EFFECTS OF SOCIAL MEDIA MARKETING ON CONSUMER BRAND ENGAGEMENT AMONG INSURANCE COMPANIES IN KENYA: A CASE OF SELECTED INSURANCE COMPANIES IN KENYA

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AN APPLIED RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF A MASTER OF BUSINESS ADMINISTRATION DEGREE IN THE BUSINESS SCHOOL OF AFRICA NAZARENE UNIVERSITY

JUNE 2023

DECLARATION

I declare that this applied research project is my original work and that it has not been presented in any other university for academic work.

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DEDICATION

To my parents Cyrus Wanyeri Kanyi and Eunice Wambui Wanyeri without who's moral, financial support and encouragement, my academic pursuit would have been a dream. I also dedicate this work to my sisters Mary Wanyeri, Grace Wanyeri, Imelda Wanyeri, niece Janelle Njeri, nephew Jayden Karanja and my fiancé Benson Kuria for their unconditional support and love throughout my educational journey up to this point.

ACKNOWLEDGEMENT

I thank the almighty God who has granted me the gift of physical, financial and intellectual well-being to pursue an MBA. Glory and honour be to Him. I also extend my heartfelt appreciation to my family and friends for their enduring moral support and encouragement during the period of my studies. I am greatly indebted to my supervisors Dr. John Kamau and Dr. Lucy Kirima, who have continuously provided invaluable assistance through constant counsel, comments and meaningful criticism in the entire project. Thanks for your inspiration and encouragement. Many thanks go to the members of the academic staff of the school of business, Africa Nazarene University, who have opened my mind for greater academic and professional vision. To all those who were instrumental in one way or the other, I register my sincere appreciation and gratitude. God bless you abundantly.

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ABSTRACT

Social media has revolutionized the way brands and consumers interact from a monologue to creating active conversations and engagement through a variety of platforms. Thus, social media allows brands and consumers to connect on a more intimate level by humanizing the communication and by satisfying the functional and emotional needs of the consumers. The purpose of this study was to establish the effects of social media marketing on consumer brand engagement among insurance companies in Kenya. This study was guided by the following objectives; to establish the effect of online brand community, social networks and social websites on consumer brand engagement among insurance companies in Kenya. The study was grounded on two theories namely; Social Networking Theory and Theory of Social Identity. Descriptive research design was adopted for this study where the researcher collected both primary and secondary data. Primary data was collected by means of structured questionnaires. The target population for the study included all the fifty-eight (58) insurance companies in Kenya. However, for the purpose of this particular study, 3 insurance companies actively embracing social media marketing with a total population of 1318 employees were considered. From this population, the researcher applied the Yamane's formula to obtain a sample size of 306 respondents, who participated in the study. Stratified sampling technique was used to obtain the study sample. The researcher considered a section of the senior level, middle level and junior-level managers in each of the insurance companies mentioned. Descriptive and inferential statistics was used to analyze the primary data. Under descriptive statistics, means and standard deviations were computed while inferential statistics included correlation and multi-linear regression analysis. According to the findings, it was established that the online brand community affects consumer brand engagement among insurance companies in Kenya to a very great extent. This was quite evident from the generated r value of 0.942 at p value of 0.001 which was less than 0.01. The study also established that social networks affected consumer brand engagement to a very great extent. Also, the researcher established that there existed a very strong relationship between social networks and consumer brand engagement among insurance firms in Kenya. This was quite evident from the generated r value of 0.821 at p value 0.002 which was less than 0.01. According to the findings, it is clear that social websites affect Consumer Brand Engagement (CBE) to a very great extent. This was evident from an r value of 0.736 at a p value of 0.003. This finding also indicated that there was a very strong relationship between organizational use of social websites and enhancement of CBE.

OPERATIONAL DEFINITION OF TERMS

Consumer Brand Engagement: refers to the level of involvement, connection, and interaction between consumers and a specific brand. It represents the extent to which consumers actively participate with and emotionally connect to a brand, including behaviors, attitudes, and interactions with the brand's products, services, and marketing efforts. It goes beyond mere awareness and encompasses actions such as repeat purchases, positive word-of-mouth, brand advocacy, and active participation in brand-related activities or communities.

Online Brand Community: refers to a virtual space or platform where individuals who share a common interest in a particular brand come together to interact, engage, and collaborate. It serves as a digital gathering place for brand enthusiasts, customers, and stakeholders to share experiences, exchange information, seek support, and build relationships around a specific brand. Online brand communities can exist on social media platforms, forums, blogs, or dedicated websites.

Social Media Marketing: refers to is a form of digital marketing that involves using social media platforms to promote products, services, and brands. It encompasses various strategies and tactics aimed at leveraging the reach, engagement, and targeting capabilities of social media platforms to connect with the target audience, build brand awareness, foster customer engagement, drive website traffic, and ultimately achieve marketing objectives. Social media marketing involves activities such as creating and sharing content, engaging with followers, running paid advertising campaigns, and analyzing data to optimize performance.

Social Networks – refers to the relationship that is formed as a result of the communal grouping or categorization of members of the community to one specific group or to one another.

Social networks are the backbone of community integration as it forms the common grounds for which people engage with each other in either public or private settings. These networks are

especially crucial as they are borne out of the interpersonal connections between the different parties that form the basis for communal transactions.

Social Websites - refers online platforms or websites that facilitate social interactions and user-generated content. These websites often have features such as user profiles, commenting systems, forums, and the ability to share and interact with content created by users. Social websites encompass a wide range of platforms, including social media platforms, online forums, community-driven websites, and content-sharing platforms. They serve as spaces where individuals can connect, communicate, and collaborate with others who share similar interests or goals. Examples of social websites include Facebook, Reddit, Quora, and YouTube.

LIST OF ABBREVIATIONS/ACRONYMS

AMA- American Marketing Association

ANU- Africa Nazarene University

CBE – Consumer Brand Engagement

CAGR - Compound Annual Growth Rate

EWOM - Electronic Word of Mouth

GWI – Global Web Index

IRA – Insurance Regulatory Authority

SPSS – Statistical Package for Social Science

CHAPTER ONE: INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 Introduction

This study centred on the importance of social media marketing on consumer brand engagement among insurance companies in Kenya. The study is essential in cross-examining and reviewing the role that social media marketing would play in improving consumer brand engagement. This chapter introduces the background of the study and the statement of the problem. It outlines the study's objectives, significance, scope, limitations, and delimitations, assumptions of the study, theoretical framework and conceptual framework.

1.2 Background of the Study

The rapid growth of social media platforms has revolutionized the way businesses interact with customers. Social media has become a powerful tool for marketing and brand promotion, allowing companies to reach and engage with their target audience in new and innovative ways (Magati, 2021). This trend has not been limited to specific industries, as various sectors have recognized the potential of social media marketing in enhancing brand visibility and customer engagement. One such industry that has started to leverage social media marketing is the insurance sector (Kamau, 2022). In Kenya, the insurance industry plays a crucial role in the country's economic development and financial security. With a growing middle class and increasing awareness of the importance of insurance, the sector has witnessed significant competition among insurance companies to attract and retain customers (Kiragu, 2014). As a result, insurance companies in Kenya have begun to explore different marketing strategies, including social media marketing, to create brand awareness, engage with customers, and ultimately drive business growth (Abongo, 2018).

Consumer brand engagement is a vital aspect of marketing in the digital era. It goes beyond passive observation or awareness of a brand and involves active participation, interaction, and emotional connection with the brand. Brand engagement can lead to increased brand loyalty, positive word-of-mouth, and ultimately, higher customer retention and acquisition rates (Kajwang, 2022). Social media platforms provide an ideal environment for fostering consumer brand engagement due to the interactive nature, allowing companies to build relationships with the target audience and create meaningful brand experiences. Despite the growing interest in social media marketing and its potential for enhancing consumer brand engagement, there is a lack of empirical research specifically focused on the insurance industry in Kenya (Kamau, 2022). Therefore, conducting a study on the effects of social media marketing on consumer brand engagement among insurance companies in Kenya is crucial to fill this research gap and provide valuable insights for insurance companies operating in the Kenyan market.

By investigating the relationship between social media marketing activities and consumer brand engagement, this study aims to identify the key factors and strategies that contribute to effective brand engagement on social media platforms within the insurance industry in Kenya. It will explore how insurance companies in Kenya are utilizing social media platforms, such as Facebook, Twitter, Instagram, and LinkedIn, to engage with target audience, build brand loyalty, and influence customer behavior (Abongo, 2018). The findings of this study will have practical implications for insurance companies in Kenya, providing them with valuable insights into the most effective social media marketing strategies for enhancing consumer brand engagement. By understanding the specific factors that drive brand engagement on social media, insurance companies can tailor marketing efforts to effectively engage with target audience, build strong brand relationships, and ultimately gain a competitive advantage in the market (Magati, 2021).

Overall, investigating the effects of social media marketing on consumer brand engagement among insurance companies in Kenya will contribute to the existing body of knowledge on social media marketing in the insurance industry. It will provide empirical evidence and insights that can guide insurance companies in developing and implementing effective social media strategies to engage with customers, strengthen brand presence, and drive business growth in the dynamic and evolving digital landscape of Kenya.

1.2.1 Social Media Marketing

Social media marketing uses online platforms through which businesses create content and share it with the audience for the primary purpose of driving user's engagement hence enhancing their brand (Kaplan &Haenlein, 2020). The most common social media marketing platforms that businesses can embrace include Facebook, LinkedIn, Twitter, Reedit, YouTube, Pinterest, Snapchat, and Instagram, among other platforms. Social media marketing components include Social Networks, Online brand community, Content strategy & marketing, Social Websites, Listening, Engagement & community management, Promotion & advertising, and Metrics, measurement & analytics. The business world has seen many marketers embrace social media sites as marketing channels for promoting brands. However, consumer brand engagement, commonly known as (CBE), refers to the consumer's emotional, cognitive, behavioural, and other creative brand-related actions that impact consumer' purchasing decisions (Hollebeek, 2014). These attributes play a significant role in establishing and building good relationships between the consumer and the brand. The growing concern towards this media is that it increases consumers' brand engagement and participation.

As Tuten (2020) stated, social media marketing is explained as the use of online platforms to link with your audience to drive website traffic, build your brand, and increase sales. Da Silva and Mazzon (2016) noted that social marketing differs from other areas of marketing only for the objectives of the marketer and his or her organization. Social marketing aims at influencing social behaviours to benefit the target audience and the general society rather than helping the marketer. As defined by Kaplan and Haenlein (2010), social media marketing is interaction among different people in which they create, exchange information and ideas, and share it in the virtual communities and networks through social media sites. It all depends on mobile and web-based technologies. Modern media differ from traditional media in different ways, including cost, quality, immediacy, reach, frequency, performance, and usability. Social media marketing provides an effective channel for consumer interaction in a cost-effective, convenient, entertaining, and interactive manner.

According to Mayfield (2011), changes are being brought about in the method by which information is transferred from individuals all over the world to people in other parts of the world as a result of the rise of social media. According to Mayfield (2011), the increasing expansion and use of online platforms are changing the way in which businesses adapt to the requirements and wants of customers and improving how they react to other firms in their industry. According to Stelzner (2010), the use of social media marketing technologies has provided a window of opportunity for marketers to participate in types of online mass media communications that are more forward-thinking and comprehensive. According to Brandz (2010), social media marketing is all about being authentic in your display of enthusiasm and emotion for a certain company. Consumers are able to more easily network with one another in the digital world and share perspectives as a result of the rapid expansion of social media and, by extension, eWOM (also

known as electronic word of mouth). Ideas and perspectives about brand value (Gruen, Osmonbekov and Czaplweksi, 2005). According to Kweskin (2007), social media marketing gives businesses with communication alternatives that enable them to reach a more extensive audience. In addition to this, it enables marketers to acquire useful information, which plays a role in the process of constructing and sustaining relationships with customers (Evans, 2010).

These dependent and independent variables play a significant role in defining how social media marketing affects consumer brand engagement and further reveals how it is implemented. It is from this background that this study is grounded. Nevertheless, all organizations globally, whether commercial or not-for-profit, large and small, government, charities, educational and other organizations, need to communicate with the stakeholders. It makes it easier for them to obtain the materials and services they need to carry out business activities or to collaborate and coordinate with others in order to ensure that their goods and services are distributed in an orderly fashion (Jamieson, 2017). According to Schultz (2019), the means and techniques of marketing communications practices are also changing as a result of the changes that are occurring in the lives of consumers as a result of the accessibility of the internet, advancements in technology itself, mobility, and efficiency. According to Jakada (2016), the marketing view of company sees its primary purpose as catering to the needs and desires of customers.

In addition, marketing through social media has become an international phenomenon. While it poses a threat to more conventional methods of marketing, it has also provided the market with a world of opportunities that are never-ending for brands to take advantage of. Conversations on social media marketing have graduated from taking place only among friends to taking place in boardrooms. According to Lisa (2015), companies no longer have control over the identity of their

brand. Interacting with one another, gaining access to information, raising awareness, and having conversations about anything and everything are all possible on social media marketing sites. Users will invariably demonstrate the things they have purchased as well as the personal experiences with other users.

The audience's unpleasant experiences with the users can propagate over platforms like Facebook and Twitter, which boast millions of users, which ultimately results in predominantly harming consumer brand engagement. In addition, the worldwide nature of social media marketing exposes consumer brands to a global audience. Organizations have begun to consider the online platforms, with the interest being how to achieve and leverage memorable, strong consumer brands. For the purpose of this study, social media marketing included social networks, social websites and online brand community. These variables play a fundamental role in determining the engagement of consumers to a certain brand.

1.2.2. Consumer Brand Engagement

The American Marketing Association (AMA) expresses that consumer brand engagement is a name or term, symbol, design, or sign that ascertains and distinguishes services or a particular product from another. For that reason, when a name, logo, symbol or term, for new services or a product is formed, it's considered a brand. Thoughts, all the attitudes, understanding, feelings, image, and experience connected with the product in a consumer's beliefs comprise consumer brand engagement (Keller, 2019).

Attracting new consumers to a firm through brand awareness programs, communicating and remind consumers about offering(s) and that it agrees to take the promise about the offering(s) it identifies are essential roles of consumer brand engagement (Feldwick, 2016). This can then

influence the consumer's decision-making process and later boosting the reputation of a brand. Insurance companies in Africa have progressively turned to social media marketing platforms like Facebook, Pinterest, Instagram, Google+, and Twitter to increase consumer brand presence. Social media spaces have enabled consumers to make decisions and choose the services and products that meet needs.

1.2.3 Relationship between social media and Customer Brand Engagement

Mostly, people buying insurance policies in Africa will tend to read reviews first before deciding to buy them or not. Many insurance companies have realized this and have taken time to attend to social media marketing interaction activities full time and dedicated resources. A company's consumer brand engagement can be either made or broken by the promptness and quality of consumer issues. In this regard, social media marketing provides insurance companies in Africa with a low-cost and high-impact marketing strategy to increase consumer engagement and satisfaction. Similarly, Hollebee, Glynn, and Brodie (2014) state that brand engagement is a process of developing a rational or an emotional attachment between the consumer and a brand. It consists of one aspect of brand management. In this regard, brand engagement will influence brand attachment and positively impact consumer purchase plans. The most significant components of brand engagement include brand involvement, social influence, purchase intention, economic benefits, and entertainment benefits, among other essential aspects.

1.2.4 Insurance Sector in Kenya

Kenya had 58 registered and licensed insurance companies as of 2023; some insurance companies offer life insurance and others general insurance, while composite insurers sell both general and life insurance (Insurance Regulatory Authority, 2014). The insurance industry has seen

tremendous growth over the last few years, with the Compound Annual Growth Rate (CAGR) in total written premiums at 15.1% (Insurance Regulatory Authority, 2014). Though the remarkable growth in written premiums has led to increased profits and changed perception towards the need for insurance, consumers' engagement towards specific insurance brands has remained low (currently at 3.03%). The main challenge for the insurance industry has been a lack of consumer engagement, and as a result, consumers committee to specific insurance brands. Consequently, at least five insurance companies were closed over the past five years due to collapse arising from high claims (avg. 61%) (Insurance Regulatory Authority, 2014). This study considered three (3) insurance companies out of the 58. The criteria for the selection of the 3 insurance companies is based on the recent uptake of social media marketing as an approach of bolstering customer engagement and loyalty. Thus, for this study, the focus would be primarily on three independent variables namely online brand community, social networks and social websites while consumer brand engagement would be the main dependent variable. These variables would be investigated owing to the fact that many studies have failed to comprehensively analyse them and those that have been addressed have either used a different methodology or hence inadequately provided the expected outputs.

1.3 Statement of the Problem

Consumer brand engagement plays an essential role in the current vibrant business world by enhancing business growth and performance. Therefore, dealers and consumers are embracing social media platforms as primary marketing and communication tool with an aim of bolstering business performance (Algesheimer, Dholakia, & Herrmann, 2020; Hutter, Hautz, Dennhardt, &Füller, 2021). Consumer brand engagement shows new forms of consumer-brand relationship

and has posed new challenges for researchers and the market. Additionally, although many product brands are intended for a similar purpose, they are often indistinguishable based on the consumer's point of view (Hansen, Kupfer, & Hennig-Thurau, 2022). Brand identification and consumer engagement have become more complex among insurance companies in Kenya due to the increase of identical goods in the mass market. These aspects have made it difficult for the majority of consumers to engage directly with brands.

In this regard, a noticeable number of organizations are investing both material and financial resources into crafting strategic techniques in managing consumer brand engagement (Coelho, Rita, & Santos, 2022; Laroche, Habibi, Richard, & Sankaranarayanan, 2022). The lack of direct association between brands and consumers has significantly affected organization’s performance in terms of growth and revenue generation. Consequently, due to the rapid changes and evolution of social media every day, today's relevance may not necessarily be tomorrow. There appears to be inadequate information and guidance on social media use despite the positive achievement that social media marketing has realized. According to Ceyhan (2020), there is limited research, books, and scholarly work that have been published on the aspects on social media marketing and consumer brand engagement. Research shows that in 2021, only 42% out of the possible 100% of Kenyan Insurance companies have embraced social media marketing for purposes of business growth (IRA, 2021). These statistics are a clear indicator for the need to investigate the role that social media marketing plays in relation to consumer brand engagement.

1.4 Purpose of the Study

The purpose of this study was to establish the effects of social media marketing on Consumer Brand Engagement among Insurance companies in Kenya.

1.5 Objectives of the Study

This section comprises the objectives of this study.

1.5.1 General Objective of the Study

The general objective of this study was to establish the effects of social media marketing on Consumer Brand Engagement among Insurance companies in Kenya.

1.5.2 Specific Objectives of the Study

The study was guided by the following specific objectives:

i. To establish the effect of online brand community on consumer brand engagement among insurance companies in Kenya.
ii. To determine the effect of social networks on consumer brand engagement among insurance companies in Kenya.
iii. To establish the effect of social websites on consumer brand engagement among insurance companies in Kenya.

1.6 Research Hypothesis

i. H_0: Online brand community does not have a significant effect on consumer brand engagement among insurance companies in Kenya.
ii. H_0: Social websites do not have a significant effect on consumer brand engagement among insurance companies in Kenya
iii. H_0: Social networks does not have a significant effect on consumer brand engagement among insurance companies in Kenya.

1.7 Significance of the Study

This study provided an understanding to insurance companies by highlighting the current marketing communication practices. The management needs to realize that the insurance business is highly competitive globally and locally and requires that the marketing department implement well-formulated marketing strategies to enhance the company's success, which the study findings will improve. These findings will help the insurance companies by boosting market performance and position in the industry. These organizations will be better positioned to measure performance and make improvements where needed through the findings. These findings will as well assist the public sector stakeholders and policymakers.

The organizations' decision makers will gain valuable information from the social media marketing communication activities as a key enabler of consumer brand engagement improving the firms' performance. For example, the marketing managers may use the study to formulate effective control and monitoring systems to deal with social media marketing communication challenges relating to insurance services. Additionally, the Kenyan government will benefit from the study in regulating and creating future policies concerning insurance services. Moreover, the findings will assist researchers and scholars in being able to borrow ideas from the study and support literary citations and focus for further research. Precisely, the study anticipates making practical, methodological, and theoretical contributions. The results will add to the professional extension of existing knowledge in social media marketing communication practices concerning consumer brand engagement.

1.8 Scope of the Study

The scope of the study revolves around the effects of social media marketing on consumer brand engagement among insurance companies in Kenya. It aims to explore how social media marketing strategies impact brand engagement and customer behavior within the context of the insurance industry in Kenya. The study focuses specifically on insurance companies operating in Kenya. It aims to understand the dynamics of social media marketing and brand engagement within the Kenyan insurance market. The geographical scope is limited to Kenya, allowing for a more focused and specific analysis of the local industry. The target population of the study comprises insurance companies operating in Kenya. Within these companies, the study may focus on specific departments or individuals responsible for social media marketing and brand engagement activities. Additionally, the study may also consider the perspectives of customer and respective engagement with insurance brands through social media platforms. The study was a descriptive survey that takes on the mixed approach research design. This aspect included collecting qualitative and quantitative data and only looked at the effects of social media marketing on consumer brand engagement among insurance companies in Kenya. The study was conducted among three insurance companies in Nairobi County, selected based on the market share. These companies included CIC General, UAP Insurance, and APA Insurance, where respondents were employees in the marketing departments of these three organizations. The study was conducted within five months.

1.9 Limitations of the Study

Questionnaires when used as data collection methods that may often attract dishonesty, with some respondents choosing to provide the wrong information, therefore, misleading the study's findings.

In overcoming this encounter, the researcher sought the respondents' agreement to participate in the research and explained that the information gathered would be treated with ultimate confidentiality. Depending on the tight work schedules, some respondents were not willing to participate in the study whereby, booking appointments one week before the survey was an appropriate mechanism to overcome this barrier.

1.10 Delimitations of the Study

This study examined the effects of social media marketing on consumer brand engagement among insurance companies in Kenya. Therefore, it expounded on how consumer brand promise and trust, user-brand relationship, brand loyalty, online-based brand community, and social media platforms affect consumer brand engagement. The three selected insurance companies in Nairobi, Kenya, were the most preferred research centres. The study did not however assess work that is not related to social media marketing and consumer brand engagement and was limited from using the non-probability sampling method since it does not assure an equal chance for each participant to participate in the study.

1.11 Assumptions of the Study

The study assumed that:

i. There was similarity of the participants' characteristics that represented the study population.
ii. The selected sample size for the study formed a good representation of the population.
iii. All respondents for the study were cooperative and contributed positively in providing required data and information for the study.

1.12 Theoretical Framework

This study was anchored by the following theories: Social Networking Theory, Theory of Social Identity and Theory of Reasoned Action.

1.12.1 Social Networking Theory

Social Networking Theory is a concept born from the ideology of sociograms proposed by Jacob Moreno in 1930 as part of a study on the aspect of interpersonal relationships (Freeman, 2004). The theory in itself is a derivative of earlier works by acclaimed scholars such as Ferdinand Tönnies (1855/1936), Emile Durkheim (1893/1964). The theory proposes that social structures are made up of different actors and players who can be categorized as actors and a set of connections that link them all together. The theory further assumes that society is made up of different players, who can be also described as actors or Nodes (Dahl, 2018). The importance of the theory therefore is the connections and links between the various actors or nodes and how choices reflect and actions within a societal scenario or instance. The nodes described are thus social entities found within a certain social network (Richardson et al., 2016).

The theory of social networking therefore addresses the variables of the prior strategies used by companies in lieu of social media marketing, the advantages of utilizing social media in addressing the culture shift from analogue into digital platforms and the benefits of employing these strategies in order to boost engagement of consumers into the brand. The theory addresses the second objective on the impact of social networks on consumer brand engagement. One common criticism of social networking theory is that individual agency is often ignored although this may not be the case in all environmental business contexts. This study mitigated this shortcoming of the theory

by ensuring that it establishes a clear connection between the individual agency and the different society players within the dynamic business environment.

1.12.2 Theory of Social Identity

The theory proposed by Henri Tajfel (Britannica, 2021), highlights the differences between personal identities as well as group or social identities. It explains the relationship between the two and focuses on the instances where people think of themselves as either individuals or part of a group. In the field of marketing, the theory of social identity concerns itself with the perception and views that the consumers have concerning the company or the organization. It focuses on the difference between the personal image of the organization and the online image or presence of the same company (Litterio et al., 2017). The theory assumes that communities and consumers have shifted from a limited perspective into a vast yet interconnected landscape known as the internet (Kuo& Feng, 2013).

In the current era, it is not only easier for marketing strategies and plans to reach a wide audience on a short period but also easier for the same audience to respond either positively or negatively towards the same marketing strategy. The theory asserts that in order to achieve this form of identity, companies have to consider paying attention to the branding strategies which includes the means that they use to reach audience, the types of products they offer within the same market, the client response to brand and marketing strategies.

Furthermore, companies have to pay attention to their identities portrayed within these social networks lest they attract negative engagement from the vast majority leading to substantial losses within the respective fields. It is important therefore to encourage the creation and maintenance of

a strong social identity (McGowan et al., 2016), that resonates well with the consumers and thus encourages them to engage with the organization in order to achieve positive brand engagement. This theory is significant in elaborating the importance of social networks and online brand community in enhancing consumer brand engagement.

A weakness of the social identity theory is that its application is restricted in the sense that it has very low ecological validity. The study mitigated this weakness by highlighting the differences between personal identities as well as group or social identities. This theory has been replicated in different studies including the study by Kyule (2017) on the influence of social media marketing on consumer behaviour: a case of Britam Holdings Limited. In this study, theory was instrumental in demonstrating consumer behaviour towards the products of insurance companies. Also, the theory was implied in the study by Wawire (2022) on influence of marketing strategies on financial performance of Sacco's in Kenya, a case of acumen Sacco, Kajiado County. In this study, the theory explained how marketing strategies influence the behaviour of consumers in the Sacco industry. Furthermore, the theory of social identity has been illustrated in the study by Malanda (2020) on the effects of social media marketing on the brand awareness, consumer engagement, and customer value in South Africa. In this study, the theory explained relationship between brand awareness, consumer engagement and customer value.

1.12.3 Theory of Reasoned Action

Martin Fishbein and Icek Ajzen are credited with the development of the theory in the late 1960s. The issue of consumer behavior is tackled head-on by the Reasoned Action theory, which examines the impact of pre-existing attitudes held by customers in the context of decision-making process. The theory proposes that customers will generally act on behavior based on goals to either generate or receive a given consequence. Specifically, the idea proposes that consumers will act on intentions to obtain a certain outcome. As a result, in this particular setting, the theory supposes that customers are rational actors who make the conscious decision to act in a way that is in their own best interests. According to this view, the specificity of an offering is a factor that plays an extremely significant role in the decision-making process of customers (Fishbein, 1979). Therefore, customers are only able to take a particular action in circumstances in which they anticipate receiving the same result. From the moment the consumer makes the decision to act until the moment the action is finished, the consumer maintains the capacity to change his or her mind and choose an alternative path of action. When marketing a product to consumers, marketers need to associate a purchase with a positive result, and that result needs to be specific in order for this theory to put an emphasis on the aspect of consumer engagement known as consumer engagement.

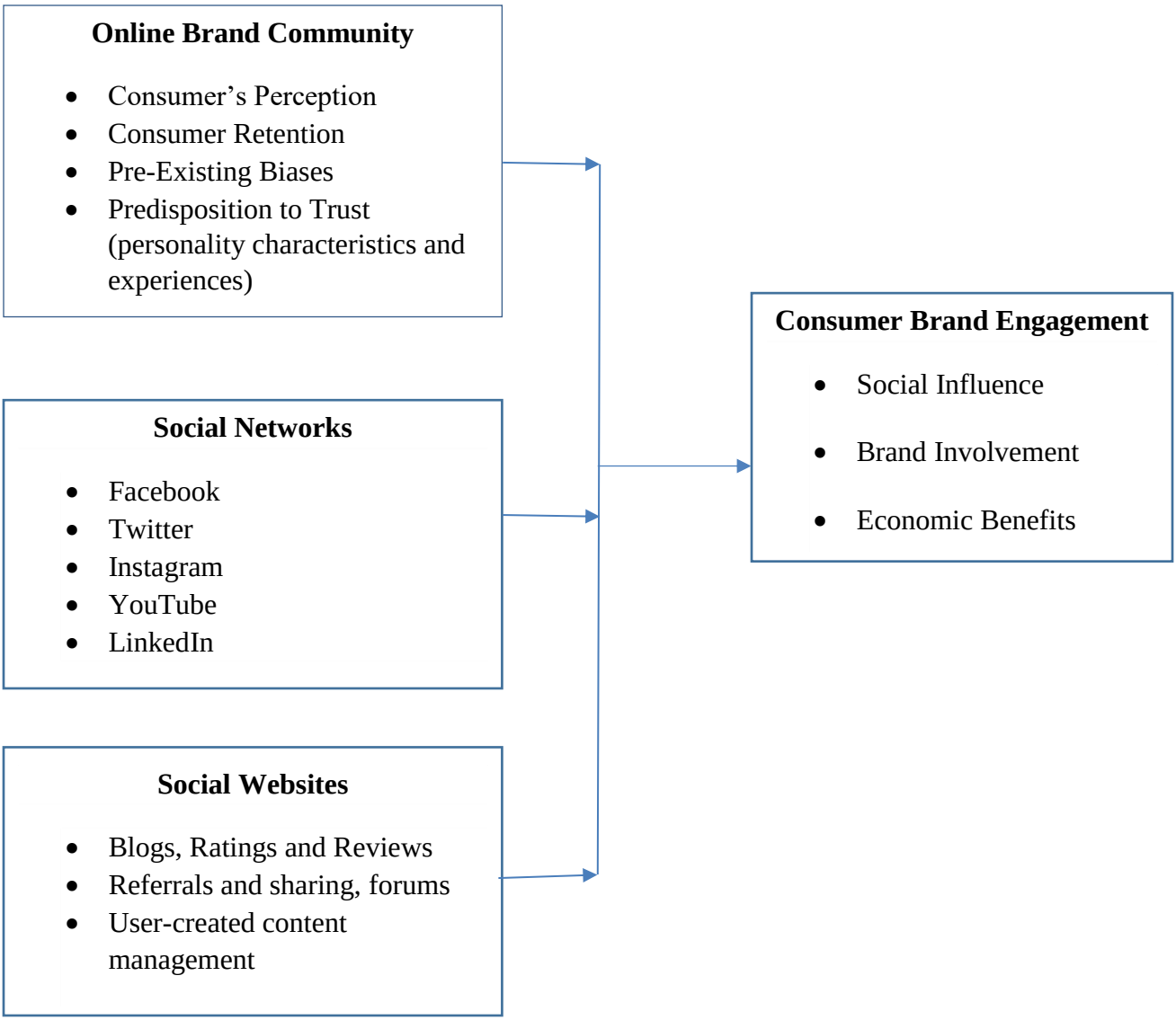
Second, the idea emphasizes the significance of guiding customers through the various stages of the sales pipeline. According to Hale et al. (2002), marketers have to realize that if there is a significant amount of time that passes between a consumer's initial intention and the execution of the action, the consumer has plenty of opportunity to talk themselves out of making a purchase or to dispute the outcome of the transaction. However, this theory does have some limitations, one of

which is a significant risk of confounding attitudes and norms. This risk arises from the fact that attitudes can frequently be reframed as norms and vice versa. A second restriction is the presumption that when a person has the intention to act, they will be free to act without any restrictions. This is a somewhat unrealistic expectation. This limitation was addressed and addressed head-on by the study, which addressed consumer behavior and analyzed the significance of pre-existing attitudes held by clients in the context of the decision-making process. This theory played an important role in the research conducted by Cheung, Pires, and Rosenberger (2020), which discussed the influence of perceived social media marketing elements on consumer–brand engagement and brand knowledge. Additionally, this theory played an important role in the research conducted by Essamri, McKechnie, and Winklhofer (2019), which focused on the co-creation of corporate brand identity with online brand communities from a managerial point of view. The idea of reasoned action is used to explain consumer behavior in these two studies by analyzing the significance of pre-existing views held by customers in decision-making process.

1.13 Conceptual Framework

A Conceptual Framework presents the relationship between the study variables. In this study, the primary dependent variable is consumer brand engagement, measured using economic benefits, brand involvement, and social influence. In contrast, the primary independent variable is social media marketing is examined under social networks, online brand community, and social websites. The conceptual framework for the study is shown in figure 1.1

Figure 1.1 Conceptual Framework



CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

The research on the impact of social media marketing on consumer brand engagement aims to identify the varied results and impacts of the use of social media marketing on the consumers and their subsequent engagements with the brand as a consequence of social media influence. This chapter thus contains the empirical literature that emphasizes on the impact social media marketing has on the consumer brand engagement. The key purpose is also a focus on the Kenyan insurance companies' perspective which will be based on the three specific insurance companies listed in chapter one. The variables to be investigated in this research include; Social Networks, Social Websites, Online Brand Community and Consumer Brand Engagement.

2.2 Review of Literature

This section reviews the empirical literature of the study variables.

2.2.1 Online Brand Community and Consumer Brand Engagement

The creation of branding strategies within the current market sphere is important in order to appease the online community that engages with or associates itself with the brand. Social media over the years has transitioned from its initial purpose of connecting those who were separated by aspects such as physical distance, to becoming an avenue for self-promotion and individualized involvement (Haimson, 2020). This phenomenon has resulted in the creation of various associative practices that describes or places value to the content that is shared within these platforms as it associates itself with specific brands or well-known concepts. As a result, companies have also had to adapt to this emerging trends and practices by reforming their strategies in order to meet the needs and requests of these emerging communities. This study borrows the findings on the

study of need for co-creation of corporate brand identities together with online brand communities as conducted by Essamri et al. (2019).

In their research, they employed a mixed approach design and established that there was a very strong relationship between the online brand community and consumer's engagement. Their study found out that the current competition in the market prompts the majority of companies to seek for innovative approaches that would make their businesses sustainable. The researchers further noted that the "explosion of the internet" had led to the drastic transition of businesses from the physical locations to virtual spaces therefore creating new forms of competition for companies that are able to embrace the opportunity. According to Muniz and O'Guinn (2001), an online brand community refers to a virtual platform or online space where individuals with shared interests, values, and experiences come together to engage with a specific brand. It is a social community facilitated by the internet and digital technologies, allowing consumers to interact with each other and the brand itself. Online brand communities often involve discussions, sharing of experiences, knowledge exchange, user-generated content, and direct interactions with brand representatives.

Nonetheless, this study failed to demonstrate how a company can exploit online brand communities and significantly increase knowledge about consumer needs, preferences and desires (actual and potential). My study will provide assess the impact of online brand communities with a primary focus on their distinctive characteristics. It will outline the managerial implications that relate to the exploitation of online brand communities, and further identify which set of key factors companies should leverage on in order to improve their business. The study will further demonstrate how best the Kenyan insurance companies can employ the online brand communities

in promotion of its marketing strategies and how those organizational agendas can be set in order to fulfill the needs of these communities.

Online brand communities have emerged as significant platforms for consumers to engage with brands and participate in brand-related activities. Consumer brand engagement, on the other hand, refers to the emotional, cognitive, and behavioral interactions between consumers and brands. Understanding the relationship between online brand communities and consumer brand engagement is crucial for marketers seeking to enhance brand loyalty and advocacy.

Recent research has shed light on the dynamics of this relationship and identified key factors that influence consumer brand engagement within online brand communities. Several studies have highlighted the positive impact of online brand communities on consumer brand engagement. For example, Füller, Matzler, and Hoppe (2021) found that participation in online brand communities positively influences brand engagement, leading to increased brand loyalty and satisfaction. Similarly, Bagozzi, Dholakia, and Pearo (2020) examined the value co-creation process within online brand communities and identified its positive effect on consumer brand engagement.

Other studies have investigated the underlying mechanisms that drive consumer brand engagement within online brand communities. Huang et al. (2020) explored the role of social media in facilitating brand community engagement and found that active participation, content contribution, and social interactions within these communities significantly influence consumer brand engagement. Brodie et al. (2020) conducted an analysis of a virtual brand community and highlighted the importance of community identification and emotional connection in driving consumer engagement.

Overall, the literature suggests a positive relationship between online brand communities and consumer brand engagement. Active participation, social interactions, value co-creation, and emotional connections within these communities play crucial roles in enhancing consumer brand engagement. Marketers can leverage these insights to develop effective strategies that foster meaningful consumer interactions, build brand loyalty, and drive positive brand outcomes.

2.2.2 Social Networks and Consumer Brand Engagement

The variable of social networks can be described as the relationship that is formed as a result of the communal grouping or categorization of members of the community to one specific group or to one another. This could be for instance, the grouping between the older generations and the younger generation. In today's world, it involves the interpersonal relationships as well as the various interactions experienced within them. Social networks are the backbone of community integration as it forms the common grounds for which people engage with each other in either public or private settings. These networks are especially crucial as they are borne out of the interpersonal connections between the different parties that form the basis for communal transactions (Merriam-Webster Dictionary, 2021). In the internet age, social networks have also developed and adapted from not only physical platforms but also into more digital and online platforms. It's part of basic human need to grow and develop social interactions and we try much as possible to ensure that we share these interactions whenever we get the chance (Lubbers et al., 2020).

The creation of social networks is a concept grounded on the interplay between interpersonal relations, which constitutes common unifying factors that are found within a specified social group or network. For example, the people who are considered young and hip, share varying values and

opinions as compared to those who are considered older and more experienced. These varied differences influence a variable host of factors such as how a particular social group engages with particular brands of products and their response towards the marketing messages that are considered as part of the same brand. According to Ellison et al (2007), social networks refer to online platforms or websites that enable individuals to connect, interact, and build relationships with others in a virtual environment. These networks typically involve creating user profiles, establishing connections with other users (often referred to as "friends" or "followers"), and engaging in various forms of communication and content sharing. Social networks can encompass a wide range of platforms, such as Facebook, Twitter, LinkedIn, Instagram, and Snapchat, among others.

Studies on this show that there is a myriad of responses on these concepts as each group tends to associate themselves with certain distinct features of which they find relatable (Kelly et al., 2022). This study thus borrows the concepts from the study conducted on the impact of social networks on cognitive functionality (Kelly et al., 2022), which employed the use of prismatic mode of data collection and analysis. The findings of this research were that there is a relationship between social relationships and cognitive functions in older adults; however, the nature of these relations remaining unsatisfied. The gap thus created from this study is that despite their being a clear relationship between social networks and relationships, there is also no clear indication on the exact extent as to how these relationships can affect the cognitive and other functions. This research therefore aims to address this gap by analyzing in more detail the extent as to which these networks and relationships affect the functioning and response of the members of the social network. This will be done by highlighting the extent to which these networks affect the ability of

consumers within a certain network or relation to engage in aspects such as brand engagement and participation.

The work of Adjei and Noble (2020) posits that social media marketing has become a communication channel for Business-to-Consumer (B2C) as well as consumer-to-consumer (C2C) sharing and disseminating of product information and experiences. Adjei et al. (2020) further state that social media marketing works as a catalyst for maintaining new consumers and retaining the existing consumers for a particular brand. In the current age, these concepts are visible in our day-to-day lives and within our daily interactions as social interactions are marked based on our ability to connect to one another, through our various networks and connections.

These connections are valued based on their intended directions or the target audience, their intensity, which is attributed to its relevance in the lives of the audience, our abilities to respond to the said information flow and finally the values, and principles that we share as a result of our connections with each other. In the global perspective, the reaches of social media marketing strategies have borne out of the rise of connectivity and influence of the internet on consumer behaviors and actions. Society has now changed from the usual forms of connection that involved person to person and now been reflected through likes, shares, interactions and posts. The global economy has also shifted as more and more businesses find themselves engaging and pulling resources in order to make an identity for themselves within the social context, which now involved the use of social media platforms. Branding in itself has also shifted from the traditional forms of advertising such as print media into pop-up ads and online webpages (Alalwan et al., 2021).

The study by Dahl (2020) on the impacts of technology on consumer engagement; which employed the cross-sectional approach established that advancement in technology has also led to a rise in

consumer engagement trends and practices (Dahl, 2020). However, this study failed to demonstrate the specific social networks that significantly contribute to enhancing consumer brand engagement. Marketers therefore have had to make a choice on what means best suit the marketing needs of their organizations which means; the adoption of social media marketing within their overall marketing strategies. According to Queensberry (2021), culture shifts in technology necessitates the change of marketing approaches in order to facilitate the growth of organizations. However, with the rise of technology and the shifting focus of the community from physical offline nodes into online systems and means of communication, there is need for organizations to also adopt the new changes in society in order to remain relevant and useful within the society (Tuten&Mintu-Wimsatt, 2021).

Another study by Litterio et al., (2021) concluded that the behaviors of consumers within social contexts are usually affected by a variety of social sources and advancements. The study, which applied explorative design, established that social networks have now become the field for companies to redefine their image and thus their consumer relationships, which results in marketing strategies to reflect the new changes (Litterio et al., 2021). In the case of Kenyan insurance companies, prior to the introduction of social media marketing strategies, communication was limited due to the limited links and connections between people.

Consumer brand engagement was limited to the few avenues of advertisement such as through print media and radio. Client's engagements with the brands were only limited to the few who had access to the physical means of print media and other forms of analogue communication. This system though beneficial, it limited the ability of clients to engage fully with the industry, leading to many not being able to partake in it. However, with the advent rise of technology and the rise

of social media, there was an increase in the number of links and connections among the consumers. This in turn has led to a boost within the industry, which is now able to service more people and create better connections (Makhulo, 2022). This study however did not mention the adoption of avenues for connection and sharing of ideas between people. As such, it is not explained how businesses have to learn to incorporate themselves into new and challenging markets in order to make a difference and promote engagement of consumers with their brands.

The relationship between social networks and consumer brand engagement has garnered significant interest in recent literature. Social networks, such as Facebook, Instagram, and Twitter, have become powerful platforms for brands to engage with consumers and build meaningful relationships. Understanding how social networks influence consumer brand engagement is essential for marketers aiming to leverage these platforms effectively. Recent research has explored various dimensions of the relationship between social networks and consumer brand engagement. Studies have highlighted the positive impact of social network usage on consumer engagement with brands. For instance, Lee, Hosanagar, and Nair (2021) found that social network interactions positively influence consumer brand engagement, leading to increased brand loyalty and purchase intentions.

Moreover, scholars have investigated the mechanisms through which social networks foster consumer brand engagement. For example, Liu, Wang, and Hu (2020) examined the role of user-generated content on social networks and its influence on consumer engagement. They found that consumers are more likely to engage with brands when exposed to authentic and relatable user-generated content. Other studies have emphasized the importance of social media marketing strategies in driving consumer brand engagement on social networks. Ghazal, Rana, and Agnihotri

(2021) explored the impact of social media marketing activities, such as influencer marketing and brand storytelling, on consumer engagement. Their findings highlighted the positive relationship between these marketing strategies and consumer brand engagement. Overall, recent literature indicates a strong relationship between social networks and consumer brand engagement. Active social network usage, user-generated content, and effective social media marketing strategies contribute to increased consumer engagement with brands. Marketers can leverage these insights to develop targeted and impactful strategies that foster consumer brand engagement on social networks.

2.2.3 Social Websites and Consumer Brand Engagement

The creation of online forms of communication has resulted in the creation of various platforms where the different social groups come together and relate with each other in their day-to-day lives. Examples of these sites include platforms like Facebook, Twitter LinkedIn, YouTube and even Instagram. These various platforms are what the various consumers for engagement with the brands and products shall consider as the social websites used for interactions. It is important to note, however, that despite all these websites performing the same functions of connecting people to each other and providing an avenue for sharing of information, the use of these avenues is also varied as different social groups tend to engage more prominently with specific websites than others. For example, nowadays, Facebook is considered as a platform for the older generation, who engage in it by sharing posts and other media. On the same light, twitter is considered as a platform more adoptable to the younger generations who also share their lives and ideas but with the slight difference in terminology and even use (Booker et al., 2020).

This research will therefore borrow the findings of the research conducted by Pasek et al (2021) on the realization of online social networking versus offline engagements. This study concluded that there is a need for adoption of online networking strategies in order to encourage consumer participation (Pasek et al., 2021). However, the gap established is that there is no laid-out measure of how these strategies are to be put in place or employed. This research therefore aimed to cover this gap by investigating the adoption strategies used by insurance companies in Kenya in effecting marketing strategies on social media. The issues raised by the clients in response to their brand posting include both the positive and negative interactions noted by the consumer interactions with the brand and branding strategies. In doing so, organizations will be able to keep track of their progress within the context of social networking and their perceived social identity (Quesenberry, 2021).

Another study by Murigi (2022) on the reflection of how the insurance industry has learned to adopt and adapt to the rise of social media networking and identity development, the researcher concluded that the avenue employed in achieving these results included the development of online platforms for discussion of matters concerning insurance policy in Kenya. By employing a descriptive approach, the study also established that this development has also been seen in the creation of online personas that represent the companies and answer the questions that clients may have concerned all matters insurance. Furthermore, the payment systems and methods have also seen some improvement, with the inclusion of online forms of payments and the introduction of mobile banking and mobile money transfers. This inclusion and adoption of social media strategies prove beneficial in that is enables the institution to connect directly with the target audience, form a conclusive and responsive rapport with them as well as enable the systems to be clear and efficient, thus encouraging brand engagement by the consumers.

Nonetheless, this research did not elicit the perception and views that the consumers of insurance have about the various insurance companies in Kenya. Identification with brands by consumers constitutes the shared values and views that the clients have concerning the organization. Positive consumer-based engagement with the brands, involves having a valid social identity that the consumers can relate and respond to (Paquette, 2020). Additionally, this study failed to demonstrate the need for insurance companies to develop and form conclusive strategies, which employ the use of social media platforms as well as other traditional forms of advertising and marketing to adapt to the current market changes and policies. The proposed research will therefore fill these gaps by recommending systems and platforms for registration, payments and consolidation of insurance systems for the ease of consumer processes, and further to encourage brand engagement.

Also, Dahl (2020) in his study highlighted that the subsequent rise in social media platforms and internet connectivity, has significantly altered the forms of interaction as consumers are no longer categorized on an individual basis but rather as part of a whole collective or social node (Dahl, 2020). The study further revealed that the focus on marketing has shifted from the personalized forms into different marketing messages each suitable to a specific outlook or group. This new shifted focus has affected not only the global and regional community but also the local perspective that required a change in the ways business conduct and expresses themselves within the global perspective and the local community level. Producers and sellers are now taking advantage of the internet space to engage the potential consumer with marketing as a crucial business factor taking multiple approaches. In addition, the rapid growth in the internet space aids the driving force for pre-purchase information gathering (Hutter et al., 2018).

Notably, this targeting becomes focused as a result of the creation of social identities that consumers associate themselves with hence requiring the change of messages to be specific to a certain demographic. The researcher however failed to show the need for the marketers to be weary of the various types of social groupings within society in the formulation of their marketing message. For example, in the sale of insurance, the message has to be specific to the people intended and the level of coverage for them, i.e., those falling within the demographic of the older generation would respond differently than a demographic of newlyweds or children. Therefore, in addressing their issues the message has to be specific towards their targeted age groups. This way, the marketers can be able to distinguish the needs of the demographic by offering life insurance for the old people, education insurance for the newlyweds and vehicle insurance for those who are single.

Besides, statistics on the impact of social media on the consumer market from the Global Overview Report also known as DataReportal 2021 shows that more than half the world is engaged in the use of social media. This is in effect of 4.66 billion people who use the internet and with a whopping 316 million people being active online users of the internet. (DataReportal, 2021). The resulting aspects drawn from this shows that social media has become a part of day to day lives and, as such, should be incorporated within marketing strategies in order to maintain and improve control of the market through developing structures for the strong consumer brand engagement and involvement that fulfills the gaps between the organizational objectives as well as bring about positive returns on investments. In line with Kaplan and Haenlein (2010), a social website refers to an online platform or website that facilitates social interactions, connections, and sharing of content among its users. These websites provide users with features such as profiles, friend networks, messaging systems, and the ability to post and share various forms of content, such as

text, photos, videos, and links. Social websites have become increasingly popular and have had a significant impact on communication, networking, and information sharing in the digital age.

The relationship between social websites and consumer brand engagement has been a subject of considerable research interest in recent years. Social websites, such as Facebook, Twitter, and LinkedIn, have become prominent platforms for consumers to engage with brands and interact with other users. Understanding the dynamics of this relationship is crucial for marketers aiming to leverage social websites to enhance consumer brand engagement. Recent studies have shed light on the positive relationship between social websites and consumer brand engagement. Research by Lu et al. (2021) revealed that active engagement on social websites, including liking, sharing, and commenting on brand-related content, positively influences consumer brand engagement. The study emphasized the importance of interactive features and user-generated content in fostering engagement.

Moreover, scholars have explored the underlying mechanisms that drive consumer brand engagement on social websites. For example, Kim and Ko (2020) investigated the mediating role of brand trust in the relationship between social website engagement and consumer brand engagement. Their findings suggested that higher engagement on social websites leads to increased brand trust, which in turn positively impacts consumer brand engagement. Additionally, researchers have examined the role of social website marketing strategies in driving consumer brand engagement. A study by Liu and Zhou (2021) found that effective social website marketing, such as personalized content and influencer collaborations, positively influences consumer brand engagement. The research highlighted the significance of targeted and tailored marketing approaches on social websites. Overall, recent literature underscores the positive relationship

between social websites and consumer brand engagement. Active engagement, user-generated content, and strategic marketing efforts play critical roles in fostering consumer engagement with brands on social websites.

2.4 Summary and Research Gap

It is clear that the aspect of social media marketing has realized immense growth and diversification as embraced by different organizations. In this regard, it has become both dynamic and multifaceted hence calling for well-defined approaches in order to achieve its intended objective for the organization. Various scholars have carried out wide studies about this aspect but still there are distinct deficiencies in the methods applied and results generated. For instance, the study by Essamri et al. (2019) on need for co-creation of corporate brand identities with online brand communities did not show the exact extent of how social networks can affect consumer brand engagement.

Another study by Pasek et al. (2009) on the realization of online social networking versus offline engagements failed to demonstrate the appropriate measures that can be employed in the determination of viable strategies on social websites. The study conducted on the impact of social networks on cognitive functionality (Kelly et al., 2017) did not expound on the most appropriate ways in which organizations can co-relate with online branding communities. Furthermore, the study on the impact of social media marketing on consumer brand engagements (Cheung et al., 2020) did not provide the means that can be used to adapt of social media marketing in order to influence consumer brand engagement.

Even for the studies that have already be conducted including Essamri et al. (2019), Pasek et al. (2009), Kelly et al., (2017), Cheung et al., (2020), either the method applied for data collection was

unreliable, or it failed to investigate the mentioned variables comprehensively, were outdated, hence generating more avenues for future research. Secondly, some of the studies did not assess the real impact of social networks, social websites and online brand community but largely focused on other social media marketing components such as content and resourcing. This study therefore aimed to fill the above gaps by investigating the effects of social media marketing on consumer brand engagement among insurance companies in Kenya.

CHAPTER THREE: RESEARCH DESIGN

3.1 Introduction

This chapter provides discussion on the research design to be employed during the research. It outlines the research methodology, research site, and target population, sampling procedure, sample size, data collection instruments, data collection procedures, reliability and validity of the instruments. Besides, it focuses on data processing and analysis, legal and ethical considerations of the research.

3.2 Research Design

According to Durrheim (2006), one definition of research design is "the overall approach used by the researcher to tackle established research questions of a given study." This is accomplished by the researcher gathering data, interpreting, analyzing, and discussing the findings for relevant goals. A cross-sectional, descriptive research approach was used for the purpose of this study. The researcher was able to describe the current state of the specified variables and further gather the pertinent information on social media marketing as well as the obstacles that stood in the way of their success thanks to this approach. According to Siedlecki (2020), the fact that the data obtained is both qualitative and quantitative contributed to an overall comprehension of the subject under investigation.

3.3 Research Site and Rationale

The research on the impact of social media marketing on consumer brand engagements was based on the Kenyan perspective of insurance companies. The key focus was on selected insurance firms operational within the geographical boundaries of Kenya. The main geographical scope was based in the capital of Kenya, Nairobi City County, where the same insurance firms are found and

operate. Therefore, the selected insurance companies include; CIC General, APA Insurance and UAP Insurance companies. The three firms have been selected based on their aggressive nature of embracing social media marketing in enhancing consumer brand engagement in recent past.

3.4 Target Population

The target population refers to entire set of elements under a given population that the researcher would adopt in making the study inferences and generalization (Scheiber, 2014). The targeted population for this research included all the 58 insurances companies in Kenya. However, for this particular study, three (3) insurance companies among the 58 were selected for study owing to their recent aggressive activities in social media targeting (Google Report, 2023). The target population also reflected the companies that have invested heavily in social marketing as an approach of bolstering their consumer brand engagement. The population for this study majorly focused on employees from the marketing department of the three insurance companies. The marketing department of most insurance companies constituted middle-level and junior-level employees who are easily accessible and therefore availed themselves to provide the required information for the study.

Table 3.1 Target Population

Name of the Firm	Target Population
CIC Insurance	275
APA Insurance	409
UAP Insurance	634
Total	**1318**

(HRM Portal – CIC, APA, UAP – Kenya Offices 2021)

3.5 Study Sample

A research sample is a manageable subset of data taken from a larger population by a researcher in order to conduct analysis on and draw conclusions about that population for the purpose of the study. According to Machin et al. (2011), it is typically considered to be representative of the total population. According to Mugenda & Mugenda (2008), a decent sample size for a research study should constitute at least 10 percentage points of the whole population being studied.

3.5.1 Sampling Procedure

According to Doughty and Saunders (2009), sampling procedures are the methods that a researcher employs in order to get a suitable sample size for the research project. The method of stratified sampling was utilized in the course of this investigation. In comparison to other methods, this strategy typically results in a higher level of precision and can be implemented with only a limited number of participants in the investigation. As a result, questionnaires were distributed to a sample

of senior managers, middle managers, and junior managers working for each of the insurance businesses listed.

3.5.2 Study Sample Size

This study adopted the Yamane's formula (1998) to determine the appropriate sample size for the study.

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n is the sample size of the study

N is the population of the study

e is the desired level of precision (i.e., the margin of error) = 0.05 at 95% confidence level

In this regard, the sample size for this study will be:

$n=1318/ (1+1318(0.05)^2 = 306.86$

The sample size of the study will be **306** respondents

Table 3.2 Sample Size

Name of the Firm	Sample Size	Percentage %
CIC Insurance	64	20.9
APA Insurance	95	31.0
UAP Insurance	147	48.1
Total	**306**	**100**

3.6 Data Collection

This section focuses on the means of data collection to facilitate the research. The research utilized primary data.

3.6.1 Data Collection Instruments

A structured questionnaire was the primary instrument that was used in this research for the purpose of data collection. The fact that this instrument enables the most appropriate and convenient means of data collection for this particular study is a significant factor that contributed to the decision to use it (Healey, 2014). According to Dowdy, Wearden, and Chilko (2011), the researcher was able to acquire a hands-on approach on the information supplied by the respondents as a result of the usage of the formal questionnaire method. This allowed the researcher to develop a conclusive and substantial basis.

3.6.2 Pilot Testing of Research Instruments

The use of structured interviews and questionnaires has been adopted in many research projects and has resulted in successful derivation of information and collection of data (Williamson, 2013). The researcher undertook a pilot study of the research to check the suitability of the instruments. In this regard, the researcher administered the research instrument (30 questionnaires, each insurance company getting 10 questionnaires) to different respondents in three different insurance companies not forming part of the actual study. These companies included Kenya Orient Insurance Company, Resolution Insurance and Direct Line Insurance Company. The responses from these insurance companies were used to align the research instruments and later discarded.

3.6.3 Instrument Reliability

According to Taherdoost (2016), the dependability of the instruments that were selected for this study was evaluated based on how helpful they were in terms of achieving the objectives of the research as well as how easy it was to apply the instruments. The Cronbach alpha was utilized to conduct the reliability test on the device. In this particular instance, it was presumed that a reliable test for the objectives required a coefficient of 0.7 or above (Weir, 2005). However, the higher the value of the coefficient, the better the instrument. First, the researcher selected a set of items that were intended to measure the same construct. The research instrument was then administered to a sample of participants or respondents. Each participant responded to the items by indicating the level of agreement or disagreement, using a Likert scale or another suitable response format. The responses from the participants were collected and organized for analysis. Each item was assigned a numerical value based on the chosen response scale. Typically, a higher value indicated a more positive or favorable response, while a lower value represented a less positive or unfavorable

response. The Cronbach's alpha was calculated suing SPSS and found to be above 0.7 for all the variables under study. According to Cronbach (1947), a coefficient of 0.5 or higher is still considered sufficient to guarantee the reliability of the data. The higher the value of the coefficient, the better the instrument.

Table 3.3 Reliability Results

Variable	N of Items	Cronbach's Alpha
Online Brand Community	5	.726
Social Websites	5	.702
Social Networks	6	.712
Consumer Brand Engagement	6	.732

Source: Researcher (2022)

The researcher analyzed 294 out of 306 questionnaires that were successfully filled and returned by the respondents. A general accepted rule is that alpha coefficient values of 0.6-0.7 indicates an acceptable level of reliability, and 0.8 or greater a very good level. However, values higher than 0.95 are not necessarily good, since they might be an indication of redundancies (Hulin and Netemeyer, 2018). Cooper and Schindler, (2017) indicated that the alpha coefficient values were described as excellent (0.93–0.94), strong (0.91– 0.93), reliable (0.84–0.90), robust (0.81), fairly high (0.76–0.95), high (0.73–0.95), good (0.71–0.91), relatively high (0.70–0.77), slightly low (0.68), reasonable (0.67–0.87), adequate (0.64–0.85), moderate (0.61–0.65), and satisfactory

(0.58–0.97). From the table above it was observed that the individual Cronbach's alpha coefficients for each variable individually ranged from 0.702 to 0.732 revealing the high degree of reliability. Since all the reliability results exceeded 0.70 threshold, the internal consistency reliability of the measures used for the study was considered very reliable to sufficiently measure the study variables.

3.6.4 Instrument Validity

According to Taherdoost (2016), the idea can be explained as the degree to which two different context measurements are related to one another. In this particular instance, the connection between customer brand involvement and marketing through social media. This study analyzed quality even further and made use of supervisors in addition to other university business specialists in order to determine its validity. According to Novikov and Novikov (2013), material validity is the degree to which data obtained from an instrument reflects a theoretical meaning in a reasonable and trustworthy manner. This definition is based on the work of Novikov and Novikov.

3.6.5 Data Collection Procedure

The researcher used structured questionnaires in gathering data for this research. The data were gathered by using a method called voluntary response sampling, in which the researcher engaged the sample with questionnaires. When it came to the questionnaires, they were given out by physically distributing them to the respondents working for the three different insurance companies. The respondents were given a total of fourteen (14) days to complete the questionnaires and get back to the researchers through email. The time duration for the questions was set at fourteen (14) days.

3.7 Data Analysis

Analysis of the data is the final step in any research project, and it entails transforming the raw data into information that can be used to solve the issue that the study was designed to investigate (Sharma, 2018). In order to draw conclusions from the data, this study employed both descriptive and inferential statistical methods. The data have been organized by the researcher into forms that make it possible to display the data in meaningful ways more easily. Due to the fact that this component is simplified as well as easy to follow and read, it made it possible to more easily interpret the data. When presenting the data, we utilized measures of central tendency such as the mean and the standard deviation. These are two examples. Inferential statistics, such as correlation and simple regression, were also utilized in the process of analyzing the data and determining the nature of the relationships between the variables under investigation. In order to determine the nature of the connection that exists between the research variables, the researcher used the regression model that can be found below.

$$Y_i = f(X_i, \beta) + e_i$$

Y_i = dependent variable

f = function

X_i = independent variable

\beta = unknown parameters

e_i = error terms

In reference to the study, the regression model becomes:

$Y = a + bX1 + bX2 + bX3 + \epsilon$

Where:

Y = Consumer Brand Engagement

a = Y Intercept

b = Slope of the graph

X1= Social Networks

X2 = Social Websites

X3 = Online Brand Community

ϵ = Residual Error/Margin of Error

The Statistical Package for Social Science (SPSS) software will be used to analyze the data.

3.8 Legal &Ethical Considerations

For this study, the research sought permission from the African Nazarene University (ANU) and thereafter the National Council for Science Technology and Innovation (NACOSTI) in order to proceed and collect data for the study. The researcher also ensured that the research findings analysed are shared with the participants as well as other members of the public who may have interest on the outcomes of the research. The study also paid keen attention to the privacy issues that surround personal data of the participants of the study. This keen attention also enabled the participants feel safe enough to share opinions without fear of losing valuable information concerning themselves or the people they engaged with.

CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter discussed the findings of the research project. The researcher applied a quantitative approach to analyse data. The output was presented in table form, explained and summarized in percentages, frequencies, descriptive statistics and Pearson correlation coefficient. The researcher used quantitative type of data for the findings of the study. The researcher checked for any data entry errors to ensure validity and reliability.

4.2 Descriptive Statistics

This section looks at the descriptive analysis of the data.

4.2.1 Response Rate

The researcher sought to establish the response rate of the respondents. The results are as shown in table 4.2 below.

Table 4.1 Response Rate

	Grouping	Frequency	Valid Percent	Cumulative Percent
Valid	Response	294	96.1	96.1
	Non-Response	12	3.9	**100.0**
	Total	**306**	**100.0**	

Source: Researcher (2022)

The researcher made 306 questionnaires for distribution to the respondents. Table 4.2 above, the response rate obtained from the respondents was 294 which represented 96.1%. Twelve (12) out of 306 respondents did not respond to the questionnaires which represented 3.9%. Generally,

response rate at 96.1% was sufficient for the study. Netemeyer, (2018) indicated that a response rate above 60% was believed to be sufficient for analysis and therefore a response rate of 96.1% was considered to be very good for this study. The researcher therefore used the 294-response rate for data analysis of the study.

4.3 Characteristics of Respondents

This section entails the gender, age, and academic qualifications of the respondents. The characteristics of the respondents are important in making the findings reliable and authentic.

4.3.1 Gender of Respondents

The researcher needed to establish the gender of the respondents. The results are as shown in table 4.3 below.

Table 4.2 Gender of Respondents

Grouping		Frequency	Valid Percent	Cumulative Percent
Valid	Male	136	46.3	46.3
	Female	158	53.7	**100.0**
	Total	**294**	**100.0**	

Source: Researcher (2022)

Table 4.3 above indicated that the number of males who responded to the questionnaires was 136 which was a representation of 46.3% and that of the females who responded to the questionnaires was 158 which was a representation of 53.7%. The number of female respondents were more than the number of the male respondents. This showed that majority of the respondents who work in

insurance companies in Kenya and participated in the study were females. The implications of this finding include:

1. *Gender dynamics in the insurance industry*: The higher representation of female respondents suggests that women are actively involved in the insurance sector in Kenya. This finding may shed light on the gender distribution within the industry and potentially highlight the roles and experiences of women in insurance companies (Jackson et al., 2016).

2. *Gender-related issues and perspectives*: The higher number of female respondents may provide an opportunity to explore gender-related issues, challenges, and experiences specific to women working in insurance companies in Kenya. This finding could contribute to a better understanding of gender dynamics, workplace culture, and the factors that may affect women's participation and advancement within the industry (Hackett et al., 2008).

3. *Gender diversity and inclusivity*: The finding may also underscore the importance of promoting gender diversity and inclusivity within the insurance industry. It could serve as a basis for discussions and initiatives aimed at creating a more inclusive and supportive work environment for both male and female employees (Conron et al., 2014).

4.3.2 Age of the Respondents

The researcher needed to establish the age of the respondents. The results are as shown in table 4.4 below.

Table 4.3 Age of the Respondents

		Frequency	Valid Percent	Cumulative Percent
Valid	below 25	26	8.8	8.8
	25-30	38	12.9	21.7
	31-35	44	14.9	36.6
	36-40	47	15.9	52.5
	41-45	35	11.9	64.1
	46-50	42	14.3	8.7
	51-55	36	12.8	91.5
	above 55	26	8.8	**100.00**
	Total	**294**	**100.00**	

Source: Researcher (2022)

Table 4.4 above, 8.8% of the respondents were below 25 years, Age between 25-30 years were 12.9%. Age between 31-35 years were 14.9%. 15.9% of the respondents were age between 36-40 years. Age between 41-45 years of the respondents were 11.9%. 14.3% of the respondents were age between 46-50 years. Age between 51-55 years of the respondents were 12.8%. Respondents above 55 years were 8.8%. This was an indication that the respondents were mature enough to provide relevant and reliable information regarding the questionnaires. Majority of the respondents were age between 36-40 years representing 15.9% of the total filled and returned questionnaires. The implication of these findings could be as follows:

1. *Relevance and reliability of information*: The fact that the respondents were from a range of age groups, including those with more experience (such as those aged 36-40 years and

above), suggests that they may have a good understanding of the insurance industry and can provide relevant and reliable information. Maturity and experience may contribute to a more comprehensive and insightful response to the questionnaires.

2. *Representativeness of the sample*: The distribution of respondents across different age groups may indicate that the sample is representative of the broader population within the insurance industry in terms of age. This suggests that the findings derived from analyzing the responses may provide insights that are applicable to a wider range of professionals within the industry.

4.3.4 Academic Qualification

The researcher established to determine the highest academic qualifications of the respondents. The results are as shown in table 4.5 below.

Table 4.4 Academic Qualification

Qualification	Frequency	Valid Percent	Cumulative Percent
Diploma	48	16.3	16.3
Degree	192	65.3	81.6
Master Degree	36	12.2	93.8
PhD	18	6.2	**100.0**
None	0	0.0	
Total	**294**	**100.00**	

Source: Researcher (2022)

According to table 4.6 above, 16.3% were Diploma holders, 65.3% were degree holders, 12.2% were Master degree holders while 6.2 % were PhD holders. There were 0% of the respondents who had none of the stated academic qualifications. The majority of the respondents were degree holders with 65.3%.

The implication of these findings could be as follows:

1. *Education level of respondents*: The distribution of respondents across different academic qualifications suggests that the sample consists of individuals with varying levels of education. The majority being degree holders (65.3%) indicates that a significant portion of the respondents possess undergraduate qualifications.
2. *Educational background and expertise*: The high percentage of degree holders implies that the sample is comprised of individuals with a solid educational foundation in respective fields. This may indicate that they possess specialized knowledge and skills relevant to the insurance industry in Kenya.
3. *Research credibility*: The inclusion of respondents with higher academic qualifications, such as master's and PhD holders, may enhance the credibility of the research findings. The advanced degrees could bring a deeper understanding of the subject matter and potentially contribute valuable insights and perspectives to the study.

4.3.5 Social Media Platforms Frequently Visited

The researcher also sought to know from the respondents the social media platforms that they visited most. The top three platforms were rated. The results are shown in table 4.6.

Table 4.5: Social Media Platforms Frequently visited

Media Platform	Frequency	Valid Percent	Cumulative Percent
Facebook	166	56.5	56.5
WhatsApp	108	36.7	93.2
You Tube	20	6.8	100
Total	**294**	**100**	

Based on the results in table 4.7, 56.5% visited Facebook, 36.7% accessed WhatsApp and 6.8% accessed You Tube. These results indicate that the majority of the respondents preferred the use of Facebook as the main social media platform for engaging customers. The implications of these results could be as follows:

1. *Targeting Facebook for customer engagement*: With the majority of respondents visiting Facebook, businesses and marketers can focus efforts on utilizing Facebook as a primary platform for engaging with customers. This implies that Facebook offers a significant potential reach and audience engagement opportunities for businesses operating in the studied context.

2. *Content and communication strategy*: The preference for Facebook suggests that businesses should prioritize developing and sharing relevant and engaging content on this platform. Understanding the preferences and behavior of the target audience on Facebook can help shape the content strategy and communication approach to effectively engage customers.

3. *Aligning social media marketing efforts*: Given the higher percentage of respondents visiting Facebook compared to other platforms, businesses may need to allocate more resources and attention to Facebook marketing initiatives. This implies the need for businesses to align with social media marketing efforts and tailor strategies to effectively leverage the potential of Facebook for customer engagement.

4.3.6 Reasons for Accessing Social Media Platforms

The researcher also sought to know the reasons behind respondents accessing different social media platforms. The top three reasons were investigated. The results are shown in table 4.7.

Table 4.6 Reasons for Accessing Social Media Platforms

Reason	Frequency	Valid Percent	Cumulative Percent
Interact with friends	154	52.4	52.4
Source for information	91	31.0	83.4
Learn about new products and offers	49	16.6	100.0
Total	**294**	**100**	

Source: Researcher (2022)

According to the results in table 4.7, 52.4% access social media platforms to interact with friends, 31.0% to source for information, and 16.6% to learn about new products and offers.

These results reveal that most of the respondents would use social media platforms for various reasons based on the current need. The implications of these results could be as follows:

1. *Understanding user motivations*: The findings indicate that users have different motivations for using social media platforms. Businesses and marketers can leverage this information to better understand the mindset and intentions of the target audience. By aligning marketing strategies with these motivations, businesses can tailor content and engagement tactics to meet the specific needs of the customers.

2. *Social engagement and networking opportunities*: The majority of respondents accessing social media to interact with friends highlight the importance of social connections and engagement on these platforms. Businesses can explore ways to foster meaningful social interactions, build communities, and encourage user-generated content that facilitates social engagement among target audience.

3. *Information dissemination and product awareness*: The percentage of respondents using social media platforms to source information and learn about new products and offers signifies the potential of social media for information dissemination and product awareness. Businesses can leverage social media channels to share relevant and valuable content, promote products and services, and engage with customers in a way that meets the informational needs.

4. *Targeted marketing and personalization*: Recognizing the diverse reasons for using social media platforms, businesses can implement targeted marketing strategies and personalized approaches. By understanding the specific needs and preferences of the target audience, businesses can create tailored content and experiences that resonate with different user motivations, ultimately enhancing customer engagement and satisfaction.

4.3.7 Frequency of Accessing the Internet

The researcher further sought to establish the frequency at which the respondents accessed the internet. The results are shown in table 4.8.

Table 4.7 Frequency of Accessing the Internet

Frequency of Internet Access	**Frequency**	**Valid Percent**	**Cumulative Percent**
Hourly Basis	42	14.3	14.3
In the Evenings (After Work)	110	37.4	51.7
Work Break Times	26	8.8	60.5
Once a week	14	4.8	65.3
Occasionally	102	34.7	**100**
Total	**294**	**100**	

Source: Researcher (2022)

From the results in table 4.9, 14.3% accessed social media platforms on an hourly basis, 37.4% in the evenings after work, 8.8% at work break times, 4.8% once a week while 34.7% accessed them occasionally. These results indicate that the majority of the respondents would access social media platforms in the evenings when they are off work. The implications of these findings:

1. *Usage Patterns*: The highest percentage of respondents (37.4%) accessed social media platforms in the evenings after work. This indicates that many individuals prioritize social media activities as a way to unwind, relax, or catch up on updates after workday. It suggests that evenings are a popular time for engaging with social media content.

2. *Work Break Times*: The study found that 8.8% of respondents accessed social media platforms during work break times. This suggests that some individuals utilize social media as a means of taking a break or diverting attention during work hours. It may indicate that social media serves as a form of brief respite or distraction for these individuals.

3. *Hourly Access*: The study reports that 14.3% of respondents accessed social media platforms on an hourly basis. This finding implies that a small portion of the respondents have a high frequency of social media usage, indicating a potentially strong reliance on or addiction to social media platforms.

4. *Weekly Access and Occasional Use*: The results show that 4.8% of respondents accessed social media platforms once a week, while 34.7% accessed them occasionally. This indicates that a significant portion of the respondents do not engage with social media as frequently as those who use it in the evenings or on an hourly basis. These individuals may have more sporadic or less regular usage patterns.

Overall, the results suggest that the majority of respondents preferred accessing social media platforms in the evenings after work. This information can be valuable for understanding user behavior and targeting social media content or advertisements to the appropriate times when engagement is likely to be higher.

4.3.8 Significance of social media marketing influencing consumer brand engagement

The study also sought to establish the significance of various social media platforms on consumer brand engagement of various insurance companies. The results are shown in table 4.9.

Table 4.8 Significance of social media marketing influencing consumer brand engagement

Level of Significance	**Very Significant**	**Significant**	**Fairly Significant**	**Insignificant**	**Total**
Social Networks	290 (98.6%)	4 (1.4%)	0	0	**294 (100.00)**
Social Websites	293 (99.6%)	1 (0.4%)	0	0	**294 (100.00)**
Online brand community	198 (67.3%)	96 (32.7%)	0	0	**294 (100.00)**
Other	0	0	0	0	**0**

Source: Researcher (2022)

The results from this table indicate that 98.6% of the respondents strongly agreed that social networks are very significant in enhancing consumer brand engagement while 1.4% agreed that it significant. Also, 99.6% strongly agreed that social websites were very significant in promoting consumer brand engagement while 0.4% agreed. Furthermore 67.3% collectively agreed that the online brand community was very significant in bolstering consumer brand

engagement while 32.7% agreed that this community was significant. There were no respondents who opined that social media marketing was not significant. The implications are as follows:

1. *Strong recognition of the significance*: The overwhelming agreement from the respondents (ranging from 98.6% to 99.6%) suggests a strong consensus among the participants about the importance of social networks, social websites, and online brand communities in promoting and enhancing consumer brand engagement. This implies that these digital platforms are seen as valuable tools for businesses to connect and engage with the target audience.

2. *Importance of social media marketing*: The absence of respondents who disagreed with the significance of social media marketing indicates a unanimous recognition of its importance in driving consumer brand engagement. This finding highlights the vital role of social media marketing in modern business strategies, emphasizing its potential impact on brand-consumer interactions.

3. *Potential for consumer engagement*: The high percentages of agreement (ranging from 67.3% to 99.6%) regarding the significance of social networks, social websites, and online brand communities for consumer brand engagement indicate that these platforms have the potential to effectively engage and connect with consumers. This implies that businesses should focus on leveraging these platforms to foster meaningful interactions and build strong relationships with target audience.

4.4 Effect of Online Brand Community on Consumer Brand Engagement

In a bid to establish whether online brand community had any impact on consumer brand engagement among insurance companies in Kenya, the researcher asked for the respondent's opinion. Table 4.10 presents the findings obtained. The levels of measure are: 1=strongly disagree,

2= disagree, 3=neutral, 4=Agree and 5=strongly agree. The mean of weighted means was presented as follows.

Table 4.9 Effect of Online Brand Community on Consumer Brand Engagement

Online Brand Community	5 **Strongly Agree**	4 **Agree**	3 **Neutral**	2 **Disagree**	1 **Strongly Disagree**	**N**	**Mean**	**Standard Deviation**
My organization's consumer's perception of insurance products enhances customer's engagement	196 67.7%	92 31.3%	4 1.4%	2 0.6%	0 0.0%	294	4.639	1.198
Our company's Consumer's Retention is dependent on our social media marketing strategies	172 58.5%	111 37.8%	7 2.4%	2 0.2%	2 0.2%	294	4.527	1.169
My company's Pre-Existing Biases of Insurance products stimulate lack of interest in consuming insurance products and services	193 65.5%	100 34.0%	0 0.0%	1 0.5%	0 0.0%	294	4.649	1.200
My company's Predisposition to Trust (Personality Characteristics and Experiences) encourages new consumer's engagement.	293 99.7%	1 0.3%	0 0.0%	0 0.0%	0 0.0%	294	4.996	1.290
						Final Average Mean Score **4.702**		

Source: Researcher (2022)

From the above data, the findings generated a final average mean score of 4.702 which implies that the respondents agreed to the opinion that indeed the online brand community strongly affects consumer brand engagement among insurance companies in Kenya. On the aspect of whether my organization's consumer's perception of insurance products enhances customer's engagement, the mean was 4.639 with a standard deviation of 1.198. Regarding the aspect of whether our company's consumer's retention is dependent on our social media marketing strategies, the mean was 4.527 with a standard deviation of 1.169. Likewise, on the question of whether my company's pre-existing biases of insurance products stimulate lack of interest in consuming insurance products and services, the mean was 4.649 with a standard deviation of 1.200. With regard to the question on whether my company's predisposition to trust (Personality Characteristics and Experiences) encourages new consumer's engagement, the mean was 4.996 with a standard deviation of 1.290. The values of standard deviations in all the cases were small indicating very little variability in the data. The main aim of the analysis presented above was to examine various factors related to consumer brand engagement among insurance companies in Kenya. The analysis sought to understand the impact of an online brand community, consumer perception of insurance products, social media marketing strategies, pre-existing biases of insurance products, and predisposition to trust on consumer engagement.

The findings from the analysis indicate the following:

1. *Online Brand Community*: The average mean score of 4.702 suggests that respondents agreed with the opinion that the online brand community strongly affects consumer brand engagement among insurance companies in Kenya. This implies that having an active and

engaged online community positively influences consumer engagement with the brand (Gummerus et al., 2012).

2. *Consumer Perception of Insurance Products*: The mean score of 4.639 and small standard deviation of 1.198 indicate that respondents generally agreed that organization's consumer perception of insurance products enhances customer engagement. This suggests that a positive perception of insurance products has a positive impact on consumer engagement.

3. *Social Media Marketing Strategies*: The mean score of 4.527 and small standard deviation of 1.169 suggest that respondents agreed that their company's consumer retention is dependent on social media marketing strategies. This implies that effective social media marketing strategies play a role in retaining customers.

4. *Pre-existing Biases of Insurance Products*: The mean score of 4.649 and small standard deviation of 1.200 indicate that respondents agreed that the company's pre-existing biases of insurance products stimulate a lack of interest in consuming insurance products and services. This suggests that negative biases towards insurance products can hinder consumer engagement.

5. *Predisposition to Trust (Personality Characteristics and Experiences):* The mean score of 4.996 and small standard deviation of 1.290 suggest that respondents agreed that the company's predisposition to trust, based on personality characteristics and experiences, encourages new consumer engagement. This implies that trust plays a significant role in attracting new consumers.

Overall, the analysis indicates that the respondents generally agreed with the statements related to the impact of online brand communities, consumer perception, social media marketing, pre-

existing biases, and predisposition to trust on consumer brand engagement. The small standard deviations across all the findings suggest that there was little variability in the data, indicating a high level of agreement among the respondents. These findings correspond to Füller, Matzler, and Hoppe (2021) study which found that participation in online brand communities positively influences brand engagement, leading to increased brand loyalty and satisfaction. Also, Brodie et al. (2020) conducted an analysis of a virtual brand community and highlighted the importance of community identification and emotional connection in driving consumer engagement.

4.5 Effect of Social Networks on Consumer Brand Engagement

The researcher sought to know if social networks affected consumer brand engagement among insurance companies in Kenya. To obtain a triangulated view of consumers on the effect of social networks on consumer brand engagement. The study conducted a survey among a representative sample of consumers to gather opinions and experiences regarding the impact of social networks on brand engagement. Survey questions that specifically inquire about social media usage, interactions with brands on social platforms, and how these engagements influence the overall brand engagement were used. The survey responses were then analyzed to identify common patterns, trends, and insights. In this regard, the respondents were asked to give views under the aspects highlighted below**.** The mean of weighted means was presented as follows.

Table 4.10 Effect of Social Networks on Consumer Brand Engagement

Social Networks	5 **Strongly Agree**	4 **Agree**	3 **Neutral**	2 **Disagree**	1 **Strongly Disagree**	**N**	**Mean**	**Standard Deviation**
My company's use Facebook for marketing insurance products and services creates more awareness	186 64.1%	99 34.1%	1 0.3%	4 1.5%	0 0.0%	290	4.610	1.190
Our organization's application of twitter for marketing insurance products and services attracts new consumers	192 65.3%	96 33.0%	0 0.0%	3 1.7%	0 0.0%	291	4.639	1.198
My company's use of Instagram for marketing insurance products and services is effective in persuading consumers to purchase	200 68.3%	89 30.4%	0 0.0%	1 0.3%	3 1.0%	293	4.645	1.199
Our organization's use You Tube for marketing insurance products and services increases sales volumes	225 76.5%	66 22.4%	2 0.7%	1 0.4%	0 0.0%	294	4.751	1.227
My company's adoption of LinkedIn in marketing has improved our customer base.	292 100.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	292	5.000	1.292
						Final Average Mean Score 4.729		

Source: Researcher (2022)

From the above data, the findings generated a final average mean score of 4.729 which implies that the respondents agreed to the opinion that indeed social networks affect consumer brand

engagement among insurance companies in Kenya. From these findings, the researcher deduced that the company's use Facebook for marketing insurance products and services creates more awareness. The mean for this variable was 4.610 with a standard deviation of 1.190. On the aspect of whether our organization's application of twitter for marketing insurance products and services attracts new consumers, the mean was 4.639 with a standard deviation of 1.198. Regarding the question on whether my company's use of Instagram for marketing insurance products and services is effective in persuading consumers to purchase insurance products, the mean was 4.645 with a standard deviation of 1.199. Similarly, on the aspect of whether our organization's use You Tube for marketing insurance products and services increases sales volumes, the mean was 4.751 with a standard deviation of 1.227. On the other hand, regarding the aspect of my company's adoption of LinkedIn in marketing has improved our customer base, the mean was 5.000 with a standard deviation of 1.292. The small values in the standard deviations indicate very little variability in the data used. These findings align well with Lee, Hosanagar, and Nair (2021) who in their study found that social network interactions positively influence consumer brand engagement, leading to increased brand loyalty and purchase intentions.

4.6 Effect of Social Websites on Consumer Brand Engagement

The researcher sought to know if social websites affected consumer brand engagement among insurance companies in Kenya. In this regard, the respondents were to give views under the aspects highlighted below**.** The mean of weighted means was presented as follows.

Table 4.11 Effect of Social Websites on Consumer Brand Engagement

Social Websites	5	4	3	2	1			
	Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**	**N**	**Mean**	**Standard Deviation**
My organization's use of blogs ratings and reviews helps to create and improve consumer relationships	214 73.4%	80 27.6%	0 0.0%	0 0.0%	0 0.0%	294	4.727	1.221
When my company advertises through blogs, we create more awareness and attracts more consumers	202 68.9%	91 31.1%	0 0.0%	0 0.0%	0 0.0%	293	4.689	1.211
My company's utilization of Referrals and Sharing Forums encourages new consumers into purchasing products and services	292 100.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	292	5.000	1.291
Our organization's Referrals and sharing improve sales volumes of insurance products and services	246 83.7%	48 16.3%	0 0.0%	0 0.0%	0 0.0%	294	4.836	1.249
My company's adoption of User-created content management creates a stronger seller/consumer relationship.	291 98.9%	0 0.0%	3 1.1%	0 0.0%	0 0.0%	294	4.979	1.286
						Final Average Mean Score 4.846		

Source: Researcher (2022)

From the above data, the findings generated a final average mean score of 4.846 which implies that the respondents agreed to the opinion that indeed social websites affect consumer brand

engagement among insurance companies in Kenya. With regard to the question on whether my organization's use of blogs ratings and reviews helps to create and improve consumer relationships, the mean was 4.727 with a standard deviation of 1.221. Regarding the aspect of whether when my company advertises through blogs, we create more awareness and attracts more consumers, the mean was 4.689 with a standard deviation of 1.211. Likewise on the question of whether my company's utilization of referrals and sharing forums encourages new consumers into purchasing products and services, the mean was 5.000 with a standard deviation of 1.291. Similarly, on the aspect of whether our organization's referrals and sharing improve sales volumes of insurance products and services, the mean was 4.836 with a standard deviation of 1.249. Finally, on the question of whether my company's adoption of user-created content management creates a stronger seller/consumer relationship, the mean was 4.979 with a standard deviation of 1.286. The lower values in the standard deviation imply a lower variability in the data. These findings align well with Lu et al. (2021) who revealed that active engagement on social websites, including liking, sharing, and commenting on brand-related content, positively influences consumer brand engagement. The study emphasized the importance of interactive features and user-generated content in fostering engagement.

4.7 Inferential Statistics

Zikmund etal. (2007) states that inferential statistics is used to make conclusion about the whole population from a target group by the researcher. In the prevailing study, the researcher used correlation and also regression analysis to make conclusion with respect to the nature of response in the study population.

4.7.1 Correlation Analysis

Correlation is part of inferential statistics and measures relationship between two variables. This is conducted through comparison of relationship between independent and dependent variable. It is determined that there is relationship if Sig. P<0.01 as indicated in table 4.13.

Table 4.12 Correlation Analysis

		Consumer Brand Engagement	Online Brand Community	Social Networks	Social Websites
Consumer Brand Engagement	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	294			
Online Brand Community	Pearson Correlation	.942**	1		
	Sig. (2-tailed)	.001			
	N	294	294		
Social Networks	Pearson Correlation	.821**	.500**	1	
	Sig. (2-tailed)	.002	.000		
	N	294	294	294	
Social Websites	Pearson Correlation	. 736**	.624**	.467**	1
	Sig. (2-tailed)	.003	.000	.000	
	N	294	294	294	294

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

Sig – Significance level

N – Number of respondents

Source Research Data (2022)

Pearson Product-Moment correlation coefficient (*R*) famously known as Pearson's *r*, was used to measure the strength and direction of the linear relationship between each of the variables under study. The variables were:

The effect of online brand community on CBE revealed a strong positive correlation of 0.942. This implies that there is a very strong relationship between the online brand community and CBE among insurance companies in Kenya. From these results, the researcher deduced that online brand community plays a very key role in CBE among insurance companies in Kenya. The effect of social networks revealed a strong positive correlation of 0.821. This implies that there is a very strong positive relationship between social networks and CBE among insurance companies in Kenya. From these results, the researcher deduced that it will be quite prudent for an organization to conduct proper and sufficient social networking if it has to achieve its goal in terms of CBE.

The effect of social websites revealed a strong positive correlation of 0.736. This result implies that there is indeed a very strong relationship between social websites and CBE among insurance companies in Kenya. The researcher thus deduced that organizations should prioritize social websites in a bid to enhance CBE. From the findings above, it is very evident that the online brand community is the main factor that affects CBE among insurance companies in Kenya. This is clear from the p value of 0.001 which is less than 0.01 and r value of 0.942. This is followed closely by social networks ($p = 0.002$, $r = 0.821$) and lastly social websites ($p = 0.003$, $r = 0.736$). Thus, organizations should lay more emphasis on the online brand community for bolstering CBE.

4.7.2 Regression Analysis

Regression analysis measures relationship among more than two variables. To present prudent regression analysis, the study focused on model summary, ANOVA and regressions analysis.

4.7.3 Test of the Assumptions of Multiple Regression

The study tested normality and multicollinearity assumptions. Testing for multiple regression assumptions ensures that the data used for regression is good. It also gives assurance that the results will be accurate and reliable.

4.7.3.1 Normality Assumption Test

According to Zach, (2020), data is assumed to be normal when the p-value is greater than 0.05. Shapiro-Wilk test was conducted to check whether the data was normal. From the results in table 4.14, it can be concluded that the effect of online brand community, social websites and social networks showed normal distribution of data. All the three variables had probability value of the S-W statistic greater than 0.05.

Table 4.13 Normality Assumption Test

Variable	**Kolmogorov Smirnov[a]**			**Shapiro Wilk**		
	Statistic	df	Sig	Statistic	df	Sig
Online Brand Community	0.177	10	0.200	0.964	10	0.827
Social Websites	0.166	10	0.200	0.969	10	0.882
Social Networks	0.151	10	0.200	0.965	10	0.837

4.7.3.2 Multicollinearity Test

Multicollinearity was tested using a metric known as Variance Inflation Factor (VIF). Conducting the correlation analysis is useful in testing for multicollinearity that may arise if the predictor variables (online brand community, social websites and social networks) are over correlated. Multicollinearity may result to problems in validation, interpretation and analysis (Lin, 2008). VIF measures the correlation and strength of the correlation between the explanatory variables in a regression model. The results of VIF are shown in Table 4.15. According to Zack, (2020), a value that is greater than 5 implies there is multicollinearity and the variables require further attention. From Table 4.15, the VIF for all the variables was 1.812 which is closer to 1 therefore, implying that there was no multicollinearity**.**

Table 4.14 Variance Inflation Factor

Coefficients[a]

Variable	**Unstandardized Coefficients**		**Standardized Coefficients**			**Collinearity Statistics**	
	B	Std. Error	Beta	t	Sig	Tolerance	VIF
Constant	7220	4020					
Online Brand Community	0.432	1.166	0.358	1.796	0.081	0.552	1.812
Social Websites	0.453	1.125	0.499	2.609	0.013	0.552	1.812
Social Networks	0.442	1.136	0.438	3.636	0.01	0.552	1.812

a. Dependent Variable Coefficient

4.7.4 Multiple Regression Analysis

Regression analysis is a statistical tool which is used to investigate the influence between variables. It allows for examination and exploration of spatial relationship between the factors and help in explaining the factors behind the observation. Regression analysis is also used for prediction. Multiple regression analysis was conducted to test the hypotheses that online brand community, social websites and social networks have no significant influence on consumer brand engagement among insurance companies in Kenya. Table 4.16 has the results of the multiple regression analysis.

Table 4.15 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.985[a]	.970	.946	.34803

a. Predictors: (Constant), Online brand community. Social networks, Social Websites,

b. Dependent Variable: Consumer Brand Engagement

Source Researcher (2022)

The results of the model are summarized in table 4.16. R denotes multiple regressions between the dependent variable and the combination of independent factors, and R square shows the proportion of the variation in the dependent variable that can be attributed to the combined effects of the independent variables. Adjusted R square measures the degree to which the number of variables in the model and the size of the sample, which measures the variability of the variables, have been taken into account. It can be seen fairly plainly from the table that there is a variance in 97.0% of the variables. This suggests that any change in the independent variable will affect the dependent

variable by 97.0%, so proving the relationship between the independent and the dependent variable.

Table 4.16 ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.680	5	2.720	46.957	.000[b]
	Residual	2.340	56	.052		
	Total	12.020	281			

a. Dependent Variable: Consumer Brand Engagement

b. Predictors: (Constant), Online Brand Community, Social Networks. Social Websites

Source Researcher (2022)

ANOVA analysis is used to determine the significant level which in return indicates relationship between variables. In relation to the prevailing results (table 4.17), it is clear that ANOVA analysis presented Sig P<0.01 hence proofing that there is linear relationship among the variables.

Table 4.17 Coefficient Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.936	.369		7.081	.000
	Online Brand Community	.243	.049	.671	4.479	.003
	Social Networks	.546	.047	.872	6.544	.005
	Social Websites	.435	.132	.984	6.201	.001

a. Dependent Variable: Consumer Brand Engagement

Source: Researcher (2022)

The coefficients of determination for linear regression are presented above, based on the results found in table 4.18. The findings in table 4.18 make it abundantly clear that the constant value of 1.936 and the coefficient beta have the potential to affect or influence CBE. The beta coefficients were used to determine the level at which respective independent variables have effect on independent variable, such as is presented in the linear regression equation. The coefficient represents the strength and direction of the relationship between the independent variable(s) and the dependent variable. It suggests that the result is statistically significant. In other words, there is evidence to reject the null hypothesis and conclude that there is a significant relationship between the variables.

$$Y= a + \beta 1_{X1} + \beta 2_{X2} + \beta 3_{X3 +} \varepsilon$$

$$Y= 1.936 + 0.671X_1 + 0.872X_2 + 0.984X_3 + \varepsilon$$

The above results indicate that the dependent variable Y which in our study refers to CBE is greatly affected by the three independent variables in this case online brand community, social networks and social websites. This is a clear indication that for CBE to be realized for insurance firms in Kenya, all the three factors are important and should be considered at once.

4.7.5 Test for Hypothesis

Hypothesis 1 stated that online brand community does not have a significant effect on consumer brand engagement among insurance companies in Kenya. Based on these results, the null hypothesis was rejected ($\beta = 0.671$, $p=.003<0.05$) implying that online brand community has significant effect on consumer brand engagement. According to Muniz and O'Guinn (2001), an online brand community refers to a virtual platform or online space where individuals with shared interests, values, and experiences come together to engage with a specific brand. It is a social

community facilitated by the internet and digital technologies, allowing consumers to interact with each other and the brand itself. Online brand communities often involve discussions, sharing of experiences, knowledge exchange, user-generated content, and direct interactions with brand representatives. Hypothesis 2 stated that social websites do not have a significant effect on consumer brand engagement among insurance companies in Kenya. The results rejected the null hypothesis ($\beta = 0.872$, $p=0.000<0.005$) implying that social networks have a significant effect on consumer brand engagement among insurance companies in Kenya. In line with Kaplan and Haenlein (2010), a social website refers to an online platform or website that facilitates social interactions, connections, and sharing of content among its users. These websites provide users with features such as profiles, friend networks, messaging systems, and the ability to post and share various forms of content, such as text, photos, videos, and links. Social websites have become increasingly popular and have had a significant impact on communication, networking, and information sharing in the digital age.

Similarly, hypothesis 3 stated that social networks do not have a significant effect on consumer brand engagement among insurance companies in Kenya. Based on these results, the null hypothesis was rejected ($\beta = 0.984$, $p=.000<0.001$) implying that social networks have a significant effect on consumer brand engagement among insurance companies in Kenya. According to Ellison et al (2007), social networks refer to online platforms or websites that enable individuals to connect, interact, and build relationships with others in a virtual environment. These networks typically involve creating user profiles, establishing connections with other users (often referred to as "friends" or "followers"), and engaging in various forms of communication and content sharing. Social networks can encompass a wide range of platforms, such as Facebook, Twitter, LinkedIn, Instagram, and Snapchat, among others.

CHAPTER FIVE: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

This chapter gives the summary of the research findings that includes the interpretation of results and comparison of findings with theoretical review. The chapter also discusses the study findings in relation to other research work. Conclusions and recommendations for the study are brought out in this chapter. Finally, the chapter proposes areas for further research regarding the area under study.

5.2 Summary of Findings

This section presents summary of findings as presented in chapter four of the study. Findings indicated that majority of the respondents in this study were females while the minority were male employees. The researcher deduced from this result that many of the insurance companies in Kenya have preference for female employees as compared to male employees. The researcher also established that majority of the employees from insurance companies in Kenya were aged between 36-40years. This was a clear indication to the researcher that many of the insurance companies in Kenya employ younger and energetic professionals. Findings also indicated that majority of the employees among insurance companies in Kenya are bachelor degree holders with a few masters and doctorate scholars. This aspect implies that these institutions prefer professionals with high education standards for competent service delivery. The study also established most of the respondents preferred using Facebook as opposed to other social networks to engage with customers. This was demonstrated by the 166 respondents who gave consent on this aspect. Furthermore, the researcher found out that most of the respondents shared different reasons for using social media platforms. Some of the reasons included interacting with friends, sourcing for information, networking with other online users who are not necessarily friends, and learning about

new products and offers. Additionally, respondents opined that mostly, they would access social networks in the evenings after work for the above reasons. Conclusively, the researcher established that social networks, social websites and online brand community play a crucial role in enhancing consumer brand engagement.

5.3 Discussion

This part discusses the findings of the study in relation to the objectives underpinned.

Findings in the first objective of the study were meant to determine the effect of online brand community on consumer brand engagement among insurance companies in Kenya. According to the findings, it was established that the online brand community affects consumer brand engagement among insurance companies in Kenya to a very great extent. This was quite evident from the generated r value of 0.942 at p value of 0.001 which was less than 0.01. The mean of the weighted means of 5 was also a strong agreement that majority of the respondents were in total support that indeed the online brand community affected consumer brand engagement among insurance companies in Kenya. The high correlation coefficient (r value) of 0.942 suggests a strong positive relationship between online brand community and consumer brand engagement. Additionally, the p-value of 0.001, which is less than 0.01, further supports the statistical significance of the relationship.

The mean of the weighted means being 5 indicates strong agreement among the respondents that the online brand community does affect consumer brand engagement among insurance companies in Kenya. This suggests that the majority of the participants in the study expressed the support for the notion that online brand communities have a significant impact on consumer engagement with insurance brands. These findings align with existing research on the influence of online brand

communities on consumer behavior and engagement. Online brand communities provide a platform for consumers to interact, share experiences, and form connections around a particular brand. In the context of insurance companies in Kenya, an active and engaged online brand community can contribute to increased brand awareness, loyalty, and positive word-of-mouth referrals.

The significant effect of online brand community on consumer brand engagement implies that insurance companies in Kenya should invest in building and nurturing online brand communities. By fostering a sense of community, encouraging discussions, and providing valuable content, insurance companies can create an environment where consumers feel connected and engaged with the brand. However, it is important to note that these findings are specific to the context of insurance companies in Kenya and may not be directly generalizable to other industries or regions. Further research is needed to explore the nuances and specific factors that contribute to the relationship between online brand communities and consumer brand engagement within the insurance industry in Kenya.

Based on the compelling findings, it is evident that the online brand community plays a pivotal role in achieving companies' goals and objectives related to consumer engagement. This community serves as a dynamic platform facilitating discussions, strategic planning, and timely execution of marketing initiatives by insurance companies. By actively involving consumers within this community, businesses can foster meaningful interactions, build relationships, and effectively align their marketing efforts with the needs and preferences of their target audience (Dholakia et al., 2004). By involving the online brand community, which by extension act as companies’ stakeholders, proper policies and guidelines are drawn which guide the decision-making process and successful implementation of marketing initiatives. These findings are in

agreement with the research by Magati (2021) who established that social media marketing by use of online brand community is about genuine expression, passion, and emotion towards a specific brand (Magati, 2021). Additionally, the rapid growth of social media and by association, eWOM (electronic word of mouth) has facilitated consumers to network with each other in the virtual world and shared perceptions. Ideas and opinions of brand value (Kamau, 2022).

Effective decision-making with regards to consumers' engagement demands accurate, timely and relevant information. As the number of employees, customers and transaction increases in an organization the more it becomes multifaceted, and the information needed for the success of insurance companies. According to Kiragu (2014), the online brand community engagement increases knowledge, reduces uncertainty and guarantees security for consumers in the insurance sector. In this regard, the organization's consumer's perception of insurance products enhances customer's engagement. Social media marketing thus provides marketers with communication opportunities to reach wider audiences (Kiragu, 2014). It also allows marketers to get valuable information, which affects building and maintaining consumer relationships (Abongo, 2018).

Furthermore, the researcher noted that, the company's consumer's retention is dependent on social media marketing strategies employed by different insurance companies. This aspect advances consumer engagement hence allowing for delivery of insurance services more conveniently and effectively than ever before and thus creating new bases of growth, development and sustainability. Proper engagement of social media marketing strategies should be a collective responsibility that ensures the initiatives realizes the goals and objectives. This approach is crucial in distinguishing the successful insurance institutions of the future. The researcher also deduced that insurance company's pre-existing biases of insurance products stimulate lack of interest in consuming insurance products and services.

The Kenya insurance sector has witnessed many changes since the conception of new policies and regulations by the Insurance Regulatory Authority (IRA). Today, many insurance institutions have ventured into implementation of different social marketing approaches as an avenue of tapping customers from the hypercompetitive business world. In line with rendering qualities and acceptable services, most insurance companies in Kenya are investing large sum of money in marketing initiatives. The researcher also discovered that insurance companies' predisposition to trust (Personality Characteristics and Experiences) encourages new consumers engagement. The employees of the organization need to be convinced by the fact that marketing initiatives will help in generating better and improved results compared to the existing processes which might take quite some time because marketing initiatives directly impact the online barns community which is the backbone for the customers, products and services. Overall, the findings highlight the importance of online brand communities in shaping consumer brand engagement for insurance companies in Kenya. By leveraging the power of online platforms to build and engage communities, insurance companies that can effectively connect with consumers, foster brand loyalty, and ultimately drive business growth.

Findings in the second objective of the study were meant to determine the effect of social networks on consumer brand engagement among insurance companies in Kenya. The study also established that social networks affected consumer brand engagement to a very great extent. This was evident from the responses from majority of the employees which generated a mean of weighted means of 5; corresponding to a strong agreement. Also, the researcher established that there existed a very strong relationship between social networks and consumer brand engagement among insurance firms in Kenya. This was quite evident from the generated r value of 0.821 at p value 0.002 which was less than 0.01. Generally, the results showed that the use of Facebook is enhancing consumer

brand engagement by insurance companies in Kenya since a majority of the customers obtain relevant information about insurance products from Facebook pages. The researcher also discovered that the majority of the respondent's consideredorganization's application of twitter for marketing insurance products and services attracts new consumers and bolsters revenue.

Notably, the policies enhanced by insurance companies have shaped consumer brand engagement. This is in line with the findings of Lubbers et al. (2018) who proposed that its part of basic human need to grow and develop social interactions and we try much as possible to ensure that we share these interactions whenever we get the chance. The creation of social networks is a concept grounded on the interplay between interpersonal relations, which constitutes common unifying factors that are found within a specified social group or network. For example, the people who are considered young and hip, share varying values and opinions as compared to those who are considered older and more experienced.

These varied differences influence a variable host of factors such as how a particular social group engages with particular brands of products and their response towards the marketing messages that are considered as part of the same brand (Kelly et al., 2017). These findings thus borrow the concepts from the study conducted on the impact of social networks on cognitive functionality (Kelly et al., 2017), which employed the use of prismatic mode of data collection and analysis. The findings of this research were that there is a relationship between social relationships and cognitive functions in older adults; however, the nature of these relations remaining unsatisfied.

The researcher also noted that social networks determine the level in which insurance companies need to implement strategies to enhance their consumer brand engagement. When proper social marketing strategies are put in place, it becomes easier for insurance firms to make a choice on the

type of marketing initiative to install and even monitor its performance. From the findings, it was also discovered by the researcher that through effective management of marketing policies, consumer brand engagement is guaranteed. This was evident among many of the insurance firms in Kenya which had some of their marketing initiatives performing well. The findings of this study make it abundantly clear that in order for companies to make difficult decisions about the marketing of insurance products via social media, they need to assess not only what is at stake in making the decision but also the parties who are involved. It requires both planning and carrying out the plan.

During the planning stage, a diagnosis of what is wrong or what needs to be changed, developed, and refined, as well as the initial problem identification, are all performed. It is essential to compile a comprehensive list of potential future courses of action for a strategic choice before beginning any kind of study. It is possible to examine the alternatives through individual idea production as well as group brainstorming, and they should be innovative, complete, considerably distinct, and convincing. Findings also indicated that insurance firms have placed preference on the customers towards enhancement of consumer brand engagement. This is because customers have been identified as the backbone of enriching CBE among insurance firms in Kenya.

The study also established that employees in insurance companies are committed towards customer engagement to their products and services. Hence the researcher concluded that there was a very strong positive relationship between social networks and consumer brand engagement. These findings align with Makhulo (2014) who asserted that social networks have led to a boost within the insurance industry in terms of revenue generation, hence it is now able to service more people and create better connections. Also, the scholar contended that proper enhancement of

social network policies and regulations requires the full commitment of all the stakeholders so as to support the success of the organization.

Findings in the third objective of the study were meant to determine the effect of social websites on consumer brand engagement among insurance companies in Kenya. According to the findings, it is clear that social websites affect CBE to a very great extent. This was evident both from majority of the respondents who generated a mean of weighted means of 5 and an r value of 0.736 at a p value of 0.003. This finding also indicated that there was a very strong relationship between organizational use of social websites and enhancement of CBE. The primary determinant of consumers' interaction behavior on brand pages is their motivation to find the information they need. This motivation serves as a crucial factor in shaping engagement with brands, driving them to seek relevant and valuable information through various interactions on brand pages (Palmatier et al., 2018). The participation of customers on social networking sites was shown to be stimulated by a variety of factors, including social influence and economic incentives. These days, social networking sites are the communication channel of choice for marketers to leverage when promoting their brands. This medium is gaining increasing significance in order to boost the level of online participation and interaction among consumers. In the realm of social networking, the level of a customer's response or engagement is typically evaluated based on the number of comments, followers, subscribers, shares, likes, and posts.

According to Fernandes and Remelhe (2016), important reasons for participation include the desire to gain new knowledge and the desire to develop social relationships with other individuals with whom users prefer to have common interests. According to the findings of study conducted by Leung (2012) on hotel brand pages on Facebook, the primary factor that influences page engagement is the content qualities of the page. They measured page engagement by counting the

number of likes, comments, and shares of the post. Posts on an online brand page have the potential to attract higher levels of customer attention and, as a result, engagement (Cvijikj & Michahelles, 2013; Kujur & Singh, 2016). These posts give the company the opportunity to include more dynamic animations, colors, or photographs.

According to research conducted by Chen, Yang, and Tang (2013), individuals' opinions toward using an online brand community are most strongly influenced by their need for amusement, social needs, and information. According to research conducted by Gao and Feng (2016) on microblogging sites and other social networking services (SNSs) in China, they discovered that aspects related to social interaction, amusement, and information seeking (IS) strongly encourage CBE. In a nutshell, social media marketing has become a prominent tool for businesses to engage with consumers and promote their brands. This is no different for insurance companies operating in Kenya. In recent years, insurance companies in Kenya have increasingly recognized the potential of social media platforms to connect with their target audience and foster brand engagement. This discussion will explore the significance of social media marketing in the context of insurance companies in Kenya, with a focus on consumer brand engagement.

Social media platforms offer insurance companies in Kenya a wide range of benefits for their marketing efforts. Firstly, these platforms provide a cost-effective means of reaching a large audience. With the growing popularity and accessibility of social media in Kenya, insurance companies can leverage platforms such as Facebook, Twitter, Instagram, and LinkedIn to engage with potential customers effectively (Ndung'u et al., 2020). By creating engaging content, insurance companies can raise brand awareness and increase visibility among their target market. Moreover, social media marketing allows insurance companies to foster consumer engagement and build relationships. Through platforms like Facebook and Twitter, companies can interact with

consumers, respond to inquiries, provide customer support, and offer personalized advice (Mutwiri & Kihoro, 2020). These interactions create a sense of trust and customer satisfaction, which can lead to increased brand loyalty and positive word-of-mouth referrals.

Insurance companies in Kenya can also utilize social media to share educational and informative content related to insurance products and services. By providing valuable information, such as tips on risk management, importance of insurance coverage, and explanations of complex policies, insurance companies can position themselves as trusted advisors (Mutwiri & Kihoro, 2020). This not only enhances brand credibility but also establishes the company as an industry thought leader, further driving consumer engagement. To effectively leverage social media marketing for brand engagement, insurance companies in Kenya should adopt a strategic approach. Firstly, they need to identify the target audience and select the most appropriate social media platforms to reach them effectively. Different platforms cater to different demographics and user preferences, so it is crucial to align the marketing efforts with the preferences of the target market (Ndung'u et al., 2020).

Secondly, insurance companies should create compelling and relevant content to capture and maintain consumer attention. This could include informative articles, videos, infographics, and engaging visuals that communicate the value and benefits of insurance (Mutwiri & Kihoro, 2020). By tailoring the content to address the specific needs and concerns of the target audience, insurance companies can increase consumer interest and engagement. Lastly, it is important for insurance companies to actively monitor and respond to consumer interactions on social media. Prompt and personalized responses to inquiries, comments, and complaints demonstrate a commitment to customer service and can significantly enhance consumer engagement and satisfaction (Ndung'u et al., 2020).

In conclusion, social media marketing plays a vital role in enhancing consumer brand engagement for insurance companies in Kenya. By utilizing social media platforms effectively, insurance companies can reach a larger audience, foster consumer engagement, and build brand loyalty. However, a strategic approach that involves understanding the target audience, creating compelling content, and actively engaging with consumers is crucial for success in social media marketing.

5.4 Conclusion

This section presents conclusion of findings in relation to study objectives. In relation to the first objective of the study, the researcher concludes that online brand community is quite significant for strengthening CBE. The creation of branding strategies within the current market sphere is important in order to appease the online community that engages with or associates itself with the brand. Social media over the years has transitioned from its initial purpose of connecting those who were separated by aspects such as physical distance, to becoming an avenue for self-promotion and individualized involvement.

In line with the second objective of the study which was meant to determine the effects of social networks on CBE, the study concludes that social networks are quite significant towards enhancement of CBE. Social networks are the backbone of community integration as it forms the common grounds for which people engage with each other in either public or private settings. These networks are especially crucial as they are borne out of the interpersonal connections between the different parties that form the basis for communal transactions

In relation to the third objective of the study which was meant to determine the effects of social websites on CBE, the study concludes that indeed social websites significantly affect CBE among

insurance firms in Kenya. The creation of online forms of communication has resulted in the creation of various platforms where the different social groups come together and relate with each other in day-to-day lives. These various platforms are what the various consumers for engagement with the brands and products shall consider as the social websites used for interactions.

5.5 Recommendations

In relation to the first objective of the study, the researcher recommends that the management of insurance companies in Kenya should ensure that the online brand community is fully engaged if they have to realize their primary objective of enhancing CBE. This should include involvement in decision-making and the planning phase towards marketing initiatives. Other significant stakeholders within the insurance sector such as the government should also integrate fully in their operations since they have great impacts on firms' ability to perform both financially and non-financially. The recommendation suggests that insurance companies in Kenya should prioritize the active engagement of online brand community to achieve the primary objective of enhancing consumer brand engagement (CBE).

To implement this recommendation effectively, insurance companies should involve their online brand community in decision-making processes and the planning phase of marketing initiatives. This means seeking input and feedback from community members, considering their preferences and needs, and incorporating their insights into the company's strategies and campaigns. By involving the online brand community in these processes, insurance companies can create a sense of ownership and foster a stronger connection between the community members and the brand.

Additionally, the recommendation highlights the importance of engaging other significant stakeholders within the insurance sector, such as the government. The involvement of these

stakeholders is crucial because they can have a significant impact on the financial and non-financial performance of insurance firms. Collaborating with government entities can help insurance companies address regulatory requirements, leverage industry resources, and align their operations with industry standards and best practices. This integration with stakeholders can contribute to the overall success of insurance companies and their ability to enhance consumer brand engagement.

In summary, the recommendation emphasizes that insurance companies in Kenya should prioritize the active engagement of their online brand community, involving community members in decision-making and planning processes. Additionally, collaboration with significant stakeholders, including the government, can further enhance the company's ability to achieve its objectives and improve consumer brand engagement.

In the second objective of the study which was to determine the effects of social networks on CBE, the study recommends that insurance firms should ensure that they are operating in a conducive online environment free from cyber-crimes to enhance CBE. In the social networking context, consumer responses or engagement is usually measured in terms of comments, following, subscribing, sharing, liking, posting, etc. Higher engagement or activities on brand pages increases the posts reach, as it is key metrics used in Facebook’s News Feed algorithm. This recommendation suggests that insurance companies should prioritize cybersecurity measures and create a safe online environment for their social networking activities. This includes implementing robust security protocols, such as encryption and firewalls, to protect customer data and prevent cybercrimes such as data breaches or unauthorized access. By ensuring a secure environment, insurance companies can build trust with their online audience, which is crucial for fostering consumer brand engagement.

Furthermore, the statement highlights that in the context of social networking, consumer responses or engagement are typically measured by various actions such as comments, following, subscribing, sharing, liking, and posting. These actions contribute to higher engagement levels and increase the reach of posts, particularly on platforms like Facebook, which utilize engagement metrics in their News Feed algorithm. This implies that insurance companies should aim to encourage and facilitate these types of consumer actions to enhance their visibility and engagement on social media platforms. To achieve this, insurance companies can implement strategies to encourage user participation, such as creating engaging content, running interactive campaigns, and responding promptly and engagingly to consumer comments and messages. By actively engaging with their online audience and fostering meaningful interactions, insurance companies can drive consumer brand engagement and potentially increase their organic reach on social networks.

In summary, the recommendation suggests that insurance firms should prioritize cybersecurity to ensure a safe online environment for their social networking activities, thereby enhancing consumer brand engagement. Additionally, by encouraging and facilitating consumer actions such as commenting, sharing, and liking, insurance companies can increase their visibility and engagement on social media platforms.

In the third objective of the study which was to determine the effects of social websites on CBE, insurance firms should ensure that they perform their marketing practices fairly with no bias at all. They should remain truthful to their clients in terms of describing their products and services to them as well as keeping their promises. Firms should also ensure that they guard themselves against cyber-security crimes since most of their clients might get conned on these sites by malicious persons pretending to be employees of the said companies.

This recommendation emphasizes the importance of ethical marketing practices and transparent communication between insurance firms and their clients. Insurance companies should avoid any form of bias or unfair practices when promoting their products and services. They should provide accurate and honest information to clients, ensuring that descriptions of their offerings align with the actual features and benefits. By maintaining transparency and truthfulness, insurance companies can build trust and credibility with their clients, which is essential for fostering consumer brand engagement.

Furthermore, the recommendation highlights the need for insurance companies to guard against cyber-security crimes on social websites. This is important because malicious individuals may pose as employees of the insurance companies and attempt to defraud clients. Insurance firms should take measures to protect their clients' information and educate them about potential online scams or phishing attempts. By implementing robust cybersecurity measures and providing guidance to clients on how to identify and report suspicious activities, insurance companies can mitigate the risk of their client’s falling victim to fraudulent schemes.

In summary, the recommendation suggests that insurance firms should prioritize fair marketing practices, truthful communication, and fulfillment of promises to enhance consumer brand engagement. Additionally, insurance companies should be vigilant against cyber-security crimes and take measures to protect their clients from potentially fraudulent activities on social websites. By upholding ethical standards and ensuring a safe online environment, insurance companies can foster trust, engagement, and long-term relationships with their clients.

5.6 Areas of Further Studies

Provided the prevailing study has successfully presented relevant information in relation to effects of social media marketing on consumer brand engagement among insurance companies in Kenya, the study has not successfully captured all factors that enhance CBE in the insurance industry. Future studies should therefore consider identifying other factors that contribute to CBE amongst them psychological factors such as motivation, perception, learning, attitudes and beliefs. Social factors such as family and other reference groups. This study was also limited to three insurance companies in Kenya. The researcher therefore recommends a broader study that would encompass more insurance companies in the African region to establish the centrality of realizing CBE objective.

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APPENDICES

APPENDIX I: LETTER OF INTRODUCTION

ANN WANYERI MUTHONI

Africa Nazarene University

P.O. Box 53067 – 00200

Nairobi, Kenya.

June 2022

Dear Sir/Madam,

RE: DATA COLLECTION

I am a postgraduate student at Africa Nazarene University undertaking Masters of Business Administration (MBA) Degree in Marketing. One of my academic outputs before graduating is a thesis and as for this reason, I have chosen the research topic: **Effects of Social Media Marketing on Consumer Brand Engagement among Insurance Companies in Kenya: A Case of Selected Insurance Companies in Kenya.** You have been selected to form part of the study. This is to kindly request you to assist me collect the data responding to the questionnaire. The information you provide will be used strategically for academic purposes and will be treated with utmost confidence. A copy of the final report will be available to you upon request. Your assistance will be highly appreciated.

Thank you.

Yours Sincerely,

Ann Wanyeri Muthoni

APPENDIX II: RESEARCH QUESTIONNAIRE

The purpose of this questionnaire is to collect data on theeffects of social media marketing on consumer brand engagement among insurance companies in Kenya. I kindly request you be part of this study by filling this questionnaire as honestly as possible. The researcher assures you that your identity will be treated with utmost confidentiality. The questionnaire consists of section A and B. Please tick where appropriate (√) or fill in the required information.

SECTION A: GENERAL INFORMATION/ DEMOGRAPHIC INFORMATION

Please tick the most appropriate answer (√)

1. Gender: Male ☐ Female ☐

2. **What is your age? Tick** (√) **where appropriate**

Below 25

25-30

31-35

36-40

41-45

46-50

51-55

above 55

3. **Education Level:** PHD ☐ Masters ☐ Bachelors ☐ Diploma ☐

4. **Which of the below social media platforms do you frequently visit?**

Facebook ☐ Twitter ☐ LinkedIn ☐ Instagram ☐ Reedit ☐ YouTube ☐

Pinterest ☐ Snapchat ☐ More than One ☐

If none explain _____

_____

5. **Kindly select from the options below why you access social media platforms:**

a. Interact with friends ☐

b. Source for information ☐

☐

c. Network with other online users (not necessarily friends)

d. Learn about new products and offers ☐

c. All of the above ☐

6. **How frequently do you access the internet?**

a. Hourly basis ☐

b. In the evenings/ after work ☐

c. Work break times ☐

d. Once a week ☐

e.Occasionally ☐

SECTION B: SOCIAL MEDIA MARKETING AND CONSUMER BRAND ENGAGEMENT

7. **In your opinion, please rate the significance of social media marketing influencing consumer brand engagement in your organization.**

Tool	**Very Significant**	**Significant**	**Fairly Significant**	**Insignificant**
Social Networks				
Social Websites				
Online Brand Community				
Other				

8. **Please indicate the extent to which you agree or disagree with the following statements in relation to the influence of social networks on consumer brand engagement.**

I. Online Brand Community and Consumer Brand Engagement

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Scale	**1**	**2**	**3**	**4**	**5**
My organization's consumer's perception of insurance products enhances customer's engagement					
Our company's Consumer's Retention is dependent on our social media marketing strategies					
My company's Pre-Existing Biases of Insurance products stimulate lack of interest in consuming insurance products and services					
My company's Predisposition to Trust (Personality Characteristics and Experiences) encourages new consumers engagement					
My company's Online Brand Engagement affects Consumer Brand Engagement					

II. Social Networks and Consumer Brand Engagement

Statement	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strong Agree**
Scale	**1**	**2**	**3**	**4**	**5**
My company's use Facebook for marketing insurance products and services creates more awareness					
Our organization's application of twitter for marketing insurance products and services attracts new consumers					
My company's use of Instagram for marketing insurance products and services is effective in persuading consumers to purchase					
Our organization's use You Tube for marketing insurance products and services increases sales volumes					
My company's adoption of LinkedIn in marketing has improved our customer base					

III. Social Websites and Consumer Brand Engagement

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Scale	**1**	**2**	**3**	**4**	**5**
My organization's use of blogs ratings and reviews helps to create and improve consumer relationships					
When my company advertises through blogs, we create more awareness and attracts more consumers					
My company's utilization of Referrals and Sharing Forums encourages new consumers into purchasing products and services					
Our organization's Referrals and sharing improve sales volumes of insurance products and services					
My company's adoption of User-created content management creates a stronger seller/consumer relationship					
Our use of Social Websites enhances consumer brand engagement					

IV Consumer Brand Engagement

Statement	**Not at all**	**To a small extent**	**To a moderate extent**	**To a large extent**	**To a very large extent**
Scale	**1**	**2**	**3**	**4**	**5**
Our customer's Social Influence creates more awareness of the insurance products and services					
My company's Brand Involvement creates a stronger seller and consumer relationship					
Our company's Economic Interests stimulates interest among consumers and encourage them to purchase products and services					
My organization's Entertainment benefits encourages and attracts new consumers to the brand					
Our customer's Purchase Intention depends on the perception of the consumer and the insurance brand					
Our Consumer brand engagement enhances the consumer's loyalty					

9. **To what extent has social media marketing practices influenced the consumer brand engagement in this company?**

Very Great Extent [ ] Moderate Extent [ ]
Great Extent [ ] Little Extent [ ] Very Little Extent [ ]

APPENDIX III LETTER OF AUTHORITY FROM AFRICA NAZARENE UNIVESRITY

18th, March, 2022

E-mail: researchwriting.mba.anu@gmail.com

Tel. 0202711213

Our Ref: 15S03EMBA006

The Director,
National Commission for Science,
Technology and Innovation (NACOSTI),
P. O. Box 30623, 00100
Nairobi. Kenya

Dear Sir/Madam;

RE: RESEARCH AUTHORIZATION FOR: ANN MUTHONI WANYERI

Miss. Ann is a postgraduate student of Africa Nazarene University in the Master of Business Administration (MBA) program.
In order to complete her program, Miss. Ann is conducting a research entitled: **"Effects of Social Media Marketing on Consumer Brand Engagement among Insurance Companies in Kenya: A Case of Selected Insurance Companies in Kenya"**

Any assistance offered to her will be highly appreciated.

Yours Faithfully,

DR. Kimani Gichuhi,

MBA. Coordinator,

School of Business,

Africa Nazarene University.

APPENDIX IV RESEARCH PERMIT

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **816756**

Date of Issue: **22/March/2022**

RESEARCH LICENSE



This is to Certify that Ms.. Ann Muthoni Wanyeri of Africa Nazarene University, has been licensed to conduct research in Nairobi on the topic: "Effects of Social Media Marketing on Consumer Brand Engagement among Insurance Companies in Kenya: A Case of Selected Insurance Companies in Kenya" for the period ending : 22/March/2023.

License No: **NACOSTI/P/22/16468**

816756

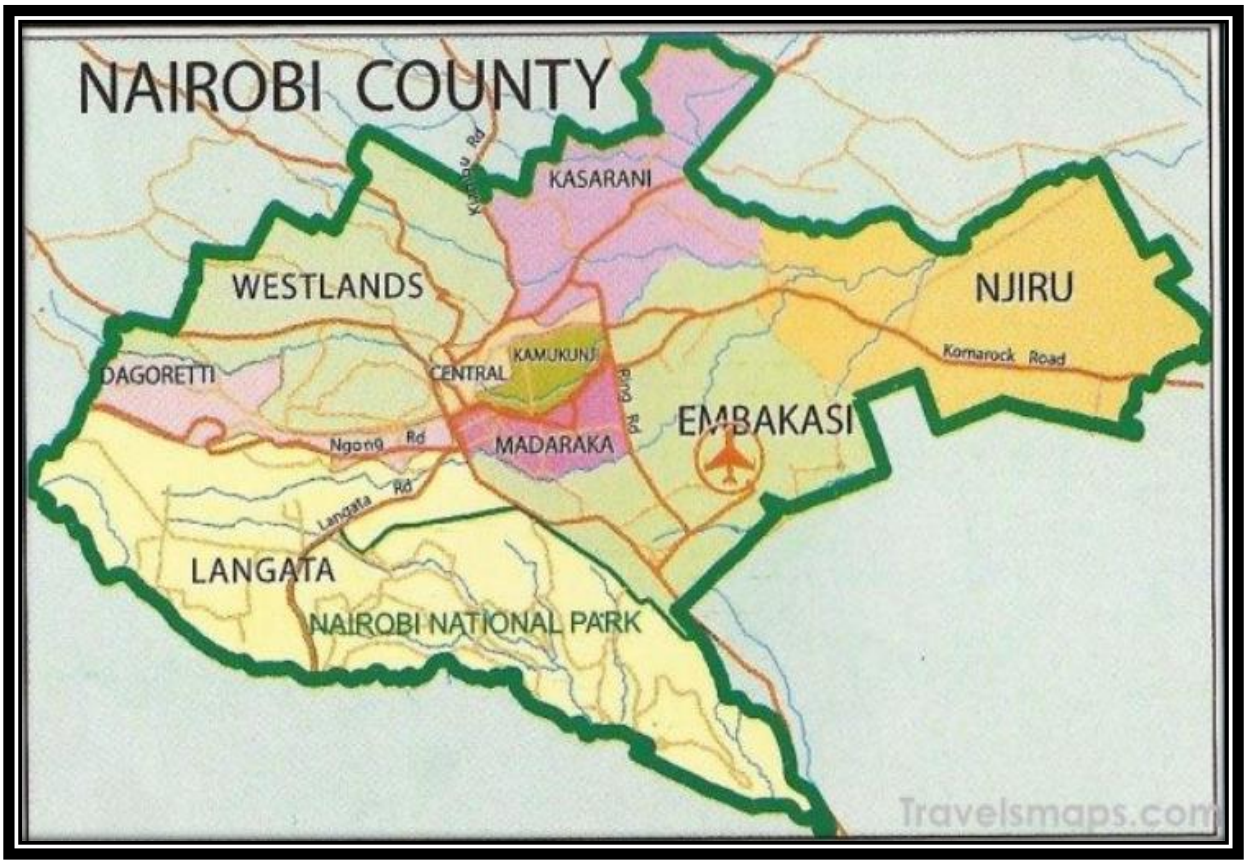
Applicant Identification Number

Director General
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

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APPENDIX IV Map of Study Area (Nairobi County, Kenya)



(Source: Google Report, 2023)