National College of Ireland

ASSESSING THE IMPACT OF PROMOTION MIX ON CONSUMER KNOWLEDGE AND PURCHASE BEHAVIOUR OF INSURANCE SERVICES IN GHANA: A STUDY OF SAHAM LIFE INSURANCE GHANA

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ABSTRACT

Companies worldwide use variety of marketing communications tools to achieve their objectives, and some of these include personal selling, advertising, public relations and sales promotion. For business to succeed in their deliverance of products and services, the consumer's knowledge must be taken into consideration to satisfy their consumers. Consumers go through a cycle of decision making processes before making a purchase decision which define their behaviour in the consumption of the products or services they purchase from these companies. However, sales promotions have been observed to affect the purchasing behaviour of a consumer. Most insurance companies in Ghana find it difficult to make their products known to the general public and one of the most common tools to make products known to the world is through promotion mix. This study therefore aims to assess promotion mix, consumer knowledge and purchase behaviour of insurance services in Ghana: a case study of Saham Insurance in Kumasi metropolis.

Explanatory research design was used for the study. Convenience sampling technique was used in selecting 200 customers. A five point Likert scale questionnaire was used in acquiring the respondent's information. The questionnaires were analysed with the help of Statistical Package for Social Sciences (SPSS) and Microsoft Excel. The study indicated significant influence of promotion mix on consumer purchasing behaviour and consumer knowledge. The research consequently recommended that, insurance companies needs to undertake regularly sales promotion activities, personnel selling and direct marketing to ensure constant influence on their patrons.

This study was limited in terms of its sample size (200 participants from a single insurance company). It was impossible to distribute paper survey questionnaires for much larger response due to the restrictions of COVID-19 pandemic. It is essential for there to be further research is on this topic within the broader insurance companies in Ghana to properly ascertain the general findings.

DECLARATION

Submission of Thesis and Dissertation

National College of Ireland

Research Students Declaration Form

(Thesis/Author Declaration Form)

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ACKNOWLEDGEMENTS

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CHAPTER ONE

INTRODUCTION

1.1 Background of Study

In the last decade, it has been observed that companies and business organizations are more interested in ways and means to invest in the increasing needs of their customers (Vadamala and Amarnath, 2020). Due to the rising needs of the customer, organizations must recognize the ideas and knowledge that affect the shopping decisions of their customers, to prevent losing them and also attract more customers.

Companies must have the ability to recognize the basic needs and expectations of their consumers (Sunarsi, 2020). This is due to the recent development of tight competition between companies, thereby making producers before the production of a product, organize a market survey to address the needs and expectations of the customer through the product.

A promotional mix is a promotional activity that is effective in increasing the sales of services and products of a company. It is also one of the methods used by companies to build communication to increase value and build a relationship with its consumers (Sunarsi, 2020). In the building of good communication relationships, various forms of promotion mix activities are used; sales promotion, personal selling, advertising promotion amongst others.

For the organization to know how their customers perceive the business, it needs to know the knowledge each customer has concerning the organization. This makes consumer knowledge an essential part of any business. Consumer knowledge brings up a relationship between the consumer and the company. The company can provide the product to the consumers according to the demand. Having an understanding of these interactions and their relationships to the organization's business processes are vital components in the development of a customer base (Blosch, 2000).

The process whereby an individual looks for, select, buy, use and dispose of goods and services, according to what satisfies their needs and wants can be classified as consumer buying behaviour. The behaviour of the consumer has a direct effect on the firm's success and therefore firms have to create a satisfactory marketing mix for consumers.

The purchasing behaviour of consumers can be explained as a process by which an individual with interest in a product/service searches, selects, purchase and use it to satisfy their needs. The behaviour of the consumer has an impact on the victory of the organization and therefore must be known to create a marketing mix that appeals to the consumer.

The consumer's behaviour is a major influencer of purchasing behaviour or decisions. The process involved in decisions concerning purchase is problem-solving to meet the desire or desires of their consumers (Sunarsi, 2020). The purchase decisions are affected by a lot of factors such as technology, prices, locations, products, culture, financial economies amongst others (Alma, 2011).

Purchasing behaviour helps businesses to determine the consumer's behaviour, developing new products, pricing, choosing distribution channels that need to be delivered (Savaskan, 2021). Entrepreneurs take into consideration the behaviour of consumers whilst deciding on the price, product type, quality of the product, and service quality. For businesses to thrive, it needs to go ahead to determine the expectations of consumers and know the reasons for their request. For companies to bloom in the business field there is the need for the companies to understand the customer's knowledge and purchasing behaviour and also which promotion mix methods would bring out the best results and increase its revenue.

1.2 Problem Statement

The benefits derived from conducting research can never be underestimated. The advancement of technology has caused changes in the various methods used in business. New methods and ways of doing business arise from various researches conducted (Odunlami and Ogunsiji, 2011). One of the effective ways in reaching the company's customers in a competitive marketing environment is through communication. It also serves as a tool to reach out to consumers as well as to achieve the organization's aims. Companies hope to achieve their strategic marketing objectives may include introduction of new products to entice their customers to buy more, combat competition and increase retail inventory to maximize sale, and marketing communications enables companies to do so. Personal selling, advertising, public relations, and sales promotions are different marketing tools companies use globally to attain their objectives (Faryabi et al., 2015).

The success for businesses in their deliverance of products and services to their consumers must be preceded by understanding the knowledge held by the customer to produce what satisfies them. The customers move through stages of making decisions before they select a product to purchase for consumption from an organization. This provides the need for businesses to come up with products and services that provides solution to the needs of their customers to ensure the economic growth of the organization. For this to be achieved, understanding consumer's purchase behaviour and knowledge become critical to accelerating purchasing and the need to use their organization's service. However, despite these challenges, there a minimal research studies conducted on the knowledge a consumer holds and the impacts of promotion mix on the purchasing behaviour of the customer (Pacheco and Rahman, 2014). A lot of studies done on the mix of promotion are focused mainly on the product giving industries, leaving out industries that provide services. This research is focused on investigating the impacts of promotion mix on consumer knowledge and purchasing behaviour using a service industry as a case study. The study seeks to find which type of marketing mix or promotion mix has an essential effect on consumer knowledge and purchasing behaviour.

1.3 Significance of Study

The research work will add to the knowledge base of managers and leaders of companies about the impact that the promotion mix has on the consumer's knowledge and purchasing behaviour. This will aid the companies to put in place effective strategies about how to satisfy the customers. It will also add up to the academic works and can be used as a reference for future works.

1.4 Scope of Study

This research will be studying the impact of promotion mix on the knowledge and purchasing behaviour of customers. The study area is Saham Insurance Ghana Limited.

1.5 Organization of Study

The first chapter talks about the basic background of the study, its purpose and its goals, its significance, and its scope. The second chapter discusses the review of existing literature on the topic of study. The third section covers the research objective, questions and hypothesis. The four-chapter covers methodology used for the study and various aspects of the study design, the

fifth chapter entails the findings and analysis, while the sixth chapter focuses on discussion of findings, the final chapter which is chapter seven ended the study by concluding and suggesting recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section talks about the variety of concepts and definitions under promotion mix, consumer knowledge, and purchase decisions. There was an empirical review of the literature and other articles that were related to the topic of study. This provided the researcher with a large knowledge base concerning the study.

2.2 Concepts and Definitions of Promotion Mix

A marketing tool that encompasses the total communication program of a product is known as a promotion mix (Ross, 2001). It is also a description of the variety of tools that can be employed by an organization to have a relationship with its customers concerning the effectiveness of their products to the consumers.

According to Adebisi (2006), any marketing procedure is applied to pass a message to the current and prospective customers about the advantages of a product or service. This will in turn allow the customer to buy the product for the first time or continue to buy it as a regular customer.

For organizations to get full assurance that their strategies for promotion are effective on their consumers there should be a strong communication bond with consumers. This is because effective communication skills and promotional strategies are important tools of an organization (Nor Amira et al., 2013). This, therefore, bemoans on the organizations to ensure that all efforts needed to bring out the plan will take the sales of the organization forward. Therefore, methods that are suitable to be used in the increase of sales should be applied for the customers to appreciate the products and services (Neha and Manoj, 2013).

The promotion mix is comprised of advertising, sales promotion, direct promotion amongst others which are all important tools needed to attract the attention of the consumer to a product or service being provided by an organization (Neha and Manoj, 2013).

2.3 Composition of Promotion Mix

The promotion mix is comprised of different activities which are adopted by organizations as a means of attracting their customers to their products. Each activity has its advantages and disadvantages thereby it is the organization that chooses the best promotion mix which suits the product.

2.3.1 Personal Selling

Personal selling is a form of promotion mix which includes the face to face communication with customers both committed and prospective to maintain a strong relationship between the organization and the customer (De Palsmacker, 2001). According to Kotler (2000), personal selling is an essential instrument in the communication of the products in the organization to both the current and prospective customers.

Again, Hejazi (2005) explained that, personal selling can be described as the efforts which are personally directed towards a customer with the mission of encouraging the customers to purchase a product or service by meeting personally. Also, with personal selling, it can be observed that the effect of it is much noticed in the customer, as their attention is caught and the product or service can be remembered at all times (Fill, 2006).

An advantage of this promotion mix is that due to the communication form it takes, there is less tendency of misunderstanding between the two parties and every misunderstanding is worked on immediately. The role played by sales individuals is an important one as they engage and also gather information on the prospective customers to bring out the perfect product to satisfy the needs of the customers (Weitz et al., 2004).

Furthermore, personal selling is made up of a two-way flow of information between the consumer and the producer, which is in place to affect the decision made by the consumer (Kotler and Armstrong, 2004). For the effectiveness of the personal selling method, the sales individuals must have the capabilities to bring information to their customers through word of mouth. Personal selling aims to search for and convince the customer to patronize a good product or service, as well as bringing them joy and satisfaction.

2.3.2 Direct Marketing

This refers to the series of activities that are undertaken by the producer, in other to capture the mind of the customer intending to transfer the goods and services they need (Stone and Jacobs, 2007). There are various ways in which direct marketing is done. These are through mediums such as phone calls, email, postage, website in which the customers including the prospective are contacted, thereby encouraging them to provide the right responses (Kotler, 2006).

The marketing director aims to observe the response from the customers and also to create a relationship that lasts between the producer and customer; and finally to apply the use of technology in organizing its customers through an online communication system.

2.3.3 Advertisement

Advertising is one of the basic tools of communication in which the customer's approved image; language and economy are kept in mind when creating an image of the brand by bringing out the customer to the image for a repeated amount of time (Wang, 2009).

Advertising is a form of communication that is not personal and in which goods and services have massively been communicated to the customers through channels such as television, radio, the internet, and others. This communication however comes at a fee and is observed to impact on the thinking of a consumer to buy a product or service (Kotler and Keller, 2006).

2.3.4 Sales Promotion

A marketing event, which is focused on having a direct effect on the character pattern of a customer of an organization, is sales promotion (Blattberg and Briesch, 2010). These forms of promotion mix are usually followed by a method of communication to the customer that prices of some products have been lessened for a while. It is also one of the ways which is essential in capturing the consumer's attention to purchasing products or services from an organization (Amin and Bashir, 2014). Sales promotion is the instrument that is used to stimulate the purchase of products and services from an organization (Wirenga and Soethoudt, 2010). It is a platform that is employed by business organizations in the marketing of their products to their customers at a reduced price to attract their attention for the increase in sales.

The aim of the sales promotion is to help customers to make decisions on purchasing a particular product or service, which will in turn increase the production sales of the organization (Rizvi et al, 2012). The method of sales promotion used by organizations are observed to be effective in raising sales within a short period and also more cost-effective when compared with advertisement. Sales promotions can be grouped as trade promotional sales and consumer sales promotion where the latter represents a short period of promotion activities needed by the consumers to raise their response towards a product (Nema et al., 2012).

Again, sales promotion provides merits such as incentives and gifts which have the aim of attracting the consumer to a particular product or service (Sinha, 2018). It is not a permanent and tangible modification of supply that aims at directly impacting the customer's behaviour of purchase (Chandon and Chandon, 2010). According to Rahmani et al., (2012), the instruments used in promotion are made up of rewards, free samples, discounts, coupon services amongst others. Others are referral bonuses; buy one get one free, bundles, and others (Attaya et al, 2012). It has been observed that sales promotion is used by producers to stimulate purchases of products, clear their inventory, and as a means of passing the producer's incentives unto the consumers (Attaya et al. 2012).

2.3.5 Public relations

Based upon the desire of an organization to have an improved image in the minds of its customers, the organization builds and maintains a strong relationship with its customers, which is to promote satisfaction and implement its policies and programs through its social responsibility activities. It also includes all activities which are done by the organization to raise the image of the organization at the community level through organizing programs such as health and environmental activities and others (Lovelock and Wirtz, 2004).

2.4 The Concept of purchase behaviour

In the marketing of goods and services, the purchasing decision is an essential concept which is known to affect the purchasing behaviour of a customer. In the purchase of a product, the intention to purchase it is a possibility that allows the customer to decide in his mind whether to purchase a product instantly or later (Faryabi et al., 2015). Consumer's decision to purchase a product is the behaviour portrayed directly to obtain a particular good or service (Sabra, 2010).

Schiffman and Kanuk (2003) explained that a consumer's decision to purchase a product is a method in which the individual makes a choice that meets the information acquired, evaluates the data, and confirms that it is the best option to choose. In the making of decisions concerning the purchase, there is firstly the sense of need stage, followed by the information search stand, evaluation of the alternatives purchases, the purchasing decision stage, and finally the evaluation of purchases stage (Sabra, 2010).

Decisions concerning the purchase of a product or service may require the customer to invest an amount of time to obtain enough information, to enable them make a deliberate evaluation of the product which includes the benefits and alternatives of the service or product (Kukar-Kinney et al., 2012). In the case of unavailability of time to evaluate the product fully, the customer may turn to the best solution which will lead them in making decisions. Therefore, consumers are supposed to have enough knowledge of the product by evaluating it in terms of its quality with enough time to arrive at a decision (Kukar-kinney et al., 2012). A lot of factors affect the customers in their purchasing decision such as demographics, health benefits, availability, and others (Paul and Rana, 2011).

2.5 Models of Purchase Behaviour

2.5.1 **The composite model**

The model found below is a mixture of Lee's model and a decomposed model of Arjen. Jin (2011) adopted this model in the evaluation of the intentions of purchasing a product amongst Chinese nationals towards products from the United States apparel.
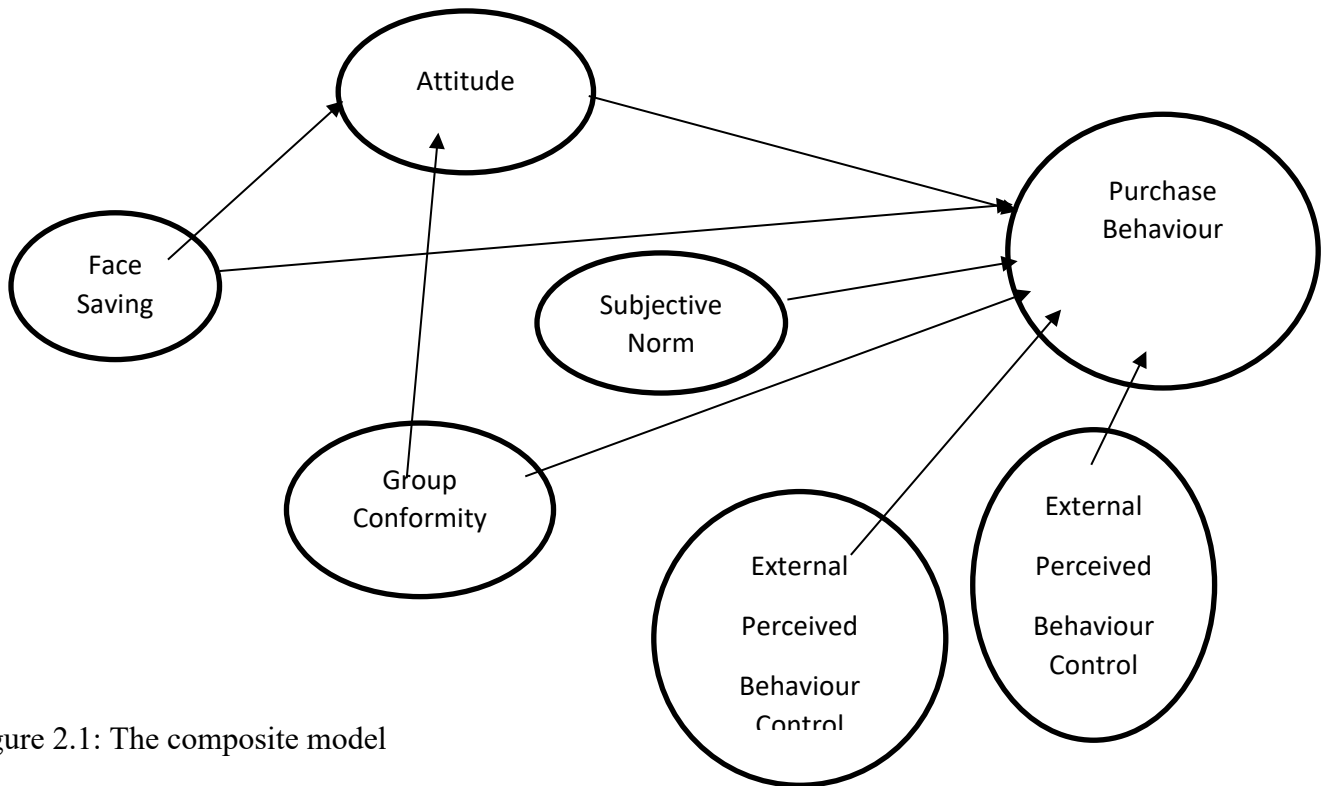
Figure 2.1: The composite model

Source: Jin (2011) model

2.5.2 **The General Model**

A transformation consisting of three steps is used to change the stated Intention into a probable purchase estimate (Morrison, 2014).

Firstly, the stated intention, I_s, is changed into a true intention I_t estimate using the True Intention Model (TIM). Secondly, the true intention that has been estimated is changed into an estimate of an un-adjusted probability using the Exogenous Events Model (EEM). Lastly, the unadjusted estimate of the probability purchase is transformed into the estimated purchase probability by the probability Adjustment Model (PAM).

Step 1: Stated Intention, I_s, is transformed into an estimate of the true intention by the True Intention Model (TIM).

1. Step 2: The estimated true intention I_t is transformed into an un-adjusted purchase probability estimate p, by the Exogenous Events Model (EEM).

2. Step 3: The estimated unadjusted purchase probability is transformed into the estimated purchase probability P by the Probability Adjustment Model (PAM)

Stated Intention

TIM

True Intention

EEM

Unadjusted Purchase Probability

PAM

Purchase Probability
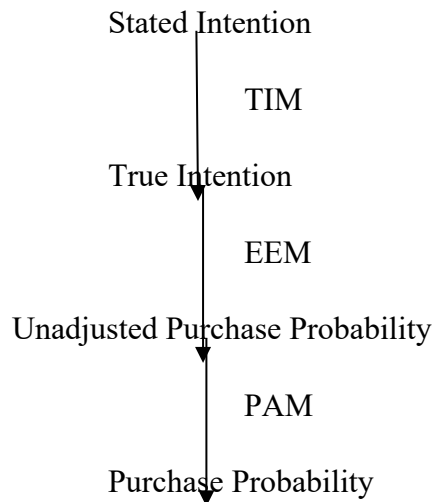
Figure 2.2: Three step general model

2.6 Purchase behaviour measurement

According to Animesh (2016), the following are ways in which the purchase behaviour of a customer is measured.

2.6.1 Recognition of problem

The initial step in the measurement of purchase behaviour is to identify the problem and be aware of a need (Animesh, 2016). The problem recognition stage is where the problem is thought of by the consumer who then decides to purchase a product or service because it is of need to him or her. The strength that underlies need/want push the whole process of decision (Animesh 2016 and Morison 2014).

2.6.2 Alternatives evaluation

The need to establish criteria for evaluation features what the buyer wants or does not want. According to Animesh (2016), the evaluation of a customer can be done in a distinct stage. However, the evaluation can be done throughout the whole decision-making process. The customers choose between the available to purchase in terms of merits functional and psychosocial offered to them. If a consumer does not have a choice, then there is no alternative

to purchase the available product or services. However, if a customer has many alternatives, then the customer views these factors: brand name, functional benefits, and psychosocial benefits as conditions in making the purchase decision.

2.7 The concept of consumer behaviour

The purchasing behaviour of customers is determined for businesses to provide and develop new product and services, pricing of products which would be in line with the consumer's behaviour. The most solid and distinctive feature of consumer behaviour is the demographic features. Therefore it is expedient for businesses to study these features that impact the behaviour of the consumer.

The basic characteristics that distinguish people from each other are age, religion, socio-economic status, gender, and others. According to Guvendiren (2009), gender is one of the important cultural subgroups that have been observed to have an essential amount of effect on the behaviour of the consumer. One method which is used in the analysis of consumer behaviour is to group the customers and make behavioural estimates according to the groupings. In the identification of the demands and needs of the customers, marketing is done to develop the products, goods and services which will satisfy the customers. Business organizations that want to be successful in their operations should move ahead in the determination of the needs of their customers.

Gender is a subject that must be examined for the products and services provided by the manufacturers to meet the desires of the consumer (Bardakci et al., 2015). Women and men have different ways they are brought up and perceive things. Their biological and psychological differences, socialization level and the differences in expectations show differences in their consumer behaviour patterns. Men and women are completely different in their thinking pattern and evaluation criteria when making decisions about their lives and buying a product.

Consumer knowledge is of great essence for the manufacturing of innovative products and services. It is an important component in the innovation – decision-making process (Rogers, 2010). The innovation-decision process involves the procedure where an individual or customers move from basic knowledge about innovation to the development of an attitude towards the

product thereby affecting any decision about it. According to Rogers (2010), there are five primary processes involved; knowledge, persuasion, decision, implementation, and confirmation.

2.8 Models of Consumer Behaviour

Below are models which explain consumer behaviour patterns amongst customers of a product.

2.8.1 The ABCD model

In 1995, Raju created a model called the ABCD paradigm which was used to learn and have knowledge about the behaviour of a customer. The acronym ABCD represents access, buying behaviour, consumer characteristics, and disposal.

Firstly, access means the provision of a physical and economical route to products and services to a set of consumers with a cultural background. Secondly, the purchasing or buying behaviour points to the various factors such as perceptions, attitudes, and responses that affect the making of decisions that is present in the culture setting. Thirdly, the consumption part involves the type of product that is consumed within the particular cultural setting. This may be social class, cultural orientation, and reference group. Finally, disposal is the process of resale, remanufacturing, and recycling taking into consideration the means of disposal of the product in the environment. This is due to the environmental consciousness of individuals to protect the environment.

2.8.2 The Luna and Gupta model

According to Luna and Gupta (2001), their model looks at the impact of the culture on the consumer's behaviour. The core aspect of culture is a value that influences the behaviour of the customer. Persons who are either dead or living are called heroes in the cultural setting where they are honoured. In the marketing of products, various cultural backgrounds influence the consumer's behaviour towards the product. Different and various cultures have symbols that are present to identify it. However, these symbols are used for identification. Consumer behaviour is made up of behaviour and cognition. Cognition means the stages in the memory that affects the attitude formed and the behaviour of the consumer towards the consumption ways.

2.8.3 Manrai and Manrai model

This model takes care of the cultural aspect of the individual or consumer in the terms of marketing communications. Promotional sales are used as a predictor by showing the impact of the various values in a culture on the behaviour of a consumer. Also the income of the consumer can be used as a predictor as it influences the culture of the individual.

2.9 Effects of Promotion Mix on Consumer Knowledge and Purchasing Behaviour

According to Kotler et al. (2010), the effect of promotion mix on the customer has been globally recognized and as such businesses should make their products and services known to consumers through promotion mix methods. Dehkordi et al (2012) pinpointed in their studies that promotions are the key factors that impact consumer purchasing decisions and as such manufacturing companies should stress more on promotions. Lee & Olafsson (2009) studies sales promotion and consumer knowledge showed that sales promotion has positive effects on buying intention and consumer knowledge. Studies conducted on promotion mix by Li et al (2012) discovered that sales promotion has the highest impact on consumers' purchase intention. Studies conducted by Bobadilla et al (2009), Pinheiro et al. (2010) and Sun (2010) all had similar discoveries which stated that sales promotion affects purchase intention remarkable and this leads to brand equity. Findings in studies conducted by Chaharsoughi & Yasory (2012) posited that consumers select or buy products or services basically based on their evaluation of promotions and their culture.

The study was conducted by Karuselect & Sivesan (2013) on relational mix and brand equity using mobile service providers revealed that personal selling, advertising, direct marketing, public relations, and sales promotion improve consumer knowledge and purchasing behaviour, leading to brand loyalty. Similar studies conducted by Khanfar (2016) researched the effect of promotion mix elements on consumers buying decisions of mobile service at Zarqa city. The study examines the effect of advertising, personal selling, and sales promotion and public relations on consumer buying decision. Data collected by the researcher was analyzed using SPSS into regression analysis. Khanfa (2016) concluded that sales promotion possess the highest effect on the consumer's buying decision.

Nouret et al (2014) upon the studying of the degree of promotion mix elements used by ceramic and glass production companies in Jordan ranked in order the elements of promotion mix that

impacted consumer purchase behaviour most. According to Nouret (2014) advertising, personal selling, sales promotion and public relations in this order respectively impacted consumer purchase decisions most. Moreover, studies conducted by Amira et al (2013) posited 31.5 percent of the consumer buying decision is contributed by advertising, internet marketing, public relation, and personal selling. Amira et al (2013) concluded their studies by recommending that the automotive industry in Malaysia should embark on promotion strategies that will lead consumers to purchase cars. Studies conducted by Chakrabortty et al (2013) concluded that the mixture of promotional sales with campaigns done publicly is the most effective way to let customers agree to purchase a product or service. Darko (2012) revealed in his studies that companies who want to increase sales and constantly influence consumers purchasing behaviour should use promotion mix strategies especially sales promotion.

CHAPTER THREE

RESEARCH OBJECTIVE AND QUESTIONS

3.1 Research Objectives

The main objective of the research is to assess the impact of promotion mix on consumer knowledge and purchase behaviour of customers of Saham Insurance Company Ghana.

Specific Objectives

1. To identify the different promotion mix methods used by the Saham Insurance Company Ghana.
2. To assess the impact of promotion mix on consumer's knowledge.
3. To assess the impact of promotion mix on consumer's purchasing behaviour.

3.2 Research Questions

After coming up with the above objectives for the study, the research continued to develop these research questions for the researcher to be able to attain the aforementioned objectives of the study.

1. What are the different types of promotion mix methods used by Saham Insurance, Ghana?
2. What is the impact of the promotion mix on consumer's knowledge?
3. What is the impact of promotion mix on consumer's purchasing behaviour?

3.3 Hypothesis

The current study is based three hypotheses. The study looks forward to test the following hypothesis based on the above objectives:

1. H1 – Sales promotion has significant influences on consumers' knowledge of insurance products mostly?
2. H2 - There is a statically significant impact of consumers' knowledge on purchasing decisions, as significant knowledge on insurance products will increase purchasing decisions.

3. H3- There is a positive relationship between sales promotion and consumer purchasing decisions of insurance products.

Figure 3.1: INDEPENDENT VARIABLES VRS DEPENDENT VARIABLES

INDEPENDENT VARIABLES	DEPENDENT VARIABLES

PROMOTION MIX ELEMENTS

Public Relations

Advertising

Direct marketing

Personal Selling

Sales promotion

CONSUMER KNOWLEDGE

CONSUMER PURCHASING DECISIONS
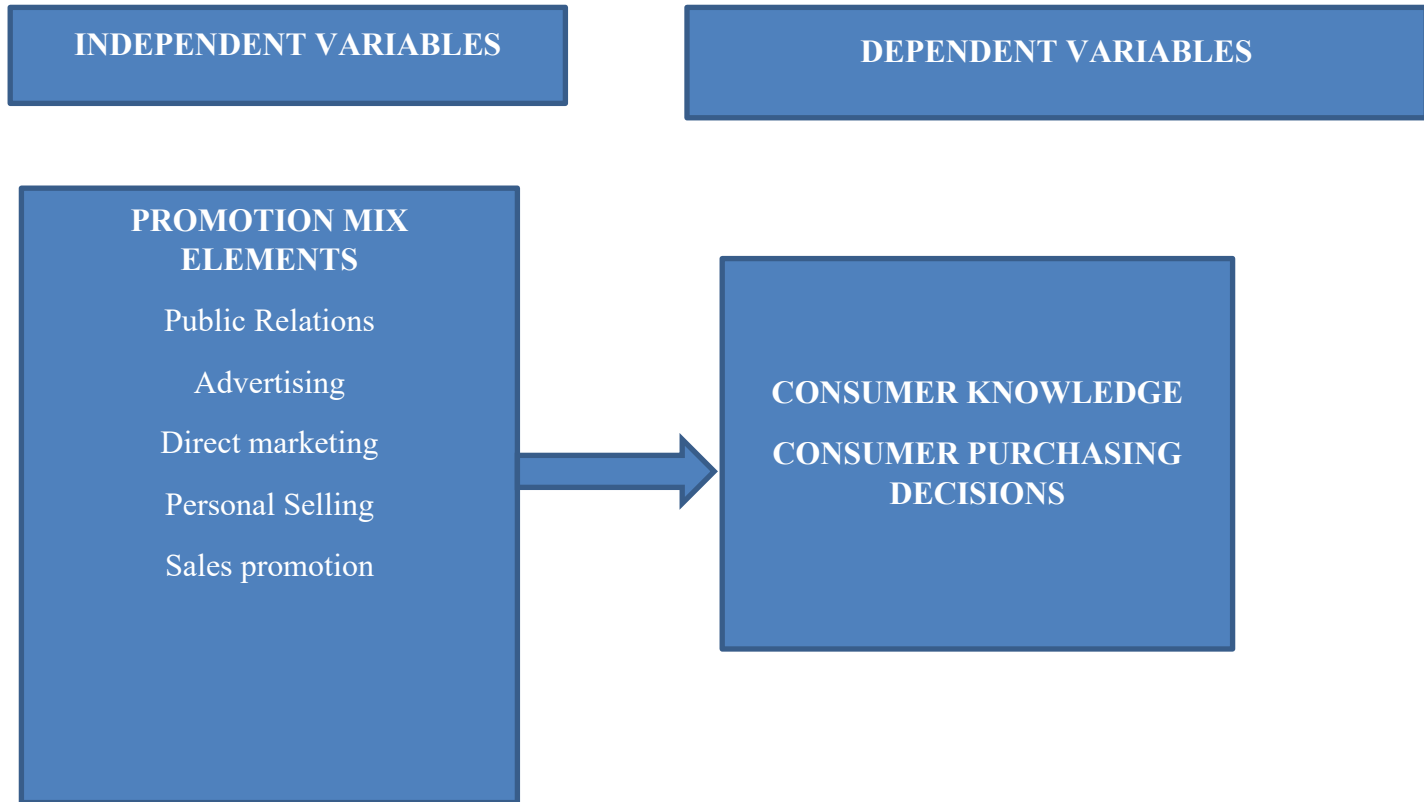
CHAPTER FOUR

METHODOLOGY

4.0 Introduction

This chapter deliberates on the methods used in collecting data, how the data was interpreted and analyzed as well as explaining the relationship between various variables selected for the study. The researcher employed the use of primary data, secondary data and quantitative research methods in examining promotion mix, consumer knowledge, and purchase behaviour of the competitive business environment. A combination of data collection tools such as questionnaires and surveys were used for the research.

4.1 Study Area

The study area for this study comprises all insurance companies in Ghana precisely Kumasi Branches. According to the National Insurance Commission (NIC) of Ghana, there are 22 life insurance companies, 29 non-life insurance companies, and 3 reinsurance companies. All insurance company for this study operates on life insurance some of their policies includes Non-Life Insurance, Health Insurance, and Reinsurance, Real Estate, Off-shore Insurance, and many life insurances. All the companies under study also provide life assurance and are regulated by the National Insurance Commission (NIC). The insurance companies understudy on average employees over 25,000 of Ghana working population and make an average return of 1.1 billion Ghana Cedis each year. Among these 22 life insurance companies, the study will focus on one; Saham Life Insurance company.

4.1.1 Research Design

A research design is the process of arranging conditions for the collection and analysis of data in a way that looks at combining relevance with economy and procedure to the research purpose. It is also a plan, structure, strategy and investigation concaved to obtain ensured to search question and control variance.

This study employs the use of the descriptive research approach. The quantitative research method is used in collecting data for the study. Quantitative method is appropriate because it

measures attitudes and opinions for intensive assessment of the problem at hand, as a similar research conducted by Karunanithy & Sivesan (2013) on Promotional Mix and Brand Equity, used this research method. Also, research conducted by Khanfar (2016) on the Effect of Promotion Mix Elements on Consumers Buying Decisions of Mobile Service: The case of Umniah Telecommunication Company at Zarqa city- Jordan used the same research method and was successful. The descriptive also proves current practices as well as developing theories (Burns et al., 2013).

4.2 Research Rational

Research rational is the motive and reasons for conducting a study. The rationale behind a study gives the reason for conducting the research. The researcher upon reviewing various literatures on promotion mix noticed that there was a huge gap in them, as most research work done on the field of promotion mix focused on the impact of sales promotion on consumer knowledge and purchasing behaviour of consumable goods ignoring the service sector. This motivated the researcher to research on how the various elements of marketing or promotion mix (sales promotion, advertisement, public relation, direct marketing, and personnel selling) influence consumer knowledge and purchasing behaviour of customers of the service industry using an insurance company as a case study.

4.2.1 Research Philosophy

Research philosophy is the framework indicating how data about a situation, problem, or phenomenon will be collected, analyzed, and used to achieve the research aim and to answer the study's research questions (Saunder et al. 2016). According to Quinlan et al. (2011) research philosophy involves the process of developing knowledge through the collection of data about a phenomenon and analyzing the data for the intended usage of answering questions on the phenomenon. Research philosophy involves the researcher being aware and forming beliefs and assumptions for the study, as each process is based on the researchers' assumption about the sources of data for the study and the nature of knowledge to acquire during the research process (Saunder et al. 2016 Quinlan et al. 2011). The diagram below gives a brief description of Saunder et al. (2016) research onion which will serve as a guide for the researcher during the research process.
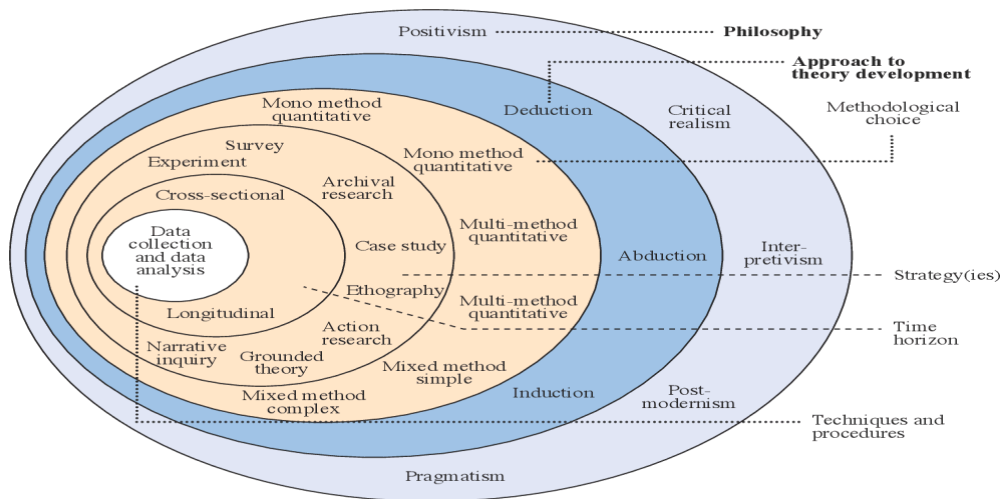
Figure 4.1: The research onion

Source: Saunders, Lewis, and Thornhill (2016)

There are three types of assumptions that can be derived from research philosophy these assumptions are ontology, epistemology, and axiological. These assumptions are explained below and the researcher will select one for the study.

4.2.2 Ontology, axiological, and epistemology

The assumptions about reality on nature are called ontology. Ontology is a branch of philosophy that focuses on how the researcher sees and understands the world. Ontology philosophy is the study of concepts that includes existence, being, belief, and reality (Quinlan et al., 2011 and Moon & Blackman 2017). Axiological on the other hand is a branch of philosophy that studies religion, ethics, beliefs, aesthetics, and values (Quinlan et al., 2011). Epistemology is the philosophy that focuses on assumptions concerning knowledge, validity, what is acceptable, legitimate knowledge, and how to communicate the knowledge to others (Quinlan et al. 2011 & Saunder et al. 2016). While ontology is seen to be abstract, epistemology is more obvious and does not restrict the researcher but rather gives the researcher more room for choosing and selecting methods (Gabriel et al. 2013). This study will adopt the epistemology approach as it gives the researcher more chances of selecting from a larger pool of methods that can be used for the research. There are four main branches of research philosophy about epistemology; these philosophies are **pragmatism, positivism, realism, and interpretivism.**

Pragmatism

According to Lincoln et al. (2011) philosophical assumption or the basic belief that serves as a pathway or guide for the action of a researcher on how the researcher views the world is referred to as a paradigm. Cresswell and Clark (2011) posited that paradigm is the way of thinking and making sense in a complex real world. Pragmatism research does not include concepts such as truth and reality rather pragmatism research accepts that there can be more realities open to empirical inquiry and as such doubts that reality can be determined once and for all (Cresswell & Clark, 2011). The pragmatism approach or method is a mixed approach of quantitative and qualitative methods. The time constraint of the study and the sample size for the study deems this approach not suitable for the study.

Realism

Realism research philosophy is based on the assumption of independence of reality from the human mind. Realism philosophy relies on the ideology of developing knowledge through a scientific approach (Saunder et al. 2012, Novikov and Novikov, 2013). The realism research approach is of the view that what you see is what you get (Saunder et al. 2012). Realism research philosophy gives the researcher the option to select methods that best fit the study area but mostly uses qualitative research rather than quantitative.

Interpretivism

Interpretivism research philosophy or interpretivism enables a researcher to interpret and narrate elements of a study. Interpretivism's motive is to integrate human interest into a study. The main purpose of interpretivism research philosophy is to gain an in-depth understanding of respondents and to understand the way respondents do things and act in circumstances (Saunders et al. 2012, 2016). According to Novikov and Novikov (2013), interpretivism believes that individuals shape society and prefer to conduct research using methods that allow the researcher to have a close interaction with respondents. The most research method used by interpretivism is a qualitative method in collecting data. This philosophy does not deem appropriate for the study due to a large sampling size and the COVID 19 pandemic restrictions put in place by the Government of Ireland and Ghana.

Positivism

According to Saunder et al. (2016), the positivist thinks that society shapes the individual, and as such positivist research focuses on discovering laws that govern human behaviour. Positivism according to Saunders et al (2012) is based on quantifiable research which focuses on society by providing scientific evidence on how the society operates. Positivist unlike interpretivism uses quantitative methods that detach the researcher from the study respondents. The study adopts the positivism philosophy for this research as it's suitable for the study on the impact of promotion mix elements on consumer knowledge and purchasing behaviour of insurance services or products.

4.3 Research Methods

Research methods are the processes used by the researcher in obtaining evidence and data and analyzing or processing this data to enable the researcher to achieve the research aim. In other to select the best research methods, the researcher reviewed three main types of research methods that can be used for the study. These are; mixed approaches, the qualitative and quantitative research methods.

4.3.1 Mixed Method Approach

The mixed-method approach is an integration of both qualitative and quantitative data collection methods. According to Burns et al (2013), the mixed-method approach is the best fit for any study in any discipline as the qualitative aspect provides an in-depth insight into a problem while the quantitative aspect is used to scientifically measure attitudes, outcomes, and actions of the problem under study. Burn et al (2013) posited that the mixed approach is the best fit for explanatory study as it gives rich data that is valid and reliable. Even though the mixed method approach is best suited for the study, this method cannot be used for the study due to the huge sampling size of two hundred respondents, travelling restriction as to the results of the COVID-19 pandemic, and the limited time available to the researcher in conducting the research.

4.3.2 Qualitative Method

The qualitative method involves gathering data about life experience, emotions, human behaviour, human actions, and beliefs through verbal interaction between the researcher and respondents (Farnsworth, 2019). The qualitative method gives the researcher an in-depth understanding of the complex situation, concepts, culture, and social life (Burn et al, 2013). According to Defranzo (2011), qualitative research is mostly exploratory and seeks to find out how things occur, describing events, interpreting of human actions and narration of stories. Qualitative research mostly involves an interaction between the researcher and respondents through communication or interaction in a form of an interview either structured, semi-structured or unstructured. The qualitative method is not deemed appropriate for the study due to the sampling size of the study which is two hundred as it will be difficult for the researcher to interview such number of customers of Saham Insurance Company in Ghana. Also due to the non-normal time as the result of COVID 19 pandemic, interviews are deemed inappropriate for the study.

4.3.3 Quantitative Method

Unlike qualitative methods that deal with non-numerical data, the quantitative research method deals with collecting numerical data for discussion. According to Babbie (2010), quantitative research focuses on quantifying data collected. Babbie (2010) pinpointed that quantitative methods focus on statistical, mathematical and numerical analysis of data collected through polls, questionnaires, and surveys. Babbie (2010) further pinpointed that quantitative research is mostly descriptive or experimental and therefore involves two variables that are dependent and independent. Buns et al (2013) and Babbie (2010) posited that the quantitative method is deemed appropriate for research whose sampling size is large as it saves time and much cheaper compared to the other research methods. The study adopted the quantitative method for the study firstly due to the sampling size of the study (200 respondents) and also similar work done by Karunanithy & Sivesan, (2013) and Khanfar, (2016) used this research method and were successful.

4.4 Methodological Choice – Research Strategy

The researcher adopted the epistemology approach instead of the various other methods for the study. It provides the researcher with a more comprehensive view of the various theories and methods used in the field of philosophy. Under the philosophy of epistemology, the researcher uses quantitative methods. The study was conducted using the quantitative research method. The other methodologies that were used for the study were descriptive research. The main reason for selecting this method was based on the fact that those similar works are done by Karunanithy & Sivesan (2013) and Khanfar (2016) used this methodology for their studies and were successful.

4.5 Data Collection Procedure

The data collection period for this study is two weeks. The research is conducted online through various designed scales in the form of survey questionnaires which were generated from Google derive. The primary data is gathered from the online survey. The secondary data is gathered from various sources including students' works, articles, publication and other relevant documents which are in line with the study.

4.5.1   Online Survey Questionnaires

The questionnaire is used to collect data on the various facets of the project. It is constructed with various open and closed-ended questions. All two hundred (200) respondents will be given online survey questionnaires link through WhatsApp and e-mail by the researcher for them to fill. This will allow respondents to express their views and opinions without any interruptions. The questionnaires used for the study was adopted from Anukool et al (2014), Arvinlucy (2012), Gunasekharan, Shaik & Lakshmanna (2016) Karunanithy & Sivesan (2013) and Khanfar, 2016) who conducted similar works, mostly in the product industry; their questionnaires were modified to suit the service industry.

4.6 Study Population

A research population is a group of individuals, institutions, objects or elements that have the same features which are of interest to the researcher. The research population involves the sampling units from which the sampling for the research will be selected from. The population for the study comprises all customers in the Kumasi branch of Saham Life Insurance Company. The population for the study is 5,945.

Table 4.1: Composition of Sample Population Consumers

RESPONDENT CATEGORY Saham Branches in Ghana	Number of Customers
Accra	8,155
Kumasi	5,945
Sunyani	4,520
Tamale	3,450
Takoradi	3,880
Koforidua	3,515
Cape Coast	3,266
GRAND TOTAL	**32,731**

Source: Saham Insurance Company Records

4.7 Sampling

Sampling is the selection of individuals from a larger group. There are two types of sampling techniques, probability sampling, and non-probability sampling. Probability sampling gives all elements equal chances of been selected while non-probability sampling does not give all elements of a population an equal chance of been selected.

4.7.1 Sample size and sampling technique

The non-probability sampling technique is adopted for the study. First all branches except the customers of the Kumasi branch are excluded from the study. Out of the 5,945 customers, two hundred of their total customers will be selected to participate in the research. Customers who have patronized the insurance services for less than three years are automatically included in the study. Customers that have been patronized the services of Saham Life Insurance Company for more than three years are automatically excluded from the survey. Since the researcher worked in the Company before traveling to further his education, it is easier to get this information from the company. The sample size of this study is two hundred (200) selected from the target population of customers based on the year of patronization categories.

4.7.2 Sampling procedure

Sampling procedures involve the process of selecting a given number from the subjects or total population. In this research, the sampling procedure used is a purposive sampling technique.

Purposive sampling is first used in selecting customers who have been with the insurance company for less than three years as they would have fresh memories of the type of promotion mix element that influenced them to purchase their insurance policies. Since the researcher is not available to conduct the study on the field, convenience sampling is deemed appropriate as the same sampling procedure was used by Karunanithy & Sivesan (2013) and Khanfar (2016) in their various studies. The researcher contacted his previous colleague employees to collect the email addresses and phone numbers of the customers who agreed to participate in the study.

4.8 Validity and Reliability

The measuring of the degree to which samples are tested is called validity (Golafshani, 2003). Reliability according to Sekaran (2003) refers to the consistency in which a research method measures something. Mustafa (2011) is of the view that the best way of measuring validity is by consulting an expert or professional of a particular field to assess one's study. Lewis (2009) is also of the view that both qualitative and quantitative research should produce the same level of accuracy and truthfulness in research findings. This study has been undertaken with all due care to ensure that findings are valid and reliable. In other to ensure validity and reliability, the researcher first made sure that work on the study is given to the research supervisor and ensure that corrections and suggestion of the research supervisor is corrected and update to make the work valid. The researcher contacted colleagues, senior lecturers, and friends who have in-depth knowledge on the field under study to review the work and seek their opinion on the study. The researcher also did a piloting of the questionnaires, using twenty respondents for the piloting to initially test if the online survey questionnaires are clear and understandable. In measuring the reliability of the study, the researcher uses SPSS to measure the reliability of the questionnaires based on the research objective using Cronbach alpha. According to Sekaran (2003), the least accepted reliability for a study using Cronbach coefficient alpha is 0.60. Sekaran also posited that a Cronbach alpha greater than 0.70 is more acceptable and considered as the best fit for a study. The Cronbach alpha ranges from 0-1. The researcher modified the research questionnaires which its Cronbach alpha was less than the acceptable standard. In every stage during data collection, every key individual was involved in the data collection process and their views are the ones used to form the key findings of the research. After the analysis of data, the outcome will be taken to Saham Life Insurance Companies for management to go through the report and

comments whether it reflected the information they provided. The online survey questionnaires were administered with the approval of the research supervisor.

4.9 Ethical consideration in this study

The study is a partial fulfillment of the postgraduate program and as such the researcher took time to read through the National College of Ireland (2013) research guide and has adhered to all research ethical protocols in the guide. For the study, permission was sought from the Saham Life Insurance Company management and employees. The survey was conducted on various social media platforms such as Facebook, email, and WhatsApp. The researcher ensured that the information provided was not disclosed to third parties and was not been violated. Customer's consent was sought first before they were included in the study.

4.10 Data analysis techniques

SPSS version 20 and Microsoft Excel were used to analyze the data into tables and diagrams. The data analysis includes a frequency distribution table, regression tables as well as mean and standard deviation tables based on the objectives for the study. The reliability of the research questionnaires was measured through the use of the Cronbach Alpha-model from SPSS. The results of this study are presented in the form of charts and tables. The techniques used for this analysis are simple and easy to use.

CHAPTER FIVE

DATA ANALYSIS AND FINDINGS

5.1 Introduction

This chapter analyses intensively the obtained data from the field. Statistical Package for Social Sciences (SPSS) was used in processing the data and presented with tables before making the analysis. All the data used in this analysis are first-hand information collected from all the insurance companies' clients in Kumasi. The chapter focuses on findings and their discussion. In this regard, the research objectives and the research questions from which the researched data was collected are revealed, analyzed, and discussed. The chapter pinpoints promotion mix, consumer knowledge, and purchase behaviour of insurance products in Ghana. The chapter is grouped under four themes which are the demographics, impact of promotion mix on consumer purchasing behaviour, purchasing behaviour, and consumer knowledge. The respondent rate for most questions was 100% as all questionnaires were answered by respondents.

5.2 Demographic Information

Questionnaires were administered to customers of Saham insurance company in Kumasi. The demographics questions were on gender, age, education level of customers, customer's marital status, and how long they have patronized insurance products. Statistically, all customers answered these questions. The table below shows that there were no missing values in the questionnaires administered to workers and shows the findings.

5.2.1 Age

In terms of respondent's age: out of the 200 questionnaires administered to Saham insurance company clients in Kumasi, a scale of one (1) to six (6) was used to categorize the age range as 18-25years representing 1, 26-30 representing 2, 31-35 years representing 3, 36-40years representing 4, 41-50 years representing 5 and 51 years and above representing 6. From the findings on data collected, customers of the insurance company had most of their respondents between the ages of 41-50 years representing 28.5 percent, followed by those between the age of 31-35 years making 22.0 percent, those between the ages of 36-40 represented 19.5 percent, those between the age of 18-25 followed with 13.5 percent and those above 51 years were 19

representing 9.5%. Those between the ages of 26-30 years had the least respondent (7% respondents).

Table 5.1 Respondents' age

		Frequency	Percent	Valid Percent	Cumulative Percent
	18-25	27	13.5	13.5	13.5
	26-30	14	7.0	7.0	20.5
	31-35	44	22.0	22.0	42.5
Valid	36-40	39	19.5	19.5	62.0
	41-50	57	28.5	28.5	90.5
	51above	19	9.5	9.5	100.0
	Total	200	100.0	100.0	

Source: Research field May 2021

5.2.2 Gender

Regarding gender, as shown in Table 5.2, 47% of the respondents were males and 53% were females implying that majority of the respondents were females. The respondent percentage was 100%.

Table 5.2 Respondents' Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
	Male	94	47.0	47.0	47.0
Valid	Female	106	53.0	53.0	100.0
	Total	200	100.0	100.0	

Source: Research field May 2021

5.2.3 Martial Status

122 respondents representing 60.2% revealed that they were married, the remaining 78 respondents representing 39.8% indicated that they were not married (single). All 200 respondents answered all questions and the response rate was 100%

Table 5.3 Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	122	61.0	61.0	61.0
	Single	78	39.0	39.0	100.0
	Total	200	100.0	100.0	

Source: Research field May 2021

5.2.4 Respondents' educational level

The follow-up questions in the questionnaires focused on customers' level of education. 34 percent of the respondents selected their highest level of education as master's degree representing 68 respondents, 34 respondents revealed that they hold graduate degrees making 17 percent; 21.5 percent of the respondents representing 43 respondents revealed that their highest education level as secondary or technical certificate, the remaining 55 respondents indicated that they hold other qualification representing 27.5 percent.

Table 5.4: Respondents' educational status

		Frequency	Percent	Cumulative Percent
Valid	Secondary/technical	43	21.5	21.5
	Tertiary	34	17.0	38.5
	Masters	68	34.0	72.5
	Other	55	27.5	100
	Total	200	100.0	

Source: Research field May 2021

5.3 Reliability Analysis

The questionnaire adopted for this study consists of 31 questions made up of promotion mix elements, consumer purchasing behaviour, and consumer knowledge. Ultimately, the Cronbach's coefficient ranges from 0 to 1. Generally, a coefficient greater than or equal to 0.7 is considered acceptable and a good indication of construct reliability (Nunnally, 1978). The lower limit of acceptability is 0.6 (Sekaran, 2003). The overall Cronbach's alpha for the 31 variables presented in table 4.5 below is 0.716. The Cronbach's alpha for promotion mix is 0.715 and that of consumer knowledge and purchase behaviour is (0.722 and 0.712 respectively) indicates a highly reliable measure.

Table 5.5 Reliability

VARIABLES	Cronbach Alpha	Number of Items
Advertising	.765	6
Personal Selling	.785	4
Sales Promotion	.634	5
Public relation	.600	5
Direct Marketing	.785	6
Total Promotion mix	**0.715**	
Purchase Behaviour	.722	8
Consumer Knowledge	.712	7
Total all variables	**0.716**	**41**

Source: Research field May 2021

5.4 Correlation Analysis

From table 5.5 below purchasing behaviour had a positive correlation with consumer knowledge, personnel selling, sales promotion, and public relations with sig less than 0.05 and 0.01 which

means a change in purchasing behaviour is highly affected by sales promotion with a Pearson correlation of 0.313, followed by consumer knowledge with a Pearson correlation of 0.149, and subsequently by personnel selling and public relation with a Pearson correlation of 0.102 and 0.101 respectively. Even though advertising has a Pearson Correlation of 0.88 its sig is 0.069 and is greater than 0.05 making it insignificant. Direct marketing had a negative correlation to purchasing behaviour of insurance services with Pearson correlation of -0.033, which means an increase in direct marketing does not have any positive effect on purchasing behaviour.

Moreover, from table 5.6, findings revealed that consumer knowledge positively affects purchasing behaviour with a Pearson Correlation of 0.149 and a sig of 0.02 which is less than 0.05. This means that an increase in consumer knowledge will lead to a slight increase in consumer purchasing behaviour. All elements of the promotion mix had a strong correlation with consumer knowledge; this means an increase in this promotion mix will increase consumer knowledge which is likely to increase consumer purchasing behaviour. In other of highest correlation personnel selling has the highest positive correlation followed by sales promotion, public relationship, advertising and directing marketing with Pearson correlation of 0.349, 0.232, 0.170, 0.155 and 0.145 respectively.

Table 5.6 Correlations

		Purchasing Behaviour	Consumer knowledge	advertising	Personnel selling	Sales promotion	Public relation	Direct marketing
Purchasing Behaviour	Pearson Correlation	1	.149**	.088	.102*	.313**	.101*	-.033
	Sig. (2-tailed)		.002	.069	.034	.000	.037	.499
	N	200	200	200	200	200	200	200
Consumer knowledge	Pearson Correlation	.149**	1	.155**	.349**	.232**	.170**	.145**
	Sig. (2-tailed)	.002		.001	.000	.000	.000	.003
	N	200	200	200	200	200	200	200
Advertising	Pearson Correlation	.088	.155**	1	.585**	.380**	.185**	-.043
	Sig. (2-tailed)	.069	.001		.000	.000	.000	.376
	N	200	200	200	200	200	200	200

Personnel selling	Pearson Correlation	.102*	.349**	.585**	1	.485**	.209**	-.005
	Sig. (2-tailed)	.034	.000	.000		.000	.000	.913
	N	200	200	200	200	200	200	200
Sales promotion	Pearson Correlation	.313**	.232**	.380**	.485**	1	.382**	-.030
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.535
	N	200	200	200	200	200	200	200
Public relation	Pearson Correlation	.101*	.170**	.185**	.209**	.382**	1	.113*
	Sig. (2-tailed)	.037	.000	.000	.000	.000		.019
	N	200	200	200	200	200	200	200
Direct marketing	Pearson Correlation	-.033	.145**	-.043	-.005	-.030	.113*	1
	Sig. (2-tailed)	.499	.003	.376	.913	.535	.019	
	N	200	200	200	200	200	200	200

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Research field May 2021

5.5 Impact of promotion mix on consumer purchasing behaviour

Section B of the questionnaire focused on the impact of promotion mix on consumer purchasing behaviour. The various promotion mixes were used as a theme under section B. The theme comprises advertising, personnel selling, sales promotion, public relation, and directing marketing and how it affects purchasing behaviour. Question asked on this section used a scale of 1-5, 1 representing no extent, 2 small extents, 3 some extent, 4 large extents, and 5 very large extents. All questions were answered by respondents under this section. All five elements of the promotion mix (Advertising, personnel selling, sales promotion, and direct marketing) were used to measure the impact of the promotion mix on consumer knowledge.

Table 5.7: Descriptive statistics on advertising on purchasing behaviour

Statement	NE	SE	SE*	LE	VLE	MEAN
To what extent does television advertisement influence your purchasing behaviour of an insurance company's services?	43 (21.5%)	40 (20%)	50 (25%)	39 (19.5%)	28 (14%)	2.8
To what extent does radio advertisement influence your purchasing behaviour of an insurance company's services?	37 (18.5%)	20 (10%)	78 (39%)	41 (20.5%)	24 (11.5%)	2.99
To what extent does billboard advertisement influence your purchase behaviour of an insurance company's services?	6 (3%)	48 (24%)	60 (30%)	58 (29%)	28 (14%)	3.27
To what extent does newspaper advertisement influence your purchase behaviour of an insurance company services?	8 (4%)	33 (16.5%)	47 (23.5%)	84 (42%)	28 (14%)	3.45
To what extent does online advertisement influence your purchasing behaviour of an	84 (14%)	48 (8%)	240 (40%)	168 (28%)	60 (10%)	3.12

insurance company's services?						
To what extent does magazine advertisement influence your purchasing behaviour of an insurance company's services?	23 (11.5%)	15 (7.5%)	38 (19.0%)	97 (48.5%)	27 (13.5%)	3.45

NOTE: NE (No extent) = 1, SE (Small extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5

Source: Field Survey, 2021

5.5.1 Television Advertisement and Radio advertisement

The mean score of 2.8 from this question indicated that television advertisements on average influence customer purchasing behaviour to some extent.

Moreover findings on how radio advertisement influence purchasing behaviour revealed a mean score of 2.98 which was higher than that of television advertisement 2.8. Findings indicated that radio advertisements influenced consumers purchasing behaviour on insurance products to some extent. 18.5% of the respondents revealed that radio advertisement does not have any influence on their purchasing behaviour, 10% of the respondents revealed that radio advertisement has a small impact on their purchasing behaviour, majority of the respondents representing 30% indicated that radio advertisement impact or influence their purchasing behaviour to some extent, the remaining 29% and 14% respondents revealed that radio advertisement has a large impact and very large impact of their purchasing behaviour respectively.

5.5.2 Billboard and Newspaper advertisement

Findings on billboard advertisement revealed with a mean score of 3.27 revealing that majority of the respondents for this online survey were of the view that billboard advertisement influenced their purchasing behaviour to some extent.

The majority of respondents were of the view that newspaper advertisement influences their purchasing behaviour to some extents. The mean score of 3.45 concludes the finding that

newspaper advertisement influences the purchasing behaviour of insurance products to a large extent.

5.5.3 Online and Magazine advertisement

37.5% of the respondents representing 75 of the respondents agreed that online advertising has an impact on their purchasing of insurance products by some extent followed by 31% respondents indicating that online advertising has a large impact on their purchasing behaviour of insurance products, 11.5% of the respondents agreed that online advertisement influence their purchasing behaviour by a very large extent, the remaining 12% and 8% revealed that online advertisement had no impact or had a small impact on their purchasing behaviour respectively. Using the mean score of 3.12 it can be concluded that online advertisement impacts customers of an insurance company to some extent.

In addition findings on how magazine advertisement influences consumer purchasing behaviour revealed that 48.5% of the respondent representing the majority of the respondents revealed that magazine advertisement influences their purchasing behaviour of insurance products by a large extent followed by 19.0% and 13.5% who indicated that magazine advertisement influences their purchasing behaviour by some extent and very large extent respectively. The remaining 11.5% and 7.5% of the respondents revealed that magazine advertisement influences their purchasing behaviour by no extent and small extent respectively. Using the mean score of 3.44 it can be concluded that magazine advertisements influence the purchasing behaviour of customers of an insurance company to a higher extent.

5.5b Impact of personnel selling on purchasing

This section of the questionnaire focused on how personnel selling influences purchasing behaviour of customers. 6 questions were asked to find out how these factors affected direct marketing. Question asked on this section used a scale of 1-6, NE (No extent) = 1, SE (Small extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5 UA= unanswered. Findings can be found in table 4.6 below

Table 5.8: Descriptive statistics on personnel selling on purchasing behaviour

Statement	NE	SE	SE*	LE	VLE	MEAN
To what extent do personnel selling influence your purchase behaviour of an insurance company's services?	7 (3.5%)	24 (12%)	32 (16%)	80 (40%)	57 (28.5%)	3.78
To what extent do personnel selling influence your consumer knowledge of an insurance company's services?	7 (3.5%)	17 (8.5%)	20 (10%)	87 (43.5%)	69 (34.5%)	3.97
To what extent did retail selling (face-to-face with an agent) influence your purchasing behaviour of an insurance company's services?	13 (6.5%)	30 (15%)	109 (54.5%)	36 (18%)	12 (6%)	3.02
To what extent does business-to-business selling influence your consumer knowledge of an insurance company's services?	28 (14%)	38 (19%)	65 (32.5%)	55 (27.5%)	14 (7%)	2.94

NOTE: NE (No extent) = 1, SE (Small extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5

Source: Field Survey, 2021

5.5b.1 Personnel selling on purchasing behaviour

The mean score of 3.78 from the finding indicated that consumers agreed personnel selling influence their purchasing behaviour to a large extent. 3.5% of the respondents revealed that personnel selling has no influence on their purchasing behaviour, while the majority of respondents (40%) were of the view personnel selling influences their purchasing behaviour by a large extent, 28.5% of the respondents been the next majority believed that personnel selling influences their purchasing behaviour by a large extent while the remaining 16% and 12% of the remaining respondents were of the view that personnel selling influences their purchasing behaviour by some extent and small extent.

Furthermore, the findings revealed with a mean score of 3.97 pinpointing that personnel sales impact customer's knowledge of insurance company services and influences customers' purchasing behaviour by a large extent. The majority of the respondents representing 43.5% were of the view that personnel selling influence their knowledge by a large extent which influences their purchasing behaviour by a large extent. The next majority representing 34.5% revealed that personnel selling influence their knowledge on insurance products by a very large extent which further influences their purchasing behaviour by the same extent. 10%, 8.5%, and 3.5% of the respondents were of the view that personnel selling impacts their knowledge by some extent, small extent, and no extent respectively.

5.5b.2 Retail selling (face-to-face) and business to business to business

The mean of 3.02 revealed that retail selling influenced customers purchasing behaviour of insurance products to some extent. 54.5% of the respondents indicated that retail selling influences their purchasing of insurance products to some extent. 18% of the respondent agreed that retail selling influences their purchasing behaviour of insurance products by a large extent while the remaining 15%, 6%, and 6.5% thought that retail selling influences their purchasing behaviour by a small extent, very large extent, and no extent respectively.

Also, the findings on how business to business selling influence customers purchasing behaviour revealed that 32.5% of the respondents were of the view that business to business selling has influenced their purchasing behaviour of insurance products by some extent, the next majority of the respondents representing 27.5% indicated that business to business selling has influenced their purchasing of insurance products by large extent, the remaining 19%, 14%, and 7% revealed that business to business selling has influenced their purchasing behaviour by a small

extent, no extent, and very large extent respectively. Using the meaning score of 2.92 from the findings it can be concluded that business to business impacts customers purchasing behaviour to some extent. From the above findings, it can be deduced that retail selling has a higher impact on customers purchasing behaviour compared to that of business-to-business selling.

5.5c Sales promotion on purchasing behaviour

The findings on sales promotion on purchasing behaviour are revealed in table 5.9 below:

Table 5.9 Descriptive statistics on sales promotion on purchasing behaviour

Statement	NE	SE	SE*	LE	VLE	MEAN
I am with my insurance company due to a promotion it did?	22 (11%)	22 (11%)	52 (26%)	71 (35.5%)	33 (16.5%)	3.355
To what extent did an insurance sales promotion attract you to purchase their services?	7 (3.5%)	27 (13.5%)	54 (27%)	64 (32%)	48 (24%)	3.595
I got to know new insurance company's services through sales promotion?	9 (10%)	29 (8%)	24 (12%)	77 (46%)	61 (24%)	3.65
To what extent does your insurance company sales promotion distinguish them from other insurance companies?	7 (3.5%)	11 (5.5%)	63 (31.5%)	54 (27%)	65 (32.5%)	3.76

NOTE: NE (No extent) = 1, SE (Small extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5. Source: Field Survey, 2021

5.5c.1 I am with my insurance company due to a promotion it did?

22 respondents out of 200 respondents were of the view that they are not with their insurance company because of sales promotion. The same number of respondents (22) was of the view that sales promotion influenced them by a small extent to acquire the services of their insurance company. 52respondents out of 200 respondents were of the view that they are with their insurance company because of sales promotion to some extent. The majority of the respondents 71 were with Saham Insurance Company due to sales promotion. The mean score of 3.35 reveals that to some extent sales promotion influenced some customers of Saham Insurance Company.

5.5c.2 Attraction to purchase service

27% of the respondents agreed that to some extent insurance sales promotion attracted them to purchase their services. 32% of respondents again agreed that to a large extent an insurance sales promotion attracted them to purchase their services. 24% of respondents once more agreed that to a very large extent an insurance sales promotion attracted them to purchase their services. 13.5% agreed that to a small extent an insurance sales promotion attracted them to purchase their services. 3.5% of the respondents agreed that they were not affected to any extent by insurance sales promotion to purchase their services.

5.5c.3 Knowledge about a new insurance company

35% of the respondents agreed that to a large extent that they got to know about new insurance companies through sales promotion. 15.5% of respondents agreed that to a very large extent that they knew new insurance companies through sales promotion. 37% of respondents agreed that to some extent that they got to know about new insurance companies through sales promotion. 8.5% of the respondents agreed that they were not affected to any extent as to knowing a new insurance company through sales promotion. The mean score of 3.45 from this question reveals that sales promotion impacts customers purchasing behaviour to some extent.

5.5c.4 Distinguishing insurance company from others

32.5% of the respondents agreed that to a very large extent that their insurance company sales promotions distinguishes them from other insurance companies. 27% of the respondents agreed that to a large extent that their insurance company sales promotions distinguishes them from other insurance companies. 31.5% agreed that to some extent insurance company's sales promotion enables their services to stand out from other insurance companies. 5.5% of the respondents agreed that to a small extent sales promotion makes them able to distinguish between insurance services and products. The remaining 4% of the respondents were of the view that sales promotion to no extent enables them to distinguish between insurance company's services. The mean score of 3.8 indicated that sales promotion enables customers to differentiate between insurance products by a large extent.

5.5d Public relationship

This section of the questionnaire focused on public relations and how public relation affects purchasing behaviour. 6 questions were asked to find out how these factors affected direct marketing. Question asked on this section used a scale of 1-5, NE (No extent) = 1, SE (Small extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5 U. Findings can be found in table 4.5below.

Table 5.10: Descriptive Statistic Public Relationship on purchasing behaviour

Statement	NE	SE	SE*	LE	VLE	MEAN
To what extent are you attracted to a company with good public relations?	5 (2.5%)	11 (5.5%)	69 (34.5%)	61 (30.5%)	54 (27%)	3.72
My insurance company has a good public image which attracted me to purchase their	9 (4.5%)	24 (12%)	34 (17%)	64 (32%)	69 (34.5%)	3.80

services?						
I was attracted to my insurance company due to their customer relationship?	20 (10%)	58 (29%)	97 (48.5%)	25 (12.5%)		3.635
To what extent are you attracted to companies who perform social responsibilities?	4 (2%)	16 (8%)	78 (39%)	87 (43.5%)	15 (7.5%)	3.465
To what extent does an insurance company communicating its services and product influence you in purchasing their services?	4 (2%)	30 (15%)	88 (44%)	66 (33%)	12 (6%)	3.26

NOTE: NE (No extent) = 1, SE (Small extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5. Source: Field Survey, 2021

5.5d.1 Company with good public relationship's influence on purchasing behaviour

Findings revealed with a mean score of 3.76 pinpointing that customers are attracted to companies with good public relations by a large extent. 30.5% of the respondents were of the view that a company with a good public relationship influence their purchasing behaviour by a large extent, 27% and 34.5% of the respondents revealed that a company with a good public relationship influences their purchasing behaviour by a very large extent and some extent respectively. The remaining 5.5% and 2.5% of respondents revealed that good public relationship influences their purchasing behaviour by a small extent or no extent.

5.5d.2 Public image

The mean score of 3.80 denotes that customers' purchasing behaviours are influenced to some extent by insurance companies with a good public image. 34.5% of the respondents revealed that insurance companies with a good public image influence their purchasing behaviour by a very large extent, the next majority, 32%, revealed that companies with good public image influence their purchasing behaviour by a large extent. 17%, 12%, and 4.5% revealed that companies with good public image influence their purchasing behaviour by some extent, small extent, and no extent respectively.

5.5d.3 Customer relationship

48.5% of the respondents revealed that their purchasing behaviours are influenced by insurance companies with good customer relationship to some extent. The next majority representing 29% of the respondents indicated that good customer relationship influences their purchasing behaviour by a small extent. The remaining 12.5% and 10% of the respondents were of the view that good customers' relationship influences their purchasing behaviour by a very large extent respectively and no extent respectively. The mean score of 3.60 reveals that customers purchasing behaviour is influenced by good customer relationships to some extent.

5.5d.4 Social Responsibilities

The majority of the respondents representing 43.2% revealed that their purchasing behaviour is influenced by insurance companies that perform social responsibilities to a large extent. 39% of the respondent being the next majority of respondents revealed that companies that perform social responsibility influence their purchasing behaviour to some extent. The remaining 8%, 7.5%, and 2% revealed that companies that perform social responsibilities influence their purchasing behaviour by a small extent, very large extent, and no extent respectively.

5.5e Direct Marketing

This section of the questionnaire focused on direct marketing and how it influences purchasing behaviour of customers. 6 questions were asked to find out how these factors affected direct marketing. Question asked on this section used a scale of 1-5, NE (No extent) = 1, SE (Small

extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5 Findings can be found in table below

Table 5.11: Descriptive statistics direct marketing on purchasing behaviour

Statement	NE	SE	SE*	LE	VLE	MEAN
I was attracted to my insurance company through a Facebook ad?	47 (23.5%)	58 (29.0%)	55 (27.5)	24 (12%)	15 (8%)	2.92
I was attracted to my insurance company through email advertisement?	41 (20.5%)	41 (21.0)	88 (45.8%)	11 (5.5%)	18 (9.0%)	2.61
To what extent did phone calls from your insurance company influence you to acquire their services?	20 (10%)	46 (23%)	73 (36.5%)	42 (21%)	19 (9.5%)	2.93
To what extent did text messages from your insurance company influence you to purchase their services?	36 (18%)	39 (19.5%)	65 (32.5%)	54 (27%)	6 (3%)	2.77
To what extent did brochures of your insurance company influence your purchase and knowledge of their services?	26 (13%)	20 (10%)	95 (47.5%)	51 (25.5%)	8 (4%)	2.97

To what extent did newsletters and fliers of your insurance company influence your purchase of their services?	35 (17.5%)	37 (18.5%)	57 (28.5%)	63 (31.5%)	8 (4%)	2.86

NOTE: NE (No extent) = 1, SE (Small extent) = 2, SE*(Some extent) = 3, LE (Large extent) =4, VLE (Very Large extent) =5

5.5e.1 Facebook advertisement

29% of the respondents indicated that they agreed by a small extent that they were attracted to the insurance company through Facebook advertisements. 27.5% of the respondents agreed that to some extent, Facebook advertisement helped them to have an interest in their insurance company. 23.5% of respondents indicated that to no extent did Facebook advertisements influence their interest in their insurance company. 12% of the respondents also agreed that Facebook advertisements influenced them to a large extent. 8% of respondents agreed that Facebook advertisements influenced to a very large extent, their interest in their insurance company and therefore their purchasing behaviour.

5.5e.2 Emails

44% of the respondents indicated that they agreed to some extent that they were attracted to the insurance company through advertisements in their email. 21% of the respondents agreed to a small extent that email advertisement influenced their interest in their insurance company. 20.5% indicated that email advertisements had no influence on their interest in their insurance company. 9% of the respondents also agreed that email advertisements influenced them to a very large extent. 5.5% of the respondents agreed that email advertisements influenced to a large extent their interest in their insurance company. The mean score of 2.61 from this question shows that email advertisement influences customers purchasing behaviour to a small extent.

5.5e.3 Phone Calls

36.5% of the respondents indicated that they agreed to some extent that phone calls from the insurance company influenced them to acquire their services. 23% of the respondents indicated that they agreed to a small extent that phone calls from the insurance company influenced them to acquire their services. 21% of the respondents agreed to a large extent that phone calls from the insurance company influenced them to acquire their services. 10% of the respondents indicated that they agreed to no extent that phone calls from the insurance company influenced them to acquire their services. 9.5% of the respondents indicated that to very large extent, phone calls from the insurance company influenced them to acquire their services. The mean score of 2.93 from this question shows that phone calls influence customers purchasing behaviour by a small extent.

5.5e.4 Text messages

32.5% of the respondents indicated that they agreed to some extent that text messages from the insurance company influenced them to acquire their services. 27% of the respondents indicated, they agreed to a large extent that text messages from the insurance company influenced them to acquire their services. 19.5% of the respondents agreed to a small extent that text messages from the insurance company influenced them to acquire their services. 18% of the respondents indicated that they agreed to no extent that text messages from the insurance company influenced them to acquire their services. The remaining 3% of respondents indicated to a very large extent that text messages from the insurance company influenced them to acquire their services. The mean score of 2.77 from this question shows that text messages influence customers purchasing behaviour by a small extent.

5.5e.5 Brochures

47.5% of the respondents indicated that they agreed to some extent that brochures of insurance companies influence their purchase and knowledge of their services. 25.5% of the respondents indicated that they agreed to a large extent, brochure of insurance company influences their purchase and knowledge of their services. 13% of the respondents indicated that they agreed to no extent that brochures of insurance companies influence the purchase and knowledge of their services. 10% of the remaining respondents indicated that brochures of insurance companies

influence their purchase and knowledge of their services to a small extent. The mean score of 2.97 from this question shows that brochures influence customers purchasing behaviour by exactly some extent.

5.5e.6 Newsletters and fliers

31% of the respondents indicated that they agreed to a large extent that newsletters and fliers of their insurance company influence the purchase of their services. 28.5% of the respondents indicated that they agreed to some extent newsletters and fliers of their insurance company influence the purchase of their services. 18.5% of the respondents indicated that newsletters and fliers of their insurance company influence the purchase of their services to a small extent. 17.5% of respondents indicated that newsletters and fliers of their insurance company influence their purchase of insurance services to no extent. The mean score of 2.86 from this question shows that newsletters and fliers influence customers purchasing behaviour by a small extent.

5.6 Impact of promotion mix on consumer purchasing behaviour (Regression Analysis)

There was multiple linear regression analysis conducted in this study to establish the relationship between the consumer's purchasing decision and the five independent variables: advertising, sales promotion, personal selling, public relation, and direct marketing. The five elements of the promotional mix in the study illustrate 10.2% of the consumers purchasing decisions as characterized by the adjusted R Square. This ultimately implies that other elements not captured in this study contribute 81.8% of the consumers purchasing decisions.

Table 5.12 Model Summary

Model	R	R Square	Adjusted R Square	Std. An error of the Estimate
1	.319[a]	.102	.091	.92070

Predictors: (Constant), Direct marketing, Personnel selling, Public relation, Sales promotion, advertising. b. Dependent Variable: Purchase Behaviour

Source: Research field May 2021

The significance value is 0.000 which is less than 0.05. Therefore, the model is of statistical significance in predicting how advertising, sales promotion, personal selling, and direct

marketing impacts consumers purchasing decisions. At a 5% level of significance, the F calculated was 9.606, which explains that the overall model was significant with a mean square of 8.143 this can be found in table 5.13 below.

Table 5.13 ANOVA [b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	40.713	5	8.143	9.606	.000[a]
	Residual	359.422	424	.848		
	Total	400.135	429			

a. Predictors: (Constant), Direct marketing, Personnel selling, Public relation, Sales promotion, advertising B. Dependent Variable: Purchase Behaviour Source: Research field May 2021

The results presented illustrates that statically, there is no significant impact of advertising on consumers purchasing decisions as explained by a coefficient of -0.09 which is shown by a p-value of 0.879. Furthermore, statically there is a significant impact of sales promotion on consumers purchasing decisions as shown by a coefficient of 0.351 and a p-value of 0.000. The results explain that statically there is no significant impact of personal selling on consumers purchasing decisions as demonstrated by a coefficient of .059 and a p-value of 0.329. Also, the results explain that statically there is no significant impact of direct marketing on consumers purchasing decisions as explains by a coefficient of -0.21 and a p-value of 0.653. Finally, the last element of promotion mix, public relation also had no significant impact on sales promotion with a coefficient of -0.17 and a p-value of 0.735. Findings were discussed in table 5.14 below.

Table 5.14 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	1.419	.337		4.211	.000		
	advertising	-.010	.069	-.009	-.152	.879	.643	1.556

Personnel selling	-.077	.079	-.059	-.978	.329	.577	1.734
Sales promotion	.503	.081	.351	6.234	.000	.670	1.492
Public relation	-.023	.068	-.017	-.339	.735	.836	1.196
Direct marketing	-.026	.057	-.021	-.450	.653	.978	1.022

a. Dependent Variable: Purchasing Behaviour

Source: Research Field May 2021

5.7 Purchasing behaviour

Section C of the questionnaire focused on factors that affect purchasing behaviour. 8 questions were asked to find out how these factors affect purchasing behaviour. Question asked on this section used a scale of 1-5, 1 representing strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 strongly agree.

Table 5.15: Descriptive Statistic on purchasing behaviour

Statement	SD	D	N	A	SA	MEAN
Brand name influences my purchasing behaviour	44 (22%)	29 (14.5%)	66 (33%)	31 (15.5%)	30 (15%)	2.87
Brand quality influence my purchasing behaviour	18 (9%)	8 (4%)	61 (30.5%)	49 (24.5%)	64 (32%)	3.67

Promotions influence my purchasing behaviour	8 (4%)	12 (6%)	59 (29.5%)	90 (45%)	31 (15.5%)	3.62
Television advertising influences my purchasing behaviour	26 (13%)	14 (7%)	40 (20%)	60 (30%)	60 (30%)	3.57
Radio advertising influences my purchasing behaviour.	38 (19%)	43 (21.5%)	78 (39%)	15 (17.5%)	26 (13%)	2.74
Companies image or reputation influences my purchasing behaviour	52 (26%)	14 (7%)	65 (32.5%)	53 (26.5%)	16 (8%)	2.84
Personnel selling attract me to purchase company's services.	13 (6.5%)	23 (11.5%)	48 (24%)	96 (48%)	20 (10%)	3.44
I am attracted to purchase the services of a company with good public relations.	56 (28%)	41 (20.5%)	25 (12.5%)	34 (17%)	44 (22%)	2.85

NOTE: SD (Strongly disagree) = 1, D (Disagree) = 2, N (Neutral) = 3, A (Agree) =4, SA (Strongly agree) =5. Source: Field Survey, 2021

5.7.1 Brand name

33% of the respondents indicated that they were neutral that brand name affects their purchasing behaviour. 22% of the respondents indicated that they strongly disagreed that their purchasing behaviour was influenced by brand name. 14.5% of the respondents disagreed that their

purchasing behaviour was influenced by brand name. 15% of the respondents also strongly agreed that brand name influenced their purchasing behaviour with the remaining 15.5% agreeing that their purchasing behaviour is affected by the name of the brand. The mean score of 2.87 from this question shows customers had a divided opinion that brand name influences their purchasing behaviour.

5.7.2 Brand quality

32% of the respondents strongly agreed that brand quality affects their purchasing behaviour. However, 30.5% of the respondents also indicated that they were neutral that their purchasing behaviour was influenced by brand quality. 24.5% of the respondents agreed that their purchasing behaviour was influenced by brand quality. 9% of the respondents also strongly disagreed that brand quality influenced their purchasing behaviour with the remaining 4% respondents disagreeing that their purchasing behaviour is affected by the quality of the brand. The mean score of 3.67 from this question shows that customers agree with the statement that brand quality influences customers purchasing behaviour to a large extent.

5.7.3 Promotions

45% of the respondents indicated that they agreed that sales promotions on a brand affected their purchasing behaviour of insurance products. 30.5% of the respondents indicated that they were neutral that sales promotions affected their purchasing behaviour. 32% of the respondents strongly agreed that their purchasing behaviour was influenced by promotional sales. 6% of the respondents disagreed that promotions influenced their purchasing behaviour with the remaining 4% of respondents strongly disagreeing that their purchasing behaviour is affected by promotions. The mean score of 3.62 from this question shows that customers agree that promotions influence customers purchasing behaviour to large extent.

5.7.4 Television

30% of the respondents agreed that television advertisements affect their purchasing behaviour. The same percentage of respondents (30%), indicated that they strongly agreed that their purchasing behaviour was influenced by television advertisements. 20% were neutral that their purchasing behaviour was influenced by television advertisements. 13% strongly disagreed television advertisements influenced their purchasing behaviour whilst the remaining 8% of

respondents disagreed that their purchasing behaviour is affected by the advertisement on television. The mean score of 3.57 from this question shows that customers agree with the fact that television advertisements influence purchasing behaviour to a large extent.

5.7.5 Radio

39% of the respondents were neutral that radio advertisements affect their purchasing behaviour. 21.5% of the respondents indicated that they disagreed that their purchasing behaviour was influenced by radio advertisements. 19% of the respondents strongly disagreed that their purchasing behaviour was influenced by radio advertisements. 13% of the respondents strongly agreed radio advertisements influenced their purchasing behaviour whilst the remaining 7.5% of respondents agreed that their purchasing behaviour is affected by the advertisement on the radio. The mean score of 2.74 from this question shows customers did not agree or disagree that radio advertisement influence their purchasing behaviour

5.7.6 Company's reputation

32.5% of the respondents were neutral that a company's reputation had an impact on their purchasing behaviour. 26% of the respondents indicated that they strongly disagreed that their purchasing behaviour was influenced by a company's reputation. 26.5% of respondents agreed that their purchasing behaviour was influenced by a company's reputation. 8% of respondents strongly agreed that a company's reputation influenced their purchasing behaviour whilst another 7% of respondents disagreed that their purchasing behaviour is affected by a company's reputation. The mean score of 2.84 from this question shows that customers did not agree or disagree that a company's reputation influences their purchasing behaviour.

5.7.7 Personnel selling

48% of the respondents agreed that personnel selling influence their purchasing behaviour. 24% of the respondents did not agree or disagree that their purchasing behaviour was influenced by personnel selling. 10% of the total respondents strongly agreed that their purchasing behaviour was influenced by personnel selling with the other 11.5% of the respondents disagreeing that personnel selling influences their purchasing behaviour. 6.5% of the remaining respondents

strongly disagreed that personnel selling influenced their purchasing behaviour. The mean score of 3.44 from this question shows that customers agree to the fact that personnel selling influences purchasing behaviour.

5.7.8 Public relations

28% of the respondents strongly disagreed that public relations affect their purchasing behaviour. 20.5% of the respondents indicated they disagreed that their purchasing behaviour was influenced by public relations. However, 22% of the respondents strongly agreed that their purchasing behaviour was influenced by public relations. 17% of respondents agreed that public relations influenced their purchasing behaviour whiles the remaining 12% of respondents did not agree or disagree that public relation influences their purchasing behaviour. The mean score of 2.85 from this question shows that customers had a neutral view on the statement public relation influence their purchasing behaviour.

5.8 Consumer Knowledge

Section D of the questionnaire focused on factors that influence consumer knowledge. 7 questions were asked to find out how these factors affect purchasing behaviour. Questions asked on this section used a scale of 1-5, 1 representing strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 strongly agree.

Table 5.16: Descriptive statistic on consumer Knowledge

Statement	SD	D	N	A	SA	MEAN
Television advertisement increases my knowledge of an insurances product	30 (15%)	15 (7.5%)	72 (36%)	43 (21.5%)	40 (20%)	3.24
Radio advertisement increases	49	27	68	35	21	2.76

	SD	D	N	A	SA	Mean
my knowledge of an insurance product.	(24.5%)	(13.5%)	(34%)	(17.5%)	(10.5%)	
Online advertisement increases my knowledge of an insurance product.	14 (7%)	16 (8%)	64 (32%)	74 (37%)	32 (16%)	3.47
Personnel Selling increases my knowledge on insurance product	0 (0%)	8 (4%)	49 (24.5%)	108 (54%)	35 (17.5%)	3.85
Sales Promotion increases my knowledge of insurance product	0 (0%)	14 (7%)	44 (22%)	82 (41%)	60 (30%)	3.92
Public Relation increases my knowledge of insurance product	0 (0%)	22 (11%)	43 (21.5%)	72 (36%)	63 (31.5%)	3.88
Direct Marketing increases my knowledge of insurance product	20 (10%)	27 (13.5%)	22 (11%)	58 (29%)	73 (36.5%)	3.78

NOTE: SD (Strongly disagree) = 1, D (Disagree) = 2, N (Neutral) = 3, A (Agree) =4, SA (Strongly agree) =5. Source: Field Survey, 2021

5.8.1 Television advertisement

72 respondents representing 36% of the total respondents indicated that they were neutral about television advertisement increasing their knowledge about insurance products. 21.5% of the respondents indicated that they agreed to the fact that television advertisement increases their knowledge about insurance products. 20% of respondents strongly agreed that television advertisement increased their knowledge of insurance products. 15% and 7.5% of the respondents strongly disagreed and disagreed respectively that television advertisement increased their knowledge about insurance products. The mean score of 3.24 from this question

shows that indicates that customers had a neutral view that TV advertisement improves their consumer knowledge.

5.8.2 Radio advertisement

68 respondents representing 34% majority of the respondents indicated that they were neutral about radio advertisement increasing their knowledge about insurance products. 24.5% of respondents indicated that they strongly disagreed with the fact that radio advertisement increases their knowledge about insurance products. 17.5% of respondents agreed that radio advertisement increased their knowledge of insurance products. 13.5% of the respondents disagreed that radio advertisement increased their knowledge about insurance products. 10.5% of the respondents strongly agreed that radio advertisement increased their knowledge about insurance products. The mean score of 2.76 from this question shows that customers disagree with the statement that radio advertisement improves customer's knowledge of insurance products.

5.8.3 Online advertisement

74 respondents representing 37% majority of the respondents indicated that they agreed that online advertisement increased their knowledge about insurance products. 32% of the respondents indicated that they were neutral that online advertisement increases their knowledge about insurance products. 16% of respondents strongly agreed that online advertisement increased their knowledge of insurance products. 8% and 7% of the respondents strongly disagreed and disagreed that television advertisement increased their knowledge about insurance products. The mean score of 3.47 from these questions shows that customers agreed that online advertisement improves their knowledge of insurance products.

5.8.4 Personnel Selling

108 respondents representing 54% majority of the respondents indicated they agree that personnel selling increased their knowledge about insurance products. 24.5% of the respondents were neutral to the fact that personnel selling increased their knowledge about insurance products. 17.5% of respondents strongly agreed that personnel selling increased their knowledge of insurance products. 4% of the remaining respondents disagreed that personnel selling increased their knowledge about insurance products. The mean score of 3.85 from this question

shows that customers agreed to the statement that personnel selling improved their knowledge of insurance products.

5.8.5 Sales Promotion

82 respondents representing 41% majority of the respondents indicated they agreed that sales promotion increased their knowledge about insurance products. 30% of the respondents indicated that they strongly agreed that sales promotion increased their knowledge about insurance products. 22% of the respondents were neutral that sales promotion increased their knowledge about insurance products whilst 7% of the remaining respondents disagreed that sales promotion had an impact on their knowledge of insurance products. The mean score of 3.94 from this question shows that customers agreed to the statement that sales promotion improves their knowledge of insurance products.

5.8.6 Public Relation

72 respondents representing 36% majority of the respondents indicated they agreed that public relation increased their knowledge about insurance products. 31.5% of the respondents indicated that they strongly agreed with the fact that public relation increases their knowledge about insurance products. 21.5% of respondents were neutral that public relations increased their knowledge of insurance products. 11% of the respondents disagreed that public relations increased their knowledge about insurance products. The mean score of 3.88 from these questions shows that customers agreed to the statement that public relation improves their knowledge of insurance products.

5.8.7 Direct Marketing

73 respondents representing 36.5% majority of the respondents indicated that they strongly agreed that direct marketing was responsible for an increase in their knowledge about insurance products. 29% of the respondents agreed that direct marketing increases their knowledge about insurance products. 13.5% disagreed and 11% of the respondents were neutral that direct marketing increased their knowledge on insurance products. 10% of the respondents strongly disagreed that direct marketing increased their knowledge about insurance products. The mean score of 3.69 from this question shows that customers agreed to the statement that direct marketing improves their knowledge of insurance products.

5.9 Relationship between promotion mix and consumer knowledge

The next objective of the research was to ascertain the relationship between the promotion mix and consumer knowledge. The various elements of the promotion mix were used to find out their relationship with consumer knowledge. The r square revealed that there is a positive relationship between promotion mix and consumer knowledge with an r square of 0.157. This means that a change of 15.7% variation in consumer knowledge can be explained by a 15.7% change or variation in the promotion mix. The F-statistic was 15.837, f significant 0.00 respectively. The p-value was 0.00 which is less than 0.01 which means that the promotion mix has a significant relationship with consumer knowledge, meaning a good promotion mix will increase consumer knowledge relatively.

Table 5.17 Model Summary

Model	R	R Square	Adjusted R Square	Std. An error of the Estimate
1	.397ᵃ	.157	.147	.53332

a. Predictors: (Constant), Direct marketing, Personnel selling, Public relation, Sales promotion, advertising.

Source: Researchers Field Work May 2020

Table 5.18 ANOVA ᵇ

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	22.523	5	4.505	15.837	.000ᵃ
	Residual	120.597	424	.284		
	Total	143.120	429			

a. Predictors: (Constant), Direct marketing, Personnel selling, Public relation, Sales promotion, advertising

b. Dependent Variable: Consumer knowledge

The findings were further broken down to verify which element of the promotion mix affects consumer knowledge most. The results presented illustrates that statically, there is no significant

impact of advertising on consumers' knowledge as explained by a coefficient of -0.085 and by a p-value of 0.129. Furthermore, statically there is a significant impact of sales promotion on consumers' knowledge as shown by a coefficient of 0.72 and a p-value of 0.185 but since the p-value is greater than 0.05 sales promotion do not have a significant impact on consumer knowledge on insurance products. The results explain that statically there is significant impact of personal selling on consumer's knowledge as demonstrated by a coefficient of .350 and a p-value of 0 which is less than 0.01. Also, the results explains that statically, there is no significant impact of public relationship on consumers' knowledge as explained by a coefficient of 0.69 and a p-value of 0.156 which is greater than 0.05. Finally, the last element of promotion mix, direct marketing, also had a significant impact on consumer knowledge with a coefficient of 0.137 and a p-value of 0.02 which is less than 0.05. Consequently, the regression results explain that only personnel selling and direct marketing have positive impacts on consumer knowledge of insurance services, the remaining elements, advertising, public relationship, and sales promotion have no significant impacts on consumers purchasing decision.

Table 5.19 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2.307	.195		11.823	.000		
	advertising	-.061	.040	-.085	-1.520	.129	.643	1.556
	Personnel selling	.272	.046	.350	5.956	.000	.577	1.734
	Sales promotion	.062	.047	.072	1.327	.185	.670	1.492
	Public relation	.056	.040	.069	1.422	.156	.836	1.196

| | | .100 | .033 | .137 | 3.048 | .002 | .978 | 1.022 |
| Direct marketing | | | | | | | | |

a. Dependent Variable: Consumer knowledge

5.10 Effects of consumer knowledge on consumer purchasing behaviour

The next objective was to measure the effects of consumer knowledge on consumer purchasing behaviour. Results from findings gave a significant r square of 0.022 which means that 2.2% variation on consumer purchasing behaviour is caused by consumer knowledge. The p-value was less than 0.05 which implies that consumer knowledge has a positive effect or influences consumer purchasing behaviour by 2.2%. The beta coefficient on the effect of consumer knowledge on consumer purchasing behaviour was 0.149. The F- statistic value, f-significant, t-significant were 9.757 and 0.02 respectively.

Table 5.20 Model Summary

Model	R	R Square	Adjusted R Square	Std. An error of the Estimate
1	.149^a	.022	.020	.95606

a. Predictors: (Constant), Consumer knowledge

Table 5.21 ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.919	1	8.919	9.757	.002^a
	Residual	391.216	428	.914		
	Total	400.135	429			

a. Predictors: (Constant), Consumer knowledge

   b. Dependent Variable: Purchasing Behaviour,

   Source: Researchers Field May 2021

Table 5.22Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.856	.303		6.116	.000		
	Consumer knowledge	.250	.080	.149	3.124	.002	1.000	1.000

a. Dependent Variable: Purchasing

Behaviour, Source: Researchers Field

May 2021

CHAPTER SIX

DISCUSSION

Findings on advertisement revealed that television advertisement of insurance products influenced consumers purchasing behaviour and consumer knowledge by small extent. Continual findings revealed that billboard and newspaper advertisement influenced consumer knowledge and purchasing behaviour by a large extent. Also, online advertisement and magazine advertisement influence customers purchasing behaviour and consumer knowledge of insurance services by large extent. Findings on advertisement on insurance products posited that newspaper and magazine advertisement has higher influence on consumer purchasing behaviour followed by billboard, online, radio and television advertisement respectively with mean scores of 3.45 ,3.45, 3.27, 3.22, 2.99 and 2.845 respectively. Findings are in line with Amin & Bashir (2014) , Wang (2009) , Shamsi Khan (2017), Nouret et (2014) and Amira et al (2013) who pinpointed in their findings that advertisement in the form of television, radio, billboards, newspaper or magazine and online has a major impact on consumer purchasing behaviour.

Moreover findings on personnel selling revealed that it influence customers purchasing behaviour and knowledge of insurance products by a large extent. The findings also pinpointed that retail selling and business to business selling influenced customers' purchasing behaviour of insurance products by some extent. It further revealed that, among personnel selling, retail selling and business to business selling of insurance policies, personnel selling influenced customers purchasing behaviour most followed by retail selling. Findings are in line with Hejazi (2005), Fill (2006) and Weitz et al., (2004) who pinpointed in their various studies that the main feature of personal selling is the effect it has, which means that sales people are more likely to break through, get consumers' attention and even be remembered later on. Also, the findings did not differ from that of Kotler (2000) who noted that retail selling is a useful tool to communicate with present and prospective buyers.

Furthermore, findings revealed that majority of respondents were with their insurance company based on some promotional activities the company embarked on. Findings also revealed that customers are mostly attracted to insurance companies that embark on promotional activities, as customers are able to get sufficient knowledge about insurance packages during such promotions. Further revelations from the findings were that, these promotional activities also

enable customers to distinguish between their insurance products and that of other insurance company. Further findings revealed that sales promotion influences customers' knowledge of insurance services and attracts them to purchase insurance services. Findings does not differ from that of Chaharssoughi & Yasory (2017), Sam and Buabeng (2012) and Dehkordi (2011) who pinpointed in their various studies that sales promotion creates a greater level of immediate response than any other marketing communication activity and enhances customers knowledge and existence of a product. Findings were also agreed with by Fransiska, Andhikaa, Indraa, & Rengganisa (2012), who explained that, sales promotion are tactics that are used to pursue the consumer emotionally to be attracted to a product and in the end purchase it.

Findings also revealed that good public relations were key to attracting customers to purchase insurance products. Findings revealed that, customers were attracted to insurance companies that have good public image, good customer relations and good public relations. Findings also revealed that, customers of Saham insurance are not influenced to purchase insurance products based on brand name as this factor influences the purchasing behaviour of customers by some extent. The average mean score of 3.5 on public relations reveals that, good public relationship has a large influence on customers of insurance service companies. Findings agree with that of Chaharssoughi & Yasory (2017), Sam and Buabeng (2012) and Dehkordi (2011), who pinpointed in their various studies that a good public image attracts customers to purchase existing products.

On direct marketing, findings revealed that Facebook ads influence the purchasing behaviour and knowledge on insurance service of customers of insurance companies by a large extent. Findings further revealed that, email advertisement influence customers purchasing behaviour of insurance service by small extent. Findings revealed that direct phone calls and messages from insurance companies had no influence on customers purchasing behaviour and knowledge on insurance products. In addition, findings revealed that among direct marketing elements, the one that influence customers purchase behaviour and knowledge most was brochures. The others that influence customers purchasing behaviour and knowledge in order are Facebook ads, phone calls, fliers, text messages and emails respectively.

Findings revealed that, the five elements of promotion mix, personnel selling, sales promotion, advertisement, public relations and direct marketing influence consumer knowledge and purchasing behaviour of insurance services and products in different proportions.

Findings using correlation and regression analysis revealed that personnel selling, sales promotion and public relation had sig less than 0.01 and that of advertising and direct marketing had sig less than 0.05. This means that an improvement of advertisement strategies will lead to a significant impact on consumer purchasing behaviour. Findings is in line with Amin & Bashir (2014), Wang (2009), Shamsi Khan (2017), Nouret et al (2014) and Amira et al (2013) who pinpointed in their findings that advertisement in the form of television, radio, billboards and newspaper have major impacts on consumer purchasing behaviour. Moreover these findings do not differ from that of Fransiska, Andhikaa, Indraa, & Rengganisa (2012), who discovered in their studies that sales promotion influences consumer purchasing behaviour positively and involves tactics that are used to pursue the consumer emotionally to be attracted to a product and in the end purchase it.

Consequently, the regression results explains that, only sales promotion has a positive impact on consumer purchasing behaviour of insurance services, the remaining elements advertising, personal selling, public relationship and direct promotion has no significant impact on consumers purchasing decision. There were positive association between sales promotion and consumer purchasing behaviour. These findings do not differ from that of Fransiska, Andhikaa, Indraa, & Rengganisa, (2012), who discovered in their studies that sales promotion influences consumer purchasing behaviour positively and involves tactics that are used to pursue the consumer emotionally to be attracted to a product and in the end purchase it. Findings on the impact of advertisement, public relations, direct marketing, personnel selling differs from that of Fill (2006), Weitz et al., (2004), Kotler and Armstrong (2004) and Hejazi (2005) who pinpointed in their various studies that personal selling, advertisement, direct marketing has a positive impact on consumer purchasing behaviour and involves two ways flow of communication between a buyer and seller designed to influence consumers' buying decisions and knowledge as well as aiming to encourage consumers to purchase products or try a service through personal meetings with them.

Findings revealed with a p value 0.00 which is less than 0.01 means that promotion mix has significant relationship on consumer knowledge, implying a good promotion mix will increase consumer knowledge relatively. Findings are in line with Shamsi & Khan, (2017), Jackaria, (2002) and Santini et al, (2015) who revealed in their various studies that element of promotion mix (advertisement, personnel selling, sales promotion, direct marketing) increases consumer knowledge, that is, promotion mix and consumer knowledge have a positive relationship. Moreover findings on the effects of consumer knowledge on consumers' purchasing behaviour indicated that consumer knowledge has a significant influence on consumer purchasing behaviour with a beta of 0.149 and a significance of 0.02. Findings are in line with studies conducted by Debbie (2018), Bhanot, (2012) and Stever, (2011) who also revealed in their various studies that consumer knowledge have a positive effect on purchasing behaviour. Findings are in line with Li& Du (2012) who pinpointed in their findings that there is a positive correlation between product knowledge and purchase behaviour.

Again findings revealed that purchasing behaviour of buyers of insurance services or products are influenced mostly by brand quality, with mean score of 3.6. The next factor that influenced purchasing behaviour from the study was television advertisement, followed by sales promotion, good personnel selling, brand name, companies' image and public relationship and radio advertisement with mean score of 3.56, 3.5, 3.46, 2.86, 2.8 and 2.78 respectively. Moreover, findings on what improves customers' knowledge on insurance services revealed that sale promotions of insurance services improve customers' knowledge on product largely, with a mean score of 3.94. Findings again revealed that, the next in line on factors that improves their knowledge on insurance products is public relation and communication with a mean score of 3.88. Also, personnel selling improve customers' knowledge on insurance product with a mean score of 3.85. The next tool that improves consumer knowledge was direct marketing with a mean score of 3.69, followed by online advertisement with a mean score of 3.47. Another revelation was that television advertisement improves customers' knowledge on insurance product more than radio advertisement with mean scores of 3.24 and 2.76 respectively.

CHAPTER SEVEN

SUMMARY OF FINDINGS, RECOMMENDATIONS, AND CONCLUSION

7.1 Introduction

This chapter covers the summary of the main findings of the study. It also covers the conclusions drawn from the study and the recommendations that are made based on the findings from the study.

7.2 Summary of main findings

This portion summarizes the main findings regarding promotion mix, consumer knowledge, and purchase behaviour of insurance services in Ghana using customers of the Sham Insurance Company in Kumasi as a case study. The summary focuses on the impact of promotion mix on purchasing behaviour, factors that affect or influence purchasing behaviour, and factors that affect and influence consumer knowledge.

7.3 Impact of promotion mix on consumer purchasing behaviour

Findings revealed that the various promotion mixes had positive impacts on consumers' purchasing behaviours. Findings also revealed that promotion mix elements impact consumer purchasing behaviour of insurance services by 10.2% represented by an r square of 0.102, meaning the other elements that impact consumer purchasing behaviour of insurance services is 89.8%

Moreover, findings revealed that with all elements of promotion mix the one that impact purchasing behaviour was sales promotion with a beta coefficient of 0.351.

The alarming finding of the research revealed that all the remaining elements of the promotion mix been advertising, direct marketing, personnel selling, and public relations had no impact on consumer purchasing behaviour with beta coefficients all negative and their p-values greater than 0.01 and 0.05. Thus advertising, direct marketing, personnel, and public relations do not have any impact on the consumer purchasing behaviour of insurance services.

7.4 Effects of consumer knowledge on consumer purchase behaviour

Findings revealed that purchasing behaviour of customers of insurance services or products are influenced by their knowledge of the product. Findings revealed an r square of 0.022 indicating that consumer knowledge influences consumer purchasing behaviour by 2.2%. This means that consumer knowledge determines consumers purchasing behaviour. Findings revealed a beta coefficient of 0.149 indicating the importance of consumer knowledge on consumer purchasing behaviour and a p-value less than 0.05. Findings further revealed that other factors that affect consumer purchasing behaviour apart from consumer knowledge of insurance services constitutes 97.8%.

7.5 Relationship between promotion mix and consumer knowledge

Findings with an r square of 0.157 indicates that promotion mix influences or improves consumer knowledge by 15.7% and the other factors that impact consumer knowledge represents 84.3%. This means that the promotion mix is essential in making consumers of insurance services aware of their product. Findings revealed that there is a positive relationship between promotion mix and consumer knowledge. Findings further revealed that personnel selling impacts or increases consumer knowledge most with a coefficient of 0.35 and p-value less than 0.01, the other element that influenced consumer knowledge significantly was direct marketing with a beta coefficient of 0.137 and a p-value of 0.02 which is less than 0.05. The other elements apart of advertising had a positive beta coefficient but its p-values more than 0.05 making them not significant for the study.

The alarming finding was that, advertising does not have any significant impact on consumer knowledge of insurance services with a beta coefficient of -0.85 and a p-value of 0.129 which is far greater than 0.05.

7.6 Conclusion

On the basis of above results it can be concluded that promotional mix elements has a significant impact on consumer purchase decision and consumer knowledge. According to the participants the most influencing element that impacts their purchasing decision of insurance services and product are personnel selling and sales promotion. Promotional mix elements are the major communication mix tools being used by approximately all of the marketers to positively impact

consumers' purchasing decision. The study concluded that there is a positive relationship between promotional mix elements, purchasing decision and consumer knowledge.

From findings, it can be further concluded that purchasing behaviour of customers of insurance services are influenced by these elements; brand quality, television advertisement, promotions, personnel selling, brand name, company's image and reputation and lastly radio advertisement.

In addition based on findings, it can be deduced that the elements that affect customers' knowledge on their products in order of higher impartation are sales promotion, personnel selling, good public relation and communication, direct marketing, online advertisement, television advertisement and radio advertisement.

Moreover based on findings the element of promotion mix that impacts customers' purchasing behaviour of insurance services is sales promotion and the elements of promotional mix that impacts or improve customers' knowledge of insurance services is personnel selling and direct marketing.

Lastly from findings it can be deduced that consumer knowledge influences the purchasing behaviour of insurance products by a small extent with an r-square of 0.022 representing 2.2%.

7.7 Recommendation

Insurance companies must pay more attention towards increasing the promotional activities, direct marketing, and personnel selling as these elements impact the purchasing decision and knowledge of customers of insurance products. This can be done using phone or mail-in introducing products or services, or to send messages by using a mobile phone which would impact the purchasing behaviour.

Furthermore, marketers should pay greater interest to actively manage personal selling by increasing the training of sales representatives and developing their performance. In addition, online advertisement is a tool to be used effectively as it has much impact on influencing customers' knowledge and purchasing behaviour compared to that of radio and television advertisement.

Lastly, findings revealed that other elements influence consumer purchasing behaviour and knowledge more than promotion mix and as such it will be recommended that further research

will be conducted to find out which elements contribute more to the consumer purchasing behaviour and consumer knowledge of insurance services.

7.8 Limitation of the study

The study period at the dispensation of the researcher was not enough for in-depth research to be conducted. Online Survey Questionnaires distributed to the Saham Insurance Company has to be followed up several times before it could be gathered. The data collection period estimated to be two weeks took more than two weeks before the researcher was able to collect the data for discussion. The researcher was not able to research all the 22 insurance companies as most were widely spread in Kumasi and as such the study was restricted to Saham Insurance Company which cannot be used as a generalized finding.

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