



UNIVERSITY OF
KWAZULU-NATAL

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**DURBAN CUSTOMERS' PERCEPTION OF CASH BACK PREMIUMS MARKETING
CAMPAIGNS FOR AFRIKAANSE VERBOND BEGRAFNIS ONDERNEMINGS
BEPERK**

By

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**A Dissertation submitted in partial fulfilment of the requirement for the degree of
Masters of Commerce Marketing Management.**

College of Law & Management Studies, School of Management, IT & Governance

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DECLARATION

I Jane Nompumelelo Ngwabe declare that

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ABSTRACT

The prime aim of this study is to evaluate customers' perceptions of AVBOB cashback premium marketing campaigns and how it impacts on customers' performance based on the Attention, Interest, Desire and Action (AIDA) model. This study draws on the AIDA model to determine the influence of the AVBOB cashback premium marketing campaigns on consumers purchasing decision – based on attention, interest, desire and action with reference to the AVBOB cashback funeral cover. AIDA, which is an abbreviation for Attention, Interest, Desire and Action is used by marketing staff to create powerful communication techniques that better reflects customers' necessities and wants (Hadiyati, 2016: 51-52; Rawal, 2013: 38-39; Winer & Dhar, 2011:441).

This study adopted a non-experimental quantitative approach for collecting data. It enables the researcher to explore the phenomena that is being investigated. Consequently, a convenient sampling technique was used to enrolled participants into the study. With 73.2% of the sample being females. 88.3% of the sample being Africans, 58.5% of the sample being single, 77.1% of the sample employed, and 48.8% of the sample having between 1 – 3 children, the results from this study revealed that this study used a sample of 205 respondents.

The findings from this study revealed that 97.5% of the respondents buy the AVBOB's cashback funeral cover as a family necessity. On customers' performance or buying behaviour, the results from this study indicated that AVBOB cashback premium marketing campaigns influences customers' *attention* toward the product, with p-values of <0.05 . However, the results from this study suggested that AVBOB cashback premium marketing campaigns has no influence on customers' *interest* toward the product, with p-values of >0.05 . Similar, the findings from this study also revealed that cashback premium marketing campaign has no influence on customers' desire toward the product, with p-values of >0.05 . Furthermore, the findings from this study revealed that AVBOB cashback premium marketing campaigns influences customers' decision to buy the product based on family necessity, with a p-value of 0.037.

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CHAPTER ONE

RESEARCH INTRODUCTION

1.1 INTRODUCTION

Customers go through a series of decision-making processes – based on the Attraction, Interest, Desire, and Action (AIDA) model – before actually purchasing a product or service (Fortenberry & McGoldrick, 2020; Montazeribarforoushi et al, 2017; Winer & Dhar, 2011). The key problem is that most customers are faced with different sources of information being promoted by different companies through marketing campaigns. However, being able to communicate the right information to potential clients increases the probability of influencing customers' purchasing decision. Studies argue that for advertising communications to be successful, potential clients must be interested in the advertising messages (Fortenberry & McGoldrick, 2020; Husnain et al., 2017; Montazeribarforoushi et al, 2017; Hassan et al., 2015; Berman & Evans, 2010). In addition, another scholar argues that the AIDA model is a necessary tool since it emphasises on the significance of conveying information that sparks clients' interest (Hulten, 2011). This is an entailment that advertising communications must be connected to the products or services such that it compels potential clients to purchase the product or services.

Although several studies have revealed that marketing campaigns have a positive effect in influencing customers' final decision making on different businesses (Partouche et al., 2020; Hutter et al., 2013; Shabbir et al, 2010), previous research studies have not examined the actual effectiveness of cash back premiums or rewards loyalty marketing campaigns based on the AIDA model. Therefore, it is difficult to measure how effective marketing campaigns exert an influence on customers to take the final action of purchasing the AVBOB cash back funeral. The challenge of determining the impact of the AVBOB cash back premium plan marketing campaigns is because of customers being bombarded by different marketing messages, which engenders confusion among customers. Most brand marketers are faced with a major challenge of discovering the role of marketing campaigns in influencing customers to take action by either purchasing the good or service or requesting for more information prior to making a final decision. However, the AIDA model is a useful tool that can be used to assess the impact of advertising campaigns by controlling every step of the psychological transformation that starts from a client's level of interest in a product or service up to the purchasing point by the client (Fortenberry & McGoldrick, 2020; Pashootanizadeh & Khalilian, 2018; Montazeribarforoushi et

al, 2017; Kojima et al., 2010). Most fitting to this study is the fact that the model was developed based on a study of the life insurance industry that describes the four (4) psychological stages experienced by clients upon receipt of marketing messages from companies (Fortenberry & McGoldrick, 2020; Pashootanizadeh & Khalilian, 2018; Montazeribarforoushi et al, 2017; Michaelson & Stacks, 2011).

The primary purpose of this study is to assist businesses to understand the effect of marketing campaigns on consumer decision-making processes based on the AIDA model, in the context of a dynamic global marketing environment. Marketing campaign is the planning, executing, tracking and marketing analysis, and most importantly, it is aimed at influencing customers into making a purchasing decision (Rouse, 2018). Nowadays businesses invest in developing effective marketing campaigns to increase sales revenue. Marketing campaigns are used as an effective tool which allows marketers to engage with target audience.

Marketers have increasingly discovered that returns from traditional marketing methods have declined in efficiency. Creating and distributing of valuable data and consistent content to attract customers' leads to a more profitable customer action for both short and long-term performance – whether it is for a regional or national campaign. The study herein uses online marketing and social media marketing as a tool to measure the effectiveness of the AVBOB marketing campaign to influence customers' purchasing decisions based on the AIDA model. Therefore, companies need to fully understand what influences a customer into making purchasing decision, with reference to modern technological media marketing tools. In the case of AVBOB cash back premium customers are interested in getting the financial reward at the fifth-year full premium – if there was no claim that has occurred during the five-year period. Marketing campaigns contributes towards positive return on investment; however, most companies are limited in achieving these financial targets due to limited knowledge on use and effectiveness of marketing campaigns. Marketing campaigns as such helps to create brand awareness and improves existing sales revenues while creating new bases for sales revenue increases. This study therefore seeks to develop a measuring tool for assessing the effectiveness of marketing campaigns of AVBOB cash back premiums on its customers located in Durban.

There seems to be an existing and widening gap between understanding customer's perception on marketing campaigns. The influence normally comes from the impact of the marketing campaigns and the actual benefits being offered by the companies. This study determines what influences customers behaviours, especially toward purchasing decision making. Advertising

messages are aimed at attracting customers to listen attentively to the message (Attract) to develop an interest in the products or services, and therefore the desire to take action into purchasing the products or services that are being promoted by the marketing campaigns. Whereas on the other hand, some companies focus solely on generating sales without paying much attention on customers' perceptions with regard to marketing campaigns. Hence, this chapter presents the background of the study, research problem, aim and objectives of the study, the study rationale, and the structure of the study.

1.2 BACKGROUND TO THE STUDY

With millions of competing commercial companies around the world, attracting and retaining high-quality customers is significant for success. To gain an edge over competitors, many companies adopt a different marketing strategy called the “cashback marketing strategy” to attract and retain high-quality customers (Vana et al., 2018; Ballestar et al., 2018; Ho et al., 2013). Today, marketing campaign on cash back premiums has increasingly become the latest advertising trend being used by many marketing experts to draw customer's attention (Arora & Henderson, 2007). Cashback is described as a money that is returned to customers in certain amount, both in cash and virtual (Pinem et al., 2020). Most insurance companies (like AVBOB, 1Life, Clientele, Old Mutual, Sanlam, Assupol) in South Africa have incorporated cash back premiums in their marketing campaigns as a pulling strategy. For example, in a study that uses a nationwide internet panel and employing stated measures and model-based inference, revealed that at low denominations embedded premium is more effective than an equivalent price discount (Arora & Henderson, 2007). Within the South African market context, AVBOB Mutual Society was the first company to incorporate cash back premiums as value benefit to its policy holders in April 2011 (AVBOB, 2011). Thereafter, other companies such as clientele, Hollard, Old mutual; Metropolitan followed using the same marketing campaign strategy. The cash back premium campaign is highly attractive to most policy holders and potential clients – as customers feel that they are getting something in return on their investments. For example, a study conducted in 2013 have shown that the cashback marketing strategy attract new clients and retain customers (Ho et al., 2013). Recent studies have also suggested that the cashback marketing strategy is still very relevant and effective in attracting and retaining consumers in many commercial companies (Pinem et al., 2020; Vana et al., 2018; Ballestar et al., 2016, 2018).

This study uses AVBOB mutual assurance funeral Services Company as a case study to measure the impact of the cashback strategy in attracting and retaining consumers within the company's

cashback premium funeral cover. AVBOB is one of the largest regional mutual assurance and funeral services companies in Africa and has been providing one stop funeral insurance and burial services since 1918. AVBOB's cashback funeral plan is a whole life policy that allows policy holders to insure their nuclear and extended families (AVBOB, 2020). AVBOB cash back Funeral plan guarantees their members to receive cash back for every five years provided there has been no claim over the entire five-year period, AVBOB will give the policy holder the fifth year's premiums back in cash. In the actual advertisement they specify that each member will be notified once they have qualified for their premium back options based on the terms and conditions (AVBOB, 2011, 2020).

This study assesses the impact of AVBOB marketing campaigns of cash back premiums on its consumers by determining the effectiveness of customers' perceptions of cash back premiums marketing campaigns on products or services. The biggest challenge arises from customer's interpretation of the advertising message on cash back premiums, since marketers are faced with a dilemma of understanding the effect of cash back marketing campaigns on brands overall performance. This study further explores how customers respond to marketing campaigns in general. Until now, research indicates that over the years the effectiveness of marketing campaigns has focused purely on the customer's reaction to take immediate action rather than focusing on how the message is delivered to potential customers (Pashootanzadeh & Khalilian, 2018).

Most organization use different marketing communications models to reach their customers. The basic marketing rule is to educate by creating awareness, encourage, and to remind potential buyers of a product or services (Armstrong et al., 2014; Lumen, (n.d)). According to Lamb et al. (2008), a marketing communication strategy, on the other hand, is an idea for optimally using the fundamentals of marketing communication essentials through media channels. The main fundamental principle of marketing communication channels is to influence target market into purchasing the goods or services being promoted by the company. The challenge for marketers is to determine how best to position their new offerings into the market and into customers' thinking and behavioural patterns (Leonard, 1995). This study measures the effectiveness of the marketing campaign using the AIDA model. The study is solely based on quantitative research methodologies. The primary data was obtained through a survey that involved a conveniently sampling technique of clients at the study site. Descriptive and Inferential statistics are used by the researcher to analyse data and generate meaningful results. Therefore, the key drive of the study is to examine the relationship among customer's perception on marketing campaigns.

1.3 THE AIDA MODEL

AIDA was originally adopted as a marketing campaign statement or slogan and was later translated into a model by Elmo Lewis in 1898 (Lewis, 1898; as cited by Dragon, 2011). However, the first published use of the AIDA model is from 1921 by an author called Russell and it has always been considered as part of the “customer funnel” (Dragon, 2011).

Advertisers widely utilize this model in describing various phases of consumer engagement with the related advertisements (Colley, 2012). In other words, it explains the different stages customers go through to ultimately become a potential consumer. Awareness, Interest, Desire and Action are stages depicted in this model (Winer & Dhar, 2012). The model reflects that awareness will grasp the attention of the consumer to the product. Thereafter interest in the product is aroused and possibly leads to customer’s desire to purchase the product.

Rossitor and Percy (2011) argue that advertising communications tend to be successful only if the prospective buyers are interested in the advertising message. They further reiterate that individuals need to process the advertising elements in the intended manner that captivates the advertising results in enhanced interest. Resistor and Percy (2011) also assert that the products or services should be connected to the realized communication message or effect, in appropriate circumstances, to result in action (Purchase of the product or service).

Kohler (2013) discovered that, the desired audience response, assist in developing an effective message. Perfectly, the message should gain attention, bring interest, stimulate desire, and produce action. (AIDA model). The few messages take the consumer all the way from awareness through purchase, but the AIDA framework suggests desirable qualities of communication (Kohler, 2013).

Here, developing a message requires solving four problems: what to say (message content), how to say it logically (message structure), how to say it symbolically (message format), and who should say it (Kohler, 2013). Hansen (2012) argues that the model is a necessary guide as it emphasizes on the importance of conveying information that sparks customer’s interest. He contends that the message should do briefs, accurate and concise, in explaining the benefits and features of the product. In agreement with Hansen (2012), Jones (2011) observes that the desire to purchase is created by what customers really need. Marketers are challenged to ensure that they develop product or services that are innovative.

In support of Bovee et al (2015) the model depicts that customers need to be aware of product's existence first, thereafter be interested to the extent to pay attention of the product's benefits, attributes and features, and develop the strong urge or desire to acquire benefits from the products. Thus, action (fourth stage) would result or occur when the individual moves through the various stages of the AIDA model example awareness, interest and desire.

Bovee et al. (2015) emphasis on that the model makes reference that advertising generates a strong desire that can trigger or stimulate an audience to purchase the product or action. This is indicative of the fact that the degree of impact advertising levels on a consumer depends largely on the desire and interest created in the advertisement.

Additionally, Abiodun (2011) advise that the AIDA model also indicates that the frequency of exposure to advertisements is a contributing factor gradually generating consumer interest and may ultimately lead to desire and purchase. Thus, he asserts that advertisers must enhance brand awareness and experiences that will consistently remind the target market of the advertised product.

Summarily, the researcher will try to understand the impact of marketing campaigns and how they influence the customers purchasing decisions across the four stages of the AIDA model. The study will explore the impact of purchasing on the four independent variables (Awareness, Interest, Desire and Action) the variables will guide the researcher in obtaining and analysing literature related to the current study. The constructs will also be used to frame the survey questionnaire for collecting data. The variables will also be used for analysing the data and guide the researcher in presenting the finding from survey.

AIDA model is mostly used by marketing managers to outline the function of each stage for customer engagement. By applying AIDA model in today's competitive environment will definitely enable marketers to win over customers by using pull strategy as supported by Kotler and Armstrong (2013). In defining the promotion pull strategy, as an approach through which a company spends substantial amount of money on consumer advertising and promotion, to convince potential customers to the purchasing decision phase and create a demand that pulls the product into the channel.

Doomsayer, (2010) argues that customer perception is created through using customer relationship management (CRM) and customer relationship initiatives in order to attract customers to make a final purchase. More so, according to Oyo, et al. (2012), various marketing efforts are able to build brand equity. As a result, most companies develop their own internal

communication strategies for marketing campaigns. However, in today's world most companies still believe that marketing is the most important function to developing and building brand awareness.

Hansen (2012) argues that the model is a necessary guide as it emphasizes on the importance of conveying information that sparks customer's interest. He contends that the message should be brief, accurate and concise, in explaining the benefits and features of the products promoted. In agreement to Hansen (2012), Jones (2011) observes that the desire to purchase is created by what customers really need. Thus, advertisers should develop their propositions in view of the intrinsic needs of the customers.

AIDA model stages are as follow:

- **Attraction (awareness)**

Attraction is concerned with creating awareness on a certain product or service offered by a company to its targeted audience. The aim of the first step is to attract the attention of customers, which is mostly implemented for new products being introduced into the market. According to Dragon (2011), based on historical analysis, the AIDA model has been shown to build brand strengths.

- **Interest**

The second step of the model focuses on generation of interest into the customers' mind. This can be achieved by illustrating brand enhancement and benefits with the aim to win customers over to at least try using the product via product testing stage.

In relation to the AIDA model, Abiodun (2011) suggests that the frequency of exposure to advertisement is a contributing factor to gradually generating consumer interest which may ultimately lead to product desire and purchase. Thus, he asserts that advertisers must enhance brand awareness and experiences that will consistently 'remind the target market of the advertised product.

According to Bovee et al (2015), the model depicts that customers need to be aware of product existence first, thereafter be interested to the extent of paying attention to the product's benefits, attributes and features and develop the urge or desire to acquire the perceived benefits from the products. Thus, action (fourth stage) would result or occur when the individual moves through the various stages of the AIDA model. Bovee et al. (2015) further indicates that the model

assumes customers initially learn something from advertising, and thereafter form opinions about the particular product. These stages relate to the “learn –feel do sequence” as stated by Bovee et al, (2015).

The AIDA model makes reference that advertising generates a strong desire enough to trigger or stimulate an audience to purchase the product (action). This is indicative that the impact level of advertisement may have on a consumer depends heavily on the desire and interest created in the advertisement.

- **Desire**

The third step of the model includes developing enthusiasm in the customer’s mind. The advertisement must create immediate desire in customer’s mind. This results in the customer having a positive response towards purchasing the product. Moreover, this stage ensures that customers take an action at this point – in fact, it should lead to action as the immediate response thereof.

- **Action**

The final stage of the AIDA model involves a customer taking action of closing the deal through purchasing the product or service (Suggett, 2017). This is the most crucial step because it is when the customer makes a purchase either by buying online or visiting the nearest outlet for the product.

1.4 RESEARCH PROBLEM

Marketing campaigns are usually designed to inform, persuade and influence customers to take a purchase decision (Leonard, 1995). The significance of this study is to assist companies to understand customers’ perceptions on cashback marketing campaigns strategies. There is currently not enough evidence to ascertain the impact of cashback marketing campaigns in Durban. Consequently, many business organizations have not invested in developing cashback marketing campaigns strategy for their goods and services instead they focused their marketing efforts in print and electronic media (Naidu, 2018; Naidoo, 2007). The trend common among funeral companies has been basely on television adverts, printed brochures and sending out sales representatives into the field to promote their various product offerings.

The existing knowledge gap concerning the effectiveness of cashback marketing campaigns in funeral services businesses is the potential area this study aims at redressing. The problem is in fact prominent among the major metropolitan regions of South Africa, such as Johannesburg,

Durban and Cape Town. With contextual repositioning, the study's findings and recommendations may have important contribution for companies operating in these other metropolitan areas. Thus, the survey will ultimately motivate organizations to engage in developing relevant marketing campaigns for their products or services.

The importance of the study is to evaluate the impact of marketing campaigns and how customers feel about these campaigns. Additionally, the study explores whether cashback funeral plans marketing campaigns do in fact trigger customers' attention. The primary challenge centres on available tools and methods for assessing customers' interpretation of the advertising messages, as such the study seeks to discover the extent to which cashback funeral plans marketing campaigns in general are able to influence customers to make purchasing decisions.

The study is critical because it aids companies to understand how customers respond to messages being communicated through marketing/advertising campaigns as customers' perceptions about advertising messages are varied. Other customers may respond positively to the message while others may feel the message is ambiguous or exploitative. Thus, commercial companies have the obligation to ensure that messages communicated through advertising are ethical and appropriately designed. This study furthers explores the marketing channels used by advertisers and assess the avenues available for customer feedback through the chosen marketing channels.

Most companies have employed combinations of marketing communication channels to attract customers in order to influence them to respond to the advertising message. Most companies' design creative marketing campaigns to create awareness especially during the introduction stage of the product life cycle. These campaigns are mainly product launches undertaken with the overall intention to increase sales revenue. Marketing campaigns are also directed at products currently existing in the market. Other marketers develop marketing campaigns to reduce negative publicity. According to Baines and Fill (2014), marketing communication mix is composed of five elements from a variety of media channels using combinations of marketing communication mixes with different levels of intensity at each stage in order to communicate successfully with target audience.

1.5 RESEARCH QUESTIONS

- How does the cashback premiums marketing campaign influence and attract customers' attention?

- What is the impact of cashback premiums marketing campaign on customer's interest?
- How does the cashback premium marketing campaign stimulate customer's desire?
- Why does the cashback premium marketing campaign encourage customers to take action?

1.6 RESEARCH OBJECTIVES

The study seeks:

- To understand how the cashback premiums marketing campaign influence customers attention.
- To understand how the cashback premiums marketing campaign influence customers interest.
- To understand how the cashback premium marketing campaigns stimulates customers desire.
- To understand how the cashback premium marketing campaign encourages customers to take action.

1.7 RESEARCH HYPOTHESES

First Hypothesis

H₀: Cashback premiums marketing campaigns influence customers attention.

H₁: Cashback premiums marketing campaigns do not influence customers attention.

Second Hypothesis

H₀: Cashback premiums marketing campaigns influence customers interest.

H₁: Cashback premiums marketing campaigns do not influence customers interest.

Third Hypothesis

H₀: Cashback premiums marketing campaigns influence customers desire.

H₁: Cashback premiums marketing campaigns do not influence customers desire.

Fourth Hypothesis

H₀: Cashback premiums marketing campaigns influence customers to take action.

H₁: Cashback premiums marketing campaigns do not influence customers to take action.

1.8 SIGNIFICANCE OF STUDY

The fundamental objective of this study is to determine the extent to which marketing campaigns influences and shapes customers perceptions of AVBOB marketing campaigns. To this end, the research study will explore the AIDA model and how it influences customers to take action on particular products or services being offered. Moreover, the study will explore the role of communication channels used by companies in design of marketing campaigns within the insurance industry focusing on the use of cash back premiums in marketing campaigns used by AVBOB.

The researcher intends to find whether the content of the message in the marketing campaigns is clear and appropriate for the target audience. Furthermore, the study will assess the overall effectiveness of cash back premiums marketing campaigns. Lastly, the study will evaluate if the marketing campaigns contain feedback channels for customers once they have received the delivered message. According to Kohler (2013), the communication process is composed of a number of elements, and therefore, marketers must encode the message considering how the target audience generally decodes the message. To this end, the selected communication media must be efficient and directed at the target audience with effective feedback channels to monitor the receiver's response to the communication. In developing effective communication channels, marketers must identify the target audience, familiarize themselves with the target audience and seek to close any existing gaps between current public perception and the ideal sought.

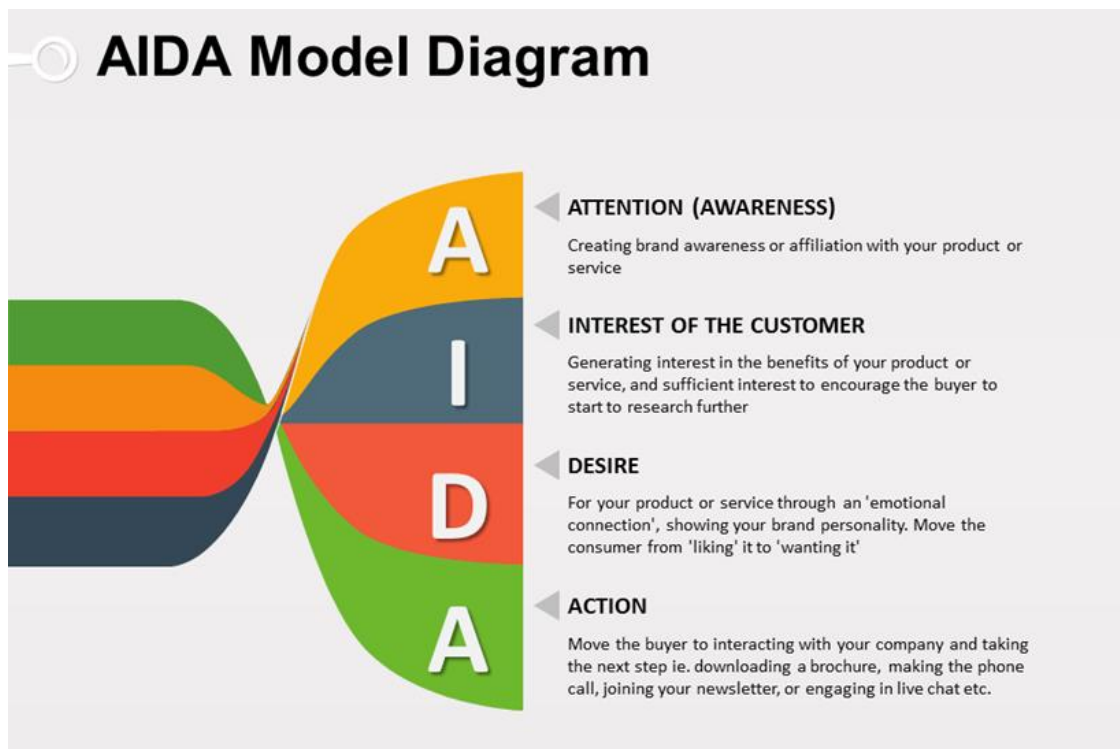


Figure 1. 1: The AIDA model (Jagwan, 2018)

1.9 CHAPTER STRUCTURE

This study is presented as follows:

Chapter one: This chapter presents a bird-view of the study. It also focuses on highlight the research problems, questions, and objectives.

Chapter two: In this chapter, the researcher presents the existing boding of knowledge with reference to the phenomenon under investigation. Here, different dimensions of AIDA model, marketing campaigns and how it impact on customers' behaviour were also presented in this chapter.

Chapter three: This chapter provides the research methodology that guided this study. Here, the researcher presents the research approach, sampling technique used, the data collection and data analysis techniques that were used in this study.

Chapter four: In this chapter, the researcher presents the research findings and discusses the findings thereof. Here, the findings from this study were discussed with reference to previous studies.

Chapter five: In this chapter, the researcher gave an overview conclusion on the study's findings based on the major findings and literature review. The researcher also presents the studies limitations and provides recommendations based on the research findings.

1.10 CHAPTER SUMMARY

This chapter provides an overview of the study. The research objectives and research questions were highlighted in this chapter. This chapter also highlights on the theoretical framework. In it, the AIDA model – based on the different stages was used to demonstrate how it impacts on customers' behaviour which leads to a purchasing decision. More so, this chapter demonstrates the importance of effective marketing campaign on attracting potential target audience purchasing a product or service. Therefore, while this chapter introduces the study, the next chapter presents the existing knowledge relating to this study.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

The insurance business has evolved over the years with advances in use of different forms of insurance and premiums. While the global outlook of insurance business seems favourable, there has been an increasing competition amongst different types of insurance companies in South Africa. This competition was a result of deregulation of the insurance business sector, which saw a diverse range of insurance companies offering life assurance policies, health insurance policies and funeral cover etc, with multiplicity of premiums and benefits. Hence, this has spurred practices (existing and prospective) to establish sustainable customer relationships as a prerequisite for sustainable competitive advantage and business survival.

The establishment of sustainable customer relationship is largely dependent on maximizing every customer engagement, in a positive and value adding way that builds the customer's confidence in every interaction and purchase decision within the insurance sector. While every customer engagement within the insurance sector is a reinforcement of the customer's confidence, the marketing staff (marketing campaigns) are mainly entrusted with the responsibility of being the first line of engagement with customers who seek guidance to access diverse insurance services. Hence, it is expected that they display professional marketing skills about insurance policies, premiums, and service offerings to establish sustainable relationships with every customer engagement. Moreover, marketing campaigns have a positive effect in influencing customers' final decision making. The increasing use of cash back premiums in marketing campaigns has become the latest advertising trend that is being used by many marketing experts to draw customer's attention. Most insurance companies have incorporated cashback premiums on all of marketing campaigns as a pulling strategy. The AVBOB insurance company was the first insurance company to introduce this value-added benefit to its policy members in April 2011 in the South African market. Thereafter, other companies such as Clientele, Hollard, Old mutual and Metropolitan followed adoption of the same marketing campaign concept. The cashback premium campaign is highly attractive to majority of policy holders mainly because customers perceive it beneficial if they purchase cashback premium policy. Therefore, cashback premiums policy is giving customers a return value on their investment. It is important to emphasize that; marketing campaigns are most popular for two

main reasons, of generating new sales and creating brand awareness. Using the AVBOB funeral cover cashback premium policy, this chapter primarily brings forth an evaluation of the related literature on the marketing campaigns strategy of generating new sales and therefore promoting brands as presented by various researchers and scholars. This chapter presents the theoretical framework of the study and explicate on how marketing communication channels influence marketing campaigns outputs. The chapter further examines customers' perception on the benefits of purchasing insurance. This chapter ended with a chapter summary.

2.2 THEORETICAL FRAMEWORK OF THE STUDY

This section looks at the theoretical underpinnings of the study which is anchored on the AIDA model as conceptualized. AIDA, which stands for attention, interest, desire, and action, is an abbreviation exploited as part of promoting and publicizing – such that it enables marketing directors to create powerful communication techniques and speak with customers in a manner that better reacts to their necessities and wants (Hadiyati, 2016: 51 – 52; Rawal, 2013: 38 – 39; Winer and Dhar, 2011: 441). In other words, it is an acronym used in marketing and advertising industries to describe a general list of events occurring when a client is presented with a form of advertisement. This concept was introduced by Elmo Lewis in 1898, with the model being a basic marketing tool for organizing advertisement that is engendered from customers' perceptions. The theory argues that clients who consistently buy a brand because of a token or cost of a plan may attribute their conduct to the outer special motivation as opposed to a good state of mind toward the brand. Thus, marketing within the business sector is a process that create value and build a mutual relationship between a company and its customer. It is also a strategic approach to achieve the mission and goal of the organization and company. This is an entailment that the marketing strategies have to be effective and better than the competitors in producing, shipping and communicating customers' value to the target market.

Mackey (2005), argues that the AIDA model consists of Awareness (being attentive to clients); Interest (improving clients' interest by focusing on profit and benefits); Desire (by convincing clients that the interest of the product or service can satisfy their needs); Action (making clients acts and/or purchase the service or product) (Mackey, 2005 in Li and Yu, 2013:48). According to the AIDA model needs, the prime purpose of a marketer is to attract potential clients' attention toward increasing their interest and desire to purchase the product or service (Hadiyati, 2016: 51 – 52). In addition, the AIDA model is very effectiveness in evaluating the impact of advertising by controlling every detail of the psychological transformation of the potential client – starting from the individual level to see an advertisement up to the purchase made by the

individuals involved (Hadiyati, 2016: 51 – 52; Kojima et al., 2010:16). This entails that during the purchasing process, the utilization of the AIDA model as a marketing strategy is to increase the trust or confident level of the potential client to be a real buyer of the service or product. Even though, the AIDA model was introduced many centuries ago and underwent many modifications, the basic concept and principle of the model is undiluted and still relevant in current marketing techniques. In fact, even in the midst of living in a transformational and evolutionary world of interactive online communications and emerging social media networks; users still desire to be aware of the existence of products or services, show interest in the services or products based on information obtained related to the benefits of the product, and show a desire to have these services or products because they meet their needs, wants, and their interests, and take action to make the decision to purchase or engage other relevant actions (Hadiyati, 2016: 51 – 52; Michaelson and Stacks, 2011: 5 – 6). Without doubt, one can see that the AIDA model can be applied to internet services and as well as on social media as it is applied to other products or services.

A study conducted in 2005 showed that of the steps proposed by the AIDA model in capturing customer value, capturing user attention was seen to be weak on online platforms (Lagrosen, 2005: 65). The primary argument in this study is that the possibility of a potential customer deliberately visiting a company's website, as what occurs in traditional advertising is very low in contemporary society. It is no doubt that creating interest in clients is part of the natural history of online marketing. However, problems as the ones raised by Lagrosen can be overcome through advertising banners on popular websites or through information by linking it to any relevant portal. This same concept is also applicable even within the social media context of marketing. For example, when potential clients browse through a brand's website or social media account, a lot of information can be passed on to customers with an interactive and captivating or an interesting method to create consumer interest in the services or products offered by the brand. Again, when creating clients' desire to purchase products or services, an online marketing or social media marketing outlet has the potential to provide explanations about the products or services by using available interactive methods and accessible through these online and social media marketing portals. Regarding the final stage of the AIDA model, the process of taking action is very compatible with both online and social media marketing. This is because both online and social media marketing has a provision that allows the users to easily make purchases and payments through the integrated card system and other forms of online payment. Therefore, the prime purpose of utilizing the AIDA model in this study is to identify and analyse the influence of the model on AVBOB's use of cash back premiums in its

marketing campaign strategy on its customers. This will test whether the AIDA model influences customers to purchase the AVBOB funeral insurance policy as a result of the cash back premium benefits. The basis thus, for the adoption of this theoretical premise in this study is motivated by the need to test whether the AIDA model has a direct or indirect influence on the customers decision in purchasing AVBOB funeral policies which have the cash back premium option.

A 2016 study based on the AIDA model revealed in a survey analysis that 37 percent of the respondents argued in favour of the use of pictorial and illustrative communications media in attracting customers' attention (Hadiyati, 2016: 55 – 56). The overall average score of 38.4 percent on the question concerning whether pictorial and illustration-based communication media can be attractive to customers, showed that most of the respondents agreed with the statement. Most respondent however, were neutral when asked on the effectiveness of communication media appeal and interest to the customer, this neutrality of perspective was prevalent for an average of 34 percent of the respondents (Hadiyati, 2016: 55 – 56). The neutrality was also seen in responses concerning whether communication media was able to attract customers to test and buy the product, and this neutrality was shared by an average of 35 percent of the respondents. Tests of significance of the variable used in the model to assess the influence of the model p customers' purchasing decisions was significant with a probability value lower than type 1 error margin of 0.000. This confirmed the theoretical premise that the AIDA model significantly influences customers in their purchasing decision processes (Hadiyati, 2016: 56). In a regression model with the marketing mix and the AIDA model as predictor variables and purchasing decision as the dependent variable, the model had a higher R squared valued of 60.5 percent, showing a strong influence of the marketing mix and the AIDA model on customers purchasing decisions holding the effect of other influential variable constant (Hadiyati, 2016: 56).

2.3 MARKETING COMMUNICATION

Today, marketing communication mediums have rapidly evolved from print media, electronic media, to social media within cyberspace. This is an entailment that customers in the modern day are not only changing interest to shop online, but also to find information through different mediums such as print media (newspapers, magazines, etc), electronic media (TV digital, website, radio, telephone, etc), and social media (Facebook, Twitter, Google, Instagram, etc) before making purchase decision. Again, not only from the creative side, but the advertising communication has also grown from strategy suitability on media technology. Likewise, the use

of innovative strategies to inform and influence potential clients to buy the products or services of a firm has become complex and transformed to blend with the changing modern-day societal dynamics. In the contemporary era, marketing serves not only to build brand and attach values to them to garner customers' loyalty towards the brand, it is also used to achieve customers' ownership of the brand. These concepts of creative and strategic marketing communication are now supported by the development of the vastly growing e-marketing, marked with the advent of different social media platforms which have a surprisingly creative breath for marketing. This stated phenomenon raises question about the authenticity and true definition of marketing. Some scholars have argued that marketing is simply the art of selling a product or service – that is – to announce what products or services are available, who made the products, and where people can buy them (Moriarty et al., 2009).

In addition, within the context of insurance industry – a focal point of this study – “customer value” is very often used as a synonym for “customer equity”. This means it is usually perceived as the value a client or clients brings to the insurance company. Thus, regardless of the concept of consumer centricity, the authenticity of consumer value in the insurance industry – such as the benefits of the products, services or relationship as perceived by the client – and its importance to the industry are rarely achieved. Here, the propositions of value within the insurance industry context is usually focused on a product-oriented view. This raises questions about what buyers of insurance covers really values in insurance? Understanding this question is vital for both current and future insurance marketers. This is because insurance companies that consider the different perceptions, values and resulting actions existing in the markets will not have difficulties in influencing future clients, as well as retaining them – considering the ever-ferocious competitive nature of the markets. To attain this will require that insurance companies garner trust, transparency and media technology. Since advertisements are often regarded as the nervous system of the business world, it is therefore important to transform the insurance industry to increase customers awareness on the relevance of how the cultural processes, and technological changes can significantly increase shareholder value for insurers. In response to these rapid changes, many companies have transformed their business models to stay relevant to their shareholders. For example, the AVBOB insurance company is the pioneer of the cash back premium policy for funeral cover as already highlighted in chapter one of this study. Again, inventing new marketing strategies on how to tap from the changes in demographics, technology, and business models that are creating significantly new business opportunities for insurance companies to defend market share and grow revenues is a necessity for modern-day insurers as much as it is for future insurers. Regardless of these changes, many insurance

companies continue to rely on the traditional marketing model of selling large portions of products or services designed for mass markets through marketers and brokers. Unfortunately, from an insurer's viewpoint, establishing a personal relationship with clients only occurs when a claim is made. On the other hand, shareholders perceived insurance as a commodity, thus they often choose their insurance products or services based solely on price considerations. Therefore, insurance companies can choose to either prosper by becoming innovative and relevant or continue to journey on the route of traditional marketing and see business gradually deteriorate as customers move to companies with more strategic innovative solutions and business models that better suit their needs.

Within the context of AVBOB, the brand uses four distinct channels to distribute its products. The company's use of field agents stands out as a highly effective method for marketing to customers, selling the policies and retaining customers (Tappendorf, et al., 2014: 4 – 5). From the customers' perspective, AVBOB has found that clients understand and trust the product more fully when they have direct contact with an agent. For them, agents can explain a complex product properly and make it more perceptible to a potential client. Despite the fact that the agent marketing model as used by AVBOB accounted greatly for the brand's success in reaching 1.35 million clients in 2013, the company's ability to both understand their customers and market its products effectively has been tremendously fundamental. Through obtaining yearly feedbacks from their customers, the company was able to tailor its products to meet client-specific needs (Tappendorf, et al., 2014: 4 – 5). Therefore, through these years, brand market research conducted by the company has been able to identify that even in the lower income market, customers do not only want a cheap product, but also want a product that is both affordable and trustworthy, while still offering huge value in terms of client services and insurance coverage amounts. An internal survey conducted by the company reveals that about 91 percent of people in South Africa are already aware of the company. However, the company still makes a substantial investment every year to market their products through radio stations, print media advertisements, SMS on mobile devices and television (Tappendorf, et al., 2014: 4 – 5). Therefore, by utilizing these means, the brand is able to attain high brand recognition in the country. Another key factor that enables the brand to attain a national recognition is perfectly coined by Deno Pillay, General Manager, Group Corporate Affairs: "When you think of the name AVBOB, you think of funeral Insurance. By avoiding complicating the business model with a broad range of products, AVBOB has maintained its focus solely on funeral services for so many years" (as quoted by Tappendorf, et al., 2014: 2 – 3). This perception of the brand focused only on funeral services allows customers to make a rapid link between the brand's

name and the services it offers. Based on the above discussions, this study aims to investigate the relationship between the AVBOB cash back premium policy-based marketing campaign and the customers' purchase decisions based on the AIDA model.

2.3.1 Internet Marketing Communication/Information

The economic globalization opens extensive market opportunities for companies and organizations. This opportunity brings competition among market agents, especially in the insurance business sector, to obtain clients and achieve better performance for the company. Thus, in this form of competition, information and communication is very crucial to support high competitive advantage for companies. In other words, it means that communication and information are essential media and play a central role in customers' decision making. For example, finding the fastest and easily accessible means to reach out to clients assist marketers to win market competition. Likewise, fast information assists marketing campaigns to win market competition. Today, technological rapid advancements; interactive cable television; the improvement of digital telephone network; online services; personal computers; and internet have influenced and aided the spread of rapid and fast information (Paul, 1996: 29). This is simply because internet is a source of information that is mostly used by most companies, including insurance companies. Not only is internet marketing efficient but it can achieve wide coverage of potential market areas at falling marginal costs (Adelaar, 2000). Due to improvement in internet, a new paradigm springs up in marketing. It is a modern marketing concept – also known as oriented-market or marketing revolution (electronic marketplace) – (Chaffey et al., 2009; Eid and Trueman, 2002: 55). As a result, with the emergence and the improvement of internet, the face-to-face contact of traditional business marketing has of long been developed into modern electronic with electronic based business and transaction systems (e-commerce). This e-commerce marketing is faceless, which involves Business-to-Business interactions, Business-to-Customer interactions, and Customer-to-Customer interactions – with a final target to provide one segment service (Arnott and Bridgewater, 2002: 88). Again, the introduction of internet within the business sector influences rapid development and selection to marketing strategy including AIDA marketing (Tjandra, 1996: 58; Eid and Trueman, 2002: 55). Currently, e-commerce and internet marketing as a transformational paradigm has changed the traditional paradigm to new business models that has orientation to client value creation, especially on how to get and maintain customers' value on web. This is an entailment that internet marketing can create potential interaction among clients on a global and larger scale.

Internet marketing or online marketing is defined as the effort to achieve the purpose of marketing through the use of digital technology (Chaffey, 2007). Here, Chaffey further argues that the application of web-based e-mail, electronic database, mobile/wireless, and TV digital or online marketing are marketing activities and the purpose herein is to achieve profit acquisition and customers retention in a multi-channel purchased process and client life-cycle. Again, another study argues that e-marketing can identify, anticipate, and satisfy client needs efficiently (Smith, 2005: 372). In the study, Smith shows that internet marketing possesses the potential to maintain bonding and form strong relationships with the customers by keeping their happiness and pleasure active. This is simply because e-marketing involves dynamic dialog and constant feedbacks. Furthermore, online marketing as proposed by another study is the utilization of information technology to create communication that gives value to customers; as well as to manage relationships between the customers and the company in a manner that provides profit to the company and the other share-interest (Strauss et al., 2005: 456). Following the same trend, another scholar argues that online marketing is basically all the activities that are carried out online or offline to influence potential clients to purchase the products or services from the company's website and online media (Michie, 2007: 591). This entails that Michie (2007) also considers offline activities as influential tools that triggers the success of marketing campaign online as part of internet marketing activity. In other words, this means that the use of any information technology, and all tools that are used to create value to the business as well as customers' value – online or offline – are regarded as part of internet marketing.

2.3.2 Social Media Marketing Communication/Information

This research also aims at using social media as a marketing tool for the AVBOB cash back premium policy marketing campaign for the funeral cover on the AIDA model. Although the Attention, Interest, Desire, and Action model has been applied widely for online marketing strategy but its applicability on social media remains unknown – and even so, it is on a small scale. This study is the first of its kind among known and published studies in South Africa, to propose a strategy for using social media as a marketing tool for insurance companies and in the business sector, based on the AIDA model. Generally, the social media platforms today are mostly used by most people for communication purposes, which present a huge opportunity for marketers to utilize it as a reliable marketing tool to advertise products and services. So, due to the widespread and the popularity of social media, it can be used as a competitive marketing tool by business firms to promote their services and products. However, it is hard to know the exact extent to which the use of social media as a marketing tool for business firms based on the

AIDA model impacted on the promotion of services and products. In other words, the effectiveness of social media marketing strategy based on the AIDA model remains unclear to marketing scholars. It is also commonly known by marketing scholars and practitioners that the AIDA model has been applied widely in marketing activities – based on traditional marketing or online marketing. Therefore, testing its applicability within the strategic realm of social media remains a mystery that certainly requires extensive investigation. Using the AVBOB cash back premium policy, this study is deemed to measure the relationship between social media marketing and the customer's purchase decision based on the Attention, Interest, Desire, and Action model.

The use of social media as a marketing tool in the funeral insurance business in contemporary South Africa among business firms is not a new trend. In fact, most of the business organizations in South Africa have been using social media as a marketing tool. Also, the Attention, Interest, Desire, and Action model has been widely adopted within the South African business firms to formulate marketing strategies to promote products and services. In South Africa, this marketing communication model focuses on the transaction and purchases performed by individuals – the emphasis herein is geared toward the recognition of the existence of a product or service. Within the digital world, marketing communications is deemed to be contingent on three important steps, which are; creating the existence of services or products, building relationships, and creating mutual value between the business firm and the customers (Rowley, 2002: 354). Focusing on these three steps, one can see clearly that the AIDA model perfectly fits well within the context of digital marketing – which includes internet marketing and social media marketing. Therefore, from a theoretical point of view, scholars have understood that the Attention, Interest, Desire, and Action model is widely applied in marketing activities such as promotions, sponsorships, advertisements, and businesses through websites.

Furthermore, the utilization of social media enables business sectors to connect directly with clients at the right time, with lower cost and higher efficiency than other traditional communication tools (Mangold and Faulds, 2009: 359). It has also resulted in significant changes to the tools and strategies used by business organizations to communicate with the users. Interaction is much more attractive within the social media platforms. Through interaction on social media platforms, marketing managers can control the content of some information shared on the social media about the products or services. Here, information about the products and services can be presented in various forms such as the sharing of experiences, videos, comments from friends, and jokes. Forum for sharing information and experiences about the

products or services can shape customers' perceptions on the products or services offered by the brand or company. Using social media as a marketing tool allows information to be delivered rapidly and hence impact product or service performance and branding (Woodcock and Green, 2010). This entails that customers are more likely to trust their friends and contacts on social media over the ads displayed by business organizations (Woodcock and Green, 2010). Furthermore, not only is social media effective in terms of marketing but it also allows the monopolization of a company's products and services information (Kaplan and Haenlein, 2010: 61). Social media sites such as Twitter, Instagram, and Facebook allow users to follow their preferred or desired brands and to comment or post questions about the products or services for more clarity. With social media marketing, companies are able to identify these questions and what is being said about the product or service and communicate directly with clients (Reyneke et al., 2011: 22 – 24). Again, with social media marketing, clients can help brands to promote and generate new business ideas for the brands through blogging, tweeting, reviewing, following, and so on. Here, having a proper strategy is fundamental to ensure the effectiveness of using social media for business and marketing purposes. Therefore, brands need to have a proper plan and the right strategy when using social media to market their products or services.

In 2012, a study that was conducted to investigate whether social media marketing can improve customers equity in the business of luxury fashion brands revealed that marketing through social media had a significant impact on customer equity and the perception to purchase the product (Kim and Ko, 2012: 1481). This is significant since the studies shows that there is a relationship between social media marketing in terms of influencing customers purchase perception and brand equities. In another study that investigated whether social media marketing is a cost-effective marketing strategy for brands after the global economic recession suggested that the use of social media as a marketing tool is a marketing strategy that can save business costs because millions of customers can be reached through social media within a short period of time and marketing information can be disseminated quickly (Kirtis and Karahan, 2011: 262 – 263). More so, with a sample size of more than 3,000 marketing managers, a survey conducted on the use of social media to promote and grow own brands indicated that 97% of the respondents use social media marketing for their businesses (Stelzner, 2013: 23). Here, about 86% of the respondents stated that social media is important for their business. In addition, 88% of them want to know the most effective way to connect with clients via social media marketing, while 69% of them plan to increase the use of YouTube in subsequent years. The study also revealed that Facebook and LinkedIn were the two major social media sites selected by the respondents, with 49% and 16% respectively. However, most of the respondents argued that they were not

sure if the use of Facebook for marketing is effective or not. Only 37% of them positively argued that Facebook is effective for business marketing. In its conclusion, the study also revealed that the respondents expressed the desire to know several key issues including the appropriate strategy to be used for social media marketing (Stelzner, 2013: 25).

In a qualitative study conducted in Malaysia it was demonstrated by participants in the study that if used properly, social media can easily boost brand status, awareness, trust, and improve sales (Hassan et al., 2015: 267 – 268). Although, the primary focus of this study is on small businesses, the findings acquired from this study can be applicable to all kinds of businesses. Considering the first stage of the AIDA model, this study reveals that brands can attain this on social media through advertising on social media sites via social media gateways such as nufnagg.com and banners, by becoming a follower in other social media accounts to make the brand known to others, by using tagging in social media property when promoting products or services, by creating controversy on the brand products or services to allow people to talk about it, or by using search engines to locate prospective customers etc. These strategies are very crucial in creating mutual attention between the brand and the clients on social media marketing. Again, the participants argue that when using social media as a marketing tool, information about a brand's products or services and about the company needs to be stated clearly to create interest among customers. When customers interest about the brand and products or services is established, further measures can be put in place to ensure that they have a desire to purchase them. This study further reveals that offering promotions (special discounts), organizing contest and free gifts, updating a brand's social media page regularly, regularly providing catchy "page" notes with attractive pictures of products, monitoring the comments and feedbacks from followers and responding quickly, and offering good pre-sales customer service are key factors that boosts customers desire about the products or services on social media (Hassan et al., 2015: 267 – 268). On the last stage of the AIDA model, this study reveals that by using clear ordering processes on social media, clear information on payment options (e.g. bank in directly, via checks, online payment via e-comm website), and delivery options (self-pickup or delivery) allows prospective clients to activate their purchase decision mood (Hassan et al., 2015: 267 – 268). This study highlights that within the business sector, social media empowerment is a very important requirement for modern day marketing for all kinds of business entrepreneurs. Furthermore, this study also suggests that using social media is the most cost-effective way for marketing and is therefore suitable for marketers.

This literature review suggests that research on the strategic use of social media for marketing is worth investigating for the following reasons: 1) social media is very popular and has proven to be effective as a marketing tool; 2) social media marketing has been proven to be very cost effective; 3) social media marketing has the potential to improve consumer and brand equity.

2. 4 CUSTOMERS' PERCEIVED BENEFITS OF PURCHASING INSURANCE

Most South African cultures give high priority to large funerals, such that it constitutes a major expense for family and community members (Tappendorf, et al., 2014: 2). Consequently, this culture has led to a highly competitive and robust funeral insurance business that has been noted for its focus on innovation, quality and diverse business model approaches (NMG Consulting, 2013; 2012). Thus, funeral expenses and cash benefits are key projectile elements of the AVBOB cashback premium policy for most funeral cover clients. Being a well-established and widely recognized insurance company in South Africa, AVBOB has been a key player in the funeral and life insurance industry for almost a century in South Africa. The brand was founded in 1918 as a union between two smaller burial societies and has since evolved to become one of the largest providers of funeral insurance in the country. In 2013, the brand had a policy holding customers' base of 1.35 million policy-holders and covers over 3.5 million lives (Access to Insurance Initiative, 2013). Here, one of their key value propositions is their provision of endways funeral services that comprises funeral insurance, funeral parlours and a manufacturing division that focuses on the construction of tombstones and coffins (Tappendorf, et al., 2014: 2). Thus, with a limited dependence on partnerships from outsiders, AVBOB has become more of a one-stop shop for funeral necessities that entirely resonates with the image of the brand in the public's mind (Tappendorf, et al., 2014: 2). This allows the brand to offer valuable bundles of funeral services to their customers. In addition, with just five variations, AVBOB keeps its product offerings relatively simple – such that each product pricing is tailored to the individual clients and their needs. Introduced in the past few years is the cashback funeral plan. This allows the customers to receive a reimbursement of one year's premium after every five years and has quickly become the most popular product after the family funeral plan which was the first brand's product and the most successful of the five products offered by the brand. Moreover, the cashback plan also provides double accident benefits and a breadwinner benefit for the policyholder; and it also allows for the addition of children, spouse and parents to the policy. Currently, premium payments from its customers are received in many formats, such as over-the-counter at any AVBOB funeral parlours, assurance agencies, via stop order or debit order. However, a recent study conducted by AVBOB suggested that the company uses new

technological methods to facilitate simpler and cheaper payment mechanism. In the study findings, most of its clients reported that they prefer to continue using debit payment, followed by those who opted for using cash. Only a handful of them revealed preference for a premium payment method that uses new technology such as mobile phones etc. With clients initiating a claim through the nationwide AVBOB funeral service network or by contacting the AVBOB call centre, customers are not obliged to use the brand's services (Tappendorf, et al., 2014: 5). However, all AVBOB's policy-holders who make use of AVBOB funeral services qualify for benefits such as free transportation of the deceased within the borders of South Africa, free transportation of a tombstone within the borders of South Africa, and a discount off the price of the funeral (Tappendorf, et al., 2014: 2).

2.5 CHAPTER SUMMARY

This chapter has succinctly reviewed literatures relating to marketing based on the AIDA model. This was done systematically by first considering the principles of the model and how the model can be applied to marketing campaigns in modern-day society. Also, it was necessary to explain the different forms of marketing communication tools that are in existence and provide popular examples within each category.

Furthermore, several relative literatures on insurance benefits based on the AVBOB funeral plans were succinctly reviewed to explore their role, importance and benefits across the industry. Based on this, a contextual review of literatures was done to understand the regulatory framework of AVBOB funeral insurance policies in South Africa. Finally, this chapter deemed it needful to review AVBOB Group Ltd by considering their past and present, as well as their business model and organogram. The next chapter presents the research design and methodology used in this current study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In relation to the critical review of relevant literatures in chapter two, this chapter provides a methodical perspective through which the research questions and objectives of this study were succinctly realised. In Chapter one, the research questions and objectives were outlined, and in Chapter two, a review of the existing empirical literature was undertaken and formed the foundational premise of the discourse for the present study. This chapter, therefore, provides a systematic and methodical approach considered necessary to accomplish the aims and objectives of this study as well as providing empirical responses to the study's underlying research questions. The prime purpose of the research methodology is to help the researcher formulate a guide that enables him/her to achieve the research objectives of the study (Creswell, 2014). It is therefore fitting to restate the research objectives of this study.

3.2 RESEARCH OBJECTIVES

Even though these objectives have been previously highlighted in chapter one of this study, a restatement is deemed necessary in this chapter to better evaluate these objectives within the perspective of the research methods adopted for the achievement thereof. Moreover, the achievement of the research objectives is contingent to the adopted research design (Sekaran and Bougie, 2016). Therefore, the prime purpose of this study is to investigate and explore customers' perceptions of the use of cashback premiums in marketing campaigns for AVBOB mutual assurance in Durban. The specific aims are:

- To understand how the cashback premiums marketing campaign influence customers attention.

- To understand how the cashback premiums marketing campaign influence customers interest.
- To understand how the cashback premium marketing campaigns stimulates customers desire.
- To understand how the cashback premium marketing campaign encourages customers to take action.

3.4 RESEARCH DESIGN

A research design is a blueprint that clearly defines how the research data are collected, measured and further analysed, apropos to prior established research questions. This has the purpose of maximizing control over factors that can interfere with the validity of the findings (Grove *et al.*, 2013). As a logical step taken by the researcher to answer the research questions, a researcher may choose either a qualitative, quantitative, or mixed-method research design for data collection, measurement and successive analysis. However, choosing any of these research designs is basically driven by the research questions that the research study purports to answer. Furthermore, these research methods are the third major element in the research framework, and regardless of the research design, each approach has three categories of: 1) Data collection; 2) Data analysis; and 3) Data construal of the proposed study (Creswell, 2014). Hence, the research questions for this study are as follows:

- How does the cashback premiums marketing campaign influence and attract customers' attention?
- What is the impact of cashback premiums marketing campaign on customer's interest?
- How does the cashback premium marketing campaign stimulate customer's desire?
- Why does the cashback premium marketing campaign encourage customers to take action?

With reference to these research questions, the researcher deems it necessary to adopt a non-experimental quantitative approach for collecting the needed data for this study. Here, a quantitative research approach is an approach that explains phenomena by collecting numerical data that are subsequently analysed using mathematical and statistical methods of analysis (Tolmie *et al.*, 2011). This is different from the qualitative and mixed methods research designs.

The choice of a quantitative research method for this study is further necessitated and justified by the fact that this study is the first of its kind to be conducted in South Africa. The purpose of this research design section is to inform the reader of how the investigation was carried out, in other words, what the researcher did to solve the research problems or to answer the research questions (Brink et al., 2012). Therefore, this study is descriptive in nature, as it seeks to the customers' perceptions of the use of cashback premiums in marketing campaigns for AVBOB mutual assurance in Durban.

3.5 DATA COLLECTION PROCESS

Data collection is a precise and systematic gathering of information that are relevant to the research purpose or the specific objectives, questions, or hypothesis of a study (Grove et al., 2013). Since the methodology for this study is such that follows the quantitative research approach, objective responses were obtained from the target population via a sampling method that uses a research instrument in the form of a carefully crafted questionnaire.

3.6 STUDY SITE

This study was conducted in Durban specifically at the AVBOB building situated at 22 Stanmore Machel Street in central business district (CBD) area. The researcher has chosen this study site because it is easily accessible as compared to the other nine branches in KwaZulu-Natal.

3.6 POPULATION AND SAMPLING

The population of a study is the entire elements, individuals or group of people, objects or substances that meet the criteria that the researcher is interested in investigating on for the purpose of the study (Sekeran and Bougie, 2016). On the other hand, sampling is the process of selecting respondents from the study population or target population. Here, sampling is a direct consequence of defining the population of the study (Cohen et al., 2013). This is because the credibility of the study does not only rely on the appropriateness of the methodology and instruments used, but also on the suitability of the sampling strategy (Cohen *et al.*, 2013). Moreover, the concept of sampling in research is to restrict the inquiry into manageable size, which is a credible representative of the population (Bless *et al.*, 2015). Thus, the sample size of a study is a segment of the target population whose features may be generalized on the entire population. Therefore, sampling is the process of selecting a fraction or portion of the population to represent the accessible population. Although it was really hard to estimate the exact number

of this study's population size, a casual verbal report from the study site clerk suggested that there are approximately about 3000 to 5000 clients that visit the study site for consultations and payment purposes. As a result, this study sample size was based on convenient sampling – suggesting that respondents were randomly selected but not based on representativeness since the company was unwilling to disclosed it data.

With reference to this study, the target population or the population of the study comprises of all the accessible AVBOB cashback premium policy members registered at the company's branch in Durban CBD area. This study also uses inclusion and exclusion criteria to determine its target population. The inclusion criteria were only limited to all AVBOB cashback premium policy members situated at the AVBOB building at 22 Stanmore Machel Street. While the exclusion criteria exclude other AVBOB cashback premium policy members that are not registered at the Durban CBD area and other types of AVBOB policy members that are situated within and outside the study site.

Concerning the sampling methodology used for this study, the researcher uses a convenient sampling method of 205 respondents. This is an entailment that the respondents for this study were selected because they were more accessible to the researcher at the time of data collection. Here, the convenient sampling was based on the AVBOB cashback policy members that visited the facility at the time of data collection. Moreover, the reason for using a convenient sampling method for this study is because the cashback premium policy holders do not visit the study site at the same time. They each visit the facility at their own convenient time. As a result, to assembled all of them at the same time at the facility was practically impossible. Therefore, the researcher chose to collect data from them as they conveniently visit the facility at different times.

3.7 DATA COLLECTION TOOL

In order to effectively facilitate the collection of data, the researcher decided to utilise a questionnaire as an effective research tool for collecting the needed data for this study. Here, a research instrument can be designed as a written questionnaire, phone questionnaire or an online questionnaire (Muijs, 2011). He argues that the design of a research instrument can go a long way in influencing the responses of survey participants and subsequent data collected for the study. Thus, a questionnaire is the most effective tool for a survey research whereby primary data is necessary to achieve the objectives of the study. Again, the use of a questionnaire as a data collection tool for this study enabled the researcher to obtain primary data to meet sample

requirements. This is because the use of primary data is common among exploratory and descriptive studies, which seek to inductively and deductively study a research phenomenon respectively. Therefore, this study uses a 25-itemed research questionnaire to collect data for the researcher to quantify variables. These items were based on relevant content from review of literature sources used in this study. Hence, these items serve as catalysts toward answering the research questions and as well as achieving the research objectives.

3.7.1 Structure of the Questionnaire

This study uses a total of 25 questions, which comprises of:

- Six (6) Demographic questions
- Two (2) Marketing communication related questions
- Eleven (11) Customers' perceptions related questions on marketing campaign
- Six (6) Benefits of Cashback premium related questions.

3.7.1.1 Socio demographic questions

The questionnaire uses demographic questions, which sought to know the bio data of the respondents. This section of the questionnaire is very vital and crucial for the study, as it further aids the researcher to categorise responses based on categories of respondents (AVBOB cashback premium holders) by using socio demographic metrics such as Age, Gender, Racial group, Marital status, Employment status, and respondent's number of children.

3.7.1.2 Marketing communication related questions

The 2-Marketing communication related questions comprises of questions that seeks to measure how and where respondents access marketing information on the AVBOB cash back premium policy. This set of questions is necessary to achieve the first research objective of the study, which seeks to determine how the cash back premiums marketing campaign influence customers attention. Therefore, to seek answers to this research question, the researcher further decomposed this research question into 2-questions, that broadly covers areas that serve as sources of marketing campaign information.

3.7.1.3 Customers' perceptions related questions on marketing campaign

The research sought to assess the customers' purchase decision perception of cashback premiums marketing campaigns for AVBOB mutual assurance in Durban based on the AIDA model via the use of eleven (11) critically crafted questions. This was deemed necessary since the AIDA model clarifies the impact of Attention, Interest, Desire, and Action as factors that improves products or services sells. Therefore, in this respect, the researcher measured the customers' perception of the AVBOB cashback premium marketing campaign in areas of customers' attention, customers' interest on the products or services, customers' desire on the products or services, and customers purchase decision (action). Hence, this section of the questionnaire is very crucial to objective 1-4 of the study.

3.7.1.4 Benefits of Cashback premium related questions

The 6-Benefits of Cashback premium related questions was used by the researcher to measure what the customers regarded as beneficial to buying the cashback premiums policy. This was done via questions such as:

- How many family members are included in your funeral cover?
- What do you like most about having cashback premium?
- Should you claim the cash back premium after five (5) years, what are you most likely going to spend it on?
- Is it health condition that drove you to take AVBOB cash back premium funeral cover?
- How many cash back premiums funeral covers do you have?

This section also measures whether or not if the respondent can recommend the AVBOB funeral cashback premium to friends and family.

3.7.2 Dependent Variables

Customers' perceptions on cashback premium policy marketing campaign for AVBOB funeral cover – based on the AIDA model – are the dependent variable for this study. From the research questionnaire, customers' perceptions on cashback premium policy marketing campaign for AVBOB funeral cover was obtained from the respondents on Section C – based on the AIDA model. Here, the reason for using the AIDA model to obtain data as the dependent variables is because the AIDA model formulates the researcher's critical thinking for this research, and

therefore, reflects the main aims and objectives of the study. Thus, by choosing customers' perceptions on cashback premium policy marketing campaign for AVBOB funeral cover as the dependent variable, the researcher could test the relationships between the dependent variable and its explanatory variables (the independent variables).

Customers' perceptions on cashback premium policy marketing campaign for AVBOB funeral cover were used to estimate the perception of the respondents with reference to marketing campaign based on the AIDA model. However, after cleaning/editing the data using IBM SPSS statistical software, the researcher transformed the responses of the customers' perceptions on cashback premium policy marketing campaign for AVBOB funeral cover from being a string variable to an ordinal numeric-categorical variable, coded as 1 Strongly Disagreed, 2 Disagree, 3 Neutral, 4 Agree and 5 Strongly Agree. These were later transformed into Influential = (4 Strongly agree + 5 Agree), Neutrally Influential = (3 Neutral), and Not Influential = (1 Strongly disagree + 2 Disagree). The reason for this is to easily capture and analyse the data to achieve the research objectives. Furthermore, customers' perceptions on cashback premium policy marketing campaign for AVBOB funeral cover were used to run the inferential statistics with reference to its explanatory variables as indicated below – under the data analysis section of this chapter.

3.7.3 Independent Variables

Here, demographic variables, marketing communication variables, and the benefits of cash back premium are used as explanatory variables in this study.

3.8 DATA COLLECTION

Here, the researcher conducted the survey via physical administration of the questionnaires to the AVBOB cashback premium policy members at the study site as indicated above. This was facilitated by the researcher and with the help of the staff working at the study site. Whenever the researcher had ease of access to the respondents, hard copies of the questionnaires were personally administered to the customers. In doing so, the researcher explained the purpose of the study to them and presented them with information leaflets with information on purpose, duration and ethical principles of the study. Therefore, participation in the study was completely voluntarily.

The data for this study was collected from September to October 2018.

3.9 ETHICAL CONSIDERATIONS

The researcher obtained the ethical approval for this study from the University of KwaZulu-Natal Research Ethics Committee. The research proposal was sent to the University of KwaZulu-Natal's Research Ethics Committee for ethical clearance. Thereafter, the ethical clearance was secured and after which permission to carry out this study was sought and obtained from the AVBOB branch site where the data was collected for this study.

3.10 INFORMED CONSENT

For this study, a written informed consent was obtained from each of the respondents. This serves as a prospective agreement from the respondents to participate in the study as a respondent. Here, before data was collected from the respondents, the researcher provided the respondents with information leaflets that contain information about the purpose, duration and ethical principles of the study before allowing them to sign a voluntary informed consent form that allowed them to participate in the study.

3.11 DATA ANALYSIS

The collected data for this study was further captured and codified using the SPSS application to achieve the research objectives and the relative questions. This aided the researcher the ease of analysis. Therefore, the analysis of the data was done using both descriptive and inferential statistical matrices.

3.11.1 Descriptive Statistical Analysis

Univariate descriptive statistical analysis was used to calculate both the mean, standard deviation, frequency and percentage of selected variables (Quilan *et al.*, 2011). Thus, each variable in the edited dataset was described using descriptive statistics matrices mentioned above. These variables include gender, age, employment status, marital status etc. Although the descriptive statistics often comprises frequencies, percentages, ranges, means, modes, medians, standard deviations – and so on – to effectively and graphically explain the central tendencies and dispersion amongst variables; the researcher therefore chose to utilize only a few of the descriptive statistical matrices. This include frequencies, percentages, means and standard deviations.

Furthermore, the use of descriptive statistics matrices in this study was to particularly aid the visualisation and simplification of the data collected by using charts, graphs and tables for graphical representations. Moreover, contingency tables were used to compare the relationship between the dependent and the independent variables. The justification for using contingency tables was to also explore items of interest in this study. Therefore, to better analyse and present the collected data, the researcher has utilised the use of descriptive statistical procedures.

3.11.2 Inferential Statistical Analysis

In this study, the researcher used an inferential analysis matrix such as chi-square analysis to evaluate the degree of association and the nature of relationship between the dependent and independent variables in the dataset.

3.11.2.1 Chi-Square Analysis

Chi-Square analysis was used by the researcher to determine the goodness of fit among the variables being considered. Due to the nature of this study to investigate and explore customers' perceptions of cashback premiums marketing campaigns for AVBOB mutual assurance in Durban, the researcher deems it necessary to conduct a chi square test on these categorical variables, to effectively measure the degree of association and the significance thereof. The chi square test involves the use of a contingency table and the formula is as follows:

$$X^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where:

O_i = the observed frequencies.

E_i = the expected frequencies.

X^2 = The Chi square statistic.

3.12 CHAPTER SUMMARY

This chapter concisely described in detail the research methodology that was used for this study to achieve the defined research objectives and questions highlighted in chapter one of this study.

Again, in this chapter, the researcher restated the research objectives, and questions, before discussing the data collection procedures, study site, population and sampling technique, the research instrument, data collection process, ethical considerations, informed consent and the subsequent data analysis for the study.

The next chapter of this research study will therefore focus on the summary of findings of the data analysed, presentation, and interpretation of results with reference to the research objectives.

CHAPTER FOUR

DATA ANALYSIS, DATA PRESENTATION AND DISCUSSION OF RESULTS

4.1 INTRODUCTION

The fourth Chapter of this study presented the results of the study and equally discussed the findings thereof. The study's sample size comprises of 205 respondents who were sampled for the study using convenience sampling. A structured questionnaire was used as the primary source of data collection for this study. In the questionnaire, the questions were systematically constructed to meet the research objectives. Therefore, the collated data on customers' perceptions of cashback premiums marketing campaigns for AVBOB mutual assurance were captured and thereafter cleaned – using the SPSS software. Using the SPSS software, the data was subjected to statistical analysis computations as presented in this chapter. The findings from this study were therefore presented based on the research objectives controlling this study:

- To understand how the cashback premiums marketing campaign influence customers attention.
- To understand how the cashback premiums marketing campaign influence customers interest.

- To understand how the cashback premium marketing campaigns stimulates customers desire.
- To understand how the cashback premium marketing campaign encourages customers to take action.

Therefore, all inferential statistics computed for this study were measured against the traditional benchmark of $p < 0.05$.

4.2 SAMPLE REALIZATION

This study employed a convenient simple random sampling technique to conveniently obtained a total of 205 sample size for the study from the target population of approximately 3000 to 5000 who visit the research site on monthly bases. Using inclusion and exclusion criteria, the sample size comprises of only customers with the AVBOB cashback premium(s) and excluded customers that do not have the cashback premium policy. As an inclusion criterion, only customers at the study site were allowed to participate in the study while the exclusion criteria eliminate customers from other AVBOB offices outside the study site. Based on these criteria participants as such were AVBOB customers primarily based in Durban and who were policy holders of cash back premium funeral insurance policies.

4.3 RELIABILITY STATISTICS

This study measures the internal consistency of the instrument used for this study by employing the Cronbach Alpha Coefficient (α) test. Here, the coefficient test was conducted on the AIDA model scale that was used for this study. Therefore, with a total mean value of ($M=40.71$) and a standard deviation of ($SD=6.702$), the α test on all items (11 items) was determined at 0.839 – suggesting that 83.9%) of the items' variance scores are reliable variance. This is an indication that the α on all the 11 items exceeded the recommended α . This also entails a degree of acceptability and consistent scoring for all the 11 items. More so, Barone and Eisner (2012:4) assert that a study with a reliability score of ≥ 0.70 is suitable for a psychometric analysis. However, the α values derived from the *Desire* and *Action* were below the standard, with 0.676 and 0.599, respectively. See **Table 4.1** below which reflects the α score for all the items that constituted the AIDA model Scale for this study.

Table 4. 1: The Cronbach's Alpha Score (n=205)

Variables	Number of	Coefficient	Mean	Standard
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	Items included			Deviation
Attention	3	0.851	13.57	1.608
Interest	3	0.963	8.50	3.622
Desire	2	0.676	7.30	1.784
Action	2	0.599	6.92	1.805
Total Scale	11	0.839	40.71	6.702

4.4 DESCRIPTIVES ANALYSIS

4.4.1 Respondents' Demographic Assessments

The demographic analysis of this study presents the respondents' gender, age, racial affiliations, marital status, employment, and number of children.

4.4.1.1 Respondents' Gender

The descriptive analysis from this study indicates that out of the 205 respondents that participated in this study, most of them were female (n=150; 73.2%) as compare to the counterpart (n=55; 26.8%). A graphical presentation of the results is presented in **Figure 4.1** below.

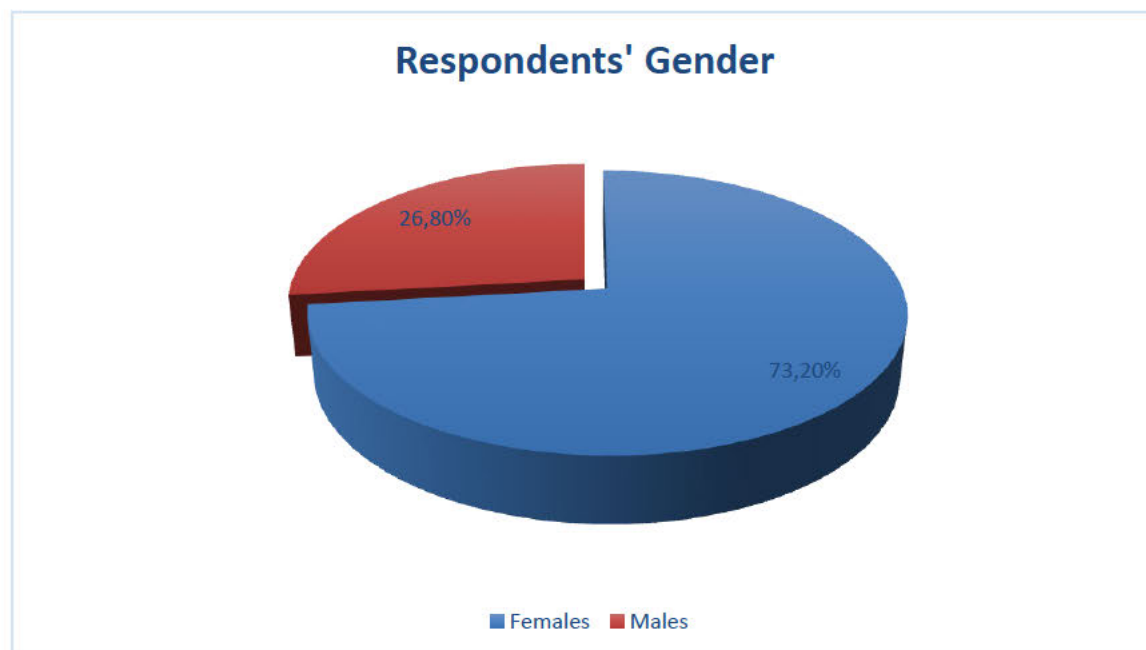


Figure 4. 1: Shows respondents' gender by percentage

4.4.1.2 Respondents' age groups

With a mean score of (M=4.55) and a standard Deviation of (SD= 1.760), the descriptive computation here revealed that about (n=43; 21.0%) fell within the ages of 35 – 39 and (n=40; 19.5%) were 50 years and above. More so, the results here revealed that (n=33; 16.1%) fell

within the ages of 30 – 34 years old and 45 – 49 years old. Thus, the results here are suggesting that most of the respondents from this study fell within the ages of 35 – 39 years of age. See Table 4.2 and Figure 4.2 for a detail presentation of the results.

Table 4. 2: Respondents age (n=205)

Age Group	Frequency	Percent
20 – 24 years	5	2.4
25 – 29 years	25	12.2
30 – 34 years	33	16.1
35 – 39 years	43	21.0
40 – 44 years	26	12.7
45 – 49 years	33	16.1
50+ years	40	19.5
Total	205	100.0

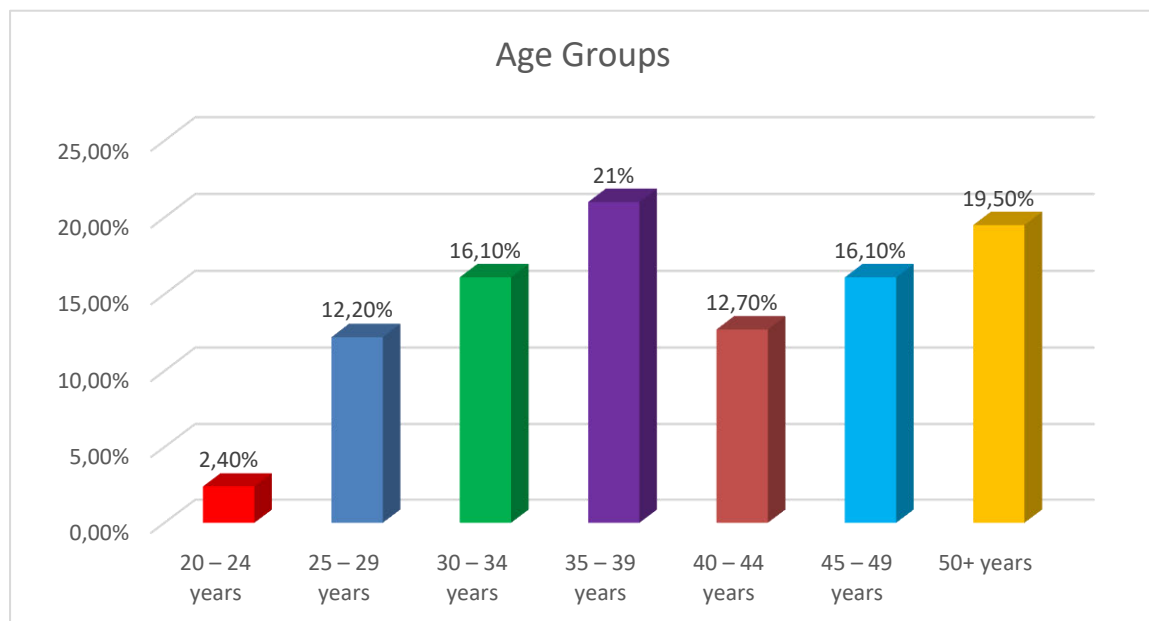


Figure 4. 2: Shows respondents' age groups by percentage

4.4.1.3 Respondents' racial affiliation

On respondents' racial affiliation, the results from this study indicated that most of the respondents from this study were Africans, with (n=181; 88.3%). The analysis also indicated that about (n=10; 4.9%) of the respondents were coloured, where M= 1.22 and SD= 0.700. See Table 4.3 and Figure 4.3 for a detail representation of the analysis herein.

Table 4. 3: Respondents race (n=205)

Racial Group	Frequency	Percent
African	181	88.3
Coloured	10	4.9
Indian	5	2.4

White	9	4.4
Total	205	100.0

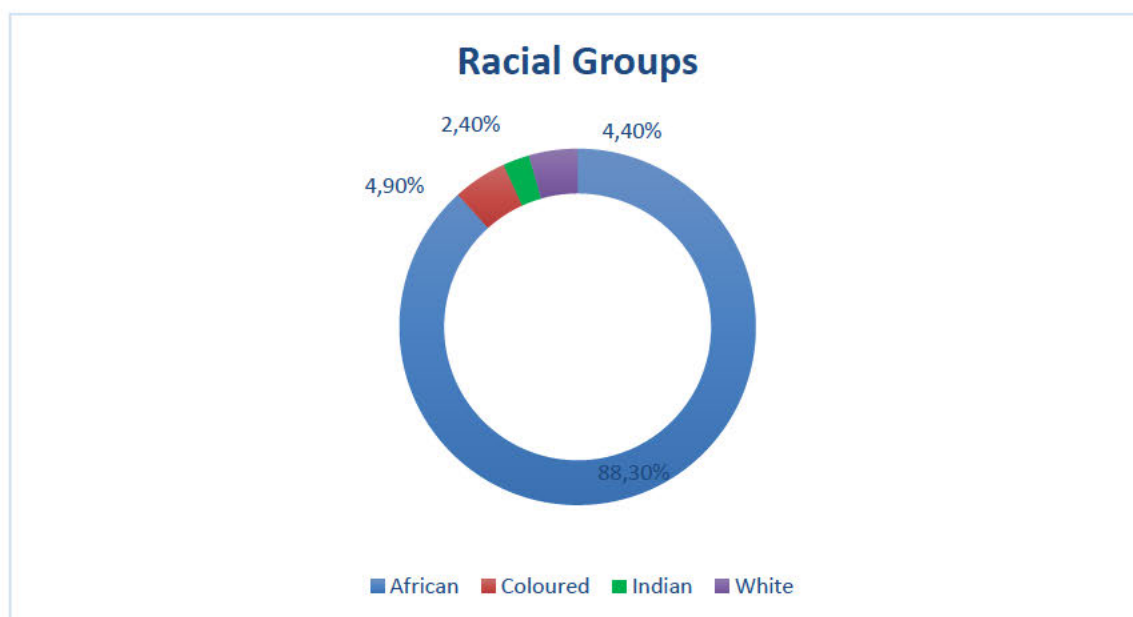


Figure 4. 3: Shows respondents' age groups by percentage

4.4.1.4 Respondents' marital status

With $M=1.57$ and $SD= 0.811$, the descriptive computation here revealed that most of the respondents ($n= 120$; 58.5%) are single, while about ($n=63$; 30.7%) are married. This is suggesting that more half of the sample size are single and about a quarter of the sample size are married. See **Table 4.4** and **Figure 4.4** for a detail presentation of the results herein.

Table 4. 4: Respondents marital status ($n=205$)

Marital status	Frequency	Percent
Single	120	58.5
Married	63	30.7
Divorced/Separated	12	5.9
Widow/Widower	10	4.9
Total	205	100.0

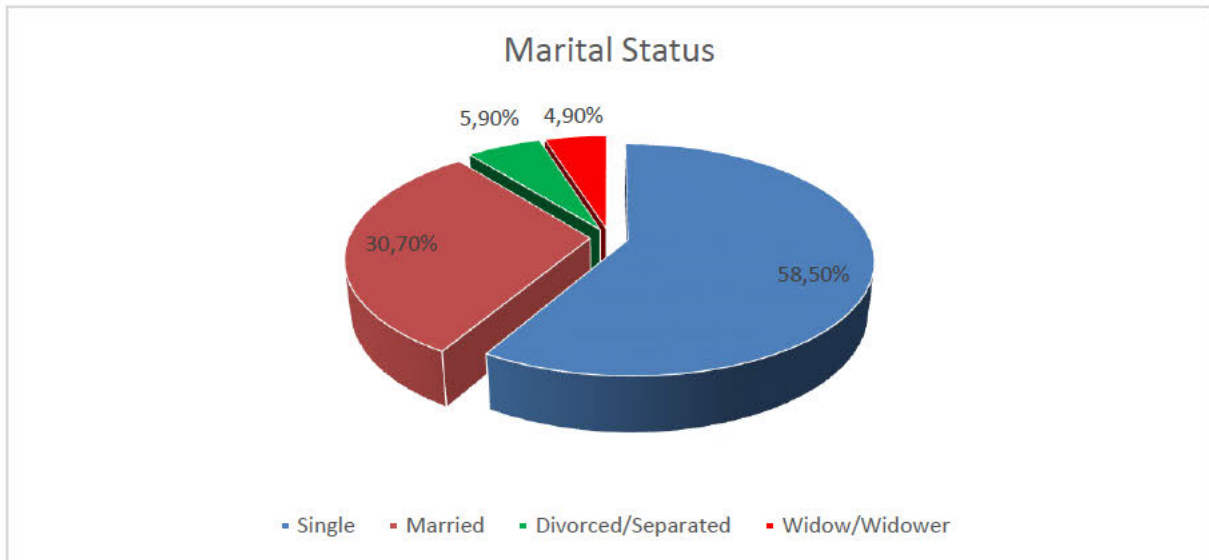


Figure 4. 4: Shows respondents' marital status by percentage

4.4.1.5 Respondents' employment status

With a mean score of 1.22 and a standard deviation of 0.421, the results here revealed that most of the respondents (n=158; 77.1%) reported they are employed, while about (n=47; 22.9%) of the respondents reported that they are not to be employed. This is suggesting that most of clients who buy the AVBOB cashback premium policy are more likely to be employed. This finding correlate with the finding from this study on source of information, where most of the respondents (n=45; 69.2%) who selected 'other' as the first place they heard about AVBOB, reported that they first heard about AVBOB cashback premium policy from a sell agent who came to their place of work and advertised the product to them.

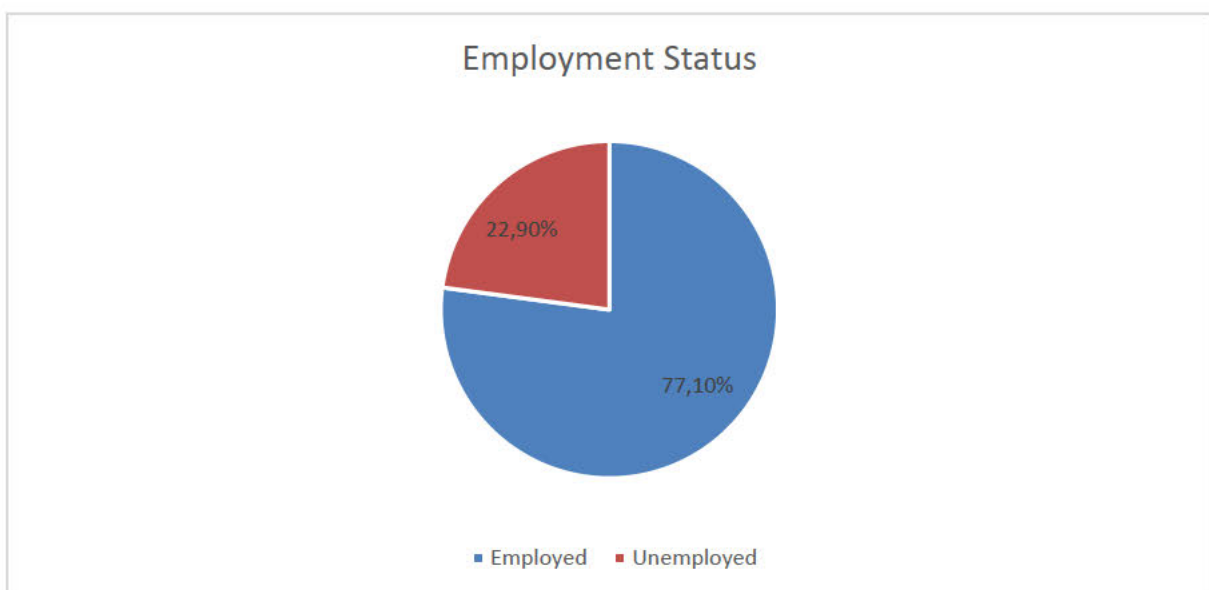


Figure 4. 5: Shows respondents' employment status by percentage

4.4.1.6 Respondents' number of children

Even though the result from this study on marital status revealed that most of the respondents are single (58.5%), the results on respondents' number of children revealed that almost half of the respondents (n=100; 48.8%) reported to having between 1 – 3 children. Again, about (n=44; 21.5%) of the respondents reported to having between 4 – 5 children and about (n=35; 17.1%) of the sample reported to having six or more children. While only (n=26; 12.7%) of the respondents reported that they do not have children, where $M=1.42$ and $SD=0.918$.

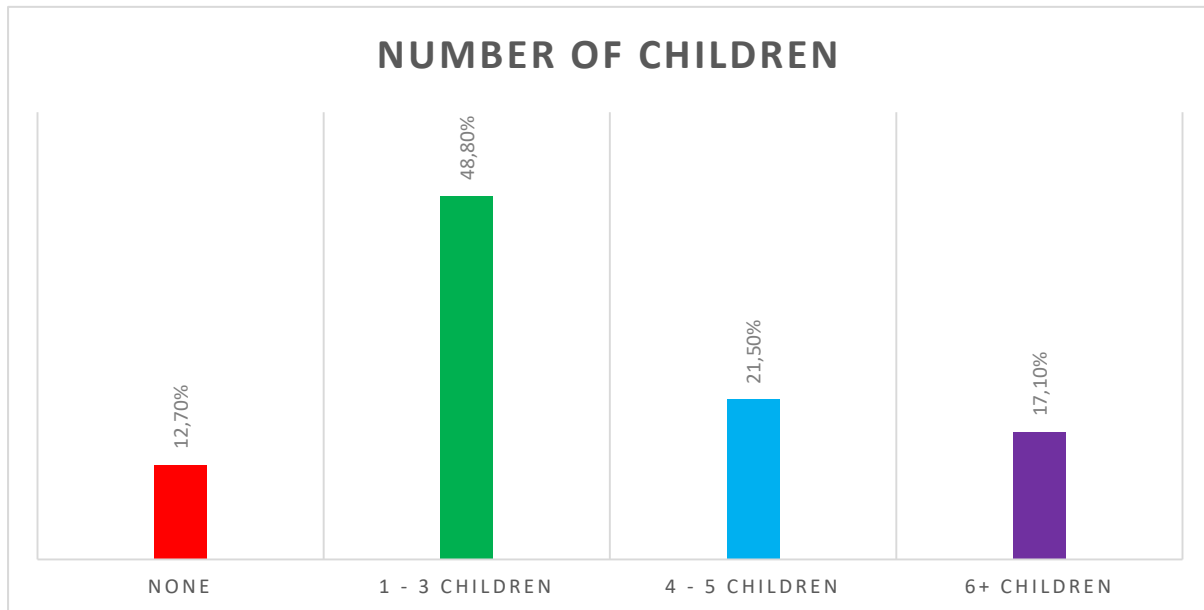


Figure 4. 6: Shows respondents' number of children by percentage

4.4.2 Respondents' Source of Information Assessments

Here, respondents' source of information comprises of where respondents first heard of AVBOB and which social media platform they often use to source for more information concerning the brand.

4.4.2.1 Where respondents first heard about AVBOB

With a mean score of 3.12 and a standard deviation of 2.060, the results from this study reported that about (n=88; 42.9%) of the respondents that they first heard about AVBOB from the television. Furthermore, while about (n=45; 22.0%) of the respondents reported that they first heard about AVBOB from the radio, about (n=65; 31.7%) of the sample reported that they first heard about AVBOB from other sources. See Table 4.5 and Figure 4.6 for a detail presentation of the results.

Table 4. 5: Respondents' first source of information about AVBOB (n=205)

First source of information	Frequency	Percent
Radio	45	22.0
Television	88	42.9
Newspaper	3	1.5
Internet	4	2.0
Other	65	31.7
Total	205	100.0

Furthermore, out of the 65 respondents that reported that they first heard about AVBOB from other sources, most of them (n=45; 69.2%) of them specified that they first heard about AVBOB from a sell agent who came to their work place and advertised the brand and products to them. More so, about (n=17; 26.2%) of the 65 respondents specified that they first heard about AVBOB from a relative/friend. Here, the findings on the 69.2% of the sample who first heard about the brand from sell agents, support existing knowledge about the company (Tappendorf, et al., 2014: 4 – 5). Here, Tappendorf, et al (2014: 4 – 5) argues that AVBOB clients understand and trust the product more fully when they have direct contact with an agent. This is simply because agents can explain a complex product properly and make it more perceptible to a potential client. In addition, despite the used of agent model marketing, the company still makes a substantial investment every year to market their products through radio stations, print media advertisements, SMS on mobile devices and television (Tappendorf, et al., 2014: 4 – 5). Hence, by employing these means, the brand is able to attain high brand recognition in the country. Therefore, even though the brand uses four distinct channels to market and distribute its products and services, the company use of field agents stands out as a highly effective method for marketing to customers, selling the policies and retaining customers (Tappendorf, et al., 2014: 4 – 5).

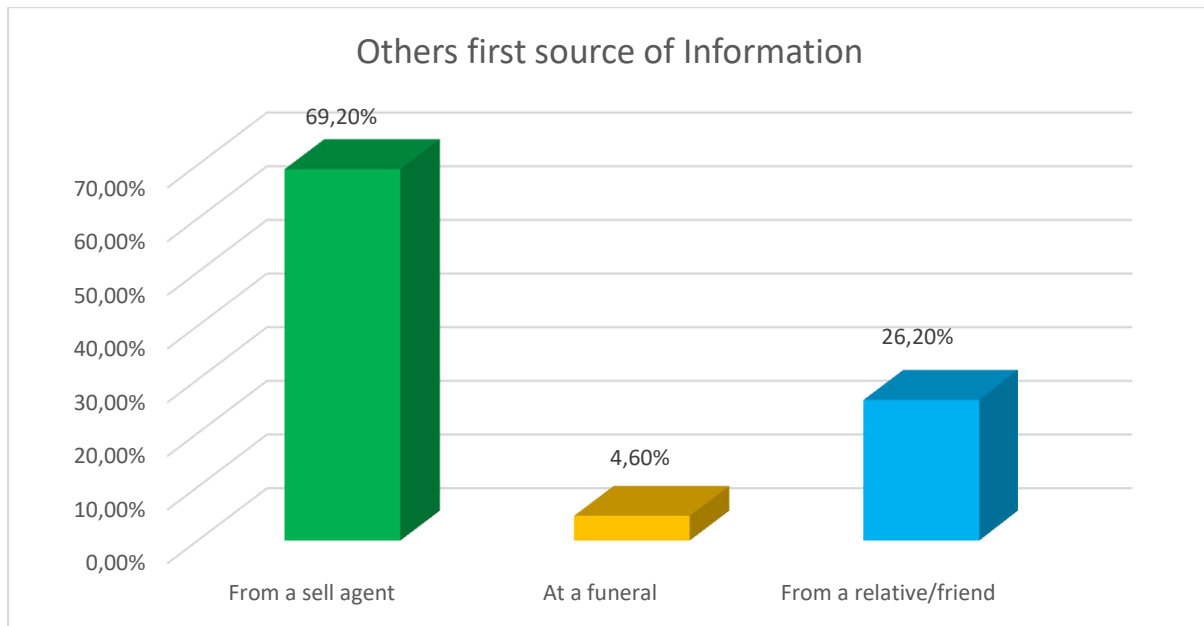


Figure 4. 7: Shows respondents' other first source of information by percentage

In addition, the computation on where respondents first heard about AVBOB and respondents' employment status revealed that all the respondents (n=4; 100.0%) who first heard about AVBOB via the internet are all employed. Again, the analysis here also revealed that most of the respondents (n=51; 78.5%) who reported that the first heard about AVBOB from other sources are employed. See **Table 4.5** for a detail presentation of the results.

Table 4. 6: Respondents' source of information about AVBOB and employment status (n=205)

First source of information	Employment Status		
	Employed	Unemployed	Total
Radio	34 (75.6%)	11 (24.4%)	45 (100.0%)
Television	67 (76.1%)	21 (23.9%)	88 (100.0%)
Newspaper	2 (66.7%)	1 (33.3%)	3 (100.0%)
Internet	4 (100.0%)	0 (0.0%)	4 (100.0%)
Other	51 (78.5%)	14 (21.5%)	65 (100.0%)
Total	158 (77.1%)	47 (22.9%)	205 (100.0%)

4.4.2.2 Respondents' frequently used social media platform for more information concerning AVBOB

While most of the respondents (n=112; 54.6%) reported that they often go to the nearest AVBOB offices for more information about the company, about (n=43; 21.0%) of the respondents reported that they often used Google to source for more information about AVBOB. Again, about (n=35; 17.1%) of the respondents reported that they frequently used Facebook to source for more information about the brand. See Table 4.6 below for a detail presentation of the results.

Table 4. 7: Respondents’ frequently used social media for sourcing of information about AVBOB (n=205)

Social media platforms	Frequency	Percent
Facebook	35	17.1
Twitter	0	0.0
Instagram	0	0.0
Google	43	21.0
YouTube	1	0.5
WhatsApp	1	0.5
Telephone	13	6.3
AVBOB offices	112	54.6
Total	205	100.0

Therefore, the results from this study is suggestive that most of the respondents from this study frequently used the AVBOB offices to source for more information about the brand and products. This finding is in agreement with the company’s use of agent model marketing since other studies also revealed that AVBOB’s clients understand and trust the product more fully when they have direct contact with an agent (Tappendorf, et al., 2014: 4 – 5).

4.4.3 Respondents’ Perceptions Assessments

In this study, respondents’ perceptions were measured based on Attention, Interest, Desire, and Action.

4.4.3.1 Influence of cashback premiums marketing campaign on customers’ attention

As a process of achieving the research objective that seeks to understand how the cashback premiums marketing campaign influences customers attention, the researcher employs a three (3) questions in the form of a five (5) point Likert scales to determine the influence of cashback marketing campaign on customers’ attention. See **Table 4.7** and **Figure 4.7** below for a detail presentation of the results.

Table 4. 8: Shows cashback premiums marketing campaign influence on customers’ attention (n=205)

Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	M	SD
I took AVBOB policy to provide for my family members in case death occurs.	1 (0.5%)	2 (1.0%)	2 (1.0%)	90 (43.9%)	110 (53.7%)	4.49	0.623
I purchase AVBOB’s funeral cover to plan for future’s unforeseen event.	1 (0.5%)	2 (1.0%)	0 (0.0%)	91 (44.4%)	111 (54.1%)	4.50	0.607

I purchase AVBOB's funeral cover to give my family members a dignified funeral in the event of death.	1 (0.5%)	1 (0.5%)	3 (1.5%)	74 (36.1%)	126 (61.5%)	4.57	0.602
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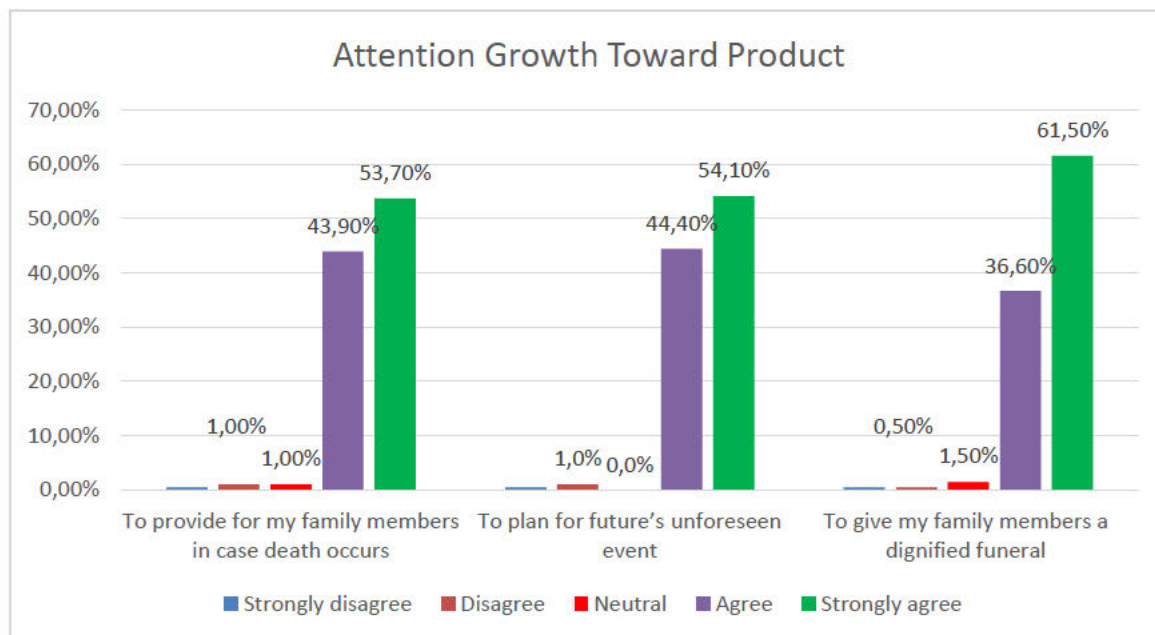


Figure 4. 8: Shows percentage of attention seekers

To provide for family members in case death occurs

By allowing customers to provide for their family members during times of bereavement, the descriptive statistical analysis revealed that most of the respondents 97.6% (with 43.9% agrees and 53.7% strongly agrees) reported that by enabling them to provide for their love ones during times of bereavement influences their attention towards buying the cashback premium policy. While, only about 1.5% (with 1.0% disagrees and 0.5% strongly disagrees) of the respondents reported that they did not agree that allowing them to provide for their family members during times of death influences their attention towards buying the cashback premium policy. This is an indication that the use of providing for family members in case death occurs in the cashback premiums marketing campaign influences customers attention toward the products.

To plan for future's unforeseen events

The computation on planning for future's unforeseen events in the cashback premiums marketing campaign revealed that most of the respondents 98.5% (with 44.4% agrees and 54.1% strongly agrees) reported that the usage of planning for future's unforeseen events in the cashback premiums marketing campaign influences their attention toward the product. Although, about 1.5% (with 1.0% disagrees and 0.5% strongly disagrees) of the respondents

reported that the usage of planning for future's unforeseen events in the cashback premiums marketing campaign has no influences on their attention toward the product. This is suggesting that the use of planning for future's unforeseen events in the cashback premiums marketing campaign has a significance influence on customers' attention on the product.

To give my family members a dignified funeral

The descriptive analysis here revealed that most of the respondents 97.6% (with 61.5% strongly agrees and 36.1% agrees) reported that the use of giving family members a dignified funeral in the cashback premiums marketing campaign influences their attention toward the product. On the other hand, only about 1.0% (with 0.5% disagrees and 0.5% strongly disagrees) of the respondents reported that the use of giving family members a dignified funeral in the cashback premiums marketing campaign has no influence on their attention towards the product. Thus, the finding from this study is suggesting that the use of giving family members a dignified funeral in the cashback premiums marketing campaign has a significant influence on customers' attention toward the product.

In general, the descriptive computation from this study revealed that the cashback premiums marketing campaign has a significant influence on customers' attention toward the product.

4.4.3.2 Influence of cashback premiums marketing campaign on customers' Interest

To attain the research objective of understanding the influence of cash back premiums marketing campaign on customers' *interest*, three (3) Likert scale questions were used by the researcher to determine the influence of cash back premiums marketing campaign on customers' interest toward buying the product. **Table 4.8** and **Figure 4.8** present a detail presentation of the results herein.

Table 4. 9: Shows cashback premiums marketing campaign influence on customers' interest (n=205)

Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	M	SD
Cash back benefit persuaded me to join AVBOB.	29 (14.1%)	77 (37.6%)	23 (11.2%)	52 (25.4%)	24 (11.7%)	2.82	1.281
I was interested to have AVBOB policy in order to receive the fifth year's premiums back.	25 (12.2%)	79 (38.5%)	22 (10.7%)	61 (29.8%)	18 (8.8%)	2.84	1.226

The fact that cash back premium is payable after a duration of five drove me to take AVBOB policy.	24 (11.7%)	85 (41.5%)	20 (9.8%)	54 (26.3%)	22 (10.7%)	2.82	1.246
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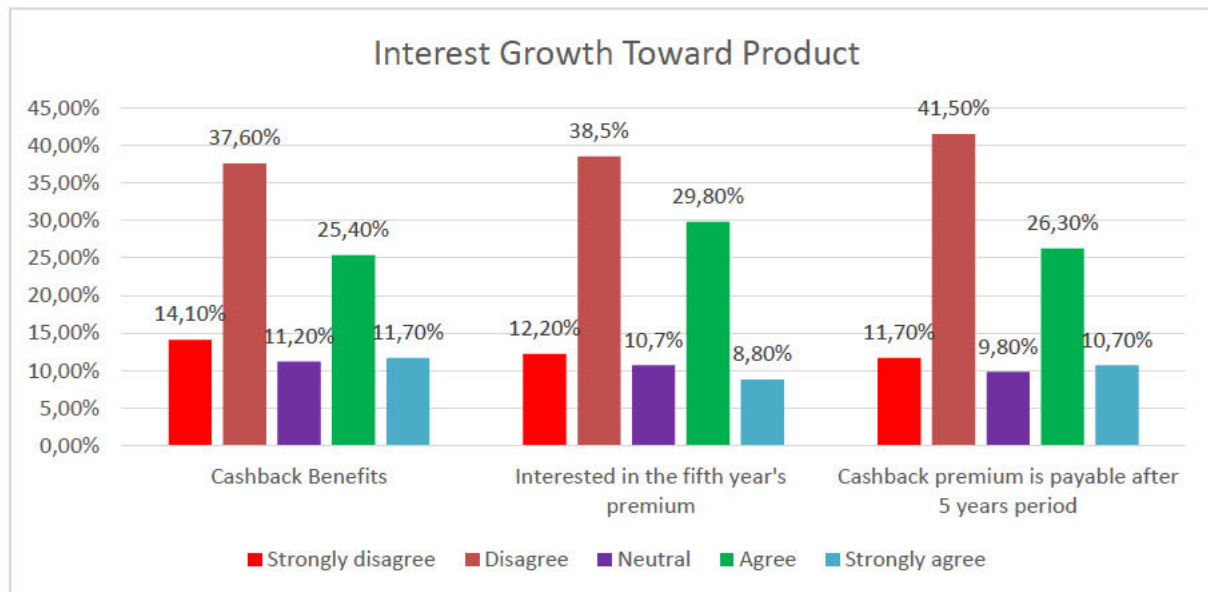


Figure 4. 9: Shows percentage of interest growth rate

Cashback benefits

On cashback benefits, the descriptive computation suggested that most of the respondent 51.7% (with 14.1% strongly disagrees and 37.6% disagrees) reported that cashback premium marketing campaign – based on cashback benefits – has no influence on their interest to buy the product. In contrast, about 37.1% (with 11.7% strongly agrees and 25.4% agrees) reported that cashback premium marketing campaign influences their interest to buy the product. This is an indication that AVBOB cashback premium marketing campaign has no significance influence on customers interest to buy the product – based on the cashback premium benefits.

Interested in the fifth year's premium

The descriptive results from this study revealed that most of the respondents 50.7% (with 12.2% strongly disagrees and 38.5% disagrees) reported that cashback premium marketing campaign – based on the fifth year's premium – has no influence on their interest to buy the product. On the other hand, the analysis also revealed that about 38.6% (with 8.8% strongly agrees and 29.8% agrees) of the respondents reported that cashback premium marketing campaign influences their interest to buy the product – based on the fifth year's premium. Therefore, with 10.7% of them simply being neutral here, the results from this study suggested that communicating the fifth

year's premium in the AVBOB cashback premium marketing campaign has no influence on customers' interest to buy the product.

Cashback premium is payable after five-years period

By communicating to the customers that cashback premium is payable after five years period suggested that most of the respondents 53.2% (with 11.7% strongly disagrees and 41.5% disagrees) reported that cashback premium marketing campaign – based on the five years period premium payment – has no influence on their interest to buy the product. On the other hand, about 37.0% (with 10.7% strongly agrees and 26.3% agrees) of the respondents reported that cashback premium marketing campaign influences their interest to buy the product – based on the five years period premium payment. These results are suggesting that with only 9.8% of the sample being neutral on this, the AVBOB cashback premium marketing campaign has no influence on customers' interest to buy the product – based on the five years period premium payment.

4.4.3.3 Influence of cashback premiums marketing campaign on customers' Desire

As a means of attaining the research objective that seeks to understanding the influence of cash back premiums marketing campaign on customers' *desire*, two (2) Likert scale questions were used by the researcher to determine the influence of cash back premiums marketing campaign on customers' desire toward buying the product. A detail presentation of the results is presented on **Table 4.9** and **Figure 4.9** below.

Table 4. 10: Shows cashback premiums marketing campaign influence on customers' interest (n=205)

Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	M	SD
Cash back premiums adverts influenced my decision making.	14 (6.8%)	35 (17.1%)	25 (12.2%)	104 (50.7%)	27 (13.2%)	3.46	1.126
The fact that cash back premium allows me to include my entire family stimulated my desire to purchase AVBOB policy.	6 (2.9%)	15 (7.3%)	23 (11.2%)	122 (59.5%)	39 (19.0%)	3.84	0.915

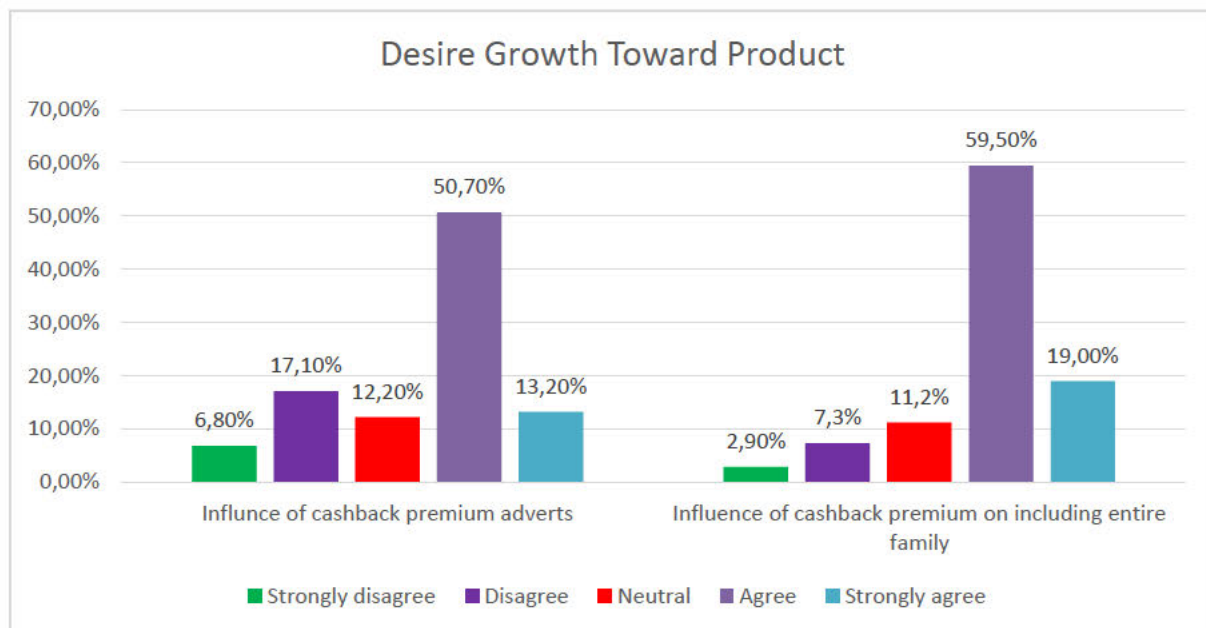


Figure 4. 10: Shows percentage of desire growth rate

Cashback premium adverts

The descriptive computation matrix used in this revealed that out of the 205 respondents, a majority of the study sample 63.9% (with 13.2% strongly agrees and 50.7% agrees) reported that cashback marketing campaign adverts influences their desire toward the product. While the results herein revealed that about 23.9% (with 17.1% disagrees and 6.8% strongly disagrees) of the respondents reported that cashback marketing campaign adverts has no influence on their desire towards the product, about 12.2% of the sample remain neutral on this. Here, the statistical revelation is suggesting that AVBOB cashback marketing campaign adverts significantly influences clients' desire towards the products, with about 63.8%.

Cashback premium on including entire family

When asked if the fact that cashback premium allows clients to include their entire family persuades clients to buy the product, the descriptive analysis here indicated that most of the respondents 78.5% (with 19.0% strongly agrees and 59.5% agrees) reported that cashback marketing campaign adverts influences their desire toward the product – based on allowing them to include their entire family. However, about 10.2% (with 7.3% disagrees and 2.9% strongly disagrees) of the respondents reported that cashback marketing campaign adverts has no influence on their desire towards the product – based on allowing them to include their entire family. Therefore, with only 11.2% of the sample are neutral on this, the descriptive analysis of

this study suggested that cashback marketing campaign adverts influences customers' desire toward the product – based on allowing them to include their entire family.

4.4.3.4 Influence of cashback premiums marketing campaign on customers' Action

To achieve the research objective that seeks to understanding the influence of cash back premiums marketing campaign on customers' *action*, three (3) Likert scale questions were used by the researcher to measure the influence of cash back premiums marketing campaign on customers' action to buy the product. A detail presentation of the results is presented on **Table 4.10** and **Figure 4.10** below.

Table 4. 11: Shows cashback premiums marketing campaign influence on customers' action (n=205)

Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	M	SD
Family responsibility drives me to buy a funeral cover.	2 (1.0%)	3 (1.5%)	0 (0.0%)	105 (51.2%)	95 (46.3%)	4.40	0.669
Cash back premium benefit gives customers a reason to buy.	21 (10.2%)	42 (20.5%)	49 (23.9%)	63 (30.7%)	30 (14.6%)	3.19	1.215
The fact that cash back premiums marketing campaigns are carefully designed, encourages me to take action.	8 (3.9%)	13 (6.3%)	30 (14.6%)	129 (62.9%)	25 (12.2%)	3.73	0.897

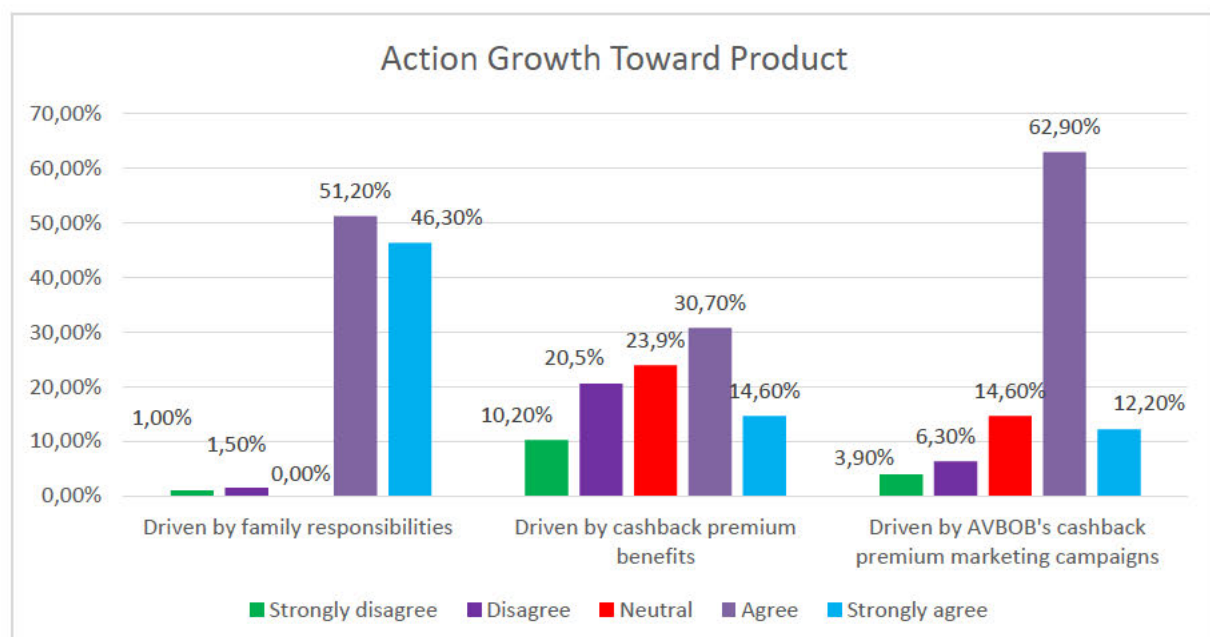


Figure 4. 11: Shows percentage of action growth rate

Driven by family responsibility to take action

Out of the 205 respondents participate in this study, most of the respondents 97.5% (with 46.3% strongly agrees and 51.2% agrees) reported that they were driven by family responsibilities to buy the cashback premium policy. On the contrary, only about 2.5% (with 1.5% disagrees and 1.0% strongly disagrees) of the respondents reported that they were not driven by family responsibilities to buy the cashback premium policy. Therefore, the results from this study is indicating that 97.5% of the sample size were driven by family responsibilities to buy the AVBOB cashback premium policy.

Driven by cashback premium benefits to take action

With a meant score of 3.19 and a standard deviation of 1.215, about 45.3 % (with 14.6% strongly agrees and 30.7% agrees) of the respondents reported that they were driven by the cashback premium benefits to buy the products. In contrast, about 30.7% (with 20.5% disagrees and 10.2% strongly disagrees) of the respondents reported that they were not driven by the cashback premium benefits to buy the product. However, the results here in also revealed that about 23.9% of the sample were neutral about this. This is an indication that cashback premium benefits do not statistically play a major role in influencing customers to buy the AVBOB cashback premium policy.

Driven by AVBOB's cashback premium marketing campaigns

The descriptive computations for this study revealed that most of the respondents 75.1% (with 12.2% strongly agrees and 62.9% agrees) of the respondents reported that they were driven by the AVBOB cashback premium marketing campaigns to buy the product. On the other hand, the results revealed that 10.2% (with 6.3% disagrees and 3.9% strongly disagrees) of the respondents reported that they were not driven by the cashback premium marketing campaigns to buy the product. Also, the results from this study also indicate that about 14.6% of the respondents were neutral about being driven by the AVBOB cashback premium marketing campaigns to buy the product. Therefore, the results from this study entails that AVBOB cashback premium marketing campaigns has an influence on customers' decision to buy the products. In other words, AVBOB cashback marketing adverts has a statistical influence on customers' decision to buy the products.

4.4.4 Assessments of Cashback Premium Benefits

In this study, cashback premium benefits was measured based on the number of family members included in a respondent's funeral cover, what respondents like the most about the cashback premium policy, what respondents are more likely going to use the funds for if they claim the cash back premium after five years, are respondents driven by existing health condition to buy the product, and how many cashback premium funeral covers they have with the company. This section also measures if respondents are likely to recommend the product to friends and family members.

4.4.4.1 Number of family members included in respondents' funeral cover

With a mean score of 2.48 and a standard deviation of 1.046, the results from this study revealed that about (n=68; 33.2%) of the respondents reported that they have included about 4 – 5 members in their funeral cover. More so, about (n=51; 24.9%) of the respondents reported that they have included about 6 – 7 members in their funeral cover. Thus, the finding from this study revealed that the average number of members included in respondents' AVBOB funeral cover is between 4 – 5 members. See **Table 4.11** and **Figure 4.11** below for a detail presentation of the results herein.

Table 4. 12: Respondents' number of members included in AVBOB funeral cover (n=205)

Number of Members	Frequency	Percent
1 – 3 members	41	20.0
4 – 5 members	68	33.2
6 – 7 members	51	24.9
8 + members	45	22.0
Total	205	100.0

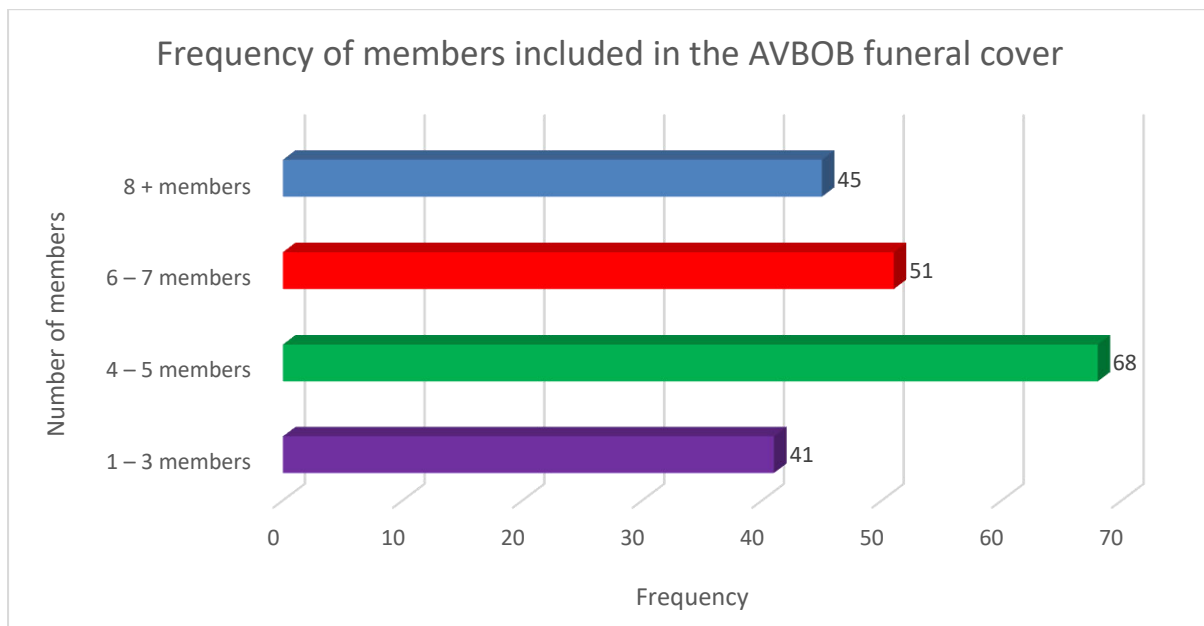


Figure 4. 12: Shows respondents’ number of members included in the AVBOB funeral cover

4.4.4.2 What respondents like the most about AVBOB cashback premium

With $M=1.60$ and $SD= 0.490$, the find from this study revealed that most of the respondents ($n=124$; 60.5%) reported that what the preferred most about the AVBOB cashback premium is its loyalty rewards as opposed to the ($n=81$; 39.5%) of the sample who reported that what the like most about the AVBOB cashback premium is getting premiums back. Therefore, the results from this study revealed that getting the cashback loyalty rewards is essential to customers as compared to getting the fifth year’s premiums back (see **Figure 4.12**). This finding corresponds with the findings from this study that suggested that more that 50% of the respondents reported that the AVBOB cashback premium campaigns has no influence on their interest to but the product – based on the cashback benefits, the fifth year’s premium, and the five years period premium payment. Thus, the findings from this study deduced that the fifth year’s premium benefit is not an influencing factor for customers buying the AVBOB cashback premium policy. Here, customers are more interested in the loyalty rewards as compared to the fifth year’s period premium payment.

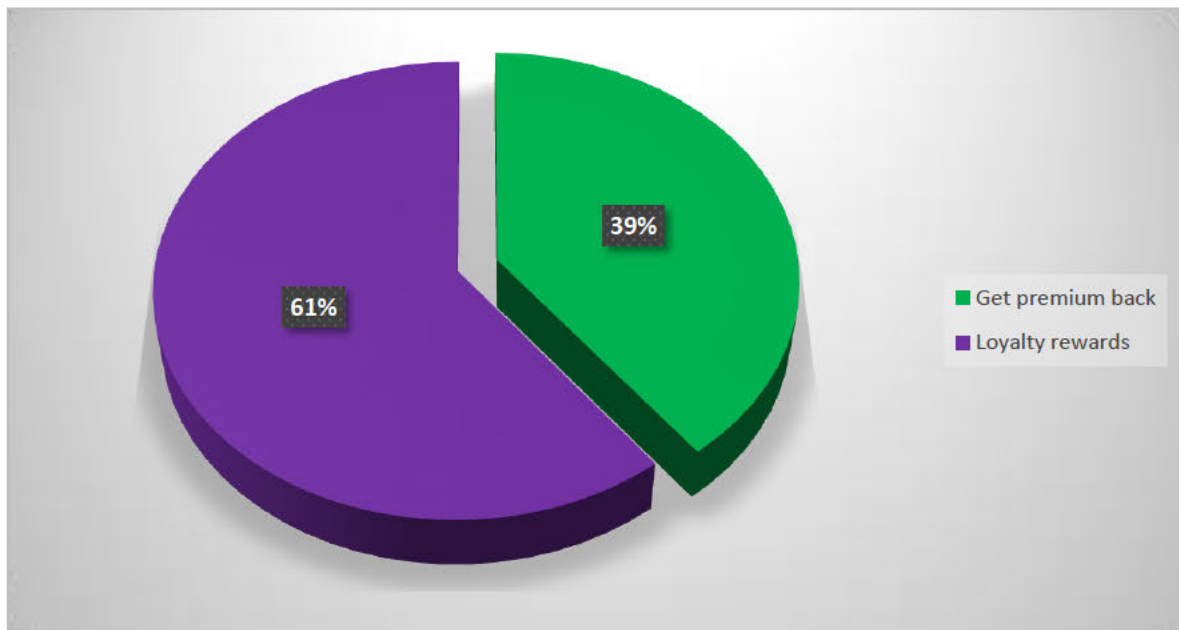


Figure 4. 13: Shows respondents' most preferred benefits of AVBOB cashback funeral cover

This finding is consistent with an existing knowledge from the company. For example, a study revealed that clients are more interested with the company's provision of endways funeral services that comprises funeral insurance, funeral parlours and a manufacturing division that focuses on the construction of tombstones and coffins (Tappendorf, et al., 2014: 2). Thus, this allows the brand to offer valuable bundles of funeral services to its customers, with clients find very appealing. Furthermore, with other loyalty rewards that the company offers to all its clients such as free transportation of the deceased within the border of South Africa, free transportation of a tombstone within the borders of South Africa, and a discount off the price of the funeral (Tappendorf, et al., 2014: 2), allows clients to be loyal to the brand.

4.4.4.3 What respondents are most likely going to use AVBOB cashback premium fund for

With a mean value of 3.77 and a standard deviation of 1.676, the results from this study suggested that out of the 205 respondents, about (n=66; 32.2%) of the sample are most likely to use their fifth year's cashback premium for paying school fees, while about (n=48; 23.4%) reported that they are most likely going to use their fifth year's cashback premium for investments (see **Table 4.12**). Therefore, this is an indication that on average, most of the respondents are most likely going to use their AVBOB's fifth year's cashback premium for paying school fees as compared to buying a car, paying bills, buying/renovating a house, or used it for other things.

Table 4. 13: Respondents' probable expenditure for the cashback premium funds (n=205)

Probable expenditures	Frequency	Percent
Buy/renovate a house	32	15.6
Pay bills	32	15.6
Buy a car	2	1.0
Invest with funds	48	23.4
Pay school fees	66	32.2
Others	25	12.2
Total	205	100.0

4.4.4.4 Driven by health condition

With a mean score of 1.85 and a standard deviation of 0.354, the findings from this study indicated that most of the respondents (n=175; 85.4%) reported that they were not driven by a health condition to buy the AVBOB cashback funeral cover, as compared to the (n=30; 14.6%) of the sample who reported that they were driven by a health condition to buy the AVBOB cashback funeral cover. See **Figure 4.13** for a graphical representation of the results herein.

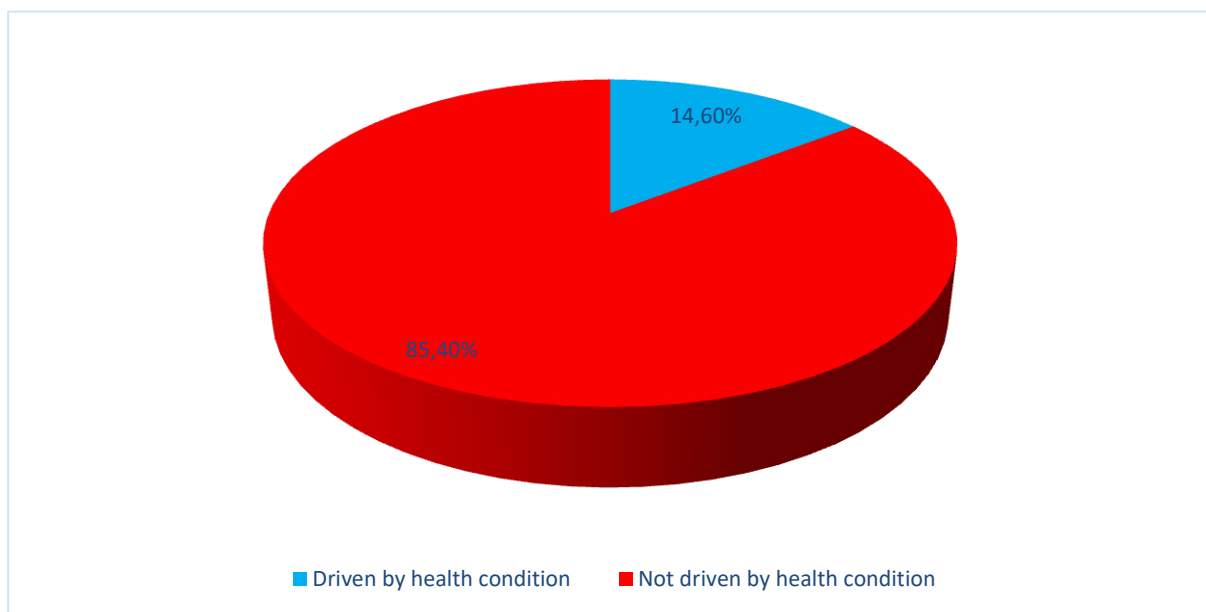


Figure 4. 14: Shows respondents health condition prior to purchasing the AVBOB cashback funeral cover

4.4.4.5 Respondents' number of cashback premium policies

With M=1.16 and SD=0.433, the descriptive computation for this study revealed that most of the respondents (n=176; 85.9%) reported that they have between 1 – 3 cashback premium funeral covers. Again, while about (n=24; 11.7%) of the sample has between 4 – 5 cashback premium funeral covers, about (n=5; 2.4%) of the sample reported that they have more than 6 cashback premium funeral covers.

Table 4. 14: Respondents' number of cashback funeral covers (n=205)

Number of cashback funeral covers	Frequency	Percent
1 – 3 cashback premium funeral covers	32	15.6
4 – 5 cashback premium funeral covers	32	15.6
6+ cashback premium funeral covers	2	1.0
Total	205	100.0

4.4.4.6 Respondents' number of cashback premium policies

Upon being asked if they were more likely to recommend the AVBOB cashback funeral cover to family and friends, the results here indicated that most of the respondents (n=182; 88.8%) reported that they are more likely going to recommend it to their friends and families' members, as compared to the (n=6; 2.9%) of the sample who responded that they are more likely not going to recommend it to their friends and families' members. However, the results also revealed that about (n=17; 8.3%) of the sample responded that maybe they can recommend the AVBOB cashback funeral cover to family and friends (see **Figure 4.14**).

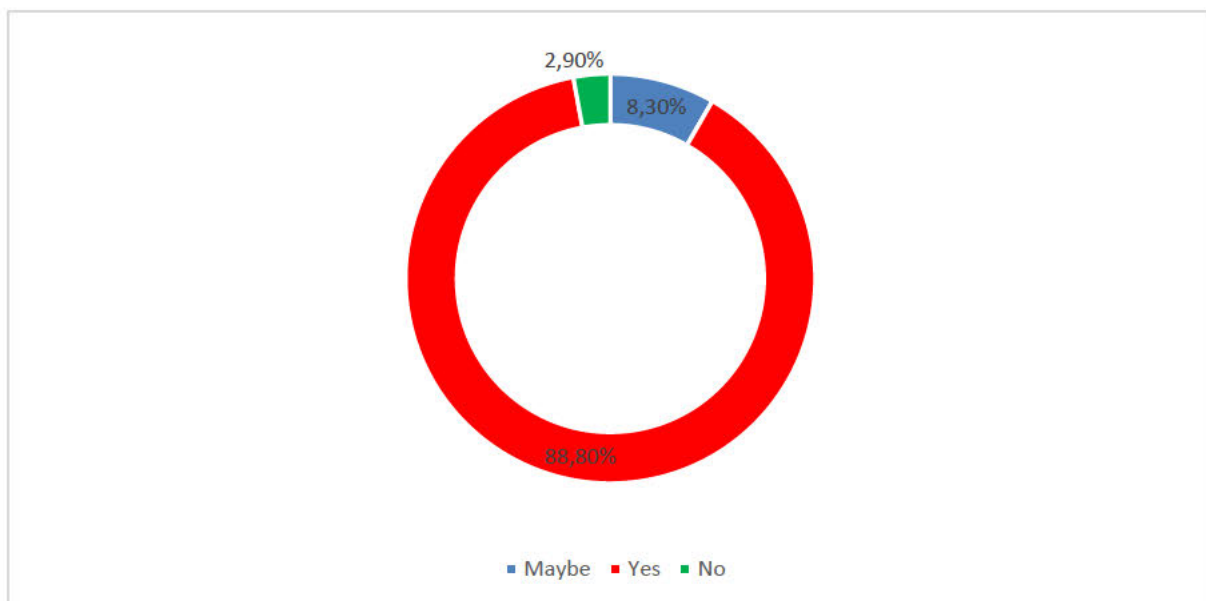


Figure 4. 15: Shows respondents' percentage probability of recommending AVBOB cashback funeral cover

4.5 INFERENTIAL ANALYSIS

A Chi-square test was used in this study to determine the correlation between respondents' first source of information about AVBOB cashback premium and AIDA (Attention, Interest, Desire and Action). Here, the technique seeks to determine if there is a significant effectiveness for the different marketing campaigns (such as radio marketing campaign, television marketing campaign, internet marketing campaign, etc.) towards customers' decision-making based on

attention, interest, desire and action. Hence, the traditional p-value of <0.05 was employed for both the chi-square test and control marketing test.

4.5.1 Correlations

Here, the researcher seeks to measure the relationship between the different AVBOB's marketing campaigns and customers' attention, interest, desire, and action toward the product. In other words, the researcher seeks to determine if there is a significant relationship between the different AVBOB's marketing campaigns and customers attention, interest, desire, and action on the AVBOB cashback premium funeral cover.

4.5.1.1 The influence of cashback premiums marketing campaign on customers' attention

4.5.1.1.1 The impact of providing for family members in case of death on customers' attention

With a p-value set at <0.05 , the correlation test for this study revealed that there is a statistical significance between respondents' first source of information about AVBOB marketing campaign and providing for family members in case of death to attract customers' attention toward the product, with ($X^2 = 22.980$; p-value = 0.003). Here, the correlation results support the descriptive results of this study that suggested that 97.6% of the sample reported that by enabling customers to provide for their family members during times of bereavement influences customers' attention towards buying the AVBOB cashback premium funeral cover. Moreover, the findings from this study corresponds with Schiffman and Kanuk (2014: 23) argument that the deployment of attractive information or images is crucial to attracting customers attention during marketing campaigns. The findings from this study also supports Tappendorf, et al (2014:2) argument that most South African cultures give priority to large funerals, which involves high budgeting among family and community members.

4.5.1.1.2 The impact of planning for future unexpected events on customers' attention

The results from this study revealed that there is a relationship between respondents' first source of information about AVBOB marketing campaign and planning for future unexpected events to attract customers' attention toward the product, where ($X^2 = 18.560$; p-value = 0.001). This correlation analysis supports the findings of this study that suggested that 98.5% of respondents reported that the usage of planning for future's unforeseen events in the cashback premium marketing campaign influences their attention toward the product. Similarly, the findings on the

impact of planning for future unexpected events on customers' attention, corresponds with the argument that most South African cultures give priority to large funerals, which involves high budgeting among family and community members (Tappendorf, et al., 2014: 2). Therefore, it is an indication that funeral expenses are a key projectile element for most AVBOB's cashback premium funeral cover clients.

4.5.1.1.3 The impact of giving family members a dignified funeral on customers' attention

With ($X^2 = 26.600$; p-value = 0.001), the results from this study revealed that there is a strong relationship between respondents' first source of information about AVBOB marketing campaign and giving family members a dignified funeral to attract customers' attention toward the product. Similarly, the findings from the correlation analysis corresponds with the descriptive analysis of this study, which suggested that 97.6% of the sample reported that the use of giving family members a dignified funeral in the cashback premiums marketing campaign influences their attention toward the product. With $p < 0.001$, the findings on the impact of giving family members a dignified funeral on customers' attention supports the argument that most South Africans give high priority to large funerals (Tappendorf, et al., 2014: 2), an indication that the used of giving family members dignified funeral in the AVBOB marketing campaigns influences customers attention toward the product, with 97.6%. These findings support the argument that the used of attractive headlines during advertisements attracts customers' attention toward a product or service (Bell and Ternus, 2017; Levy and Weitz, 2012; Yalch and Spangenberg, 2000). In agreement, the results from this study support the argument that using relevant information to clients is influential to clients' attention (Yah and Yoh, 2014; Binggeli, 2012; Hultén, 2011;). Therefore, the finding from this study revealed that the used of giving family members a dignified funeral in the AVBOB marketing campaign attract customers' attention toward cashback premium funeral cover.

In summary, the results from this study indicated that AVBOB's cashback marketing campaigns influences customers' attention toward the cashback premium funeral cover.

4.5.1.2 The influence of cashback premiums marketing campaign on customers' interest

4.5.1.2.1 The impact of cashback premium benefits on customers' interest

With ($X^2 = 13.158$; p-value = 0.107), the results from this study revealed that there is no relationship between respondents' first source of information about AVBOB marketing

campaign and cashback premium benefits to attract customers' interest toward the product. These findings correspond with the descriptive findings of this study, which indicated that most of the respondents (51.7%) reported that cashback premium benefits have no influence on their interest to buy the product. The findings from this study contradicts the argument that

4.5.1.2.2 The impact of the fifth year's premium on customers' interest

The result from this study also revealed that that there is no correlation between respondents' first source of information about AVBOB marketing campaign and being interested in the fifth year's premium to attract customers' interest toward the product, with ($X^2 = 13.684$; p-value = 0.090). Likewise, the result from this study also support the descriptive results of this study which indicated that 50.7% of the sample reported that cashback premium marketing campaign – based on the fifth year's premium – has no influence on their interest to buy the product.

4.5.1.2.3 The impact of cashback premium being payable after five-years period on customers' interest

The correlation findings from this study revealed that there is no statistical significance between respondents' first source of information about AVBOB marketing campaign and cashback premium being payable after five-years period to attract customers' interest toward the product, where ($X^2 = 13.600$; p-value = 0.093). Similarly, the correlation findings from this study support the descriptive findings of this study, which suggested that 53.2% of the sample reported that cashback premium marketing campaign – based on the five years period premium payment – has no influence on their interest to buy the product.

The correlation and descriptive findings of this study on the influence of cashback premiums marketing campaign on customers' interest contradict existing knowledge on the link between promising clients rewards to attract their interest toward a product or service (Paramusur and Roberts-Lombard, 2012; Burns, 2012; Hunter and Mukerji, 2011; Rodrigues et al., 2011). For example, Paramusur and Roberts-Lombard (2012) argues that advertising based on benefits and providing clients services that enable them to satisfy their needs influences customers' interest towards products or services. Therefore, the findings from this study indicated that AVBOB's cashback premiums marketing – based on cashback premiums benefits – has no influence on clients' product-interest.

4.5.1.3 The influence of cashback premiums marketing campaign on customers' desire

4.5.1.3.1 The impact of cashback premium adverts on customers' desire

The findings from this study revealed that there is no statistical relationship between respondents' first source of information about AVBOB marketing campaign and cashback premium adverts to attract customers' desire toward the product, where ($X^2 = 14.964$; p-value = 0.060). However, these findings contradict the descriptive findings of this study, where 63.9% of the sample reported that cashback marketing campaign adverts influences their desire toward the product. These findings are contrary to the argument that offering promotions, special discounts, free gifts and offering good pre-sales customer services are key factors that attract clients' desire toward services or products (Hassan et al., 2015: 267 – 268). These findings also seem to support the argument that most AVBOB's clients do not only desire a cheap product, but they also desire a product that is both affordable and trustworthy, while still offering great values in terms of clients' services and insurance coverage amounts (Tappendorf, et al., 2014: 4 – 5). In agreement, the descriptive results of this study revealed that most of the respondents reported that what they like most about the cashback premium funeral cover is its loyalty rewards, but not the cashback premium benefits.

4.5.1.3.2 The impact of including entire family members on customers' desire

With ($X^2 = 10.546$; p-value = 0.229), the correlation analysis of this study suggested that there is no relationship between respondents' first source of information about AVBOB marketing campaign and including entire family members to attract customers' desire toward the product. On the contrary, the correlation results contradict the descriptive results of this study, which suggested that 78.5% of the sample reported that cashback marketing campaign adverts influences their desire toward the product – based on allowing them to include their entire family. Although the descriptive analysis of this study revealed that 78.5% of the sample argued that the fact that they can include their entire family members influences their desire toward the product, the correlation results from this study contradict it. More so, the correlation findings also seem to be contrary to the argument that most South Africans have high regards for family funeral, such that they can invest high funds toward ensuring large funerals for their family members (Tappendorf, et al., 2014: 2). Here, we see that communicating unique product benefits and features (Shah, 2010) – such as including entire family members – has no statistical significance on customers' desire toward the product. Therefore, this is an indication that

AVBOB's cashback premium marketing campaigns – based on communicating unique product features – do not impact on customers' desire.

4.5.1.4 The influence of cashback premiums marketing campaign on customers' action

4.5.1.4.1 The impact of family responsibility on customers' action

With ($X^2 = 10.241$; p-value = 0.037), the findings from this study indicated that there is a statistical relationship between respondents' first source of information about AVBOB marketing campaign and driven by family responsibility to buy the product. This finding corresponds with the descriptive findings of this study, which indicated that 97.5% of the respondents reported that they were driven by family responsibility to buy the cashback premium funeral cover. The correlation results on the impact of family responsibility on customers' action support the argument that funerals are a huge priority of most South African cultures (Tappendorf, et al., 2014: 2). This is a clear indication that most of the AVBOB's client buys the cashback premium funeral cover not because of its premium benefits, as early indicated in this study, but because it is a family necessity.

4.5.1.4.2 The impact of cashback premium benefits on customers' action

The correlation matrix of this study indicated that there is no statistical significance between respondents' first source of information about AVBOB marketing campaign and driven by cashback premium benefits to buy the product, with ($X^2 = 9.227$; p-value = 0.324). Similarly, this finding supports the descriptive results of this study, where only 45.3% of the sample reported that they were driven by the cashback premium benefits to buy the products. Therefore, the correlation and descriptive findings the impact of cashback premium benefits on customers' action did not come as a surprise since throughout the study the results on cashback premium benefits suggested that AVBOB's clients are not benefits driven.

4.5.1.4.3 The impact of AVBOB's cashback premium marketing campaigns on customers' action

The results from this study suggested that there is no statistical relationship between respondents' first source of information about AVBOB marketing campaign and driven by AVBOB's cashback premium marketing campaigns to buy the product, where ($X^2 = 7.338$; p-value = 0.501). This finding is contrary to the descriptive results of this study, which indicated that about 75.1% of the sample reported that they were driven by the AVBOB cashback

premium marketing campaigns to buy the product. The correlation findings of this study are contrary to the argument that advertising influences customers to buy products or services (Burns, 2012; Aker et al., 2011; Chebat and Michan, 2003;). In agreement with the descriptive results of this study, DuPlessis and Rousseau (2014) argues that clients subscribe to products or services due to marketing campaigns. Therefore, even though the correlation results contradict most of the existing knowledge on advertising and clients' action toward products or services, the descriptive results of the current study support most of the existing literature on advertising and buying of products or services. Thus, based on the descriptive results of this study, AVBOB's marketing campaigns influences clients to buy the cashback premium funeral cover, with 75.1% impact on clients' decision-making.

4.6 CHAPTER SUMMARY

This chapter presents and discusses the research findings based on the objectives of the study. By focusing on the study objectives, the chapter descriptively and inferentially compute AVBOB's customers' perceptions of cashback premiums marketing campaigns in Durban, South Africa.

With 73.2% of the sample being females, 88.3% of the sample being Africans, 58.5% of the sample being single, 77.1% of the sample employed, and about 48.8% of the sample having between 1 – 3 children, the findings from this study revealed that there were 205 respondents. In it, the study revealed that most of the respondents considered buying the AVBOB's cashback premium funeral cover as a family necessity, with 97.5%. In summary, the results from this study revealed that AVBOB cashback premiums marketing campaigns influence customers' attention toward the product. More so, contrary to others existing knowledge, the findings from this study also indicated that AVBOB cashback premiums marketing campaigns have no influence on customers' interest, desire, and action toward the product – based on the AVBOB's cashback premium benefits.

CHAPTER FIVE

CONCLUSIONS, LIMITATIONS, AND RECOMMENDATIONS

5.1 INTRODUCTION

The previous chapter of this study analysed, presented, and discussed the researching findings based on the research objectives of this study. This chapter presents the conclusions, limitations, and recommendations of this research. In it, the chapter presents some of the major conclusions of this study. The conclusions are based on the research's major findings and the literature review. The next section of this chapter outlines the research limitations. Thereafter, the chapter also suggested some recommendations based on the study site and future research recommendations. The last section of this chapter presents the summary of the chapter.

5.2 CONCLUSIONS

As stated in the introduction of this chapter, the conclusions of this study's findings are based on the research's major findings and the reviewed literature major findings.

5.2.1 Conclusions from the Research's Major Findings

5.2.1.1 Conclusion on demographic factors

The socio-demographic results for this study revealed that 73.2% of the sample were females. The study also found that 88.3% of the sample are Africans. While 58.5% of the sample are single, about 48.8% of the sample are having between 1 – 3 children.

Furthermore, the study revealed that about (n=65; 31.7%) of the sample reported that they first heard about the AVBOB from other sources of information, apart from radio and television as the leading sources. In it, out of the 65 customers who first heard about the brand from other sources, about 69.2% of them specified that they first heard about AVBOB from sell agents who come to their working place. This finding supports the company's sell agent model marketing, which was highlight by Tappendorf, et al (2014: 4 – 5). Here, Tappendorf, et al (2014: 4 – 5) argues that AVBOB clients understand and trust the product more fully when they have direct contact with an agent. This is simply because agents can explain a complex product properly and make it more perceptible to a potential client.

5.2.1.2 The influence of AVBOB cashback premiums marketing campaigns on customers' attention

This study findings indicated that AVBOB cashback premiums marketing campaigns influence customers' attention based on providing for family members in cases of death, planning for future unexpected events, and giving family members a dignified funeral ceremony, with p-values of <0.05 . Similarly, the descriptive results of this findings suggested that with mean values that ranges between 4.49 – 4.57, AVBOB cashback premiums marketing campaigns influence customers' attention based on providing for family members in cases of death, planning for future unexpected events, and giving family members a dignified funeral ceremony. Therefore, it is adequate to conclude that in summary, AVBOB cashback marketing advertising, has a statistical significance on attracting customers' attention toward the products and services that the company offers. In other words, the company's advertising techniques that are geared toward attracting clients' attention is statistically significant and influential.

5.2.1.3 The influence of AVBOB cashback premiums marketing campaigns on customers' interest

Even though both the descriptive and inferential computation on the three items on customers' attention toward the AVBOB cashback premium funeral cover was positive, the inferential results on the influence of AVBOB cashback premiums marketing campaigns on customers' interest was negative.

On the impact of cashback premium benefits on customers' interest, both the descriptive and inferential statistics results were negative. Here, the results suggested that AVBOB cashback premiums marketing campaigns have no influence on clients' interest toward the product, with 51.7% and $p=0.107$. Therefore, this is an indication that AVBOB's clients are not driven by the cashback premium benefits.

The evaluation on the impact of the fifth year's premium on customers' interest revealed that AVBOB's cashback premiums marketing campaigns – based on the fifth year's premium – have no statistical influence on customers' interest toward the product, with 50.7% and $p=0.090$. Thus, this is an indication that advertising that are based on the fifth year's premium has no impact on clients' interest toward the cashback premium funeral cover.

Similarly, the results on the impact of cashback premium being payable after five-years period on customers' interest suggested that there is no statistical impact between AVBOB cashback

premiums marketing campaigns and customers' interest toward the products. Here, the descriptive statistic indicated that 53.2% of the sample reported that cashback premium marketing campaign – based on the five years period premium payment – has no influence on their interest to buy the product. Likewise, the correlation results between AVBOB cashback premiums marketing campaigns and customers' interest – based on the five years period premium payment – has no influence on their interest to buy the product.

Therefore, this an indication that cashback premiums marketing campaigns – based on the cashback premium benefits – has no influence on customers' interest. These findings contradict the argument from Paramusur and Roberts-Lombard (2012) that advertising based on benefits and providing clients services that enable them to satisfy their needs influences customers' interest towards products or services.

5.2.1.4 The influence of AVBOB cashback premiums marketing campaigns on customers' desire

On the impact of cashback premium adverts on customers desires, the descriptive results revealed that AVBOB cashback premiums marketing campaigns influence customers' desire toward the product. On the contrary, with $p=0.060$, the inferential statistics suggested that there is no statistical relationship between AVBOB cashback premiums marketing campaigns and customers' desire toward the product. The inferential findings also contradict the argument that offering promotions, special discounts, free gifts and offering good pre-sales customer services are key factors that attract clients' desire toward services or products (Hassan et al., 2015: 267 – 268).

Similarly, on the impact of including entire family members on customers' desire, the descriptive computation of this study suggested that AVBOB cashback premiums marketing campaigns influence customers' desire toward the product. However, the inferential statistics suggested that there is no statistical relationship between AVBOB cashback premiums marketing campaigns and customers' desire toward the product, $p=0.229$. Here, the inferential results opposed the argument that most South Africans have high regards for family funeral, such that they can invest high funds toward ensuring large funerals for their family members (Tappendorf, et al., 2014: 2). Therefore, while the descriptive results support the existing literature, the inferential results oppose the existing knowledge.

5.2.1.4 The influence of AVBOB cashback premiums marketing campaigns on customers' action

With a mean value of 4.40 and a standard deviation of 0.669, the descriptive findings of this study suggested that AVBOB cashback premiums marketing campaigns influences customers to buy the product based on driven by family responsibility. Similarly, with $p=0.037$, the correlation results revealed that there is a statistical relationship between AVBOB cashback premiums marketing campaigns and customers' decision to buy the product – base on family responsibility. Therefore, with 97.5% of the study's sample reporting that they were driven by family responsibility to buy the cashback premium funeral cover, it supports the argument that funerals are a huge priority of most South Africans cultures (Tappendorf, et al., 2014: 2).

On the impact of cashback premium benefits on customers' action, both the descriptive and inferential analysis support the argument already established in this study that the AVBOB cashback premiums marketing campaigns have no influence on customers interest and desire – based on the premises of cashback premium benefits. Here, only 45.3% of the sample reported that they were driven by the cash back premium benefits to buy the product. Similarly, with $p=0.324$, the correlation matrix suggested that there is no statistical relationship between AVBOB cashback premiums marketing campaigns and customers' decision to buy the product – base on the premises of cashback premium benefits. Therefore, this is indication that based on the cashback premium benefits, the AVBOB cashback premiums marketing campaigns have no influence on customers' decision to buy the product.

On the impact of AVBOB's cashback premiums marketing campaigns on customers' action, the descriptive and inferential results were contradictory. Here, the descriptive analysis revealed that 75.1% of the study's sample reported that they were driven by the AVBOB cashback premium marketing campaigns to buy the product. On the other hand, with $p=0.501$, the correlation analysis suggested that there is no statistical relationship between AVBOB cashback premiums marketing campaigns and customers' decision to buy the product. Therefore, the inferential findings of this study contradict the argument that advertising influences customers to buy products or services (Chebat and Michan; 2013; Burns, 2012; Aker et al., 2011).

5.2.2 Conclusion on Literature Review

This study seeks to understand AVBOB customer's perceptions of cashback premiums marketing campaigns and how its impacts on clients' attention, interest, desire and action.

Although there is no much studies conducted in South Africa on this phenomenon, but from the review literature, there seems to be an agreement that marketing campaigns directed towards customers' attention, interest, desire and action is influential throughout customers' decision-making on products or services. This is suggesting that marketing campaigns are essential to promoting brands names and improving customers engagement with the brand, which can result to high organisational performance. For example, Tappendorf, et al (2014: 2) argues that AVBOB has been a key player in the funeral and life insurance industry for almost a century in South Africa due to its ability to markets itself through the provision of endways funeral services that comprises funeral insurance, funeral parlours and a manufacturing division that focuses on the construction of tombstones and coffins. Furthermore, the reviewed literatures suggested that there is a high correlation between brand advertising and brand performance based on customers' attention, interest, desire and action (Hassan et al, 2015; Stelzner, 2013; Kim and Ko, 2012; Michie, 2007; Strauss et al., 2005). For example, talking about social media marketing, a study conducted in Malaysia revealed that most of the participants argue that if used properly, social media can easily boost brands awareness, trust, and improve sales (Hassan et al., 2015: 267 – 268).

Similar, Stelzner (2013: 23) argues that 97% of the participants promote and grow their brands through social media advertising. Again, another study also revealed that marketing through social media has a significant impact on customer equity and the perception to purchase the product (Kim and Ko, 2012: 1481). This highlighted the relationship between social media marketing in terms of influencing customers purchase perception and brand equities. In other studies that studied whether social media marketing is a cost-effective marketing strategy for brands after the global economic recession suggested that the use of social media as a marketing tool is a marketing strategy that can save business costs because millions of customers can be reached through social media within a short period of time and marketing information can be disseminated quickly (Kirtis and Karahan, 2011: 262 – 263; Mangold and Faulds, 2009: 359). Therefore, focusing on these studies, one can see that marketing or advertising that are appropriately based on the AIDA model can promote customers engagement with the brand and as well as improve brand performance. Hence, from a theoretical point of view, scholars have understood that the Attention, Interest, Desire, and Action model is widely applied in marketing activities such as promotions, sponsorships, advertisement, and business through websites (Hassan et al, 2015; Stelzner, 2013; Kim and Ko, 2012; Rowley, 2002; Strauss et al., 2005).

Furthermore, within the context of insurance industry, valuation of clients is often used as a synonym for “customer equity”. This is an indication that clients’ valuation is usually perceived as the value a client or clients brings to the insurance company. Hence, the authenticity of consumer value in the insurance industry – such as the benefits of the products, services or relationship as perceived by the client – and its importance to the industry are rarely achieved. For example, we see that the findings from this current study indicated that AVBOB cashback premium marketing campaigns – based on the premises of cashback premium benefits – has no impact on clients’ interest, desire and action. Here, the propositions of value within the insurance industry context is usually focus on a product-oriented view. This raises questions about what buyers of insurance covers really value in insurance? Understanding this question is very vital for both current and future insurance marketers. Why? Because insurance companies that consider the different perceptions, values and resulting actions that currently exist in the markets will not have difficulties in influencing future clients, and as well as retaining them. Therefore, regardless of the different techniques and research methods used in previous studies, the results suggested that is a relationship between advertising and customers engagement with services and products. In other words, the literatures reviewed in this study highlights that advertising influences clients’ purchase behaviour towards services or products.

5.3 LIMITATIONS OF THE STUDY

- Because this study only studied a sample of 205 respondents, the generalization of some of the findings from this study is limited by it sample size.
- The lack of knowing the actual population size of the target population limits the accurate estimation of the study sample size.

5.4 RECOMMENDATION

- To understand the missing link between cashback premium benefits and customers’ attention, interest, desire and action, requires that AVBOB and future researchers must master the art of trust and transparency to unravel the missing link.
- Since advertisements are most often regarded as the nervous system of the business world, it therefore important to transform the AVBOB insurance poor performance on social media technology to increase customers relevance on the how cultural, processes, and technological changes can significantly increase shareholder value for insurers
- The AVBOB marketing team must tapped into the opportunities and cost-effectiveness that social media offers to contemporary marketing industry. Here, studies highlight that

social media advertising is cost-effective and easily promotes brand awareness, which result in brand performance.

- Since the study suggested that there is a strongly relation between AVBOB's cashback premium marketing campaigns and customers' attention toward the product, the management and marketing team should uphold or promote further the influence of advertising on customers' attention to buy the product.
- Because the descriptive results of this study confirmed the existing knowledge on the priority that clients have for family funerals, the management and marketing team should further promote values that allows customers to buy products or services that promotes their cultural values.

5.5 RECOMMENDATIONS FOR FURTHER RESEARCH

- There is a need to repeat this study on a large scale to improve customers' satisfaction and improve the company's performance.
- Further studies should examine the qualitative aspect of this study to collaborate the quantitative results of this study.

5.6 CHAPTER SUMMARY

This chapter presented the conclusions on the major findings and the reviewed literatures of this study. In it the chapter also presented the research limitations and offered recommendations for future research and the improvement of the company.

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APPENDICE ONE: QUESTIONNAIRE

DURBAN CUSTOMERS PERCEPTIONS OF CASH BACK PREMIUMS MARKETING CAMPAIGNS FOR AVBOB MUTUAL ASSURANCE.

Please tick the appropriate box for the questions below.

Section A: Demographics

(Please tick one correct answer)

Which age category do you belong to?

20 – 24 years	25 – 29 years	30 – 34 years	35 – 39 years	40 – 44 years	45 – 49 years	50+ years
1	2	3	4	5	6	7

2. Are you male or female?

Male	Female
1	2

3. Which racial group do you belong to?

African	1
Coloured	2
Indian	3
White	4

5. What is your marital status?

Single	1
Married	2
Divorced	3
Widower	4

4. Are you employed?

Yes	No
1	0

5. How many children do you have?

None	0
1-3	1
4-5	2
6 - Above	3

Section B: Source of information

7. Where did you first heard about AVBOB?

Radio	1
Television	2
Newspaper	3
Magazine	4
Internet	5
Other (<i>Specified</i>)	

8. Which social media platform do you often use to get more information concerning AVBOB?

Facebook	1
Twitter	2
Instagram	3
Google	4
You tube	5
WhatsApp	6
Telephone	7
AVBOB offices	8

Section C: Perceptions

For each of the statements below, please select one that best reflects your perception.

Where: 1(Strongly disagree), 2(Disagree), 3(Neutral), 4(Agree), 5(Strongly agree).

Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Attention					
I took AVBOB policy in need to provide for my family members in case death occurs.	1	2	3	4	5
I purchase AVBOB'S funeral cover to plan for future's unforeseen event.	1	2	3	4	5
I purchase AVBOB'S funeral cover to give my family members a dignified funeral in the event of death.	1	2	3	4	5
Interest					
Cash back benefit persuaded me to join AVBOB.	1	2	3	4	5
I was interested to have AVBOB policy in order to receive the fifth year's premiums back.	1	2	3	4	5
The fact that cash back premium is payable after a duration of five drove me to take AVBOB policy.	1	2	3	4	5
Desire					
Cash back premiums adverts influenced	1	2	3	4	5

my decision making.					
The fact that cash back premium allows me to include my entire family stimulated my desire to purchase AVBOB policy.	1	2	3	4	5
Action					
Family responsibility drives me to buy a funeral cover.	1	2	3	4	5
Cash back premium benefits gives customers a reason to buy.	1	2	3	4	5
The fact that cash back premiums marketing campaigns are carefully designed, encourages me to take action.	1	2	3	4	5

Section D: Benefits of Cash Back Premium

6. How many family members are included in your funeral cover?

1-3	1
4-5	2
6-7	3
8 Above	4

9. What do you like most about having cash back premium?

Get your premiums back	1
Loyalty Reward	2

10. Should claim the cash back premium after five (5) years, what are you most like going to spend it on?

Buy a house/renovate your house	1
Pay bills	2
Buy a car	3
Invest with it	4
Pay school fees	5
Other	6

11. Is it health condition that drove you to take AVBOB cash back premium funeral cover?

Yes	1	No	2
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12. How many cash back premiums funeral covers do you have?

1-3	1
4-5	2
6 Above	3

13. Can you recommend AVBOB funeral cash pack premium to your friends and family?

Yes	1	No	2	Maybe	0
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Thank you for your cooperation.

APPENDICE TWO: INFORMED CONSENT FORM

RESEARCH CONSENT FORM

Consent to Participate in a Research

Dear Participant,

This research is being conducted by Miss Jane Nompumelelo Ngwabe, a master's student in Commerce at the University of KwaZulu-Natal (UKZN). As part of a requirement to fulfil this qualification, I am expected to conduct a study in any area of my interest – that is related to my field.

The title of this study is: Durban customers' perceptions of cash back premiums marketing campaigns for AVBOB mutual assurance.

Research Purpose: The prime purpose of this study is to investigate and explore customers' perceptions of cash back premiums marketing campaigns for AVBOB mutual assurance in Durban.

Procedure: As a participant, you will be required to complete a questionnaire that contain information about your personal perception on cash back premiums marketing campaigns for AVBOB mutual assurance and other information that are also very relevant to the study. The completion of the questionnaire takes approximately 10 to 15 minutes, maximum.

Risks and benefits: There are no known risks or discomforts associated with this study. The results obtained from this study may eventually aid in serving you better as a consumer and also aid in boosting the business.

Voluntary participation: Your participation in this research is voluntary and you will not be penalized if you refuse to participate or decide to stop at any time. There will be no costs for participating in the research. Also, participants will not be paid to participate in this research project. Therefore, the alternative to participate in this study is to not participate. What this entails is that you can decide to not participate.

I hereby acknowledge that I am at liberty to withdraw from the study at any stage without any negative consequences.

Confidentiality: All identifying information obtained from this study will be kept strictly confidential.

Consent: I _____, have read and understood the above information, and I willingly consent to participate in this study. I understand that if I should have any questions about my rights as a research participant, I can contact the UKZN office of Research at (031 260 8350). I can also contact the prime researcher, Miss Jane Nompumelelo Ngwabe by email (Ngwabe@hotmail.co.za), or by phone at (0795169441). I have received a copy of this consent form on the DD/MM/2018, before participating in the study.

Supervisor's Signature

Researcher's Signature

Participant's Signature

APPENDICE THREE: ETHICAL CLEARANCE LETTER



10 February 2021

Ms Jane Nompumelelo Ngwabe (216075424) School of Management, IT & Governance Westville Campus

Dear Ms Ngwabe,

Protocol reference number: HSS/1306/018M

Project title: Durban customer's perception of cash back premiums marketing campaign for AVBOB mutual assurance.

Amended title: Durban customers' perceptions of cash back premiums marketing campaigns for Afrikaanse Verbond Begrafnis Ondernemings Beperk

Approval Notification – Amendment Application

This letter serves to notify you that your application and request for an amendment received on 02 February 2021 has now been approved as follows:

- Change in title

Any alterations to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form; Title of the Project, Location of the Study must be reviewed and approved through an amendment

/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

All research conducted during the COVID-19 period must adhere to the national and UKZN guidelines. Best wishes for the successful completion of your research protocol.

Yours faithfully



..... Professor Dipane Hlalele (Chair)

/dd

Cc Supervisor: Dr Vannie Naidoo

cc Academic Leader Research: Professor Isabel Martins cc School Administrator: Ms Angela Pearce

Humanities & Social Sciences Research Ethics Committee

UKZN Research Ethics Office Westville Campus, Govan Mbeki Building Postal Address: Private Bag X54001,
Durban 4000

Tel: +27 31 260 8350 / 4557 / 3587

Website: <http://research.ukzn.ac.za/Research-Ethics/>
Founding Campuses:

■ Edgewood

■ Howard College

■ Medical School

■ Pietermaritzburg

■ Westville

INSPIRING GREATNESS

APPENDICE FOUR: GATEKEEPER LETTER

AVBOB MUTUAL ASSURANCE SOCIETY ONDERLINGE
VERSEKERINGSGENOOTSKAP AVBOB

INCORPORATED UNDER PRIVATE ACT NO 7 OF 1951/INGESTEL INGEVOLGE PRIVATE WET NR 7 VAN 1951

DURBAN PROVINCIAL OFFICE/PROVINSIALE KANTOOR:
22 SAMORA MACHEL, DURBAN 4000
TEL (031) 332 1105 FAX/FAKS (031) 332 1108

KZN Research Committee

Dear Sir/Madam,

RE: RESEARCH ON AVBOB CASH BACK PRODUCT



We're here for you

Since 1910

13th July 2018

This is to confirm that Jane Ngwabe with student No. 2168 075424, has permission to conduct research on AVBOB cash back product.

R regards, **AVBOB -**
KZN PROVINCIAL OFFICE
PROV _____ MANAGER:

Vusi Khathi

Tel: 031 332 1106
Mobile: 076 910 7830

admin@utor.ac.za secretary@utor.ac.za info@utor.ac.za
www.utor.ac.za

85
1910 - 2010
100 YEARS OF ACADEMIC EXCELLENCE

Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

APPENDICE SEVEN: SUPERVISOR'S REPORT

UNIVERSITY OF KWAZULU-NATAL
School of Law



SUPERVISOR'S REPORT

Supervisor's Name	Dr. Vannie Naidoo
Student's Name	Jane Nompumelelo Ngwabe
Student Number	216075424
Dissertation Title	Durban customer's perception of cash back premiums marketing campaigns for AVBOB mutual assurance

What was the duration of the project and its supervision?	3 yrs
When it was first registered?	3 yrs ago
When did the supervision begin?	3 yrs ago
Was a schedule of work and consultations drawn up and adhered to?	yes
How frequently, and for how long, did the student and you meet for supervisory sessions?	As often as mutually possible
What guidance or assistance was given to the student in formulating the research topic, drawing up the research proposal, conducting the literature search, defining the theoretical basis for the study, devising a suitable research methodology, adopting appropriate referencing and bibliographic methods, designing questionnaires, conducting fieldwork research, and developing the argument?	extensive guidance in all areas detailed
Comment on the extent to which the collection of data, the solution of problems, deductions and critical discussion have resulted from the candidate's own efforts, or from discussion between the candidate and the supervisor, and how responsive the student has been to suggestions and recommendations	extensive guidance
Where there resource constraints or opportunities, or equipment problems, which might have been that impacted on the research?	No
What assistance has been given to the student regarding matters of expression, style and general presentation?	extensive guidance
Is there any particular information that the examiners need to be aware of?	No
Have you seen and approved of the entire final draft of the dissertation?	yes
Are you satisfied that, to the best of your knowledge, there is no plagiarism in the dissertation?	yes

SIGNATURE OF SUPERVISOR

12/1/2020
DATE:

DIRECTORS/DIREKTEURE: PA DELPORT (CHAIRMAN/VOORSITTER) JF RADEMAN (MANAGING/BESTUREND) LC CELE NA COWIE MD LAMOLA
HA LAMBRECHTS GL MARX MPP NYAMA PC GEARTY (EXECUTIVE/UITVOEREND)

GROUP SECRETARY/GROEPSEKRETARIS: K GOUNDEN

AVBOB is an authorised Financial Services Provider / AVBOB is 'n Gemagtigde Finansiële Diensteverskaffer