

## COMPONENTS OF MARKETING COMMUNICATION, AS A STRATEGY FOR SERVICE DELIVERY AMONG INSURANCE COMPANIES IN NIGERIA

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### Abstract

As the Nigeria Polity becomes restructured to tackle the myriads of socio-political, economic and infrastructural challenges facing it, the opportunity for increase in insurance penetration and contribution to the GDP should also increase. But lack of foreign exchange to reinsure business abroad, lack of money in circulation and the problem of naira devaluation pushed up cost of doing business, reduced the purchasing power, delayed insurance contract renewals, discouraged people and organizations from buying insurance policies. The objectives of this study is to highlight marketing communication tools that can help the operators in the insurance industries create awareness and promote the status of the industry and also cultivate a better insurance culture among Nigerians. A review of related literatures models and empirical studies on various components of marketing communication was used and it was recommended that the operators in insurance industry should review their existing policy of promoting their products or services and there is the need to cultivate a better insurance culture among Nigerians through the components of marketing communication, this will help for the growth and development of individuals, organizations and the insurance industry.

**Keywords:** Insurance, Services, Marketing communication, Competition, Operators and Industry.

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### **Background to the Study**

As country's economy continues to develop and with the attendant risks involved in economic expansion and growth, it is indeed imperative to consider the role of insurance as an important determinant to progress and development. Nigeria, as an emerging and transitional economy and in line with the change agenda of the Federal Government, the relevance of the insurance industry becomes more critical as a provider of capital, employment and security.

As the Nigeria polity itself becomes restructured to tackle the myriads of socio-political, economic and infrastructural challenges facing it, the opportunity for increase in insurance penetration and contribution to the GDP should also increase. The insurance sector on their part are expected to maximize their resource to remain competitive within the virgin retail space and in the face of the softening commercial insurance rates. The insurance Act 2003 repealed the insurance Decree No.2 of 1997 while reenacting many of the provisions of the former law; it has several other new provisions.

### **Application of the Act**

The former law exempted in section 2b pension's funds and provident funds from insurance control law. Pension businesses are now included under section 2(2)(b) as a category of life business.

**Classification of Insurance Business:** life business is categorized into three in section 2(2 a-c) of the 2003 Act as follows:-

1. Individual life business
2. Group life insurance and pension business
3. Health insurance business.

Life insurance now include new addition of pension business (section 2b), health insurance business (section 2(c)) general business was reduced from 11-to 8 categories in section 2 (3a-h). The Nigerian Insurance market operators need to increase the market's capacity by raising their capital bases. The operators need to invest heavily on both human and technological resources to keep abreast of global trends and developments of insurance. The operators are expected to design new products for the insuring public with a view to simplifying them and ensuring that they meet the requirements of the public.

### **The Objective of the Study is to:**

1. Highlight the marketing communication tools that can help the operators in the insurance industries create awareness and promote the status of the industry.
2. Cultivate a better insurance culture among the Nigeria populace.

### **Methodology**

The study uses secondary sources of data collected from text books, published and electronic materials, models and empirical studies were used from which conclusion and recommendations were made.

## Literature Review

A business is characterized by existence of risk, these risks are protected by taking up insurance policies. Insurance is the means of protection against risk, the insurance company upon the receipt of a certain amount of money from a person agrees to pay compensation whenever the person suffers the kind of loss specified in the agreement (Pritchett, 1996). Kuhlemeyer and Allen (1999) defined insurance as an arrangement by which one party (the insurer) promised to pay another party (the insured) or policy holder a sum of money if something should happen which causes the insure to suffered loss. Bua (2002) is of the view that insurance is a device for transfer of some risks of loss from the insured who otherwise would have borne the risk to an insurer in return of a premium. He assert that insurance is a device whereby the participant provides the financial compensation or succor to those among them encountering many misfortune or contingencies that befall humanity, from these definitions it is noted that the primary function of insurance is to spread the financial losses of insured members over the whole of insuring community, by compensating the unfortunate few from the fund build up from contribution of all members.

In Nigeria, insurance policies can be taken by business organizations as well as individual. The insurance Act 1976, divides insurance main classes into: Life Assurance, Accident Insurance, Fire Insurance etc. the availability of Insurance does not in itself cancel risks. What insurance can do is to offer financial assistance to those who suffer the effect of risk. Insurance does not only share losses among individuals and organizations. It also spread them overtime. This is possible when loses are higher than expected, insurers can build up reserves (out of premium contribution and their investment earning) that can be used subsequently in more difficult years (Irukwu, 1989).

There are many types of insurance policies ranking from the most simply policies like motor vehicle insurance to that of sophisticated once such as aviation liabilities insurance or aircraft insurance. However, the main purpose of insurance in the context of this study is to point out various marketing communication tools that help promote the activities of the operators in insurance industry.

Organizations need to communicate to their customers about their products or services so as to gain patronage. The communication function in an organization deals with exchanging information internally with members of the organization as well as with external members such as customers or clients and with an intent to inform, persuade, remind or reinforce (Kotler and Keller, 2006). To do this effectively, integrated marketing communication techniques, namely advertising, sales promotion, publicity, personal selling and direct marketing must be utilized by the company or organization. Among the marketing communication tools advertising is the most visible and widely use technique. (Kotler and Keller, 2006, Iyenger and Prior, 1999) affirms that commercial advertising in the mass media is pervasive and inescapable. This is because it is a strong determinant of sales and brand loyalty.

Communication is one of the four Cs of marketing: customer solution, customer cost, convenience, and communication (Kotler and Keller, 2005). According to Lock and Harris (1996) the whole essence of marketing is communicating with the members of organization, media and prospective sources of funding as the customers. The origin of many definitions

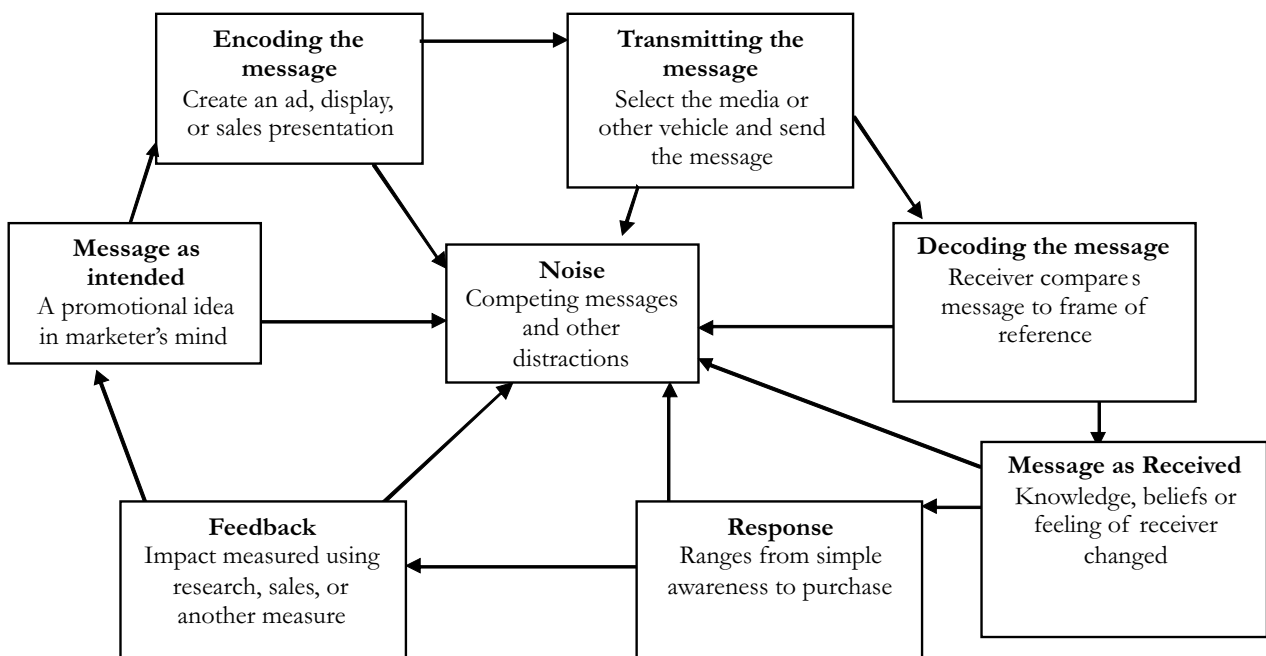
rests with a promotional outlook to persuade people to buy products and services. The focus was on products one-way communications and the perspective was short term. The expression marketing communication emerged as a wider range of tools and media evolved and as the scope of the tasks these communications activities were expected to accomplished expanded.

In addition to awareness and persuasion, new goals such as developing understanding and preference, reminding and reassuring customers became accepted as important aspect of the communication effort. Direct marketing activities heralded a new approach a one-to-one, two-way communication began to shift the focus from mass to personal communications efforts. Now a number of definitions refer to an integrated perspective. This view has gathered momentum and is even an integral part of the marketing communications vocabulary (Fill, 2009). However, this transition to an integrated perspective raises questions about the purpose of marketing communications. For example, should the focus extend beyond products and services, should corporate communications be integrated into the organization's marketing communications, should the range of stakeholders move beyond customers, what does integration mean and is it achievable? With the integrative perspective a stronger strategic and long-term orientation has developed, although the basis for many marketing communication strategies appears still to rest with a promotional mix orientation (Fill, 2009).

### The Communication Process and Promotion

Communication is the verbal or non-verbal transmission of information between someone wanting to express an idea and someone else expected or expecting to get that idea (Etzel, Walker and Stanton, 2001). Because promotion is a form of communication, much can be learned about structuring effective promotion by examining the communication process.

### Model of Communication Process in Promotion



**Source:** Adapted from Michael J.E, Bruce J.W and William J.S. "Marketing" 12 ed. McGraw Hill Higher Education (2001).

### **The Marketing Communications Mix**

Marketing Communications involves a mix of three elements: tools, media and messages. The primary element of the mix has customarily been the mix of tools (or disciplines) that can be used in various combinations and different degree of intensity in order to communicate with a target audience.

### **There are Five Principal Marketing Communications tools:-**

Advertising, sales promotion, public relations direct marketing and personal selling. In addition to these tools or methods of communication, there are the **media** or the means by which advertising and other marketing communications messages are conveyed. Tools and media should not be confused as they have different characteristics and seek to achieve different goals. Also, the internet is a medium not a tool. To complete the trilogy, messages need to be conveyed to the target audience. The marketing communications mix therefore consist of tools, media and messages (Fill, 2009).

**The Tools:** Kotler and Armstrong (2001) defined the marketing communication mix as a company's total marketing communications mix also called its promotion mix-that it consist of the specific blend of advertising, personal, selling, sales promotion, public relations and direct-marketing tools that the company uses to pursue its marketing objectives. They gave the definitions of the five tools as:-

1. **Advertising:** Any paid form of non-personal presentation and promotion of ideas goods, or services by an identified sponsor.
2. **Personal Selling:** Personal presentation by the firm's sales force for the purpose of making sales and building customer relationships.
3. **Sales Promotion:** Short-term incentives to encourage the purchase or sale of a product or services
4. **Public Relation:** Building good relations with the company's various public by obtaining favourable publicity, building up a good corporate image, and handling or heading off unfavourable rumors, stories and events.
5. **Direct Marketing:** Direct connections with carefully targeted individual consumers to both obtain an immediate response and cultivate lasting customer relationships – the use of telephone, mail, fax, e-mail, the internet and other tools to communicate directly with specific consumers.
6. **Publicity –** Etzel Walker and Stanton (2001) defined publicity as a special form of public relations that involves news stories about an organization or its products. Like advertising, it consists of an impersonal message that reaches a mass audience through the media. They observed that several features distinguish publicity from advertising; it is not paid for, the organization that is the subject of the publicity has little or no control over it, and it appears as news and therefore has greater credibility than advertising. Organizations actively seek good publicity and frequently provide the material for it in the form of news releases, press conferences, and photographs.
7. **Sponsorship:** Brassington and Pettitt (2003) citing BDS sponsorship defined sponsorship as a business relationship between a provider of funds, resources or services and an individual, event or organization which offers in return same rights and association that may be used for commercial advantage.

- a. The Information that the sending source want to share must first be encoded into a transmittable form. In marketing this means translating an idea into words or pictures, or a combination of the two.
- b. Once the message has been transmitted through some communication channel, the symbols must be decoded, or given meaning by the receiver. The received message may be what the sender intended or something else that is possible less desirable, depending on the recipient's frame of reference.
- c. If the message has been transmitted successfully, there is some change in the receiver's knowledge, beliefs, or feelings. As a result of this change, the receiver formulates response. The response could be nonverbal, verbal or behavioral.
- d. The response serves as feedback, telling the sender whether the message was received and how it was perceived by the recipient. Through feedback the sender can learn what a communication accomplished. Then a new message can be formulated and the process began again.
- e. All stages of the process can be affected by noise-that is any external factor that interests with successful communication.

### **What does the Communication Process tell us about Promotion?**

- i. The act of encoding reminds us that messages can take many forms. Messages can be physical (a sample, a premium) or symbolic (verbal, visual) and there are a myriad of options within each of these categories. For example, the form of a verbal message can be factual, humorous, or even threatening.
- ii. The number of channels or methods of transmitting a message are limited only by the imagination and creativity of the sender. Consider that promotional messages are transmitted by the voice of a sales person, the airwaves of radio, the mail, the side of a bus, a website on the internet, and the lead-in to a feature in a movie theatre. Each channel has it own flexibility, permanence, credibility and cost. In selecting a channel, a marketer must have clearly defined objectives and a familiarity with the features of the many alternatives.
- iii. How the message is decoded or interpreted depend on its form (encoding or transmission) and capability and interest of the recipient. In designing and sending messages, marketers must be sensitive to the audience. What is their vocabulary and level of verbal sophistication? What other messages have they received? What experiences have they had? What will get and hold their attention?
- iv. Finally, every promotion should have a measurable objective. The response and feedback provided by the recipients can be used to determine if the objective is accomplished. Feedback may be collected in many forms-changes in sales, recall of advertising messages, more favourable attitudes, and increased awareness of a product or an organization- depending on the objective of the promotion.

There is a clear distinction between sponsorship and charitable donation (Fill, 2002). Patronage is the giving of gifts in whatever form, with no intention of influencing the might commercial success of the company. Examples might include supporting a local hospital or allowing company sports facilities to be used by outside groups. Sponsorship does not seek a return, however indirect it may be, on the investment, although it is mainly about image building rather than selling the product as such. Despite this business orientation, sponsorship may involve only indirect influence on the target audience. Areas of sponsorships maybe sport, broadcast sponsorship, the arts and cause related marketing.

### **Empirical Studies**

The influence of negative **publicity** is difficult to overstate. Empirical studies have found that negative information is capable of significantly affecting consumer's consumption related beliefs and attitudes. Tybout, Calder and Sternithal (1981) investigating the application of information processing to the design of marketing strategies, this research provided the essential first step in the examination of negative publicity.

Tybout et al, used an experimental setting to evaluate the effectiveness of different response strategies to negative publicity rumour. The results suggest the traditional strategy of directly refuting the rumour was not effective. However, the study did not investigate situations where negative publicity resulted from an actual incident rather than rumour. As publicity is the dissemination of information by personal or non-personal means, which is not directly paid for by the organization, nor is the organization the source. The publicity of the insurance industry rests on the shoulders of the regulator (National Insurance Commission), insurance broking firms, government and the entire Nigerians.

Rizvi, Sami and Gull (2012) attempted to evaluate and understand the relationship between consumer involvement (CI) and consumer skepticism towards **advertising** (CSA). The research focused on the ever-growing concern for marketers in the form of consumer scepticism towards advertising. The results help in concluding that CSA is a variable that is of tremendous importance to marketing and consumer involvement is a factor that moderates the influence of CSA. As the involvement increases, a consumer tends to be more skeptical, but the increase is not large. But when the involvement is really high, consumers prefer searching and verifying the claims instead of being skeptical about them. So the advertiser or marketers should get the understanding from this that CSA can be reduced when consumers find it easy to verify the claims and most importantly, when the claims are verified, it develop a sense of trust in the consumer's mind for the brand/company/advertiser.

Advertising has the potential to inform the public or customers about the goods or services of a company, and to induce them to visit the company's manufacturing or distribution centres for further information and to make favourable purchase decision. Osaka (1992) noted that insurance companies need advertising to support and supplement their sales force and other promotional activities, especially in view of the intangible nature of their products. Many insurance in Nigeria do not have advertising programs and it appears that where they do, in most cases, the initiative is sold to the companies by outside agencies.

Naveed (2012) in his study focused on the role of social media on public relation brand involvement and brand commitment, it found that social media has a strong impact on public relation, brand involvement, buying behaviour and brand commitment. Fill (2005) stipulates that there are three major roles public relations play within the communications programme of an organization. First, is the traditional role of creating goodwill and stimulating interest between the organization and its various key stakeholders; secondly, is to support the marketing of the organization's products and its is to integrate the other elements of the promotional mix; and third, is to provide the means by which relationships can be developed. Insurance companies can adopt this in promoting their organizations.

A body of research which specifically focused on the use of IT as direct marketing in the insurance industry shows that its adoption is positively related to increases in productivity (Harris & Katz 1991). Yet, the insurance industry has been lagging behind the other financial institutions in embracing this new change within its activities (Aroras, 2003).

Communicating and convincing customers to buy service products is by far more challenging than selling manufacturing products. Personal selling in turn, has the potential and opportunity to persuade those who can come to the company's office with background information about the service from company, advertisement by responding to customer's questions and doubts about the service.

The level of ignorance as to the benefits of having insurance is still on its increase, therefore, many of the insurance companies' marketers are left with the option of getting closely regularly with the insuring public in a bid to educate them on the need to have insurance policies. Steven & Keane (1980) noted that the interactive nature of personal selling also makes it the most successful promotional method for building relationship with customers; so, personal selling is the most useful communication tool at certain stages of the buying process, particularly in building buyer's first choices, certainty and proceedings. This is most imperative especially for service companies particularly in developing and underdeveloped countries.

McAlister, Keller, Humpreys and Cornwell (2012) apply a longitudinal design to investigate the effect of replacement of a long-term sponsor on sponsor awareness; they found that long-term sponsors continue to be associated with an event, even when the contract has ended, which supports the value of holding long-term.

### **Sponsorships**

A notable of exception in the effect of sponsorship duration have not been widely investigated. A notable exception is the study of Quester and Farrelly (1998), considered post-event sponsor recall for the Adelaide formula one Grand Prix for four consecutive years. They find no significant difference in recall levels for sponsors who had been repeatedly involved in the event and incidental sponsor.

Furthermore, for repeated sponsor recall level did not necessarily improve (and in some cases even declined) over the measurement period. The authors attribute these surprising findings to the specific characteristics of the event (e.g. low level of event involvement among respondents).



Fundamentally, the communication process consists of a source of sending a message through a channel to a receiver. The success of communication depends on how well the message is encoded, how easily and clearly it can be decoded, and whether any noise interferes with its transmission. An integrated marketing communication approach to promotion adopts a customer perspective, select from the alternative promotional tools to produce a defined response, coordinates all promotional efforts, and evaluates the effectiveness of promotion activity.

### **Conclusion and Recommendations**

In conclusion, the emerging dynamism of business environment, no progressive insurance company can afford to overlook marketing activities. An insurance company is expected to aim at providing satisfaction to customers if it hopes to stay afloat the tide of globalization in technology innovations, competitiveness and customer demands. These must be formulated within a co-ordinated marketing communication plan. If there is more than one target market then there will need to be more than one communication programme. It must be tuned to the characteristics and needs of the target market. Therefore, this study recommended that:

- i. The operators in the insurance industry should review their existing policy of promoting their products or services so that multiple approaches can be used in a cost effective manner to reach out to target customers and by implication increase sales revenue of their companies.
- ii. The government on its part should ensure that there is a compulsory insurance of all Nigeria markets and public edifices as enshrined in the legal provision under insurance Act 1997 (section 64 and 65) of Insurance of public building. This will help and bring to the forefront the public perception of insurance activities.
- iii. The operators in the insurance industry should use the components of the marketing communication and emphasize on output rather than investigation, risk spreading, low premium or high premium and complicated policies.
- iv. The insurance industry is becoming more complex and sophisticated accompanied with the increase advancement of social and modern technology and its application, in this regard, the insurance industry must be well equipped in order to grow simultaneously with the future advancements.
- v. There is the need to cultivate a better insurance culture among the Nigeria populace. Conscious effort at cultivating insurance culture will help for the growth and development of individual, organizations and the insurance industry.
- vi. The government is the biggest spender in any economy, when this does not happen it results into negative effects on other sector. To help our economy, the government needs to pump trillions of naira into infrastructure projects and social intervention policies so as to make more money available to the citizen to boost their purchasing power.
- vii. No investor would want to invest in a country where there is little confidence in the safety of his investments, therefore government must create an enabling environment by ensuring that peace and security prevailed.

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