AN ANALYSIS OF THE IMPLEMENTATION OF COMMUNICATION INTEGRATION IN METROPOLITAN LIFE INSURANCE IN SOUTH AFRICA

by

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I further declare that I submitted the dissertation to originality-checking software and that it falls within the accepted requirements for originality.

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DEDICATIONS

I dedicate this dissertation to my late mother, Nlieheng Elizabeth Motsoeneng.

ABSTRACT

This study evaluated communication implementation within Metropolitan Life Insurance ("Metropolitan") in South Africa. In the current volatile and competitive market setting where companies have similar offerings, compounded by easily accessible information due to technological advancement, having the best products and services does not warrant the success of an organisation. Organisations must invest in relationships with stakeholders to remain relevant to their needs and have a competitive advantage through effective and efficient communication. The prevailing economic headwinds, alongside the scepticism and lack of confidence in companies because of irrefutable corporate scandals, obligate organisations to conduct their business practices transparently.

The South African insurance industry is highly competitive and dynamic, especially post-1994 when the reintegration into the international economy took place. The industry is one of those under constant scrutiny mainly because it offers risk management solutions in which the insurance company warrants payment for an uncertain future event. At the same time, they require the customer to pay a certain amount of money as a premium in exchange for the protection promised. They sell a promise. In this regard, insurance companies should implement communication integration (CI) to build their organisational stakeholder groups and intentionally coordinate stakeholder stakes into consistent and targeted communication behaviour.

Qualitative and quantitative techniques were applied to collect the data for this study. The qualitative data was collected through telephonic and video interviews and analysed through thematic analysis, where repeated patterns in the data set were identified, while online surveys were used to collect the quantitative data, which was descriptively analysed. The study found that Metropolitan needs policies, frameworks or models that guide communication integration. Metropolitan also needs to learn how to implement it. The study also revealed that there are attempts to align internal messages for consistency; however, external messages are not consistent with internal messages.

Lastly, it was found that the organisational strategic alignment of messages is aligned; however, the practical implementation thereof is not possible as these are not broken down into achievable objectives that employees can implement.

The study, therefore, recommends that policies, models, and frameworks that guide the implementation of CI be developed at Metropolitan. The study recommends that Metropolitan syncs internal messages and external, procedural and product messages with internal messages so that CI is achieved. Again, the study recommends that Metropolitan breaks down its strategies, mission, and vision into achievable objectives so what it says externally is implantable internally. Furthermore, a measuring instrument should be developed to evaluate the extent of integrated communication as proposed by VanRiel's model of organising and coordinating the communication process.

Keywords: Communication Integration, Consistency, Strategic alignment, Insurance Industry, Stakeholder Management.

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CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

This study aimed to investigate the implementation of Communication Integration (CI) in the insurance industry, particularly at Metropolitan Life Insurance in South Africa. CI describes the ability of an organisation to speak in one voice. Angelopulo and Baker (2013), Kitchen and Schultz (2003), Niemann-Struwig and Grobler (2007), Niemann (2005) and Mulder (2008) argue that CI is when all messages of an organisation, which includes planned messages such as adverts, unplanned messages like customer feedback, service messages and product messages, align.

For this alignment to occur, organisations need to manage their communication through strategic intent, which entails deliberate building and sustaining stakeholder relations (Kotler, Burton, Deans, Brown & Amstrong 2013: 504). For this to occur, there must be a solid, disciplined, and systematic management of communication throughout the organisation, as well as the communication management function or department (Meitjes, 2012).

Even though the topic has been studied previously, more is needed in the insurance industry. In South Africa, one of the studies within the insurance industry with an element of communication was conducted by Loots and Grobler (2014). This was on marketing management and communication management in the South African short-term insurance space, focusing on customer retention and loyalty. The purpose of the study was to analyse Customer Retention Management (CRM), Relationship Management (RM) and Public Relations (PR) to gain perspective in these two disciplines. The findings were inconsistencies between what providers deemed essential to retain clients and what clients regarded necessary for them to stay in a relationship with an insurance provider.

Business publications and studies on the insurance industry are also done by professional services network consulting firms such as PWC, KPMG International, Ernest & Young Global and Deloitte. However, the researcher has yet to come across empirical evidence on the CI phenomenon in the insurance industry, in any of these publications. The researcher endeavoured to fill the empirical gap in the insurance space and analyse the implementation of CI at Metropolitan Life Insurance in South Africa. Metropolitan Life Insurance is an insurance company with a solid structure comprising departments such as human capital, finance, channel support, ICT, marketing, and the distribution channel, among others. The distribution channel department is one of the most vital divisions within the company as it takes the solutions and services to the market, which makes the company what it is. To ensure that this objective is attained, strategies are set at an executive level comprising of the representatives of all the departments mentioned, communicated to the provincial level, down to the regional and eventually to the branches through the branch managers to financial advisors who are in direct contact with the customers within the channel. Baker (2003) outlines that communication integration is vital to ensure proper coordination and alignment of all messages, synergy, and constant interaction with stakeholders and building sustainable ongoing relations. If this does not happen, there will be inconsistency in messages communicated to stakeholders, which could impact the organisation's performance and its brand image. The company's objectives will also not be fully realised if integration fails. Therefore, the study will explore the implementation of CI in the organisation and contribute to the body of knowledge concerning to the topic within the insurance industry.

1.2 CONTEXT AND BACKGROUND OF THE RESEARCH PROBLEM

Gulledge (2006) describes integration as a word that is commonly used when discussing enterprise applications. However, he further explains that the term is supplemented in technical documents, including papers, e-mail messages, correspondence, proposals, and casual conversations.

These are conduits of communication that enable running all phases of an enterprise's operations to facilitate cooperation and coordination of work across it (Gulledge, 2006). This description impresses that communication plays a crucial role in integration as it connects and aligns to make sense of the bigger picture in unison. Mapetere, Mavhiki, Nyamwanza, Sikomwe, and Mhonde (2012) define alignment as the process of making parts of a system fit into each other. Wheelen and Hunger (2012) regard integration of communication as entailing uniformity in messaging, responding, reacting, and engaging.

The body of knowledge is rich in communication integration; however, not much focus has been on the insurance space regarding this concept. The insurance industry is fast-paced, sales and target-driven and as a result, the sales division becomes the primary focus of the business. Insurance companies have two core divisions, namely sales and support. Sales are the field workers and the face of the business, whilst the support staff are at the backend doing back-office support to enable the sales staff to sell and retain the business or customers. The support staff usually performs the essential but non-customer-facing functions comprising mainly of the following: human capital, finance, channel support, ICT, marketing, and other non-sales departments, depending on the design of each company.

A lot of effort and resources are geared towards the success of the sales staff and their input, which ultimately ensures that the organisation achieves its business objectives. The non-sales staff's role, on the other hand, is secondary. Being an enabler and, as such, are core to the business but not necessarily the core of the business.

The business invests extensively to ensure that the salespeople are supported to sell more effectively and efficiently, whereas the other departments enjoy less as attention. In some instances, the sales staff and support staff do not get the opportunity to meet. This, in turn, creates a division between the two functions. The strategic value delivered by the support functions is not always highlighted or celebrated; therefore, their contribution to the overall value chain gets distorted or undermined.

Botha (2019) argues that there is a need for integration and alignment of divisions in organisations. In an ideal world, frequent interactions between the support and sales functions allow the two to engage and align on the envisaged business goals. The sales staff, who are mostly working out in the field, interacting with clients, would provide valuable feedback to the organisation regarding their encounters, experiences, and conditions out in the market, such as brand perception. This feedback will enable the strategic team members to design products and solutions relevant to the market. Conversely, these improvements will enable the sales teams to increase sales, improve market penetration, retain customers, and improve customer service, as opposed to designing such from a theoretical point of view; hence, Botha (2019) argues that there is a need for integration and alignment of divisions in organisations.

This study, therefore, focused on the implementation of integration, specifically that of CI in Metropolitan Insurance. Uniformity in the transmission of messages ensures the company's prosperity and competitiveness, brings strategy to life (Misankova & Kocisova, 2014). Metropolitan uniformly communicates at each level and department to ensure that the strategy succeeds and that the company is a preferred insurance company in the industry.

CI is imperative to the organisation achieving its objectives. For an insurance company such as Metropolitan, failure to integrate its communication could potentially lead to a variety of challenges that could affect the growth of the business. Therefore, it is important that CI takes place throughout each level and component of the company.

1.3   RESEARCH PROBLEM

There is an imperial gap in CI. The researcher has yet to come across communication focused study on the phenomenon in Metropolitan Life Insurance or other insurance corporations at large. Hence, the researcher undertakes the study to analyse the implementation of integration within the organisation and add to the body of knowledge.

CI can be beneficial to insurance companies if it forms part of their organisational strategy in that there will be synergy within the organisation, alignment of messages to the overall company strategy, and consistency in how messages are communicated in various hierarchies and stakeholder groups, thereby presenting a reliable brand that can be trusted by the customers, giving them a competitive advantage. The study aims to explore and describe the implementation of CI within Metropolitan Life Insurance in South Africa using qualitative and quantitative research.

1.4 RESEARCH QUESTIONS

- Which Communication Integration infrastructure exists in the organisation?
- How are messages coordinated consistent with the actions of an organisation?
- How are messages aligned with the strategic focus of the organisation?

1.5 RESEARCH OBJECTIVES

- To describe the organisational integration infrastructure within the company.
- To describe how communication is consistent with the actions of the company.
- To explore the extent to which communication is aligned with the strategic focus of the organisation.

1.6 BRIEF LITERATURE REVIEW

According to Bruhn and Boeningk (2000), communication integration is "a process of analysis, designing, organising and controlling with the purpose to enable a consistent image of the enterprise towards the target groups."

Christensen, Morsing and Cheney (2008) define communication integration as "the alignment of all of organisation's messages, including those created by the procedures and behaviours of the organisation and its people to communicate clearly, consistently within and across formal organisational boundaries."

Duncan (2002) defines CI as "a cross-functional process for creating and nourishing profitable relationships with customers and other stakeholders by strategically controlling or influencing all messages sent to these groups and encouraging data-driven purposeful dialogue with them."

Smith (2012) conducted a study on CI focusing on variables that impact integration which included flexibility, adaption to an open system and other informational processes. It concluded that these are underlying integrated mechanics that enable integration to be realised. Sueldo (2016) examined the strategic integration and management of organisational communication and sustainability, and the focus included Corporate Social Responsibility. Van Riel (1995) founded four methods of managing communication integration in organisations as a process. These are regarded as a general way of managing CI, comprising rules or directives, sequencing, routines and, group problem-solving. Therefore, the researcher will attempt to investigate these factors attributable to CI in the insurance company identified.

1.7 THEORETICAL FRAMEWORK

Ehler (2002) proposed a framework for structuring integrated communication in South African organisations, which maintains that all integrated communication should start with internal stakeholders of the organisation (employees) and that they be able to influence interactions with external stakeholders. She further suggests a cross-functional interaction among the departments where employees with various expertise interact to contribute to integration since it is key. This, therefore, implies that there should be interdependency between internal stakeholders for CI to succeed and that organisations should be stakeholder oriented.

The model further proposes that an integrator or a team of integrators should be responsible for coordinating communication in the organisation. According to Ehler (2002), organisations should embrace integration during the organisation's strategic planning process, and the integrators should be multiskilled to contribute effectively to the planning process. The model also distinguishes a database as a fundamental tool in the integration process since it entails information collected through research, and those involved in the integration process can plan effectively and make informed decisions using it. Ehler (2002) further suggests that traditional marketing communication tools and traditional public relations (PR) tools be applied to provide the integrator with various options they can utilise in the stakeholder management process. The study argues that the model encourages the inside-out perspective made popular by Ozeritskaya (2015) with an argument that the inner strengths and capabilities of the organisation will be translated to customers when interacting with them and the same perspectives that the organisation has are likely to be the same as those outside the organisation, and this can produce a sustainable future.

In line with Ehler's Framework, Metropolitan should be stakeholder-oriented and ensure that all stakeholders interact with one another to enable cross-functional relations. The expertise brought by various departments from the support function, such as marketing, business development, actuaries, and channel departments, will bring various perspectives that positively impact sustainable, informed decisions relative to integration. This is important because there will be no misalignment and inconsistencies due to silos functioning in the company, impacting immensely on the processes concerned with the services and products offered to customers, which has a rippling effect on other stakeholders internally and externally - subsequently, the image of the organisation. The channel (Salesforce) is dependent on the support function to enable them to reach sales targets that have been set. In contrast, the support function is dependent on the channel to offer accurate and relevant support to enable them to reach targets set for profits since they have direct contact with customers.

The feedback the sales force provides enables them to fulfil their support objectives. The marketing department should not be the only department concerned about integration. Furthermore, Metropolitan should have a team of integrators or someone responsible for coordinating communication and ensuring CI forms part of the company's strategy. There needs to be a formal infrastructure for sharing information to ensure effective communication across all departments within the company. The individual or the team should form part of the initial process of the communication strategy development. This synchronises the communications activities in the value chain.

Relative to the database element of Elehr's framework, Metropolitan must have an institutional memory of researched information, particularly that of the customers, their psychographics, demographics, previous and current solutions offered against the relevant latest needs of the customers and assist in other aspects such as product development latest. This information will also be crucial in business retention, improved customer service, and other aspects of business growth that might seem trivial but quite useful when intentional attention is paid. This will also enable them to apply the outside-inside approach. Insurance companies have entry, middle and affluent markets demarcated per province, district and local municipalities. These comprise different kinds of audiences, which require various communication mediums for messages. The employees who interact with these stakeholders should also be familiar with the relevant mediums and techniques to be used for these. The suggestion for both traditional marketing communication tools and traditional public relations (PR) tools to be applied will maximise effective stakeholder management.

It can therefore be deduced that insurance industries that apply these models ensure that internal stakeholders are aware of strategies communicated to external parties and can execute the strategy because their perception and behaviour towards externals can build or break the achievement of integrated communication. Metropolitan will have to follow the strategy in terms of what it is and how it should be so that it makes a positive impact on outside stakeholders and promotes one voice.

1.8 SIGNIFICANT CONTRIBUTION OF THE STUDY

The insurance industry is unique from many other industries in several ways, primarily due to the nature of its products and services. Insurance organisations provide protection and financial support solutions in the event of unforeseen events. This is a promise which requires communicating transparently, with consistency and, continuity to build trust with the stakeholders internally and externally, enhancing the image and reputation of the organisation. Understanding the impact of CI in the insurance environment, particularly in life insurance, is crucial since it essentially protects people's lives. Effective communication can enhance customer service, streamline internal processes, and ultimately improve financial outcomes and a competitive edge.

The study's findings will benefit Metropolitan and other insurance companies relative to the fundamentals of CI and its implementation and further suggest new avenues of integrated communication implementation research that other researchers can explore. Therefore, conducting a study to explore and describe the extent to which CI is implemented in the insurance company became logical.

1.9 RESEARCH DESIGN AND PROPOSED METHOD

1.9.1 Research design

For this study, mixed-method research was used to explore and describe the implementation of CI at Metropolitan Life Insurance in 2022 to satisfy the objective of the study. According to Hafsa (2019:45), 'mixed methods research design implicates merging or incorporating qualitative and quantitative research and data in a single study'. The researcher developed questionnaires and conducted an online survey through Google Forms to obtain the quantitative data. This method allowed the researcher to be objective, and the results were not biased as the researcher was indifferent with no influence on the participants' responses.

Furthermore, participants were not able to give their perceptions since the survey was close ended. The researcher also conducted telephonic and video interviews to obtain qualitative data. The mixed method design allowed the study to produce subjective and objective results for reliability and generalisation relative to the phenomenon. The collaboration of both methods intensified the validity of the findings. The research design guided the exploration and description of the study.

1.9.2 Data collection techniques

The researcher obtained qualitative data from semi-structured individual interviews with the marketing staff using open-ended questionnaires. In-depth interviews afford the researcher an opportunity to elicit rich data from participants on the subject (Ritchie Lewis, Nicholls & Normston, 2013:32; Mwita, 2022). The researcher conducted telephonic as well as video interviews with participants. Since the interviews were conducted in a semi-structured manner and were also open-ended, the views and opinions of participants were obtained. The researcher recorded the interviews, transcribed, and analysed the results for quantitative data collection of the study. The researcher developed questionnaires and conducted an online survey through Google Forms using close-ended questions to obtain the quantitative data from the sample. This method allowed the researcher to be objective, and the results were not biased as the researcher was indifferent with no influence on the participants' responses.

Furthermore, participants did not have an opportunity to give their perceptions since the questionnaire survey was close-ended in a Likert scale format. The online surveys were appropriate due to the varying geographic locations of the population. These methods were convenient for the study since the population sampled is based in different geographic locations in South Africa. These were the most effective, inexpensive, and quickest methods for the study. The communication mediums that were used ensured that the process was seamless. The research was cross-sectional and conducted within a short space of time.

1.9.3 Population and sampling methods

Blanche, Blanche, Durrheim and Painter (2006) define population as 'all elements that make up the unit of analysis.' The population was made up of the employees of Metropolitan.

1.9.3.1 Target population

The target population for the study was all employees of Metropolitan across South Africa comprising executive managers, provincial general managers (PGM's), unit heads, team leaders and support specialists.

1.9.3.2 Accessible population

The accessible population refers to employees mentioned above; however, those who were accessible to the researcher in the country.

1.9.3.3 Unit of analysis

Every employee of Metropolitan in South Africa will be referred to as a unit of analysis.

1.9.3.4 Population parameters

The population parameters for the population of this study included employees of Metropolitan in South Africa, male and female executive managers, unit heads (PGM's), team leaders and support specialists of different races and ages.

1.9.4 Ethical issues

The researcher ensured that the issue of ethics was addressed by providing each participant with a consent form that detailed the purpose of the study and guaranteed strict confidentiality after the interviews and surveys.

The study participants were adults above the age of 18, including those who were not vulnerable. Participants were requested to read the consent form's content thoroughly and thereafter sign it. Their identity was protected through anonymity. The researcher also signed a declaration statement whereby she agreed to adhere to ethical principles set out by the University of South Africa's policy on research ethics. Concern for participants should be at the forefront of the researcher's mind throughout the study, Garner *et al*. (2009); Duplooy (2009:398). Therefore, ethical requirements were considered during each step of the data collection and analysis process. Results were reported in a fair and objective manner and were not manipulated to suit the expected outcome of the researcher.

1.9.5 Data analysis and interpretation

This study used descriptive statistics to analyse quantitative data, while thematic analysis was used for qualitative data analysis. Questionnaire data was analysed using SPSS (Statistical Packages for the Social Scientist) for the descriptive statistics to compare variables and identify sample data characteristics. Descriptive statistics were employed to describe and summarise the sample data characteristics. Descriptive statistics was applicable in this study to systematically describe a sample's characteristics (Rovai, Baker, & Ponton, 2013).

Thematic analysis is the general method of analysing qualitative data that entails recognising patterns or themes in the data (Belotto, 2018; Clarke, Braun & Hayfield, 2015). Thematic analysis was used for qualitative data to describe the data collected by illustrating the common themes found in the data and to examine the data set for a pattern (Friese, 2012). The study applied a reflexive thematic approach to analyse the data.

1.10 SUMMARY

This chapter introduced the focus of the study, looking at communication integration in Metropolitan Insurance. First, the problem was identified, the context and background of the research problem were given, objectives were stipulated, and a literature review was deliberated. The research method was presented, followed by the research design and method, data collection method, and population and sampling methods. Analysis and interpretation of data were given. The next chapter reviews the literature related to the topic.

CHAPTER 2: INTEGRATED ORGANISATIONAL COMMUNICATION

2.1 INTRODUCTION

Chapter 1 outlined the importance of business continuity for an organisation, specifically insurance organisations, that operate in a highly competitive environment and therefore require a concrete strategy. Strategy can aid in achieving business continuity when it is communicated to stakeholders and adhered to (Baroto, Arvand & Ahmad, 2014:861). It is for that reason that there exists communication of strategy, which involves disseminating strategy to both internal and external stakeholders (Barker & Angelopulo, 2013:33). Messages are therefore communicated consistently throughout the organisation to ensure that there is integration, subsequently leading to efficiency and uniformity relative to alignment with the strategic focus. This ultimately distinguishes the organisation from the rest in a market overwhelmed with similar services and products, giving it pre-eminence. Grunig, Grunig and Dozier (2002) and Grunig and Huang (2000) argue that integrated communication is the key to ensuring that strategy is unified.

Although the topic has been studied previously, little is known about it in the insurance industry. Scholars such as Loots and Grobler (2014) conducted a study on marketing management and communication management in the South African insurance industry, focusing on customer retention and loyalty. The researcher, therefore, endeavours to fill the empirical gap in the insurance space and analyse the implementation of communication integration in Metropolitan Insurance.

This chapter will focus on the literature review of the phenomenon of communication integration as previous scholars have studied it. The importance of the topic, overall trends in previous studies, conflicts in theory, gaps and the study's contributions will be discussed.

2.2 DEFINING COMMUNICATION INTEGRATION

Communication Integration (CI) is the notion and the practice of aligning symbols, messages, procedures, and behaviours for an organisation to communicate with clarity, consistency, and continuity within and across formal organisational boundaries (Grigorescu & Lupu, 2015). According to Bruhn and Boeningk (2000), CI is a process of analysis, designing, and controlling to enable a consistent image of the enterprise towards the target groups. Duncan (2002) defines CI as 'a cross-functional process for creating and nourishing profitable relationships with customers and other stakeholders by strategically controlling or influencing all messages sent to these groups and encouraging data-driven, purposeful dialogue with them.

The given definitions depict that integration entails uniformity, interaction with stakeholders for sustainable relations, and carefully aligned messages with organisational strategy in mind across structures within the organisation for a positive image. This requires synergy, and everyone within various departments of the organisation gets involved in the process and not only the communication department of the organisation. The notion is supported by Kitchen and Schultz (2003), who emphasise that CI requires all components within the organisation be interactive, embrace synergy and be inclusive, presenting value and adding opportunity to the organisation. Yeshin (2012) furthermore argues that genuine CI can be realised solely by reinforcing the institution's core values with efforts from every internal and external communication channel. Sueldo (2016) maintains that integrated communication aims to develop a global strategy that articulates all communication techniques as a system founded on consistency and synergy. This means all available structures within the company will be involved in the process and implemented for complete integration. CI is not only internally based. It is not concerned about unified internal communication only but also looks at how unplanned, product and procedural messages created by external stakeholders about the organisation and its internal operations unify with internal messaging.

It is challenging when external stakeholders have information that contradicts what internal stakeholders know, which collapses integration. Within the insurance industry, for instance, when clients have been promised cash back on their policies after several unclaimed years through planned messages such as adverts while employees are not informed of such offers and fail to explain and implement that benefit on policyholders, clients will create a message that the company lacks integrity as it fails to apply its claims. The problem not being lack of integrity but lack of integration where internal stakeholders are not informed about planned messages.

For this study, the definition of Barker & Angelopulo (2016) will be adopted within an insurance context. CI is defined as the alignment of planned (adverts), unplanned (customer feedback), service (staff behaviour) and product (efficiency of the product) messages within an insurance space. What the organisation says about its products and services through its marketing channels, such as promising low premiums, easy payouts, and 24/7 assistance, should be like what its service promises: easy claim processes, available agents, and low premiums. This should also be like the perception of external stakeholders about the insurance company, which would entail attesting to quick claim payouts, low premiums, and available client-centric staff. When all these messages are unified and spoken in one voice, communication integration is achieved in the organisation.

2.3 THE ORIGINS OF CI

CI originates from marketing (Angelopulo & Baker, 2013, Kitchen & Schultz, 2003, Niemann-Struwig & Grobler 2007, Niemann 2005, Mulder 2004). This results in retaining some characteristics of integrated marketing communication (IMC) (Niemann, 2005:77). It is dual in nature, encompassing an array of organisational communication on the one hand, those of business and marketing on the other. Angelopoulos and Baker (2013), Niemann (2005), and Dobrescu (2012) argue that the concept became popular during the 1990s when there was a concern to build its theory and or identification of its key issues.

Niemann (2005) postulates that there are conflicting views as to when communication integration emerged. In his study, Maenetja (2009) explores the historical development of integrated communication and identifies three evolutionary eras of integrated communication development. CI first came to the attention of the public in the late 1980s. The first era of integrated communication focused more on the vehicles and specific functions, not necessarily on how these functions worked. The function of focus was advertising. The second evolutionary era of integrated communication focused on the strategic coordination of internal and external communication to influence brand perception by stakeholders and gain brand loyalty. The second evolution has three focus points: strategic coordination of communication processes, use of complementary messages and the collective use of all media and messages (Keegan, Moriarty & Duncan, 1992), cited in (Maenetja, 2009).

The last evolutionary era by Gronstedt (2000:8) defines integrated communication as the strategic management process of facilitating the desired meaning of the company and its brands by creating unity of effort at every point of contact with key customers and stakeholders to build profitable relationships. Firstly, the Gronstedt (2000) definition emphasises that integration should be encouraged from a managerial level by including "strategic management". Another added dimension in this definition is "unity of effort" whenever the organisation communicates or encounters the stakeholders, or the stakeholders encounter the organisation.

This dimension is not new in defining integrated communication as it relates to the combination of communication forms used in the definition by Tannenbaum (1991) in the first evolutionary era of integrated communication. However, the idea of "unity of effort" is one of the essential additions to the integrated communication concept development, as this signifies the idea that integrated communication stretches beyond only planned messages of the organisation to include everything the organisation does and does not do. Therefore, the definition focuses on integrated communication as a process that must permeate through the entire organisation rather than a quick-fix program from the marketing or communication department.

Duncan (2001) defines integrated communication as a cross-functional process creating and nourishing profitable relationships with customers and other stakeholders by strategically controlling or influencing all messages sent to the groups. Therefore, the focus on integrated communication as a strategic management process is meant to build profitable long-term relationships with an organisation's stakeholders. The first contribution of the Duncan (2001) definition includes all the critical elements contributed by other authors in the three developmental eras, but most importantly, adds that the focus on two-way communication should be data driven. This is brought on by communication between the organisation and the stakeholders based on information obtained and captured on a database.

The integrated communication process has been developed to achieve three goals more effectively and efficiently than the traditional promotional mix: acquire, retain, and grow profitable customers (Duncan, 2001). Integrated communication partially achieves all three by using prospect and customer information compiled in some database form. Data-driven communication requires the co-operation of all departments and divisions within an organisation. The definition of Duncan (2001) is the most comprehensive and inclusive definition of integrated communication discussed so far. This, therefore, means that the insurance industry should strategically manage its messages from employees to outside communities. It should ensure that these messages align so that they remain relevant to CI today.

2.4 WHY INTEGRATED COMMUNICATION

Today, more than ever, an integrated approach guides corporate communication. Many researchers have justified this approach because organisations operate in a complex, fragmented, cluttered communication environment where companies struggle to be heard (Gurău, 2008; Schultz, 1996). Forced to fight for stakeholders' attention in a frenetic world saturated with signs, organisations employ communication to stand out from the crowd through a consistent and seductive representation of themselves.

Organisations are polyphonic systems emerging from and co-authored by the interaction of multiple voices and discourses (Belova, King, & Sliwa, 2008; Hazen, 1993), where different worldviews coexist and compete (Rhodes, 2000). As every organisation is composed of different communities speaking different languages — meaning different goals and forms of rationality drive their members — polyphony is a normal, unavoidable, and potentially beneficial outcome integral to the organisation (Kornberger, Clegg, & Carter, 2006). Therefore, there is no significant field of business management in organisations which can be accomplished without being integrated through the efforts of marketing management and communication management. Caywood (1997) suggests that, in today's era of business, there is no tolerance for people wanting to practise a profession or craft isolated from other business management functions.

Organisational leaders must compile knowledge of best practices in their areas of business and other organisational specialisations. These organisations will produce a return on their cooperative efforts that will add up to more than the sum of the different parts, which aligns with the general systems theory and systems thinking. Furthermore, these organisations will continue their successes into the twenty-first century, into the "stakeholder century". The need for CI is not limited only to those mentioned above. The following are other reasons led to CI.

- External trends in the market

Duncan (2004) believes that the modern marketplace has characteristics that necessitate organisations to use an integrated approach to communication. There is congestion of products and services in all categories, which seems like product overload in the market. There is a less tangible difference between product offerings in the same price band. Innovations can easily and cheaply be imitated. Due to the availability of numerous brands offering similar value, customers become less loyal to brands (Levrini & Jeffman dos Santos, 2021).

According to Levrini and Jeffman dos Santos (2021) price is undoubtedly one of the most influential factors in the perceptions of products on the market. It is the deciding factor for purchasing products since there is little difference in quality.

The market is also saturated with commercial messages from various platforms, which results in less impact (Vasileva, 2014). Consumers have also become more sophisticated in their knowledge of products and less trusting of company claims, which necessitates organisations to be customer-centric instead of product-oriented to create value (Hemel & Randemakers, 2016). When organisations are customer-centric, they tailor their products according to their needs (Hemel & Randemakers, 2016). Today, companies are selling a product or service and a brand underpinned by its values — values that are more effectively disseminated. Niemann (2005) suggests that changes in the market require organisations to intensify their strategic approach in terms of their business operations. This process will require organisations to constantly learn from the environment what their customers' needs and wants are.

Within the insurance industry, similar services, technologies, rewards, and claims are offered. All insurance companies claim to pay within a certain period, including a few hours of the claim, and they promise to pay back a certain percentage of payments made without a claim. As a result of this similarity, the study argues that the insurance company's competitive advantage hinges upon CI, among other reasons. The support and loyalty of their stakeholders will come when they all speak in one voice. It is no longer about what they offer as an insurance company but about who they are. When their promises (planned messages) are confirmed by service messages (staff behaviour) and unplanned messages (customer feedback), then they will have achieved brand loyalty and stand a chance to survive in this competitive environment. Trends within the organisation

Okhuysen and Bechky (2009) suggest that the complexity of organisations requires adequate coordination to realise their objectives as it is central to the organisation's purpose. Coordination is a process of interaction that integrates a collective set of

interdependent tasks. Big organisations like insurance companies that operate at a national level and some internationally require enhanced coordination.

New technologies, mainly information and communication technologies and other trends within the global world, change how organisations operate and how people communicate and interact (Cascio & Montealegre, 2016; Salivea2014). These must be integrated into the business model to ensure its effective use. Technology has taken over and become central to ways of work and relationships both internally and externally as noted by Cascio and Montealegre (2016). Some old communication mediums and systems might not be relevant to how the audience should receive the messages that will enable integration. Much has changed since globalisation and the fourth (4th) industrial revolution, where communication, platforms and processes are digital. Selling and purchasing of the solution, claims and processes are now enabled by technology for convenience, better experience, and competitiveness. Changes within the organisation should be managed harmoniously to avoid fragmentation and conflicting messages. This is why all internal and external organisational communication efforts must be integrated.

When insurance companies prepare and present their messages to stakeholders, they should ensure they have the technologies and resources to which their messages point. When a company outlines that they have an app - where clients can access policies, make claims, and be tracked - the company should ensure that the app is readily available for download on all software platforms such as the Google store, Apple store and others. This is to ensure that the message from the organisation is kept similar to the message from clients about the app and its usability.

- Societal demands for integrity

By operating on public platforms, businesses attract public opinion and their interaction with external stakeholders through their services, products, or any other transaction they build a perception (Duncan, 2002). Stakeholders are bound to have certain expectations of an organisation, and these expectations are based on their experience, which builds perceptions about the organisation's actions or performance (Schultz & Werner, 2013).

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Successful businesses are scrupulous on processes that involve direct interaction with external stakeholders and are intentional about the positive image they must portray to earn behavioural integrity in the eyes of the external stakeholder (Butt, Khong, & Alam, 2020). Moreover, Geller (2009), Hafez (2018) and El-Garaihy, Mobarak, and Albahussain, (2014). suggests that a company can create a competitive advantage through corporate citizen responsibility initiatives impacting corporate reputation.

We live in communities where people have been scammed, misled, and witnessed much corruption, ultimately impeding trust in organisations. According to Werth (2019), trust is the most crucial element of stakeholder relations. The scholar further asserts that trust not only refers to the trust that the customers have in an organisation's products and services but also encompasses the trust in relations they have with other stakeholders like the government, investors, and suppliers. The perceptions that emanate from a customer's experience with organisations, especially in the insurance sector, is because promises are fulfilled at the claim stage. In this regard, one can conclude that customers would choose to engage with companies that have integrity and fulfil their promises. It is, therefore, important for insurance companies to make promises (planned messages) that they will be able to fulfil through their service messages (technologies used, staff behaviour) and product messages (policy packages provided) so that customers can trust them and become loyal to them.

2.5 PRINCIPLES OF COMMUNICATION INTEGRATION (CI)

Barker and Angelopulo (2013) outline that communication integration (CI) is principled, governed and directed. These principles came about because communication integration evolves extensively from a perspective of consistent and planned communication messages to one of the most consistent communications throughout the entire organisation and its relationships with internal and external stakeholders.

The principles have been identified as follows:

2.5.1 Market orientation

Market orientation is regarded as one of the effective perspectives organisations use within competitive economies. This is an approach whereby an essential organisational stakeholder's needs are a priority in all activities within the organisation by all departments and not only the communication department, as it is mainly deemed as a specialised function contributing towards integration (Barker & Angelopulo, 2013). The principles of the market orientation approach are applicable in organisations of all kinds, even though the approach is mostly associated with businesses that produce and sell products. CI's interactive and two-way symmetrical nature enables organisations to be market-oriented and maintain the status quo since organisations can learn about their clients, stakeholders, or audience's needs. They then align their solutions and processes to meet these needs in appealingly (Salivea, 2014). This process is better explained by Slater and Narver (2000), where market-oriented businesses are regarded as those that gather customer intelligence on current and future needs and about competitors' capabilities and strategies, share that intelligence throughout the organisation and take coordinated action to create superior customer value. Beck, Janssens, Debruyne and Lommelen (2011) believe that market orientation is the antecedence of innovation and that the organisation's characteristics influence the approach. In the market-orientated environment of insurance companies, companies must constantly scan the market to remain relevant to the needs of their customers and design their products from the market's perspective. Their product should not be a one-size-fits-all but tailored to meet different clients.

2.5.2 Alignment of messages from all sources

According to Thoger Christensen, Fuat Fırat and Torp (2008), aligning messages from all sources 'often implies tighter central control over communications and other organisational processes.' This will ensure that messages are positioned to promote CI since messages are disseminated in various techniques.

According to Salevea (2014), these entail PR, advertising, publicity, personal selling, and sales promotion mix woven together seamlessly to a point where a difference cannot be seen between them. Communication must be centralised and managed by a department, individual or a designated group within the organisation for CI to take place. This will ensure consistency in message positioning, alignment, and synergy without having different voices sending messages, which has fragmentation potential and confusion to the intended audience. Below are messages that need to be aligned:

- Planned messages: these incorporate the marketing communication mix, which comprises advertising, public relations, direct selling, sales, and promotions directed by the organisation for their customers, internal and other stakeholder audiences (Duncan & Moriarty1997; Vasileva, 2014). These messages are the least believable because they are perceived as biassed since they are easy for the organisation to implement and control. Insurance companies mostly use the media to advertise adverts as their planned message. According to Dominick (1993), ''advertising is a paid, ongoing, non-personal communication from a commercial source such as a producer or a retailer.'' Advertising communicates messages about a product, service or company. Public relations involve a variety of programmes designed to promote or protect a company's image or its products (Duncan & Ouwersloot, 2008). Most companies have a public relations department that monitors the attitudes of the organisation's public image to build goodwill. Direct selling refers to face-to-face communication between a company sales representative and a customer. Such communication is intended and designed to influence the customer to buy the company's products or services. Sales promotion consists of a collection of incentive tools, mostly short-term, that are designed to stimulate quicker or greater purchases of products or services (Duncan & Ouwersloot, 2008). There are two types of sales promotion: Consumer promotion and trade promotions.

  Consumer promotions are short-term inducements of value to consumers to encourage them to buy a product or a service. In contrast, Trade promotions are

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inducements to retailers and wholesalers to reduce retail prices and increase the company's product inventory, (Singh, Hasen & Blattberg, 2006).

- Product messages: These are messages about everything entrenched in the organisation's products, which comprise the product's design, functionality, use and perceived value by the users (Duncan & Moriarty, 1997). Messages in this category tend to have an impact and are believable because they are perceived as actual experiences of the organisation's products by users. According to Van der Walt, Strydom, Marx and Jooste (1996), ''a product is the first element of a marketing mix.'' Hence, it should form the basis of any communication decisions. Assael (1993) and Kotler and Keller (2006) define a product as a bundle of attributes and benefits designed to satisfy the customer. Products include physical goods, places, properties, organisations, information, and ideas. Product messages focus on the attributes of a product, such as pricing, durability, distribution networks, form, features, performance and conformance quality, reliability, reparability, and style (Aaker 1995; Duncan & Moriarty, 1997; Kotler & Keller, 2006). Form refers toa product's size, shape, or physical structure, whereas features denote aspects that supplement the product or service's basic function. Performance quality is the level at which the product's primary characteristics operate. Conformance quality is the degree to which all the produced units are identical and meet the promised specifications. Durability measures the product's expected operating life under natural or stressful conditions. Reliability measures the probability that a product will not malfunction or fail within a specified period. At the same time, reparability measures the ease of fixing a product when it malfunctions or fails (Kotler & Keller, 2006). There are five product levels. These are core benefits, primary products, expected products, augmented products, and the user's total consumption system. Core benefit refers to the service or benefit the customer is buying. *A primary product* is the physical object or service offered to the target market.

An expected product is a set of attributes and conditions buyers usually expect when they purchase a product, and an augmented product encompasses all the benefits that consumers receive or experience in perceiving, utilising, obtaining, and supplying the formal product. User's consumption system refers to how the user gets and uses products and related services (Kotler & Keller 2006; Van der Walt et al., 1996). According to Mooy and Robben (2002), a product is a ''decisive communication tool.'' Marketers pay little or no attention to the communication abilities of a product as an element of the marketing mix. Mooy and Robben (2002) further argue that a physical product "is an important carrier of product information". Traditional marketing communication tools such as advertising, sales promotion, and public relations may have difficulty reaching the targeted market segments due to clutter in the communication environment. Direct contact with the product may provide consumers with product-related information to make a better product choice. Product characteristics may enhance a consumer's motivation, opportunity, or ability to process product-related information. Product characteristics such as colour and touch may act as peripheral cues and induce positive or negative attitudes toward a product. Within the insurance industry, these are how policies are structured, what they offer, and how they meet the client's needs.

- Service messages: Duncan and Moriarty (1997) suggest that these messages are feedback on the experience of dealing with the organisation through interaction with staff members, agents, and products. These messages are somehow communicated even through the behaviour of the staff members, the service and technological supporting systems the organisation has in place, and the environment it creates. These messages are also the most believable because the services rendered are the organisation's experience. For insurance companies, this includes the behaviour of their personnel when they engage with clients for enquiries, claims and other issues.

- Unplanned messages: These messages are not within the organisation's control and are primarily believable because they are perceived as unbiased (Duncan & Moriarty, 1997). They comprise word of mouth, rumours from other customers and media content not generated by the organisation (Duncan & Moriarty, 1997, Vasileva 2014). Currently, consumers do not take what they are given as information at face value but seek personal sources they deem as credible for information, not commercially biased and backed by the company (Isimoya & Olaniyana, 2020). These do not involve testimonies presented on television through the company's advert. These involve what communities say about the company without the company knowing or being involved in what they have to say. A person's experience with an insurance company, product and service would fall within unplanned messages.

The communication techniques that the organisation applies to disseminate all messages outlined will ensure integration since the organisational strategy is embedded in them. Since the techniques are integrated meticulously, all messages will be synchronised. When planned messages are confirmed by the service and product messages, which are further confirmed by unplanned messages, integration is attained (Duncan & Moriarty, 1997). For CI to happen in totality, messages from all sources should not be contradictory but positive and strong, as the biggest challenge with integrating communication lies in the alignment of messages from all sources. For all four messages to align, a centralised communication office needs to be in place where all messages are centrally controlled with integration in mind since it encourages systematic communication management and gives precedence to the customer and other stakeholders to ensure conformity in brand messages and avert fragmentation, stakeholders misconstruing and hostility from potential and existing customers (Thøger, Fuat, & Torp 2008; Knox & Bickerton 2003).

2.5.3 Implementation throughout the organisation

CI entails consistency of messages and actions throughout the organisation (Barker & Angelopulo, 2013:46). The scholars identified five (5) different locations that are crucial to integration since the processes and interventions taking place at these locations directly determine the organisation's communication, its integration and the stakeholder's ultimate perception of the corporate brand which is a dominant and overriding perception they have of the organisation.

The locations were identified as follows:

2.5.3.1 Translating the organisation's mission into strategy.

This is where the organisation's mission is broken down into achievable goals through strategies. Strategic organisational decisions are influenced by an organisation's dominant decision-makers, such as the CEO. For CI to happen at this point, a thorough analysis of the organisation's mission and vision needs analysis of different stakeholders based on their needs, wants, and the company's capabilities, services and products should be done. The management should also have the capacity to develop a strategy that aligns with its mission and meets the needs of the market so that the organisation can deliver the necessities to the organisational structure, management, knowledge, attitudes and outputs. This can also be identified as enterprise strategy level. Nieman (2005) postulates communication must be part of formulating the enterprise strategy.

When insurance companies formulate the enterprise strategy, it is imperative that the leadership representing various departments with a stake in the mission's success, including the communications department, partake. This is to ensure that the business strategy is set, considering the dynamics of the organisation and mitigating any risks threatening the success thereof. This will entail ensuring that there is a well-designed workplace and market plan which will break down the strategy into practical and achievable goals and further assist with the business plan where all activities within the organisation align with the entire organisational strategy in fulfilment of the mission.

For example, if the organisation's mission is to assist the customer in achieving financial goals, the business strategy would be setting systems, determining the right resources and designing the products that align with the mission.

2.5.3.2 Implementing organisation's strategy.

According to Rani (2019), *strategy implementation* is 'the set of activities where the strategic plan is changed into strict performance in an organisation'. It occurs at the management level, where managers translate and implement strategy into specific objectives for each department of the organisation that develops, sustains, and supports its products and services. However, Van den Berghe and Verweire (2001) believe that managers communicate about strategy but forget to translate strategy into actionable objectives. Niemann (2005) identified this as corporate strategy level. When the mission is broken down into doable goals, it is crucial not to remain on paper but to be actioned. Therefore, management strategists must communicate these goals to employees with resources for action. (Anabila, Narteh & Tweneboah-Kodnah, 2012; Mazzol, Sweeney, & Soutar, 2007) argue that the insurance industry develops great strategies but fails to execute them. The study intends to enlighten them that not implementing strategy has a negative impact on their survival. The organisation will be populating strategy (planned message), fail to implement it and provide a contradictory service. This will create service and unplanned messages that do not align with the plan, and CI gets lost, the organisation's integrity is tarnished, and the clientele is lost.

2.5.3. Delivering organisation's service to the consumer.

According to Baker and Anelopulo (2013), this is the location where the organisation delivers its service or product to the customers, and it entails pre, at and post-contact with the representative or the experience with the service of the organisation. The scholars suggest that this is a point where the organisation's credibility on the service or product it delivers is tested as the actual communication and messages are largely embedded in the deliverables.

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The organisation might have various sources to deliver its services or products internally and externally, such as agents and suppliers which might not necessarily be part of the organisation. However, this, does not exempt the organisation, its services, and products from being perceived as a single entity despite its representatives.

Therefore, all supply chain elements must operate as an integrated whole to present the product and service seamlessly. It is imperative that communication meets and surpasses the customer's and other stakeholders' expectations and that competencies required at this location are operational, with expertise at implementation levels of marketing communication, business communication, and public relations. Service delivery within the insurance space is tested when customers require assistance updating their portfolios, making inquiries, submitting claims on their policies, or even purchasing the solution. Apart from financial advisors and walk-in client service offices, insurance companies have broker divisions that deliver services on their behalf. How the services are delivered by any of these broker divisions creates a perception about the company irrespective of their division. Therefore, the insurance company cannot exonerate itself from the impact resulting from how services and products are delivered by any of its representatives. Consequently, it is vital that the messages and services delivered by both the organisation and the brokers are aligned to meet and exceed the customer's needs and expectations and retain the consistency of the company brand.

2.5.3.4 Planning and executing organisation' external communication.

Duncan and Moriarty (1997) assert that external communication is usually the responsibility of communication specialists, and it mostly entails public relations, direct marketing and sales promotions or any form of planned communication. These services can either be outsourced or delivered by the organisation's employees. It is crucial that the specialist delivering this service is familiar with the communication goals and strategy of the organisation.

The specialist should also understand the organisation's customers and external stakeholders' overall expectations of the product and service classification in which the organisation functions, and its expectation of the product and service. The specialist who delivers these services functions at the operational level and should be seasoned in public relations, corporate and marketing communication.

2.5.3.5 Forming External Stakeholders' expectations of the organisation.

The organisation delivers its products and services to the customers. Niemann (2005) maintains that for an organisation to survive in the market, it needs to maintain an external balance with the environment by being a learning organisation. External stakeholder's expectation emanates from various sources, such as needs and wants, actual or perceived experiences, voluntary communication that the organisation does not have control over, the organisation's image, and planned communication within the organisation's control.

The insurance industry should avoid tailoring planned messages and designing products from a profit-oriented perspective (Okonkwo & Eche, 2019). They should take heed of the needs and wants of clients and incorporate these needs into their strategy to offer what the market desires. Wijewardene (2017) outlines that insurance companies tend to forget that they serve clients, not themselves. They design products that are out of the scope of the clients. Abaidoo (2015) argues that insurance industries must democratise and allow the client's voice to influence the design of their products. The study argues that when the client's voice is heard and witnessed in the insurance companies' services, products, and planned message, the easier CI can be achieved in this industry.

2.5.4 Communication Integration Strategies

According to Niemaan and Crystal (2002), scholars discovered that integration is best applied when it starts at the top, supported by proper infrastructure enabling the application of integrated communication processes. In their brand equity model, Duncan and Moriarty (1998), identified ten strategic drivers used by organisations benefiting from IMC. Even though this model focuses on IMC, the scholars' postulate that it provides a workable framework for integrating communication in a broader context than merely marketing the organisation.

Three strategies were identified from the ten drivers as follows:

2.5.4.1   Corporate focus

2.5.4.1.1 Creating and nourishing relationships rather than just making transactions.

In the product century, marketing communication has been developing and delivering brand messages to generate sales, that is, transactions (Duncan, 2001). However, organisations have realised they can be more profitable by building customer relationships rather than only on transactions. It is progressively more costly to acquire a new customer (Harris, 1998:4). Organisations are thus finding that investing in growing current customers is more profitable (Duncan & Moriarty, 1997:16). Insurance companies must, therefore, get to know their customers and use that information in their communication with their customers, thus enhancing their credibility (Ehlers, 2002:178). Creating and maintaining relations will enable sustainable business and brand longevity, bringing quality business that will stay on the organisation's books from the external stakeholder perspective. Nourishing relations will also cause the company to be the preferred brand since the company gets to understand the customers' needs through interaction and has an opportunity to align its product to those needs.

From the employee perspective, nourishing relations internally will ensure the reiteration of important messages which will be embedded in their ways of work, subsequently impacting their interactions with customers.

2.5.4.1.2 Focus on all stakeholders rather than simply customers or shareholders.

Integrated communication should not be limited to customers but used for planning and monitoring relationships with all stakeholder groups (Duncan & Moriarty, 1997:16; Benn, Abratt & O'Leary, 2016). All stakeholder groups have a vested interest in the success of the organisation. What the insurance organisation does affects them, and what the stakeholders do affects the insurance organisation. Also, gaining the support of key stakeholders in the short term generates profits for investors in the long term, therefore, reaching the objective of shareholders equity. Brown (2015) noted that most insurance companies focus on customers and shareholders only as their stakeholders, forgetting that all stakeholder groups can affect the organisation. Therefore, the study intends to inform insurance companies to focus on all internal stakeholders (employees) and external stakeholders (customers, regulators, and the media) to ensure uniformity and synergy ultimately securing buy-in from all areas.

2.5.4.2   Operational process

2.5.4.2.1 Maintain strategic consistency rather than independent brand messages.

Every brand message should incorporate the corporate strategy to ensure consistency and integration with the organisational strategy (Angelopulo & Baker, 2013). In the study performed by Nadube and Koroba (2018) on 'Contact Synergy and Marketing Performance of Domestic Airlines Operators in Nigeria', it was concluded that there is a significant association between strategic consistency and the two measures of marketing performance, which comprise brand awareness and customer loyalty.

The scholars further recommended that all efforts be made by the domestic operators and that efforts should be made by domestic airline operators in Nigeria to achieve strategic consistency through coordinating all messages in promoting brands or organisations because everything an organisation does and does not do sends a message.

Rani (2019) suggests that the whole organisation be involved during the strategic implementation process to ensure a collaborative operation. The more the brand's position is strategically integrated into all the brand messages; the more consistent and well-defined the organisation's identity and reputation will be since one brand message will be communicated. When there is consistency in messages, CI is achieved. When Metropolitan incorporates its corporate strategy in brand messages, they will likely achieve CI.

2.5.4.2.2 Generate purposeful interactivity rather than merely a mass-media monologue.

While interacting with customers, it is vital to listen to their feedback, which intensifies the chances of integrating their needs into the organisation's planning and operations. Nieman (2006) describes interactivity as 'a form of integration and a balance between mass, personalised and interactive media which is required to augment feedback from customers and to reach them'. Through the organisation's dialogues with their customers, they will be able to understand the customer's needs enabling them to design services and products that benefit customers. This means the organisation achieves more listening and learning and less telling and selling (Duncan & Moriarty,1997:17). This notion is also supported by the study conducted by Alam and Perry (2002) on the Customer Focused New Product Design Process where the scholars argue that when a new product is designed from the customer perspective, the design process and activities are determined by the demands and needs of the customer.

This study maintains that insurance companies must incorporate their customers' views, ideas, and expectations of their customers in their products at the design stage to be relevant to the customers' needs. They will feel integrated into the organisation and are likely to speak in one voice with the organisation to achieve CI.

2.5.4.3   Market the corporate mission rather than simply product claims

An organisation's mission serves its purpose only if it is incorporated into all activities of the organisation beyond its services and products (Barker and Angelopulo, 2013). The scholars also assert that the organisation's involvement in philanthropic and sponsorship activities that reflect the mission of the organisation facilitates a strong stakeholder commitment. These activities entail marketing, which also should align with the corporate mission. Overviewing the study between Marketing and Corporate Strategy, Munsay (2019) discovered that the marketing strategy that is derived from the corporate vision, mission statement, and corporate goals pronounces how an organisation's corporate strategy and activities are centred on the market and therefore, suggests that, planning and the strategy thereof is closely aligned with the planning course for the whole business. This process will ensure integration since all these activities have to link with the overall corporate strategy and need the approval of top management. This will ensure that the company's profit, performance and impact on people, communities and the planet are inextricably connected. When stakeholders trust who the organisation is, they are likely to trust its brand and the messages that accompany those brands. Therefore, insurance companies need to promote who they are more than what they offer. They should strive for brand loyalty.

2.5.4.4   Use zero-based planning rather than just adjust previous plans.

All communication programs should conduct an analysis of the strengths, weaknesses, opportunities, and threats (SWOT analysis) of the brand, which will lead to the selection

of an effective and efficient communication function (Duncan & Moriarty, 1997). Zero-based planning ensures that issues that impeded growth in the previous financial year are attended to and that new plans are in place to mitigate challenges for efficiencies and opportunities are leveraged. The zero-based planning method enables a company to reach valuable insights about costs and actual needs. All communication pertinent to the organisational strategy should enhance the communication objectives and work towards meaningful customer relations. For communication integration to occur, the communication strategy should align with the organisational strategy and advance communication objectives in the customer's best interest I ensuring desired relations. A communication strategy that aligns with these aspirations will ensure that the processes and operations are integrated and result in an integrated output.

2.5.5 Organisational Infrastructure

Dickson and Loukus (2013) pose that organisational infrastructure gives the basis and significant premise upon which performance may be illustrated and then enhanced, and guaranteeing a solid foundation requires careful consideration and thorough planning, with constant analysis and intervention leading to adaptation, given enough feedback from consumers. Barker and Agelopulo (2013) suggest the following as crucial elements of infrastructure:

2.5.5.1 Use cross-functional rather than departmental planning and monitoring

Synergy in expertise, knowledge, and information across the organisation is the main concept of integration. Hollard and Gomes (2000), purport that topical theory on group effectiveness has progressively recognised the significance of a steady organisational setting which can be particularly pertinent for cross-functional teams.

It affords the sharing of expertise and customer information and maintenance of consistency on how customers are treated through management planning and monitoring across functions such as marketing and customer service without these functions being merged. According to Holland, Gaston and Gomes (2000), the key success factor using a cross-functional approach is strategic alignment between functions, creating a climate supportive of teamwork and team-based accountability. Mboweni (2013) notes that the insurance industry's strategies are narrowly focused on the voices of marketing. Therefore, when insurance companies develop their strategy, they should involve all departments to incorporate different voices and ideas into the strategy. A cross-functional approach will ascertain that relevant services and products are delivered as the customers' needs are prioritised through effective communication since this information will be available to inform such.

2.5.5.2 *Build and manage databases to retain customers rather than simply acquire new ones.*

The foundation of a developed relationship between an organisation and the customer is made of the customer's profile, their transactions, and their interaction with the organisation. Enhanced through modern technology, the information can be collected, organised, and shared within the organisation reinforcing customer and stakeholder relations. Sighal (2021) describes customer retention as 'the process of holding customers in the customer inventory for an endless period by meeting the requirements and surpassing the expectations of those customers.' It costs more to acquire new clients than to retain the existing ones. Sighal (2021) further explains that retaining customers is more vital than attracting new customers because the cost of servicing existing customers is less than providing services to new customers. Therefore, maintaining the customer database is crucial; without a program for building and using databases, it is problematic for the organisation to establish personalised communication (Duncan, 2001:62). When customer retention is compromised, long-term mutual profit for both the customer and the company is absent (Sighal, 2021).

Insurance industries should be able to engage with all customers, follow up on lost clients and keep existing ones through personalised communication. When customers are not retained, it implies that the organisation does not intend to have long-term relations and that brand loyalty is lost. Duncan and Moriarty (1997) also suggest that organisations that outsource communication services should select those whose operations are explicitly based on the notion of CI ; that way, integration is attained.

2.6   COMMUNICATION INTEGRATION LIMITATION

According to Barker and Angelopulo (2013:50), there are limitations and pitfalls to communication integration implementation. Organisations need to recognise these to attain all that is possible through integration.

These are:

2.6.1 Illusion of control

According to Langer (1975), various studies were conducted to expound on the phenomenon of illusion of control. It was deduced that an illusion of control is 'an expectancy of a personal success probability inappropriately higher than the objective probability would warrant.' In essence, CI assumes the organisation can understand factors that determine all its stakeholders and have control over them which is an illusion. (Baker & Angelopulu, 2013; Hui, Tao & Hongshen, 2011) defines control as an individual's efficacy to get the desired outcome and avoid undesired outcomes; however, this is not always possible with CI. The organisation is not entirely in control of its communication integration as some stakeholders are not included in the communication process. Stakeholders are not only exposed to the planned communication that an organisation provides, but they also independently acquire information about the organisation, its products, and services from other sources than the organisation, and the organisation does not have control over the perspective(s) gained as a result (Werth, 2019).

Insurance companies must realise that the outcome of CI efforts by the organisation are recipient-orientated so that efforts can be diverted towards readiness to respond to negative messaging contradicting what the organisation planned.

2.6.2 Integration lies with the receiver and not the organisation.

Communication from the organisation is integrated into the mind of the receiver. The organisation's reality does not convince audiences but rather a partial image of the organisation's effectiveness (Carpenter & Krause, 2012). Stakeholders might perceive messages communicated by the organisation differently from the intended message. One of the reasons for this is that the perception of the organisation is from different sources, whereas the organisation is one. The reputation of an organisation is dependent on the audiences' perception relative to their brand, which sets them apart from the rest. This results in an assortment of messages about the organisation from the messages disseminated by the organisation. Consumers and stakeholders are also not passive recipients. Messages are judged and evaluated based on their state of mind and acquired knowledge from different sources and experiences.

2.6.3 Absence of communication

When organisations are in a crisis or exposed to negative attention, stakeholders would be informed. Failure to communicate puts the organisation at risk of losing stakeholders and causing reputational damage (Murty & Subramanian, 2014). Communication is critical to crisis management (Le Roux, 2013). Poor communication puts an organisation at risk of adverse consequences as the reputation of the organisation can be undermined (Goodman & Hirsch, 2010; Barker and Angelopulo, 2013). Insurance companies have many scandals, fraud, and corruption issues but never respond to these, which leads to lost client trust (Brown, 2015). Insurance industries need to be aware that silence hinders integration. This impedes the integrity of an organisation, which negatively affects its brand. They, therefore, need to have crisis communication management strategies in place if they must maintain CI within their companies.

2.6.4 The time perspective of various types of communication

Short-term campaigns should not conflict with long-term campaigns regarding the concept, as this will perpetually have negative consequences. Communication with different objectives needs to be synchronised to ensure everything is clear. According to Gronroos (2000), marketing communication mostly has a temporary impact, and the messages inherent in marketing have a medium-term effect. Subsequently, the image created because of all communication and interaction is long-term. For this reason, the effects of different messages must be considered for different time frames. This is to avoid confusion that will later paint the organisation into false promises and cause it to lose its efforts to achieve integration. When an insurance industry plans to give one-year premiums back to clients who have not claimed in five years as a short-term goal, they need not communicate that with a long-term goal of giving them all their premiums when they claim. If, in the future, they aim to give them back all premiums on claims, the messages should be communicated at different time frames since they will be achieved in different periods. What will happen is that clients will expect all premiums when they claim, whereas it is only a long-term goal, not an immediate goal. When that expectation is not met, a different message will be formed about the organisation, a message different from that of the organisation and, consequently, CI gets lost.

2.6.5 The impact of unplanned communication

According to Gronroos (2000), the unexpected results of planned communication might be unplanned even though the communication itself is planned. These results could also be negative or positive; therefore, from an integration perspective, such messages must be considered when planning and evaluating the organisation's communication. Unplanned messages are major determinants of the consumer's attitude and behaviour. Unplanned messages include word-of-mouth. The impact of word-of-mouth is huge because a person who has had a personal experience with the service provider is an objective source of information, unlike online advertisements, bogus posts on social

media and reviews on sites. References and testimonials represent an active way for the firm to use positive word-of-mouth marketing. These principles enable integration to happen in totality when applied and considered.

2.7 THE MANAGEMENT OF COMMUNICATION INTEGRATION

Van Riel (1999:11) identified four methods for managing CI as follows:

- Rules or directive

These are used to guarantee standardisation in any area of communication, and they comprise of:

- Common house style

According to Van Riel (1997), this is one of the seasoned methods of communication standardisation, and it refers to the presentation style that is accepted and utilised throughout the organisation. Van Riel suggests that 'house style' originated in corporate design; however, it extended to incorporate numerous forms of how organisations present themselves.

Common house style specifies the name of the organisation, its logo, and its corporate colours. He further asserts that at its most developed stage, it may also embrace standardisation in several areas of the organisation's presentation, such as architecture, symbolism, or staff behaviour. This impresses uniformity and consistency across the organisation and reinforces the brand identity.

- Common starting points (CSP)

According to Van Riel (1992), CSPs are used as a directive to guide communication integration. He described them as 'central values which function as the basis for undertaking any kind of communication envisaged by an organisation.' These establish communication project priorities; however, they do not prescribe procedures to be followed in the projects.

They are useful for the planning frameworks of organisational units, and all involved in the communication project irrespective of their employment within the organisation or being outsourced suppliers of communication products and services. The starting points can be used in various ways that make it easy for commonality to be reached. If an organisation has embarked on any project or campaign, for instance, to rid the company of one silo's function, for example, and chooses to use the theme and a certain slogan such as "the power of the collective", the typical starting point would be that all communication items and promotional items have images and the slogan. Service providers involved in the campaign will also be briefed based on this framework to deliver in line with the requirements.

- Operational guides

According to Van Riel (1999), operational guides specify the implementation of the communication project. These guidelines might highlight any area of the communication project, including those that deal with integration. Below are instances where operational guidelines for communication integration can be implemented for all integration aspects.

- The selection of an advertising agency according to its ability to implement integrated campaigns.

- The number and variety of channels of integration between the audience and the organisation could be specified for the organisation's website.

- Specific procedures could be set for transforming.

- every customer contact into a communication opportunity.

- The central message could be standardised for all promotional communication.

- Specifications could be set for aligning subsidiaries' communication with the parent organisation's communication.

- The company could actively engage its stakeholders in a range of social media.

Points of information capture and database use in the organisation's daily operations could be specified. These will enable continuity, streamline activities, ensure brand consistency across all channels, and align communication with business objectives.

- Sequencing

Sequencing is a meticulous process communicators use when structuring communication according to specific principles (Van Riel, 1991). The organisation of planned communication ensures that each participant in the process is afforded independent input that is given a specific time slot in planning, production, and implementation. These processes comprise tasks, responsibilities, and budgets. Sequencing in the perspective of CI is a process that warrants that coordination of messages, audience dialogue maximisation and constant focus on audience needs are all assigned a position in the planning, implementation, and evaluation sequence. It can also be applied by linking communication processes to the organisation's broader operational cycle. These synergies make CI seamless and evident.

- Group problem solving

When the process of CI becomes complex, a coordinating group might be required to oversee integration problems.

This may result from the involvement of many people, the inclusion of different divisions of the organisation or the inclusion of people with little communication expertise. This is regarded as a more personal way of dealing with integration than using rules of directives, sequencing, or organisational routines.

According to Van Riel (1999), there are three types of coordinating groups, namely:

- Steering committees

CI could be implemented through the work of a steering committee that oversees the communication as a whole or that, more specifically, oversees communication integration. This group would not typically set overall communication policy or be responsible for managing individual projects. However, it would concern itself with the conformity of communication to specific principles such as integration. It should include senior members of all communication and related functions within the organisation to ensure that members who deal with communication are informed of current communication policies and practices.

- Annual or quarterly reviewing processes

Communication integration may be monitored regularly through a review process that assesses an organisation's communication practice to ascertain whether it adheres to the integration principles.

- Ad hoc meetings

Ad hoc meetings that address communication planning, coordination, implementation, and evaluation can be used to manage communication integration and evaluation. Participants of these meetings should comprise overseers of integration and people responsible for its implementation. The above-mentioned is used for uniformity within the organisation, which will reflect outside the organisation when practised. Smith (2016), Le Roux (2018), and Brown (2015) reveal how these uniformity tools have been used to the success of organisations that used them for reputation building.

There is a scarcity of studies that have been conducted on how these tools can be used to manage communication integration within the insurance industry. This study intends to inform the insurance industry, specifically metropolitan, on measures they can take to manage CI.

2.8 THEORETICAL FRAMEWORK

2.8.1 Van Riel's model of organising and coordinating the communication process.

Van Riel (1995) believes that the communication process can be divided into three phases: input phase, throughput phase and output phase.

The input phase entails the preparation of communication activities (analysis and strategy), the throughput phase emphasises execution, and the output phase looks at the results of the communication process. According to Davis (2007), Katz and Kahn's (1966) systems theory resonates with this process since it suggests that an organisation is an open system that must interact with its environment to survive. It is through interaction with its environment that an organisation gets to analyse and devise its communications plan (input), which is executed (throughput) to get the envisaged outcome (output). Similar to Van Riel's model of organising and coordinating the communication process, the scholar indicates that the system receives input from the environment, which might entail information or resources providing feedback, processes the input (throughput) and releases output into an environment to try and restore equilibrium to the environment for survival. This system approach focuses on the means used to maintain organisational survival and emphasises long-term goals instead short-term ones Davis (2007). Van Riel's model emphasises collaboration among all relevant communication functions within the organisation and defines starting points for consistency purposes where common conditions are established, using standard operational systems for coordination of all forms of internal and external communication and lastly coordinating decision making by establishing an intentional effort to coordinate communication (Geller2009).

This could be done by having one responsible person for all communication functions, a steering committee with all relevant department representatives, and ad hoc meetings where communication managers are forced to interact. For communication integration to succeed within the insurance industry, companies should ensure that they execute strategies and analyse the output to measure the success of communication efforts and

make amendments where applicable. Brinkschröder (2014) argues that organisations are concerned about developing and executing strategy and overlook the output phase, a critical phase for measuring CI. The study intends to inform metropolitan areas to heed to the output phase of their strategies as all phases need to be aligned for CI to be achieved according to the model. The output phase indicates if all efforts have given the results investigated.

2.8.2 Ehlers model for structuring integrated communication.

Ehler proposed a framework for structuring integrated communication in South African organisations, which maintains that all integrated communication should start with stakeholders of the organisation (employees) and that they can influence interactions with other stakeholders. She suggests that this process should be part of stakeholder orientation. The model further proposes that an integrator or a team of integrators are responsible for the cross-functional sharing of information. The model also identifies databases (built through research, to be used by everyone to make informed decisions) as important to the integration process. Therefore, this means that the organisation needs to have the capacity to enable integration implementation in the company since this model emphasises the inside-out approach. Ehler postulates that traditional marketing communication tools and traditional PR tools be combined to supply the integrator with various options they can utilise in the stakeholder management process. The study argues that the model encourages the inside-out perspective made popular by Ozeritskaya (2015) with an argument that the inner strengths and capabilities of the organisation will be translated to customers when interacting with them and the same perspectives that the organisation has are likely to be the same as those outside the organisation, and this can produce a sustainable future.

In line with Ehler's Framework, the insurance industry is guided by the theory to be stakeholder-oriented and ensure that all stakeholders interact with one another to enable cross-functional relations. The expertise brought by various departments from the Support function, such as marketing, business development, actuaries, and channel

departments, will bring various perspectives that have a positive impact relative to sustainable, informed decisions relative to integration. This is important because there will be no misalignment and inconsistencies due to silos functioning in the company, impacting immensely on the processes concerned with the services and products offered to customers, which has a rippling effect on other stakeholders both internally and externally, subsequently the image of the organisation. The Channel (Salesforce) depends on the support function to enable them to reach sales targets set. In contrast, the Support function depends on the Channel to offer accurate and relevant support to enable them to reach targets set for profits since they have direct contact with customers. The feedback the sales force provides enables them to fulfil their support objectives. The marketing department should not be the only department concerned about integration,

Furthermore, the model guides the insurance industry to have a team of integrators or someone responsible for coordinating communication and ensuring CI forms part of the company's strategy. There needs to be a formal infrastructure for sharing information to ensure effective communication across all departments within the company. The individual or the team should form part of the initial process of the communication strategy development. This synchronises the communications activities in the value chain.

Relative to the database element of Elehr's framework, the insurance institutions must have an institutional memory of researched information, particularly that of the customers, their psychographics, demographics, previous and current solutions offered against the relevant latest needs of the customers and assist in other aspects such as product development. This information will also be crucial in business retention, improved customer service, and other aspects of business growth that might seem trivial but are quite useful when intentional attention is paid. This will also enable them to apply the outside-in approach.

Insurance companies have entry, middle and affluent markets demarcated per province, district and local municipalities. These comprise different kinds of audiences, which require various communication mediums for messages.

The employees who interact with these stakeholders should also be familiar with the relevant mediums and techniques. The suggestion for both traditional marketing communication tools and traditional public relations (PR) tools to be applied will maximise effective stakeholder management.

Insurance companies, therefore, following this model, will have to ensure that internal stakeholders are aware of strategies communicated to externals and can execute the strategy because their perception and behaviour towards externals has the power to build and break the achievement of integrated communication. The organisation under study will therefore, have to follow the strategy in terms of what it is and how it should be so that they make a good impact on the outside stakeholders and promote one voice.

2.8.3 Stakeholder theory

The stakeholders' theory was developed by Edward Freeman in his book "Strategic Management: A stakeholder approach" and published in 1984. Initially, he wished to offer a pragmatic approach to the organisation's strategy of using stakeholders to gain high performances (Laplume, Sonpar, & Litz 2008). Stakeholders should be viewed not only as means of profit but for what they are: entities which can make or break an organisation. As stakeholders are internal (employees) and external (clients, suppliers, shareholders, other organisations, and institutions with a relationship with the organisation), communicating with them brings together trust, support, and lasting partnerships. For all these to occur, the need for an open and transparent dialogue must be used along with interactive instruments from the field of public relations and marketing.

Stakeholder analysis is one key part of the strategic planning of stakeholder communication. Because stakeholders are targets for information, it is necessary to analyse them in detail, for this will reveal what messages an organisation should transmit, in which way and through which channels. This is all whilst knowing that the relationship between stakeholder groups is one characterised by interdependency (changes in one group of stakeholders will bring changes to other groups).

Brugha and Varvasovszky (2000) argue that stakeholder analysis was developed to serve different purposes and is meant to help in the political, management, and project implementation sectors. It is usually presented in a series of steps to be followed. This type of analysis is an information gathering and study process to determine the interests of certain stakeholders regarding certain projects. The analysis is based on what information stakeholders have regarding the project, their position regarding the project, and whether there are possible alliances between stakeholders or groups of stakeholders that could influence the project's implementation process (Schmeer2000). The theory guides the study and the insurance industries to manage relationships with all stakeholders, map their stakeholders, identify issues concerning them and respond to them with their strategies to achieve communication integration.

2.8.4 Systems Theory

Wilkinson (2006) defines *systems theory* as ''a conceptual framework based on the principle that the parts of a system can best be understood in the context of the relationships with each other and with other systems, rather than in isolation. "The origins" of systems theory can be dated back to the 1940s by biologist Ludwig von Bertalanffy and advanced by W. Ross Ashby and George Bateson (Scott & Lewis 2017; Wilkinson 2006). The theory entails both open and closed systems. Organisations are either closed or open to their environment in terms of closed and open systems Cumming (2015). When an organisation functions as a closed system, it is unimpacted by its environment, and attention is directed inward to internal structures and behaviours. As an open system, an organisation is interdependent with its environment, and the focus is on how such interaction is managed. The boundaries of open systems are more flexible than those of closed systems, which are rigid. Knowledge of closed and open systems derives from the broad framework of general systems theory, which seeks to explain the structure and behaviour of complex holes called systems.

The open system enables the organisation to apply the outside-in model, which will assist the organisation in understanding the needs of its stakeholders and remain relevant. This theory emphasises the importance of maintaining positive relationships with stakeholders for organisational success.

Systems theory views organisations as complex systems composed of interconnected and interdependent parts. The theory examines how different components within a system interact and influence each other, emphasising the holistic perspective. Systems theory also considers the relationships between the organisation and its external environment.

The theory guides the study and organisations to ideally function as an open system to enable interaction with both internal and external environments, which is crucial for integration. The integration process affects the organisation's internal dynamics and relationships with external stakeholders.

Both stakeholder theory and systems theory offer a robust framework for IC. Understanding stakeholders' roles, interests, and relationships within a systemic context, the researcher was able to provide a holistic understanding of the integration process.

Communication Integration study GAP in the insurance industry

Antonis (2005) performed a study where a communication audit was done as a measurement instrument of CI in a public entity, the National Development Agency (NDA) Manaetja (2009) conducted a study on the Analysis of communication integration with a focus on State-owned Organisation, Eskom. Dissanayake (2012) conducted a study on IC, IMC and corporate reputation at Dell Incorporation, which falls within Information Communication Technology. Mutinta (2015) studied CI in a tertiary institution and analysed the phenomenon implemented in the University of Kwazulu-Natal's AIDS programme in the Westville Campus. Van Baalen and Mulder (2016) analysed the concept of IC, focusing on a spectrum of organisations in general and not specifically on the Insurance industry. Smith (2012) also explored the phenomenon without referencing any specific industry or organisation. For this reason, the researcher endeavours to fill

the empirical gap in the insurance space and analyse the implementation of communication integration in Metropolitan Insurance Company.

2.9 SUMMARY

The underlying principle arising from this chapter is that the marketplaces of the twentieth and twenty-first centuries, or the "customer or stakeholder centuries", are based on how organisations manage their brand and stakeholder relationships that determine their achievement of CI. Physical assets in this century are no longer the only elements that matter but rather intangibles such as relationships and communication.

In this twenty-first century marketplace, a business management model is needed to manage the brand relationships with stakeholders driving the brand equity. This business management model is integrated communication.

The literature found few studies on the insurance industry practising communication Integration. The study intends to acquaint the insurance company with the benefits of CI, solutions that the companies can apply to achieve CI, and strategies to implement, manage, maintain, and sustain it.

Based on the evidence in this chapter, organisations need to advance their promotional approach to establish their brand instead of sticking to their conventional practices which are no longer effective. The focal point of this chapter is the study of integrated communication and the essence, evolution, and definition of integrated communication: principles, limitations, and management strategies of communication integration. The insurance industry needs direction in applying this concept in organisational functioning. This is the gap the study intends to fill through the empirical part of the study, which will be presented in the following chapters.

CHAPTER 3: METHODOLOGY

3.1 INTRODUCTION

The previous chapter covered the study's literature review relative to communication and integration. According to the literature, there is a scarcity of empirical evidence on the insurance industry practising communication integration (CI). It is imperative that insurance companies implement CI to remain relevant and sustainable. This chapter then focuses on the research design and methodology of the study. The methodology used, instruments, data collection, data analysis, ethics of the study, and limitations are expounded on.

3.2 RESEARCH DESIGN

Saunders, Lewis, and Thornhill (2015:138) describe research design as "a general plan of how to conduct the research process, particularly on answering research questions." Blanche, et al. (2009:34) compare research design to plans that ensure the study's purpose is met and the research is completed using available resources. Empirical data is used to answer a research question, and decisions about the overall aims and approach, design, participant selection, data collection methods and procedures, and data analysis are made (Van Wyk, 2012). Van Wyk (2012) further suggests that research design concentrates on the end product, which will be the kind of study that is planned, and the kind of results aimed at, as well as the logic of the research. There are three types of research designs: qualitative, quantitative, and mixed method designs (Wimmer & Dominick 2009, Ahmad, Wasim, Irfan, Gogoi, Srivastava, & Farheen, 2019:2028).

To achieve the study's objective, a mixed method design research was used to explore and describe the implementation of communication integration in Metropolitan Life in 2022. According to Hafsa (2019), mixed methods research design implicates merging or incorporating qualitative and quantitative research and data in a single study. The mixed method approach allowed the qualitative and quantitative methods to complement each other. Using a mixed methods design allowed the study to generate subjective and objective facts, which improved the study's rigour.

The mixed methods research combines both qualitative and quantitative approaches to gain a more comprehensive understanding of a research question. It aligns with interpretivism and positivism philosophies in that a mixed-method design allows the researcher to explore the subjective experiences and meanings of participants (qualitative), and quantify patterns, relationships, and trends (quantitative). By integrating both types of data, the researcher can provide a more holistic and nuanced understanding of complex phenomena.

The process of answering the research problem also necessitated the use of mixed methods, where online surveys were used and provided descriptive data. In contrast, the qualitative approach focused on exploratory data obtained from interviews that consider human behaviour, personality, and emotion. Because the positivist approach focuses on scientifically testing the study, the quantitative method was used to allow the researcher to be more objective, neutral, and detached from the facts. In contrast, the qualitative method was also used to gain more information through interviews with participants for subjectivity purposes. Since the study adopted a mixed method approach, it allowed qualitative and quantitative methods to complement each other. The research focused on interpretivist and positivist paradigms to meet the study's objective. The mixed method approach also enabled the study to generate both subjective and objective facts for the purposes of reliability and generalisation of results relative to the phenomenon. The collaboration of both methods intensified the validity and reliability of the study's findings. The research design guided the exploration and description of the study.

3.3 RESEARCH PARADIGM

Babbie (2007:32) defines a paradigm as "a model or framework for observation or understanding." Wagner, Kawulich, and Garner (2009:52) also state that a paradigm guides the research methodology, which is how the research will proceed. According to Nayak Singh (2015:20) and Denzin & Lincoln (2008:4), the two dominant paradigms in social science research are positivism and post-positivism, also known as interpretivism.

3.3.1 Positivist approach

Positivism is a research paradigm that emphasises the objective, empirical observation of the world. It assumes that there is an objective reality that can be studied through systematic and structured methods. Positivist research seeks to uncover universal laws and causal relationships. The positivist approach focuses on scientific methods in understanding the natural world by using statistical measurements and quantifiable means (Dammak 2014:2, Hammersley, 2013:22). Rehman and Alharthi (2016:53) postulate that positivism assumes that reality exists independently of humans, is not mediated by our senses, and is governed by unchallenged laws. According to Zukauskas, Vveinhardt, and Andriukaitiene (2018:123), the positivist approach objectively understands the social world, and the scientist in this philosophy is an objective analyst, subsequently dissociating themselves from personal values and works independently. The positivist paradigm enabled scientific testing of respondents, which assisted in discovering the truth about the study that can be generalised. The researcher developed questionnaires and conducted an online survey through Google Forms to obtain scientific results. Moreover, the researcher discovered a single objective truth and knowledge of the topic under the study, and accurate inferences were drawn from the results of the research.

3.3.2 Interpretivist

The paradigm focuses on the meanings and interpretations individuals assign to their experiences. In contrast to positivism, the interpretivist approach perceives and subjectively interprets the world using qualitative methods (Zukauskas *et al*., 2018:123; Denzin & Lincoln, 2008:4). Qualitative research encompasses an interpretive naturalistic approach to the world, enabling the researcher to study things in their natural settings and attempting to interpret the phenomena in terms of the meanings people bring to them (Denzin & Lincoln, 2008:4). The interpretivist paradigm enabled the researcher to be fully involved in the research to get a thorough understanding of the study in a subjective manner. This further enabled the researcher to gain various perspectives, experiences, and subjective meanings given by participants as attention was given to the understanding of the ways through which people experience the social world. The researcher conducted individual telephonic and video interviews with participants using open-ended questions to probe and get various perspectives.

3.4   METHODOLOGY

According to Igwenagu (2016:4), methodology is the systematic, theoretical analysis of the methods applied to a field of study. O'Reilly, Ronzoni and Dogra (2013:160) support the definition by stating that methodology is "the theory of methods and refers to the overall principles which define a set of methods which are tools for generating data." Crotty (2003:3) also defines methodology as "the strategy, plan of action, process or design lying behind the choice and use of particular methods and linking the choice and use of the methods to the desired outcomes".

The study's methodology, as explained above, was qualitative and quantitative. This methodology enabled a comprehensive understanding of the research phenomenon. Scientific tools that were used towards the study are an online survey through the Google Forms program to obtain quantitative data and individual telephonic unstructured interviews were also conducted to obtain qualitative data.

Participants completed the online survey, the link of which was sent to them through e-mail. Since participants were dispersed in different locations within the country, telephonic and video interviews in an unstructured manner were conducted. This method was convenient in this study since participants were sure to have access to e-mail and telephone facilities. This was also cost-effective and fast. The survey and interviews were important for this study as the survey gave objective quantitative findings, while the interviews allowed further probing and gave more subjective information for qualitative findings.

3.4.1 Qualitative research

Creswell (2013:34) defines qualitative research as "an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem." This is attained through data gathering techniques based on themes and interpretations of the meaning of data (Creswell, 2013:34). Hennink, Hunter, and Bailey (2020:24) postulate that questions such as "why" and "how" are used to explore new topics and that qualitative research is useful for addressing such.

According to Hennink *et al.* (2020), qualitative researchers study people in their natural settings to determine how their lives, such as the social, economic, cultural, or physical context in which they live, shape their experiences and behaviours. This notion is supported by DeJonckheere and Vaughn (2019), who assert that qualitative research interviews are "attempts to understand the world from the subjects' point of view, to unfold the meaning of people's experiences, to uncover their lived world prior to scientific explanations." This, therefore, means one can deduce that qualitative research heavily depends on human interaction and allows deeper meaning to be established relative to the study (Aspers & Corte, 2019). This type of research focuses on the individual and is subjective. This study's qualitative approach ensured human interaction and allowed for further probing during the interviews, providing significant insight into the study.

To collect qualitative data, interviews were used; they presented an opportunity to probe and explore the topic in depth.

3.4.1.1 Interviews

According to Kvale (1996:14), an interview is "an interchange of views between two or more people on a topic of mutual interest. Interviews are a centrality of human interaction for knowledge production and emphasises the social situatedness of research data." This process is regarded as the most valuable source of information because participants discuss their perspectives, perceptions, and interpretations of the given situation (Kajornboon, 2004). Garner *et al*. (2009) identify three types of interviews as: semi-structured, structured, and unstructured. Semi-structured interviews, according to Kajornboon (2004), are non-standardised and frequently used in qualitative analysis because the researcher can prompt and probe deeper into the given situation and further explain or rephrase the questions for clarity to the respondent if necessary. Structured interviews, also known as standardised interviews, are conducted so that all questions are set in the same order (Kajornboon, 2004). Garner *et al*. (2009:135) state that these types of interviews are ideally suited for a telephone survey as opposed to an in-depth interview study. Lastly, unstructured interviews are formal interviews where time is scheduled, and the interviewer has a precise plan on the topic of discussion and a goal that will guide the discussion while participants are allowed the freedom to express themselves in their way (Wagner *et al*., 2009:135). For the qualitative purposes of this study, semi-structured individual interviews, as per the description above, were administered to afford the researcher the opportunity for detailed coverage of the subject. In-depth interviews allow the researcher to cover the subject in depth (Ritchie *et al*., 2013:32).

The researcher in this study conducted telephonic and video interviews with participants since they were dispersed in various parts of South Africa. This option was inexpensive and convenient for observing protocols relative to the current global COVID-19 pandemic prevalence. The researcher recorded the interviews with the participants' permission.

3.4.2 Quantitative research

Alamah and McFarland (2014:6) postulate that quantitative research is "based on traditional scientific methods, which generates numerical data and usually seeks to establish causal relationships to two or more variables, using statistical methods to test the strength and significance of the relationships". The variables can be measured on instruments to ensure that data that is numbered can be analysed statistically (Eyisi 2016: 94). Hennink *et al*. (2020:17) postulate that quantitative research identifies prevalence, averages and patterns in data as well as generalise to a broader population. Closed questions were used to collect quantitative data where participants selected items most appropriate and applicable to them, which was then statistically analysed at a later stage. This was done through a Likert scale response through Google Forms online survey. This research method is objective and scientific. Quantitative research entails using systematic statistical procedures to test, prove and verify hypotheses.

3.4.2.1 Survey research

According to Garner *et al*. (2009:100), survey research is often used to gather data from large groups of people in a short space of time. Garner *et al*. (2009:100; Ingwenagu, 2016). The scholar further lists the types of surveys as the ones that use questionnaires as well as those that use interviews. There are three types of surveys: mail surveys, where a survey is conducted by sending mail to the selected sample, who are expected to complete it and send it back; group-administered survey, where a group of respondents is brought together to complete the survey; and internet surveys, where professional design services and management of web surveys are offered by different companies (Garner *et al*., 2009:101). For the quantitative part of this study, an electronic online survey was designed on Google Forms. The researcher obtained the respondents' contact details, including telephone numbers and e-mail addresses from the entities HR department.

The link to answer the questions was e-mailed to the respondents, and once completed, they clicked the submit button, and the information was made available to the researcher. This data collection method was inexpensive and error-free, making the information quickly available to the researcher.

3.5 POPULATION AND SAMPLING METHODS

According to Garner *et al*. (2009:170) and Blanche *et al*. (2013:133), population is referred to as all elements that make up the unit of analysis. For this study, the population was made up of the employees of Metropolitan within South Africa. The units of analysis comprised male and female senior leadership, middle management, and specialists of different races over the age of 18.

3.5.1 Target population

The target population for the study was 89 employees in the country which comprised senior leadership, middle management, and specialists.

3.5.2 Accessible population

The accessible population of the study was all employees mentioned above who were reachable to participate in the online survey as well as a telephonic interview with the researcher.

3.5.3 Sampling

Ritchie *et al*. (2013:77), Willian (2011:95), and Taherdoost (2016:20) identified and distinguished between two types of sampling methods, namely, probability and non-probability sampling. Probability sampling is regarded as the most appropriate approach to sampling for statistical research since elements in the population have known probabilities of selection. Elements are randomly selected and will be used for quantitative purposes.

The sample comprises executive managers, senior managers, provincial general managers, unit heads, team leaders, specialists from different units that influence strategy implementation, and employees in the marketing department responsible for communication and marketing within the organisation. All employees of Metropolitan Insurance had a different probability of being selected as only employees that were relevant to the study were selected to participate.

A non-probability sampling technique was used. Quota sampling is a non-probability sampling technique that was used as employees were divided into different sub-classes according to their positions (Lombaard, van der Merwe, Kele & Mouton, 2012:17). Eighty-nine employees over the age of 18 were identified to participate in the study across the country. Of these, 76 were sampled for quantitative purposes, while 13 were for the qualitative part of the study. The quantitative sample size of 76 was feasible for this study since the organisation's management is made up of 76 employees. Gay, Mills, and Airasian (2011:139) propose that ''if the population is 100 or fewer, do not sample: rather take the entire population as your sample''. The qualitative sample size of 13 was also feasible as Gay *et al*. (2011) proposed that the qualitative interview size depends on data saturation. Saturation occurs when conceptual categories, themes, or constructs that contribute to the research phenomenon have been adequately populated or saturated, and no new or little meaningful information or insight is obtained from new participants, which indicates the adequacy of the sample size. Saturation can be reached early – between seven (7) and 12 interviews – or later, after 103 interviews for large research population, when repetition in data is observed. Executive managers, senior managers, provincial general managers, unit heads, team leaders, and specialists from various divisions of the organisation provided quantitative data, and 13 participants from the marketing division provided qualitative data.

The marketing team is based at the head office in Cape Town and Centurion. These participants were chosen because they are involved in decision-making and influence the implementation of strategies within the business organisation.

The marketing department is responsible for the business's communication functions and would be the appropriate group to participate in the study interview. A purposive sampling method was used to collect qualitative data, and all 13 marketing team members were included in this sample.

3.6 DATA COLLECTION TECHNIQUES

Data collection, according to Kabir (2020:202), is "the process of gathering and measuring information on variables of interest in an established systematic fashion that enables one to answer stated research questions, test hypotheses, and evaluate outcomes. "Research instruments are used to collect data. All data collection aims to obtain high-quality evidence that will allow for rich data analysis and the generation of compelling and credible answers to research questions, making data collection the most important phase of research (Kabir, 2020:202). A research instrument is regarded as a tool that is used to gather data and measure knowledge, attitudes, and skills (Parahoo, 1997:52).

Ale Ebrahim (2016) asserts that research tools empower the researcher to collect, organise, analyse, visualize, and publicise research. These include questionnaires, interviews, observations, and readings. Chaleunvong (2009) states that "data-collection techniques allow us to systematically collect information about our objects of study (people, objects, phenomena) and about the settings in which they occur." He further explains that data collection should be done for questions to be answered conclusively. For this study, data collection was done through the administration of telephonic and video interviews and an online survey.

3.6.1 Qualitative data collection

According to Kabir (2020:202), qualitative data are mostly non-numerical and usually descriptive or nominal. The study adopted telephonic, semi-structured interviews to collect data, while an interview guide was used, and notes were taken per participant's response.

In-depth interviews allow the researcher to cover the subject in depth (Ritchie *et al*., 2013:32). Semi-structured interviews, according to Wimmer and Dominick (2009), are "a natural extension of participant observation because they so frequently occur as part of ongoing participant observation fieldwork." According to DeJonckheere and Vaughn (2019), the overall purpose of using semi-structured interviews for data collection is.

- to gather information from key informants with personal experiences, attitudes, perceptions, and beliefs related to the topic of interest.
- to collect new, exploratory data related to a research topic, triangulate other data sources or validate findings through member checking (respondent feedback about research results).
- to generate hypotheses or explain results from a quantitative phase that tests hypotheses.

They further describe semi-structured interviews as an effective method for data collection when the researcher wants to:

(1) collect qualitative, open-ended data;

(2) explore participants further, they rely entirely on the spontaneous generation of questions in the natural flow of interaction thoughts, feelings, and beliefs about a particular topic; and

(3) delve deeply into personal and sometimes sensitive issues.

Semi-structured and open-ended interviews were conducted for this study because of their nature to allow discovering new aspects of the problem being studied. In addition, semi-structured interviews also allowed for the establishment of possible answers, which further facilitated the elimination of unnecessary questions (Bless, Higson-Smith & Kagee, 2006).

3.6.2 Quantitative data collection

Kabir (2020:203) describes quantitative data as numerical and capable of being mathematically computed. Quantitative data collection is conducted in a structured, procedural, and formal manner. For objective and systematic data collection, quantitative research employs structured procedures and formal instruments (Queirós, Faria, & Almeida, 2017:370). An online survey was conducted because the population was dispersed across the country.

Queirós *et al*. (2017:381) postulate that surveys are a research technique that allows data directly from a person involved in the research through a set of questions organised in a certain order. Moreover, the scholars suggest that the most essential benefits of surveys are the inclusion of a large sample of the entire population and the low cost of the method compared to other alternatives.

In this study, an electronic survey was designed so that the link is e-mailed to the respondents to answer the questions, and upon completing the research questions, they submitted them online, and thereafter, the information was available to the researcher. This method of data collection was inexpensive, error-free, and provided the researcher with information quickly.

3.7 ANALYSIS METHOD

This study used thematic analysis to analyse qualitative data and descriptive statistics to analyse quantitative data.

3.7.1 Thematic analysis

Thematic analysis is the general method of analysing qualitative data that entails recognising patterns or themes in the data (Belotto, 2018; Clarke *et al*., 2015). According to Braun and Clarke (2021), there are three types of thematic analysis: a coding readability approach, a codebook approach, and reflexive thematic.

The researcher employed reflexive thematic analysis in the study to describe the data collected by illustrating the common themes found in the data and to examine the data. Braun and Clarke (2021:4) describe reflexive thematic analysis as 'a theoretically flexible method for developing, analysing and interpreting patterns across a qualitative dataset.' The scholar further postulated that this analysis is independent of a specific theoretical framework, which permits broad and flexible application of the analytic approach. This was appropriate to use as an accessible method for exploring and interpreting a qualitative dataset and telling a story about patterns of meaning.

Firstly, the researcher collected the data through interviews, read the data set and took notes. The researcher then labelled and organised the data set into meaningful groups. The researcher further noted the themes and their defining properties. The researcher identified and reviewed the data set as a whole, identifying the story for each identified theme fitting the broader story of the data set to respond to the research questions. From this, the researcher could present a concise account of the story the data tells within and across themes.

According to Braun and Clarke (2008), thematic analysis comprises 6 steps, and they are as follows:

Step 1: Familiarisation

Familiarisation entails immersing oneself in the data to appreciate its depth and scope. This is where the researcher reads and rereads the transcripts to search for patterns and meaning.

Step 2: Coding

The process of coding (and theme development) is flexible and organic and will often evolve throughout the analytical process (Braun *et al*., 2019). The study's research objectives were used to generate initial coding from the base of the analysis. This is where the researcher labelled and organised the data in a meaningful and systematic way.

Step 3: Search for themes

Byrne (2022) defined a theme as a pattern that captures something significant or interesting about the data and research question. As Braun and Clarke (2006) explain, there are no hard and fast rules about what makes a theme. A theme is characterised by its significance. In this study, the researcher examined the codes, some of which clearly fit into a theme.

Step 4: Theme review

Themes should be coherent, and they should be distinct from each other. This also entails reviewing the entire data set as a whole.

Step 5: Theme refining

This is the final refinement of the themes which Braun and Clarke (2006:92) note aims to determine the essence of each theme. This is where the researcher presented a succinct and compelling story for analysis.

Step 6: Producing Report

Providing a concise and engaging overview of the narrative within and across different themes conveyed by the data. This examination is then connected to the main research question, objectives, and existing literature that was reviewed earlier.

3.7.2 Quantitative Analysis

Kaur, Stoltzfus, and Yellapu, (2018:60) postulate that ''descriptive statistics are used to summarise data in an organised manner by describing the relationship between variables in a sample or population''. The researcher analysed the quantitative data using descriptive as well as inferential statistics. For descriptive statistics, mean and standard deviation were taken, whereas, for inferential statistics, regression was done, as it predicts the effect or impact of the independent variable on the dependent variable.

The scholars further suggest that calculating descriptive statistics represents a vital first step when conducting research and should always. Questionnaire data was analysed using SPSS (Statistical Packages for the Social Scientist) for the descriptive statistics to compare variables and identify sample data characteristics. Descriptive statistics were employed to describe and summarise the sample data characteristics.

The researcher collected background information on the five initial questions which were close ended followed by information relative to the purpose of the study. All the questions were closed-ended questions. Respondents had to choose one option from the five categories provided for answering the questions. These categories were 1: Strongly Agree, 2: Agree, 3: Neither Agree Not Disagree, 4: Disagree and 5: Strongly Disagree.

Quantitative analyses for Questions 2 to 36 were presented in frequencies and proportions in tables and bar graphs. The proportions of responses were presented on the y-axis, while the categories were presented on the x-axis on the bar graph. A bar graph is a graphical representation that uses bars to represent the frequencies, proportions, or percentages for easy reading. There are spaces between the bars of the graph.

3.8 VALIDITY

According to Van Wyk (2012), validity in quantitative research "refers to the extent to which an empirical measurement adequately reflects the real meaning of the concept under consideration." Validity in qualitative research means the extent to which the data is plausible, credible, and trustworthy and, thus, can be defended when challenged.

The validity of a research study refers to the extent to which the results certainly measure what they are supposed to measure (Garner *et al*., 2012). Validity is assessed by looking at how well results match established theories and other measures of the same concept.

3.8.1 Internal validity

Internal validity is defined by Basson, LaSalla, Lam, Kulpins, Sundrud, Miyoshi, Theriault, Comenelli, and Rodrigues (2020) as "the extent to which the observed results represent the truth in the population being studied and are not due to methodological errors." It deduces that the accuracy of a relationship between two variables is not coincidental but a true reflection of what is (Van Wyk, 2012). Basson *et al*. (2020) further postulate that the internal validity of a study can be threatened by many factors, including errors in measurement or the selection of participants in the study, and researchers should think about and avoid these errors. The higher the internal validity, the fewer errors occur, regardless of the mitigation measures. The researcher ensured error-free methodologies to achieve internal validity. There was careful planning, which included the appropriate selection of data collection techniques, data analysis methods, and sampling size.

3.8.2 External validity

External validity is defined by Basson *et al*. (2020) as the extent to which the results of a study are generalisable from the context of the study, particularly for the population that the sample is thought to represent. With external validity, it can be gathered that the relationship between the variables investigated transcends different people, settings, times, treatment variables, and measurement variables. The ability to generalise findings from a specific setting and sample to a broad range of settings and many population groups. High external validity means that the results can be widely generalised, whereas low external validity means that they may apply only to a very specific context (Rehman & Alharthi, 2016:54). A larger inclusion criterion of the sample representing the population was used to maximise the generalisability of the findings.

3.9 RELIABILITY

Reliability is the magnitude to which findings are repeatable (Blanche *et al*., 2006:92). It is concerned with consistency of measurement or the degree to which findings are repeatable. A measurement can be considered reliable if the same result can be consistently achieved by employing the same methods under the same situations (Middleton & Clarke, 2001; Garner *et al*., 2012; Heale & Twycross, 2015). This applies both to entire outcomes of the study and to scores on measures of individuals. Reliability is a valued criterion that shows the conclusiveness and accuracy of results in relation to the positivists who believe in studying a constant and unchanging truth (Drost, 2011; Heale & Twycross, 2015). The quantitative instrument that was employed ensured the reliability of this study based on the positivist assumption that the only way to establish stable objective truth and knowledge is through the scientific method. (Heale & Twycross, 2015; Middleton & Clarke, 2001; Garner *et al*., 2012). Positivists believe that reality is unchanging and stable, and therefore, the same accurate results will occur if the study is reliable. Quantitative data may provide reliable results when they are analysed through statistical methods. The findings of the study yielded the same results at different time under similar situations by employing scientific and subjective methods.

3.11 TRUSTWORTHINESS

For a qualitative research study, the researcher ensured that the study is trustworthy by taking the following criteria: credibility, reliability, conformability, transferability, and authenticity into account Credibility refers to the qualitative researcher's confidence in the truth of the research study's findings or the certainty that can be placed in the reality of the research findings. It is also a way of knowing that the researcher's findings are true and accurate. Credibility establishes whether the research findings are conceivable data drawn from participants' original data and a correct interpretation of the participants' original views (Creswell, 2014:141). Qualitative researchers can use triangulation to show that the research study's findings are credible.

Triangulation is a technique for preventing biases caused by using a single methodology (Moser & Korstjens, 2018). The researcher used both the interviews and the survey to collect data and interpret the findings for credible results.

Confirmability refers to the extent to which the outcomes could be confirmed or corroborated by other people. It has to do with the level of confidence that the research study's findings are based on the participants' narratives and words rather than potential researcher biases. The researcher gave dependable results as she thoroughly transcribed the interviews and narratively presented the results and reflected on the methods used to collect and analyse data.

Transferability refers to the degree to which one set of results can be applied to another context (Saks & Allsop, 2013; Moon, Brewer, Januchowski-Hartley, Adams & Blackman, 2016). Qualitative research focuses on understanding certain phenomena and then looking at the potential transferability of these understandings to other contexts. It also focuses on providing a detailed description and preserving all data versions in their original forms (Garner *et al*., 2012). The transferability of this study was achieved by ensuring that the collected data was understood and maintained in their original forms and that a thick description of the data was presented.

3.13 ETHICAL ISSUES

Ethics is an important part of every study (Emami, Rezaei, Sangani & Goh, 2019). Therefore, ethics should be considered and adhered to when dealing with the population. According to Blanche *et al*. (2006), most major ethical guidelines for researchers are developed to address the abuse of participants. Garner *et al*. (2009) identify issues of ethical consideration as gatekeeping, causing no harm to participants, reciprocity, deception, power and social justice, and informed consent.

Moreover, Bless *et al*. (2006) posit that it is always the researcher's responsibility to ensure that his or her study is conducted ethically. In ensuring the adherence to the ethical clearance for conducting this study was sought from the Ethics Committee. The researcher ensured that the issue of ethics was addressed by providing each participant with a consent form that detailed the purpose of the study and guaranteed strict confidentiality before the interviews and surveys. The study participants were adults above the age of 18, including those who were not vulnerable. Participants were requested to read the contents of the consent forms thoroughly and thereafter sign it. Their identity was protected through anonymity. The researcher also signed a declaration statement whereby she agreed to adhere to ethical principles set out by the University policy on research ethics. Concern for participants was at the forefront of the researcher's mind throughout the study, (Garner *et al*., 2009; Duplooy, 2009). Ethical requirements were therefore considered during each step of the data collection and analysis process. Results were reported in a fair and objective manner and were not changed to suit the expected outcome of the researcher.

3.14 LIMITATIONS

According to Leedy and Ormrod (2010), limitations are potential weaknesses in the study that are typically beyond the researcher's control. In this sense, a limitation is an 'imposed' restriction over which the researcher has no control. Participants' unwillingness to avail themselves due to work commitments as senior and specialised leaders could be a limitation. Another limitation was unstable network connectivity, which affected bandwidth during data collection and caused loadshedding at times. The researchers made appointments on time and kept the study to the time requested by the participants so as not to inconvenience them. She further resorted to rescheduling appointments where there were connectivity issues to conduct interviews.

3.15 SUMMARY

This chapter focused on the methodology that was applied by the researcher in the study. The research design, methodology, paradigm, population and sampling methods, and the study's validity and reliability were discussed. The next chapter presents the results obtained using the methodologies discussed in this chapter.

CHAPTER 4: PRESENTATION AND INTERPRETATION OF QUANTITATIVE RESULTS

4.1 INTRODUCTION

The previous chapter presented the research methodology used in this study. This chapter presents the results of the quantitative data collected. The presentation begins with the biographical and demographical data of the questionnaire respondents, followed by the data presentation and descriptive analysis of the questionnaire.

The online questionnaires were presented to 76 employees of Metropolitan within South Africa. Forty-nine usable questionnaires were returned, which gave the study a response rate of 64%, which, according to Cresswell (2012), is an excellent rate. A survey response rate of 50% or higher is often considered excellent for most circumstances, with those at the higher end of the scale likely to have been driven by high motivation to complete the survey (Cleave, 2022).

4.2 BIOGRAPHICAL AND DEMOGRAPHICAL DATA OF SURVEY RESPONDENTS

The biographical and demographical data of survey respondents is presented in the tables below.

Table 4.1 Descriptive *statistics of the age groupings of the questionnaire respondents.*

Age	Frequency	%	Cumulative %
18-29 Years	6	12,2	12.,2
30-41 Years	26	53,1	65,3
42-64 Years	17	34,7	100
TOTAL	49	100.0	

Table 4.1 presents the summary statistics of the respondents in terms of age. A total of 49 respondents aged between 29 years and 64 years participated in the study. The average age of the respondents was 44. years. Therefore, the study successfully included a target population between 18 and 65.

Table 4. 2: Descriptive statistics of the race groupings of the questionnaire respondents.

Race	Frequency	%	Cumulative %
African	31	63.3	63.3
Coloured	10	20.4	83.7
White	5	10.2	93.9
Other	3	6.1	100
Total	**49**	**100.0**	

Figure 4.1: Descriptive statistics of the race groupings of the questionnaire respondents.
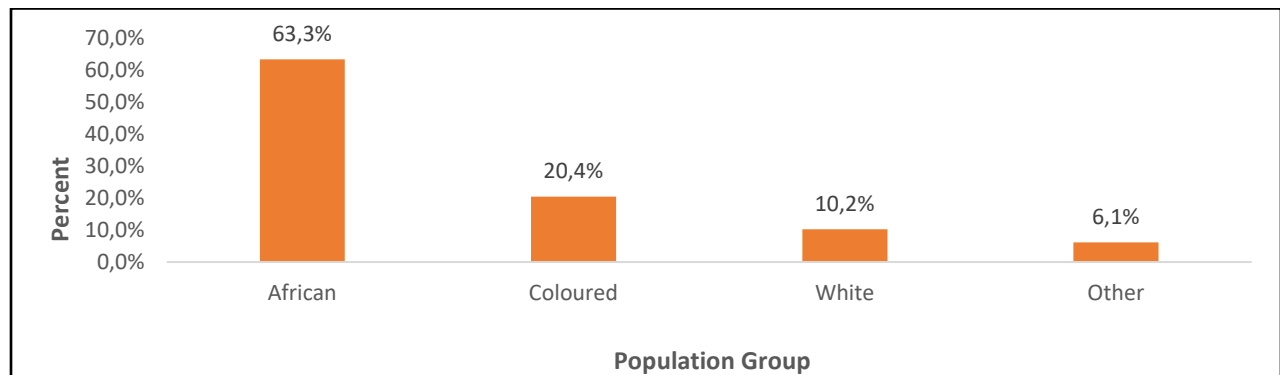
Figure 4.1 and Table 4.2 present the race demographic characteristics of the respondents. The majority of the respondents were Africans (n = 31; 63.3%), followed by Coloureds (n = 10; 20.4%) and Whites (n = 5; 10.2%), while the other populations were

the fewest (n = 3; 6.1%). The study was able to include different races; therefore, the inclusion of diversity was achieved.

Table 4.3 Descriptive statistics of the gender groupings of the questionnaire respondents.

Gender	Frequency	%	Cumulative %
Male	20	40.8	40.8
Female	29	59.2	100
Total	**49**	**100.0**	

Figure 4.2: Descriptive statistics of the gender groupings of the questionnaire respondents.
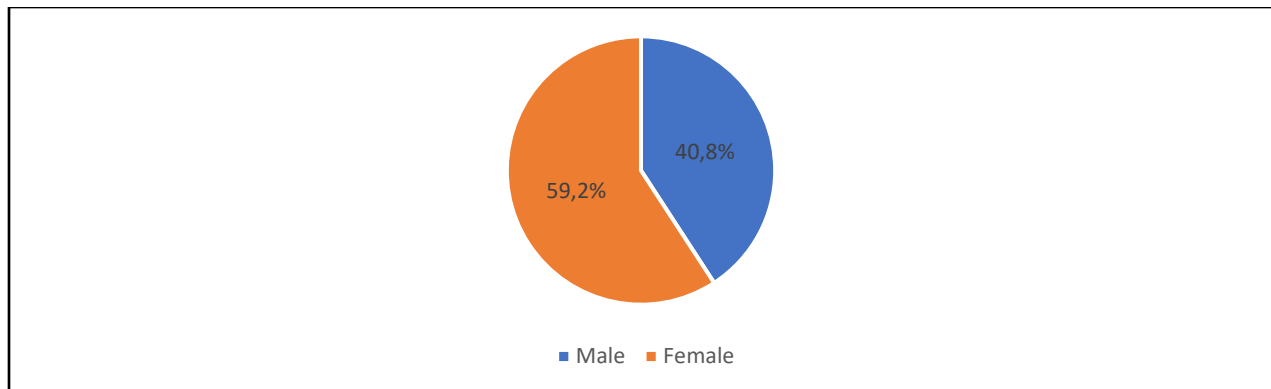
Approximately 40.8% (20) of the respondents were males and 59.2% (29) were females. Both genders were included in the study, and different frames of reference were presented on the topic of study as per Figure 4.2 and Table 4.3.

Table 4.4: Descriptive statistics of the level of education groupings of the questionnaire respondents.

Education level	Frequency	%	Cumulative %
Degree	15	30.6	30.6
National Diploma	8	16.3	46.9
College Certificate	6	12.2	59.1
Other	5	10.2	69.3
Postgraduate	4	8.2	77.5
Bachelor of Technology	3	6.1	83.6
Matric	2	4.1	87.7
Advanced Diploma	2	4.1	91.8
Honours	2	4.1	95.9
Masters	2	4.1	100
Total	**49**	**100.0%**	

Figure 4.3: Descriptive statistics of the level of education groupings of the questionnaire respondents.
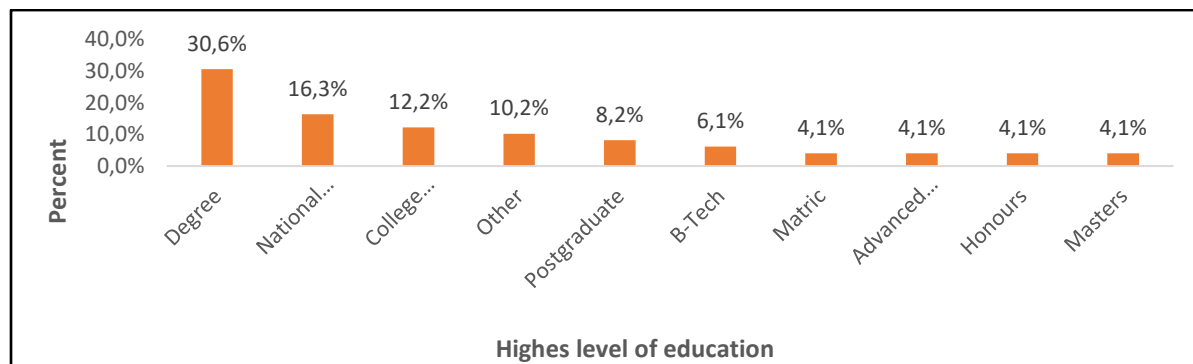
Table 4.4 and Figure 4.3 present the respondents' characteristics by education level. About 30.6% (n = 15) of the respondents had degrees, 16.3% (n = 8) had national diplomas, 12.2% (n = 6) had college certificates, 10.2% (n = 5) had other qualifications,

8.2% (n = 4) had postgraduate qualifications, 6.1% (n = 3) had B-tech qualifications, 4.1% (n = 2) had masters degrees, 4.1% (n = 2) had honours degrees, 4.1% (n = 2) had advanced diplomas and 4.1% (n = 2) had matric. Therefore, the study was able to include a group of literate respondents who were able to understand the questionnaire and respond appropriately.

Table 4.5: Descriptive statistics of the rank groupings of the questionnaire respondents.

Rank	Frequency	%	Cumulative %
Other	30	61.2	61.2
Head of Department	10	20.4	81.6
Team Leader	6	12.2	93.8
Regional Manager	2	4.1	97.9
Provincial General Manager	1	2.1	100
Total	**49**	**100.0**	

Figure 4.4: Characteristics of the respondents by rank
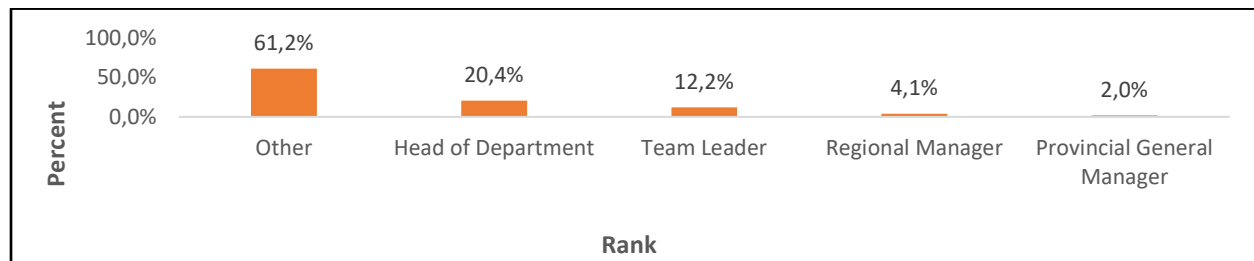
Table 4.5 and Figure 4.4 presents the characteristics of the respondents by rank. Among the respondents, 61.2% (n=30) were of other ranks, 20.4% (n=10) were heads of departments, 12.2% (n=6) were team leaders, 4.1% (n=2) were regional managers, 2.0% (n=1) were provincial general managers.

The respondents that the study was able to include are in positions relevant to the topic of the study. The study requires individuals in management positions to contribute their insight on implementing communication integration at Metropolitan.

4.3 PRESENTATION OF QUANTITATIVE RESULTS

In this section, the findings of the quantitative analysis are presented. The findings are presented under these sections: Organisational infrastructure for communication integration, Efforts, and actions to coordinate messages, Stakeholder orientation, Information sharing and free flow and Consistency in messages. Respondents were asked to indicate their level of agreement with different items using a five-point Likert scale (1 to 5) where 1 = Strongly Disagree and 5 = Strongly Agree. The normal distribution parameters, the mean, mode, and standard deviation were used to describe the data distribution of the selected questions.

4.3.1 Organisational infrastructure for communication integration

The descriptive statistics of the organisational infrastructure for communication integration are reflected in Table 4.6 below.

Respondents were asked to rate their level of agreement with various items on a five-point Likert scale (1–5), with one being "strongly disagree" and five being "strongly agree." As reflected in Table 4.6, the mean score for the items of organisational infrastructure for communication integration ranges from neutral to agreeable (3–4).

Table 4.6: Descriptive statistics of the Organisational infrastructure for communication integration (n = 49)

	N	Mean (☐)	Median	Mode (Mo)	Std. (SD)	Skew	Kurt
There is a person or a department responsible for communication integration for synergy in the company.	49	2,0	4,0	2	1,58	-0,15	-1,62
There are systems in place to facilitate interaction between internal groups and departments.	49	3,6	4,0	4	1,07	-1,83	1,97
Barriers are limited between departments and other stakeholders enabling feedback which is used to facilitate learning	49	3,2	3,0	4	1,56	-0,15	-1,62
There is a formal Communication Integration policy that exist in the company	49	2,9	2,0	2	1,03	-1,73	2,97
There is cross-functional planning and monitoring that monitors consistencies and inconsistencies in messages across divisions	49	**2,6**	2,0	2	1,06	-1,27	1,21

Among the respondents, 30.6% (n=15) indicated that they agree, and 63.3% (n=31) indicated they disagree. In comparison 6.1% (n=3) showed that neither agree nor disagree that a person or department is responsible for communication integration for synergy in the company. 26.5% (n=13) of the respondents agreed, and 55.1% (n=27) indicated that they disagreed. In comparison, 18.4% (n=9) indicated that they neither agree nor disagree that there is a formal Communication Integration policy that exists in the company. Therefore, Metropolitan Insurance Company does not have a policy that guides communication integration, or a person or department responsible for communication integration. However, Medupi (2018) outlines that integration should be the organisation's responsibility as opposed to the external agency's responsibility.

An internal person has an understanding of the organisation's mission and can integrate that into all the messages of the organisation. When marketing, they can market the mission and vision of an entity; when creating a product, they are able to infuse the mission of the organisation as a characteristic of their products so that the products resemble the organisation, and they can train their staff to service clients based on their mission statements. The results of this study show that Metropolitan does not respond to the argument made by Medupi (2018).

Furthermore, 75.5% (n=37) of the respondents indicated that they agree, 20.4% (n=10) indicated that they disagree, and 4.1% (n=2) indicated that they neither agree nor disagree that there are systems in place to facilitate interaction between internal groups and departments. About 53.1% (n=26) of the respondents indicated that they agree, and 28.6% (n=14) indicated that they disagree. In comparison, 18.4% (n=9) indicated that they neither agree nor disagree that barriers are limited between departments and other stakeholders, enabling feedback to facilitate learning. This means that within Metropolitan, some departments can interact with each other, share ideas, keep each other abreast and align discussions, but there are limited barriers to interaction. Ehler (2002) proposed a framework for structuring integrated communication in South African organisations, which maintains that all integrated communication should start with stakeholders of the organisation (employees) and that they can influence interactions with other stakeholders. Ozeritskaya (2015) argues that the inner strengths and capabilities of the organisation will be translated to customers when interacting with them. The perspectives that the organisation has are likely to be the same as those outside the organisation, which can produce a sustainable future. Metropolitan Insurance Company, therefore, follows this model by ensuring that internal stakeholders are aware of strategies communicated to externals and are to make a good impact on the outside stakeholders and promote one voice.

Also, 20.4% (n=10) of the respondents indicated that they agree, and 51.0% n= (25) disagreed. In comparison, 28.6% (n=14) neither agree nor disagree that there is cross-functional planning and monitoring that monitors consistencies and inconsistencies in

messages across divisions. Angelopulo (2016) outlines that synergy in expertise, knowledge, and information across the organisation is the main concept of integration. It affords the sharing of expertise and customer information and maintenance of consistency on how customers are treated through management planning and monitoring across functions such as marketing and customer service without these functions being merged. Mboweni (2013) notes that the insurance industry's strategies narrowly focus on the voices of marketing experts. Therefore, when insurance companies develop their strategy, they should involve all departments to incorporate t different voices and ideas into their strategy. Although the literature guides organisations to use cross-functional rather than departmental planning and monitoring, Metropolitan does not incorporate this guideline as most of the respondents outline that there is no cross-functional planning at Metropolitan.

4.3.2 Efforts and actions to coordinate messages

The descriptive statistics of the Efforts and actions to coordinate messages are reflected in Table 4.7 below.

Respondents were asked to indicate their level of agreement with different items using a five-point Likert scale (1 to 5) where 1 = Strongly Disagree and 5 = Strongly Agree. As reflected in Table 4.7, the mean score for the items of Efforts and actions to coordinate messages ranges from neutral to agree (2-3). 22.4% (n=11) of the respondents indicated that they agree, and 67.3% (n=33) indicated that they disagree. In comparison, 10.2% (n=5) indicated that they neither agree nor disagree that there is zero-based planning where a SWOT analysis is performed on an annual basis for planning.

Table 4.7 Descriptive statistics of the Efforts and actions to coordinate messages (n = 49)

	N	Mean ($\bar{x}$)	Median	Mode (Mo)	Std. (SD)	Skew	Kurt
There is Zero based planning where a SWOT analysis is performed at annual basis for planning	49	2,6	2,0	2	1,07	-1,83	1,97
Zero- based planning is done annually across the company by different divisions	49	2,7	2,0	2	1,56	-0,15	-1,62
To create core competencies, every employee from different division are trained in communication skills and competencies	49	2,4	2,0	2	1,03	-1,73	2,97

Also, 26.5% (n=13) of the respondents indicated that they agree, and 59.2% (n=29) indicated that they disagree, while 14.3% (n=7) indicated that they neither agree nor disagree that zero-based planning is done annually across the company by different divisions. Barker and Angelopulo (2006) outlines that All communication programs should have their analysis of the strengths, weaknesses, opportunities, and threats (SWOT analysis) of their brand, which will lead to the selection of an effective and efficient communication function. Sheer adjustment of previous plans is to be avoided.

All communication pertinent to the organisational strategy should enhance the communication objectives and work towards meaningful customer relations. Brooks (2020) maintains that zero-based planning allows messages to be consistent with current trends and the position of an organisation and that consistency contributes to integration. Unfortunately, the results reveal that this principle of integration is not imperative in Metropolitan, which means that the previous year's objectives and methods are not reviewed to be relevant to the recent changes either in the market or internally within the organisation.

14.3% (n=7) of the respondents indicated that they agree, and 69.4% (n=34) indicated that they disagree. In comparison, 16.3% (n=8) indicated that they neither agree nor disagree that to create core competencies, every employee from the different divisions is trained in communication skills and competencies. The literature highlights that the ability to plan and integrate comprehensive communication programmes is more valuable than expertise in individual communication fields. Specialised skills can always be outsourced. However, the results reveal that creating communication core competencies through training is not achieved in Metropolitan. According to Boem (2019), this can lead employees to operate in roles they cannot perform well due to a lack of skills and knowledge. The study argues that when the skill and knowledge of integrating communication is lacking, communication integration will not be achieved, and Metropolitan Company is operating at that risk.

4.3.3 Stakeholder Orientation

The descriptive statistics of stakeholder orientation are reflected in Table 4.8 below. Respondents were asked to indicate their level of agreement with different items using a five-point Likert scale (1 to 5) where 1 = Strongly Disagree and 5 = Strongly Agree. As reflected in Table 4.8, the mean score for the items of stakeholder orientation ranges from neutral to agree (3-4).

Table 4.8 Descriptive statistics of the stakeholder orientation (n = 49)

	N	Mean (⬚)	Median	Mode (Mo)	Std. (SD)	Skew	Kurt
Metropolitan has good relations with all stakeholder groups.	49	**3,1**	3,0	4	1,06	-1,27	1,21
Metropolitan constantly interacts with its stakeholders	49	2,4	3,0	4	1,56	-0,15	-1,62
Existing relations are constantly nourished	49	3,1	3,0	4	1,03	-1,73	2,97
Metropolitan treats its employees as important stakeholders	49	3,7	4,0	4	1,03	-1,73	2,97

44.9% (n=22) of the respondents indicated that they agree, 32.7% (n=16) indicated that they disagree, while 22.4% (n=11) indicated that they neither agree nor disagree that Metropolitan has good relations with all stakeholder groups. 44.9% (n=22) of the respondents indicated that they agree, 20.4% (n=10) indicated that they disagree, and 34.7% (n=17) indicated that they neither agree nor disagree that Metropolitan constantly interacts with its stakeholders. 83.7% (n=41) of the respondents indicated that they agree, 10.2% (n=5) indicated that they disagree, and 6.1% (n=3) indicated that they neither agree nor disagree that Metropolitan treats its employees as important stakeholders. The stakeholder theory offers a pragmatic approach to the organisation's strategy of using stakeholders to gain high performances (Laplume *et al*., 2008). The theory emphasises that stakeholders should be viewed not only as means of profit but for what they are: entities which can make or break an organisation.

As stakeholders are internal (employees) and external (clients, suppliers, shareholders, other organisations, and institutions with a relationship with the organisation), communicating with them brings together trust, support, and lasting partnerships. For all these to occur, the need for an open and transparent dialogue must be used along with interactive instruments from the field of public relations and marketing. Angelopulo (2006) presents focusing on all stakeholders as a principle of achieving integrated communication. Integrated communication should not be limited to customers but used for planning and monitoring relationships with all stakeholder groups. All stakeholder groups have a vested interest in the success of the organisation. What the insurance organisation does affects them, and what the stakeholders do affects the insurance organisation. Also, gaining the support of key stakeholders in the short-term generates profits for investors in the long term, therefore reaching the objective of shareholder's equity. Brown (2015) noted that most organisations focus on customers and shareholders only as their stakeholders, forgetting that all stakeholder groups can affect the organisation.

Based on the results, Metropolitan is well guided by the stakeholder theory and the principles of CI since they manage relationships with all stakeholder groups, they constantly engage with all stakeholders and treat all their stakeholders, including their employees, as important.

40.8% (n=20) of the respondents indicated that they agree, 32.7% (n=16) indicated that they disagree, while 26.5% (n=13) indicated that they neither agree nor disagree that existing relations are constantly nourished. In the product century, marketing communication has been developing and delivering brand messages to generate sales, i.e. transactions (Duncan, 2001:62). However, organisations have realised that they can be more profitable by building customer relationships rather than only on transactions. It is progressively more costly to acquire a new customer (Harris, 1998:4). Organisations are thus finding that investing in growing current customers is more profitable (Duncan & Moriarty, 1997:16). Therefore, Metropolitan Company, based on the results, aligns with the literature as it gets to know their customers and uses that information in their communication with their customers, thus enhancing their integration (Ehlers, 2002:178).

4.3.4 Information sharing free flow

The descriptive statistics of information sharing free flow are reflected in Table 4.9 below.

Table 4.9 Descriptive statistics of Information sharing free flow (n = 49)

	N	Mean ($\bar{x}$)	Median	Mode (Mo)	Std. (SD)	Skew	Kurt
Metropolitan scans the market and maintain research information	49	3,2	3,0	4	1,56	-0,15	-1,62
Cross-functional processes that take place within the company work toward a database system that provides universal customer information	49	2,9	3,0	2	1,03	-1,73	2,97

Respondents were asked to indicate their level of agreement with different items using a five-point Likert scale (1 to 5) where 1 = Strongly Disagree and 5 = Strongly Agree. As reflected in Table 4.9, the mean score for the items of information-sharing ranges from neutral to agree (2-3).

42.9% (n=21) of the respondents indicated that they agree, 18.4% (n=9) indicated that they disagree, while 38.8% (n=19) indicated that they neither agree nor disagree that Metropolitan scans the market and maintains research information. Among the respondents, 30.6% (n=15) indicated that they agree, and 36.7% (n=18) indicated that they disagree. In comparison, 32.7% (n=16) indicated that they neither agree nor disagree that cross-functional processes within the company work toward a database system that provides universal customer information.

Database detailing customer information through a cross-functional process in the company will enable departments to access information about customers' existence within the organisation, which can assist in enhancing further relations by establishing their come up with ways to meet them. It is easier to maintain existing customers as opposed to looking for new ones.

Aiyer, Panigrahi, Das (2019) The number of customer relationships that must be managed grows dramatically as the business expands. To effectively serve customers, diverse departments must collaborate with the customer information to enhance customer service. Duncan (2001) asserts that for the cross-functional process to take place, there has to be tracking of customers and a database management system support that provides information and corporate memory; however, the findings in this regard show that metropolitan does not have these facilities and are running the risk cost related to establishing new clientele.

4.3.5 Consistency in messages

The descriptive statistics of consistency in messages are reflected in Table 4.10 below.

Table 4.10 Descriptive statistics of consistency in messages (n = 49)

	N	Mean ($\bar{x}$)	Median	Mode (Mo)	Std. (SD)	Skew	Kurt
There are processes in place for content development that ensure that all brand messages are consistent	49	**3,6**	4,0	4	1,06	-1,27	1,21
Corporate Identity is applied through artefacts such as Metropolitan logo graphics, slogan, promotional material, across the organisation	49	3,9	4,0	4	1,56	-0,15	-1,62
There is a regular content analysis on messages communicated	49	3,3	3,0	3	1,03	-1,73	2,97
The selection and integration of different communication media is assessed	49	3,4	3,0	3	1,03	-1,73	2,97

Respondents were asked to indicate their level of agreement with different items using a five-point Likert scale (1 to 5) where 1 = Strongly Disagree and 5 = Strongly Agree. As reflected in Table 4.10, the mean score for the items of consistency in messages ranges from neutral to agree (3-4).

69.4% (n=34) of the respondents indicated that they agree, and 6.1% (n=3) indicated that they disagree while 24.5% (n=12) indicated that they neither agree nor disagree that there are processes in place for content development that ensure that all brand messages are consistent. 98.0% (n=48) of the respondents indicated that they agree, and 2.0% (n=1) indicated that they disagree that Corporate Identity is applied through artefacts such as Metropolitan logo graphics, slogan, and promotional material across the organisation.

36.7% (18) of the respondents indicated that they agree, and 4.1% (2) indicated that they disagree, while 59.2% (29) indicated that they neither agree nor disagree that there is a regular content analysis of messages communicated. 36.7% (n=18) of the respondents agreed, and 63.3% (=31) neither agree nor disagree that the selection and integration of different communication media are assessed.

The results on consistency in messages show that Metropolitan internal message consistency is managed; however, external messages are likely not assessed to ensure they integrate with internal messages such as brand messages. The literature emphasised the importance of assessing and managing internal and external messages to achieve integration. Planned messages: These can incorporate the marketing communication mix: advertising, public relations, direct selling, sales, and promotions directed by the organisation for their customers, internal audiences, and other stakeholder audiences. As previously stated, these messages are the least credible because they are perceived as biased because they are simple to implement and control. Insurance companies primarily use television and telephone advertisements to convey their intended message. Advertising is a paid, ongoing, non-personal communication from a commercial source, such as a producer or a retailer.

Service messages: This refers to the feedback on the experience of dealing with the organisation through interaction with staff members, agents, and products. These messages are somehow communicated even through the behaviour of the staff members, the service and technological support systems the organisation has in place, and the environment it creates. These messages are also most believable because the services reflect the experience of the organisation.

For insurance companies, this includes the behaviour of their personnel when engaging with clients for enquiries, claims and other issues.

Unplanned messages: These messages are not under the organisation's control and are generally believed because they are perceived as unbiased.

They consist of word of mouth, rumours from other customers, and media content not generated by the organisation. Currently, consumers do not take what they are given at face value but seek personal sources they deem credible for information that is not commercially biased and backed by the company (Isimoya & Olaniyan, 2020). These do not include testimonies presented on television as part of the company's advertisement. These involve what communities say about the company without the company knowing or being involved in what they have to say. A person's experience with an insurance company, product, and service would fall within unplanned messages.

When planned messages are confirmed by the service and product messages, which are further confirmed by unplanned messages, integration is attained (Duncan & Moriarty 1997). For communication integration to happen in totality, messages from all sources should be positive and strong, not contradictory. -the biggest challenge with integrating communication lies in aligning messages from all sources.

However, Metropolitan only focuses on aligning internal messages, not internal and external ones, as per the literature.

4.3.6 Strategic alignment throughout the organisation

The descriptive statistics of Strategic alignment throughout the organisation are reflected in Table 4.11 below.

Respondents were asked to indicate their level of agreement with different items using a five-point Likert scale (1 to 5) where 1 = Strongly Disagree and 5 = Strongly Agree. As reflected in Table 4.10, the mean score for the items of Strategic alignment throughout the organisation ranges from neutral to agree (3-4).

Table 4.11 Descriptive statistics of Strategic alignment throughout the organisation

(n = 49)

	N	Mean (◻)	Median	Mode (Mo)	Std. (SD)	Skew	Kurt
The corporate mission of Metropolitan is incorporated into all operations	49	**3,6**	4,0	4	1,06	-1,27	1,21
All staff members are aware of the corporate mission	49	3,2	3,0	4	1,56	-0,15	-1,62
All communication objectives and strategies are operationalised in a manner that all employees are able to apply them	49	3,3	2,7	2	1,03	-1,73	2,97
Metropolitan's brand positioning is strategically integrated into all brand messages	49	3,9	4,0	4	1,56	-0,15	-1,62
Metropolitan employees are reminded about the values that the company stands for	49	3,8	4,0	4	1,03	-1,73	2,97
Stakeholders' needs and demands are integrated into the company's product design	49	3,7	4,0	4	1,03	-1,73	2,97

75.5% (n=37) of the respondents indicated that they agree, 16.3% (n=8) indicated that they disagree, while 8.2% (n=4) indicated that they neither agree nor disagree that the corporate mission of Metropolitan is incorporated into all operations. 49.0% (n=24) of the respondents indicated that they agree, 26.5% (n=13) indicated that they disagree, while 24.5% (12) indicated that they neither agree nor disagree that all staff members are aware of the corporate mission. 28.6% (n=14) of the respondents indicated that they agree, and 59.2% (29) indicated that they disagree. In comparison, 12.2% (6) indicated that they neither agree nor disagree that all communication objectives and strategies are operationalised so all employees can apply them. 95.9% (n=47) of the respondents indicated that they agree, 2.0% (n=1) indicated that they disagree, while 2.0% (n=1)

indicated that they neither agree nor disagree that Metropolitan's brand positioning is strategically integrated into all brand messages. 85.7% (n=42) of the respondents indicated that they agree, and 10.2% (n=5) indicated that they disagree, while 4.1% (n=2) indicated that they neither agree nor disagree that Metropolitan employees are reminded about the values that the company stands for. 79.6% (n=39) of the respondents indicated that they agree, 8.2% (n=4) indicated that they disagree, and 12.2% (n=6) indicated that they neither agree nor disagree that stakeholders' needs and demands are integrated into the company's product design. The results reveal that Metropolitan incorporates its mission in its messages and mandate; however, it needs to break down the mission into objectives that employees can implement. Employees are aware of the mission but are challenged by applying it since the mission is not translated into strategic objectives that are doable.

The literature outlines that communication integration entails consistent messages and actions throughout the organisation (Barker & Angelopulo, 2013). The organisation's mission must be broken down into achievable goals through strategies. Strategic organisational decisions are influenced by an organisation's dominant decision-makers, such as the CEO. For communication integration to happen at this point, a thorough analysis of the organisation's mission and vision needs an analysis of the different stakeholders based on their needs, wants, and the company's capabilities, services, and products. The study intends to enlighten that when a strategy is not implemented, the organisation's survival is negatively impacted. The organisation will populate strategy (planned messages) but fail to implement, as a result, provide contradictory service, which will cause service and unplanned messages to not align with planned messaging. CI gets lost, and the organisation's integrity is tarnished, leading to the loss of clientele.

4.4 SUMMARY

This chapter presented the results of the quantitative data collected through questionnaires. Several employees (76) were given the questionnaire, and only 49 were usable, making the response rate 64%.

Descriptive statistics of biographical and demographical data were presented. This was followed by the presentation of quantitative results, which were presented through the frequency distribution for the commitment questionnaire and descriptive statistics of the commitment questionnaire.

The results were analysed against the literature informing the study. The questionnaire was distributed to measure the state of communication integration implementation at Metropolitan.

The literature discussed against the results reveals that planned and unplanned service and product messages must be aligned for integration. The findings show that Metropolitan develops planned messages but fails to assess whether they are consistent throughout the organisation This has a negative impact on unplanned messages and makes managing external communication to align with their internal messages difficult. The next chapter presents and discusses qualitative results.

CHAPTER 5: PRESENTATION AND INTERPRETATION OF QUALITATIVE RESULTS

5.1 INTRODUCTION

In the previous chapter, the quantitative results of the study were presented. This chapter presents the results of the qualitative part of the study. The presentation begins with the biographical and demographical data of the structured interview participants, followed by the qualitative findings and their thematic analysis. Telephonic interviews were conducted with seven employees of Metropolitan within the Marketing department, and data saturation was reached with the seven interviews.

5.2 BIOGRAPHICAL AND DEMOGRAPHICAL DATA OF INTERVIEW RESPONDENTS

The interview participants' biographical and demographic data is presented in Table 5.1 below.

Table 5.1: Biographical and demographical data of interview participants

Gender	Frequency	%	Cumulative %
Female	6	86.0	86.0
Male	1	14.0	100,0
Total	7	100,0	
Race	**Frequency**	**%**	**Cumulative %**
Black	3	43.0	43.0
White	2	28.5	71,5
Coloured	2	28.5	100.0
Total	7	100.0	
Age	**Frequency**	**%**	**Cumulative %**
18-24 Years	1	14.0	14,0
24-34 Years	4	57.5	71.5
35-44 Years	2	28.5	100,0
Total	7	100,0	
Department	**Frequency**	**%**	**Cumulative %**
Marketing	7	100.0	100.0

The biographical and demographic data of the interview in the table above informs us that 86% of the participants were female, whereas 14% were male. 4.30% of the participants were black, 28.5% were white, and 28.5% were mixed race. In terms of age, most of the participants were between the ages of 35 and 45, which makes up 57.5%; 14% were between the ages of 18 and 24%; and others were between the ages of 24 and 34%.

5.3 PRESENTATION OF QUALITATIVE RESULTS

To gain an understanding of the implementation of CI in Metropolitan Insurance, telephonic and video interviews were conducted with seven officials from the marketing department. These officials play a significant role within the communication and marketing department.

Research Questions for the Study

The following research questions were defined for this study:

RQ 1: Which Communication Integration infrastructure exists in the organisation?
RQ 2: How are messages coordinated consistent with the actions of an organisation?
RQ 3: How are messages aligned with the strategic focus of the organisation?

The Thematic Map for the Study

The data collected was analysed using thematic analysis with the support of a QDA miner light software program. Based on similarities within the collected data, the following thematic map, as presented in Figure 5.1 below, was created that forms the structure of the thematic findings of the study:

Figure 5.1: Structure of the thematic findings of the study

THEME: Communication infrastructure	Policies Strategies
THEME: Consistent messages	Mechanisms
THEME: Strategic alignment	Reporting
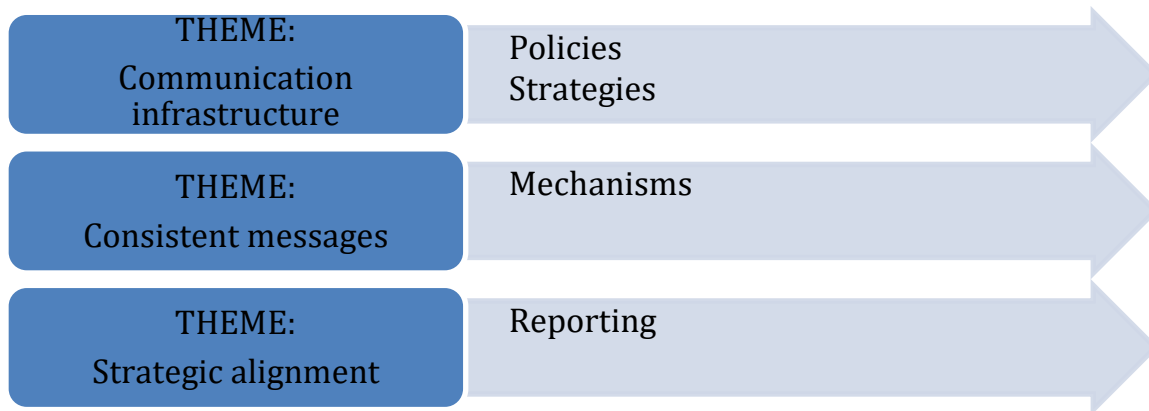
5.3.1 Theme: Communication infrastructure

The thematic analysis revealed the organisation's communication infrastructure as the theme emerges in Table 5.2 below.

Table 5.2 A representation of the communication infrastructure within the organisation themes per research Question 1

Codes	Category	Emerging Theme
KPI		
Workshops	Policies	
Resources		Communication infrastructure
Meetings	Strategies	
CEO Sessions		

The main theme of **communication infrastructure** is presented in two sub-themes that measure the infrastructure to support communication integration in the organisation.

Sub Theme: Policies

It was found that the organisation needs policies that guide communication integration.

"The head of strategy at Metropolitan is seen as the person responsible for communication integration. The role oversees developing and implementing strategy and is supported by the company's communication function. Like there is no guiding document like a policy to govern the integration function". - **Participant 3**

According to Botha (2019), policies reflect organisational process implementation rules. KPIs represent policy implementation and should evolve as new tools emerge, new processes are designed, and the risks associated with a given area change due to internal or external environmental changes. Policies are important in communication as they help reinforce and clarify the standards expected of communication and help employers and employees manage communication more effectively as they define what is acceptable and unacceptable when communicating (Meitjies, 2020). However, Metropolitan needs guiding policies for communication integration; the organisation has no standards or procedures for achieving communication integration.

Sub Theme: Strategies

It was found that the organisation has strategies that guide communication integration.

"There is a concerted effort to make people understand the strategy of the company. This is done through regular meetings with the various teams to follow up on their initiatives that support the strategy. A survey is planned to see how people understand the strategy. The marketing team would support such drives with communication on the strategy. There are regular CEO sessions. They always do an update of strategy, talking about financial results, relating back to strategy." **– Participant 7**

The literature on strategies the organisation can use to achieve communication integration suggests using cross-functional rather than departmental planning and monitoring. The main concept in integration is synergy in expertise, knowledge, and information across the organisation.

It affords the sharing of expertise and customer information and the maintenance of consistency on how customers are treated through management planning and monitoring across functions such as marketing and customer service without these functions being merged. Mboweni (2013) notes that the insurance industry's strategies narrowly focus on marketing activities. Therefore, when insurance companies develop their strategy, they should involve all departments to incorporate different voices and ideas.

To create core competencies rather than mere communication specialisation, a thorough understanding of the strengths and weaknesses of individual communication methods and functions is expected of communication managers to enable selection and proper application. Planning and integrating communication programmes is more valuable than expertise in individual communication fields. Specialised skills can always be outsourced. Also, organisations can use an integrated agency rather than a traditional agency. Ideally, integration should be the organisation's responsibility as opposed to that of the external agency; however, should the external agency be used to execute specialised functions, they should understand integration and integrate the organisation's mission into their messages. Unfortunately, Metropolitan does not use these strategies to build communication integration.

5.3.2 Theme: Consistent messaging

The thematic analysis revealed consistent messaging of the organisation as the theme emerges in Table 5.3 below.

Table 5.3: A representation of the consistent messaging within the organisation themes per research Question 2

CODE	CATEGORY	EMERGING THEME
Centralised system	Mechanisms	Consistent messaging

The main theme of consistent messaging is presented in one sub-theme that measures the mechanisms to support communication integration in the organisation.

Sub Theme: Mechanisms

It was found that the organisation has mechanisms to ensure internal consistency of messages, which could assist in achieving communication integration if implemented.

"To achieve consistency, Metropolitan uses a scorecard system. Every exco member has a scorecard, and that is directly linked to the strategy. Then, every person reporting to exco members will have a scorecard as well, and their scorecards are in turn linked to the exco scorecard which is internally linked to the strategy. The company cascades personal accountability and individual deliverables via the scorecard mechanism". – **Participant 4**

The results reveal that Metropolitan has mechanisms to maintain internal message consistency; however, integrated communication requires mechanisms for both internal and external messages to be consistent.

Van Riel (1995) identified four methods for managing Communication Integration as follows:

5.3.2.1 Common house style
According to Van Riel (1995), this is a seasoned method of communication standardisation that refers to the presentation style accepted and used throughout the organisation.

Van Riel suggests that "house style" originates in corporate design; however, it has extended to incorporate numerous forms of how organisations present themselves. The standard house style specifies the name of the organisation, its logo, as well as its corporate colours.

At its most developed stage, it may also embrace standardisation in several additional areas of the organisation's presentation, such as architecture, symbolism, or staff behaviour. Therefore, the communication style for both Metropolitan's internal and external communication must, not only the internal messages.

5.3.2.2 Common starting points (CSP)

According to Van Riel (1995), CSPs are used as a directive to guide communication integration. He described them as 'central values which function as the basis for undertaking any kind of communication envisaged by an organisation.' These establish communication project priorities; however, they do not prescribe procedures to be followed in the projects. They are useful for the planning frameworks of organisational units, and all involved in the communication project irrespective of their employment within the organisation or being outsourced suppliers of communication products and services. The starting points can be used in various ways that make it easy for commonality to be reached.

5.3.2.3 Operational guides

Operational guides specify the implementation of the communication project. These guidelines might highlight any area of the communication project, including those that deal with integration. Below are instances where operational guidelines for communication integration can be implemented for all aspects of integration:

- The selection of an advertising agency according to its ability to implement integrated campaigns.

- The number and variety of channels of integration between the audience and the organisation could be specified for the organisation's website.

- Specific procedures could be set for transforming every customer contact into a communication opportunity.

- The central message could be standardised for all promotional communication.

- Specifications could be set for aligning subsidiaries' communication with those of parent organisations.

- The company could actively engage its stakeholders in a range of social media.

- Points of information capture and databases used in the organisation's daily operations could be specified.

5.3.2.4 Sequencing

Sequencing is a meticulous process that communicators use when structuring communication according to specific principles. It organises planned communication so that each contributor is given independent input with a specific time slot in planning, production, and implementation. These processes comprise tasks, responsibilities, and budgets. Sequencing, in the perspective of CI, is a process that warrants that coordination of messages, audience dialogue maximisation, and constant focus on audience needs are all assigned a position in the planning, implementation, and evaluation sequence.

All elements of Van Riel's (1997) methods of communication standardisation are applied in Metropolitan, except for operational guides. This hinders the totality of integration when dealing with problems arising from the integration of communication or if the integration process becomes complex. Although qualitative results show that Metropolitan has mechanisms to maintain internal messages, there is a gap in doing the same for external messages.

5.3.3 Theme: Strategic alignment

The thematic analysis revealed the organisation's strategic alignment as the theme emerges in Table 5.4 below.

Table 5.4: A representation of the strategic alignment within the organisation themes per research Question 3

CODE	CATERGORY	EMERGING THEME
Strategic objectives	Reporting	Strategic alignment

The main theme of strategic alignment is presented in one sub-theme that measures the reporting systems that support communication integration in the organisation.

Sub Theme: Reporting

It was found that the organisation has reporting systems that ensure strategic alignment, which could help achieve integration if implemented to achieve communication integration.

"Some departments are said to have technical meetings to align on work being done. However, not all leaders in the business take part in this process. Management has monthly strategy sessions through which stakeholders are discussed and progress is made known to staff. To centralise information about stakeholders, the company has forums which are held to inform staff of various developments. Metropolitan has a central filing system used within certain departments like marketing". **– Participant 3**

"Roadshows are used to communicate the company's strategy. Executives also setup and participate in workshops and engagement sessions, while mass communication methods like group email and virtual sessions are also used. There is also a trend towards smaller sessions. Metropolitan has a high-performance culture; each individual is responsible for their own training". **– Participant 6**

The results show that Metropolitan aligns strategies and ensures everyone knows them through meetings, reports, roadshows, and repository databases. However, these strategies are internally focused and not externally focused. According to the literature, CI entails message and action consistency throughout the organisation (Barker & Angelopulo, 2013:46).

It is crucial that the organisation delivers its service or product to the customers, and it entails pre-and post-contact with the representative or the experience with the service of the organisation. At this point, the organisation's credibility on its service or product is tested as the actual communication and messages are largely embedded in the deliverables. The organisation might have various sources to deliver its services or products internally and externally, such as agents and suppliers, which might not necessarily be part of the organisation. However, this does not exempt the organisation, its services, and products from being perceived as a single entity despite its representatives.

It is, therefore, critical that all supply chain elements operate as an integrated whole to present the product and service as seamless. It is imperative that communication meets and surpasses the customer's and other stakeholders' expectations and that competencies required at this location are operational, with expertise at implementation levels of marketing communication, business communication and public relations. The study argues that strategies should focus on external stakeholders as well.

5.4 SUMMARY

The significant effort of qualitative research is to gain in-depth and multiple realities of an issue. The researcher intended to understand the implementation of communication integration at Metropolitan. According to Alharahsheh and Pius (2020), cross-sectional research was a relevant type of research in accumulating in-depth information about the theme under study.

The researcher used exploratory qualitative research methodology to investigate and re-evaluate the propositions developed through the literature review and to uncover any uncharted territory that can be investigated in the literature review section.

This chapter presents the results of the qualitative data collected. Seven (7) marketing department officials were interviewed for qualitative data out of the 13 that was approached. Biographical and demographical data were presented. The qualitative results show that only certain elements of CI are applicable in the company, such as mechanisms in place to enable integration, the infrastructure, and the alignment of the strategy to internal and external audience's findings revealed a lack of CI infrastructure. Attempts and actions to coordinate messages are also lacking. This was followed by presenting qualitative results using verbatim quotes and a thematic analysis. The discussion and conclusion of the result and purpose of the study are presented in the next chapter.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

This study investigated the implementation of Communication Integration (CI) in the insurance industry, particularly at Metropolitan Life Insurance in South Africa. This chapter presents the main conclusions derived from the research findings of the empirical study. It presents conclusions derived from interviews as well as survey findings. It also presents the study's recommendations, limitations, and possible directions for future research. The following is the summary of the conclusions from qualitative and quantitative findings that focused on the main research questions.

6.1.1 Infrastructure for integration of communication

Research question one required participants to indicate the infrastructures in place to achieve CI. This study found that Metropolitan Insurance Company does not have infrastructures in place to pillar CI. The company has no policies that guide CI, and neither has a person or department responsible for the task. This is problematic because the absence of a policy means there are no guidelines towards attaining CI objectives, which essentially should be in line with the organisation's strategy and objectives. One can also deduce that CI will not form part of the organisation's vision, values, and day-to-day operations, meaning that it will not be entrenched in the company's ways of work. It was also found that when Metropolitan developed its strategy, however, they did not involve all departments, so different voices and ideas were incorporated. However, within Metropolitan, various departments can interact with each other, share ideas, keep each other abreast and align discussions such as quarterly reviews, forums, Manco, and annual reviews. There are limited barriers to interaction, but this interaction occurs once strategies are developed, not during the development of such plans.

The study argues that the strategy dictates the organisation's employees and does not form part of its formulation. Mabusela (2016) argues that dictating strategies to stakeholders without including them in their development is seeking their endorsement instead of genuine and constructive input. As such, strategists miss the opportunity to engage and learn from stakeholders, and ultimately, the strategy reaches the implementation phase with loopholes.

6.1.2 Consistent Messaging

Research question two intended to explore the form of communication in place to integrate messages and actions. This study found that the organisation has mechanisms to ensure messages consistency and achieve communication integration. They have meetings, central systems of communication and databases to ensure that messages are consistent of which one of the mechanisms is the use of a brand guideline to ensure all brand messages are consistent. However, the organisation has mechanisms for consistent internal messages and no mechanisms to align external messages to internal messages. According to Duncan and Moriarty (1997), the organisation's strategic consistency maintenance recognises the communication dimensions of all brand contact and the source of the messages. The scholars further assert that when brand consistency is strategically integrated into all brand messages, reputation and image are more consistent and distinct. Yeshin (2012) argues that CI is internally based. It is not only concerned about unified internal communication but also looks at how unplanned and product and procedural messages, created by external stakeholders about the organisation and its internal operations unify with internal messaging. Lemon and Verhoef (2016) also maintain that external stakeholders interact with organisations through various touchpoints in multiple channels and media. Their experience is social, which calls for organisations to implement integration, including external partners, to deliver positive customer experiences.

This is a challenge that Metropolitan has. When the service and product messages do not align with planned communication, clients will perceive that the company lacks integrity as it fails to apply its claims. The problem is, therefore, not a lack of integrity but a lack of integrating messages.

6.1.3 Information sharing and message alignment with the strategic focus

Research question three measured how information shared aligns with the organisation's strategic focus. It was found that Metropolitan incorporates its mission in its messages and mandate. However, they do not break down the mission into objectives that can be implemented by employees. Such workers are aware of the mission but are challenged by the practical application thereof since the mission is not translated into strategic objectives that are doable, and fragmentation takes place. The literature outlines that CI entails consistency of messages and actions throughout the organisation (Barker and Angelopulo, 2013:46). The organisation's mission must be broken down into achievable goals through strategies. Strategic organisational decisions are influenced by an organisation's dominant decision-makers, such as the CEO. For CI to happen at this point, a thorough analysis of the organisation's mission and vision needs analysis of different stakeholders, should be done based on their needs, wants, and the company's capabilities, services, and products.

6.2 ANALYSIS OF RESULTS AGAINST THE THEORY

The study intended to explore and describe the extent to which CI is implemented in Metropolitan having three main research questions. The framework used was Ehlers's model for structuring CI in South African organisations. The study's results indicate that communication integration is not fully recognised at Metropolitan. Communication integration is a critical aspect of modern business operations, as it directly impacts an organisation's ability to convey consistent messages, align goals, and foster

collaboration, subsequently the image and reputation of the organisation.

The data presented suggests that there is no formal infrastructure, such as an integrator or a team of integrators responsible solely for integration within the company. This is contrary to what Ehlers (2002) supports relative to integration. The framework suggests that an integrator or team focused on stakeholders should be responsible for coordinating communication in the organisation. Ehlers (2002) further asserts that the integrator or team should be multiskilled and form part of the organisation's strategic planning process. Contrary to this, Metropolitan does not have such infrastructure and therefore plans organisational strategy without the expertise of integrators, which compromises CI. This, in turn, results in a formulated strategy that must be implemented without the voices of every department informed by the integrator since they will have sight of other departments. The researcher argues that this is one of the reasons CI cannot be implemented.

It was further discovered that Metropolitan lacks alignment relative to all messages of the organisation being planned, unplanned, service and product messages. According to Ehlers (2002), in line with Duncan and Moriarty's approach, a database is integral in CI since it preserves researched information when centrally kept being used for effective planning. This, in turn, ensures alignment in planned and unplanned service and product messages. The researcher was able to establish Metropolitan central systems of communication and databases to ensure that messages are consistent, such as reports and client databases for sales; however, there are no mechanisms to align external messages to internal messages, especially researched information as an institutional memory. One of the mechanisms used for consistency is the use of a brand guideline, which on its own will have minimal impact unless it is incorporated with all the elements of CI. The consistency of messages can be improved if integration is holistically approached with the external environment.

The integrator or a team would be able to assist in tailoring messages to align with planned service and product messages, which will directly impact unplanned messages informing the company's image. As the models suggest, an array of mediums would be applied to reach various target audiences to get messages across using various communication techniques while managing stakeholder relations.

Regarding the free flow and sharing of information, the study established that the required systems for communication exist but are not adequately utilised for CI specifically. This impacts the overall organisational strategy since integration needs to be part of the strategy and ensure coordination of communication efforts and actions to promote integrated communication and ensure that it is entrenched in operations (Ehler, 2002). This way, strategy is not broken down so that all employees can have a buy-in, which promotes understanding and, therefore, its implementation. The researcher can conclude that the free flow and information sharing in Metropolitan Life Insurance Company in South Africa needs to be revised. The tool aimed to measure the extent to which CI is implemented. Based on the findings through the measuring instrument, there is room for improvement in Metropolitan.

In summary, the researcher maintains that the instrument offered important insights into the CI phenomenon in Metropolitan. In essence, the measurement instrument effectively measured the extent to which CI is implemented in Metropolitan Life Insurance Company. The results are not a total reflection of the theory; therefore, the following recommendations are suggested:

6.2 RECOMMENDATIONS

This study made the following recommendations:

There was substantial evidence from the data that Metropolitan has no infrastructure, such as policies and frameworks to govern integrated communication. The organisation has no guidelines on how to implement CI. The study, therefore, recommends that policies, models, and frameworks that guide the implementation of CI be developed in Metropolitan.

Regarding consistency of messages, corporate identity is followed through, and employees are aware as they can identify this in all brand communication. The study found that the consistency of internal messages is ensured through meetings, databases and central reporting systems, mostly known by the marketing department. However, external messages, procedural messages and product messages' consistency are not managed by any mechanism. CI is the alignment of all messages, including both internal and external. Therefore, the study recommends that Metropolitan syncs internal messages and external, procedural and product messages with internal messages so that CI is achieved.

With regards to aligning messages with strategies of the organisation, the study found that messages are strategically aligned; however, they are not broken down into achievable objectives that employees can implement. Again, the study recommends that Metropolitan break down its strategies, mission and vision into smaller and manageable objectives so that what is said externally is implemented internally.

6.3 LIMITATIONS OF THE STUDY

The following limitations are presented regarding the study.

The researcher aimed to obtain a large amount of data from the population. However, limited individuals were interviewed due to the inclusion of only experts in communication issues.

Therefore, the results cannot be representative of the entire population and, by extension, are not generalisable. Also, the study only obtained 60-70% of the intended population.

The researcher embarked on interviews and the distribution of questionnaires. It would have been ideal to conduct a document analysis. The researcher also distributed online questionnaires instead of paper-based questionnaires, which could have resulted in a higher response rate.

This study involved experts who are in charge of communication at Metropolitan. It should have also involved communication agencies to understand how such players manage CI. Therefore, the study used a relatively small but statistically acceptable sample because of time and budget constraints.

6.4 FUTURE RESEARCH DIRECTIONS

The following are the directions for future research:

The study found that insurance companies have no policies, frameworks or models that guide communication integration. They do not know how to implement it; therefore, in the future, the study calls on researchers to focus on building a framework for implementing CI in the South African insurance industry.

6.5 CONCLUSION

The purpose of this study was to analyse the implementation of communication integration at Metropolitan Life Insurance in South Africa.

Integrating communication in the organisation is crucial issue as it contributes to the success of marketing, boosting integrity and positively contributing to overall branding. This study has extensively reviewed the literature on the topic of CI and how it can be implemented in insurance companies. The main findings of the study were presented.

Recommendations were made for Metropolitan, and organisations globally that might want to embark on a program of implementing CI. The study's limitations were also presented as possible future research directions. It is believed that the knowledge gained by Metropolitan will help to improve its integrated communication strategies in other institutions.

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8. APPENDIX 1

Qualitative Data collection tool

INTERVIEW GUIDE

PROVISIONAL TITLE: An analysis of the current state of Communication Integration in Metropolitan Insurance Company in Metropolitan Insurance Company in South Africa

Communication Infrastructure

What does the individual or a group that is responsible for integration within the company do to ensure communication integration?

What formal measures are in place to ascertain communication integration within the company?

How do internal groups interact to ensure integrated communication through sharing of expertise and customer information?

Efforts and actions to coordinate messages

What efforts are in place to ensure proper coordination of communication within the units within the company?

How are employees, particularly the key staff members empowered with skills to better understand stakeholders?

What measures are in place to ensure that employees aware of the functions of the organisation across division.

Stakeholder orientation and differentiation

How is stakeholder focus function managed in the company?

What purposeful dialogue exists?

How are stakeholder relations managed?

Information sharing and free flow

What mechanisms are in place to centralise information about stakeholders?

What mechanisms are in place to maintain researched information?

How is information sharing ensured?

Consistency in messages

What are processes around content analysis to determine consistency on messages communicated?

What processes around visual corporate identity exist to conform to standardised norms and standards?

Strategic alignment

How is the corporate mission of the company communicated within the company as a whole?

Can all employees relate to strategic organisational objectives that are developed? Please elaborate

What processes are in place to ensure strategic consistency exists throughout the organisation?

Quantitative Data collection Tool

Communication Integration in Metropolitan Life Insurance in South Africa

The purpose of this survey is to analyse the current state of Communication Integration in Metropolitan Life Insurance in South Africa. Your participation will assist in establishing facts and the results will be insightful for the organisation. Details of participants and the information accumulated in the study will be dealt with strictness and confidentiality and anonymity is guaranteed. Participation is voluntary also giving participants an option to withdraw whenever before and amid the study should they wish to. Withdrawal will not bring about any penalty. The survey will take roughly 15 minutes.

Demographics

1. What is your age?

○ 18-24
○ 25-34
○ 35-44
○ 45-54
○ 55-64
○ 75- older

2. What is your race?

○ African
○ white
○ Colored
○ Indian
○ Asian

3. What is your gender?

○ Male
○ Female

4. What is your highest level of education completed?

9. EDITING CERTIFICATE

EDITING CERTIFICATE

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INFO SOLUTION

I hereby confirm that I have proof-read, formatted and edited the style, layout, references and language of the dissertation submitted in accordance with the requirements for the degree of

Master of Art in Communication: University of South Africa

by

Ms. Nozimanga Sokana
Student Number: 4088929-7

entitled

AN ANALYSIS OF THE IMPLEMENTATION OF COMMUNICATION INTEGRATION IN METROPOLITAN LIFE INSURANCE IN SOUTH AFRICA

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