TO SUBSCRIBERS

A) BACKGROUND

Tick the appropriate box and supply information in the spaces provided.

1. Gender: Male [ ] Female [ ]

2. Age: 1) 18-69 [ ] 2) 70+

3. Marital Status: 1) Married [ ] 2) Single [ ]

4. Occupation (Sector) 1) Formal [ ] 2) Informal [ ] 3)

Unemployed [ ]

B) MARKETING COMMUNICATIONS

5. What particular marketing communication tool do you think the NHIS uses to communicate to subscribers? (please tick as many as applicable)

       1) Advertisement [ ]
       2) Public Relations [ ]
       3) Sales Promotion [ ]
       4) Sponsorship [ ]
       5) Word of mouth [ ]
       6) Other …………………………..

1. Have you ever been incentivized to register or renew your membership? (please tick as many as applicable).
    1) YES [ ]   2) NO [ ]

2. If you answered 'yes' to question (3) what form of incentive. If 'no' please move to the next question. (please tick as many as applicable).
    1) Discount [ ]
    2) Buy- one – get one free [ ]
    3) Coupon [ ] 4) Other…………………………………

3. Which of the following is more reliable in communication (please tick as applicable).
    1) Advertisement [ ]
    2) Public Relations [ ]
    3) Sales Promotion [ ]
    4) Sponsorship [ ]
    5) Word of mouth [ ]
    6) Other ……………………….

C) STAKEHOLDER ENGAGEMENT AND SUSTAINABILITY

4.   Who do you consider as the major stakeholder of the NHIS? (please tick as applicable)

1) Providers   [ ]
2) Subscribers   [ ]
3) Government   [ ]
4) Financier   [ ]
5) International donors [ ]
6) Suppliers   [ ]
7) Employees   [ ]
8) Other ……………………..

5.   Do you consider your preference as part of the design of programmes and policies of the NHIS? (please tick as applicable).

1) YES   [ ]   2) NO [ ]   3) Not sure   [ ]

6.   How often are you engaged by the scheme (please tick as applicable).

1) Very Often   [ ]
2) Somehow Often   [ ]
3) Often   [ ]
4) Not Often   [ ]
5) Not often at all   [ ]

D) ROLES OF COMMUNICATION IN SUSTAINABILITY

7.   For which of the following information items do you believe is very important that you receive communication on: (please tick as appropriate).

1) Products and services of the NHIS [ ]
2) Benefits   [ ]
3) Sustainability   [ ]
4) Technology development   [ ]
5) Scheme success stories   [ ]
6) Community Involvement   [ ]
7) Other …………………………………..

8. Subscribers are well informed about the benefits of the NHIS…. (please tick as applicable).
    a. Strongly Disagree   [ ]
    b. Disagree   [ ]
    c. Undecided   [ ]
    d. Agree   [ ]
    e. Strongly Agree   [ ]

9. Subscribers are well informed about my responsibilities and rights as a member of the NHIS (please tick as applicable).
    a. Strongly Disagree   [ ]
    b. Disagree   [ ]
    c. Undecided   [ ]
    d. Agree   [ ]
    e. Strongly Agree   [ ]

10. When you hear communication produced by the NHIS, how does the message appeal to you? The message is: (please tick as applicable).
    a. Portraying sustainability as a trend of the times   [ ]
    b. Tending to make consumer feel fear or guilt but also empowered [ ]
    c. Emphasizing the savings consumers can make with a product [ ]
    d. Highlighting the well-being for consumers   [ ]
    e. Other …………………………………………………..

11. Overall, how satisfied are you with the communication of the NHIS (please tick as applicable).
    a. Strongly Satisfied [ ]
    b. Satisfied   [ ]
    c. Undecided   [ ]
    d. Dissatisfied   [ ]
    e. Strongly dissatisfied [ ]

12. Do you have any suggestions for the NHIS to be sustainable?

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Thank you for participating

APPENDIX 3

Sekyere East District Office of NHIA's Active Membership as at April, 2015