

**INTEGRATED MARKETING COMMUNICATION STRATEGIES AND THE
PERFORMANCE OF INSURANCE COMPANIES IN NAIROBI KENYA**

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DECLARATION

This research project is my original work and has not been presented for a degree at any other university for examination.

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This research project has been submitted for examination with my approval as the University Supervisors.

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DEDICATION

I dedicate this Project to my wife Irene Wangeci Githinji and to my daughters Stacylene W. Mwaniki and Shantel W. Mwaniki for their understanding and unconditional support during the study period.

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ABSTRACT

The modern-day business environment is characterized by high levels of competition between different players in the market. One of the strategies that is increasingly being used by these companies is Integrated Marketing Communications Strategies. The general objective of this study was to investigate the effect of integrated marketing communication strategies and the performance of insurance companies in Nairobi Kenya, while the specific objectives were to investigate the extent to which insurance companies in Kenya have adopted the integrated Marketing communication strategies and to investigate the influence of integrated marketing communication strategies on the performance of insurance companies in Kenya. This study was based on three theories, excellence study theory, competence based theory and resource based view theory. The study adopted descriptive, cross-sectional design. The target population for this study comprised of 52 insurance companies registered and operating in Kenya under the umbrella of Association of Kenya insurers. The data was collected from Key personnel from the insurance firms. Data Analysis was done using multiple Linear regression and Correlation Analysis. It was established that integrated marketing communication strategies had significant relationship with firm performance. The study found that there is positive correlation between advertising, sales promotion, personal selling and direct marketing. Except for public relations which had an insignificant relationship with performance. The study concluded that direct marketing, advertising, personal selling, public relations and sales promotion positively and significantly influence insurance firm's performance. It also recommends that insurance firms need to employ more youthful marketers since they are capable of providing vibrant and energetic workforce that would be capable of responding swiftly to the changes that the external environment presents.

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ABBREVIATIONS AND ACRONYMS

TQM	Total Quality Management
SPSS	Statistical Package for the Social Sciences
GDP	Gross Domestic Product
KBA	Kenya Bankers Association
ROI	Return on Investment
IMC	Integrated Marketing Communication
AKI	Association of Kenyan Insurers
IRA	Insurance Regulatory Authority

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The modern-day business environment is characterized by high levels of competition between different players in the market (Mehandjiev & Gefen, 2010). One of the strategies that is increasingly being used by companies is integrated marketing communications strategies. The increasing shift towards increased use of integrated marketing communication was brought about by companies realizing that they need to develop a more strategic integration of their various promotional tools. The success of a well-articulated integrated marketing communication is exemplified by the organizational performance of companies embracing the integrated marketing communication strategies versus those adopting traditional strategies.

The research was based on three theories: excellence study, strategy theory based on competence, and resource the theory. Competency-based strategy theory based on economic structure and behavior of industrial organizations. Excellence theory was proposed by David M. Dozier, James E. Grunig, and Larissa A. Grunig between the period of 1970s and 1980s. The International Association of Business Communicators Research Foundation was the sponsor of Excellence Theory. A test was carried out on the theory and an interview of senior and junior workers of three hundred and twenty-seven firms was conducted Olsen and Signitzer (2009). (Gershon, (2013). According to Steyn (2003), the Resource-based view considers a company's resources (tangible and intangible) and its competences as critical factors that create performance differences between organizations thus forming the basis for strategy formulation and implementation in order to achieve competitive advantage.

The insurance industry in Kenya has been struck by different difficulties brought about by globalization, the largest of which is strong competition in the industry. This market has seen rising new entries in recent years which has increased competitiveness in an already competitive sector (Kamau & Waudu, 2016). The business climate in Kenya was extremely dynamic and this dynamism included globalization, greater competitiveness and enhanced governmental changes.

1.1.1 Integrated Marketing Communication strategies

Integrated marketing communication (IMC) involves the effective coordination of the various promotional elements and marketing activities that aid business organizations to effectively communicate with their customers (Luxton, Reid, & Mavondo, 2015). Kotler and Armstrong (2011) variously describe integrated marketing communication as a marketing concept that is characterized by companies integrating their communication channels to deliver a consistent, clear and highly compelling message not only about the organization but also about its various brands. Integrated marketing communication calls for the re-organization of all the touch points where it is possible for the target customers to come into contact with the company or its brands. Kotler and Armstrong (2009) go on to add that integrated marketing communication works to tie together all of a company's images and messages.

Thompson et al. (2007) noted that an Integrated marketing communication strategy is an action plan assembled by the management to successfully run the business. It symbolizes their commitment to follow a set of blended communication mix to prospect, acquire and retain customers, so as to compete effectively and improve the organizations' overall performance. According to Johnson et al. (2006), Integrated marketing communication strategy can be the direction and scope of an organization in the long-term. Organizations can realize benefits in their dynamic environment through the re-arrangement of resources and competences in order to exceed stakeholder requirements. Finally,

Pearce and Robinson (2005) define Integrated marketing communication strategy as the blueprint that guides an organization's marketing communications.

Fill (2005) emphasized that there are four main forms of marketing communication practices; personal selling, sales promotion, publicity and advertising with advertising being the most visible. Eagle and Kitchen (2000) posits that IMC recognizes the significant contribution of an all-inclusive plan meant to evaluate strategically the roles of communications disciplines for instance public relations, direct marketing, sales promotion and advertising are combined to deliver optimum reliable and clear message about an organization offering. Furthermore, IMC tools enlighten customers on the uses of differentiated products, why it is important and who the specific target person is. Additionally, firm's image and brand can be influenced through exercise of effective and efficient marketing communication practices (Kotler, 2006).

1.1.2 Concept of a Strategy

Strategy is defined as the goal that has being set by an organization that makes it to adopt action and allocate resources for accomplishing the goal (Chandler, 1962). On the other hand, Porter (1986), define that strategy is all about coming up with competitive position and differentiating the company from the competitors so that to add value to customers. Strategies are those initiatives that businesses put in place to ensure they expand and fulfill their objectives. Some common mechanisms to measure a firm's size incline towards revenue, profits, alongside human and physical capital (Barkham et al., 1996). Strategies that enable a firm to increase its size may include diversification of products and markets, concentration, vertical integration and joint ventures (Pearce & Robinson, 1989). An organization is considered effective and efficient in terms of the coordination between objective and the strategies they have implemented (Reynolds, 2010). Organizations that do not have strategy are like a ship which has no particular destination hence it has high chances of

business failure. It is crucial that organizations visualize their daily operations in line with the set long term plans to ensure it compete well (Sarshar & Moores, 2006)

According to Thompson (2007), a strategy is a blueprint to achieve long term organization goals. Strategy can also be viewed as the set of tactics of an entity for charting its long-term direction and success within the context of changing external environment. In strategy, it is important for organizations to have proper resource allocation to the departments to ensure timely realization of its short term and long term objectives. (Dincer et al., 2006; Scholes & Whittington, 2008). Functional departments can adopt an array of strategies aligning to the overall corporate strategies to help them function efficiently and contribute to the global objectives.

A strategy serves as a planning tool that help entities to assess its strengths and weaknesses and make decisions that will give the firm a competitive advantage over competition (Mugambi, 2013). IMC Strategy can be used as a strategy to relay the unique message of the firm's brand or the new offering by tactful selecting and applying the appropriate and effective communication tools in the space of Marketing aspects namely; the target population, medium of communication and competitors' offering.

1.1.3 Organizational Performance

According to Richard, Yip, Johnson and Devinne (2009), firm performance is organization's ability to attain its set objectives through strong governance, sound management and persistent re-dedication to attainment of objectives. Entities develop and adapt strategies that will help them achieve their short and long term objectives amidst constantly changing environment and competition. These strategies seek to help firms in all sectors of the economy majorly; businesses, charitable organizations, and government. The performance of an organization can be measured through assessing its market share and the bottle-line. The most notable aspects that can be used to gauge the performance of an organization is attainment of financial objectives. (Valmohammadi & Servati, 2011).

Over time, the use of financial metrics to evaluate corporate success is insufficient and must be accompanied with non-financial indicators (Kimani, 2014). Non-financial metric advocated include; market share, size of the workforce and regional distribution of the organization. Performance measurement provides the firm management with the insights of how they can improve the firm processes and products that are crucial to the firm's existence According to Koontz and Donnell (2003), most firms measure their performance to obtain information that will enable the management assess their financial and operational soundness.

Firms which measure their performance are able to identify and improve their internal operations by re-engineering their products and service delivery to become market leaders within the industry (Henri, 2003). Measuring firm performance too enhances the firms focus on resource optimization, and reduction of costs. According to Oketch (2004). it is argued that firms that are able to manage turbulent complex environment and sustain their performance, are one that will embrace change by re-

engineering of their product and service delivery while adapting appropriate IMC strategies to relay clear and consistent message of the firm's products/service as well as company brand to the targeted clientele and other stakeholders.

1.1.4 Insurance companies in Kenya

In Kenya, insurance is classified under financial services sector and the industry is regulated by Insurance regulatory authority (IRA) which is essentially a statutory government agency. The agency is mandated to register, supervise and regulate the insurance companies operating in Kenya by ensuring that the insurers strictly adhere to the core principles of accountability, objectivity and transparency. Insurance companies in Kenya operates under their umbrella body Association of Kenyan Insurers (AKI) which is mandated to ensure growth of insurance penetration, create awareness as well as ensure insurers conduct insurance business with due care of law and prudence.

The performance of the insurance industry is basically measured in terms of insurance penetration and contribution to the gross domestic product (GDP). According to IRA, the insurance penetration in Kenya is below 4% and a lot need to be done by the insurance companies and the government through its statutory agencies to increase the penetration. These insurance companies are owned by local and foreign holding companies and either listed in the Nairobi stock exchange Mutegi (2018). Insurers are also supported by insurance brokers and agents who help in creating awareness as well as distribute of insurance products while applying IMC strategies like personal selling to reach their clientele (Kihanya, 2013).

According to Ghai (2008), Entities that have embraced Integrated Marketing Communication strategies to reach out to their clientele have reported good financial performance in terms of huge sales volumes, profitability, big market share and efficiency. The pertinent issue revolves around the

level of application of Integrated Marketing Communication Strategies and the corresponding organizational performance and Ghai (2008) established that there exists a positive relationship between Integrated Marketing Communication Strategies and organizational financial performance.

1.2 Research Problem

The marketing environment continues to change owing to various behavioral, technological and managerial forces (Johnstone & Marshall, 2013). These changes are changing the way marketing managers connect with prospects, differentiate themselves from the competition, and position their products and services. As a result, businesses should concentrate on the aspects that influence performance. Many factors have been shown to influence performance, including sales skills, customer orientation, and among other things, one's own particular characteristics (Churchil et al., 2013). Integrated Marketing communication strategies guarantees the long-term viability of revenue by selecting and implementing marketing models that promote growth and market share retention, and, as a consequence, increase profitability (Churchil et al., 2013) .

Insurance companies have challenges in the use of legacy ICT systems which slow down performance and insurance penetration. Security breaches with the legacy systems in place have brought fear of computing safety given the sensitive nature of records held by insurance firms (Mutegi, 2018). These firms ought to be modest enough to ensure growth and to retain their place in the sector as this would mean greater sales and profits. Likewise, Mugisha (2016) listed various challenges facing the insurance industry such as lack of saving culture among Kenyans as a result of poor economic conditions, low disposable income and perceived crisis in the industry. Kenyans assume that just like in real estate, the insurance industry is a bubble burst and there is a likelihood of losing value in the future.

Related studies have been carried out in the concept of Integrated Marketing Communication. Various studies have examined integrated marketing communication strategies and performance on a national and international scale. SMEs in Canada were surveyed using a cross-sectional survey by the researchers conducted by Globally, Piercy, Cravens, and Morgan (2017) to examine the correlation between integrated marketing communication strategies and SME success. The study results explained a significant statistical relationship between integrated marketing communication strategies on performance. In Dubai, Abubakar and Muhammad (2015) examined the effect of integrated marketing communication strategies on performance. The study was based on regression analysis. Integrated marketing communication strategies have a favorable impact on a business's performance. Pakistani author Bhatti (2018) performed a study where he considered how social media influenced both price discounting and customer intent. The study was based on cross sectional survey. It was found out that sales promotion influence consumer purchase behaviour.

Akpoghiran, (2016) in Iran studied Iran's chain store brand performance and brand personality through IMC infrastructures. The findings indicated that brand-orientation, market-orientation and customer-orientation are components affecting brand personalities properties and brand performance improvement. In Australia, Lekhanya (2014) investigated how an integrated marketing communication capacity to push financial performance of a brand by influencing communication campaigns effectiveness and market-based brand performance. The result shows that an IMC has a substantial impact or direct influence on the efficiency of campaigns and notable indirect consequence on market-based brand and financial performance. Cheruiyot (2014) established that marketing communication impacts on performance and suggested that the enterprises ought to heighten marketing communication strategies to realize improved performance. This study sought to fill the research gap by investigating the extent to which insurance companies in Kenya adopt integrated marketing

communication strategies as well as its contribution to the overall performance of insurance companies in Kenya.

1.3 Research Objectives

- i. To determine the extent to which insurance companies in Kenya adopt the integrated Marketing communication strategies.
- ii. To investigate the influence of integrated marketing communication strategies on the performance of insurance companies in Kenya.

1.4 Value of the Study

The rationale behind this study is that it is critical to establish the effectiveness of integrated marketing communication with respect to its ability to communicating important marketing information and brand image to potential insurance customers and other stakeholders. The information presented in this study is important to researchers as no previous studies have been conducted to assess the impact of integrated marketing communication on the performance of insurance companies in Kenya. In this regard, the results of this study will help in filling a critical gap in research. The study will be important to academicians as it will aid them in better understanding the relationship of integrated marketing communication strategies and performance of insurance companies.

The results of this study will also be important to the company's management as its findings and recommendations can be used to increase the market share, sales, and profits of insurance companies.

This study is important to policymakers as its results can be used to guide the formulation of well-informed policies that will support growth of the Kenyan insurance industry as well as positively support its operations and expansion within the region. The study is important to investors as it examines how the application of integrated marketing communication strategies within Kenya's insurance industry can aid in optimizing the returns.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter examines theoretical and empirical literature from peer-reviewed journal articles, books, website and reports that are deemed to be relevant to this study. The literature examined in this chapter will allow for the integrated marketing communication concept to be comprehensively explored by examining its impact on insurance industry performance.

2.2. Theoretical Framework

This research consisted of 3 main theories, theory of excellence, competency-based theory and resource-based perspective theory.

2.2.1 Excellence Study Theory

This theory was brought into existence by David M. Dozier, James E. Grunig and Larissa A. Grunig between the period of 1970s and 1980s. A test was carried out on the theory and an interview of senior and junior workers of three hundred and twenty-seven firms was conducted (Steyn, 2003). It included non-profit organizations, government institutions, companies and cooperatives in the U.K, U.S.A, and Canada (Olsen, 2009). Eyrich and Sweetser 2008) illustrated that to make a firm more effective, communication that are anchored to strategic goals promoting brand quality development and creating long lasting relationships should be practiced.

This theory is a foundation theory of communication that explains communication roles in organizations. The theory posits that communication could enable the adaptation of organizations to their external and internal environments. Functions of individuals practicing communication in

institutions were also examined. Melkote and Steeves (2001) argue that communication helped institutions in making decisions strategically that allowed practitioners to strategically fulfill their function of managing behavior. The theory illustrates a number of attributes and practices that aid in building quality and relationships that are long lasting by using communication in organization's performance.

2.2.2 Competence Based Theory

This is a theory of motivation based on the idea that there is a great connection between the labor of individuals, performance achieved from that particular work, rewards the people draw from the efforts and lastly performance they are able to get from those efforts. Motivation comes where people strongly believe that great efforts result in good performance, while good performance results to achievement of expected rewards. Victor Vroom (1964) developed the first theory of competence based theory which had applications directly to the work settings. This theory was continued and made clear by Porter and Lawler (1968) and many more (Pinder, 1987). It is largely built on some 4 assumptions (Vroom, 1964). Assumption one argues that individuals join various firms and possess motivations, needs expectations, experiences of the past and these determine their adaptability. For the second one state that a conscious choice is the determinant of the behavior of a certain individual and people are allowed to select their behaviors out of their calculations. Assumption number three is that different people do not want the same thing from a firm. There are those that want good pay, others security of their jobs, challenge and advancement. Assumption number four is that there are several alternatives from which people choose in order to optimize all the outcomes personally.

Basing this Competence based theory on the four assumptions, it has three very important elements; valence, instrumentality and expectancy. Here an individual will be motivated up to a point where they

get to believe that efforts gives them performance which is acceptable (expectancy), performance has got a reward(instrumentality) and that rewards have got highly positive values(valence). This push and pull theory again describes motivation to be a result of continuous interaction between a certain individual and their situations. To managers performance is the main goal and to workers it remains a means of personal goals attainment. In order for one to understand the motivation of workers to perform, it is clear that one ought to identify how this performance exactly fits into their “equation” of personal expectancy. More generally, the theory of expectancy tells us that one must understand causal beliefs of a particular situation if they are to know the levels of people’s efforts on a task. Again, one must clearly know more about what remains important for them

2.2.3 Resource Based View Theory

This theory advances the thinking that the resources owned by an organization are key in explaining how one firm can differentiate itself from others in the same market (Higgins & Vincze, 1993). These resources can either be tangible or intangible and would include assets, human resource (numbers, competence and skill) and internal and external networks among others (Byars, 1996). According to Spanos and Lioukas (2001), the theory may be useful in explaining competitive advantages gained by the different firms within a market or industry. Organizations that possess unique and rare or exclusive resources and utilize them optimally, will outdo their competitors thereby emerging successful and at the top of the competition.

The theory is established on the principle that competition between firms is created by the differences in their capabilities and resources (Spanos & Lioukas, 2001).Some of the proponents of the RBV theory (Hrebiniak, 2006). argue that a firm’s ability to implement its plans of action is affected greatly by the resources it owns and this further determines the overall performance of the organization. In

applying this view to strategy implementation, the focus is on identifying or developing unique competencies and resources and maximizing their use in the production process for improved outcomes. For as long as the firm can sustain the ownership of the extraordinary resources and capabilities, they can be utilized to build up an upper hand.

Understanding the RBV means an understanding that the capabilities and resources of an organization are the crucial ingredients in strategy formulation. The resources and competences are the necessary success factors through which the organization differentiates itself and builds corporate image and identity, making them a source of the firm's success. The key to a resource based approach to strategy formulation is an understanding by the firm of the means by which it can sustain a competitive advantage once established. To achieve this, the firm's unique capabilities must be fully exploited through well designed strategies. (Gohanson, Langley, Melin, & Whittington, 2007). This theory is of significance for the study to understand whether there exists unique resources and capabilities in the organizations that gives them an edge when implementing strategies in a manner that influences their performance positively.

2.3 Empirical review

Piercy, Cravens, & Morgan (2017) did a cross sectional survey on the effects of integrated Marketing communication strategies. on performance among SMEs in Canada. The study results explained a significant statistical relationship between integrated Marketing communication strategies on performance. The study concluded that firms should invest in integrated Marketing communication strategies to increase the firm performance. On the other hand, a research paper was published by Bhatti in Pakistan in 2018, and her findings revealed that price discount and sales promotion impact on the purchasing intention of the customer, but only when presented via social media. The study was

based on cross sectional survey. It was found out that sales promotion influence consumer purchase behaviour. The studies suffered from a limitation of context which was only based in developed countries.

Oyewale et al. (2013) conducted a research on the impact of an integrated marketing communication strategy on small and medium business performance in Ibadan, Nigeria. The researcher discovered that marketing strategy such product, pricing, promotions, location, packaging and services after the product has been sold have had a major effect on company performance, profitability, return on investment and growth. Kelemu and Gedam, (2017) conducted a research on the effect of the integrated communication marketing strategy on the sales case study volume of Ethiopian textile companies. The results revealed that the marketing mix components had a positive effect on sales volume.

In Australia, Reid (2002) studied how integrated marketing communication can be used to build strong brands. The study posits that IMC is a significant issue in marketing management due to dynamic increased condition in the market, and the influence it's having on the efficiency of traditional marketing communication tools and planning methods. Findings indicated that better performance is achieved when marketing communication management is integrated on a higher degree. Aghaei et al. (2013) in Iran studied Iran's chain store brand performance and brand personality through IMC infrastructures. The findings indicated that brand-orientation, market-orientation and customer-orientation are components affecting brand personalities five properties and brand performance improvement. In Australia, Luxton, Reid, and Mavondo (2017) investigated how an integrated marketing communication capacity to push financial performance of a brand by influencing communication campaigns effectiveness and market-based brand performance. The result shows that an IMC has a substantial impact or direct influence on the efficiency of campaigns and notable indirect consequence on market-based brand and financial performance.

Regional in Nigeria, Akpoghiran (2016) carried out an integrated marketing communication research as an environmental awareness campaign approach (EMAC). Study results showed that IMC enhances environmental management through awareness campaigns. He acknowledges that service providers in the telecommunication sector in Nigeria uses IMC to market through promotion their various products and brands. Lekhanya (2014) in South Africa carried out a study with an intention to determine and test the information gap that existed with regard to the enhancement of SME growth through integrated marketing communication. The results indicated that limited tools of marketing communication were fully applied to enhance SMEs growth. The study also indicated that correct identification of marketing plans will be aided by understanding various factors that influence their business performance of their businesses.

In Zimbabwe, Zimuto (2013) conducted a study on the perception of SMEs marketing managers on IMC strategy in Zimbabwe. The study emphasizes that integrated marketing communication encourages message consistency and integration, enabling customer information understanding. Information from all contact points will not confuse customers. However, finding of the study demonstrates that most of marketing managers were ignorant of IMC knowledge and its marketing strategy engagement. Therefore, need for SMEs to hold IMC as a new sensation that can propel their trade. Similarly, Tsikirayi et al. (2013) also in Zimbabwe established that small and medium enterprises despite being employer of the displaced labor force players are not appreciative of the great role played by the marketing communications mix in placing their products in the right market and creating awareness amongst would-be consumers. Locally as earlier mentioned in chapter one, there are limited studies done on the effect of IMC on brand performance. Kihanya (2013) using a case study of Kenya Orient Insurance Company looked at how IMC tools influenced brand performance. The study determined that gross sales and employees' trend had significantly upgraded for the last five

years. Moreover, the tendency of market share and profitability had equally improved. Overall, the study comes to a conclusion that integrated marketing communication (IMC) positively affects Kenya Orient Insurance performance with advertising being the key influence with sales promotions being second as personal selling contributes the lowest on performance.

Patricia et al. (2017) conducted a research to identify the connection between marketing communication and micro-enterprise performance. The study established that marketing communication impacts on performance and suggested that the enterprises ought to heighten marketing communication strategies to realize improved performance. Tsikirayi et al. (2013) also in Zimbabwe established that small and medium enterprises despite being employer of the displaced labor force players are not appreciative of the great role played by the marketing communications mix in placing their products in the right market and creating awareness amongst would-be consumers.

2.4 Summary of Literature and knowledge gaps

From the empirical studies above; it is agreeable that most if not all the scholars have brought the key roles played by IMC in the various contexts. Luxton looked at IMC and financial performance through market based performance, Reid looked on how to build strong brands through IMC, Lekhenya on the other hand viewed the influence of IMC and SME growth with Zimuto and Tsikarayi both looking at Zimbabwean context highlighting the role of IMC on SME performance specifically in creating awareness and assimilation and reliability hence aiding interpretation of the information by consumers. Local scholars have also made significant contribution to IMC. Kihanya has looked at IMC and insurance business performance mainly focusing on profitability and market share, Patricia et al also studied marketing communication and performance of Kerichos micro enterprises with Musya looking at IMC and Mpesa services technology adoption in Nairobi.

Summary of the empirical research above indicates that few investigations were carried out on the connection between integrated marketing and brand performance. Main focus has been on financial performance with studies done by Luxton and Kihanya confirming this. The rest of the researchers were quite ambiguous not coming out clearly about the performance indicators. Musyas study was on IMC and technology adoption which drifts even further from the context of the study.

In summary, limited studies have focused on non-financial indicators of performance with limited studies looking at brand performance measures such as loyalty, awareness and quality. There are also limited studies on IMC's involvement in the performance of the insurance companies.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This part introduces the system that was used utilized to do the investigation. The section portrays the proposed research design, target population, information assortment instruments and the procedures for information examination.

3.2 Research Design

The impact of integrated communication marketing tactics on the performance of Kenya's insurance firms via a cross sectional descriptive study methodology. The design is appropriate as not only is it accurate, but also highly precise as it entails the careful description of events in a detailed and well planned manner. Descriptive research designs help in the identification of the where, what, who, when and how of phenomena. When applied to this study, the descriptive research method will be helpful since it enabled researchers to discover how the many independent variables relate to the primary dependent variable in the study.

3.3 Target Population

As per Zikmund et al. (2010) define population as a collection of individuals that includes families, for example, that live in a city or states, and that you choose a smaller subset of people such as families, students, or electors, to interview in order to answer your inquiry question. The target population for this study comprised of 52 insurance companies registered and operating in Kenya under the umbrella of Association of Kenya insurers (AKI).

3.4 Data Collection

Primary data was collected via the use of questionnaires that was distributed to all insurance companies' headquarters in hard copies. The questionnaires were carefully designed to ensure that they include a mix of both open-ended and closed-ended questions. Close -ended questions will be useful in providing researchers critical insight into a respondent's interests, feelings, decisions, background, as well as any hidden motivation that an individual might have for taking part in the study. Closed-ended questions on the other hand helped to collect data that can be promptly used in its raw form thus conserving money and time. The questionnaires had two key parts, the first of these (Part A) is a section that primarily focus on collecting demographic information on the respondent filling the questionnaire, while the second part of the questionnaire (Part B) focus on collecting data that help in providing useful data on the variables in the study.

According to Kathori (2004), a census survey for research studies with small population size is recommended. This was a census survey touching on all the 52 insurance companies registered in Kenya and operating under AKI. The data was collected from senior managers from each insurer who have vast knowledge on their organization performance and firm short term and long term strategies.

3.5 Data Analysis

Once the data has been collected from the study respondents, this data was carefully analyzed so as to make sense out of it. In the analysis of the quantitative data, the statistical package for social sciences software to conduct descriptive statistical analysis. To assess the four variables examined in the study. The study adopted regression model that was used as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

Y = Organizational Performance

β_0 = constant term

β_1 , β_2 and β_3 , = Beta coefficients

X_1 = advertising

X_2 = sales promotion

X_3 = personal selling

X_4 = direct marketing

X_5 = Public Relations

ε = Error term

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

The section analyzes the data utilized and discusses study findings on the connection between integrated communication and performance methods.

4.2 Response Rate

The study's response rate was 76.9%, 40 out of 52 companies completed and sent the surveys back for data analysis.. The findings support Mugenda and Mugenda's (2013) assertion that rates higher than 50% are acceptable in analyses. Babbie (2010) likewise considers a return rate of 60% to be good, and a return rate of seventy to be outstanding. The findings were sufficient for data analysis. As a result of the adequate response rate, the researcher proceeded with analyses of data.

4.3 Demographic Information of the respondents

This subsection illustrates the results from the analysis of the responses provided regarding the respondent's biography general data. It requested information on the gender, age and education level, number of employee

Table 4.1 Demographic Information of the respondents

Gender	Frequency	Percentage
Male	22	55
Female	18	45
Total	40	100

Number of Branches	Frequency	Percentage
0-3	4	10
3 to 9	9	22.5
9 to 12	14	35
More than 12	13	32.5
Total	40	100.0

Academic Qualifications	Frequency	Percent
Diploma	5	12.5
Degree	25	62.5
Post Graduate Degree	10	25
Total	40	100.0

Period of Operation	Frequency	Percentage
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Less than 10	9	22
10-20	13	32.5
20-30	14	35
Above 30 years	4	10
Total	40	100.0

Majority of respondents were male at 55% while 45% were female. The gender ratio was found to be nearly same, but the insurance sector is dominated by men as opposed to women. This indicates that all respondents regardless of sex obtained accurate information on the topic under investigation.

The results from the table above indicates that majority of the insurance firms have between 9-12 branches in Kenya at 35%, followed by more than 12 branches at 32.5%. From the table above, the study found that most of the insurance companies have being in Kenya between 20-30 years at 35%, followed by 10-20 years at 32.5%.

4.4 Integrated Marketing Communication strategies

Integrated marketing communication (IMC) involves the effective coordination of the various promotional elements and marketing activities that aid business organizations to effectively communicate with their customers. Kotler and Armstrong (2011) variously describe integrated marketing communication as a marketing concept that is characterized by companies integrating their communication channels to deliver a consistent, clear and highly compelling message not only about the organization but also about its various brands. Some of the strategies include: advertising, sales promotions, public relations, direct marketing and personal selling.

4.4.1 Advertising

The respondents were given five statements on advertising and asked to indicate their level of agreement. The results are as shown in Table 4.2

Table 4.2: Advertising

Advertising	N	Mean	SD
Our firm uses newspapers and magazines to reach the customers	40	3.79	.631
Our firm uses on radio and television broadcasts	40	3.11	.658
Our firm intensively uses social media advertising	40	4.37	.597
Our firm uses signage and posters in reaching the masses	40	3.98	.649
Our firm uses circulars of all kinds	40	4.00	.667
Overall		3.85	0.636

From table 4.2, participants agreed that socio-media advertising was intense 0.597 for the company as shown, by a mean of 4.37. In contrast, the interviewees agreed that company utilizes as presented on radio and television a mean of 3.11 with S.D from .658. The total mean was 3.85, indicating that respondents agreed to participate in a modest advertising strategy. This agrees with Montaner and Pina (2008) analyzed the advertising abilities, forerunners and suggestions for B2B SME execution. The review assessed simultaneously the commitment of advancement and marketing showcasing abilities, with development capacity the most grounded determinant of SME execution and built up that market introduction and administration ability go about as empowering instruments for building advertising abilities.

4.4.2 Sales Promotions

The respondents were given four statements on sales promotions and asked to indicate their level of agreement. The results are as shown in Table 4.3

Table 4 3: Sales Promotions

Sales Promotions	N	Mean	SD
Our institution introduces new products at no charge	40	3.84	.688
Our institution uses premium or bonus offer for some products	40	4.21	.713
Our institution uses exchange schemes	40	3.89	.737
Our institution uses price-off offer for some products	40	3.92	.784
Our institution uses coupons to reward loyal users of a product	40	4.53	.513
Overall		4.08	0.687

Table 4.6 reveals that the respondents highly agreed that the company utilizes discounts to reward loyal customers of a product as shown by an average of 4.53 with S.D of 0.513. Similarly, most respondents agree that the institution introduces new products at no charge as shown by a mean of 3.84 with S.D of 0.688. Finally, the total average sales promotion 4.08 means that respondents agree with sales promotion activity to a large degree. This implies that Insurances are using sales promotion to get new customers. This agrees to a study by Kotler (2006), concentrated marketing strategic promoting and business execution in three European 'building nations, they

utilized the overview explore outline. They discovered that the key inconsistency of the review is the low effect of market introduction on budgetary execution,

4.4.3 Direct Marketing

The respondents were given five statements on direct marketing and asked to indicate their level of agreement. The results are as shown in Table 4.4

Table 4.4: Direct Marketing

Direct Marketing	N	Mean	SDV
We have information in regard to our institution available in our website	40	4.63	.496
We have social media platforms for direct interaction	40	4.26	.733
We receive direct responses from marketers	40	4.11	.809
Our Institution participate in sponsorship events (career open days)	40	4.00	.816
We have a contact center for direct interaction with clients	40	3.37	.684
Overall		4.07	0.708

As shown on table 4.4, the results indicated that respondents strongly agreed that we the have information in regard to our institution available in our website as shown by a mean of 4.63 with S.D of 0.496. Similarly, the respondents were agreed that we have a contact center for direct interaction with clients as shown by a mean of 3.37 with S.D of 0.684. The total mean was 4.07, which means that most respondents agreed mostly with direct marketing approach. This agrees with McCarthy and Wright (2013) did a review on the impact of direct marketing determinants on firm fare execution between 1993-2010. They utilized the poll inquire about plan. They found that it is conceivable to configuration send out advertising procedure determinants of fare execution demonstrate, which may help firm to concentrate on fare showcasing

technique components as one of critical components to upgrade trade execution in worldwide markets.

4.4.4 Personal Selling

The respondents were given five statements on personal selling and asked to indicate their level of agreement. The results are as shown in Table 4.5

Table4. 5: Personal Selling

Personal Selling	N	Mean	SD
Our firm prides on direct interactions (offers immediate feedback)	40	4.23	.547
We have High level of customer attention	40	4.41	.612
Reliability is one our key strong point	40	4.9	.562
There is credibility of information given by the Insurance as it can easily be verified	40	4.69	.411
Professionalism is exercised throughout the organization	40	4.26	.561
Overall		4.49	0.5672

As indicated in Table 4.8, the respondents believe that the information provided by the Bank is credible since the average value of 4.69 and S.D of .41 can be readily confirmed. The respondents agree on the other hand that we are proud to have direct contacts with average 4.23 and S.D of .547. The total mean is 4.49 and S.D.567, which indicates that personal sales are moderately embraced. This implies that most of insurance companies gives attention to their customers by giving out credible information and adopting direct interactions which enhances immediate feedback. This agrees with Meidan (2006) personal selling can be used to build strong brands. The study posits that IMC is a significant issue in marketing management due to dynamic increased condition in the

market, and the influence it's having on the efficiency of traditional marketing communication tools and planning methods.

4.4.5 Public Relations

The respondents were given five statements on public relations and asked to indicate their level of agreement. The results are as shown in Table 4.5

Table 4.5: Public Relations

Public Relations	N	Mean	SD
We do research on topics of public interest	40	3.05	.705
We organize career open days	40	3.11	.809
We are always involved in charitable works	40	3.42	1.346
We embrace community social responsibility	40	3.26	1.327
We involve the community on CSR decisions	40	3.17	.658
Overall		3.20	0.942

As shown in Table 4.5, the findings indicate that the respondents have agreed that we constantly participate in charity activities as evidenced by a mean of 3.42 with SD of 1.346. On the other hand, respondents disagreed that we do research on topics of public interest as shown by mean of 3.05 with S.D of .705. Lastly, the overall mean of 3.20 and S.D .658 that public relations was at a moderate extent. This implies that involvement in charitable works; researching on topics of public interest as well as embracing community social responsibility are strategies that most of commercial banks use to enhance their public relations. This agree with Ihator (2000) established that public relations impact

on performance and suggested that the enterprises ought to heighten marketing communication strategies to realize improved performance.

4.5 Firm Performance

Under this study, corporate performance was a variable dependent. The respondents' opinions on the firm performance had to be established. The following analysis has been adopted to distinguish the extent: mean value of 4.0<50.0 to a large, a moderate extent of 3.0<4.0, a small extent of 2.0<3.0 and an average score of 1.0<2.0 to a small degree. 5 statements were used to evaluate firm performance.

Table 4.6: Firm Performance

Financial	N	Mean	SD
Firm overall sales have grown over the last 3years.	40	4.63	0.487
Firm's profitability has improved over the last 3years.	40	4.60	0.493
The firm return of investment has been increasing over the last three years	40	4.57	0.498
Mean	40	4.56	0.498

Customer		Mean	Stdev
Increased referral reflects customer satisfaction.	40	4.57	0.554
Customer retention is key for growth of the firm	40	4.56	0.528
Continuity improvement in customer loyalty due to better services	40	4.56	0.555
Mean	40	4.54	0.551
Internal Process		Mean	Stdev
There has being efficiency in operation management of the firm	40	4.54	0.582
There has being reduction of administration cost.	40	4.53	0.583
The firm has been releasing innovative and differentiated services over a period of time.	40	4.53	0.557
Mean	40	4.49	0.586
Organization Capacity		Mean	Stdev
The firm allocates funds for employee training.	40	4.50	0.532
There is personal and career growth and development of employees in the firm	40	4.41	0.625
The employees have a positive attitude and deliver excellent customer service.	40	4.44	0.581
Mean	40	4.50	0.567
Aggregate Mean	40	4.53	0.543

A total mean of 4.53(SD=0.543) has been achieved suggesting that the company's performance in Kenya's Nairobi County has risen. The improved financial performance was 4.56, S.D 0.498, and the

average customer was 4.54 and S.D 0.551, organizational capacity was averaged 4,50 S.D by .567, and the final internal process by 4.49 and S.D by 0.586 was an average of 4,49. This means that financial measures are an essential element for company success. The results contradict Kimani (2014), who claimed that, over time to evaluate business performance, the use of financial metrics has grown outdated and insufficient.

4.6 Regression and Correlation analysis

Regression analysis was employed in assessing the contribution of integrated marketing communication on firm performance using coefficient of determination (r^2) as well as predict the relationship between independent and dependent variables using β coefficient. Multiple Linear Regression analysis was conducted to find the proportion in dependent variable predicted from four predictor variables

Correlation analysis was conducted to assess association between the predictor and response variables. It helps to link integrated marketing communication with company performance.

4.6.1 Model Summary

Table 4.7 shows the model summary of the variables.

Table 4.7: Model Summary

Model	R	R ²	Adjusted R Square	Std. Error of the Estimate
1	.876 ^a	.767	.684	.419

Predictors: (Constant), advertising, sales promotion, personal selling, direct marketing and public relations.

From the Table 4.7, it can be observed that R was 0.876 and R²=0.767 There is a strong relationship between integrated marketing communication strategies and firm performance as shown by R=0.876. The results also indicated that 76.7% of variation in firm performance is explained by the advertising, sales promotion, personal selling, direct marketing and public relations. In the model, while 23.3% variation is unexplained due to other factors that are not in the model.

4.6.2 Goodness of Fit of the Model

Table 4.8 shows the goodness of fit of the model.

Table 4.8: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	8.090	5	1.618	0.927	.000 ^b
1	Residual	2.460	34	.176		
	Total	10.550	39			

As indicated in Table 4.12 F (0.927), 95% confidence was significant. This postulates that the model employed was appropriate to describe the connection between integrated marketing strategy and

corporate performance. Importance shows the usefulness of the 95 % confidence regression model where the ANOVA p-value is lower than alpha ($0 < 0.05$), which means that integral marketing communication policies are important predictors of company performance.

4.6.3 Model Regression Coefficients

The presented in Table 4.9 shows unstandardized coefficients, standardized coefficients, t statistic and significant values

Table 4. 9: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B (β)	Std. Error	Beta (β)		
(Constant)	.179	.756		.236	.001
Advertising	.149	.239	.165	.623	.000
Sales Promotion	.247	.159	.272	1.554	.000
1 Personal selling	.239	.125	.305	1.906	.013
Direct Marketing	.200	.273	.252	.733	.000
Public relations	.289	.156	.156	1.857	.000

a. Dependent Variable: Firm Performance

The coefficient in Table 4.9 indicate holding all other factors constant would be at 0.179. An increase in unit implementation would lead to an increase in company performance of 0.165. A unit increase in sales promotion would result an increase in firm performance by 0.272. A unit rise in personal selling

results in a rise in firm performance by 0.305. A unit rise in direct marketing results in a rise in firm performance by 0.252. Lastly, a unit rise in public relations results in a rise in firm performance by 0.156.

The result indicated that the promotion mix variable have significant influence on performance ($P = 0.001, P=0.000, P = 0.013, P =0.000, P=0.000 < 0.05$). Thus, each of the variables that constitute the Integrated Marketing Communication Strategies have significant influence on performance since all the p values are less than 0.05.

The following model is thus developed;

$$Y = 0.179 + 0.165X_1 + 0.272X_2 + 0.305X_3 + 0.126X_4 + 0.145X_5$$

Where:

Y = Firm performance

X₁ = Advertising

X₂ = Sales Promotion

X₃ = Personal Selling

X₄ = Direct Marketing

X₅ = Public relations

This means that when advertising is improved by one unit, performance is increased by 0.165 units. When sales promotion in performance is improved by 0.272 units. When personal sales are improved by one unit, performance increases by 0.305 units. When direct marketing is improved by one unit, the

performance increases by 0.126 units. Finally, by improving public relations by one unit, performance increases by 0.145 units. Correlation analyses were performed to evaluate the strength of the connection between integrated marketing strategies and business performance. The correlation coefficient (r) results are presented as shown in Table 4.14. The significant value adopted for all the correlations was set at a p value of 0.05, implying that all the results on this correlation were treated at a confidence interval.

Table 4.14: Correlation Analysis

		AD	SP	PS	DM	PR	FP
AD-Advertising	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	40					
SP-Sales promotion	Pearson Correlation	.590**	1				
	Sig. (2-tailed)	.01					
	N	40	40				
PS-Personal Selling	Pearson Correlation	.523*	.431*	1			
	Sig. (2-tailed)	.05	.05				
	N	40	40	40			
DM-Direct marketing	Pearson Correlation	.583**	.464*	.141*	1		
	Sig. (2-tailed)	.01	.05	.05			
	N	40	40	40	40		
PR-Public relations	Pearson Correlation	.650**	.173*	.324**	.215*	1	
	Sig. (2-tailed)	.01	.05	.01	.05		
	N	40	40	40	40	440	
FP-Firm performance	Pearson Correlation	.783**	.620**	.638**	.466*	.625**	1
	Sig. (2-tailed)	.01	.01	.01	.05	.01	
	N	40	40	40	40	40	1

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

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

From the above Table 4.14, there is positive correlation between advertising and firm performance at Pearson's correlation coefficient of $r=0.783$ and significance level of 0.01. Similarly, sales promotion has positive relationship with firm performance at $r=0.620$ and

significance level of 0.01. Similarly, results were obtained between personal selling and firm performance with Pearson's correlation coefficient of 0.638 and level of significance being 0.01. On the other hand, direct marketing had insignificant positive relationship with firm performance at a Pearson's correlation coefficient of 0.466 and level of significance of 0.05. Finally, public relations has significant relationship with firm performance at a Pearson's correlation of $r= 0.625$ and p-value of 0.05.

4.7 Discussion of Findings

In general, the study sought to investigate the effect of integrated marketing communication strategies and the performance of insurance companies in Nairobi, Kenya. The specific objectives of the study were to investigate the extent to which insurance companies in Kenya adopt the integrated Marketing communication strategies and to investigate the influence of integrated marketing communication strategies on the performance of insurance companies in Kenya. It was found out that most managers had worked in the insurance industry for over 3 years and all other factors remaining constant, they are deemed to be versed with the happenings in the insurance industry with regard to the research subject area. Most of the respondents have worked in insurance more than three years. This is consistent to Akenga and Olang' (2017) that most senior managers in insurance companies have stayed in one industry more than seven years.

The results revealed that advertising strategy is adopted at moderate extent by insurance companies. The study found that insurance companies use motion pictures and newspaper & magazines for advertising. Insurance companies also intensively use social media advertising, radio and television broadcasts and signage and posters in reaching the masses as well as online solutions for customers to manage their accounts. This agrees with study by Keller (1993) which

proposes that major reason organizations adopt advertising in their IMC is on the grounds that they feel that the relationship with their customers is essential.

The results revealed that sales promotion strategy is adopted at moderate extent by insurance companies. Insurance companies use premium or bonus offer for some products, price-off offer for some products as well as coupons to reward loyal users. It was also revealed that insurance companies use exchange schemes and introduce new products during career open days. This is in line with Mortimer (2011) who argues that sales promotions are rarely used in banking services and other financial services unless at introductory period.

The findings also revealed that direct marketing strategy is adopted at great extent by insurance companies. Institution available in their website and have a contact center for direct interaction with clients. The study also revealed that insurance firms receives direct responses from marketers and has social media platforms for direct interaction. These findings correspond with Hopkins (2008) who suggest that genuine formal organization have a sense of responsibility for their customers and have direct contacts with them through call centres and customer care departments that attend to customers' feedback and comments.

The results revealed that personal selling strategy is adopted at great extent by insurance companies. It was also clear that the insurance firms are proud of the a platform for rapid feedback and that professionalism is practiced in all the businesses. Study also concluded that the dependability of insurance firms was good. This competition is for Meidan (2006), who stated that once a customer has chosen an organization, they usually will not move to another, unless there are questions of dependability or professionalism in the organizations.

The results revealed that public relations strategy is adopted at moderate extent by insurance companies. Insurance firms usually participate in charity activities, do research on matters of public concern but do not arrange career days. It was also clear that Insurance companies embrace community social responsibility(CSR). These findings conform to Ihator (2000) who declares that globalization of business has made the requirement for advertising professionals to recognize, ponder and comprehend the world perspectives, outlooks and propensities in their public relations endeavors that have proved to be very successful in customer attraction and retention.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This section summarizes key findings, inferences and possible solutions. Work is carried out as per the aims of this study.

5.2 Summary

In general, the study sought to investigate the effect of integrated marketing communication strategies and the performance of insurance companies in Nairobi Kenya. The specific objectives of the study were to investigate the extent to which insurance companies in Kenya adopt the integrated Marketing communication strategies and to investigate the influence of integrated marketing communication strategies on the performance of insurance companies in Kenya.

The results revealed that advertising strategy, sales promotion strategy and public relations are adopted at moderate extent by insurance companies. Insurance companies use premium or bonus offer for some products, price-off offer for some products as well as coupons to reward loyal users. Insurance companies are always involved in charitable works, do research on topics of public interest but don't organize career open days. It was also clear that Insurance companies embrace community social responsibility. The results revealed that direct marketing strategy and personal selling is adopted at great extent by insurance companies. The study also revealed that insurance firms receive direct responses from marketers and has social media platforms for direct interaction.

The research also showed that integrated marketing communication tactics had a significant impact on performance. There is a good connection between advertising, sales, personal sales and direct marketing. Except for public relations which has an insignificant relationship with performance. It was

found out that insurance companies are adopting Integrated marketing communication practices so that to increase their performance .

5.3 Conclusion of the study

The study concluded that direct marketing, advertising, personal selling, public relations and sales promotion positively and significantly affected firm performance. This is as a result of insurance firms use of newspapers and magazines to reach the customers and use of premium or bonus offer for some products. It was also clear that insurance firms are always involved in charitable works and possess information in regard to the institution available in the insurance firms website. It was also deduced that there is credibility of information given by the insurance firms as it can easily be verified.

It can be concluded that advertising strategy, sales promotion strategy and public relations is adopted at moderate extent by insurance companies, while direct marketing strategy and personal selling is adopted at great extent by insurance companies. Insurance firms employ premium or bonus offers for certain products, price off off offers for certain goods and coupons to loyal customers. It was also revealed that insurance companies use exchange schemes and introduce new products at no charge but don't participate in sponsorship events.

Further, it was concluded that insurance firms use print media advertisements to endorse their products and services to the targeted consumers. For majority of insurance firms in Kenya are publicized by use of television, magazines newspapers and billboards. The study finally concludes that insurance firms try to reach young customers via digital platforms such as Facebook and twitter so as to increase their customer base.

5.4 Recommendations

The study suggests that insurance firms need to employ more youthful marketers since they are capable of providing vibrant and energetic workforce that would be capable of responding swiftly to the changes that the external environment presents. There is also a need for insurance firms to employ staff with experience in advertising in social media. The study further recommends that insurance firms should adopt online or digital marketing strategies like adoption of social media marketing.

In regard to sale promotions which bring public awareness of the available insurance firms products and services, the study recommends that the insurance firms should weigh carefully their sales promotion strategies and hold the significance of promoting their services so as to endure in the vibrant business environment.

The study recommends that the insurance firms should organize open days as well as carrying out charity works. They will also make their services to be identified easily. The study also suggests that insurance firms in Kenya should form tactical cooperation that improve their advertising practices in the industry.

5.5 Limitations of the Study

One of the challenges that faced the study was that some insurance firm managers failed to fill the questionnaires, as they were always busy in meetings. However, in such cases, the researcher left the questionnaires for them to fill at their free time and made frequent follow-ups as a reminder on this. The questionnaires were then collected after two to three days. In other instances, the researcher did not get the construction firms managers and had to request for help from the employees.

Some of the employees felt as if they were being investigated and hence were hesitant to fill the questionnaires. The researcher however worked at winning their confidence by ensuring the participants that their confidentiality would be upheld. The letter of authorization to collect data that was provided by the learning institution also helped to ease some of this fear.

Time aspect of carrying out the data collection was another challenge. The researcher had to complete the research in a specific period and sometimes this was not favorable to the availability of the respondents. Given this challenge, the researcher created time to ensure that follow ups were done to ensure that the questionnaires were returned back within the acceptable time frame.

5.6 Recommendation for Further Studies

This research is a cross-sectional study using a quantitative method. It simply recorded the views and impressions of participants. The cross-sectional research was chosen utilizing the quantitative technique since it was the most suitable way available to deal with problems due to restricted time and budget limitation. Therefore, comparable research on the basis of qualitative methods such as interviews is necessary.

Further, this study only focused on banking sector. This leaves gaps in the effect of service quality variability on other firms such as airline companies, large-scale farms, manufacturing firms, motor firms amongst others. Future study should be carried out to determine the impact on business performance of integrated marketing communications strategies.

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APPENDICES

Appendix I: Questionnaire

SECTION A: Background Information (Please tick (√) appropriate answer)

- 1) Please indicate your gender: Female [] Male []
- 2) How many Branches do your firm has in Kenya?
 Less than 3 [] 3 to 9 [] 9 to 12 [] More than 12 []
- 3) State your highest level of education
 Diploma [] Degree [] Post graduate [] Others (Specify) -----
- 4) For how long has your firm being operating in Kenya.
 Less than 10 years [] 10-20 years [] 20-30 years [] Above 30 years []

Section B: Integrated Marketing Communication Strategies

- 5) To what exrtent do you agree with the following integrated marketing communication strategies used by your firm? Where: 5- Strongly agree 4- Agree 3-Neutral 2-Disagree 1- Strongly disagree

	1	2	3	4	5
Advertising					
Our firm uses newspapers and magazines to reach the customers					
Our firm uses on radio and television broadcasts					
Our firm uses circulars of all kinds					
Our firm uses signage and posters in reaching the masses					
Our firm intensively uses social media advertising					
Sales Promotions					

Our institution introduces new products at no charge					
Our institution uses premium or bonus offer for some products					
Our institution uses exchange schemes					
Our institution uses price-off offer for some products					
Our institution uses coupons to reward loyal users of a product					
Direct Marketing					
We have social media platforms for direct interaction					
We have information in regard to our institution available in our website					
We receive direct responses from marketers					
Our Institution participate in sponsorship events (career open days)					
We have a contact center for direct interaction with clients					
Personal Selling					
Our firm prides on direct interactions (offers immediate feedback)					
We have High level of customer attention					
Reliability is one our key strong point					

Professionalism is exercised throughout the organization					
There is credibility of information given by the bank as it can easily be verified					
Public Relations	1	2	3	3	5
We embrace community social responsibility					
We are always involved in charitable works					
We organize career open days					
We do research on topics of public interest					
We involve the community on CSR decisions					

Section C. Organizational Performance

Please indicate the extent to which the following statements describe your firm's performance over the past five years. Use the key to TICK as appropriate

1 = Strongly disagree, 2 = Disagree, 3 = Uncertain, 4 = Agree and 5 = Strongly agree

Financial	1	2	3	4	5
Firm overall sales have grown over the last 3years.					
Firm's profitability has improved over the last 3years.					
The firm return of investment has been increasing over the last three years					
Customer	1	2	3	4	5
Increased referral reflects customer satisfaction.					

Customer retention is key for growth of the firm					
Continuity improvement in customer loyalty due to better services					
Internal Process	1	2	3	4	5
There has being efficiency in operation management of the firm.					
There has being reduction of administration cost.					
The firm has been releasing innovative and differentiated services over a period of time.					
Organization Capacity	1	2	3	4	5
The firm allocates funds for employee training.					
There is personal and career growth and development of employees in the firm.					
The employees have a positive attitude and deliver excellent customer service.					

Thank you for taking your time to fill this questionnaire

Appendix II: List of Insurance Firms in Nairobi Kenya

1. AAR Insurance Kenya Limited
2. AIG Kenya Insurance Co Ltd
3. Africa Merchant Assurance Co. Ltd
4. Allianz Insurance Co of Kenya Ltd
5. APA Insurance Limited
6. APA Life Assurance Limited
7. Barclays Life Assurance K Ltd
8. Britam General Ins. Co. (K) Ltd.
9. British-American Insurance Co. Ltd.
10. Cannon Assurance Ltd
11. Capex Life Assurance Limited
12. CIC General Insurance Limited
13. CIC Life Assurance Ltd
14. Corporate Insurance Co. Ltd
15. Directline Assurance Co Ltd
16. Fidelity Shield Insurance Co Ltd
17. First Assurance Company Ltd
18. GA Insurance Limited
19. GA Life Assurance Ltd
20. Geminia Insurance Company Ltd
21. CEA LION General Insurance Co Ltd
22. ICEA LION Life Assurance Co Ltd

23. Intra Africa Assurance Co Ltd
24. Invesco Assurance Company Ltd
25. Kenindia Assurance Co Ltd
26. Kenya Orient Insurance Ltd
27. Kenya Orient Life Assurance Ltd
28. Liberty Life Assurance Kenya Ltd
29. Madison Insurance Company Ltd
30. Mayfair Insurance Company Ltd
31. Metropolitan Cannon Life Ass Ltd
32. Occidental Insurance Co Ltd
33. Old Mutual Life Assurance Co Ltd
34. Pacis Insurance Company Ltd
35. Pioneer Life Assurance Company Ltd
36. Pioneer General Insurance Ltd
37. Phoenix of EA Assurance Co Ltd
38. Prudential Life Assurance K Ltd
39. Saham Assurance Company K Ltd
40. Sanlam General Insurance Ltd|
41. Sanlam Life Assurance Ltd
42. Tausi Assurance Company Ltd
43. The Heritage Insurance Company Ltd
44. Trident Insurance Company Ltd
45. Resolution Insurance Company Ltd

46. UAP Life Assurance Limited
47. UAP Insurance Company Limited
48. Takaful Insurance of Africa Limited
49. The Jubilee Insurance Co. Ltd
50. The Monarch Insurance Co. Ltd.
51. The Kenyan Alliance Insurance Co Ltd
52. Xplico Insurance Limited

Source: IRA (2019)