

**SOCIAL MEDIA AND BRAND ENGAGEMENT: AN ASSESSMENT OF FACEBOOK USAGE ON
BRAND LOYALTY IN SELECTED INSURANCE COMPANIES IN UGANDA**

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RS19M54/016

**A DISSERTATION SUBMITTED TO THE SCHOOL OF JOURNALISM MEDIA AND COMMUNICATION
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
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**UGANDA CHRISTIAN
UNIVERSITY**

A Centre of Excellence in the Heart of Africa

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Declaration

I hereby declare that this dissertation on “Social Media and Brand Engagement: An Assessment of Facebook Usage on Brand Loyalty in Selected Insurance Companies in Uganda” is my original work and has never been presented to any institution for any award.

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This dissertation by Trust Niwarinda on “Social Media and Brand Engagement: An Assessment of Facebook Usage on Brand Loyalty in Selected Insurance Companies in Uganda” has been done under my guidance. It is submitted to the University with my approval.

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Table of contents

Declaration	i
Approval	ii
Table of contents	iii
List of tables	vi
List of figures	vii
Acronyms	viii
Abstract	ix
Chapter one	1
Introduction	1
1.1 Introduction	1
1.2 Background to the Study	3
1.2.1 Historical background	3
1.2.2 Theoretical background	7
1.2.3 Conceptual background	8
1.2.4 Contextual background	10
1.3 Statement of the Problem	12
1.4 Objectives	13
1.5 Research Questions	14
1.6 Scope of the Study	14
1.7 Justification of the study	14
1.8 Significance of the study	16
1.9 Operational Definitions	17
1.10 Conclusion and Organization of the Study	17
Chapter two	18
Literature review	18
2.0 Introduction	18
2.1 Theoretical review	18
2.2 Conceptual review	20
2.2.1 Conceptualization of SM Brand Engagement	20
2.2.2 Social-media governance, policy and regulation	24

2.2.3 Brand loyalty.....	26
2.3 Empirical review	27
2.3.1 Social media, communication, and brand engagement.....	27
2.3.2 Social media communication, brand engagement and customer attitudes	31
2.3.3 Social media engagement, brand loyalty and customers behavioral outcomes	33
2.4 Conclusion	39
Chapter three.....	40
Methodology.....	40
3.1 Introduction.....	40
3.2 Research Design.....	40
3.3 Research Methods.....	41
3.4 Area of Study	41
3.5 Study Population.....	42
3.6 Sampling Design.....	42
3.7 Sample Size.....	43
3.8 Data Collection Method.....	43
3.9. Data collection Instrument.....	43
3.10. Validity and Reliability of Instruments.....	44
3.10.1 Validity	44
3.10.2 Reliability.....	45
3.12. Data Analysis	46
3.8. Ethical Considerations	46
Chapter four	48
Presentation, Analysis, and Interpretation of findings.....	49
4.0 Introduction.....	49
4.1 Background information of respondents.....	49
4.2 Social-media (SM) Brand Engagement	51
4.2.1 Social media brand engagement factors	52
4.2.2 User-based SM brand engagement factors	53
4.2.3 Brand related SM engagement factors.....	56
4.3 Government Policy and Regulation	58
4.4 Brand Loyalty	60

4.5 Effect of Social-media (SM) Brand Engagement on Brand Loyalty	63
4.7 Conclusion	66
Chapter five.....	68
Summary and Discussion of findings, Conclusion and Recommendations	68
5.1 Summary of findings.....	68
5.1.1 Social media brand engagement	68
5.1.2 Social media brand engagement and brand loyalty	71
5.2 Conclusion	73
5.3 Recommendations.....	74
5.4 Limitations and areas for further research	75
References.....	77
References.....	77
Data Collection Instrument.....	86
Survey Questionnaire.....	86

List of tables

Table 1: External validity of research instrument.....	44
Table 2: External validity of research instrument.....	45
Table 3: Demographic characteristics of respondents	50
Table 4: Descriptive results on Social SM brand engagement factors	52
Table 5: Descriptive results on User-based SM brand engagement factors	54
Table 6: Descriptive results on Brand related SM engagement factors.....	56
Table 7: Descriptive results on Government Policy and Regulation.....	59
Table 8: Descriptive results on Brand Loyalty	61
Table 10: Regression results	64

List of figures

Figure 1: Conceptual Model of Social Media Brand Engagement	9
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Acronyms

SM	Social media
ICT	Information and Communications Technology
IRA	Insurance Regulatory Authority
ICEA	Insurance Company of East Africa
TAM	Technology Acceptance Model
SME	Social Media Engagement

Abstract

The study analyzed the impact of Facebook usage on brand loyalty in selected insurance companies in Uganda. Specifically, the effect of social, user-based and brand factors of Facebook on brand loyalty in ICEA and UAP Old Mutual in Kampala Uganda. The study was premised on the Social Media Engagement (SME) Theory which states that user experience through social interactions with other users leads to higher engagement and subsequent greater usage of the social media platform (Prahalad & Ramaswamy, 2004). The study adopted a quantitative research design. The results of the study revealed that there was a positive and significant effect of social SM brand engagement factors, user-based factors, and government policy and regulation on brand loyalty for the insurance brands ICEA and UAP Old Mutual. The study concluded that the arrival of social media has introduced new channels of brand communication and the application of online tools to engage with consumers. Several practical implications were drawn from the research findings; these profile Facebook and social media in general as valuable tools for community and marketing managers of insurance companies to engage effectively with their customers.

Chapter One

Introduction

1.1 Introduction

Ashley and Tuten (2015) defined social media as internet-based, and persistent channels of mass personal communication facilitating perceptions of interactions among users, deriving value primarily from user-generated content. However, for this study we adopt the definition by Schivinski and Langaro (2018) that social media is made up of various user-driven platforms that facilitate diffusion of compelling content, dialogue creation, and communication to a broader audience. It is essentially a digital space created by the people and for the people, and it provides an environment that is conducive for interactions and networking to occur at different levels, for instance, personal, professional, business, marketing, political, and societal (Schivinski & Langaro, 2018).

Social media (SM), especially Facebook, You Tube, WhatsApp, Instagram, and many others, have introduced radically new means of interaction and engagement between consumers and brands (Baldus, Voorhees & Calantone, 2015). Consumers increasingly use social media not only to research products and services, but also to engage with the companies they purchase from, as well as other consumers who may have valuable insights about these companies (Baldus, Voorhees & Calantone, 2015).

Brand engagement is the meaningful connection, creation, and communication between one consumer and one or more other consumers, using brand or brand-related language, images, and meanings (Kozinets 2017). Insurers use social media to create

customer's overall perception of a business, an emotional commitment to a brand and a relationship-driven by interactions between a brand and its customers.

According to Mindtree (2014), Insurance is a high involvement product, as it is an expense (cited in Felix, et al., 2017). Consumers obtain information about insurance from advertisements, salespeople, family, friends, neighbors, and acquaintances (Felix, et al., 2017). They perceive little difference among brands. However, most buyers today have access to a more trusted experiential source of information in the form of social networking sites where, buyers share their brand experience, which is then accessible to a larger audience (Hammedi, et al., 2015). In the traditional contact-centered world, customers are routed to agents on the basis of their perceived business value, purchase history and status. Online social networks provide a larger platform to socialize and exchange information and opinions (Hammedi, et al., 2015).

Tsai and Men (2017) assert that "social media communication is not only interactive but also participatory, collaborative, personal, and simultaneously communal, which provides an avenue for companies to engage with customers and build meaningful relationships" (pp. 131). Social media platforms have been increasingly adopted by marketers who envision reaching large audiences with their brands. Currently, social media (hereafter SM) users represent more than 70% of the total online population (Hootsuite, 2017). Among the largest SM platforms are Facebook, Instagram, Twitter, and YouTube, which account for more than 2.5 billion users (Hootsuite, 2017; Socialbakers, 2017). Of these, Facebook is the most representative one with more than 1.3 billion active daily users, who stay connected in on average for 20 minutes and access the platform at least 8 eight times a day (Facebook, 2017; Hootsuite, 2017). In response to that trend, brands have

launched their own brand pages and started communicating directly with consumers via Facebook.

1.2 Background to the Study.

The background to the study is presented historically, theoretically, conceptually, and contextually.

1.2.1 Historical background

According to Yadav & Rahman (2017), Social media marketing (SMM) is described as “a process by which companies create, communicate, and deliver online marketing offerings via social media platforms to build and maintain stakeholder relationships that enhance stakeholders’ value by facilitating interaction, information sharing, offering personalized purchase recommendations, and word of mouth creation amongst stakeholders about existing and trending products and services.” (pp. 289) By implementing marketing activities through digital networks, brands and organizations can interact with potential customers, thus, increase their stakeholders’ values (Tuten & Solomon, 2017). In general, social media marketing can be understood as a bridge by which marketers can create and maintain a close connection with customers, hence, add more value to the business in which communication and information exchange are fully supported (Gao & Feng, 2016).

Before the appearance of social media, marketing used to be executed in a totally different way (Hammedi, et al., 2015). Marketers performed advertising activities via traditional channels and technologies to promote their products and services to consumers (Nadda et al., 2015). To name some, the traditional forms include television, brand

websites, radio, door-to-door sales, display panels, exhibitions, and so on (Nadda et al., 2015). However, traditional media proved great quantities of downsides that asked for innovative handlings. Specifically, even though promoting on online channels such as tv and websites can reach a large number of viewers in one area, companies who wish for international advertisement need to take cultural differences and controversies into account, also language problems and airing periods (Nadda et al., 2015). Also, the problem of the elevated and expensive cost of production and advertising slots hindered brands to pursue this method of marketing (Kotler & Keller, 2009). Social media offers opportunities for companies to communicate with consumers to ease the problem, at the same time, to impress them that brands are willing to discuss any conflicts, showing that companies are not manipulative (Hudson et al., 2016). Marketers who realize the need for changing and innovating to overcome those hindrances will achieve success in bringing their marketing campaigns to another stage (Nadda et al., 2015).

The success or failure of any business largely depends on how consumers perceive its relevance/value, quality and costs (Hudson et al., 2016). Whereas consumer's decision to purchase a good or service might greatly be influenced by their actual experience obtained from the use of the product, the influence by a variety of other factors such as price, quality, and reputation of the brand as well as other complex psychological factors cannot be ignored (iResearch Services, 2018). A huge inflow and exchange of knowledge about brands and products now occurs on social media networks (Stojanovic et al., 2018). Since it is an interactive forum, social media encourages consumers to communicate and collaborate with others and brands at various stages of the consumption process, such as knowledge gathering, decision-making, word of mouth, and product acquisition, usage,

and disposal (Filo et al., 2014; Wirtz et al., 2019). Controverting to the traditional marketing, in social media the customer has control over marketing decisions (Solem & Pedersen, 2016) and actively participates in branding activities. The concept can be defined as “customers’ brand-related cognitive, emotional and behavioural activity related to focal brand interactions” (Hollebeek et al., 2014, p. 128). Due to this multidimensionality of the construct that includes cognitive, emotional, and behavioural aspects, the literature has noted consumer brand engagement in the online context as part of new marketing strategies are highly relevant (Hollebeek et al., 2014).

Understanding the idea of consumers’ social media participation requires an understanding of how content is conveyed and used in customer-brand interactions and engagement activities on this digital media (Mangold and Faulds, 2009; Chahal and Rani, 2017). Brands are able to reach consumers using both their own communications and the communications of consumers. In this new environment, achieving consumer brand engagement is critical for brands to fight against increasing consumer immunity from and skepticism toward traditional commercial media (Bagozzi and Dhlokia, 2006).

The amount of people on social media and its constant growth has provided companies with a new paradigm for branding products, services, and activities (Gao and Feng, 2016). A Research conducted by InSites Consulting (2011), which consisted of a survey with the sample of 9027 participants from 35 countries across the globe measured the percentage of consumers connected to the brands on social media. The results indicate that 50% of social media users have some sort of connection to a brand or brands. Moreover, 42% of social media users admitted to having had a conversation with a brand via social media, while 36% of social media users have previously posted content regarding

a company or a brand. Furthermore, the research says that more than 1 billion people across the planet are using the social networks, which constitutes to more than 70% of Internet population. According to Van Belleghem et al (2011), in Europe, 98% of internet users are aware of Social Media. Moreover, 73% of them are a user of at least one social media network. However, 50% of Internet users in Europe are active on only one social network, mainly Facebook (Van Belleghem et al., 2011).

Since the emergence of social media sites, there are new forms of communications, interaction and engagement for brands and customers. The power has shifted from “business, marketers and brands to consumers” (Triantafillidou & Siomkos, 2018, p. 165) by the “Internet’s ability to greatly leverage consumer voices” (Farook & Abeysekara, 2016). Social media connects brands and customers (Gómez et al., 2019). Customers have the possibility to create and share brand-related content in the social media context (Triantafillidou & Siomkos, 2018), but what makes customers engage with a brand and how are companies achieving customer engagement in social media?

Over the past few years, brands have embraced one social networking site, i.e. Facebook, as a key marketing channel to drive engagement and brand awareness (Malhotra et al., 2013; Rohm et al., 2013). One brand post can receive thousands of comments from Facebook users interacting with the brand and other commenters, providing a platform for dialogue on social media from which it is easy to solicit information, gain feedback and better understand the consumer (Malhotra et al., 2013).

However, recent large-scale commercial studies provide evidence that consumer engagement continues to be a problem for social media users. For example, IBM’s CMO Insights Global C-Suite Study found that few companies engage with customers via social

media and most have failed to “exploit the opportunities arising from the data explosion and advanced analytics” (IBM, 2014). Moreover, a TrackMaven study (2016) found that while social media content per brand rose by 35% across varied platforms from 2014 to 2015, content engagement decreased by 17% over that same time period. Even social media vendors who purportedly measure engagement have been unable to prove whether, or the degree to which, engagement correlates to metrics like loyalty or sales (Elliott, 2014).

1.2.2 Theoretical background

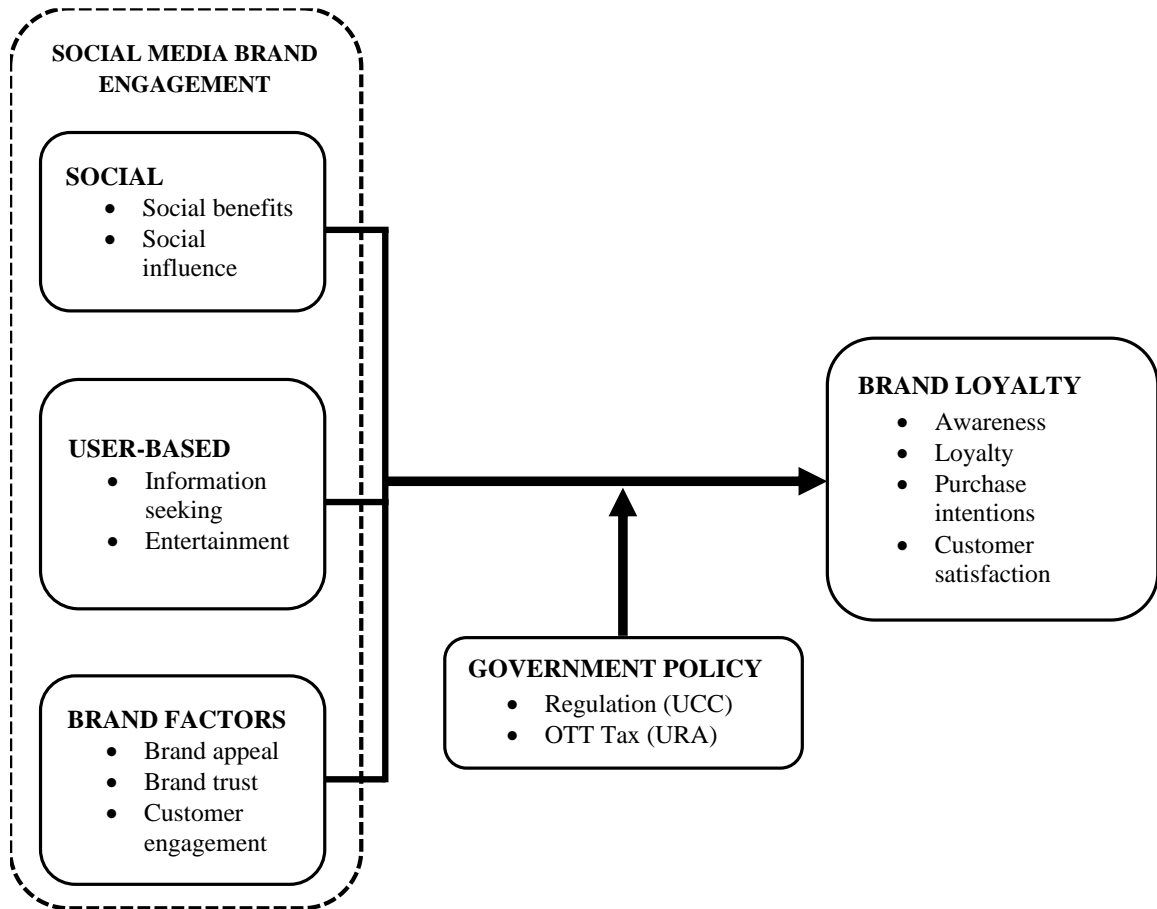
The study is premised on the Social Media Engagement (SME) Theory by Prahalad and Ramaswamy (2004). The Theory states that user experience through social interactions with other users leads to higher engagement and subsequent greater usage of the social media platform (Prahalad & Ramaswamy, 2004). Social interactions form the user experience by fostering a personalized relationship among users, by serving as a transparent means of communication, by providing access to social resources including friends, acquaintances, business brands and events, and by defining the potential benefits and costs to engaging within social media (Jensen & Aanestad, 2007). When organizations support the creation of the user experience to meet user’s needs, higher user engagement occurs (Ray et al., 2014). The social media engagement theory is relevant to this study in that it is premised on social interaction where users are able to focus attention on topics of interest and conversely filter content not deemed meaningful or relevant to their personal interests. For example, when users perceive the interactions as being personalized to their specific interests, positive user attitudes increase, leading to greater satisfaction and personal relevance, and resulting in higher user engagement.

1.2.3 Conceptual background

The fragmented development of the SM engagement concept is emphasized by its measurement, typically from ad hoc perspectives; those include social, user-based, and brand based factors (Chahal and Rani, 2017). Further, motivation considered as a triggering factor to understand customers' engagement in interactive media and its dimensions (e.g., utilitarian, hedonic and social aspects) have yet to be examined empirically (Mikalef et al., 2013; Zhang et al., 2016). Finally, organizations are critically aware of the need to understand the effects of SM on brand perception and loyalty (Kumar et al., 2016) and the role of SM as an antecedent of brand equity is an important theme still to be explored (Keller 2016).

Figure 1 below underpins the social media brand engagement framework. The conceptual framework is developed based on the User Gratification Theory (Ruggiero, 2000). The researcher found that information seeking, social benefits, entertainment and economic benefits will impact the customer engagement behavior. Based on the Technology Acceptance Model (TAM), the researcher included brand trust and social influence, which can influence the social media engagement behavior (Mohammad, 2009). Since this study is related to brand community it's assumed that brand appeal may directly influence brand loyalty.

Figure 1: Conceptual Model of Social Media Brand Engagement



Source: Adapted from, Chahal, Verma & Wirtz (2020) and modified by researcher

Social aspects are important determinants for using social media; and that is the feel of belonging and getting linked to the friends, family, and community (Muntinga et al., 2011) and social pressure from friends and society will also influence the decision to join and participate in the brand related community (Gironda & Korgaonkar, 2014; Muntinga et al., 2011).

User-based factors of social media engagement show that searching and receiving information about the company or product or brand is one of the key factors for consumer

participation in online brand communities like Facebook brand pages (Andre, 2015; Azar et al., 2016; Cvijikj & Michahelles, 2013; Muntinga, Moorman, & Smith, 2011), and are regulated by government social media policies and communication regulation bodies. Many researchers consider social media sites as enjoyment system where entertainment content maybe a strong motivating factor for members to visit it (Cvijikj & Michahelles, 2013; Lin & Lu, 2011).

Brand appeal can be explained as extreme emotions, which can be positive or negative the consumers have for brands (Fetscherin & Heinrich, 2014). Andre's (2015) studies show that brand love is strong correlated with consumer behavior and brand loyalty. Consumers assume social media sites as a trustworthy source of information concerning products and services (Mangold & Faulds, 2009). Therefore, researchers expect that trust will influence customer engagement and brand loyalty.

Several studies conceptualize the links between CE and brand loyalty (France et al., 2016; Jahn & Kunz, 2012; Reitz, 2012). The highly engaged consumer found to exhibit higher loyalty behavior (France et al., 2016; Vivek et al., 2012). Hollebeek (2011) suggests that there is exists a strong relationship between customer engagement and brand loyalty, whilst a study by Woisetschläger et al. (2008) examines customer satisfaction as an outcome of customer engagement.

1.2.4 Contextual background

In Uganda, Facebook, Twitter and YouTube, Instagram and WhatsApp usage continue to proliferate as their dominance in news sourcing and news breaking becomes paramount, and by December 2018, over 18 million people had internet access,

representing 47.4 percent of the population, with 1 million Ugandans having active Facebook accounts (Data reportal, 2018). The growth in online engagement in Uganda is occasioned by a plethora of local and international factors. For instance, in 2012, the United Nations Human Rights Council passed a resolution calling its member states to promote and facilitate access to the internet. Access to internet was subsequently made a human right in 2016 (Kapoor et al., 2018).

In Uganda, several ICT infrastructural projects have also been implemented, even in the countryside (Data reportal, 2021). Take for instance, the currently ongoing 4G broadband connectivity initiative supported by Facebook meant to heighten the speed of internet and the pace of its penetration in the Northern part of the country (Data reportal, 2021). The rate of access to and use of mobile phones now stands at over 85%, with about 21.9 million Ugandans now owning at least one mobile phone with the number of users of social media apps constantly growing (Data reportal, 2021). The falling costs of smartphones and data have greatly contributed to the increase and access of social media in Uganda. Data reportal (2021) asserts that in Uganda, it was estimated that there were about 12.16 million internet users in Uganda by January 2021. The number of internet users increased by 1.5 million (+14%) between 2020 and 2021. Internet penetration in Uganda stood at 26.2% in January 2021 (Data reportal, 2021).

The Insurance Sector is one of the most dominant domains where customer satisfaction and feedback is very critical because there is exponential growth of customers if the services are good and effective (Tanima, 2016). This is against the backdrop of the realization that customer experience is substantially more important than products in themselves for sustainable, profitable growth. A report by the Uganda Insurance

Commission UIC, (2009) reveals that the insurance business in Uganda has a high potential for growth though experiencing relatively low penetration. As a country, Uganda continues to be one of the lowest ranking countries in the African Insurance Market. Ekudu (2016) reports that as an industry, the penetration rate stands at 1% which represents over 98% untapped market viability. Through a well-designed 10-year market growth plan by the Uganda Insurers Association, there is a drive to grow the insurance industry to about a 3% penetration. Growth depends on several factors key among which are the marketing strategies employed by the different insurance firms to create brand awareness and loyalty, and therefore understanding how social media engagement affects brand loyalty is critical.

1.3 Statement of the Problem

The involvement of companies in the social media world has helped in the creation of brand awareness, improved brand image, and built customer loyalty towards the brand (Edosomwan, 2011; Taneja, 2014). Social media has provided an avenue for brand engagement which goes hand in hand with customer engagement, and engaged customers translate to increased revenues, profitability, and market share (Taneja, 2014). According to Stelzner (2021) report on social media marketing, a very significant, 93% of companies and marketers use Facebook, with fifty-four percent of them claiming Facebook is their most important social platform. Therefore, Facebook as a social media platform makes it possible for both individuals and companies to connect and access a global communication channel of over 2.27 billion monthly active users, which number has exponentially increased since its launch in 2004 (Kotler, Opresnik & Hollensen, 2019).

In Uganda, Research by IRA report (2019) showed that social media was playing a very crucial role in branding activities for insurance companies. Hence it is extremely

important for companies to make sure that their marketing content aligns with communication strategies that reflect the contemporary trends (Malhotra et al., 2013). Although social media especially Facebook has been embraced by insurance companies in Uganda to build sustainable commitment and loyalty towards their brands (IRA, 2019), not so much has been documented to show how Facebook has been used and its role in creating brand engagement in the case of insurance companies in Uganda (UCC, 2020). This research therefore analyzed how social media especially Facebook has been used by selected insurance companies in Uganda (ICEA and UAP Old Mutual) and its role in creating brand loyalty.

1.4 Objectives

The general objective is to assess the impact of Facebook usage on brand loyalty in selected insurance companies in Uganda.

Specifically, the study seeks to address the following objectives:

- i) To find out how social factors of Facebook brand engagement affect brand loyalty in selected insurance companies.
- ii) To find out how user-based factors of Facebook brand engagement affect brand loyalty in selected insurance companies in Uganda.
- iii) To find out how brand factors in Facebook media engagement affect brand loyalty in selected insurance companies.
- iv) To find out how government policies on Facebook engagement have affected brand loyalty of selected insurance companies.

1.5 Research Questions

The study sought to answer the following research questions:

- i) How do social factors of brand engagement on Facebook affect brand loyalty in selected insurance companies?
- ii) How do user-based factors of brand engagement on Facebook affect brand loyalty in selected insurance companies in Uganda?
- iii) How do brand factors in social media engagement using Facebook affect brand loyalty in selected insurance companies?
- iv) How do government policies on Facebook usage affect brand loyalty?

1.6 Scope of the Study

In terms of the content scope, this study focused on Facebook usage on brand loyalty in selected insurance companies in Uganda. Contextually, the study used two selected insurance companies; ICEA and UAP Old Mutual and this is because they are the leading companies with the largest Facebook following in Uganda.

1.7 Justification of the study

Social media have lately been a notable research topic in the field of communications. Many studies have adopted both a quantitative and qualitative approach for comparing social media to traditional marketing communication (Bruhn, Schoenmueller & Schäfer, 2012), examining consumer behaviour intentions (Clark, Black, & Judson, 2017) or analyzing the effects of social media marketing on brand loyalty (Ismail, 2017).

The National Association of Insurance Commissioners (2011) state that the insurance industry, more than many other industries, has built its foundation on networking and building a good reputation. Because of this, the potential value of social media to insurance companies and producers is quite extraordinary. Insurance companies are investing a great deal of time and resources in using social media. The Social Media Industry Marketing Report shows that a significant 64% of marketers are using social media for 5 hours or more each week and 39% for 10+ hours weekly. Almost 10% spend more than 20 hours each week with social media.

Before social media, companies who were facing a public relations crisis often hurried to spend a large amount of money on an ad campaign. While companies had some evidence this helped, many insurance consumers already distrusted insurance companies and were skeptical of marketing efforts. Social media, on the other hand, provides companies an ability to share information in much smaller pieces that can speak directly to consumer's needs and in a language that is much more applicable to average consumers. National Association of Insurance Commissioners (2011)

The Insurance Sector is one of the most dominant domains where customer satisfaction and feedback is very critical because there is exponential growth of customers if the services are good and effective (Tanima Kad, 2016).

Most Ugandans face insurable risks, yet uptake of insurance remains very low at only 1.4%. Innovations in global insurance markets have illustrated how insurance can be better designed, offer more affordably and thus provide better value for customers.

The study by IRA (2019) that sought to establish the factors considered the most important while choosing a company to buy insurance in Uganda revealed that most Ugandans considered the Brand and Reputation of the Company, followed by the promptness of claims payment and the Comprehensiveness of the Policy coverage. It is for this reason that most insurers in Uganda have adopted social media marketing to create brand engagement and win customers loyalty and commitment. This research therefore looks at how some of the insurance companies in Uganda use social media and how it has contributed to the growth their brand's engagement.

1.8 Significance of the study

The findings of the study contribute to managers and scholars in the field of marketing in general and brand-related communication in specific, by means of validating, through a conceptual model (i) the effects of company-created social media brand-related content on brand equity, (ii) the influence of user-generated social media brand-related content on brand equity, (iii) the impact of both firm-created and user-generated social media brand-related content on consumers' behavior intentions (iv) different arrays revealing how consumers' attitudes towards the brand mediate the relationship between social media communications on consumers' behavioral intentions, whilst distinguishing the type of social media brand-related content source (i.e., company-created versus user-generated). The study also contributes to the area of social media marketing in the insurance industry specifically using Facebook.

1.9 Operational Definitions

Social media refers to websites and applications that enable users to create and share content or to participate in social networking.

Brand identity is the visible elements of a brand, such as color, design, and logo, which identify and distinguish the brand in consumers' minds.

Brand Attitude is the predisposition to respond favorably or unfavorably towards a brand based on the customer's beliefs regarding product or service performance.

Behavioral intention refers to the motivational factors that influence a given behavior where the stronger the intention to perform the behavior, the more likely the behavior will be performed.

1.10 Conclusion and Organization of the Study

This study is organized in five chapters. The first chapter deals with the background of the study, statement of the problem, objectives of the study, justification, and significance of the study. The second chapter discusses concepts and theories related to the area of study. The review of the literature includes the theoretical review in its first section followed by the review of the previous studies related to the area of study and conclusion. Third chapter presents the methods used in the assessment of Facebook usage on brand loyalty in selected insurance companies in Uganda. The fourth chapter presents the analysis, interpretation and discusses the results of the study. Chapter five is the summary of the main findings, conclusions, recommendations of the study and also presents the areas for further research.

Chapter Two

Literature Review

2.0 Introduction

This chapter presents the literature review on the influence of interactive social media communication on people's attitudes and behavioral intentions towards cooperate brand equity. The review is based on themes generated from the study objectives. Preceding presentation of the empirical literature review is the theoretical review. The chapter ends with a presentation of the summary of literature reviewed.

2.1 Theoretical review

The study is guided by the Social Media Engagement (SME) Theory by Prahalad and Ramaswamy (2004). Prahalad and Ramaswamy's (2004) model of co-creation in the service sector creates a parsimonious theoretical framework to explain social media engagement (SME). SME theory accounts for the role of technology as the underlying platform needed to facilitate social interactions among users that are globally and temporally distributed. Clearly, the rise of social media comes in large part from the evolution of technology to provide a unique user experience that enables users to connect in new ways that were never before possible. Social interactions are defined as the communication among users through social media (Prahalad & Ramaswamy, 2004). Social interactions form the user experience by fostering a personalized relationship among users, by serving as a transparent means of communication, by providing access to social resources including friends, acquaintances, and family members, and by defining the potential benefits and costs to engaging within social media (Jensen & Aanestad, 2007;

Kettinger & Lee, 1994; Prahalad & Ramaswamy, 2004; Wixom & Todd, 2005). Social interactions among the users are what provide meaning and guide the user in evaluating how intensely involved they wish to be (Barley, 1996; Jensen & Aanestad, 2007). Technical features are defined as the perceived capabilities of the technology. Technical features provide users with the tools to enable interactions, and to impact the direction, magnitude and scope of benefits for individual users and the organization (Brown & Magill, 1998; Simon, 1991). Technical features include: the extent to which users can retrieve information and interact, the flexibility to use features for multiple purposes, the ability to integrate content, and the evolvability of the features to meet users' specific needs as they become more proficient with the platform.

When organizations support the creation of the user experience to meet user's needs, higher user engagement occurs. To date there has been much discussion about how to define user engagement (Hwang & Thorn, 1999; O'Brien & Toms, 2008; Ray et al., 2014). O'Brien and Toms (2008) define user engagement as a category of user experience while several other scholars define user engagement using a more traditional approach of involvement (i.e. engaging) (Hwang and Thorn, 1999) and participation (i.e, the act of being engaged) (Claussen, Kretschmer, & Mayrhofer, 2013; Lehmann, Lalmas, Yom-Tov, & Dupret, 2012) suggesting engagement is both a psychological state and behavior. More recently, Ray and colleagues (2014) define engagement as "a holistic psychological state in which one is cognitively and emotionally energized to socially behave in ways that exemplify the positive ways in which group members prefer to think of themselves." (Ray et al., 2014, p. 531). Thus, a clear definition of user engagement still remains elusive for

scholars as engagement is defined as a portion of user experience, a psychological state, and user behavior.

The central premise of SME theory is that higher user engagement leads to greater usage of the social media platform. Usage is defined as the frequency of a user's contribution, retrieval, and/or exploration of content within a social media site (Kankanhalli, Tan, & Wei, 2005; Li & Bernoff, 2008). The more frequently users take part in a variety of activities, the more valuable the social media platform becomes to the organization and fellow users, resulting in the co-creation of value (Kankanhalli et al., 2005; Li & Bernoff, 2008).

2.2 Conceptual review

2.2.1 Conceptualization of SM Brand Engagement

Customer engagement in social media primarily relates to their participation in varied activities that impact individual's brand awareness, brand perception, decision making, purchasing behavior, and ultimately brand loyalty and brand equity (Zailskaite-Jakste and Kuvykaite, 2012). Consumers' behavioral manifestations that have a brand or firm focus beyond purchase reflect their engagement behavior (Doorn et al., 2010). The literature illustrates a lack of agreement over the conceptual domain of customer engagement in SM. Until 2012, consumer engagement research suffered from a high conceptual bend, and empirical work has only recently, albeit rapidly, begun to emerge (Campbell et al., 2014; Dessart et al., 2015).

Brodie et al. (2011) and Hollebeek (2011) have used the term customer engagement and expressed it in the form of cognitive, behavioral, and motivational dimensions.

Hollebeek (2011) defined customer engagement as “the level of expression of an individual customer’s motivational, brand-related and context-dependent state of mind characterized by a degree of activation, identification and absorption in brand interactions”. Consistent with this, Doorn et al. (2010) concluded that customer engagement behaviors go beyond transactions and the term may be defined as “customers’ behavioral manifestations that are brand or firm focused, beyond purchase, resulting from motivational drivers”. Hollebeek et al. (2014) viewed engagement as a promising concept which provides enhanced predictive and explanatory power of focal consumer behavior outcomes, including brand loyalty.

A few studies have discussed engagement dimensions (Dessart et al., 2015; Hollebeek et al., 2014; Brodie et al., 2013; Abdul Ghani et al., 2010; Calder et al., 2009; Algesheimer et al., 2005). Some scholars have asserted customer engagement is a behavioral state comprising cognitive, emotional and behavioral dimensions (Dessart et al., 2015; Hollebeek et al., 2014; Brodie et al., 2013, 2011). In an online context, Calder et al. (2009) advanced utilitarian and hedonic benefits as the two major aspects of customer engagement. Further, scholars such as Abdul-Ghani et al. (2010), also working in an online context, established engagement as a multi-dimensional concept comprising utilitarian, hedonic and social dimensions. Chan and Li (2010) expanded the engagement concept to SM and included a social dimension. They remarked that SM being interactive, the customer engagement concept should also include social bonding and exchange of social benefits. Similarly, recently Lim et al. (2015) conceptualized SM engagement using functional, social and community dimensions in the context to a TV sports channel. All

different conceptualizations consider SM engagement as a multi-dimensional concept with select dimensions directly influencing consumers' engagement.

In this study, Facebook brand engagement related to three main categories; that is social, user-based and firm-generated brand factors.

Social Factors. Since social networks consist of communities of people with shared interests and preferences, social factors most likely play a significant role in customers' SM brand engagement. Several scholars remarked that robustness in consumer associations and communities depend on the similarity of characteristics among the group members which results from social identity and tie-strength (e.g., Kwon and Wen, 2010; Zailskaitė; Wang et al., 2012). Social identity is the psychological state in which one recognizes oneself as belonging to a group (Dholakia et al., 2004). Ashmore and Lee (1997) defined social identity (or community influence) as socially constructed and socially meaningful categories that are accepted by individuals as descriptive of themselves or their group.

It is argued that social identity is maintained and strengthened through in-group/outgroup comparisons (Hughes and Ahearne, 2010) and regular interactions among the group members, and that the level of these relationships depends on tie-strength and peer-group identification (Wirtz et al., 2013). Furthermore, Bagozzi and Dholakia (2002) highlighted the significance of social identity in customers' SM engagement. They advanced that peer group identification motivates participation in online interaction by enhancing 'we-intentions'.

User-based Factors. Calder et al. (2009) advanced that web consumers engage with brands either because of the utilitarian nature of the content or because of the intrinsic

enjoyment gained from the experience. In the context of SM, scholars have examined various user-based variables relating to motivation and elucidate utilitarian and hedonic value to consumers for SM engagement. For example, Gummerus et al. (2012) suggested that engagement behavior is primarily derived from entertainment, social and economic benefits received through SM. Expanding these drivers, Rohm et al. (2013) identified the following five individual motivations that trigger interaction and engagement of customers with brands on SM: (1) entertainment, (2) brand affiliation, (3) timeliness of information and service responsiveness, (4) product information, and (5) incentives and promotions. Other factors that were explored include information search and opportunity seeking, convenience and product selection, and conversation, entertainment, trend discovery and adventure (Enginkaya and Yilmaz, 2014; Mikalef et al., 2013). Finally, Bolton et al. (2013) note that an individual's knowledge and prior experience is a powerful predictor of a customer's future behavior.

Based on the discussions above, we conceptualized brand engagement into the following main categories: (1) service (convenience and scanning of product range); (2) product and price information (product information and reviews, discounts, promotions and new product information); (3) hedonic motives (enjoyment of interacting on SM, and brand affiliation), and (4) prior experience with SM transactions and interactions.

Firm-generated Brand Information. Firm-generated information on products and services plays a significant role in influencing interactions among customers. By making customers aware of brand information relating to features, price and special offers, and encouraging customers to share their brand experiences (Wirtz et al., 2019b), firms can motivate customers to engage in SM. Tsimonis and Dimitriadis, (2014) remarked that most

of the customers are interested in information relating to the product that may include price, advertisements, offers relating to gifts, discounts, and the company itself. Besides generic mass advertising, personalized and customized advertising presented to users of SM are equally important to influence SM engagement (Mikalef et al., 2013).

2.2.2 Social-media governance, policy and regulation

Despite the positives of the social media, there have been several agitations for its regulation not just by individuals, but also by governments around the world. The 2013 Defamation Acts enacted by the UK government was prompted by defamation activities by individuals on social media (Chin, 2013). The 'dark side' of social media includes cyber-bullying, manipulation of elections, fear of missing out, social media addiction and the distribution of fake news, therefore an independent, reliable and universal regulatory framework that applies equally to all social media companies must be created (Baccarella, Wagner, Kietzmann & McCarthy, 2019).

Also calling for intervention are researchers O'Keeffe and Clarke-Pearson(2011) who disclosed in their 2011 report that pre-teens and teens who spend a great deal of time on social media sites, such as Facebook, begin to exhibit classic symptoms of depression triggered by the intensity of the online world, thereby putting them at risk of social isolation which in turn leads them to risky social media sites for “help” that may promote substance abuse, unsafe sexual practices, aggressive or self-destructive behaviours. (O'Keeffe & Clarke-Pearson, 2011). In the same vein, Goodwina, Lemolaa and Ben-Ezrab (2017) call for interventions that target social media use by citizens of France, particularly amongst those most vulnerable to distress.

While acknowledging that Cyber bullying, stalking, trolling, spam, fraudulent accounts creation and invasion of privacy are now prevalent due to the advent of social media platforms, Osuigwe (2018) argues that self-regulation on the part of the Internet platform companies would be most effective. Regulations to guide content and respect of the privacy of users of the platforms would best be done by the providers of the platforms as government regulations might lead to censorship and information 'sterilization' (Osuigwe, 2018).

Harvey (1999) as cited in Ihechu and Okugo (2013) defines regulation as an intervention by the state in areas of economic, social or cultural life according to whatever political norms are characteristic of that nation state. Regulations may be issued by presidential decree, by religious prescription or by legislative action within a system of representative democracy. Media regulation thus refers to the involvement of the government or related bodies in the affairs of the media (electronic and print) to ensure that they operate in line with a defined standard, norm or custom.

In March 2018, the Uganda Communications Commission (UCC) issued a notice requiring online publishers to apply for authorization for the provision of services. The notice further stated sanctions for failure to comply within a month, including directing internet service providers to block access to their websites and streams. The UCC derived the powers exercised by the notice from the Communications Act 2013. Uganda's Computer Misuse Act of 2011 is yet another law that is an affront to digital rights in Uganda. Of particular concern is Article 25 of the act which outlines sanction against "offensive communication." During the 2016 presidential election, the UCC shut down

Facebook, Twitter, Whatsapp and mobile money platforms. A similar shutdown occurred on the day of the presidential inauguration.

2.2.3 Brand loyalty

Brand concept refers to brand-unique abstract meanings that typically originate from a firm's efforts to differentiate itself from its competitors (Park et al. 1991). A brand concept defines the value provided to customers and should meet consumers' needs (Park et al. 1986). The framework of a brand concept comprises the target (who), value and positioning (what), and execution method (how; Lafey and Martin 2013; Stengel et al. 2003). Brand image refers to consumers' cultivated perceptions of products and advertisements that are developed based on concepts devised by marketers (Zenker 2014). Further, consumers will develop attitudes toward a brand through their experience with its products/services and advertising, and an image will be formed as brand knowledge (Campbell and Keller 2003; Hoefler and Keller 2003). The brand concept is the criterion for decision-making in all corporate activities, such as planning, development, production, and sales (Simões and Dibb 2001; Tilley 1999).

Brand loyalty is the factor that distinguishes the success or failure of a brand extension is consistency within categories and concepts (Jin and Zou 2013; Lanseng and Olsen 2012; Park et al. 1991; Punyatoya 2014; Thorbjørnsen 2005). Brand loyalty factors are generally explained by product/service features, such as performance (Kumar et al. 2011; Yeh et al. 2016), quality (Devaraj et al. 2001; Shen and Yahya 2021; Zehir et al. 2011), design (Homburg et al. 2015; Hsu et al. 2018), and UX/usability (Chen 2012; Chiu et al. 2009; Lee et al. 2015). Recently, more specific emotional elements, such as brand

colors (Jin et al. 2019) and product sounds (Kato et al. 2020) have been studied. Alternatively, studies incorporating factor evaluation based on brand image (Unal and Aydın 2013), brand reputation (Han et al. 2021; Selnes 1993), brand trust (Chaudhuri and Holbrook 2001; Lau and Lee 1999), and word of mouth (Eelen et al. 2017; Liang et al. 2018; Podoshen 2006) are common.

Consumers may be attracted to superficial functionality and design, but they may easily switch brands when another company's product/service with higher functionality and a more fashionable design appears. If a consumer remains loyal to a brand, it is because they understand, sympathize with, and value the brand's concept (Aaker and Joachimsthaler 2000). Hence, whether consumers recall the brand concept when asked about the attractiveness of the brand greatly influences their loyalty. Therefore, when asked about the attractiveness of a brand, consumers should be able to recall the keywords in its concept.

2.3 Empirical review

2.3.1 Social media, communication, and brand engagement

The development and growing popularity of social media sites like Facebook, Twitter and YouTube has led to the notion that we are in the Web 2.0 era, where user-generated content (UGC) can create powerful communities that facilitate the interactions of people with common interests (Winer, 2009). Furthermore, social media channels facilitate consumer-to-consumer communication and accelerate communication among consumers (Duan, Gu, and Whinston, 2008). In the information era, customers make use

of social media to access the desired product and brand information (Li and Bernoff, 2011; Christodoulides, Michaelidou, and Siamagka, 2013).

Why do consumers engage with brand-related content on social media? A number of reasons have been proposed, including entertainment (Son et al., 2012, Rohm et al., 2013, Azar et al., 2016), information acquisition (Rohm et al., 2013, Berger, 2014, Azar et al., 2016), incentives and promotions (Rohm et al., 2013, Schultz and Peltier, 2013, Azar et al., 2016), social influence and bonding (Berger, 2014, Azar et al., 2016), and impression management (Rohm et al., 2013, Berger, 2014). Taking a lifecycle perspective on customer engagement, Shao and Ross (2015) consider how motivations for engagement may change over time. Initially, consumers join brand communities on social media primarily to socialize and acquire information. As the consumers become familiar with the community, entertainment becomes the primary motivation for engagement. Later, entertainment becomes less important, and engagement depends on the consumer's need for information about the brand and its products.

Companies are now aware of the imminent need to focus on developing personal two-way relationships with consumers to foster interactions (Li and Bernoff, 2011). Social media offer both companies and customers new ways of engaging with one another. As a result, firm-created social media communication is also considered to be an essential element of the company's promotion mix (Mangold and Faulds, 2009). Marketing managers expect their social media communication to engage with loyal consumers and influence consumer perceptions of products, disseminate information and learn from and about their audience (Brodie et al., 2013).

Consumer brand engagement (CBE) has generated an increased attention in both practice and research in recent times. Various authors have defined brand engagement as a multidimensional construct comprising cognitive, emotional, and/or behavioral dimensions (Brodie et al., 2013; Dessart et al., 2015; Hollebeek et al., 2014). Hollebeek et al. (2014) conceptualize consumer brand engagement as “a consumer's positively valence cognitive, emotional and behavioral brand-related activity during, or related to, specific consumer/brand interactions.”

One of the key conclusions from Schultz and Peltier (2013) was that consumer engagement is an elusive construct, and that researchers and marketers needed to better define, conceptualize, and operationalize this measure of relationship strength. Broadly, Schultz and Peltier (2013) contend that engagement may be viewed in light of varied relational constructs, including brand loyalty, relationship marketing, concentric marketing, marketing orientation, customer relationship management, and social networks. Integrating these relational constructs into a consumer context, Hollebeek et al. (2014) define consumer-brand engagement as “a consumer's positively valenced brand-related cognitive, emotional and behavioral activity during or related to focal consumer/brand interactions” (p. 154).

With respect to brand attitude, Huang et al. (2013) demonstrated that the likelihood of a consumer sharing a viral video was linked to not only the consumer's attitude toward the video, but also the consumer's attitude toward the brand. Moreover, the impact of attitude toward the brand had a significant impact on sharing. On the opposite end of the spectrum, Anderson and Simester (2014) showed that brand attitude may affect the

likelihood of consumers posting negative product reviews without ever having purchased the product they are reviewing.

Bernritter et al. (2016) investigated how perceptions of a brand's warmth (vs. competence) affect consumer intentions to publicly endorse the brand and its posts on social media. In general, consumers are more likely to endorse brands that are perceived to be warm, and this extends to non-profit brands, which are typically perceived as warmer than for-profit brands. In addition, for non-profit brands, the extent to which the brand is perceived as symbolic enhanced the effect of warmth on intention to endorse.

Borah and Tellis (2016) examined the effect of automobile recalls on online consumer engagement. Not surprisingly, news of an automobile recall led to an increase in negative posts on social media about the automobile model being recalled. More importantly, however, the news of the recall also led to an increase in negative posts about related automobile models, both for the affected brand in other segments and for other brands in the same segment.

Schulze et al. (2014) investigated the relationship between hedonic vs. utilitarian products and online sharing. Whereas hedonic products benefit from "encouraging consumers to broadcast unsolicited viral marketing messages to their Facebook friends and offering small incentives to convince the receiver to try and use the product" (p. 13), such a strategy is ineffective for utilitarian products. Whether a product is new or simply redesigned may also influence engagement, though perhaps not in the expected direction. Feng and Papatla (2012) compared online discussions of two automobile models: the Chevy Impala (redesigned) and the Chevy Volt (newly introduced). Surprisingly, the

redesigned Chevy Impala generated significantly more online discussion than the new Chevy Volt.

Within the context of book reviews, Hu and Li (2011) looked at the effect of extant product reviews on engagement behavior. Although having a number of reviews of a product is generally viewed as a positive, Hu and Li (2011) showed that high ratings often lead to future reviews with lower ratings. This is due in part to the fact that consumers are more likely to voice their views when these views differ from current opinions. Product quality also plays a role: Chen et al. (2011) found that consumers are more likely to post reviews when product quality is very low or very high.

2.3.2 Social media communication, brand engagement and customer attitudes

Previous studies in the area of marketing have accepted the definition that brand attitude is the “consumer’s overall evaluation of a brand” (Olson & Mitchell, 1981). Brand attitude evolves from the association consumers have with brands, requiring an additional level of elaboration, with individuals generating beliefs and judgments regarding the brand attributes and benefits learned (Keller, 1993; Spears & Singh, 2004). Therefore, in the current study brand attitude is defined as the enduring evaluative perceptions of a brand (Cohen, 2001; Gwinner, 1997), being formed through associations held in the consumer’s memory (Keller, 1993). In the social media context, research on the consumer’s exposure to social media brand-related communication was shown to positively impact perceptions of brands (Bruhn et al., 2012; Schivinski & Dabrowski, 2015, 2016).

A study by Bruhn, Schoenmueller, and Schäfer (2012) revealed that the impact of social media brand-related communication on consumers’ perceptions of brands (measured

as brand associations and brand image) varies across the Social Media source type. More specifically, their study informed that firm-created Social Media communication had a greater influence on consumers' mindsets than user-generated communication.

Contrarily, in the study of Schivinski and Dąbrowski (2016), findings demonstrated that user-generated social media communication was a better driver of consumers' perceptions of brands, measured as brand equity and brand attitude, when compared to firm-created communication. Further support to the effectiveness of user-generated over firm created social media communication was evidenced on its influence on brand awareness, associations, quality, and loyalty (Schivinski & Dabrowski, 2015).

Chi (2011) examined the link between Facebook brand related group participation, advertising responses, and the psychological factors of self-disclosure and attitudes among members and nonmembers of Facebook groups. The study determined that users who are members of groups on Facebook are more likely to disclose their personal data than nonmembers are. Chi (2011) explains group participation and engagement with online ads requires a higher level of personal information because users openly reveal their connections with Facebook groups and promote brands or products when they pass on ads to their friends. "Facebook groups provide channels that consumers deem useful when seeking self-status in a product category, as does passing on viral content about brands to their social contacts" (Chi, 2011).

Chi (2011) also found that users who are Facebook group members maintain a more favorable attitude toward social media and advertising. Users who have more positive attitudes toward advertising are more likely to join a brand or a retailer's Facebook group to receive promotional messages. Based on this result, Chi (2011) suggests that a link exists

between consumers' use of and engagement in group applications on a social media site. The relationship between consumers' use of and engagement with group applications influences the rate and effectiveness of advertising on social media, particularly Facebook.

Previous studies have also concluded that in the context of digital platforms, a consumer's positive experience regarding their interactions, contributes to generate a sense of enthusiasm and positivity towards other initiatives promoted by the brand (Bagozzi & Dholakia, 2006). Likewise, it can be expected that when users hold positive evaluations regarding social media brand related content that this will influence their attitudes towards the brand.

Packard and Wooten (2013) examined consumer knowledge as a predictor of consumer engagement. Interestingly, they found that consumers who perceive deficiencies in their level of knowledge are prone to "compensatory self-enhancement"; that is, they are motivated to share their knowledge on social media to signal a higher level of knowledge. Eisingerich et al. (2015) extend research on self-enhancement by considering differences between online and in-person word-of-mouth. In general, consumers are less willing to engage in word-of-mouth on social media than in person due to the higher perceived social risk associated with online sharing. However, this risk is mitigated by need to self-enhance, which increases willingness to engage in online word-of-mouth.

2.3.3 Social media engagement, brand loyalty and customers behavioral outcomes

From the marketing literature perspective, the effect of corporate brand image and corporate reputation on consumer behavior intentions is well defined. For loyalty, researchers found that corporate image and reputation have a positive relationship with

customer loyalty. A good corporate reputation helps to increase the company's sales performance and its market share, and it also contributes to developing a loyal and trustable relationship with customers (Nguyen and Leblanc, 2001).

Several studies suggest a positive relationship between social media engagement and customer loyalty. A Facebook experiment of Dholakia and Durham (2010) suggests a positive impact of Facebook activities on sales, and word-of-mouth communications. People who became 'fan' of the Facebook page of a bakery and retail chain increased their number of visits and showed more positive word-of-mouth compared to non-fans. A qualitative study of Brodie et al. (2013) suggests a positive relationship between participating in virtual brand communities and customer loyalty. Laroche, Habibi, and Richard (2013) showed that social media brand communities have an indirect positive effect on customer loyalty, which was mediated by trust. Also, studies show that social media activities of an organisation have a positive effect on sales and customer loyalty (Stephen & Galak, 2012; Erdoğan & Çiçek, 2012).

The linkage between social media engagement and brand loyalty is rooted within social media context. For example, previous literature (Bruhn et al., 2012; Hutter et al., 2013; Mishra et al., 2014; Schivinski & Dabrowski, 2015; Shareef et al., 2019) articulates the significant relationship between SMMa and customer-based brand equity. Furthermore, Bruhn et al. (2012) and Hutter et al. (2013) reported the significant relationship between engagement dimensions (affect and affection) and brand awareness. Dwivedi (2015) articulates the positive relationship between engagement (affection, cognitive processing and activation) and brand loyalty. Similarly, previous research (e.g., Algharabat et al., 2020; Hollebeek et al., 2014; Hollebeek, 2011a; Leckie et al., 2016; Vivek et al., 2012)

reported the positive relationship between engagement dimensions (consumers' cognitive processing, affective part) and brand loyalty. Within luxury fashion brand context, Nyadzayo et al. (2020) assert the positive relationship between brand engagement in self-concept and brand loyalty.

Schivinski and Dabrowski (2015) analyzed the effects of firm-created and user-generated social media communication on brands. Whereas firm-created posts only had a statistically significant effect on brand awareness/associations, user-generated content had statistically significant effects on brand awareness/associations, brand loyalty, and perceived brand quality, highlighting the importance of consumer engagement for brand outcomes. Brand personality and user-generated content were examined by Hamilton et al. (2014). They found that the presence of dispreferred markers (e.g., "I'll be honest," "I don't want to be mean, but") in user-generated content resulted in the brand's personality being perceived as more credible and likable.

Consumer engagement and attitudes towards products were the subject of four studies. Purnawirawan et al. (2012) showed that engagement in the form of reviews leads to an impression of how the public views a product, and this impression affects attitude toward the product. Previously, Chakravarty et al. (2010) had found that reviews can be highly persuasive for infrequent purchasers, particularly if the reviews are negative. Interestingly, when product reviews contain figurative language, attitudes towards hedonic, but not utilitarian, products tend to be higher (Kronrod and Danziger, 2013). Purnawirawan et al. (2015) looked at consumer engagement in the form of sets of product reviews. When none or only a few of the reviews in a set were negative, product attitudes were influenced

the most. In addition, influence on attitude was greater for unfamiliar brands than familiar brands.

He and Bond (2013) investigated the effect on forecasts of consumption enjoyment. They found that engagement in the form of reviews was most likely to result in potential purchasers adjusting their forecasts. In a similar vein, Moore (2015) looked at two types of explanations consumers use in online reviews: action explanations (e.g., “I chose this product because”) and reaction explanations (e.g., “I love this product because”). She found that attitude self-prediction increases when action explanations are employed for utilitarian products and when reaction explanations are employed for hedonic products.

Hill, Provost, and Volinsky’s (2006) research establishes that a firm can benefit from social networks to predict the likelihood of purchase intention. This can be done by taking into account a firm’s choice of network (i.e., Facebook, Instagram, Pinterest etc.) and by examining that network’s data. Assessing a network’s data substantially improves a company’s marketing efforts because it provides the company with vital information on the network’s users, which helps determine the best social media tactics for that particular site (Hill, Provost, and Volinsky, 2006). Based on this study, it can further be argued that knowing which social media sites a company’s target market utilizes is another key factor in guaranteeing that online marketing will be successful.

A number of studies have shown that consumer engagement shapes attitude toward content and likelihood of re-sharing content. Lepkowska-White (2013) found that consumers had the most positive attitudes towards (1) recommendations from other consumers, (2) recommendations from third-party recommendation systems (vs. seller recommendation systems), and (3) search and experience goods (vs. credence products).

In their investigation of why positive online reviews tend to be valued less than negative reviews, Chen and Lurie (2013) showed that consumers often attribute positive reviews to the reviewers whereas they attribute negative reviews to the product experience. Lee and Ma (2012) suggest that how consumers perceive reviews can further be influenced by individual differences, such as consumer susceptibility to interpersonal influence (Bearden et al., 1989).

Consumer engagement in aggregate can have significant market-level effects (Langley et al., 2014, Dolbec and Fischer, 2015). Investigating effects on sales, Ludwig et al. (2013) found that the language employed in user-generated content has a significant effect on conversion rate. Tang et al. (2014) looked at the difference between mixed-neutral user-generated content (UGC), which has an equal number of positive and negative statements, and indifferent-neutral UGC, which contains neither positive nor negative statements. Although one might think neutral UGC would not have an effect on perceptions of reviews, mixed-neutral UGC turned out to amplify the effects of other positive and negative UGC, whereas indifferent-neutral UGC attenuated these effects. With respect to automobile recalls, Borah and Tellis (2016) observed that the negative effect of a recall on sales was amplified by social media by approximately 4.5 times.

User-generated content in the form of reviews can affect consumers' willingness to-pay. In their study of dispreferred markers (discussed previously under "Brand Effects"), Hamilton et al. (2014) found that the presence of dispreferred markers in user generated content increased willingness to pay for a product. Wu and Wu (2016) argue that willingness-to-pay varies across individuals and even within an individual depending on

preferences for uncertainty. They offer a framework for quantifying willingness-to pay based on consumers' preferences for different review statistics.

Di Pietro and Pantano (2012) conducted further research using the TAM to discern that enjoyment is the major factor that influences consumers to use social networks as a platform for assisting in their buying decisions. They found that the fun provided by Facebook, as well as the opportunity it provides users to ask for suggestions in an easy and entertaining way, motivates individuals to pay more attention to the products promoted on Facebook. "Facebook promotes a consumer-to-consumer approach, exploited by consumers to share experiences and create a common knowledge on products and services; on the other, it provides managers a direct channel for communicating with clients through a business to consumer approach" (Di Pietro and Pantano, 2012).

Consumer activities of consumption, participation, and production are not related to just one motivation according to Heinonen (2011), who concluded that consumer activities are a combination of a variety of motivations. The classic notion of individuals as mere consumers is outdated; consumers can now be seen as active producers of business value because user generated content is reducing the influence of traditional marketing tactics (Heinonen, 2011). Awareness of consumer's motives is important because it provides a deeper understanding of what influences users to create content about a brand or store.

Research evidence that the effects of consumers' attitudes extend beyond intentional purchase behavior (Jaakkola & Alexander, 2014), being proposed for influencing individuals in a broad scope of non-transactional brand-related behaviors (Jaakkola & Alexander, 2014; van Doorn et al., 2010). Such behaviors include for instance

the consumers' intention to participate in programs, activities, and events organized by the brand (Filo, Funk, & Hornby, 2009; Vivek, Beatty, Dalela, & Morgan, 2014; Vivek, Beatty, & Morgan, 2012).

The positive relationship between attitude and behavior is extensively documented in the marketing literature (Fazio et al., 1989; Ryan & Bonfield, 1975; Smith & Swinyard, 1983), finding support on the reasoning that consumers tend to behave consistently with their personal judgment (R. E. Smith & Swinyard, 1983). According to that, consumers elaborate behavioral intentions from the objects towards which they hold positive evaluations (Brown & Stayman, 1992; Michelini, Iasevoli, & Theodoraki, 2017).

2.4 Conclusion

In order to advance research on the effects of social media brand-related communication on brand loyalty, consumers' attitudes and behavioral intentions, previous authors have suggested that further research on different contexts to investigate its effectiveness and managerial feasibility is necessary (Kumar, Bezawada, Rishika, Janakiraman, & Kannan, 2016; Schivinski et al., 2016). Although social media brand-related communication appears to influence consumers' attitudes and behavior intentions, its investigation is still warranted given that the literature on social media brand-related communication is scattered (Moro, Rita, & Vala, 2016), and varies across industries and sources (Bruhn et al., 2012; Schivinski & Dabrowski, 2015, 2016), contexts (Ibrahim, Wang, & Bourne, 2017), and business orientations (Huotari, Ulkuniemi, Saraniemi, & Mäläskä, 2015). The study of social media and Brand Engagement: An assessment of Facebook usage by Insurance Companies in Uganda is therefore imperative.

Chapter Three

Methodology

3.1 Introduction.

This chapter covers an explanation of the methods to be used in the assessment of Facebook usage on brand loyalty in selected insurance companies in Uganda. It presents the research approach, design, the study population, sample size, sampling procedure, data collection, methods and instruments, methods of data processing, analysis, as well as limitations to the study.

3.2 Research Design

The researcher in this study adopted a quantitative approach to the research. Williams (2011) state that “Quantitative research involves the collection of data so that information can be quantified and subjected to statistical treatment in order to support or refute alternative knowledge claims” (pp. 12). Furthermore, Williams (2011) remarks that quantitative research starts with a statement of a problem, generating of hypothesis or research question, reviewing related literature, and a quantitative analysis of data. Similarly, (Creswell 2003; Williams, 2011) states, quantitative research “employ strategies of inquiry such as experiments and surveys and collect data on predetermined instruments that yield statistical data” (pp. 18). Quantitative deals with testing of hypothesis, looking at cause and effect as well as making a prediction (Creswell 2003).

3.3 Research Methods

The study used the survey research method. Survey research is defined as “the collection of information from a sample of individuals through their responses to questions” (Check & Schutt, 2012, p. 160). This type of research allows for a variety of methods to recruit participants, collect data, and utilize various methods of instrumentation. As it is often used to describe and explore human behavior, surveys are therefore frequently used in social and psychological research (Singleton & Straits, 2009). Descriptive statistics were used to describe the demographics of the respondents, but also to describe the variables used to define the social media engagement and brand loyalty (Kumar, 2008). Correlational statistics are relational statistics and were used by the researcher to measure and define the level of correlation between variables or sets of scores (Bostley, 2019). The study adopted regression analysis to assess the effect of factors of social media engagement on brand loyalty for the two selected insurance companies.

3.4 Area of Study

The study was carried out in Kampala, Uganda. According to Data Reportal (2021), there were 3.40 million active social media users in Uganda in January 2021, increasing by 900 thousand (+36%) between 2020 and 2021. The potential audience that Facebook reports can be reached using adverts on Facebook is 3.40 million, which is 11.6% of the total national population aged 13 years and above (Data Reportal, 2021). Social media usage is highest in urban areas, and specifically highest in Kampala City (UCC, 2020). The selection of Kampala is because of the very high social media usage which provided a feasible study population in relation to the research subject. Even with the high social media usage, no specific research had been carried out around the marketing propositions

of social media in Kampala. The choice of Kampala as a study area was also justified by the fact that majority of the insurance companies have integrated social media marketing into their business model mainly for the urban markets like Kampala City.

3.5 Study Population

The study population was 113, which comprised of staff from the two selected insurance companies and Facebook followers that had interacted with insurance brands on Facebook in the month of the research study.

The study was carried out at two branches of these companies in Kampala; and the total population of the staff included both permanent staff and insurance agents/brokers; 27 (ICEA HR, 2021) and 34 (UAP HR, 2021) staff; senior management and staff of the selected insurance companies. The choice of these two insurance companies was based on the availability of the staff as potential respondents, but also the popularity of the insurance brands.

3.6 Sampling Design

The study used purposive sampling; a non-probability sampling technique to select a representative number of the targeted population (Facebook users) of the two selected companies in Uganda. The reason for simple random sampling in this case is because of an existing large population (sampling frame) of social media (SM) users. The population of Facebook users by the two insurance companies was defined; sample size selected using the Krejcie and Morgan (1970) method, and the sampled respondents selected randomly by sharing the link to the research questionnaire and responses recorded until saturation of sample size.

3.7 Sample Size

The study population comprised of 113 respondents. Sixty one of the respondents were staff, that is 27 (ICEA HR, 2021) and 34 (UAP HR, 2021) staff from two selected insurance companies (ICEA and UAP Old Mutual) with the highest number of Facebook followers. The choice of these two insurance companies was based on the availability of the staff as potential respondents, but also the popularity of the insurance brands.

3.8 Data Collection Method

Data was collected through a survey Questionnaire. The questionnaire was developed around the dimensions of social media brand engagement that answer specific objectives of the study. A questionnaire is a carefully designed instrument for collection of data in accordance with the research questions and hypothesis (Amin, 2005).

3.9. Data collection Instrument

To collect data, the researcher used a self-administered questionnaire to help in the assessment of Facebook usage by Insurance Companies in Uganda. The questionnaire was structured (close ended) to elicit specific responses which are easy to analyze, compare among different groups and economical in terms of time and energy as per Creswell (2013). Survey questionnaires were administered to 113 respondents that were a representation of the staff and Facebook users (followers) of the two insurance companies in Uganda.

3.10. Validity and Reliability of Instruments

3.10.1 Validity

According to Creswell, (2013), an instrument's validity refers to the degree to which data analysis results do represent the phenomenon under study. Validity then points to the accuracy and meaningfulness of inferences based on the results of a research. For purposes of producing quality research, this study focused on external validity to ensure that its findings are highly generalized to other companies using social media, specifically Facebook. The researcher used Content Validity Index (CVI) to determine the validity of research instruments as per Amin (2005), by taking the number of relevant items as suggested by experts over the total number of all items in the questionnaire. For coefficients greater than (\geq) to 0.6, the dimensions of the tools were valid results of the external validity are presented in Table below.

Table 1: External validity of research instrument

Dimension	Total items	Valid items	Validity ratio
Social factors	8	8	1.00
User-based factors	8	7	0.88
Brand factors	10	10	1.00
Brand loyalty	12	12	1.00
Total	38	44	0.97

Source: Researcher's data

The research tool was shared with an external reviewer who determined which items were relevant in measuring the different dimensions of the research variables. A validity ration of 0.97 was generated, which is sufficient for the study.

3.10.2 Reliability

According to Creswell (2013), reliability is the measure of the degree to which a research instrument yields consistent results after repeated trials. Reliability of instruments in this study was attained through employing the internal consistency method of assessment using the Cronbach’s Alpha coefficient computation to determine the items’ correlation among themselves. Cronbach’s alpha is a function of the number of test items and the average inter-correlation among the items. For conceptual purposes, the Cronbach’s alpha formula is:

$$\alpha = \frac{Nc}{v(1-N)c}$$

Where N is equal to the number of items, c is the average inter-item covariance among the items and v equals the average variance. The reliability of the questionnaires was established using SPSS to compute Cronbach’s Alpha to ascertain the internal consistency of the dimensions of the research tool. For the Alpha coefficients ≥ 0.70 , the research instrument was considered significantly reliable for the study (Amin, 2005). The Table 2 below presents the

Table 2: External validity of research instrument

Dimension	Total items	Cronbach’s Alpha
Social factors	8	0.831

User-based factors	8	0.745
Brand factors	10	0.944
Brand loyalty	12	0.878

Source: Researcher's data

The Alpha coefficients of all the dimensions were ≥ 0.70 , the research instrument was therefore considered significantly reliable for the study (Amin, 2005).

3.11 Data collection Procedure

Permission to collect data from the insurance companies was sought, aided by a letter of introduction from Uganda Christian University (UCU). The questionnaire was self-administered and electronic to elicit specific responses from the staff of the insurance companies.

3.12. Data Analysis

According to Creswell, (2013), quantitative data was edited, coded, and tabulated. Quantitative data was obtained from questionnaires, coding by categorizing data, sorting, and filling were carried out using SPSS student version of 20. The quantitative data was analyzed and presented using descriptive and analytical statistics where frequency tabulations were used to present the data on sample characteristics whereas for the research objectives, item mean, and regression analysis were used.

3.8. Ethical Considerations

When carrying out this study, the following ethical considerations were observed since the integrity, reliability and validity of findings heavily rely on the adherence to these principles. To begin with, the researcher used a letter of approval acquired from the study

institution, Uganda Christian University (UCU), as an introductory letter to the Insurance Companies. It is this same letter that was used to seek permission from the management to be allowed access to both the participants and documents that were required to carry out the research.

The researcher was then tasked to give the study details regarding the procedures of the project and any other potential risks, since permission does not guarantee participation by all the necessary stakeholders. This was very critical since any credible study is one where all respondents participate under comprehension, voluntary and informed consent. With the observance of the confidentiality principle, this study used anonymous questionnaires with no personal data such as names and contacts where the participants could be personally identified. This helped preserve a subject's privacy as well as keeping the researcher's confidentiality.

3.9 Conclusion

This chapter covered an explanation of the methods used in the assessment of Facebook usage on brand loyalty in selected insurance companies in Uganda. It presented the research approach, design, the study population, sample size, sampling procedure, data collection, methods and instruments, methods of data processing, analysis, as well as limitations to the study. The study population included 64 staff, that is 28 (ICEA HR, 2021) and 36 (UAP HR, 2021) staff from two selected insurance companies (ICEA and UAP Old Mutual) with the highest number of Facebook followers. This study targeted a sample size of 61 staff from the two selected companies: ICEA and UAP Old Mutual. Data was collected using a questionnaire survey. To collect data, the researcher used a self-administered questionnaire to help in the assessment of Facebook usage by Insurance

Companies in Uganda. The research tool was shared with an external reviewer who determined which items were relevant in measuring the different dimensions of the research variables. A validity ration of 0.97 was generated, which is sufficient for the study. For the Alpha coefficients ≥ 0.70 , the research instrument was considered significantly reliable for the study (Amin, 2005).

Chapter Four

Presentation, Analysis, and Interpretation of Findings

4.0 Introduction

This chapter presents analysis and interpretation of the empirical findings based on themes generated from the study objectives. The chapter particular focuses on the demographic characteristics of respondents and the empirical findings.

4.1 Background information of respondents

This section presents respondents' demographic characteristics, which included category of respondents, gender, age and highest level of education, insurance company and management level of insurance staff. Frequency tabulations listed below were used to present and interpret the demographic characteristics.

From the results presented in Table 3 below, 61 (54%) of the respondents were insurance company staff and 52 (46%) were Facebook users (followers); 61% were male and 39% were females. From such findings, it is apparent that more males were sampled and a probable indicator that men generally use social media more, or perhaps they are more tech savvy compared to women.

The results also showed that majority; 52% of the respondents are in the 18-30 years age bracket, 37% in the 31-40 years bracket and 11% were in the 41-50 years age bracket. The results imply that the age demographic of the respondents were pre-dominantly youth and young adults; which is representative of Uganda's general demographic; but also implies that majority of the users of Facebook are young people.

Table 3: Demographic characteristics of respondents

Demographic	Categories	Frequency (%)
Category of respondent	Insurance Company staff	61 (54%)
	Facebook user	52 (46%)
	Total	113 (100%)
Gender	Male	69 (61%)
	Female	44 (39%)
	Total	113 (100%)
Age	18 - 30 years	58 (52%)
	31 - 40 years	41 (37%)
	41 - 50 years	12 (11%)
	Total	111 (100%)
	<i>Missing</i>	2
Education status	Certificate	11 (10%)
	Diploma	32 (29%)
	Bachelor's degree	55 (50%)
	Postgraduate	13 (11%)
	Total	111 (100%)
	<i>Missing</i>	2
Insurance company	ICEA	23 (37%)
	UAP - Old Mutual	37 (60%)
	Other	2 (3%)
	Total	62 (100%)
	<i>Missing</i>	51

Management level	Entry level	15 (25%)
	Officer/Agent/Broker	33 (54%)
	Supervisor	9 (15%)
	Manager	2 (3%)
	Director	2 (3%)
	Total	61 (100%)
	<i>Missing</i>	52

Source: Researcher's Data

Again, the results showed that in terms of the education status, most of the respondents (61%) had attained education up to a bachelor's degree level, 29% had attained up to a diploma, 10% represented those that a certificate. The findings are indicative of the fact that a significant majority of the respondents were literate and therefore had the adequate literacy levels to engage in social media as a communication platform, but also to self-administer the questionnaire.

Of the 61 insurance company staff that participated in the study, 60% were from UAP Old Mutual, 37% were from ICEA and only 2 respondents (3%) came from other insurance companies. Majority of the respondents (54%) were Officer/Agent/Brokers, 25% were entry level employees, 15% were supervisors, 3% were managers and 3% were directors. To generate a representative proportion of the respondent categories, the insurance staff were selected based on quotas generated by classifying the population according to management level (i.e., officer/agent/brokers, supervisors, managers and directors), subsequently, sampling units are selected to complete each quota based on the proportion of the population in the quota (Yang & Banamah, 2014).

4.2 Facebook Brand Engagement

The variables in the study used to assess the impact Facebook usage on brand loyalty in selected insurance companies in Uganda were examined using a range of statements or questions as per Section B, C and D of the Instrument (Appendix I). Statements were developed for the respondents' self-rating. The Likert scale ranged from 1 for strongly disagree to 5 for strongly agree. By frequency and percentage analysis, the findings were thereafter categorized into only agree and disagree sections; presented and interpreted are the percentage of the respondents that agreed with the statements, the item mean and standard deviation.

i) Social factors of Facebook Brand Engagement

The Table 4 below shows the findings from the assessment of Social factors of Facebook brand engagement related to the two insurance company brands under the study.

Table 4: Descriptive results on Social factors of Facebook brand engagement

Item	N	Agree (%)	Mean (μ)	Std. Deviation
<i>Social Benefits</i>				
Users follow the insurance company Facebook page to meet other users who share similar interests	113	100 (88.5%)	3.93	.593
People can create virtual relationships with likeminded people and other followers of the Insurance company's Facebook community	113	95 (84.1%)	3.86	.625

People can interact with people of similar interests on the Facebook page	113	96 (85%)	3.87	.675
This company's Facebook page provides a platform for warm virtual relationships amongst the members (followers)	112	98 (87.5%)	3.93	.611
<i>Social Influence</i>				
Users often share information about the insurance company with friends and family through social media	113	105 (93%)	4.02	.597
By interacting with the insurance company brand on Facebook, followers feel they are part of a community	113	97 (85.9%)	3.90	.612
Users interact with the brand on Facebook to state their interests and preferences to their friends	113	99 (87.7%)	3.89	.603
People's interaction with the brand on Facebook allows them to increase their social involvement	112	102 (91.1%)	3.99	.577
Average Mean			3.92	.442

Source: Researcher's Data

In regard to the social benefits of Facebook brand engagement, a 88.5%, M=3.93 of the respondents agreed that users follow the insurance company Facebook pages to meet other users who share similar interests; they are able to create virtual relationships with likeminded people and other followers of the Insurance company's Facebook community (84.1%, M=3.86) and also the pages provide a platform for warm virtual relationships amongst the members (87.5%, M=3.93). Also, 85%, M=3.87 of respondents agreed that

the possibility of interacting with people of similar interests on the Facebook page is a social benefit.

The findings indicate that in terms of social influence, the respondents agreed that users often share information about the insurance companies with friends and family through Facebook (93%, M=4.02) and that people’s interaction with the brand on Facebook allows them to increase their social involvement with other Facebook users or potential customers of the insurance companies (91.1%, M=3.99). The respondents also agreed that Facebook users interact with the brand on Facebook to state their interests and preferences to their friends (87.7%, M=3.89), and by interacting with the insurance company brand on Facebook, followers feel they are part of a community (85.9%, M=3.90).

ii) User-based factors of Facebook brand engagement

The findings presented in Table 5 below shows the descriptive assessment of user-based SM brand engagement factors in the two insurance company brands under the study.

Table 5: Descriptive results on User-based factors of Facebook brand engagement

Item	N	Agree (%)	Mean (μ)	Std. Deviation
<i>Information Seeking</i>				
In order for Facebook users to know more about a brand or store, they have to like its page	112	99 (88.4%)	3.94	.634
Reading this company’s Facebook feed is informative	112	106 (94.7%)	4.03	.528

Customers use Facebook to post questions about the brand because it provides better information than an Internet search	112	106 (94.7%)	4.03	.577
The Facebook Page provides customers quick and easy access to information they seek	112	106 (94.7%)	4.00	.585
<i>Entertainment</i>				
Reading the Facebook page posts and comments is entertaining	112	106 (94.7%)	4.04	.584
It is fun to go over the Facebook posts and comments	112	105 (93.8%)	4.04	.606
Users have a good time reading posts shared through Facebook Pages	112	106 (94.7%)	3.97	.561
Through the company's Facebook page, clients pass time when they are bored	112	21 (18.8%)	2.54	.919
Average Mean			3.82	.495

Source: Researcher's Data

Regarding information seeking, many of the respondents agreed that reading the company's Facebook feed is informative (94.7%, M=4.03), the Facebook page provides customers quick and easy access to information they seek (94.7%, M=4.03), and that customers use Facebook to post questions about the brand because it provides better information than an internet search (94.7%, M=4.00). The respondents also agree that in order for Facebook users to know more about a brand or store, they have to like its page (88.4%, M=3.94).

From Table 5 above, the user-based factors of Facebook brand engagement also included entertainment; and the respondents agreed that reading the Facebook page posts and comments is entertaining (94.7%, M=4.04) and it is also fun to go over the Facebook posts and comments (93.8%, M=4.04) since users have a good time reading posts shared through the insurance company Facebook pages (94.7%, M=3.97). However, the respondents mostly disagreed that through the company’s Facebook page, clients pass time when they are bored (18.8%, M=2.54).

This means that potential clients are drawn to Facebook usage as an information and entertainment platform. In a way, this also informs the kind of content that insurance companies post on their social media (Facebook) pages.

(iii) Brand related factors of Facebook brand engagement

The findings from the assessment of Brand related factors of Facebook brand engagement regarding the two insurance company brands under the study are presented in Table 6 below.

Table 6: Descriptive results on Brand related factors in Facebook brand engagement

Item	N	Agree (%)	Mean (μ)	Std. Deviation
<i>Brand Appeal</i>				
This insurance brand makes customers feel good	104	75 (72.2%)	3.62	.840
Our insurance brand makes customers feel happy	104	80 (77%)	3.70	.912

To most of the customers, this brand is a delight	103	78 (75.8%)	3.76	.880
Customers are passionate about this insurance brand	104	74 (71.2%)	3.58	.942
<i>Brand Trust</i>				
Customers believe it is safe to interact with this brand on Facebook	104	76 (73.1%)	3.68	.851
Customers believe that this brand respects their privacy when they interact with it on Facebook	104	68 (65.4%)	3.51	.848
Users generally trust the information published by other consumers on Facebook on the brand page	104	75 (72.2%)	3.64	.858
<i>Customer Engagement</i>				
Most of the Facebook followers read posts posted on this insurance brand page on Facebook	104	68 (65.4%)	3.53	.836
Users generally express their reactions to brand posts and comments using Facebook buttons Like, angry, etc	104	83 (79.9%)	3.78	.881
Users commonly share the brand's Facebook posts on their own Facebook pages (eg, videos, audios, pictures, texts)	103	79 (76.7%)	3.79	.859
Average Mean			3.66	.565

Source: Researcher's Data

In terms of brand appeal, the respondents agreed with the assertion that insurance brands under the study make customers feel good (72.2%, M=3.62); happy (77%, M=3.70); passionate about this insurance brand (71.2%, M=3.58); and that the brands are a delight to the customers (75.8%, M=3.76). Regarding the trust of the brands by the customers, the respondents agreed that customers believe it is safe to interact with the insurance brands on Facebook (73.1%, M=3.68) and that Facebook users generally trust the information published by other consumers on Facebook on the brand pages (72.2%, M=3.64). To a lesser extent however, the respondents agreed that customers believe that the insurance brands respect the privacy of the customers when they interact with it on Facebook (65.4%, M=3.51)

The study also assessed the customer engagement user-related factors and determined that most of the respondents agreed to the statements that users generally express their reactions to brand posts and comments using Facebook buttons Like, angry, etc (79.9%, M=3.78), and commonly share the brand's Facebook posts on their own Facebook pages (eg, videos, audios, pictures, texts) (76.7%, M=3.79); most of the Facebook followers also read posts posted on the insurance brand pages on Facebook (65.4%, M=3.53).

4.3 Government Policy and Regulation

The items in the study used to assess government policy and regulation related to Facebook usage and brand loyalty in selected insurance companies in Uganda was examined using a range of statements or questions as per Section C of the Instrument (Appendix I). The Likert scale ranged from 1 for strongly disagree to 5 for strongly agree; frequency and percentage analysis results are presented and interpreted using the

percentage of the respondents that agreed with the statements, the item mean and standard deviation in Table 7 below.

Table 7: Descriptive results on Government Policy and Regulation

Item	N	Agree (%)	Mean	Std. Deviation
<i>Government policy</i>				
Companies are always censored by government for online behavior	112	96 (85.8%)	3.97	.822
Insurance companies adhere to government Social Media Policy for internet users	113	98 (86.8%)	3.99	.762
Facebook usage has been limited or banned by the government on numerous occasions	113	97 (85.9%)	3.90	.681
<i>Regulation</i>				
Insurance companies have a department that is responsible for Social Media oversight	113	97 (85.9%)	4.03	.773
Facebook usage by individuals is regulated by government	113	98 (86.8%)	3.87	.661
Content posted on Facebook is monitored and censored by authorities	113	99 (87.7%)	3.88	.678
Government policy and regulation			3.94	.568

Source: *Researcher's Data*

Table 6 above shows that when it comes to government policy, the respondents agree that insurance companies are always censored by government for online behavior (85.8%, M=3.97), they adhere to government social media policy for internet users (86.8%,

M=3.99) and Facebook usage has been limited or banned by the government on numerous occasions (85.9%, M=3.90). In terms of regulation, majority of the respondents agreed to the fact that content posted on Facebook is monitored and censored by authorities (87.7%, M=3.88), Facebook usage by individuals is regulated by government (86.8%, M=3.87) and insurance companies have a department that is responsible for social media oversight (85.9%, M=4.03).

The government of Uganda took measures to regulate social media usage in the country in 2018. The reason given for social media regulation included protecting the interests of the country and those of the vulnerable user groups. The effect of these regulations included an immediate drop in internet subscription, but later users found ways of bypassing the restrictions.

4.4 Brand Loyalty

Table 8 below presents the results and interpretation of the percentage of the respondents that agreed with the statements, the item mean and standard deviation. The items in the study used to assess brand loyalty in selected insurance companies in Uganda was examined using a range of statements or questions as per Section D of the Instrument (Appendix I). The Likert scale ranged from 1 for strongly disagree to 5 for strongly.

Table 8: Descriptive results on Brand Loyalty

Item	N	Agree (%)	Mean	Std. Deviation
<i>Awareness</i>				
Clients easily recognize this insurance brand among other brands on Facebook	109	85 (78%)	3.84	.735
Customers can easily recall the logo of this insurance brand	110	93 (84.6%)	3.97	.723
Clients generally pay attention to what other members share about this insurance brand on Facebook	110	90 (81.9%)	3.89	.695
<i>Loyalty</i>				
Customers are most likely to purchase insurance products from brands they follow on Facebook	108	87 (80.6%)	3.90	.760
Customers are most likely to recommend insurance brands they follow on Facebook to others	110	90 (81.9%)	3.91	.808
Most of the followers of insurance brands on Facebook are loyal to the brand	109	86 (78.9%)	3.80	.620
<i>Purchase intentions</i>				
A good number of clients have made a decision to purchase insurance products based on Facebook information	110	92 (83.7%)	3.89	.708

Facebook information and advertising are effective in creating sales of insurance products	110	91 (82.8%)	3.94	.694
Customers are positive towards purchasing insurance products as a result of Facebook interaction	109	85 (78%)	3.84	.709
<i>Satisfaction</i>				
Customers perceive the quality of the insurance products or services to be extremely high	109	87 (79.9%)	3.89	.598
The likelihood that clients will find the insurance products beneficial is very high	109	85 (78%)	3.82	.683
Clients generally prefer this insurance brand over the other brands	109	91 (83.5%)	3.94	.650
Average Mean			3.88	.469

Source: *Researcher's Data*

The Table 8 above shows that in terms of awareness of the brand, clients easily recognize the insurance brands among other brands on Facebook (78%, M=3.84), they can easily recall the logo of this insurance brand (84.6%, M=3.97), and generally pay attention to what other members share about the insurance brands on Facebook (81.9%, M=3.89).

With regard to brand loyalty, the respondents agreed that customers are most likely to purchase insurance products from brands they follow on Facebook (80.6%, M=3.90), and are most likely to recommend insurance brands they follow on Facebook to others

(81.9%, M=3.91), because most of the followers of the insurance brands on Facebook are loyal to the brand (78.9%, M=3.80).

The purchase intentions as assessed by the respondents indicated that respondents agreed with the assertion that a good number of clients have made a decision to purchase insurance products based on Facebook information (83.7%, M=3.89), and that Facebook information and advertising is effective in creating sales of insurance products (82.8%, M=3.94) seeing that customers are positive towards purchasing insurance products as a result of Facebook interaction (78%, M=3.84) with the two insurance brands in this study.

In terms of brand satisfaction, the respondents mostly agreed that customers perceive the quality of the insurance products or services of ICEA and UAP Old Mutual to be extremely high (79.9%, M=3.89); the likelihood that clients will find the insurance products beneficial is also very high (78%, M=3.82), and therefore clients generally prefer the insurance brands over the other brands (83.5%, M=3.94).

4.5 Effect of Facebook Brand Engagement on Brand Loyalty

In order to determine the effect of Facebook Brand Engagement on Brand Loyalty, a linear regression model was estimated with the Facebook brand engagement factors that included social factors of Facebook brand engagement, user-based, brand related engagement factors, and government policy and regulation as the independent variables and brand loyalty as the dependent variable. The regression model estimates are summarized in Table 10 below.

From the Model Summary, the findings, R Square, Coefficient of Determination is 0.800. This means that the predictor variables explain 80.0% of the variation in the

dependent variable. It refers to the proportion of variability in brand loyalty that is explained by the independent variables, social factors of Facebook brand engagement, user-based, brand related factors, and the control variable government policy and regulation. Adjusted R is 0.791 after adjusting for the sample size. Standard error (0.210) measures variability of actual values of dependent variable from the predicted values of the same.

Table 9: Regression results

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.894 ^a	.800	.791	.210		
<i>a. Predictors: (Constant), Government policy and regulation, Brand related factors, User-based Facebook brand engagement factors, Social factors of Facebook brand engagement</i>						
ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.196	4	4.299	97.800	.000 ^b
	Residual	4.308	98	.044		
	Total	21.504	102			
<i>a. Dependent Variable: Brand loyalty</i>						
<i>b. Predictors: (Constant), Government policy and regulation, Brand related Facebook engagement factors, User-based Facebook brand engagement factors, Social factors of Facebook brand engagement</i>						
Coefficients^a						

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.466	.187		2.490	.014
	Social factors	.314	.093	.314	3.382	.001
	User-based factors	.200	.065	.224	3.074	.003
	Brand related factors	.069	.053	.083	1.304	.195
	Government policy and regulation	.298	.068	.373	4.354	.000

a. Dependent Variable: Brand loyalty

Source: *Researcher's Data*

Therefore, 79.1% of the variation in brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala, Uganda is explained by Facebook brand engagement factors that include social factors of Facebook brand engagement, user-based, brand related factors, and government policy and regulation. The other 20.9% of the variation in brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala is explained by other factors not considered in this study.

From the ANOVA, the F-statistic (Significance F) value of 0.000 confirms that the model is statistically significant as the F value is way below 0.05 (for 95% confidence level

test). This implies that the findings of the model can be generalized to other insurance company brands in Kampala, Uganda.

The Table 10 above also represents the regression coefficients between the independent variables, social factors of Facebook brand engagement, user-based, brand related Facebook engagement factors, and government policy and regulation and the dependent variable brand loyalty. The findings reveal that social factors of Facebook brand engagement, user-based, and government policy and regulation are significant important factors of brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala, Uganda at the 0.05 levels ($p\text{-value} < 0.05$), with coefficients of 0.314, 0.200 and 0.298, respectively. Brand related factors in Facebook brand engagement were found to be insignificant ($p\text{ value} > 0.05$) in anticipating brand loyalty in the two insurance companies under the study. The results show that if all other independent variables are set to zero, a one-unit increase in social SM brand engagement factors, user-based, and government policy and regulation would result in a 0.314, 0.200 and 0.298 unit rise in brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala respectively.

4.7 Conclusion

This section presented the respondents' background information, which included category of respondents, gender, age and highest level of education, insurance company and management level of insurance staff. Frequency tabulations were used to present and interpret the respondent demographics. The variables in the study used to assess Facebook usage and brand loyalty in selected insurance companies in Uganda were examined using a range of statements or questions that were analyzed using frequency and percentage analysis, the findings were presented and interpreted are the percentage of the respondents

that agreed with the statements, the item mean and standard deviation. To determine the effect of Facebook Brand Engagement on Brand Loyalty, a linear regression model was estimated. The results presented in this chapter and the findings are discussed in the next chapter.

Chapter Five

Summary and Discussion of Findings, Conclusion and recommendations

5.1 Summary of findings

5.1.1 Social factors of Facebook brand engagement

The social benefits of Facebook brand engagement from the study showed that Facebook users follow the insurance company Facebook pages to meet other users who share similar interests and create warm virtual relationships with likeminded people. The findings indicate that social influence is a significant factor of Facebook brand engagement with users being able to often share information about the insurance companies with friends and family, and the interaction with the insurance brands on Facebook, allowing for increased social involvement with other Facebook users or potential customers. By interacting with the insurance company brands on Facebook, followers feel they are part of a community, and are able to state their interests and preferences to their friends.

In regard to the social factors affecting Facebook brand engagement, it can be seen from the findings that social media sites consist of communities of people with shared interests and preferences, and therefore social factors play a significant role in customers' Facebook brand engagement as remarked by several scholars (Kwon and Wen, 2010; Zailskaite; Wang et al., 2012). The findings are also consistent with Ashmore and Lee (1997) who postulate that Facebook engagement is premised on social identity (or community influence) as socially constructed and socially meaningful categories that are accepted by individuals as descriptive of themselves or their group. Also, it is argued that

social identity is maintained and strengthened through in-group/outgroup comparisons (Hughes and Ahearne, 2010) and regular interactions among the group members, and that the level of these relationships depends on tie-strength and peer-group identification with the social media engagement (Wirtz et al., 2013).

Based on the assessment of user-based factors of Facebook brand engagement in the two insurance company brands under the study, the findings reveal that the companies' Facebook pages are informative and provide customers quick and easy access to information they seek, better than an internet search. The Facebook page posts and comments are also entertaining since users have a good time reading posts shared through the insurance company Facebook pages. However, clients do not go to the Facebook sites to simply pass time when they are bored. The findings are supported by Calder et al. (2009) who advanced that social media consumers engage with brands because of the intrinsic enjoyment gained from the experience. Also, Gummerus et al. (2012) postulated that social media engagement behavior is primarily derived from entertainment, social and economic benefits received through social media. The study is consistent with the findings of other factors explored that included information search and opportunity seeking, convenience and product selection, and conversation, entertainment, trend discovery and adventure (Enginkaya and Yilmaz, 2014; Mikalef et al., 2013).

In terms of brand appeal, the findings indicate that the insurance brands under the study make customers feel good, and the customers are passionate about the brand. The trust of the brands by the customers is based on the belief that it is safe to interact with the insurance brands on Facebook, and the information published, and privacy of the customers can generally be trusted. The findings also posit that there is engagement with the brands

on Facebook since users generally express their reactions to brand posts and comments and share the brand's Facebook posts on their own Facebook pages. The findings are consistent with Wirtz et al. (2019) who identified that by making customers aware of brand information relating to features, price, and special offers, and encouraging customers to share their brand experiences, firms can motivate customers to engage in social media. The findings are also supported by Tsimonis and Dimitriadis, (2014) who remarked that customers are interested in information relating to the product that may include price, advertisements, offers relating to gifts, discounts, and the company itself which are equally important to influence social media engagement (Mikalef et al., 2013).

The findings relating to government policy indicated that the insurance companies are always censored by government for online behavior, and therefore adhere to government social media policy for internet users. It is discovered that Facebook has been limited or banned by the government on numerous occasions. Content posted on Facebook is monitored and censored by authorities and social media usage by individuals is regulated by government. The findings are consistent with the fact that there are independent, reliable and universal governance and regulatory frameworks that apply to Facebook (Baccarella, Wagner, Kietzmann & McCarthy, 2019). According to Harvey (1999) as cited in Ihechu and Okugo (2013), regulation is an intervention by the state in areas of economic, social or cultural life according to whatever political norms are characteristic of that nation state, issues by either presidential decree or legislative action within a system of representative democracy.

The findings regarding brand loyalty indicated that clients easily recognize the insurance brands among other brands on Facebook with the ability to easily recall the logo

of the insurance brands. With regard to loyalty, customers are most likely to purchase and recommend insurance products from brands they follow on Facebook. The purchase intentions as assessed in the study indicated that a good number of clients have made a decision to purchase insurance products based on Facebook information since it is effective in creating sales for the insurance products of the two insurance brands in this study. Customers also perceived the quality of the insurance products or services of ICEA and UAP Old Mutual to be extremely high and that the likelihood that clients will find the insurance products beneficial is also very high.

The findings are consistent with the assertion that brand loyalty is the factor that distinguishes the success or failure of a brand extension is consistency within categories and concepts (Jin and Zou 2013; Lanseng and Olsen 2012; Park et al. 1991; Punyatoya 2014; Thorbjørnsen 2005); the factors are explained by product or service features, such as performance (Kumar et al. 2011; Yeh et al. 2016), quality (Devaraj et al. 2001; Shen and Yahya 2021; Zehir et al. 2011), design (Homburg et al. 2015; Hsu et al. 2018), and UX/usability (Chen 2012; Chiu et al. 2009; Lee et al. 2015).

5.1.2 Social factors of Facebook brand engagement and brand loyalty

To assess the relationship between the social factors of Facebook and brand loyalty in the two selected insurance companies in Uganda, a bivariate correlation for the variables was done, and Pearson's correlation co-efficient (r) used to assess the significance and extent of their relationship. The findings implied that increased Facebook brand engagements based on social factors of Facebook brand engagement, user-based, brand related factors in Facebook engagement, and government policy and regulation are

associated with increased brand loyalty in the two insurance companies, ICEA and UAP Old Mutual in Kampala.

To examine the effect of social factors of Facebook brand engagement on brand loyalty, a linear regression model was estimated with the Facebook brand engagement factors that included social factors, user-based, and brand related factors, and government policy and regulation as the independent variables and brand loyalty as the dependent variable. From the Model Summary, the findings showed that 79.1% of the variation in brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala, Uganda is explained by Facebook brand engagement factors that include social factors, user-based, brand related engagement factors, and government policy and regulation as a control variable. From the ANOVA, the significant F-statistic implies that the findings of the model can be generalized to other insurance company brands in Kampala, Uganda.

The findings revealed that social factors of Facebook brand engagement, user-based, and government policy and regulation are important factors of brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala, Uganda at the 0.01 and 0.05 levels, with coefficients of 0.314, 0.200 and 0.298, respectively. Brand related Facebook engagement factors were found to be insignificant in anticipating brand loyalty in the two insurance companies under the study. The results show that if all other independent variables are set to zero, a one-unit increase in social factors of Facebook brand engagement factors, user-based, and government policy and regulation would result in a 0.314, 0.200 and 0.298 unit rise in brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala respectively.

The effect of social factors of Facebook engagement on brand loyalty implies that there are opportunities for brand building (Correa, Hinsley, & De Zúñiga, 2010; Merz et al., 2009), brand equity creation leading to brand loyalty (Laroche et al., 2012; Leung et al., 2017; Yoo, Donthu, & Lee, 2000). According to Dijkmans, Kerkhof and Beukeboom (2015), users are now relying more than ever before on online reviewers; thus, brand reviews are an important source of information that can influence brand preferences, purchase intentions, awareness and satisfaction resulting to brand loyalty (Morra, Ceruti, Chierici, & Di Gregorio, 2018). Furthermore, the study is supported by scholars who acknowledge the positive influence of social media marketing activities on brand success (Schultz & Peltier, 2013), the increasing amount of customers' brand information (Harrigan, Evers, Miles, & Daly, 2017), and improvement of brand pages to engage consumers and improve consumer-brand relationships (De Vries & Carlson, 2014), and the positive effect this has on brand loyalty.

5.2 Conclusion

The arrival of social media has introduced new channels of brand communication and the application of online tools to engage with consumers. In the insurance industry, most, if not all, companies are actively using Facebook and thus are appropriate for the analysis of Facebook brand engagement and brand loyalty. The results highlight the relevant role of engagement in the context of Facebook by showing support for the positive effects on brand loyalty. In particular, the regression model explains 79.1% of the variation in brand loyalty for the insurance brands ICEA and UAP Old Mutual in Kampala, Uganda. These results reveal the role of social media engagement using Facebook as a crucial variable when explaining brand loyalty of the insurance companies. By analyzing the

perceptions of the staff and consumers who follow ICEA and UAP Old Mutual on Facebook, we find positive and significant effect of social factors of Facebook brand engagement, user-based factors, and government policy and regulation on brand loyalty for the insurance brands ICEA and UAP Old Mutual. By examining these connections, this study has several relevant theoretical and practical implications. First, this research provides further insights for the study of Facebook and brand loyalty. Furthermore, this research adds knowledge to the study of the drivers and outcomes linked to brand engagement in the social media context, contributing to the lack of research in this context (Bruhn et al., 2012; France et al., 2016; Pentina et al., 2013).

5.3 Recommendations

Several practical implications can be drawn from the research findings. This study provides a valuable tool for community and marketing managers of insurance companies to engage effectively with their Facebook users. Based on the study findings, we recommend that:

- i) Community and marketing managers should work on online interactions and content that increase trust, proximity, and familiarity to offer value to the business, even when customers write negative feedback since social media, such as Facebook, is a valuable avenue for providing a quick reaction to customers, which helps to improve service evaluation.
- ii) The importance of social media brand involvement should also be considered by marketing managers. Consumer participation on social media increases when they are engaged with a brand's social media platform. As a result, enterprises should

improve their understanding of brand values in order to generate favorable brand results.

iii) Additionally, feelings of passion or energy should be emphasised in order to increase brand enthusiasm and, as a result, consumer participation in online discussions. Delivering e-newsletters with appealing news could be seen as a means of achieving that goal. Third, managers must focus on catching customers' attention.

iv) Insurance firms should also work on enhancing Facebook participation, such as by sharing specific feelings or posting amusing content. On the one hand, insurance companies should stimulate consumer contact by advertising appealing reward initiatives, such as free vacations or incentives, discounts, or gifts, to encourage participation.

5.4 Limitations and areas for further research

Whereas the method of collecting data for this research was quantitative, the data was predominantly collected using a survey questionnaire, based on which the analysis and results followed. Since the survey was conducted online and targeted Facebook users regardless of their current locations, then it is impossible to generalize the findings to all the regions in Uganda, especially when the sample size was not too large. Moreover, with the larger proportions of participants being in the age range from 18 to 30, is regarded as the active users of social media platforms, there might lie a gap of data from respondents of other age groups. Due to the time limitations, the study could not have been done on a larger scale which would have yielded more insights and depth.

Therefore, other future studies on the similar subject would possibly be able to approach a greater number of participants so that more insightful views can be achieved. Besides, the nature of quantitative approach with the specific design of closed-end questions might not leave enough opportunity for the surveyed people to convey their own opinions and contributions to the topic. Given a better context or with the possibility of a mixed approach, the result would be more interesting. Similar studies can also be done for other social media sites besides Facebook; for example, twitter, Instagram, YouTube and others which have been adopted by companies as tools for online marketing as well.

Another limitation is the measurement scale. As viewed from the dimensions considered in this study, the three dimensions of social media engagement (social, user-based and brand factors) might not be generalizable for all social media sites and for the insurance industry in general. This would lead to the possibility of developing an effective and appropriate instrument for this evolving sector. Thus, segmenting social media engagement in other ways would result in a more holistic picture and more implications of the studied topic.

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Appendix

Data Collection Instrument

Survey Questionnaire

Dear respondent,

This questionnaire is intended to facilitate the study on “Social Media and Brand Engagement: An Assessment of Facebook Usage On Brand Loyalty in Selected Insurance Companies in Uganda” If you follow any insurance company in Uganda on Facebook, kindly take time to complete this questionnaire based on your experience while interacting with the brand on Facebook. The study is for academic purposes and your responses will also be treated with utmost confidentiality. Thank you very much for your valuable time.

Section a: Demographics

Tick besides the appropriate option

1. Category of respondent:

Facebook user Insurance company staff

2. Gender:

Male Female

3. Age of respondent in years

Below 18yrs 18 – 30yrs. 31 – 40 yrs. 41 – 50 yrs Over 50yrs

4. Education status

Certificate Diploma Bachelor's Degree Master's Degree Other:

5. If staff of insurance company, indicate which company: _____

6. If staff of insurance company, indicate management level

Entry level Officer Supervisor Manager Director Other:

Section B: Social Factors of Facebook Brand Engagement

Please indicate your level of agreement with the following statements (*on a scale of 1-5*)

by ticking below the appropriate response: *1-Strongly disagree, 2- Disagree, 3-Not sure,*

4-Agree and 5-Strongly agree

Social Benefits	1	2	3	4	5
1. Users follow the insurance company Facebook page to meet other users who share similar interests					
2. People can create virtual relationships with likeminded people and other followers of the Insurance company's Facebook community					
3. People can interact with people of similar interests on the Facebook page.					
4. This company's Facebook page provides a platform for warm virtual relationships amongst the members (followers).					
Social Influence	1	2	3	4	5
1. Users often share information about the insurance company with friends and family through social media.					
2. By interacting with the insurance company brand on Facebook, followers feel they are part of a community					
3. Users interact with the brand on Facebook to state their interests and preferences to their friends					

4. People's interaction with the brand on Facebook allows them to increase their social involvement					
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User-based factors

Please indicate your level of agreement with the following statements (*on a scale of 1-5*) by ticking below the appropriate response: *1-Strongly disagree, 2- Disagree, 3-Not sure, 4-Agree and 5-Strongly agree*

Information Seeking	1	2	3	4	5
1. In order for Facebook users to know more about a brand or store, they have to like its page					
2. Reading this company's Facebook feed is informative					
3. Customers use Facebook to post questions about the brand because it provides better information than an Internet search					
4. The Facebook Page provides customers quick and easy access to information they seek					
Entertainment	1	2	3	4	5
1. Reading the Facebook page posts and comments is entertaining.					
2. It is fun to go over the Facebook posts and comments.					
3. Users have a good time reading posts shared through Facebook Pages.					

4. Through the company's Facebook page, clients pass time when they are bored					
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Brand factors

Please indicate your level of agreement with the following statements (*on a scale of 1-5*) by ticking below the appropriate response: *1-Strongly disagree, 2- Disagree, 3-Not sure, 4-Agree and 5-Strongly agree*

Brand Appeal	1	2	3	4	5
1. This insurance brand makes customers feel good.					
2. Our insurance brand makes customers feel happy.					
3. To most of the customers, this brand is a delight.					
4. Customers are passionate about this insurance brand.					
Brand Trust	1	2	3	4	5
1. Customers believe it is safe to interact with this brand on Facebook					
2. Customers believe that this brand respects their privacy when they interact with it on Facebook					
3. Users generally trust the information published by other consumers on Facebook on the brand page					
Customer Engagement	1	2	3	4	5
1. Most of the Facebook followers read posts posted on this insurance brand page on Facebook					

2. Users generally express their reactions to brand posts and comments using Facebook buttons Like, angry, etc.					
3. Users commonly share the brand’s Facebook posts on their own Facebook pages (e.g., videos, audios, pictures, texts)					

Section c: Government Policy and Regulation

Please indicate your level of agreement with the following statements (*on a scale of 1-5*)

by ticking below the appropriate response: *1-Strongly disagree, 2- Disagree, 3-Not sure,*

4-Agree and 5-Strongly agree

Government policy	1	2	3	4	5
1. Companies are always censored by government for online behavior					
2. Insurance companies adhere to government Social Media Policy for internet users					
3. Social Media usage has been limited or banned by the government on numerous occasions					
Regulation	1	2	3	4	5
1. Insurance companies have a department that is responsible for Social Media oversight.					
2. Social Media usage by individuals is regulated by government					
3. Content posted on social media is monitored and censored by authorities.					

Section D: Brand Loyalty

Please indicate your level of agreement with the following statements (*on a scale of 1-5*) by ticking below the appropriate response: *1-Strongly disagree, 2- Disagree, 3-Not sure, 4-Agree and 5-Strongly agree*

Awareness	1	2	3	4	5
4. Clients easily recognize this insurance brand among other brands on Facebook					
5. Customers can easily recall the logo of this insurance brand					
6. Clients generally pay attention to what other members share about this insurance brand on Facebook					
Loyalty	1	2	3	4	5
4. Customers are most likely to purchase insurance products from brands they follow on Facebook.					
5. Customers are most likely to recommend insurance brands they follow on Facebook to others.					
6. Most of the followers of insurance brands on Facebook are loyal to the brand					
Purchase intentions	1	2	3	4	5
1. A good number of clients have made a decision to purchase insurance products based on Facebook information					

2. Facebook information and advertising are effective in creating sales of insurance products					
3. Customers are positive towards purchasing insurance products as a result of Facebook interaction					
Satisfaction	1	2	3	4	5
1. Customers perceive the quality of the insurance products or services to be extremely high.					
2. The likelihood that clients will find the insurance products beneficial is very high					
3. Clients generally prefer this insurance brand over the other brands					



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DISSERTATION CORRECTION COMPLIANCE REPORT BY THE CANDIDATE (POST VIVA FORM)

Date: 8th May, 2024

Name of Candidate: Trust Niwarinda

Reg. No: Reg. No: RS19M54/016

Title of Dissertation: Social Media and Brand Engagement: An Assessment of Facebook Usage on Brand Loyalty in Selected Insurance Companies in Uganda.

SN	COMMENTS BY EXTERNAL EXAMINER	ACTION TAKEN	INDICATOR
1	The topic, as well as its presentation in the Abstract, needs a refinement of focus such that the researchable variables become explicitly.	This was taken care of and corrections were made	Cover page
	The study context is foregrounded and broadened using a range of scholarly sources, from which the research gap emerges between brand managers' expectations of a social engagement windfall from social media exposure, and the actual trends indicating that such a windfall is not really happening. Why is it not? Pre-existing studies found that few companies engage with	This was well noted, thank you	Page 6 Page 1-4

	<p>customers via social media and most have failed to “exploit the opportunities arising from the data explosion and advanced analytics” (IBM, 2014). The study tests the Social Media Engagement Theory, which argues for the reverse, suggesting that the more consumers and producers engage, the greater the market there is on topics and products of interest. It was appropriate that the theoretical framing asked questions around which the whole research revolved.</p> <p>Definitions of the research problem, its purpose, objective of the study, and the conceptual framework which integrated the uses and gratification theory with the technology adoption model, were relevantly presented.</p>	<p>This formed the theoretical background.</p>	<p>Page 6-10</p>
	<p>In my view, the researcher has presented a substantial, selective, balanced and evaluative literature review that enhances the thrust of the inquiry.</p>	<p>Thank you! This was noted.</p>	<p>Pages 18-26, addressed</p>
<p>2</p>	<p>On the whole, I appreciate the research approach and its justifications. What I find untidy is the explanation of some components of the research population. While the selection of the two insurance companies is relatively clear, the reader is left perplexed by cryptic descriptions like “<i>The population of Facebook users by the two insurance companies was defined</i>” [so the population refers to people who encounter the services of the two insurance companies?]. Also unclear is whether, and if so, where, the implied saturated sampling (p.42) has been used, as the various sample sets mentioned on p.43 do not appear to indicate which one was generated by saturation.</p>	<p>This was adjusted accordingly</p>	<p>Page 42/43</p>

3	<p>The composition of the respondents weighed in favour of the employees of the insurance companies (p.50, 1st paragraph). Given that the research questions were more user focused (pp. 13-14; see also Table 4, p.53), I was curious as to how this balance of respondents might have affected the findings, and whether the implications of <i>possible</i> bias by the employees might have stunted the research findings. Brand loyalty is a function of user attitude and behaviour and is cultivated by those who work for the brand. When measuring degrees or effects of such loyalty and its cultivation, it seems to make sense to lean more on the sentiments of consumers who are not occupationally aligned to the product and producers. This is an important point to make in the interests of credibility of research outcomes (although nowhere in the manuscript does the researcher appear to discuss even the possibility of this factor being a limitation).</p> <p>Nonetheless, the data was compiled in an orderly fashion that appeared to address all the study objectives, with results capturing the different categories of respondents - Facebook users, and brand employees.</p>	This was noted and taken into consideration	Page 53
4	The summary discussion of the findings needs to explicitly refer to the theoretical and conceptual frameworks adopted at the start of the research and reflect on their utility in making sense of the research outcomes - otherwise what was the point of introducing those theories if they are not operative in the discussion of the findings? The researcher must, within this chapter, deduce in summary form the contributions of Social Media Engagement Theory, Uses and Gratifications Theory, and	Summary form of contributions of Social Media Engagement Theory and Technology Adoption Model were addressed as advised.	Page 8-10

	the Technology Adoption Model in the findings, and particularly how our understanding of those theoretical constructs are enhanced by the findings of this research.		
5	The references and appendices reflect the broad reach of the research and suggest a satisfactory depth of reading was undertaken in the course of this research. Correct formatting and compliance with the APA standards are in evidence.	This was acknowledged with thanks	Page 79-87

SN	COMMENTS BY INTERNAL EXAMINER	ACTION TAKEN	INDICATOR
1	All headlines should never be capitalized in the APA format	This was addressed accordingly	Entire dissertation
2	All paragraphs have to be indented.	Guided by the comments of the internal examiner, corrections were addressed	Entirely
3	Letters on the cover page do not require capitalisation, it being APA format	This was addressed by the researcher	Cover page
4	Advised to use APA style of referencing	Corrections were made.	Page 79-87
5	Do grammar checks in your book.	This was taken care of.	Entire Dissertation

SN	COMMENTS BY VIVA VOCE PANNEL	ACTION TAKEN	INDICATOR
1	Clarify criteria for the selection of participants	This has been addressed.	Pages 42

Trust Niwarinda
Candidate's Name



Signature

Professor James Kiwanuka-Tondo
Supervisor's Name



Signature