COMMUNICATION TECHNIQUES IN THE UPTAKE OF EDUCATION INSURANCE POLICIES IN KENYA: A CASE STUDY OF JUBILEE INSURANCE COMPANY LTD.

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A RESEARCH PROJECT, SUBMITTED TO THE DEPARTMENT OF JOURNALISM AND MASS COMMUNICATION, IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF DEGREE OF MASTER OF ARTS IN COMMUNICATION STUDIES, THE UNIVERSITY OF NAIROBI.

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DECLARATION

I hereby declare that this research project is my original work and has not been submitted to any other university.

Signed____________________________________ Date: ____8th December 2023________

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This research project has been submitted with my approval as the official University Supervisor.

9TH DECEMBER 2023

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DEDICATION

This study is dedicated to:

All ardent communicators whose zeal in ensuring that messages are relayed with clarity and efficiency to suit whichever target population.

The dynamic insurance industry, which is continuously evolving, may this project find value within your organizations to enhance growth within the business.

My family, particularly to my children Dixie Neema and Dekel Baraka, who have tirelessly been my main source of strength and support throughout my life.

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May God Truly Bless You!

ABBREVIATIONS AND ACRONYMS

AIBK	**:**	Association of Insurance Brokers of Kenya
AKI	**:**	Association of Kenya Insurers
ARPANET	**:**	Advanced Research Projects Agency Network
BCE	**:**	Before the Common Era
CBK	**:**	Central Bank of Kenya
COMESA	**:**	Common Market for Eastern and Southern Africa
COVID – 19	**:**	Corona Virus Disease 2019
DDA	**:**	Direct Debit Advice
EAC	**:**	East African Community
FA	**:**	Financial Advisor
GDP	**:**	Gross Domestic Product
GOK	**:**	Government of Kenya
GWP	**:**	Gross Written Premiums
IRA	**:**	Insurance Regulatory Authority
IS	**:**	Information Systems
JICK	**:**	Jubilee Insurance Company of Kenya Limited
KPI	**:**	Key Performance Indicators
KYC	**:**	Know Your Client
MNC	**:**	Multi-National Corporations
SADC	**:**	Southern African Development Community
WB	**:**	World Bank

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ABSTRACT

Education serves as a fundamental engine of personal development, encompassing the transfer of cultural values, knowledge, and abilities passed down from one generation to the next. Traditionally, knowledge and cultural heritage were passed down through storytelling and informal learning, creating a strong connection with one's cultural roots. In African societies, non-formal education focused on trades and skills without evaluation or certification, emphasizing a communal approach. The introduction of formal education by European Missionaries brought structured learning with a curriculum, leading to a more individualistic approach to education. In contrast, insurance policies aim to mitigate life's uncertainties due to disease, disability, or death. Education insurance policies play a crucial role in providing financial protection for educational expenses. However, despite the importance of these policies, their uptake remains low, leading to societal challenges, such as dysfunctional families and unfulfilled educational dreams. The study adopted a broader approach in investigating the communication techniques used to promote education insurance policies in Kenya and their impact in the uptake of education insurance policies to the society. The study investigated the effectiveness of communication techniques in the uptake of education insurance policies in Kenya. The study therefore sought to determine the level of awareness among Jubilee Life Insurance Customers, both internal and external, of the existence of Jubilee Insurance Education Policies in Kenya, investigated the effectiveness of communication techniques used in the insurance industry, and examined the communication factors that affect the uptake of education policies. The study found out that there is a significant positive relationship between the education policies uptake, public perceptions and communication techniques used to increase uptake of education policies. The findings revealed that there were significant positive relationships between income level and education policy uptake. To a greater extent, the accessibility of the insurance industry also does affect the uptake of education insurance policies with a positive correlation coefficient. The study recommends extensive awareness campaigns by use of media to be conducted by all insurance stakeholders, while at the same time inviting all those that have benefited from insurance services to give testimonies of their insurance journey; client profiling before settling on a communication technique to be used as this would enable reachability based on the different demographics discussed; and government involvement to improve the insurance industry's public perception and policy uptake. Further, Insurers should consider advertising their products in all platforms with equal measure to ensure widespread awareness, while also explaining the caveats to kill the negative perception that the public has of the insurance industry.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

There is a significant lack of knowledge among Kenyans about insurance products and services within the general population. This lack of knowledge is often identified as a primary obstacle to the widespread adoption of insurance policies. According to the Association of Kenya Insurers (2021), there was a prevailing misconception among public that insurance is a costly luxury reserved for the wealthy, alongside a general lack of trust in insurance providers and a superstition that subscribing to insurance might invite misfortune (Association of Kenya Insurers, 2021). These negative perceptions presented a considerable challenge for insurance companies in persuading individuals to purchase insurance policies, hence the need for this study.

Several studies have revealed that insurance companies can enhance their insurance uptake by proper communication of their product features and services features. Moreover, the demographic characteristics of potential clients also play a crucial role in determining insurance adoption. According to Dror et al., it was realised that factors such as age, personality, lifestyle, and life-cycle stages significantly influenced consumers' intentions to buy insurance products (Dror *et al*., 2016). Product-related factors also encompassed elements that directly impacted a consumer's decision to purchase a product (Alton, 2016). Service-related factors pertained to the determinants of user satisfaction with a given product or service (Panigrahi, Azizan, & Waris, 2018). Demographic factors are used to characterize the traits of an individual or a population (Velliaris, 2016).

A healthy insurance market was necessary for the economy to function as a whole, and the insurance subsector played a critical contribution to the growth and development of the financial services industry (Hodula et al., 2021). The pandemic had caused a fell in the demand for insurance premiums, which was one of the issues the global insurance business was experiencing. As a result, it was predicted that worldwide insurance growth would have dropped from $5939. 5 billion in 2020 to $5807. 3 billion in 2021 (Switzerland re, 2020). Furthermore, it was anticipated that over the course of two years, the average worldwide education premium—mainly in advanced markets—will decrease by 1. 5%. Low interest rates and regulatory concerns were some problems the insurance industry was facing (panda et al., 2021). Many emerging economies still faced challenges in increasing the used of insurance products, even with concerted attempts to did so. For example, systems for school insurance coverage had not been able to cover over 10% of the population, with young people being notably excluded (Umeh & Feeley, 2017).

Statista (2019) found out that Africa, despite being home to 17% of the world's population, had an astonishingly low insurance coverage rate, with less than 1% of households having purchased any insurance product. This dismal situation could have been attributed to several factors including underdeveloped insurance markets, low-income levels, a lack of awareness about insurance products and their significance, unfavourable regulatory conditions, absence of a supportive cultural environment, and the specific demographic characteristics of households. On average, the continent's micro-insurance coverage ratio stands at a mere 5. 4%, with South Africa leading with the highest insurance adoption rate at 16. 99%. According to the African Insurance Organization (2021), the insurance penetration in Africa was a mere 2. 78%, significantly lowered than the global average of 7. 23%. Deloitte (2021) had highlighted that in East Africa, Tanzania had the lowest insurance penetration rate at 0. 5%, Uganda stands at 1%, and Kenya had the highest uptake rate in the region at 2. 34%, even though it had incorporated the sector into its vision 2030 development agenda to enhance insurance access. However, the insurance outlook report (2020) indicated that Kenya continued to struggle with a low insurance penetration rate, with only 2. 17% in 2021 in the uptake of insurance policies in contrast to the 7% worldwide average.

The Kenyan insurance industry encompasses various stakeholders, including 49 insurance companies, three reinsurance companies, 4,847 intermediaries and 298 other service providers (IRA, 2013). These insurance sector entities played a pivotal role in safeguarding consumers from specific potential losses, thereby making a significant contribution to the financial system's well-being (Shawar & Siddiqui, 2019). According to Zeng *et al*. (2017), in order to thrive, generate profits, and contribute to economic stability, the insurance sector must attract users to its services and products. The Kenya Outlook Report (2021) had reported significant disparities in insurance coverage, with those in the informal sector, women, and the youth having the least coverage. Umeh (2018) further affirmed that in Kenya, over 80% of the youth lack any form of insurance coverage, rendering them vulnerable to associated risks. The International Labor Organization (2020) noted that youth are characterized by high unemployment rates, irregular income streams, and lower levels of financial literacy, which hindered their ability to make consistent insurance payments.

This study aimed to investigate the communication techniques influencing the decisions to purchase education insurance products and services, given the low adoption of insurance in Kenya. The research was founded on consumer theory, which posits that individuals allocated their resources towards things they favoured, could afford, and that aligned with their desired product features (Panda et al., 2016).

1.1.1 Education Insurance Policy Uptake among youths

Despite the availability of various education insurance policies products in the Kenyan market, its penetration rate stood at a mere 2.6% in 2020, which is lower than the African average of 3.5% (Dipolelo, 2016). Both the Association of Kenya Insurers (2016) and Swiss Re (2020) report that although the youth make up a significant portion of the population in need of education policies, they are the least insured. In recent years, Kenya's insurance industry has undergone significant advancements in terms of communication techniques, product development, the implementation of new service solutions, and regulatory oversight (Association of Kenya Insurers, 2020). These developments have brought about a substantial transformation in the market structure, product and service offerings, efficiency, and the overall performance of insurance companies. Increased competition and the imperative of inclusivity have compelled insurance firms to explore alternative avenues for reaching and penetrating the market (Association of Kenyan Insurers, 2019). These changes have resulted in a 12.6% revenue growth in 2017 compared to the previous year, with the general insurance segment growing by 2.5%.

However, the education insurance policies penetration in Kenya remains low, measuring 2.68% in 2017, a slight decrease from 2.71% in 2016 (Insurance Industry Survey, 2019). Notably, women, children, and the youth are among the most underserved segments of the population (Mbau *et al*., 2020). This trend has persisted since 2010, reflecting a poor performance in terms of education insurance premium uptake. The Insurance Industry Survey (2019) additionally disclosed that the majority of insured individuals were drawn from the formal sector, representing about 5% of the total population. As at 2021, the insurance market was undergoing a significant transformation, with discernible shifts in client preferences (Olarewaju & Msomi, 2021). The Africa Insurance Organisation (AIO) reported a drop in insurance access rates from 2.78% in 2019 to 2% in 2020. This limited penetration had been attributed to a failure to embrace communication technologies, low awareness levels, low income, high financial exclusion rates, inadequate infrastructure and distribution channels, limited local skills, and a lack of data.

Insurance companies have faced challenges in appealing to clients for the uptake of education policies (Ji *et al*., 2021). For instance, in the United States, the uninsured rate had risen since 2016, partly due to policy changes affecting coverage options, making it more challenging to enrol, renew, and maintain insurance coverage (Chipollini *et al*., 2019). Sofer (2019) reported that young people had the lowest insurance coverage rates, with their rates increasing to 21%, marking a 4.8% surge. Writers (2019) documented significant increase in uninsured rates, particularly among young adults in the lower income bracket, who form the majority population in need of education policies. In China, Shi *et al*. (2021) suggested that the uptake of education insurance among young migrants is influenced by their income and knowledge of insurance products, with low income constraining their ability to afford insurance premiums. Malaysia's Chung (2020) had also reported low insurance adoption among the country's youth, identifying notable variations in wealth, gender, age groups, and educational attainment, and demand for education insurance products. Moreover, the demand for life insurance was predicted by income protection, risk tolerance, and life insurance expertise.

In South Africa, Musakwa, et al. (2021) noted the long waiting times, client attitudes, and inadequate information and or poor education literacy that hindered access to appropriate education services. Less than 15% of young adults have been able to access insurance services. In Tanzania, Lutinah (2020) found that variables like age, marital status, occupation, level of education, and exposure to media significantly influenced the uptake of education insurance.
This research sought to investigate the communication techniques affecting education insurance uptake in Kenya. The Insurance Industry Survey (2019) revealed that insurance penetration was less than 3% of GDP, with only 7% of the Kenyan population holding any form of insurance. According to the Kenya Population and Housing Census (2019) report, Kenya's population is predominantly composed of youth, as they make up 75% of the total population of 47.6 million, with the majority being under the age of 35. Nairobi County alone has a population of approximately 4.4 million people. The census survey indicates that there are 1,791,550 youths aged between 18 and 34 years in the 17 sub-counties of Nairobi County. Among them, 844,071 are male and 944,479 are female, and the majority of these youths lack insurance coverage (Kenya National Bureau of Statistics, 2020).

The Association of Kenya Insurers (2018) asserted that a significant portion of the 12 million Kenyans aged between 20 and 34 years were unemployed, had limited financial resources, and were among the most underinsured. AKI (2018) emphasized that the future success of insurers relied heavily on their ability to attract millennials. According to Ayishashe (2015), understanding the characteristics of the youth was crucial for providing suitable products and services. The youth were seen to be more tech-savvy, active on social media, well-informed, price-conscious, and deal-savvy, with their communication behaviour increasingly oriented toward brands that offer maximum convenience at minimal cost. However, Michael *et al*. (2020) indicated that despite their price-consciousness, the youth were unwilling to compromise on quality and were willing to pay more for high-quality products. Odenyo (2018) argued that a lack of market research had resulted in the creation of goods that were not tailored to the demands of consumers, uncompetitive prices, and inadequate routes for distribution, thereby limiting access for the youth. This demographic constituted the focus of this research, which aimed to explore whether communication techniques directly influenced their decisions to purchase education insurance products, and if the connection between product features and insurance product uptake was influenced by demographic characteristics.

1.1.2 Communication Techniques Influencing Education Insurance Uptake

Insurance can be defined as a commitment to provide compensation for specific potential future losses in exchange for periodic payments (Satish, 2019). Insurance service providers assure their clients that they will safeguard them against specified unforeseen losses (Masara & Dube, 2017). The Insurance Regulatory Authority (IRA) is tasked with fostering the growth of the insurance industry in Kenya. Presently, Kenya's insurance sector comprises various stakeholders, including insurance companies, reinsurance companies, intermediaries such as insurance brokers and agents, risk managers or loss adjusters, and other service providers (Deloitte, 2021).

Insurance uptake refers to the percentage of insurance premiums purchased or paid within a country, typically measured as a percentage of insurance premiums relative to the country's gross domestic product (GDP) (Mutinda, 2015). Researchers assessed the depth of a country's education insurance market using the insurance penetration ratio, which quantified the gross value of insurance premiums as a percentage of the Gross Domestic Product (GDP) (Swiss Re, 2012). The insurance uptake ratio reflected a population's ability to acquire insurance premiums (Ngoima, 2013). On an individual level, this was influenced by the degree of involvement or purchase of insurance coverage (Lagat & Isaac, 2017). The insurance penetration ratio served as a tool for monitoring trends in the insurance sector (Christmals & Aidam, 2020).

Companies strived to develop products and services that aligned with consumer expectations and addressed consumer needs. Therefore, understanding the factors that drove consumer intentions to purchase is crucial (Kurylo *et al*., 2017). Various researchers have explored the communication techniques that influenced insurance uptake. Born and Bujakowski (2019) identified factors such as product availability, affordability, consumer understanding of insurance products, trust in insurers, and the need for coverage as influencing the uptake of insurance products. Mukangendo *et al*. (2018) noted that long waiting times and income instability contributed to low participation in community-based insurance. Muiya (2017) argued that awareness of different insurance products had no impact on the purchase rate, emphasizing the importance of communicating tailor made products to meet specific user needs. These observations were supported by Masengeli *et al*. (2017), who emphasized the importance of communicating to the population about the benefits of insurance products and their affordability. Cheruiyot (2020) also highlighted that constant communication of changes in premium prices impacted the ability of low-income populations to making consistent payments. Githinji (2017) called for a communication about the design of products that catered to specific consumer needs, citing education level and information access as having influenced women's intentions to purchase insurance products. Chan (2016) noted that the rush to achieve education for all had led to the development of insurance products that failed to generate significant interest from consumers.

The studies mentioned revealed key themes, including the influence of communicating product costs, design, consumer knowledge of products and their benefits as fundamental in the purchase of education insurance policies (Shi *et al*., 2021; Ayishashe, 2015). These factors could be categorized as communication techniques on services, products, and demographic factors. Whereas service factors shaped consumer perceptions of insurance products, product-related factors related to the characteristics of insurance products that determined their usability and suitability, while demographic factors explained individual characteristics such as age, education, and marital status.

Communicating education insurance policies encompassed offerings provided by insurers that promised to compensate or indemnify others for specific types of losses (risks) incurred (Park *et al.*, 2021). These included reinsurance education insurance products and any other offerings where one party agreed to reimburse another for particular types of loss (Panigrahi, Azizan, & Waris, 2018). Communicating education insurance policies factors included product price, size, new versus existing products, and the technical aspects of the products. Insurance product teams were required to design their communication of the products that promoted fair treatment of customers, fulfilled specific customer needs, provided customers with accurate and relevant information about the insurance products, and complied with the Insurance Act and financial laws of the state (Luca, 2018). Panigrahi, Azizan, and Waris (2018) argued that insurers must communicate adequate information about the importance of their products to influence repurchase intentions. Fenny *et al*. (2016) showed that a lack of unique education insurance products diminished their attractiveness.

These studies collectively indicated that various communication technique factors influenced the uptake of education insurance products. However, these studies had been conducted across different regions, demographics, and used factors that may not be covered in the present research. Notably, the youth represented the largest demographic in developing economies like Nairobi County, yet they had the lowest education insurance coverage. According to consumer theory, individuals made purchases based on personal preferences and budget constraints. Therefore, understanding the communication techniques that influenced young people to purchase education insurance products was critical to increasing its appeal and improving their penetration rates (Abaidoo, 2015).

Communication techniques about service-related factors in education insurance encompassed elements that determined a user's satisfaction with received insurance products or services (Panigrahi, Azizan, & Waris, 2018). These factors included accessibility, appropriateness of insurance products, and the ease of using various insurance platforms. Service quality was assessed as the capacity of a service to live up to consumer expectations. According to Ramya, Kowsalya, and Dharanipriya (2019), service was considered high-quality when it consistently met or exceeded client expectations. Yeo, Goh, and Rezaei (2017) maintained that service factors encapsulated an individual's past interactions or experiences with a service. High levels of satisfaction with a service shaped user perceptions of service quality, and consistently met customer expectations and resulted in high levels of customer satisfaction and repurchase decisions (Ismoyo *et al*., 2017).

Vladimirovich (2019) demonstrated that consumers would purchase education insurance policies when they received professional, truthful, knowledgeable, and reliable services. Ganeshan and Nagarajan (2017) suggested that factors such as distribution network density, server responsiveness, reliability, empathy, and customer relationship management ability influenced satisfaction with service delivery. Pakurár *et al*. (2019) conducted a multi-sector study and found that factors in the SERVQUAL model, such as competence, responsiveness, reliability, courtesy, access, customer understanding, communication, credibility, security, and tangibles, all influenced customer satisfaction and purchase intention. Nurqamarani *et al*. (2020) affirmed that firms could enhance consumer loyalty and repurchase or reuse intentions by communicating service quality and enhancing a population's understanding of the importance of their services.

Insurance uptake had been demonstrated by various studies to be influenced by demographic attributes such as age, gender, education, and income level (Ng'ang'a, 2021; Pascal, 2019). These studies showed that variations in demographic factors affected consumer spending decisions. According to Panda *et al*., (2016), older populations were more likely to subscribe to insurance services than younger populations. Lutinah, Determinants of health insurance uptake in Tanzania (2020) found that factors like marital status and education level influenced an individual's intent to purchase insurance products. These findings were echoed in the study by Aregbeshola and Khan (2018), which found that highly educated populations were quicker to adopt insurance products than those with lower levels of education. Mburu (2017) determined that youths of childbearing age were more likely to subscribe to education insurance policies. The study by Badu *et al*., (2018) showed that property ownership influenced insurance purchases. Mahdjour and Benhabib (2017) found that people with a stable source of income and longer work experience were more willing to purchase education insurance policies. Clearly, different segments of the population exhibited varying inclinations toward insurance services. Most studies showed higher adoption of education insurance services among older populations with longer work experience and greater family responsibilities (Masengeli *et al*., 2017).

The evidence indicated that both youths were less likely to subscribe to education insurance products (Ali & Anwar, 2021; Githinji, 2017). Yang (2016) argued that young adults' attitudes significantly influenced their intentions to purchase education insurance. The youth were mostly unemployed and faced fewer social pressures to purchase education insurance policies. Despite insurance firms' efforts to create products and services accessible to the youth, Yego *et al*. (2021) found that insurance firms were still struggling to attract this demographic. However, a study by Asindua, Kerochi, and Gitau (2021) concluded that age did not significantly impact insurance uptake, as education insurance schemes had failed to attract a large portion of the population. This research focused on young people to investigate whether other personal factors, such as their level of education, gender, and marital status, also affected their decision to purchase insurance products. These factors were shown to influence insurance purchase decisions in several studies (Ng'ang'a, 2021; Pascal, 2019).

1.1.3 Jubilee Insurance Company Limited

The Jubilee Insurance Company Limited, founded in 1937, was the first insurance company to be formally constituted. Then it later became listed on the Nairobi Securities Exchange (NSE) in 1973. Jubilee Insurance is an established player in the financial services sector in Kenya and the greater East African territory. It is the largest composite insurer in the region, with substantial holdings in individual and corporate insurance. The business has operations in Kenya, Tanzania, Uganda, and Burundi, among other nations. Life, health, pension, education, and general coverage are all included in its extensive selection of insurance products. The company's primary goal is to enable people to overcome uncertainty, and its aim is to provide solutions that protect its clients' futures.

The principles that govern Jubilee Insurance are honesty, enthusiasm, quality, and cooperation. Jubilee Holdings has shown significant development throughout the years, with a 13% rise in pre-tax profit for the fiscal year that ended in 2017, totalling Sh. 5.16 billion, as opposed to Sh. 4.56 billion for the same time in 2016. The company's increased net earned premiums, increased investment income, and fair value gains on assets were the main drivers of its 25.2% increase in total income to Sh. 31.27 billion. Due to this, Jubilee's performance in the insurance business as a whole improved to the second rank, after Kenya Re insurance, when assets and earnings were combined. (Jubilee, 2017). This made the insurance company as ideal in evaluating their communication techniques that have enabled them to increase their revenue, which comes from purchase of insurance policies, education included.

According to the IRA report of 2022, Jubilee Insurance controlled a market share of 13.1% which was an increase from 11.5%. In 2021 it controlled 11.5% of the life insurance market, which made it the 3rd largest life insurer in Kenya. Because of its market share, Jubilee Insurance was an ideal company to provide useful information regarding the uptake of educational insurance policies. The organization operates 13 locations throughout Kenya, with Nairobi, Mombasa and Kisumu serving as the primary branch networks. With more than 1,000 life insurance financial advisors, the company now boasts further branches in Westlands, Nairobi; Capital Centre, Nairobi; Nakuru; Kisii; Nyeri; Thika; Bungoma; and Eldoret.

The short-term business underwriting profits of Jubilee Insurance Company surged impressively by 83% to reach Sh. 1.41 billion, while the total written premium and contributions increased slightly from Sh. 33.94 billion. The company's profits per share (EPS) increased by 19% to Sh. 54.26 from Sh. 45.49 in the prior year. This study selected Jubilee Insurance as its research topic based on these outstanding outcomes and performance, as this could only be accomplished with effective communication strategies. The purpose of the study was to find out how Jubilee Insurance's use of communication strategies affected young people's adoption of education policies in Nairobi County.

1.2 Statement of the Problem

The function of the insurance business is vital in stabilizing national economies, offering financial solutions, and safeguarding businesses and individuals from unforeseen losses (Peleckienė *et al*., 2019). Kenya's insurance industry was ranked as the fourth highest in Africa in terms of penetration, following South Africa, Namibia, and Mauritius. This industry has successfully shielded businesses and individuals from a range of adversities, including losses, disasters, and health-related challenges. To enhance integration efforts and promote further growth, understanding the factors influencing the purchase behaviour of insurance products was imperative (Guan, Yusuf, & Ghani, 2020). Van Hees *et al*., (2019) emphasized the significance of factors such as product awareness and individual prosperity in driving growth within the insurance sector. In certain regions, the insurance sector encountered challenges related to service quality, lack of insurance education, and the underrepresentation of the youth. For instance, in Ghana, Christmals and Aidam (2020) identified service-related factors that included the quality of care, customer relationship management practices, and accessibility, as influential in generating intentions to subscribe to insurance.

Masara and Dube (2017) revealed that agricultural insurance uptake in Zimbabwe was positively affected by factors such as household age, financial literacy provided to farmers, and information sources for extension services. These findings aligned with Mupwanyiwa *et al*., (2020), who found that proximity to insurance facilities, education level, employment status, household income, age, and the number of children impacted maternal insurance uptake among women in Zimbabwe. While studies on factors affecting insurance uptake abound, there was a notable gap in research when it came to the education insurance policies.

In Kenya, economic factors like unemployment, economic growth, and demographic attributes such as gender, age, and education had been recognized as factors influencing education insurance uptake (Lagat and Isaac, 2017). Other determinants identified by Mburu (2017) included perceptions of poor claims recovery, lack of reliable policy information, and low financial literacy. The insurance sector faced challenges during the COVID-19 crisis, with Deloitte (2021) reporting difficulties in making payments, impacting the industry's public image and reducing demand for insurance products. In Europe, Bank (2018) observed that customer service complaints in the insurance industry were the highest, discouraging the uptake of education insurance policies.

Despite the pivotal role played by the insurance sector, there was concern over the low levels of insurance uptake in Kenya (Deloitte, 2021). Kenya had struggled to achieve significant insurance penetration, with the rate only surpassing 1 percent since 2010 (Deloitte, 2021). Even as the sector grew, it faced challenges in attracting younger populations who represented the future's largest spenders (Githinji, 2017). Less than 3% of the youth were covered by insurance service providers (Association of Kenya Insurers, 2020). Despite the interest of policymakers and scholars in solving the problem of low insurance penetration, there was a lack of conclusive evidence regarding the effects of communication techniques on insurance uptake in Kenya (Deloitte, 2021). Thus, this study was crucial in addressing these gaps by examining the various communication techniques that influenced the uptake of education insurance products in Kenya.

1.3 Research Objectives

1.3.1 General Objective

The general objective of this study was to determine the communication techniques suitable in promoting uptake rates of education insurance policies in Kenya. On the other hand, the study's precise goals were as follows: -

1.3.2 Specific Objectives

1. To identify communication techniques used by Jubilee Insurance Company to promote their education insurance policies.
2. To establish the influence of communication techniques on the uptake of education insurance policy products.
3. To recommend communication strategies to increate uptake rates of education insurance policy.

1.4 Research Question

The following research questions served as a roadmap for the study in order to accomplish the specified goals:

1. What communication techniques are used by Jubilee Insurance Company to promote their education insurance policies to promote uptake of their education insurance policies among youths in Kenya?
2. What is the influence of communication techniques used by Jubilee Insurance Company on the uptake of education insurance policy products?
3. Which communication technique strategies can Jubilee Insurance Company implement to increase uptake of education insurance policies among youths?

1.5. Definition of Key Terms

Insurance Penetration Rate: This term denoted the proportion of total insurance premiums relative to a country's Gross Domestic Product (GDP). It served as a measure of the level of acceptance and utilization of insurance services (Haiss & Sumegi, 2006).

Intermediaries: were individuals, such as brokers or agents, who acted as representatives for consumers in insurance transactions. They had contracts with multiple insurance companies, enabling them to focus on matching their clients' needs with the most appropriate insurance products (IRA, 2016).

Insurance: was an agreement in which a company or government agency offered a guarantee of compensation for specified losses, damages, illnesses, or deaths in exchange for the payment of a premium (AKI, 2015).

Uptake: Signified the act of adopting or utilizing something that was available. In the context of this study, it represented the number of individuals who used a service or accepted an intervention offered in the insurance industry.

1.6 Chapter Summary

Chapter one provided an introductory overview of the study's focus on the determinants of insurance adoption among the youth in Nairobi City County, Kenya. It also outlined the research objectives and goals. Chapter two presents the literature review, theoretical underpinnings, identified research gaps, and the conceptual framework. Chapter three delved into the research methodology. Data analysis is covered in chapter four, while chapter five encompassed the study's findings, recommendations, and conclusions.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter provided an extensive examination of the literature that revolved around the study variables, encompassing elements associated with products, services, and demographic characteristics. Additionally, it delved into the theoretical foundations, shed light on the decision-making processes of young individuals in relation to insurance products.

2.2 Theoretical Framework

The theoretical framework drew its guidance from two principal theories: the consumer theory and the theory of reasoned action. The consumer theory would primarily inform our understanding of the communication techniques that influenced purchase intentions.

2.2.1 Consumer Theory

The Consumer Decision Model was originally introduced in 1968 by Engel, Kollat, and Blackwell and commonly known as the Engel-Blackwell-Miniard Model. It served as the theoretical basis for comprehending individuals' spending decisions (Wang, 2018). This theory postulated that consumers' spending behaviours were shaped by their individual preferences and financial constraints. Rooted in microeconomics, the consumer theory contended that individuals would only allocate their resources toward purchasing a product or service once they had considered their financial capacity to do so without incurring financial losses (Tsokanta, 2019). The theory was grounded in the concept of utility, which pertained to the level of satisfaction or contentment derived from a product or service. In simpler terms, this theory asserted that people tended to acquire things they liked as long as they possessed the available financial means (Texeira, 2016). Over time, this theory underwent various refinements.

Faith (2018) suggested that according to this theory, individuals made calculated decisions when shopping, choosing products that offered them the greatest benefit. Lin, Zhang, and Gursoy (2020) argued that satisfied consumers, through face-to-face interactions, tended to remain loyal to a brand and were willing to continue purchasing even if their satisfaction with the services declined. Shairp *et al*. (2016) highlighted the impact of price increase, which usually led to a decrease in demand. Consequently, this theory had a substantial influence on the relationship between the price of a product or service and the quantity demanded over a given period. It allowed us to comprehend the influence of product-related factors on insurance uptake among young individuals.

Consumer theory had been widely employed in economics to predict potential returns from particular products, as it aided economists in gaining insight into the overall economic landscape (Salome, 2016). Hutchinson (2017) underscored its significance in deciphering the behaviour of individual consumers within a large market. Nevertheless, Osei and Abenyin (2016) posed questions about human rationality and argued that humans were prone to making irrational decisions. Furthermore, as per Fishbein and Ajzen (1975), consumer behaviour was shaped by beliefs, attitudes, and norms, emphasizing that an individuals' decision-making processes was greatly influenced by their social surroundings, knowledge, emotional states, immediate requirements, and familiarity with a product's significance, among other factors.

This theory was vital for comprehending consumption behaviour, especially in relation to individual preferences and financial capacities. It accounts for the purchase of luxury items (Teimourpour & Hanzaee, 2011). Generally, high-quality services were linked to higher costs, which, in turn, corresponded to lower demand and increased exclusivity (Baldwin *et al*., 2021). The consumer theory posited that how products were designed, delivered, and priced significantly affected consumer purchase decisions. This theory predicted that individuals with higher incomes would tend to purchase high-quality insurance products, while low-income customers might refrain from purchasing them if the products were unreasonably priced or failed to meet their needs. Consequently, the theory underscored the association between the properties, pricing, and customers' purchase decisions for insurance products. Furthermore, it provided insights into the variations in product and service demand and aligned it with the ever-changing preferences and budget constraints. It had been instrumental in identifying the product-related factors (e.g., pricing, size, novelty, and technical aspects) and service-related factors (e.g., quality, reliability, and accessibility) that influenced individuals to opt for insurance products.

2.2.2 Social Cognitive Theory

Albert Bandura developed social cognitive theory as the conclusion of his work on social learning theory and set it apart from other social learning theorists by placing a greater focus on cognitive elements in his 1986 book Social Foundations of Thought and Action: A Social Cognitive Theory. According to this theory, social cognitive theory offered an agentic framework for evaluating how psychosocial mechanisms mediated by symbolic communication affected people's feelings, ideas, and behavior in turn.

There are two ways in which communications networks function: through direct pathways and through socially mediated pathways. Through educating, empowering, inspiring, and directing people, the direct pathway facilitated transformations. Conversely, in the socially mediated pathway, individuals were linked to social networks by mainstream media, which offered ongoing individualized direction and natural incentives for desired change. Accordingly, social cognitive theory examined how novel behavioural patterns spread in society by considering the psychosocial elements that controlled the creation and uptake of the social networks that allowed them to do so and provided them with support (Bandura, 2001).

The theory focused on the extraordinary capacity symbolization provided to humans, making external factors to impart on behaviour through cognitive processes instead of directly. However, the theory's limitations were that environmental characteristics differed, and human characteristics varied as well. As an illustration, consider the possibility that an individual's surroundings influenced the development of criminal or other severe behaviour traits. A person's surroundings might also reveal whether or not they possess cunning or intellect. Despite the diversity of traits, scientists were still debating whether some or all of them resulted from natural genetics, environmental factors, or both (Flamand, 2017).

2.3 Empirical Review

Within this segment, we delved into the existing literature concerning the study variables. We focused on the impact of product and service-related factors while exploring the moderating influence of demographic aspects on purchasing behaviour.

2.3.1. Communication Technologies Utilized in the Insurance Sector

The evolution of mobile wireless networks and the decrease in mobile device costs have provided financial service providers with significant opportunities to expand their services into the mobile realm (Gowanit et al., 2016). This trend aligned with the views of several experts who emphasized that mobile technologies enhanced customer engagement by streamlining secure payment transactions, information exchange, account management, and adding value to products and services (Gruhn et al., 2007; Liang et al., 2007; Tsang et al., 2004; Hernandez, 2011). As a primary means of accessing information and the internet, mobile technologies had become an ideal channel for insurers to invest in, allowing them to leverage integrated multi-distribution channels (Young, 2014). The demand for mobility and rapid service delivery had prompted insurance companies to invest in mobile as well as interactive technologies, including multimedia content creation, distribution, and transactional capabilities across various digital platforms (PWC, 2012).

In a similar fashion to the banking sector's success in enhancing customer convenience through mobile banking, insurers had introduced various mobile features to cater to consumers, agents, and brokers. Despite substantial consumer interest in mobile insurance, actual adoption of mobile insurance services had remained relatively low. To address this, insurers needed to develop strong customer engagement strategies and implement them to overcome the challenges posed by multiple mobility channels and platforms (Young, 2014). Early adopters of mobile services in the insurance sector, such as Berkshire Hathaway, Zurich, and AXA, introduced mobile claims management services which provided a comprehensive customer experience. However, the utilization of mobile services in these companies remained relatively low, with only 5-8 percent market penetration in the early adoption stage, compared to 25-35 percent for mobile banking (Baecker and Ackermann, 2011; Aboelmaged and Gebba, 2013).

Moreover, Generation Y (Gen Y) represented a significant potential user group for mobile technologies. Gen Y customers, known for their comfort with advanced technology; exhibited a lower Customer Experience Index score compared to older customers. This emphasized the importance of insurers understanding their behaviours and expectations (Capgemini, 2016). Gen Y customers preferred more frequent engagement, particularly through modern channels like social media (E & Y, 2013), making them more likely to purchase insurance from technology-oriented firms. This shift had the potential to benefit insurers by providing access to big data for accurate pricing and offering customers personalized pricing based on their behavioural patterns. Mobile technologies, accessible through mobile apps, short codes, or Unstructured Supplementary Service Data (USSD), held promise in extending services to rural populations by overcoming barriers of distance, medium, volume, and time (von Braun and Torero, 2006).

In the ever-evolving landscape of technological advancements, customer approaches to researching and purchasing insurance products had been undergoing continuous transformations. The growing internet penetration and Smartphone usage had led customers to prefer collecting information on various insurance products, often comparing options before reaching a decision, as highlighted by Capgemini (2012). The internet had become a vital channel for accessing information about insurance offerings, prompting insurance companies to establish online portals on their websites, streamlining the process for clients to purchase insurance with a simple click. In more developed markets, these online portals were typically integrated with payment services and legacy insurance systems, which provided clients with a seamless purchasing experience.

However, the Kenyan insurance market's lacked automated processes. Technological advancements also hindered the expansion of this domain. While some forward-thinking Kenyan insurers enabled clients to generate quotes on their websites, the absence of completing the purchase process online until clients received a policy document, indicating the formal contract between the client and the insurance company, was a notable drawback. This human intervention negates the swift, on-the-go engagement sought by modern consumers, dissuading those looking for the convenience of purchasing insurance anytime, anywhere.

A significant number of customers actively sought feedback on insurance products through social media platforms and incorporated this feedback into their decision-making process. By harnessing mobile social media technologies, there existed numerous opportunities to enhance and enrich consumers' lives, as observed by Moreno-munoz *et al*. (2015). The overarching goal is to harmonize innovation and technology with risk management principles. Insurers who used social media and technology to proactively monitor customer satisfaction, rather than reactively address complaints after they had gone viral, were poised to emerge as winners, as outlined by KPMG (2016b). The era of big data was expected to necessitate investments in specialized skill sets to effectively leverage data to the advantage of both insurers and consumers. This would facilitate the accurate pricing of risks and ensure consumers received personalized pricing based on their behavioural patterns.

2.3.2. Influence of communication techniques on the uptake of education insurance policy

According to KPMG (2016b), the IT platforms within Kenyan insurance companies primarily focused on managing customer data through legacy systems, email integration, and case management, often neglecting crucial functionalities such as social media integration, mobile and web integration, analytics, and lead management. The industry heavily relied on agents, who were generally perceived by consumers as more trustworthy and dependable. However, with the recent surge in internet and mobile phone usage, a select few insurers initiated innovations while exploring these emerging distribution channels. Njoki (2016) aligned with the insights from the Financial Sector Deepening (2016), highlighting that the number of individuals accessing mobile financial services stood at 15.1 million, whereas only 5 million accessed insurance services. This substantial disparity in access between rural and urban areas (Souter, Makau, 2012) raised significant concerns. Furthermore, internet usage in Kenya was predominantly concentrated in Nairobi, necessitating substantial efforts to address issues of access beyond the capital. Njoki (2016) concluded that if insurance services were offered as mobile and web-based financial services, it would expose more people to insurance products, thereby increasing the adoption of insurance offerings and positively influencing the insurance penetration rate.

Perceived ease of use reflected the degree of simplicity in utilizing the communication technology. Gowanit et al. (2016) and Chen et al. (2002) argued that ease of use constituted a significant attribute of e-business technologies, including internet commerce, I-Banking, and mobile commerce. Users typically considered the effort and complexity required to use the application. Similarly, Razzaq (2014) agreed with Curran and Meuter (2005) in suggesting that perceived ease of browsing, information identification, and transaction execution contributed to a favourable and compelling individual experience. Therefore, communication techniques provided a user-friendly interface integrated with payment services like Mpesa were likely to be perceived as easy to use by customers, fostering a positive attitude towards purchase of the education policies.

Njoki (2016) and the Insurance Regulatory Authority (2013) both recognized the poor perception of the insurance industry by consumers in Kenya. Historically, Kenya had grappled with limited mobility and agility in service delivery, primarily due to a central-based process that lacked automated extensions to facilitate client interactions. This necessitated clients to visit insurance companies in person to inquire and complete purchases or go through intermediaries. The introduction of mobile and web communication technologies had brought about a significant shift in this paradigm. According to studies by Mwaura (2016) there is a significant positive correlation between communication technologies' usability and their simplicity of use. Therefore, when communication technologies were user-friendly, the expected performance benefits increased, and purchase intentions of the education policies increased.

Gitau (2013) pointed out insurance jargon as one of the factors that affected insurance uptake, as the language was often highly technical. Insurers were known to overwhelm customers with complex terminologies and fine print regarding product details (KPMG, 2016b). Mobile applications acted as educational tools, offering product information and services that helped clients choose risk coverage that aligned with their individual needs. Insurers, therefore, had to comprehend their policies, explain them simply, and be aware of unique emotional and cultural sensitivities to remain relevant (KPMG, 2016b). Kiragu (2014) emphasized that employee competence and attitude toward communication technologies played a pivotal role in customer adoption of insurance policies. Positive correlations had been observed between well-trained employees and increased insurance uptake through communication technologies. Capgemini (2012) highlighted the importance of training, as it empowered employees to act as brand ambassadors for education insurance policies.

2.3.3. Communication techniques for improving uptake of education insurance policies.

Numerous studies had delved into the intricate factors that influenced the adoption of insurance products, with a specific focus on sectors such as health, agriculture, and technology-based insurance offerings. In India, Reshmi et al. (2021) undertook a systematic review to gain insights into the influence of education insurance awareness on individuals' decisions to embrace education insurance. Their investigation unearthed that while awareness and familiarity with insurance products played pivotal roles, factors like product pricing, payment mechanisms, race, religion, and educational levels also impacted the inclination to purchase insurance. To stimulate insurance uptake, the study recommended a combination of communication training programs and promotional features alongside affordable and relevant insurance products.

Similarly, Guan et al. (2020) probed the drivers of insurance adoption in Malaysia, focusing on elements such as insurance product pricing, features, promotional tactics, and distribution channels. The study discerned that customer attitudes acted as mediators in the connection between marketing strategies and the intent to buy. It underscored the significance of insurers illustrating the importance of insurance products to sway customers' readiness to make a purchase. Nonetheless, this study did not delve into the competence of insurance sales agents, the claims process, and post-purchase services in influencing customer repurchase intentions, thereby leaving a void in this context.

Nshakira-Rukundo, Kamau, and Baumüller (2021) narrowed their focus to the low uptake of agricultural insurance among smallholder farmers in sub-Saharan Africa. Their research unearthed various factors affecting adoption, including the quality of insurance products, product and contract design, income, affordability, and educational levels. Additionally, behavioural and socio-cultural aspects, like risk perception, trust in insurance products, cultural beliefs, social pressures, and the availability of group insurance options, emerged as significant. The study underscored the need for well-tailored insurance products designed to meet the specific needs of farmers. While this study primarily addressed agricultural insurance services, the current research aimed to encompass the uptake of various insurance product categories.

Ntukamazina et al. (2017) undertook a literature review to assess the array of insurance products available to farmers, the driving forces behind farmers' decisions to purchase insurance, the barriers to accessing insurance products, and the potential opportunities across Africa. They identified three categories of innovative index-based insurance products and various factors that influenced their adoption, encompassing socio-demographic variables and challenges such as issues on low income and data quality. The study advocated for communication techniques about the design of insurance products driven by the needs of youths, and improved access to education information. Collectively, these studies underscored the significance of a myriad of factors associated with communicating insurance products in shaping the adoption of insurance and emphasized the need for tailored communication techniques in diverse contexts.

An exploratory study was conducted in Thailand by Gowanit et al. (2016) in order to determine the factors impacting the uptake of mobile insurance claim systems, or M-Insurance. Based on in-depth interviews with executive professionals, their qualitative study unveiled those factors related to insurance services, such as a preference for in-person service, confidence in the claims process, and understanding of legal remedies for denied claims, had a bearing on the adoption of M-Insurance, which primarily centered on motor insurance claims. It is pertinent to note that this study's findings had limited applicability in the current context due to its narrow focus on mobile claim management for motor insurance.

In another investigation, Abaidoo (2015) executed qualitative multiple case studies in Ghana to examine the impact of factors related to customer service satisfaction on the continued payment for life insurance. The research targeted leaders in the life insurance sector who were responsible for shaping and implementing business strategies. The study discovered that satisfied customers were more likely to persist with their life insurance payments, underscoring the positive impact of an effective feedback system on customer satisfaction. It also emphasized the importance of customers' awareness and comprehension of life insurance and the necessity for consistent innovation in product and service offerings to align with customer expectations. While this study offered valuable insights, it primarily centered on the opinions of insurance leaders, and the current research strove to investigate these factors from the perspective of insurance customers.

Bwire (2021) delved into the influence of competitive strategies on the uptake of insurance products in Kampala, Uganda, focusing on strategies involving differentiation, cost leadership, and distribution channels. The study ascertained that product differentiation, leadership strategies, and the effectiveness of distribution channels significantly affected the uptake of life insurance. To bolster the volume of premium payments and customer acquisition, insurance companies needed to deliver their products through reliable and accessible channels. Nevertheless, it was essential to note that this study was primarily concerned with the uptake of life insurance in Uganda, whereas the present study sought to explore factors influencing insurance adoption among the youth, encompassing various types of insurance products.

Kagucia (2016) delved into the drivers of insurance adoption among millennials through a descriptive study that explored access points, information accessibility, and decision-making processes pertaining to insurance purchases. The study unravelled that the promotion channel had a substantial impact on insurance purchases among millennials, with direct channels emerging as the most preferred. However, this study's concentration on millennials as a specific demographic group limited the generalizability of its findings. The current study aimed to investigate these factors across a broader spectrum of young individuals.

Mutai (2021) centred their attention on the factors influencing the adoption of daily payment strategies among motorcyclists in Eldoret town, Kenya. The study disclosed that demographic characteristics held no sway over adoption, whereas the income level, awareness, suitability, and accessibility of insurance payment structures significantly influenced adoption. The study suggested the adoption of innovative approaches to reach specific populations, such as motorcycle taxi riders, and the development of transparent and accessible insurance products. It is important to note that this study primarily revolved around the uptake of motor insurance, whereas the current study sought to explore service-related factors influencing insurance adoption among the youth across various types of insurance products.

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2.4 Conceptual Framework

This research endeavoured to delineate the communication techniques that impacted the adoption of education insurance policies among youths in Nairobi City County, Kenya. The study encompassed three overarching categories of influences: communication techniques related to insurance products, communication technique elements tied to the provision of education insurance policy services, and communication techniques on demographic variables. The ensuing theoretical framework elucidated the structure of this study.

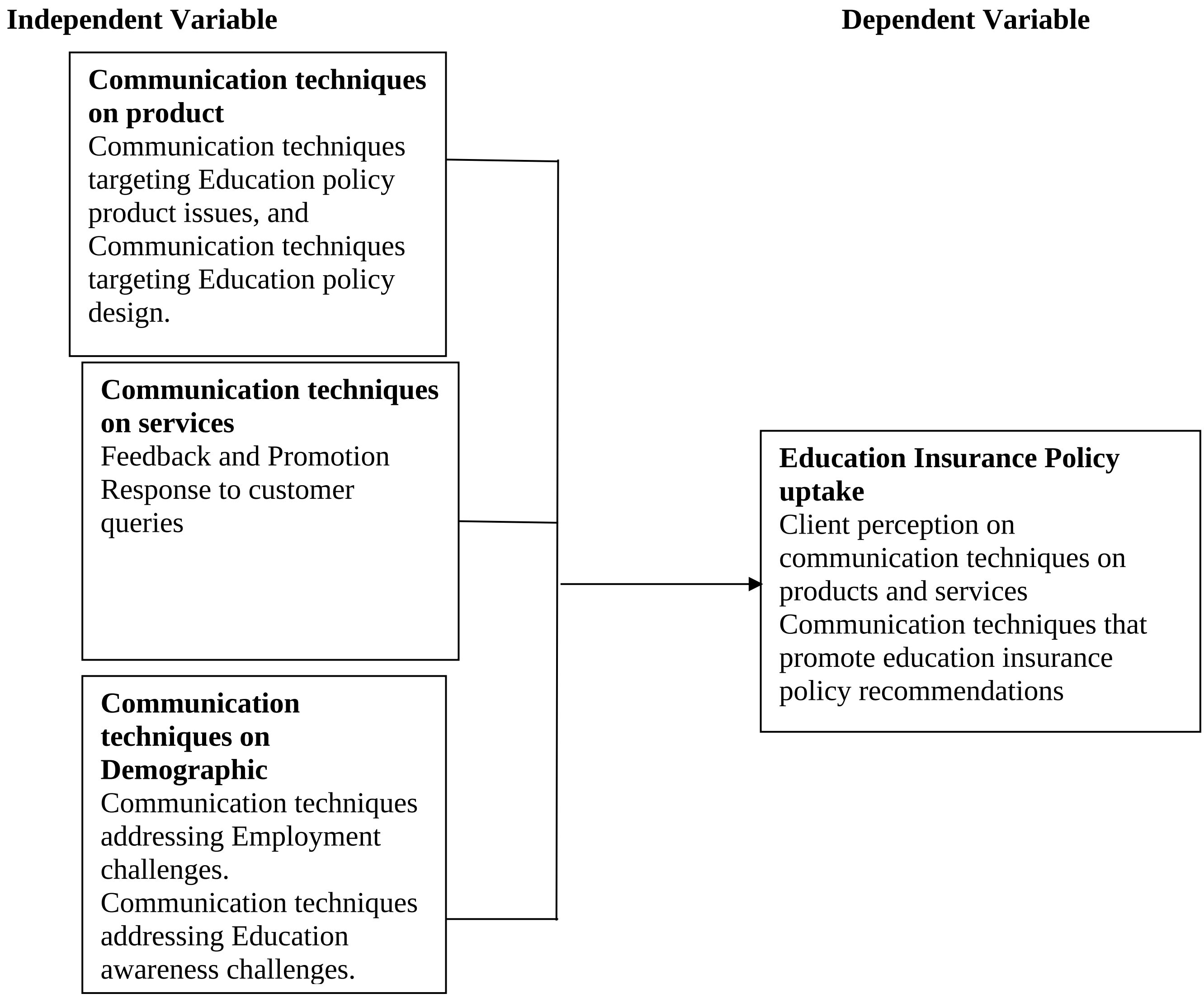

Figure 2.1: Conceptual Framework

Source: Author (2023)

2.5. Research Gaps

The comprehensive review of the literature shed light on various contexts and findings concerning the multifaceted factors impacting insurance adoption. Studies such as those conducted by Reshmi *et al*. (2021), and Ntukamazina *et al*., (2017) relied on an extensive examination of prior research literature related to the determinants of insurance uptake. In contrast, Guan *et al*. (2020) employed a data analysis method known as PLS-SEM, while the present study harnessed regression analysis. Moreover, the investigations led by Nshakira-Rukundo *et al*. (2021), and Nshakira-Rukundo, Kamau, and Baumüller (2021) concentrated on the adoption of insurance products tailored explicitly for farmers. In a different vein, Munkombwe, Phiri, and Siankwilimba conducted a mixed-methods study aimed at assessing the acceptance of weather index insurance products. Ndiritu (2017), on the other hand, scrutinized the uptake of insurance products accessible through mobile and web platforms. The lacuna addressed by the current study is the examination of the factors influencing the voluntary adoption of a wide array of insurance products, regardless of their specific type.

While Gowanit *et al*. (2016) gathered interview data and applied content and thematic analysis, the present study employed descriptive analysis techniques. Kagucia (2016) investigated insurance adoption among millennials *et al*. (2016) probed the adoption of insurance products targeted at pregnant women, and Mutai (2021) specified the uptake of daily payment insurance products. The distinguishing characteristic of the current study is that it refrains from categorizing insurance products into specific groups and instead delves into the factors influencing the adoption of insurance products across the board.

Studies conducted by Knipper *et al.* (2019) sought data from the United States, while Gitau and Sile (2016) explored the intricate relationship between cultural factors and insurance adoption. These investigations exposed a spectrum of methodological, knowledge-related, empirical, theoretical, and population-related gaps, all of which the current study strove to bridge. Most of the prior research did not explicitly concentrate on investigating education insurance policy adoption among the youth. This present study stepped in to address these gaps by scrutinizing the impact of communication techniques on education insurance policy adoption among young individuals in Nairobi County. This it did with a specific focus on examining how product, service and demographic variables may exert a moderating influence on education insurance policy adoption within the Kenyan context.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

The methodology used in the study was explained in this chapter. It included information on the research design, population under investigation, sample size, sample frame, data collection techniques, research processes, data analysis, and findings presentation.

3.2 Research Design

A research design, as explained by Orodho (2008), acts as the study's blueprint, giving it shape and direction. A research design is a descriptive study that seeks to determine the "what," "where," and "how" of a phenomenon, according to Cooper and Schindler (2014). A descriptive research design was employed in this investigation. Because it made it possible to use the results as a broad representation of a bigger population, this design was selected. Additionally, it made quantitative data collecting possible, which was then examined using a combination of inferential and descriptive statistics (Saunders, Lewis, and Thornhill, 2003). This method worked successfully for breaking down the barriers to insurance uptake when it came to mobile and online technology.

3.3 Study Population

Population was defined by Cooper and Schindler (2014) as the entire collection of items that a researcher wished to reference. Jubilee Life Insurance is one of the many insurance firms in Kenya (KENYAN MAGAZINE, 2022). It has various life insurance products at its disposal. The researcher sampled clients who have education insurance products with Jubilee Life Insurance Company in Nairobi. Whereas the Jubilee Insurance Company client inventory report indicated a total of 50,000 policyholders, with 20,000 policyholders having active policies while 30,000 with lapsed policies. The company has about 1,000 financial advisors and 160 staff.

The Cochran formula was preferred for this study since it was mostly used in social science research. It allows you to calculate an ideal sample size, given a desired level of precision, desired confidence level, and the estimated proportion of the attribute present in the population. Cochran’s formula was considered especially appropriate in situations with large populations. A sample of any given size provides more information about a smaller population than a larger one. This therefore meant that there is a correction through which the number given by Cochran's formula can be reduced if the whole population is relatively small.

3.4 Sampling Design and Sample size

This section described the sampling frame and techniques used for the study and the actual sample size drawn from the target population. As Bryman and Bell (2007) explained, a sample is a subset of the population.

3.4.1 Sampling Frame

According to Cooper and Schindler (2014), the sampling frame consists of a list of items that are strongly associated with the population that the sample is taken from. The sample frame for this study, which was carried out at Jubilee Insurance Company Limited, was clients who had insurance policies with the organization.

Sampling approaches, according to Cooper and Schindler (2008), entailed the process of choosing representative elements from a population. This investigation used a straightforward random sampling method. By ensuring that every member of the population has an equal chance of being chosen, simple random sampling lowers the likelihood of responder bias and offers a sufficient representation of the interests of the population.

3.4.2 Sample Size

According to Blumberg (2014), a sample is a subset of the population that, if it is representative, permits generalizations about the full population. Following the general guideline that states a sample size should be between 10 and 30 percent of the population, this study aimed to represent the population accurately with a sample size of 30% of the entire population (Mugenda & Mugenda, 2008). The number of things chosen from the population to create a representation is referred to as a sample (Kothari, 2004). Whereas the Jubilee Insurance Company client inventory report indicates a total of 50,000 policyholders, 20,000 have active policies while 30,000 with lapsed policies. The report indicates that the 30,000 lapsed education policyholders include both external and internal customers. The company also has about 1,000 financial advisors (FA) and 160 staff.

Any given sample size can provide more details about a smaller population than a bigger one. However, if the population as a whole is very small, the number determined using Cochran's formula may be lowered. The sample size required for the study encompassed a certain level of precision and confidence using the below formula:

n = ((Z^2) *pq)/ e^2

where:

p = the estimated percentage of the population that possesses the relevant trait.

q = 1-p

Z = standard normal model number

e = desired margin of error or desired level of precision

Using this formula, we saw that for a population of 10,000 and above, the required sample size depended on the level of precision and confidence desired, as well as the variability of the population.

Assuming that half of the population with lapsed education policies within Jubilee Life Insurance was due to a lack of proper communication techniques, then this would give us maximum variability.

Therefore p = 0.5

Let's now assume that we require at least 5% (plus or minus) accuracy and 95% confidence. Z values according to the normal tables are 1.96 with a 95% confidence level.

n = (1.96^2 * 100^2) / 0.05^2 = 384.16

The necessary sample size was calculated using the following parameters: a standard deviation of 100, a confidence level of 95%, and a desired margin of error of 5%.

((1.96)2 (0.5) (0.5)) / (0.05)2 = 384.16

Therefore, assuming a standard deviation of 100, a random sample size of 385 in our target population would be needed to estimate the population mean with a 5% margin of error and 95% confidence. For this study, the researcher sampled 384 respondents from the client’s dataset, agents’ dataset, and employee’s dataset. Part of the questions that were enshrined in the questionnaires sought to establish the various reasons why 60% of clients had lapsed policies and the different communication strategies that would help realize the number upwards.

A comparison between general insurance and life insurance uptake put general insurance higher than life insurance. This was according to the regulator IRA statistics dated 2020 that showed general gross premiums at KES 117.7 billion against life at KES 60.5 billion. This indicates a prioritization of physical assets over financial security thus what informed the researcher to identify and mirror communication strategies used in general insurance to life insurance.

3.5 Data Collection Method

Simple random sample approaches were used to administer questionnaires in order to acquire the primary data for this study. A structured questionnaire utilizing the Likert scale was employed as the data collection method. The four components of the questionnaire—A, B, C, and D—were created with the three research topics in mind. Section A collected the respondents' demographic data, while sections B, C, and D collected information related to the study's variables. Questionnaires were selected as the data collection method due to their ability to efficiently gather substantial information from a large number of participants in a cost-effective and timely manner. Additionally, using excel tools facilitated a quick and precise quantification of questionnaire results, allowing for objective scientific analysis (Mugenda and Mugenda, 2003). The questionnaire's structure and development were based on the specific research objectives, ensuring its relevance to the study's overall objective. It encompassed four sections: one for demographic information and three for variables related to the research questions.

3.6 Pilot study

A pilot study was conducted to test the reliability and validity of the questionnaire, as suggested by Mugenda and Mugenda (2003). Feedback and suggestions received during the pilot study were used to refine areas of concern and ensure that the questions effectively addressed the research objectives. An introduction letter guaranteeing respondents' privacy, outlining the aim of the study, and indicating that the data will only be used for academic purposes was attached to the questionnaires. To ensure data accuracy and quality, research assistants with appropriate experience and training conducted the study. These research assistants ensured that all questions were understood by the respondents, eliminated sampling bias, and collected data accurately. The data collected through the questionnaire were then quantified for scientific analysis.

3.7 Data Analysis and presentation

Cooper and Schindler (2014) defined data analysis as the process of using statistical methods and trend identification to turn a vast dataset into relevant summaries. A descriptive analysis will be performed on the category of variables that comprised the age, sex, income, and level of education of the participants. However, the material from key informant interviews was analyzed using thematic analysis method. It made a significant contribution to the thorough status evaluation in accordance with the study's goals. Tabular representations of frequencies and percentages were used to display quantitative data. On the other hand, a time series structure was employed in graphs to show the insurance firms' business performance over time.

3.6. Ethical Considerations

The university was consulted for permission to conduct the study, and the data was exclusively utilized for that reason. Prior to conducting her interviews, the researcher obtained the participants' agreement. A few days prior to the interview date, the research instruments—namely, the questionnaires and the interview guide—were sent to them. In order for the respondents to decide for themselves whether or not to join in the study, the researcher also gave them an explanation of the study's purpose. The writers acknowledged and provided complete references for all utilized items. The study's conclusions were given to the real situation without the researcher's bias.

3.7 Chapter Summary

A thorough explanation of the research methods used in the study was given in this chapter. It included an explanation of the demographic and sampling strategies, data analysis procedures, and research design. The data gathered for the study was presented and explained in Chapter 4.

CHAPTER FOUR

DATA PRESENTATYION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter began a comprehensive analysis of communication strategies used to encourage Kenyan consumers to purchase educational insurance plans, with a particular emphasis on the Jubilee Insurance Company of Kenya Limited (JICK). 384 respondents, including JICK education policyholders and their workers, provided data for the research. In this chapter, we presented the research findings, offered a descriptive analysis of the gathered data. The findings encompassed various aspects such as client awareness levels, employee training requirements, preferred advertising platforms for educational policies, public perceptions, accessibility of educational insurance policies, and customer satisfaction measures in relation to such policies. The analysis involved the utilization of statistical tools like percentages and averages, which aided in assessing the impact of communication techniques on the adoption of educational insurance policies and testing the hypotheses formulated for each factor under examination. This research adopted a descriptive research methodology, deemed suitable for hypothesis testing.

4.1.1 Response Rate

Out of the 384 hard copy questionnaires distributed, all 384 were completed and returned, resulting in a 100% response rate. This impressive response rate was achieved through the researcher's diligent follow-up efforts to ensure accessibility. In some instances, the researcher personally visited respondents at their homes or workplaces to engage them. In other cases, the researcher conducted follow-ups using various communication channels, including telephone calls, email, WhatsApp messages, and even scanned and re-sent the questionnaires to facilitate their completion. Maintaining this high response rate was vital in keeping the sample size consistent with the originally intended size, thus providing an accurate representation of the target population.

Out of the 384 collected questionnaires, 192 were from Jubilee Insurance customers with lapsed education policies, and the other 192 were from Jubilee Insurance staff members who also had lapsed education policies. Notably, according to the staff policy, employees who wished to purchase an education insurance policy were eligible for reimbursement at a standard financial advisor (FA) commission rate. This arrangement meant that staff could benefit from paying premiums. To streamline premium submissions, staff members were allowed to set up direct debit advice (DDA) to enable premium deductions at the source.

A particular question arose concerning why an employee who could authorize direct debit payments for their premium policy while simultaneously benefiting from these deductions would allow the policy to lapse. This inquiry prompted the researcher to explore the effectiveness of communication in encouraging the adoption of education insurance policies within the organization. Using data from the company's database, the researcher identified the 192 staff or internal customers under review. Combining this group with the 192 external customers resulted in a balanced representation of 50% each, totalling 100%. To secure a 100% response rate from both internal and external customers, the researcher employed various follow-up methods, including email, phone calls, and short message services (SMS). In some exceptional cases, the researcher personally visited the respondents at their residences or workplaces, while for others, the questionnaires were sent electronically for their completion.

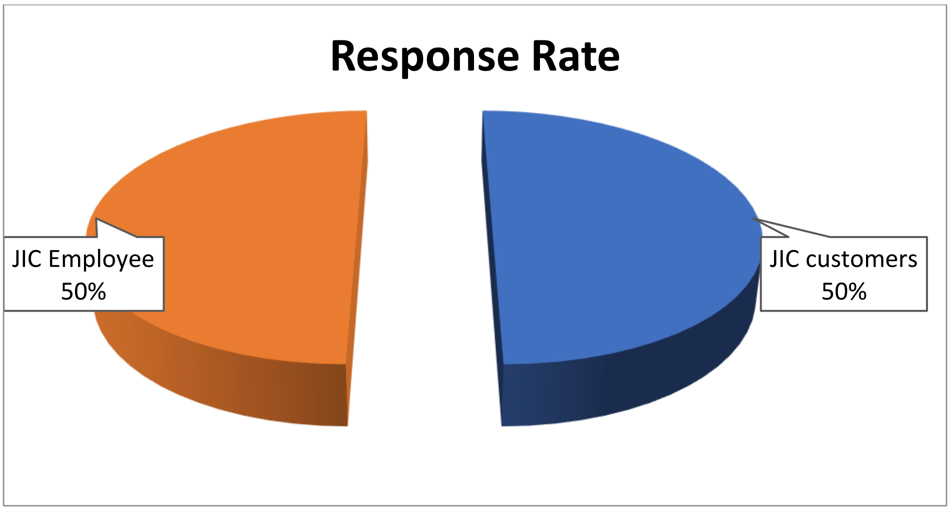

Figure 4.1: Response Rate

4.1.2 Category of the Respondents

The questionnaires were distributed to two groups of individuals: Jubilee Life Insurance policyholders who had initially enrolled in education insurance policies with the company but failed to effectively implement them, and Jubilee Insurance employees who either hadn't fulfilled their payment obligations for their education insurance policies after enrolling or had signed up but subsequently revoked their direct debit authorization with the organization.

The staff group comprised individuals from various departments, including customer service experience, sales agents, financial advisors, underwriters, and managers. While these staff members not only conveyed information to customers but also encountered client complaints as part of their daily interactions and routine duties, they were considered to possess a higher level of knowledge regarding life insurance matters and were therefore expected to set an example. It was also observed that, as employees, they were entitled to commission payments on their insurance premiums. This arrangement allowed them to earn from their premium payments, ultimately reducing their overall premium costs and affording them the opportunity to acquire better and more competitive products from the company at a lower expense. As a result, the researcher aimed to investigate the effectiveness of communication techniques within the organization that might have contributed to employees discontinuing their insurance policies after initially enrolling in them.

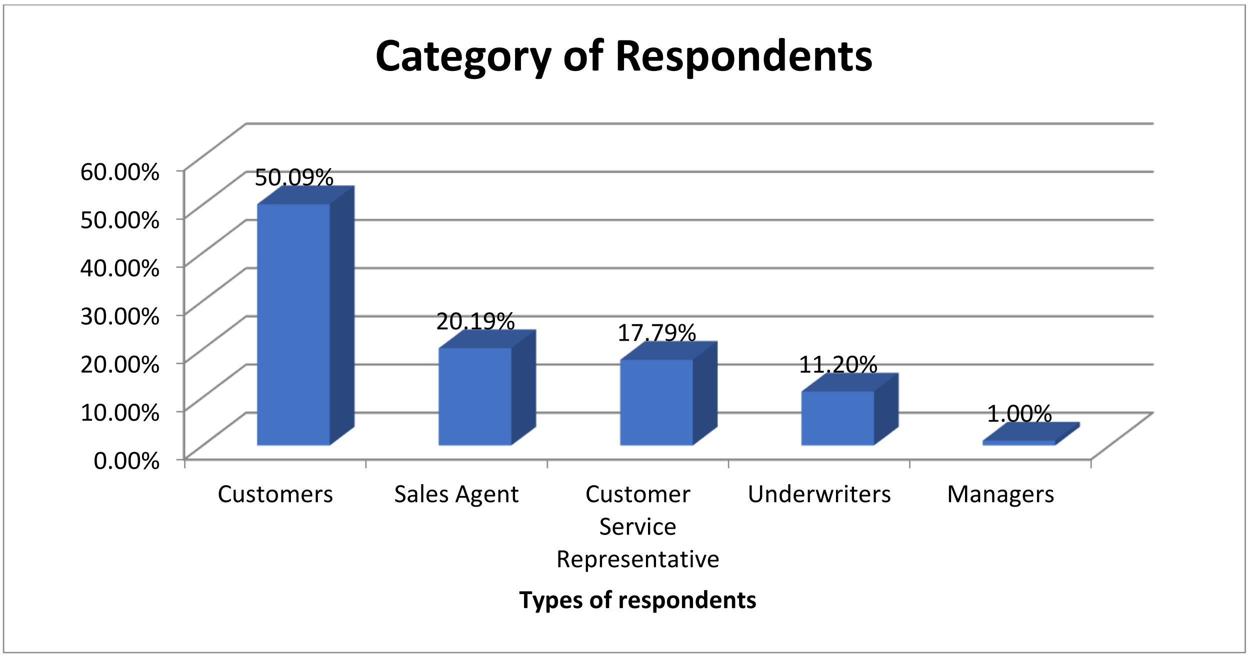

Figure 4.2: Category of respondents

According to the table on the following page, all participants provided feedback in response to the researcher's follow-ups. The customer database was found to contain accurate contact details, including telephone numbers and email addresses for both clients and intermediaries, which greatly facilitated reaching out to clients. It was observed that half of the respondents constituted external customers of the company with lapsed policies, while the other half were internal clients with expired education insurance coverage. Among the internal clients, there was a breakdown of 20.1% being sales agents, 17.7% were customer service representatives, 11.2% were underwriters and 1% were managers employed within the Jubilee Insurance Company.

4.2 Demographic Characteristics of the Respondents

Participants' gender, age, educational background, and, in the case of workers, the length of time they had worked in the insurance business, were all included in the demographic data gathered.

4.2.1 Gender

Among the 384 respondents, 56% were women, which translate to 216 individuals, while 44% were men, amounting to 168 individuals. This distribution was derived from the strata clusters created through a simplified random sampling method employed in the population selection process. Demographic data of the respondents included gender, age, and level of education and years of service in the insurance industry for employees.

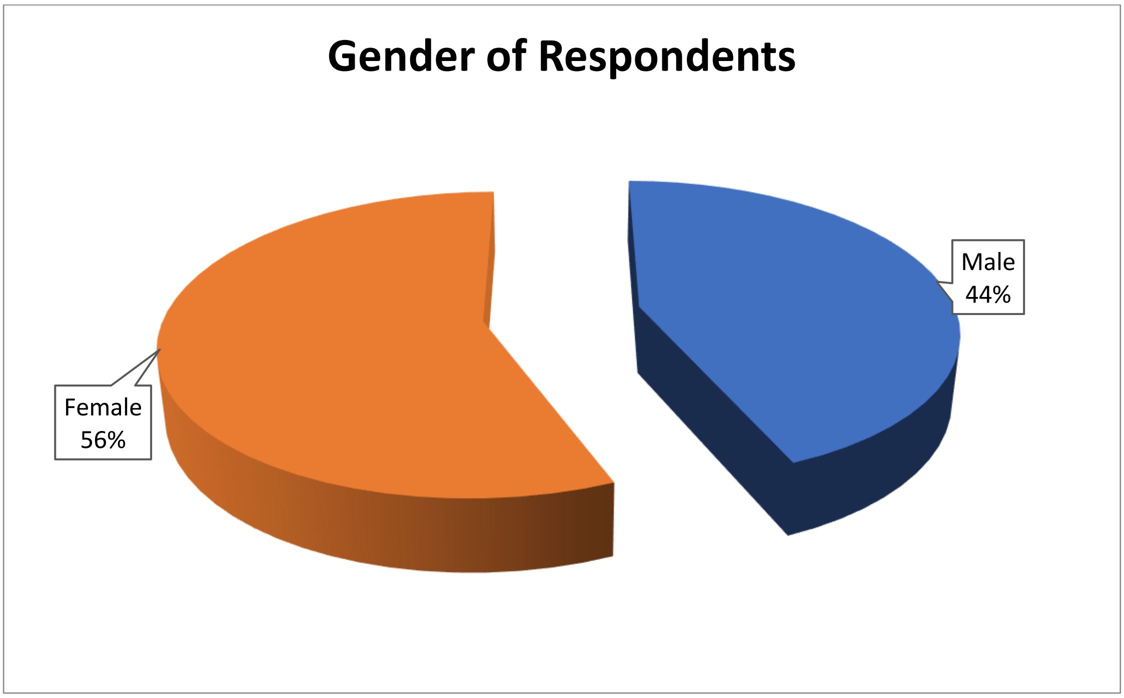

Figure 4.3: Gender of Respondents

As indicated in the table, more than half of the population, at 56%, consists of female respondents, while male respondents make up 44% of the total.

4.4.2 Age of the respondents

Among the various age categories provided in the questionnaire, the 45-54 age group had the highest number of respondents, with 65 individuals, making up 33.9% of the total customer respondents.

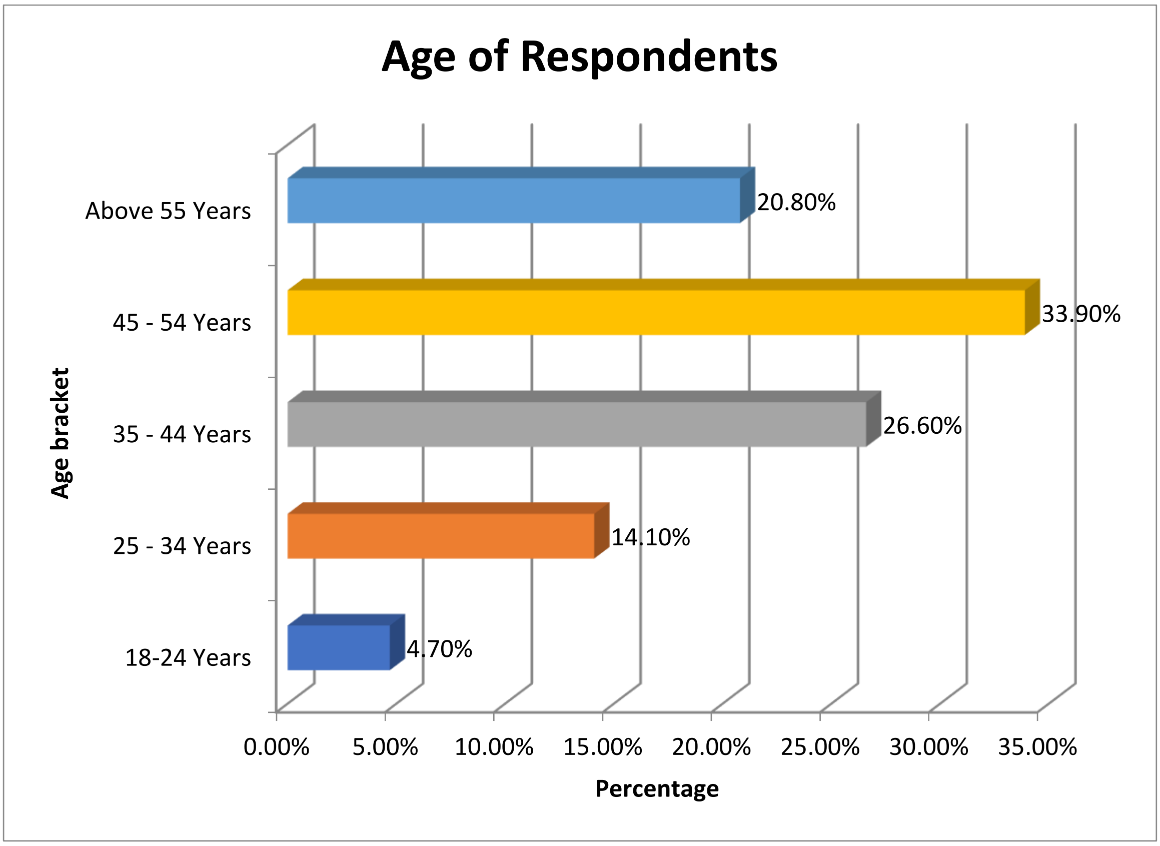

Figure 4.4: Age of Respondents

From the Figure above, majority of respondents were between the ages of 45 to 54 years accounting for 33.3% of the total responses, 26.6% of respondents were between 35 to 44years, 20.8%were above 55 years, 14.1% were between 25 to 34 years while the least respondents were between the ages of 18 to 24 years representing 4.7% of the population. It is therefore seen that a greater percentage of the respondents were in their prime life of business and employment engagement and were therefore not expected to have had lapsed insurance policies.

4.4.3 Level of Education

The following table presents a contrast in the educational backgrounds between external customers and employee respondents. Among employees, there was a notable 48.4% who held bachelor's degrees, whereas among external customers, this figure was notably lower at 22.4%. Additionally, 42.2% of employees possessed diploma certificates in comparison to 30.2% of customers with diploma qualifications. It's worth noting that there were no recorded percentages for employee education levels at the primary, secondary, or tertiary levels.

Table 4.1: Respondents Level of Education

Education Level	***Customers***		***Employees***	
	frequency	**percentage**	**frequency**	**percentage**
Primary School	17	8.9%	0	0.0%
Secondary School	31	16.2%	0	0.0%
Diploma	58	30.2%	81	42.2%
Tertiary Level	43	22.4%	0	0.0%
Bachelor's degree	32	16.7%	93	48.4%
Postgraduate degree	11	5.7%	18	9.4%
	192	**100%**	**192**	**100%**

The provided table 4.1 illustrates the distribution of the individuals studied and their educational qualifications. As per the table, 48.4% of employee respondents held bachelor's degree qualifications, 42.2% had diploma-level education, and 9.4% possessed postgraduate degrees. Among customer respondents, 30% had diplomas, 22.4% held tertiary-level qualifications, 16.7% had bachelor's degrees, 16.2% attained secondary-level education, and 8.9% had completed primary school. Additionally, 5.7% of customers had postgraduate-level education. It is worth noting that all employees possessed a considerable level of education, holding either diploma, undergraduate, or postgraduate degrees. Therefore, the researcher aimed to explore the effectiveness and efficiency of the communication techniques employed in promoting the adoption of educational policies within the industry.

4.4.4 Years of service in the industry

The inquiry about years of service was specifically directed at the employee respondents. When scrutinizing the responses, they were grouped into distinct categories. A significant portion of employees, 79 of them, which accounts for 41.2%, fell within the 5-10 years' service experience bracket, while the smallest number of respondents, only 13 individuals (6.8%), had more than 10 years of work experience.

Table 4.2: Duration of Service Distribution

Duration of service	*frequency*	*Percentage*
< 1 year	24	12.5%
1-5 years	76	39.6%
5-10 years	79	41.2%
>10 years	13	6.8%

From the table 4.2, 41.2% of staff correspondents had 5-10 years of experience in insurance,39.6% of staff had between 1-5 years of experience,12.5% of staff had work experience of less than a year while 6.8% had over 10 years of experience. With over 80% of the staff interviewed having worked for at least twelve months with the organization, and up to ten years of service, the same was expected to have taken up their insurance policies with more zeal than was realized. Again, this prompted the researcher to seek to investigate the effectiveness and efficacy of communication techniques used in the uptake of education policies within the industry.

4.3. Communication techniques used to promote their education insurance policies.

The first objective of the study was to determine the communication techniques used to promote education insurance policies by Jubilee Insurance.

4.3.1 Level of awareness on education insurance policies among Jubilee customers

The study first sought to ascertain the level of awareness among Jubilee Life Insurance Customers of the existence of Jubilee Insurance Education Policies in Kenya with the case study being education policies in Jubilee Insurance Company of Kenya (JICK) Limited. To help in this, questionnaires were distributed to respondents with the need to achieve the objective. The data was analysed based on the null hypothesis which proposes that no statistical significance exists in a set of given observations. Respondents were asked how likely they were to encounter information or advertisements about education insurance. The results were tabulated as shown in table 4.3 below.

Table 4.3: Level of awareness among Jubilee Customers

Response	**Frequency**	**Percentage**
Very unlikely	57	30%
Unlikely	92	48%
Neutral	19	10%
Likely	15	8%
Very likely	9	5%

The results on table 4.3 shows that a higher percentage of respondents were unlikely to encounter information or advertisement about education policy with 30% of the respondents indicating that they were very unlikely to encounter any information or advertisement and 48% indicating that they were unlikely to encounter information or advertisements. On the other hand, only 8% stated that it is likely for them to encounter advertisements about education policies while 5% stated that it is very likely for them to encounter advertisements about education policies, whereas 10% of the respondents remained neutral. Further correlation between the level of awareness and the uptake of education life insurance policies showed that an increased level of awareness to people on education insurance policies led to increased uptake of the education policies.

On a scale of 1-5, where 1 stands for very dissatisfied and 5 stands for very satisfied, the respondents were asked what their level of satisfaction was with the level of awareness clients had with Jubilee Education Policies. The results were tabulated and illustrated in table 4.4 below:

Table 4.4: Level of Awareness and the Uptake of Education Policies

	Level of awareness	Uptake of education policy
Level of awareness	1	0.641
Uptake of education policy	0.641	1
No of respondents	192	

On the level of awareness satisfaction, 75 of the 192 respondents had the highest percentage of 39%. These were passive respondents since they picked that they neither agreed nor disagreed as an option. A combination of satisfied and very satisfied on the awareness satisfaction question was at 19%, with satisfied respondents being 11% and very satisfied being 8% while the combination of dissatisfied and very dissatisfied customers was at 42%, that is, 24% were dissatisfied while 18% were very dissatisfied.

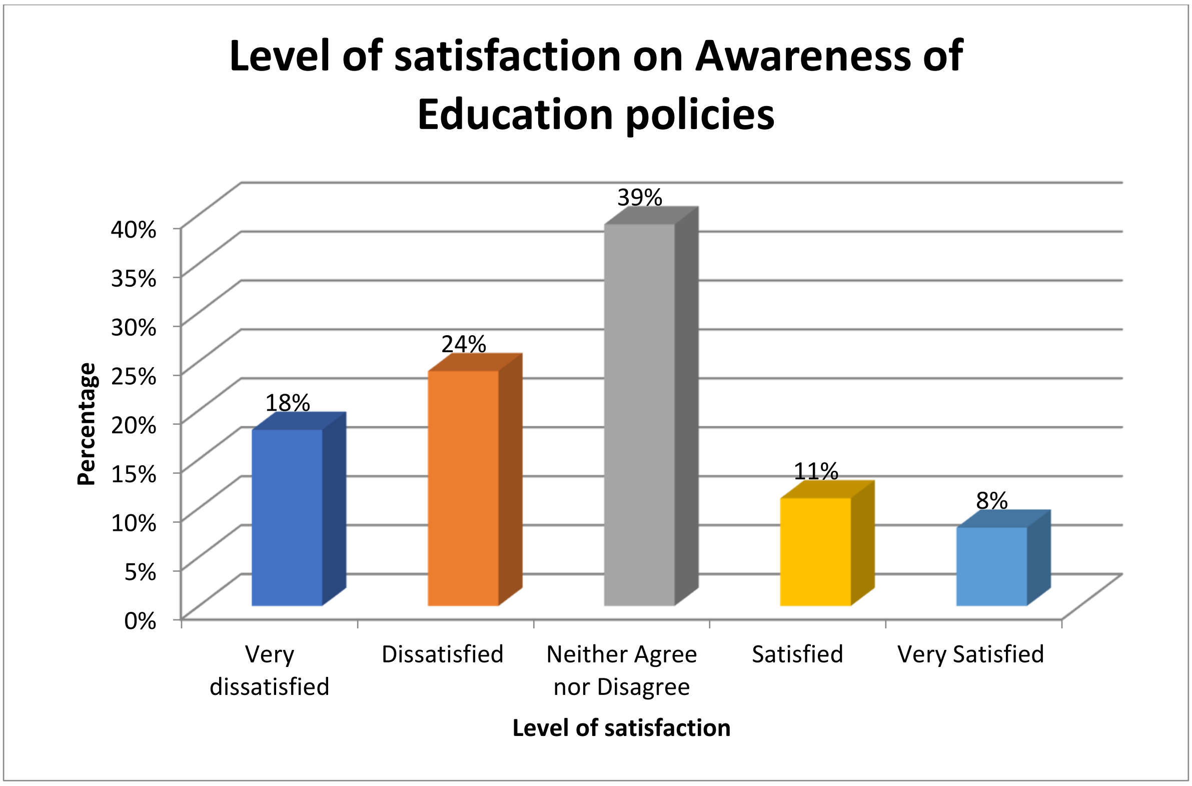

Figure 4.5: Level of satisfaction on Awareness of Education policies

From the above table, 39% of the respondents could neither agree nor disagree on the level of awareness that they have with Jubilee Insurance education policies. 24% were dissatisfied while 18% were very dissatisfied with the level of awareness of Jubilee Education Policies. This led to a realization that the industry needed to create more awareness of the existence of education insurance policies among its customers.

4.3.2 Impact of communication techniques used in the insurance industry.

The aim was to address the inquiry: What is the connection between the effectiveness of communication, the perception of service quality, and customer contentment within the insurance industry in Kenya? The data presented in table 4.5.2 reveals that a larger percentage of respondents, 41%, favour word-of-mouth as an efficient means of endorsing education insurance. This is closely followed by radio and TV advertisements at 31%. Social media, on the other hand, was the preference of only 10% of respondents, with an additional 2% opting for alternative methods.

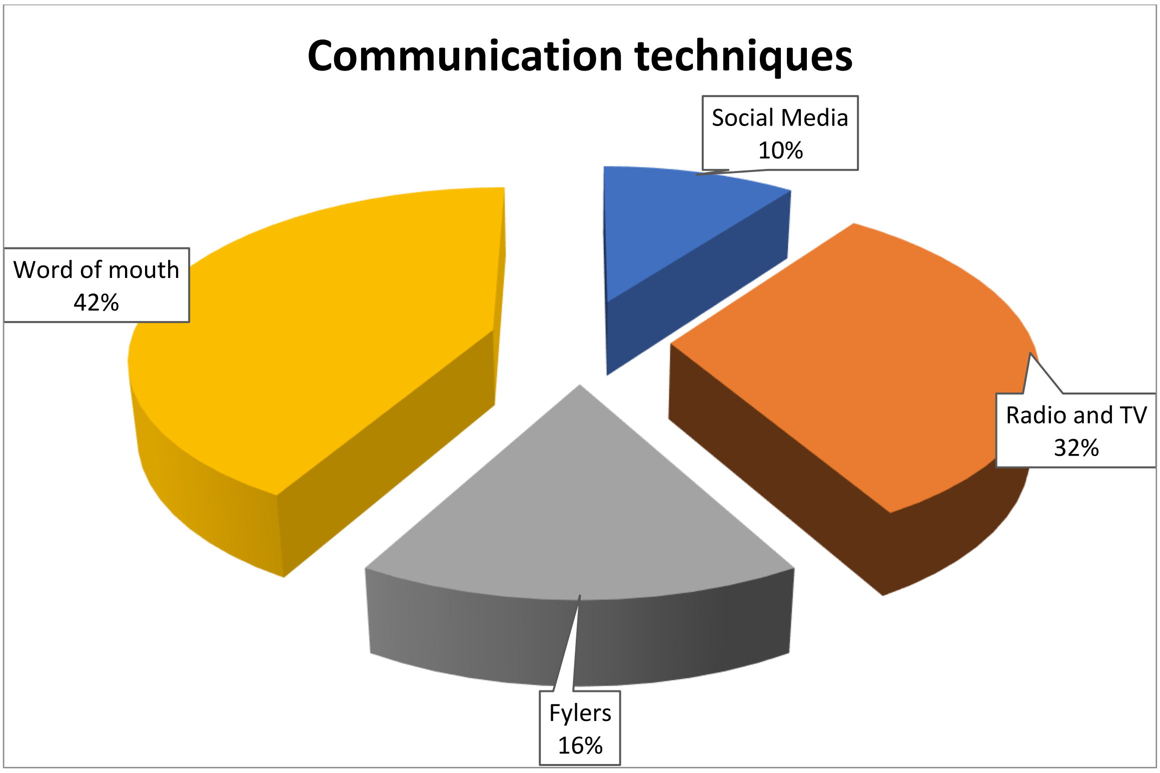

Figure 4.6: Communication techniques used by JICK

From the above Figure, the respondents believe that word of mouth was the most effective communication method to promote the uptake of education insurance, representing 41%. This shows the relational and persuasive nature of human beings and the personal touch desired by individuals. 31% believed that radio and TV were most effective, confirming the impact of environmental factors on human behavior. 16% believed in flyers and brochures, 10% believed in social media, and 2% of the respondents believed in other communication methods.

Effective communication with potential clients in the insurance industry involves the use of various channels, including social media platforms like WhatsApp, X, telephone, emails, and brochures (Rath & Miranda, 2019). These communication methods are employed to attract potential clients who have not yet enrolled in the organization or subscribed to its services. These individuals are targeted because they have expressed interest, willingness, or the financial capability to purchase insurance products (Rath & Miranda, 2019). Potential clients can be categorized into two groups: "hot prospects," who immediately show interest, and "cold prospects," who are less familiar with the brand and exhibit minimal interest (Rath & Miranda, 2019).

4.5.3 Education level and communication techniques preferred in promoting education policies.

Further analysis between the level of communication technique preferred and level of education showed policyholders with bachelor's and post-graduate degrees preferred flyers and brochures as the effective communication technique that should be used in promoting education policies while in the primary and secondary category level preferred word of mouth and radio and television advertisements as their effective communication technique. This is shown in Table 4.5

Table 4.5: Education level and communication techniques preferred in promoting education policies.

	Social media	*Radio and TV advertisements*	*Flyers and brochures*	*Word of mouth*	*Other*
Primary School	0	19	0	28	3
Secondary School	0	15	0	23	0
Diploma	3	9	4	11	0
Tertiary Level	3	6	7	8	0
Bachelor's degree	9	6	9	7	0
Postgraduate degree	4	5	11	2	0
No of respondents	**19**	**60**	**31**	**79**	**3**

From the above Table 4.5, it is evident that the respondents' level of education was very crucial in the choice of communication techniques preferred. Respondents with bachelor's and postgraduate degree certificates preferred flyers and brochures as their ideal mode of communication while those with diploma certificates preferred radio and TV as their ideal choice. Respondents with primary and secondary school education certificates preferred word of mouth as their mode of communication. Those with higher levels of education were therefore seen to be more exposed to technological advancements and tools that would increase their awareness of education insurance policies, hence improving its uptake.

4.4 Communication factors that affect the uptake of education policies.

Apart from the findings of Table 4.5 showing education level as one of the factors that affect the uptake of education policies, further sentiment analysis from the open-ended question led to common terms from respondents verbatim. Word cloud was used and chart 4.5.2.1 was generated. In this representation, the bigger the font size, the higher the number of times the word was mentioned by respondents verbatim.

Figure 4.7: Sentiment analysis chart depicting the most used words.

Sales perspective communication is a persuasive form of interaction that encompasses negotiation skills (Rath & Miranda, 2019). It entails providing in-depth information about a product while actively listening to the customer's opinions and addressing their queries and concerns (Rath & Miranda, 2019). To make this type of communication effective, financial advisors should practice assertiveness, authenticity, open-mindedness, empathy, clarity, and active listening (Rath & Miranda, 2019). These qualities contribute to honest and respectful communication, clear message delivery, and a strong client-advisor relationship (Rath & Miranda, 2019).

The timing and choice of communication methods play a crucial role in building a strong rapport with clients (Rath & Miranda, 2019). Effective communication is also instrumental in creating positive customer experiences, which is essential for insurance companies (Rath & Miranda, 2019). Clients often switch to competitors when they lack timely and relevant information about product value and updates (Rath & Miranda, 2019). Clients seek ongoing communication, follow-ups, reminders, and occasional gestures of appreciation to maintain a sense of importance and prevent feeling neglected (Rath & Miranda, 2019).

Unfortunately, in the insurance industry, communication is frequently deprioritized after the initial sale, with companies reaching out to clients primarily during policy renewals or in the event of lapsed policies (Rath & Miranda, 2019). This lack of continuous communication can lead to client dissatisfaction and may result in requests for a change of agency or agent (Rath & Miranda, 2019). Marketing is a crucial phase where communication is used to generate customer value and establish a relationship between the business and its clients (Rath & Miranda, 2019). It is during this phase that the unique features of the products or services, which distinguish them from competitors, are communicated (Rath & Miranda, 2019).

4.5 Challenges hindering uptake of education insurance policy.

On challenges people do face when trying to take education insurance policies, 38% corresponding to seventy-three respondents mentioned lack of information about insurance policy as the main reason while twenty-two respondents, corresponding 11% of one hundred and ninety-two, mentioned lack of trust in insurance companies as their main reason.

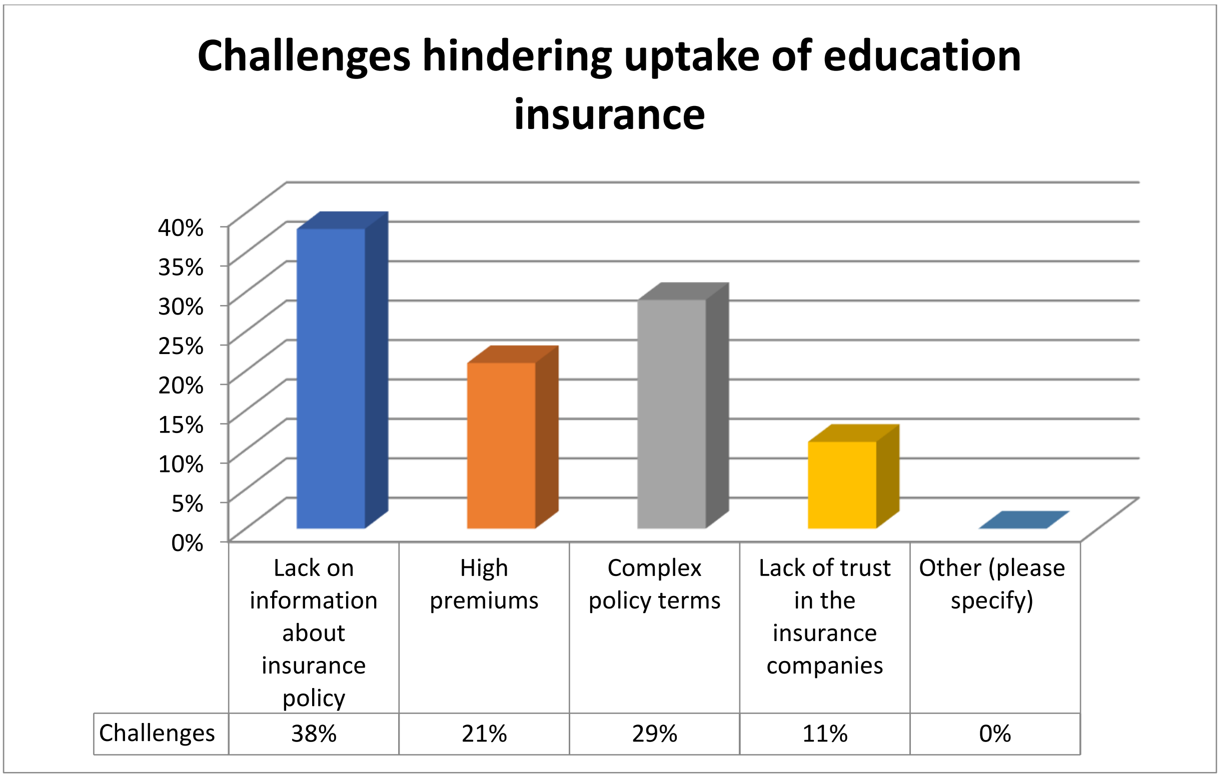

Figure 4.8: Challenges hindering uptake of education insurance.

From the above table, it is realised that 38% of the respondents lacked general information about insurance policies hence the low uptake. 29% of the respondents did not understand the complex terms used in the policy documents and they therefore shied away from purchasing insurance policies. While 21% of the respondents stated that the high premiums paid by the policyholders hindered them from purchasing insurance policies, 11% of the respondents pointed to a lack of trust in the insurance companies as a factor hindering them from purchasing insurance policies. These respondents felt that due to the duration of time taken in servicing an insurance policy to enable one to experience its benefits, insurance agents were more of conmen and not convincing. It was noted that most of these respondents wanted to realize instant profits on their savings at their disposal.

However, the customer-business relationship can break down when the perceived value diminishes (Rath & Miranda, 2019). To maintain a strong connection, consistent communication is essential (Rath & Miranda, 2019). Frequent interactions enable businesses to gain a better understanding of customer expectations and allow customers to comprehend the company's operations (Rath & Miranda, 2019). This mutual understanding simplifies organizational processes, reduces education costs, accelerates service delivery, and enhances overall customer satisfaction (Rath & Miranda, 2019). Continuous communication contributes to brand building, client loyalty, and the adaptation of products and services to diverse customer needs, ultimately leading to increased revenue for the organization (Rath & Miranda, 2019). Therefore, the findings have shown that effective communication plays a pivotal role in attracting potential clients, maintaining strong client-advisor relationships, and ensuring customer satisfaction and loyalty in the insurance industry (Rath & Miranda, 2019).

This study accomplishes two goals: it clarifies the relevance of the research findings while making important linkages with other study sections, and it validates the alignment of the research findings with earlier studies covered in the literature review. According to the research study, there is a low adoption of school insurance plans in Kenya since the communication strategies used by insurance companies do not properly connect with the target audience.

As a result, it is apparent that the acceptance of school insurance plans in Kenya would be significantly increased by the application of customized communication strategies that come after thorough client profiling. The study has unveiled that the prevailing perceptions held by individuals, largely influenced by inadequately planned communication strategies, exert a substantial impact on the acceptance of life insurance policies. When these perceptions lean towards negativity, the adoption rates remain low, while a positive shift in perceptions leads to higher uptake levels.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The primary study findings, inferences drawn from the findings, and recommendations and proposals for more research were all covered in this chapter. Additionally, it provided an overview of the conclusions and suggestions drawn from the study's findings.

5.2 Summary of Findings

The research aimed to determine the effectiveness of communication techniques in encouraging the adoption of education insurance policies in Kenya. The primary factors considered included the communication platforms employed, individuals' income levels, premium amounts paid for insurance services, and the level of trust and confidence in insurers. The study investigated how various communication techniques influenced the public's adoption of education insurance policies. A combination of descriptive and inferential statistics was employed to summarize the research findings. Data collected through questionnaires was compiled and analysed using advanced Excel tools, leading to specific conclusions.

Regarding the awareness levels among the public about education policies, only 13% of respondents were inclined to receive and engage with the provided communication. This finding shed light on the relationship between communication effectiveness, perceived service quality, and customer satisfaction in the Kenyan insurance sector. It revealed that awareness played a crucial role in explaining the low uptake of education policies. Addressing the question of how communication is linked to insurance adoption in Kenya, the research uncovered a significant disparity in education levels, with 25.1% of the population having only primary and secondary education. Moreover, 41% preferred word-of-mouth communication over social media and brochures. This highlighted both a knowledge gap and a trust factor among individuals considering education policy adoption in Kenya.

To answer the final research question about the extent to which communication influences the growth of the insurance industry in Kenya, the distribution of data from respondents' preferences for communication methods, such as word of mouth, radio and television, brochures, and flyers, exhibited a bell curve. This indicated that clients with different education levels favoured various communication techniques, showcasing the diverse preferences in the Kenyan insurance market.

5.3 Conclusions

The research findings support the fundamental principles of Consumer Theory, which postulates that individuals make informed decisions based on their preferences, financial capabilities, and perceived utility or satisfaction from a product or service. In the context of education insurance policies, the study revealed that the adoption of such policies is influenced by the financial capacity of individuals. As income levels increase, there is a corresponding increase in the adoption of insurance policies. This aligns with the economic concept that people tend to acquire products or services when they have the financial means to do so without incurring financial losses.

The study highlights the importance of product-related factors such as pricing, quality, and accessibility in shaping consumers' decisions. It emphasizes that the design, delivery, and pricing of insurance products significantly affect consumer choices. The theory predicts that individuals with higher incomes are more likely to opt for high-quality insurance products, while lower-income individuals may abstain from purchasing if the products are unaffordable or fail to meet their needs. This underscores the connection between product properties, pricing, and consumer choices for insurance products, providing insights into variations in demand based on preferences and budget constraints. In essence, the research findings corroborate the key tenets of Consumer Theory and provide practical evidence of how financial considerations, pricing, and product attributes influence the adoption of education insurance policies.

Social Cognitive Theory, proposed by Albert Bandura, focuses on how individuals acquire and adopt new behaviours through social learning, emphasizing the role of cognitive processes and symbolic communication. The theory's direct and socially mediated pathways of communication are relevant to the study's findings. The research highlights the influence of communication techniques on individuals' thoughts and behaviours in the context of education insurance policy uptake. It demonstrates that the choice of communication methods directly impacts the adoption of policies. The study aligns with the direct pathway of Social Cognitive Theory by showing that communication can inform, enable, motivate, and guide individuals in their decision-making processes.

The study reveals the socially mediated pathway's role, where mainstream media and social networks influence participants by providing incentives and personalized guidance for desired changes. This aspect of the theory is reflected in how communication techniques influence public perceptions and, consequently, the adoption of education insurance policies. While Social Cognitive Theory recognizes the cognitive processes at play, the study's findings also acknowledge the limitations of environmental factors and individual traits. The research underscores that not all individuals have the same traits and that environmental influences, alongside natural genetics, play a role in shaping behaviours and decisions. This aligns with the theory's emphasis on the interplay between cognitive processes and external influences.

After a thorough examination of the findings, data analysis, and research summary, and in order to wrap off the investigation, the researcher asked a crucial question: Does the choice of communication technique have an influence contingent on the educational level of a given population? The research findings indeed supported this assertion, aligning with similar conclusions from other cited research studies. The research successfully validated all alternative hypotheses and provided answers to all the research inquiries. In summary, the study on the effectiveness of communication techniques in encouraging the adoption of education insurance policies in Kenya, with a specific focus on Jubilee Insurance Company of Kenya Limited, establishes a clear and substantial positive relationship between the adoption of education policies, public perceptions, and the choice of communication techniques used to promote education insurance policy uptake.

This signifies that individuals' perspectives on communication techniques, tailored to their comprehension, directly impact the industry's adoption rates. Furthermore, the findings indicated significant positive correlations between income levels and the adoption of education insurance policies. In other words, as income levels increase, there is a corresponding rise in the adoption of life insurance policies. The research also revealed that the accessibility of the insurance industry significantly influences the adoption of insurance policies within the sector, with a positive correlation coefficient.

5.4 Recommendations

Based on the findings, the investigator suggested that: -

i. All parties involved in the insurance industry run a thorough awareness campaign using plays and the media, inviting those who have benefited from the service to share their experiences.
ii. Insurance policies should first profile clients before settling on a communication technique to be used.
iii. The Government should ensure widespread awareness campaigns, especially to people living in rural areas in a bid to allow insurers to be taken seriously.
iv. Insurers should consider advertising their products on all platforms with equal measure in a bid to ensure widespread awareness.
v. Insurance providers should consider explaining the caveats to kill the negative perception the general public.

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APPENDICES

APPENDIX I: Introductory Letter

University of Nairobi

P. O. Box 30197 - 00100

NAIROBI

Dear Respondent,

RE: REQUEST TO CONDUCT INTERVIEW

I am a student at the University of Nairobi, pursuing a Master of Arts Degree in Communication Studies. I am conducting a research study on the Effectiveness of Communication Strategies in The Adoption of Education Insurance Policies in Kenya: A Case Study of Jubilee Insurance Company of Kenya Ltd.

In order to help me reach the goals I have set for this study; I therefore ask for your cooperation in sharing your experiences by providing honest and voluntary answers to the thirty-minute questionnaire.

I wish to assure you that your answers will remain private and be utilized solely for this study.

Yours Faithfully,

Christine Lillian Opiyo

K50/80948/2012

APPENDIX II: Questionnaire

(Tick where appropriate)

1. Which gender are you?
   - ☐ Female
   - ☐ Male

2. How old are you?
   - ☐ 18-24 years
   - ☐ 25-34 years
   - ☐ 35-44 years
   - ☐ 45-54 years
   - ☐ Over 55 years

3. What is the greatest education attainment?
   - ☐ Primary School
   - ☐ Secondary School
   - ☐ Diploma
   - ☐ Tertiary Level
   - ☐ Bachelor’s degree
   - ☐ Postgraduate degree

4. Have you ever heard of education insurance before?
   - ☐ Yes
   - ☐ No

5. Have you ever taken an education insurance policy?
   - ☐ Yes
   - ☐ No

6. What communication techniques do you think are effective in promoting education insurance?
   ☐Social media
   ☐Radio and TV advertisements
   ☐Flyers and brochures
   ☐Word of mouth
   ☐Other (please specify) ………………….

7. How often do you encounter information or advertisements about education insurance?
   ☐Very unlikely
   ☐Unlikely
   ☐Neutral
   ☐Likely
   ☐Very likely

8. What factors would motivate you to take education insurance policy?
   ☐Affordability
   ☐Coverage of a wide range of educational expense
   ☐Payment flexibility
   ☐Reputation of the insurance company
   ☐Other (please specify) ………………….

9. What challenges do people face when trying to take an education insurance policy?
   ☐Lack on information about insurance policy
   ☐High premiums
   ☐Complex policy terms
   ☐Lack of trust in the insurance companies
   ☐Other (please specify) ……….…………..

10. How likely are you to take insurance policy in the future?

☐Very likely

☐Likely

☐Neutral

☐Unlikely

☐Very unlikely

11. In your own words, what suggestions do you have on the below aspects. (Open-Ended)

☐More informative advertisements

☐More affordable premiums

☐Simpler policy terms

☐Better trust building measure by insurance companies.

☐Other (please specify) ……….

APPENDIX III: Employee's Questionnaire

SECTION 1: Demographic Information (Tick where appropriate)

1. Gender

   ☐Male

   ☐Female

2. Age(years)…….

3. What is the highest level of education?

   ☐Primary School

   ☐Secondary School

   ☐Diploma

   ☐Tertiary Level

   ☐Bachelor's degree

   ☐Postgraduate degree

4. What are your years of experience in the insurance industry?.......

5. Please state your specification on the below

   ☐Am an agent staff.

   ☐Back-end staff i.e., customer service, underwriting, etc

SECTION 2: Communication Techniques and Channels

6. What communication channels do you frequently use in promoting education policies? Do you have any training background on communication techniques for selling education insurance policies?

   ☐Emails

   ☐Social Media

   ☐Phone

   ☐Call

   ☐Other (specify)…………

7. Do you use any specific communication techniques to target a particular profile of customers?

☐Yes

☐No

Specify if yes….

8. On a scale of 1-5, where 1 stand for very dissatisfied and 5 stands for very satisfied, what is your level of satisfaction with the level of awareness clients have with Jubilee Education Policies? (Tick where appropriate)

Very Dissatisfied 1	Dissatisfied 2	Neither Agree nor Disagree 3	Satisfied 4	Very Satisfied 5

9. Have you noticed any differences in customer response to different communication techniques?

☐Yes

☐No

Specify if yes………..………..

10. What communication channels do you frequently use in promoting education policies? Do you have any training background on communication techniques for selling education insurance policies?

☐Yes

☐No

☐Not sure

11. What are some of the factors do you think affect the uptake of insurance policies in Kenya?............
    i. …………………………
    ii. ………………………….
    iii. ………………………….
    iv. …………………………..

12. Explain your answer in Question 11 above……….

SECTION 3: Education Insurance Policies and General Feedback

13. Have you ever encountered a customer who was hesitant to purchase an insurance product?

    ☐Yes

    ☐No

    Specify the reason(s)……….……………………………………………………………

14. During your day-to-day work operations with customers, what is the likelihood a customer will raise a concern that he/she does not know the terms of the policy they took? (Tick where appropriate)

Very Unlikely 1	Unlikely 2	Neutral 3	Likely 4	Very Likely 5

15. Based on your experience, what are some of the changes that could be made to the communication techniques used to promote education insurance policies?