

**CHRISTIAN SERVICE UNIVERISTY COLLEGE  
DEPARTMENT OF COMMUNICATION STUDIES**

**THE ROLE OF PUBLIC RELATIONS IN ENHANCING CUSTOMER SATISFACTION:  
THE CASE OF NATIONAL HEALTH INSURANCE PROGRAMME  
IN MANKRANSO**

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### **STATEMENT OF AUTHENTICITY**

We have read the university regulations relating to plagiarism and certify that this report is all our own work and does not contain any unacknowledged work from any other source. We also declare that we have been under supervision for this report herein submitted.

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### **SUPERVISOR'S DECLARATION**

We hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision laid down by the Christian Service University College, Kumasi.

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## **ABSTRACT**

This study sought to provide evidence - supported information on public relations role in enhancing customer satisfaction of the Ghanaian National Health Insurance Scheme (NHIS) implemented in the Mankranso district of the Ashanti Region.

The researchers used qualitative method to gather information from National Health Insurance Scheme (NHIS) subscribers, National Health Insurance Scheme (NHIS) Officers and National Health Insurance Scheme (NHIS) Service providers all in the Mankranso district and a Public relations expert. These selected group of people were the participants for the study.

The researchers used Focus Group Discussions and one-one-one interviews to gather the required information from these participants. The study established that the subscribers in the Mankranso district are not satisfied with the public relations services rendered by Mankranso National Health Insurance Scheme public relations office.

The study recommends that the Mankranso National Health Insurance Scheme develops a well thought out education plan which will be strictly followed to educate their subscribers fully on their services.

## **DEDICATION**

This work is dedicated to our parents, guardians and other family members for their support and encouragement in ensuring the successful completion of our Bachelor of Arts in Communications degree programme.

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# CHAPTER ONE

## INTRODUCTION

### 1.0 Background to the study

Modern organizations are increasingly becoming customer-oriented and are embracing marketing initiatives that seek to understand, attract, retain and build intimate long term relationship with profitable customers (Kotler, 2006; Gronroos, 1994; Narver & Slater, 1990).

Customer-centric business organizations are interested not just in getting new customers but more importantly, retaining existing customers through customer satisfaction and loyalty. Competition in many service industry contexts forces firms to move beyond competing based on cost, to competing based on superior quality that satisfies and exceeds customer requirements (Lovelock & Witz, 2007). The thought of public relations as the management of the relationship between an organisation and its key publics has found enough explanation in public relations text and in the scholarly literature of the discipline. In the relationship management perspective, public relations is seen as an organisational function whose primary focus is to initiate, develop and maintain relationship between an organisation and its key publics.

Many public relations scholars and practitioners have debated the influence that public relations activities have on consumers. According to Ledingham & Bruning (1998), the organisation-public relationship variables of trust, openness, involvement, investment and commitment can be used to predict consumer behaviour. The public which constitutes the environment of the organisation has to be pleased and satisfied that an organization has its

interest at heart for the organization to survive. The public relations role includes how well an organization is able to elicit the understanding of its customers, which it needs to survive and grow in business. The nature of this relationship with the customers depend very much on how well the customers are treated and how well they are satisfied with the services of the organization which will invariably affect the reputation of the organization (Conrad, Brown & Harmon, 1997).

Customer relationship management is described as working strategy centered on customer and leans against the coordination between person, period and technologies to increase growth and benefit (Conrad, Brown & Harmon, 1997).

In recent years, the contemporary customer is always changing and looking for alternatives therefore, it is necessary to consider the importance of and satisfying the customer. Public relations help with identifying and communicating with the customer, processes referred to as customer relations management (Emerson, 2007). Another period of customer relations management is providing customer pleasure that is important for gaining and holding the customer and that, public relations provide direct and indirect support to provide customer pleasure. Public relations have various works for holding a good reputation in the customer's mind and improving the relationship that exist between the organization and its customers.

According to Motemni & Jafari (2009), various researchers have given significant consideration to customer satisfaction. Satisfaction can be defined as features or characteristics that can either be a need or want of a consumer in better way than competitors. Although, satisfaction has been explained by different researchers in different

ways, the most important aspect is when a company provides a product according to the requirements of their consumers, it will lead to the satisfaction of those consumers. The higher or lower satisfaction of a consumer will depend upon the quality of brand characteristics that is offered by the company. In today's ultra-competitive marketplace, customer satisfaction is fundamental to success. Public relations is very much concerned with public perceptions, expectations and issues management and further develop specific tools and strategic guidelines to resolve customer satisfaction challenges. Seitel (2007) argues that much of public relations activities are directed towards consumers because customer satisfaction can help an organization to achieve a sustainable competitive advantage. It is about understanding the way a customer feels after purchasing a product or service and, in particular, whether or not that product or service meets the customer's expectations. Customers primarily form their expectations through past purchasing experiences, word-of-mouth from family, friends and colleagues and information delivered through marketing activities, such as advertising or public relations. If the customer's expectation is not met, they will be dissatisfied and it is very likely they will tell others about their experience.

Customer relations management is among the group of techniques and technologies which plays a vital role in customer retention as well as loyalty (Motemni & Jafari, 2009). Ghaderi & Beidokhti (2011) explained that customer relations management is not solely enough, because desirable implementation of customer based strategies require coordination with available organizational culture, since there is a unique culture in each organization which shows the people the way of understanding and signifying to events and should be a customer based culture and supportive of customers and their satisfaction. It is

necessary for the business institution to pay attention to determination of influential factors and indexes on satisfaction state of their customers, and design their service strategies such that can provide the most satisfaction for customers by application and implementation of customer based principals (Colgate, 2005).

In view of this, the study examined the role of public relations in enhancing customer satisfaction at the Mankranso branch of the National Health Insurance Scheme.

### **1.1 Problem statement**

The efficiency and sustainability of the National Health Insurance Scheme depends on a tripartite stakeholder (the scheme i.e. the government, service providers and subscribers). The scheme is expected to ensure quick and timely payment of funds to the providers. On the part of the service providers, they must ensure quality service delivery to subscribers while the latter is expected to facilitate payment of premiums where appropriate. The responsibilities of the scheme and the service providers are spelt out concisely in Section 37(7) of the National Health Insurance Regulations, 2004 (L. I 1809) as follows: "A claim for payment of health care services rendered under a scheme licensed under this Act shall be filed within sixty calendar days from the date of the discharge of the patient or rendering of the service". On the other hand, Section 38 (1) of the L. I 1809 states "A claim for payment of health care service rendered which is submitted to the scheme shall, unless there is any legal impediment, be paid by the scheme within four weeks after receipt of the claim from the health care facility".

Since its inception as a corporate body in 2003 by J.A Kuffuor, the National Health Insurance Scheme has come under serious public criticisms so far as their services are concerned.

One key problem is that in the view of subscribers, they do not get value for their money as they always suffer rejections at various health care centers with the explanation of the scheme's failure to honour their obligation of ensuring quality healthcare delivery for all and sundry. Service providers also lambast the scheme for late payments of claims and in some instances default of payments, which the Mankranso National Health Insurance scheme is not an exception. The researches have observed that Mankranso National Health Insurance scheme also has some communication challenges.

The duty of a Public relations practitioner is to create effective publicity, maintain and promote relationships with both internal and external publics, for example, a good relationship between the scheme and its subscribers as well as the service providers is very instrumental so far as the growth of the scheme is concerned. The Public relations practitioner suppose to provide advice on relevant projects to undertake as part of social responsibility and performs intelligence function by finding out the public perceptions about the scheme but the public relations practitioner at Mankranso National Health Insurance Scheme do not perform such duties.

The Public relations practitioner do not ensure that the views of a wide range of stakeholders are included in their plans by consulting the opinion leaders in their district for the scheme to know the kind of services that the subscribers in the various communities need from the scheme which will satisfy them.

As a result of the above, this study sought to find out how public relations can be positioned to enhance customer satisfaction at the Mankranso National Health Insurance Scheme.

## **1.2 The Purpose of the Study**

The purpose of this study was to find out the role of public relations in enhancing customer satisfaction at Mankranso National Health Insurance scheme.

## **1.3 Research Objectives**

1. To find out subscribers perceptions about the services rendered by the Mankranso National Health Insurance Scheme.
2. To assess the functions of Public relations office at the Mankranso National Health Insurance in meeting operational goals of the Mankranso National Health Insurance Scheme.
3. To assess challenges affecting the effectiveness of the Public relations office in satisfying the information and communication needs of subscribers.
4. To find out ways in which Public relations activities can be strengthened at Mankranso National Health Insurance Scheme.

## **1.4 Research Questions**

1. What are subscribers' perceptions and opinions on the services rendered by the Mankranso National Health Insurance scheme?
2. How does the performance of the public relations office in the Mankranso National Health Insurance scheme contributed to the realisation of the organisational goals of the Mankranso National Health Insurance Scheme?

3. What are the challenges facing the public relations office in meeting its organisational goals in the Mankranso National Health Insurance Scheme?
4. What are the ways for strengthening public relations activities of the Mankranso National Health Scheme public relations office?

### **1.5 Significance of the Study**

Researching into the role of public relations in enhancing customer satisfaction at Mankranso National Health Insurance Scheme has added up to the existing stock of knowledge by:

- bringing out subscribers' perceptions and opinions on the services rendered by the Mankranso National Health Insurance scheme.
- helping public relations practitioners of National Health Insurance Scheme to know the specific functions that they have to perform.
- helping the management of Mankranso National Health Insurance Scheme to know the relevance of public relations in achieving customer satisfaction.
- serving as a reference point for future studies.

### **1.6 Scope of the Study**

The scope of the study is limited in gathering in-depth information on the role public relations play in customer satisfaction at the Mankranso Office of the National Health Insurance Scheme. The study will also take into consideration the views of public relations office, Management of the Mankranso National Health Scheme, the subscribers, the service providers and one (1) public relations expert.

## **1.7 Definition of key terms**

### **Health Insurance**

Kwarteng (2011) defined health insurance as a form of insurance that pays for medical costs. In a larger view, it may consist of insurance covering disability or long-term nursing or custodial care needs. Health Insurance can be explained as a substitute health care financing system which involves resource pooling and risk sharing among members. It provides security against loss by illness or injury, financial protection against health related expenses and other forms of health-care. It may be a public or private provided insurance scheme which can be purchased by a group or by individual consumers.

### **Customer**

The term 'customer' is commonly used to refer to end-users of a product. Hayes (1997, pg. 16) explains that "Customer' is a general term referring to anybody who receives a service or product from some other person or group of people." Generally, there are internal and external customers, where internal customers refer to the staff or employees and external customers refer to stakeholders of an organisation.

### **Customer Satisfaction**

Bruhn (2003) defines customer satisfaction as an experience-based assessment made by the customer of how far his own expectations about the individual characteristics or the overall functionality of the services obtained from the provider have been fulfilled.

**Public relations**

According to the Mexican Statement (1978), Public Relations is defined as “the art and social science of analyzing trends, predicting their consequences; counseling the organization’s leaders; and implementing planned programmes of actions which serve both the organization’s and public’s interest”. This definition has been adopted for this study because of its depth in describing public relations activity.

**Scheme**

According to the Oxford Advanced dictionary (2015), Scheme is a large -scale systematic plan or arrangement for attaining some particular object or putting a particular idea into effect.

**Service provider**

Service provider is the pharmacy shop that dispenses medication to residents in a long - term care facility.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter presents an exhaustive explanation of public relations and customer satisfaction, and examines its relevance to the success of an organisation. It also considers findings of previous studies pertinent to the customer satisfaction concept and the gap in literature that needs to be filled. The chapter also explains the theoretical framework for this study.

#### **2.1 General information of National Health Insurance Scheme in Ghana**

Ghana is one of a few countries in Africa that has taken bold steps towards early efforts to establish a health insurance scheme. The search for a substitute means of financing and provision of sustainable and affordable health care service for Ghanaians has been among the priorities of successive governments since independence.

In April 2002, the Ministry of Health came out with a policy framework to guide the implementation of District-Wide Mutual Organisations. The National Health Insurance Scheme was established in 2003 by an Act of Parliament, Act 650 to replace out-of-pocket payment in the process of accessing health services (Kwarteng, 2011). The Act makes it mandatory for all residents in the country to belong to a health insurance scheme (Kwarteng, 2011). Two types of health insurance are in operation namely: National and Private health insurance schemes. Under the Private there is a Private Mutual Health Insurance Scheme (PMHIS), and under the national there is a National Health Insurance Scheme (NHIS) (Kwarteng, 2011).

A Ghana News Agency Report (December, 2014) reported that the total registered members to the schemes in Ghana from January to December was 11,279,678 as at the end of 2014, representing 55% of the population and total active membership was 9,773,100 as at the end of 2014, representing 48% of the population. During the same period, the number of ID card bearers stood at 8,203,855 representing 42% of the population (Kwarteng, 2011 p.25).

Members of the scheme contribute according to the principle of ability to pay and package of health services cover over 95% of diseases affecting Ghanaians. The formal sector workers contribute 2.5% of their 17.5% Social Security and National Insurance Trust (SSNIT) contribution (National Health Insurance Scheme, 2014). The contribution levels have an inbuilt cross-subsidization mechanism whereby the rich pay more than the less privileged, adults pay on behalf of children, the healthy cover the sick and urban dwellers pay more than the rural dwellers. Children less than 18 years and adults over 70 years are covered free of charge (National Health Insurance Scheme, 2004).

According to Kwarteng (2011p.25-26), contribution level of the people is categorized based on their socio-economic stratification. The policy has grouped Ghanaians into six main categories: core poor, very poor, poor, middle income, rich, and very rich. All these categories of people pay in line with their ability to pay. The State instituted a 2.5% National Health Insurance Levy payable on selected goods and services. Funds raised from this source are used to subsidize the contributions of the underprivileged in society and to pay for the contributions of the core poor and other vulnerable groups. Service providers

within the public, private and mission sectors provide the benefit package under the scheme after satisfying accreditation criteria.

A gatekeeper system is in place as a cost control measure. Gatekeeper system is a system which ensures that a visit to the secondary and tertiary health facilities is by referral from a primary health facility (Kwarteng, 2011 p.25- 26)

## **2.2 Overview of Public Relations and its role in Customer Satisfaction**

Seitel (2001) argues that for some time now public relations have become one of the essential developments of the century. It has been acknowledged, accepted as a valuable tool of management and a fundamental communication link in any organization.

The formal practice of what is now referred to as “Public relations” dates back to the early 20th century. In the relatively brief period leading up to today, public relations have been defined in many different ways; the definitions often revolve around the changing roles in the field and profession and technological advances. Good public relations require communication skills, expertise in dealing with all media and the principles of persuasion (Seitel, 2001). As a public relations practitioner, one should know when and what to communicate; this involves analysis, judgment, decision making power, counseling and planning (Seitel, 2001).

Harlow (1976) defines “Public relations as a distinctive management function which helps to establish and maintain mutual line of communication, understanding, acceptance and cooperation between an organization and its various publics. It involves the management of problems or issues, help management keep abreast of and effectively utilize change serving

as an early warning system to help anticipate trend and use research and sound ethical communication and its principal tools” (p.4). According to Onah (1995), public relations is concerned with how and what people think about you either as a person or an organization. These images or views are either favorable or unfavorable. Hence, the effort of public relations is to change negative impression to positive impression or image (p.5). Fraser (1983) is of the view that public relations is a distinctive management function which helps to establish and maintain mutual lines of communications, understanding, acceptance and co-operation between an organization and its publics (p.9). Seitel (1983) sees a good public relations practice as touching all four basic functions of management; he sees public relations management function as much more planned, persuasive social and managerial science (p.1).

According to Seitel (2007), twenty of the most important publics of a typical multinational corporation or organisation are managers/supervisors, media, stockholders, investment community, competitors, suppliers, special interest groups, community neighbours, international community, banks/insurers, trade associations, dealers/distributors, customers, federal state/local legislators, regulatory authorities, academic community, labour unions, board of directors, clerical employees and employees family.

Public relations practitioners always act as a link between their organisations and the various publics. Publics can be classified into internal and external. Internal publics refer to insiders of an organisation and are directly connected to the organisation whereas external publics are those which are not directly connected with the organisation. Organizations are seen as effective when they attain their goals (Grunig, L. et al., 1992). However, it also

suggests that these goals must be appropriate for the organization's internal and external environment which consists of strategic constituencies (stakeholders or publics). If an organization chooses appropriate goals, strategic constituencies will support the organization and, in doing so, provide it with a competitive advantage (Vercic & Grunig, 1995). If it chooses inappropriate goals, the constituencies will organize and constrain the ability of the organization to achieve its mission. To be effective, organizations must build long-term relationships with the publics in their environment that have consequences on organizational decisions or upon whom those decisions have consequences (Vercic & Grunig, 1995).

Organizations plan public relations programmes strategically when they identify strategic publics and use communication programmes to build stable, open and trusting relationships with them. Thus, the quality of these relationships is an important indicator of the long-term contribution that public relations make to organizational effectiveness (Vercic & Grunig, 1995, p. 11). Public relations in the field of consumer relations are often referred to as marketing communications or marketing Public relations (MPR) (Davis, 2004). Marketing is the identification of the needs of consumers and how to satisfy those needs profitably. Organisations that class consumers as one of their main publics or stakeholder groups are likely to be relating to them as buyers of their products or patrons of their services.

Moloney (2006) states that markets are one of the oldest of human institutions, where goods and services are distributed from suppliers to buyers. Within the field of consumer Public relations several further specialisms exist. Each has to deal with the particular media

within its area, and the specifics of the market. Those who deal with clients who produce fast-moving consumer goods (FMCGs) have to have different approaches to those who deal with clients who produce household appliances and cars where the buyer is making a decision which will involve a substantial sum of money (Moloney,2006:p15).

Grunig & Hunt (1984) see President Kennedy's message to Congress in the early 1960s as the main impetus for the rise in consumer/customer relations programmes. Kennedy declared four basic consumer rights; the right to safety; the right to be heard; the right to choose; the right to be informed' (1984: 316). Consumer specialists were appointed to the office of Special Assistant to the President for Consumer Affairs to respond to the needs of consumers. Companies gave added value to their products by producing general educational literature, such as an insurance company which produced booklets on managing stress and other health topics. Public relations influences markets by sending persuasive messages to buyers and consumers may feel they have been exploited if they receive inaccurate information. Moloney suggests that as much as 70 per cent of Public relations jobs are in the field of MPR (Moloney, 2006). Recent research by Kitchen found that 15 per cent of marketing budgets were spent on brand Public relations in the UK and that marketing professionals spent 70 per cent of their time on marketing communications (Bacot 2006).

### **2.3 Concepts in Public Relations that impinge on Customer Satisfaction**

Kitchen (1997) prefers to use the term Marketing Public Relations (MPR) to talk about the area where marketing and public relations merge. They refer to Kotler's (1991) description of Marketing Public relations as 'a healthy offspring' of the two disciplines. They also cite

Duncan's (2000) findings that Marketing Public relations was thought to be particularly effective in some areas which may have originally been served by advertising, and also in brand building. They recommend Shrimp's definition of Marketing Public relations as public relations which 'involve an organisation's interactions with consumers regarding marketing matters'.

In addition, objectives for this area of public relations are related to Harris' suggestions of introducing new products, cultivating new markets, influencing opinion-leaders and positioning companies as leaders and experts in order to extend the reach of advertising and gain exposure for products that cannot be advertised to consumers (quoted in Kitchen 1997: 258–267). Davis (2004) quotes Kotler's (1991) definition of Marketing Public relations as 'a variety of programmes designed to improve, maintain or protect a company or product image'. Kitchen & Papasolomou (1997) also use Kotler's thoughts on the different tasks which could be undertaken by marketing, Marketing Public relations and public relations. The first deals with market and customer assessment and segmentation as well as product advertising.

Marketing Public relations is concerned with corporate advertising, media strategy and surveys into employee attitudes and customer satisfaction. Public relations then take responsibility for news, community relations, lobbying and social investments (Kitchen 1997: 255). Willis (2006) suggests that 'many marketing professionals now view public relations as an effective way to win over hearts and minds of consumers', and so stimulate sales of products and services. Public relations techniques are seen as particularly useful in

changing attitudes and behaviours of consumers. Media relations can produce third-party endorsement by journalists which is more credible than advertising.

Davis (2004) adds that Public relations can contribute to four marketing objectives: awareness, credibility, stimulation of the sales force and holding down promotional costs. Kitchen concluded that 'in the real world, (Public relations and marketing) need one another', and that Marketing Public relations helps build relationships between consumers and brands (Jardine, 2006).

### **2.3.1 Customer/ Consumer behaviour**

The Public relations practitioner needs to consider the attributes of consumers, and what contributes to their buying or subscription decisions. Various writers have put forward suggestions about publics and their motivation. Grunig & Hunt (1984: 160) define four kinds of publics; publics active on all issues, publics apathetic on all issues, publics active only on an issue or small number of issues that involve nearly everyone in the population and publics active only on a single issue. These kinds of publics relate to environmental, minority and consumer issues.

Grunig & Hunt (1984) also discuss the behavioural molecule developed by Richard Carter, which is related to consumer behaviour, and was further developed by Michael Ray, who suggests four stages in consumer behaviour, developing a need (detect), searching for and comparing alternatives (construct, define), purchasing (behave) and post-purchase (detect). Publics who recognise a problem and do not feel constrained are likely to be the most active users of consumer information. Kotler suggests that buying is the result of inputs and outputs (Williams 1989: 156). Stimuli for buying include price, quality, availability, service, style,

options and image. According to Kotler these can be delivered to the consumer by a variety of channels, such as advertising, salespeople, friends, family and personal observation. He asserts that after processing this information, the consumer makes a choice of product, brand, dealer, quantity and frequency. This is one of several 'black box' models, which concentrate on the external factors that can influence behaviour. The consumer's thoughts are hidden in a black box and the marketer evaluates the relative importance of the external stimuli in order to form a marketing strategy. Other models of behaviour include personal variable models, which take account of values, beliefs and attitudes (Kotler, 1991).

Hartl (2006) posits that behaviour of consumers is not predictable since their preferences are becoming more complex and different. Their demand for sensory, health, process and convenience qualities have become more heterogeneous. Individuals differ from one another and even perceive the same thing differently (Smith, 2009). Many organisations of late have adopted a strategy of opening avenues for consumers to lodge their complaints. It is believed that knowing the types of complaints will give a clue to companies to have an in-depth knowledge about customers satisfaction, thus indirectly knowing the quality of services or products offered (Fornell, 2007).

## **2.4 Customer Satisfaction Concept**

Customer satisfaction has become one of the most influential tools for sustaining a competitive advantage for business success and survival.

Parasuraman et al. (1987: 32) state that excellent service is a profit strategy because it results in more new customers, more business with existing customers, fewer lost customers, more insulation from price competition, and fewer mistakes requiring the re-performance of

services. Mentzer et al., (1995: 45-46) state that maximising customer satisfaction will maximise profitability and market share. Customer satisfaction has been defined in two ways; either as an outcome or as a process. The outcome definitions characterize satisfaction as the end-state resulting from the consumption experience (Churchill & Surprenant, 1982). Churchill & Surprenant (1982: 493) define customer satisfaction as "an outcome of purchase and use resulting from the buyer's comparison of the rewards and the costs of the purchase in relation to the anticipated consequences". On the other hand, satisfaction can be considered as a process, emphasizing the perceptual, evaluative and psychological processes that contribute to satisfaction (Tse & Wilton, 1988). Hunt (1977: 459) defines customer satisfaction as an evaluation rendered that the experience was at least as good as it was supposed to be.

In Tse & Wilton's (1983) definition, three antecedents of satisfaction can be identified; Customer expectations, or expected performance, actual performance or perceived performance, and the discrepancy or confirmation/disconfirmation is the gap between the expected performance and perceived performance. Whether a customer's positive expectations about a product or service are met, or whether a customer's negative expectations about a product or service are not met; in both cases, the result is moderate satisfaction. The former is derived from positive confirmation, and the latter is resulted from negative confirmation, or disconfirmation. If those expectations are exceeded, it brings high satisfaction to the customer. More specifically, an individual's expectations are confirmed when a product and/or service performs as expected, negatively disconfirmed when a product and/or service performs more poorly than expected, and positively disconfirmed when the product performs better than expected (Tse & Wilton, 1983). This paradigm, known as the

confirmation or disconfirmation, leads to an emotional reaction called satisfaction or dissatisfaction (Slatten, 2008 cited in El-Nahas et. al, 2013 p. 180-181). Thus, when customers are treated or benefit from an intended good they become satisfied with that particular service or product and the dissatisfaction is arrived at when the opposite happens.

Czarnecki (1998) asserts that customer satisfaction is generally understood as the satisfaction that a customer feels when comparing his preliminary expectations with the actual quality of the service or product acquired. In other words, customers are typically concerned with the value and quality of the product or service they receive. In addition, customers generally want the best possible product or service for a low cost. The perception of the best product or service and lowest price can, however, vary significantly by customer segment or industry. In order to obtain an overall picture of customer perception, a company or organization needs to measure the customer (Czarnecki, 1998).

According to Czarnecki (1998) customer satisfaction is formed by the differences between the customers' expectations of a service and the actual perceived service. In other words, customer dissatisfaction occurs if the expectations are greater than the performance (Wisniewski, 2001). An analysis of gaps between customer expectations and the performance of a company or organization is a cornerstone to monitor the overall corporate performance (Czarnecki 1998). Customer satisfaction always requires an experience of the operations of a company or an organization. The level of customer satisfaction is formed by the correlation between a customer's expectations and his experiences. In other words, the customer always compares the experiences with the expectations he has of the company or organization. Customer satisfaction occurs when a customer's experiences of a service match the

expectations and customers are impressed when they get more than they anticipated. In addition, the level of customer satisfaction is formed by the image of the company or organization. Many companies and organizations have made customer satisfaction their top priority by developing a carefully designed customer satisfaction framework (Bergman et al, 1994).

According to Rope et al. (1994) the level of satisfaction is determined by comparing the expectations of the customer with the experience generated from the contact or encounter between the customer and the company or organization. If a customer's expectations were higher than the actual experience, the level of satisfaction is negative, that is, the customer is not satisfied with the company. If the level of satisfaction is very negative, the company or organization often gets negative feedback and complaints. When a customer's expectations meet the experiences, the level of satisfaction is neutral. If the customer had high expectations, the customer relation with the company will strengthen Rope (1994p.17). A customer with low expectation from before will not be fully satisfied, even if he is not disappointed with the company or organization. If a customer's experiences exceed the expectations, the level of satisfaction is positive and the customer is satisfied. The essential thing is to influence the customers' expectations in order to have an effect on the level of satisfaction. This is because the same level of action and operation with different levels of expectations will result in different degrees of satisfaction (p.18).

## **2.5 Theoretical Framework**

### **The Excellence Theory in Public Relations**

The Excellence Theory is a general theory of public relations that resulted from a 15-year study of best practices in communication management funded by the International Association of Business Communicators (IABC) Research Foundation. This general theory incorporates a number of middle-range theories of public relations, including theories of publics, public relations and strategic management, models of public relations, evaluation of public relations, employee communication, public relations roles, gender, diversity, power, activism, ethics and social responsibility, and global public relations (Grunig, 2007).

The Excellence theory in public relations (Grunig, 1992; Dozier, 1992; Grunig, 2002) identified a set of characteristics of an excellent public relations function. The Excellence in public relations theory explained the value of public relations to organizations and society based on the social responsibility of managerial decisions and the quality of relationships with stakeholder publics. For an organization to be effective, according to the theory, it must behave in ways that solve the problems and satisfy the goals of stakeholders as well as of management.

Grunig (1992) suggests that the most effective public relations practice requires excellence in practice. The author described it as Excellent Public Relations. According to him, there are four levels of excellent public relations namely; Programme level, Departmental level, Organizational level and Economic level.

The theory states that at the Programme level a public relations department should know why, when and how individual communications programmes are implemented. That is, there is a conscious effort to have in place, a public relations plan that is strategically geared towards the attainment of organizational goals.

The theory again explains at the departmental level, how the public relations department operates and fits in with other departments and the organisation as a whole. At this level, there is a single or integrated public relations department separate from marketing. The department's head assumes a managerial role and reports directly to top management. The head and those who work under him have academic qualification in public relations or the fields of communication are professionals.

The organizational level also talks about the understanding of and respect given to communication processes and audience feedback by the organisation and its staff. The public relations head has a strong voice within the organisation and attempts are made to promote participative rather than authoritative organizational culture. Effective internal communication is promoted. In such a case the public relations practitioner becomes the main channel facilitating communication between management and employees (Boakye, Nsor & Tabi, 2012). At the economic level, the theory states that communication programmes that are managed strategically help organisations to manage relationships with strategic publics that have the power to constrain the ability of the organisation to achieve its goals. When organisations manage these interdependencies poorly, the strategic public's protests, boycotts, go to court or ask for government regulation to constrain the autonomy of the organisation. All of these activities cost the organisation money. If strategic communication

is successful, it should help to save the organisation money even though it often may not help it to make money. In essence, programmes should meet communications objectives, reduce costs and ensure job satisfaction among employees (Boakye, Nsor &Tabi, 2012 p.21-24).

This theory is seen as appropriate for this study because it explains in detail the characteristics and core functions of public relations and its value to organizations and society as a whole.

## **2.6 Review of Related Studies**

This section provides a vivid description of review of some research works that have been done in the field of the role of public relations in enhancing customer satisfaction that will be significant to this study.

In a study by Beidokhti (2011) on the topic “Studying the Relationship between Organizational Culture and Customer Satisfaction in Mellat Bank”, it was revealed that prioritizing customer satisfaction in all sphere of operations in an organisation is a major determinant of the success of the organisation. The purpose of this study was to find out whether the institutionalization of customer oriented organisational culture (of which public relations form an integral part) has a correlation with attaining customer satisfaction. Thirty customers of the bank were randomly selected to fill out standard questionnaire designed to measure customer satisfaction.

The study revealed that there is a significant relationship between organizational culture and customer satisfaction in Mellat Bank as 85% of respondents indicated that they were satisfied with the services of the bank because of their well instituted culture. The study further

highlighted that banking is a customer oriented service industry in which a customer appears very essential and customer satisfaction is a key factor in determining success factors of organization. Results of this study again show that customer satisfaction level of Mellat Bank services was beyond average level “that is, customers are satisfied with all measures. In comparing common and credit customer satisfaction of Mellat Bank services, the results show that both groups enjoy equal satisfaction level.

In another study on “the Role of Public Relations for Image Creating in Health Services: A Sample Patient Satisfaction Survey” by Kirdarin (2007) discovered that the average perception of physical facilities of the hospital which reflects the overall opinion about the hospital, and recommendation of the hospital to others were at a medium level. Moreover, these averages are very close to each other, thus consistent. The most negative perceptions about the hospital are doctor, nurse, personnel services and internal public relations activities. This means patients are dissatisfied with hospital staff, activities and communication. Quantitative method was used in this study. A sample of two hundred and eighty-one patients who benefited from health care services of Maltepe University Hospital, Turkey was used for the study. Questionnaires were administered immediately after the patients had benefited from health care services and left the hospital. Subject patients who have benefited from health care services were selected using simple random sampling method. In this study, majority of the respondents indicated that there was insufficient communication. The study revealed that the external public relations activities, although seen at a medium level were perceived more positively compared to internal activities. It was very clear that the negatively perceived internal communication of the hospital is not due to the operation or paperwork. This is because patients evaluated time spent on paperwork, patient referral,

hospital check-in, bedding, and discharge operations as most successful. Then the reason for negative perception in internal communication focuses on doctors, nurses and personnel in charge and that they could not make the “we concept instead of I concept” as a corporate culture in internal communication.

In another study by Qureshi, Khan, Bhat, Hassan & Tak (2005) on the topic “A case study on patient satisfaction in SMHS hospital, Srinagar”, it was found out that a good communication between the patient and provider of health care is a vital factor for patient satisfaction. This study was carried out in the SMHS Hospital on the inpatients. A sample of 100 inpatients (both male & female) between 15 to 70 years age from Medical, Surgical, ENT, Ophthalmology, Dermatology, Burn Wards were included in the study. This study discovered that from the aggregate of scores of 21 questions of satisfaction questionnaire, it was found that 14.3% patients considered the services at SMHS Hospital as excellent, 69.9% considered it as good, 9.1% stated that it was average and 6.7% of patients were poorly satisfied with the services. The study further indicated that the hospital administrators should be aware of the needs and expectations of the public as per the feedback of the public relations department and accordingly take policy decisions. These measures play a significant role in patients’ satisfaction.

In a study by Shi & Singh (2005) in the area of measuring consumer satisfaction in health care system and delivery, it was discovered that, from the perspective of patient satisfaction, quality has been explained by two ways a) quality as an indicator of satisfaction that depends on individual’s experiences about some attributes of medical service, that is, comfort, dignity, privacy, security, degree of independence, decision making autonomy and attention

to personal preferences and b) quality as an indicator of overall satisfaction of individuals with life as well as self-perceptions of health after some medical intervention. From a comprehensive interview with stakeholders, the above mentioned two references of quality that is; quality as an indicator of satisfaction and quality as an indicator of overall satisfaction of individuals, signify that each represents a desirable process during the medical treatment as well as successful outcome after a health care service is rendered. The above two concepts of quality can also enhance the sense of fulfillment and sense of worth. The patient satisfaction depends on three elemental issues of health care system. These are perception of patients regarding quality health care service, good health care providers and good health care organization (Shi & Singh, 2005).

Studies reviewed show that little or no information exist on studies examining public relations role in enhancing customer satisfaction in schemes of health insurance .This study per its results and outcome sought to close the gap by providing useful information on public relations can be used to achieve health insurance scheme goals.

## **2.7 Summary of the Chapter**

This chapter has discussed the concept of customer satisfaction and how it can be enhanced to benefit an organisation. A preferred theory that can improve public relations practice has also been discussed. Similar research works that has been done which is significant to this study has also been reviewed to position this study in a proper viewpoint.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter presents and gives an overview of the research method and design which will be used for this study. It also gives the description of the population, sampling process, data collection instruments, data analysis plan and data presentation plan. Issues of ethical concern in this study have been addressed.

#### **3.1 Research method**

In this study, qualitative research approach was used because the basic aim of this study is to explore and establish the role of public relations in enhancing customer satisfaction from the view point of the study population.

Qualitative research refers to inductive, holistic and subjective and process- oriented methods used to understand, interpret, describe and develop a theory on a phenomenon. It is a systematic and subjective approach used to describe life experiences and to give them meaning (Burns & Grove 2003:356; Morse & Field 1996:1999). Qualitative research is mostly associated with words, language and experiences rather than measurements, statistics and numerical figures. Researchers who make use of qualitative research adapt a person-centered and holistic perspective to understand the human experience, without focusing on specific concepts (Holloway 2005,p4).

The original context of the experience is unique, and rich knowledge and insight can be generated in depth to present a lively picture of the participants' reality and social context.

These events and circumstances are important to the researcher (Holloway 2005, p4). Regarding the generation of knowledge, qualitative research is characterized as developmental and dynamic does not use formal structured instruments (Holloway 2005, p4-6).

It involves the systematic collection and analysis of subjective narrative data in an organized and intuitive fashion to identify the characteristics and the significance of human experience (Holloway 2005:47-51). Qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible. These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self (Cochran & Patton,2002). At this level, qualitative research involves an interpretive, naturalistic approach to the world (Cochran & Patton, 2002). This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them. (Denizen & Lincoln, 2005, p. 3)

### **3.2 Study design**

The study design helps the researcher to answer the research questions effectively and also serve as a guide to choose the appropriate data required for the study. Polit et al (2001) define a research design as the researcher's overall outline for answering the research question or testing the research hypothesis (p.167).This study used the exploratory research approach to get in-depth information on the role public relations plays in customer satisfaction at the Mankranso office of the National Health Insurance Scheme.

Exploratory research is defined by Burns & Groove (2001:374) as research conducted to gain new insights, discover new ideas, and for increasing knowledge of the phenomenon under study. According to Fowler (2002) the goal of exploratory research is to formulate problems, clarify concepts, and form hypotheses. Exploration can begin with a literature search, a focus group discussion, or case studies. If a survey is conducted for exploratory purposes, no attempt is made to examine a random sample of a population; rather, researchers conducting exploratory research usually look for individuals who are knowledgeable about a topic or process. Exploratory research typically seeks to create hypotheses rather than test them. Data from exploratory studies tends to be qualitative (p.2).

### **3.3 Study population**

Population is the total number of subjects, people, concepts or phenomena the researcher is interested in studying or researching about. Polit & Hungler (1999:37) refer to study population as an aggregate or totality of all the objects, subjects or members that conform to a set of specifications. The population of this study consisted of employees of Mankranso National Health Insurance Scheme, service providers in Mankranso, public relations practitioners and subscribers of National Health Insurance in Mankranso.

### **3.4 Accessible population**

The accessible population for this study included:

- Scheme manager and Public relations officer from Mankranso National Insurance Scheme.
- Twenty (20) subscribers in the Mankranso district.
- Service provider(pharmacy shop)

- Public relations expert(customer relations)

### **3.5 Sampling method in the Study**

Sampling is the process of selecting units from a population of interest so that by studying the sample, fairly generalized results can be made back to the population from which they were chosen (Trochim, 2006). The process of selecting a portion of the population to represent the entire population is known as sampling (LoBiondo-Wood & Haber 1998:250; Polit & Hungler 1999:95). A sample is a subgroup of a population (Frey et al, 2000). The purpose of sampling is to secure a representative group which enables the researcher to gain information about a population.

Non-probability sampling method will be used for this study. According to Rubin, Rubin & Piele (2005), non-probability sampling allows to explore certain relevant and accessible objects for more in-depth analysis. Non probability sampling does not attempt to select a random sample from the population of interest. Rather, subjective methods are used to decide which elements are included in the sample (Battaglia, 2008). Non probability sampling implies that not every element of the population has an opportunity for being included in the sample, such as convenience (accidental), quota, purposive and network sampling procedures (Burns & Grove 2001:804). Non probability sampling methods aim to construct a sample that can generate the most useful insights that can be gained by the researcher into that study's particular focus (Lynch, 2010).

Non-probability sampling was used because the study sought to explore certain relevant and accessible information for more in-depth analysis of a particular organization which is the Mankranso National Health Insurance Authority.

### **3.6 Sampling Techniques**

Convenience sampling technique was used to select participants for the study. In selecting subscribers of the Scheme convenience sampling techniques was used. Ross (2005) defines convenience sampling as a terminology used to describe a sample in which elements have been selected from the target population on the basis of their accessibility or convenience to the researcher. Convenience samples are sometimes referred to as accidental samples for the reason that elements may be drawn into the sample simply because they just happen to be situated, spatially or administratively, near to where the researcher is conducting the data collection. Thus, subscribers of the scheme who were readily available to the researchers were selected participants for the study.

The study used Focus Group Discussion (FGD) technique to interview the selected subscribers. Focus Group Discussion can be defined as carefully planned discussion designed to obtain perception on a defined area of interest in a permissive, non-threatening environment. (Opoku Amankwa, 2009, p.39). There were two groups of subscribers consisted of ten(10) subscribers in each group. One of the researchers moderated the discussions whilst another member of the research team explained the interview guide questions in Ghanaian language to the subscribers. A third member of the research team recorded the proceedings and transcribed the information gathered.

The researchers used purposive sampling. Purposive sampling is a technique widely used in qualitative research for the identification and selection of information-rich cases for the most effective use of limited resources (Patton, 2002). The main goal of purposive sampling is to focus on particular characteristics of a population that are of interest, which will best enable

the researcher to answer research questions. This involves identifying and selecting individuals or groups of individuals that are especially knowledgeable about or experienced with a phenomenon of interest (Cresswell & Clark 2011). In addition to knowledge and experience, Bernard (2002) & Spradley (1979) note the importance of availability and willingness to participate, and the ability to communicate experiences and opinions in an articulate, expressive, and reflective manner. The logic and power of purposive sampling lie in selecting information-rich cases for study in depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the inquiry. Studying information-rich cases yields insights and in-depth understanding rather than empirical generalizations (Patton, 2002, p. 230).

The study used purposive sampling to gather data from the Scheme Manager and Public relations officer of Mankranso National Health Insurance Authority, service provider (pharmacy shop) and Public relations expert (customer relations).

### **3.7 Data collection instrument**

In this study, data was collected through in-depth interviews. Boyce & Neale (2006) posit that in-depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, program, or situation. For example, a selected people can be asked about their experiences and expectations related to a particular program, the thoughts they have concerning program operations, processes, and outcomes, and about any changes they perceive in themselves as a result of their involvement in instance the program. More complete picture of what happened in an instance.

According to Burges ( 1982,1984; Lofland & Lofland,1995) in-depth interviews are useful when a researcher want detailed information about a person's thoughts and behavior or want to explore new issues in depth. Interviews are often used to provide context to other data and to offer a more complete picture of what happened in an instance (p.3). In-depth interview is often described as a form of conversation\_(Burgess, 1992, 1994; Lofland & Lofland, 1995). The method of in-depth interview is described as being conversation with a purpose\_(Webb and Webb, 1932: 130). It reproduces a fundamental process through which knowledge about the social world is constructed in normal human interaction (Rorty, 1980).

Interview guides were prepared and contained several questions to enable the researchers ask specific questions that address the objectives of the study. An interview guide is a list of topics, themes or areas to be covered in a semi-structured interview. It is normally created in advance of the interview by the researcher and is constructed in such a way as to allow flexibility and fluidity in the topics and areas that are to be approached with each interviewee and their sequence.

### **3.8 Data analysis plan**

Qualitative data was collected through in-depth interviews in this study. Data collected were analyzed manually. The in-depth interviews were recorded and transcribed. Data collected were grouped according to the questions asked and issues of similarities and dissimilarities of the questions and answers were compared and emerging themes searched for. The emerging themes were discussed in relation to the research objectives of the study.

### **3.9 Ethical consideration**

Consent of the interviewees will be sought formally before collecting data for this study.

Personal details of the respondents will not be included in the interview to assure anonymity.

The respondents will also be assured of confidentiality that this study will be used strictly for academic purpose.

## **CHAPTER FOUR**

### **PRESENTATION OF FINDINGS**

#### **4.0 Introduction**

This chapter covers analysis on the data collected from a number of participants to help explain the role public relations plays in enhancing subscriber satisfaction of the National Health Insurance Scheme programme implemented at Mankranso.

The study focused on finding answers to the following research questions:

- To find out the subscribers perceptions about the services rendered by the Mankranso National Health Insurance Services rendered by the Mankranso National Health Scheme.
- To assess the functions of Public relations office at the Mankranso National Health Insurance in meeting operational goals of the Mankranso National Health Insurance Scheme.
- To find out challenges affecting the effectiveness of public relations office in satisfying the information and communications needs of subscribers.
- To find ways in which public relations activities can be strengthened at Mankranso National Health Insurance Scheme.

#### **4.1 Participants**

The participants included the Scheme manager and Public relations officer of Mankranso National Health Insurance Scheme, selected subscribers of the Scheme, Service provider (pharmacy shop) and Public relations expert (customer relations).

## **4.2 Background of the participants**

The Scheme manager and the Public relations officer of Mankranso National Health Insurance Scheme were interviewed. Twenty (20) subscribers were placed into two (2) groups for focus group discussions and each group consisted of ten (10) subscribers. A service provider and public relations expert were also interviewed.

The accessible population for the study was twenty-four (24) participants made up of fourteen (14) males and ten (10) females.

## **4.3 To find out subscribers perception about the services rendered by Mankranso National Health Insurance Scheme.**

There is no organization in this world where customers do not have perceptions about the services rendered by the organization.

Two questions were asked in the course of the interview in order to find out the perceptions held by the subscribers. These were;

- How do you see the services rendered by Mankranso National Health Insurance Scheme?
- Will you consider the services rendered by public relation office as relevant?

On the question of how do you see the services rendered by Mankranso National Health Insurance Scheme, three subscribers said that they know that the scheme is supposed to educate customers on the need to register and also renew their insurance policies periodically to avoid challenges in accessing healthcare from the service provider. The subscribers alleged that, "Mankranso National Health Insurance Scheme does not educate the people but that they normally heard some education from the radio".

One subscriber stated that the scheme does not ensure that the views of a wide range of stakeholders in the district are included in the schemes plans. He said the Scheme does not consult opinion leaders in their district for them to know the kind of services that the customers in the in the various communities need from the scheme.

Another subscriber also answered that the Mankranso National Health Insurance Scheme does not work in harmony with the subscribers as well as the service provider to create awareness for them to be informed about the diseases the scheme covers and those that are not covered.

Two subscribers also answered that they were not satisfied at all with the schemes effort in educating the people in its operational activities.

When asked “Will you consider the services rendered by public relations office as relevant, two participants, a subscriber and a Public relations expert stated that the public relations office is very important in achieving organisational goals for any every organisation.

One knowledgeable subscriber stated that public relations office is an important department in achieving organisational goals. He added that," the goal of the every company is to establish mutual relationship with its targeted publics".

#### **4.4 To assess the functions of public relations office at the Mankranso National Health Insurance Scheme in meeting operational goals of the Mankranso National Health Insurance Scheme.**

Every public relations office within an organisation has a specific function to perform in meeting the operational goals of the organization. The function of public relations office in

every relationship organization is to serve as the mouth piece for the organization, organize programs for their customers and also responsible be for disseminating information to subscribers through community durbars, the traditional media and face to face interaction.

To assess the functions of public relations office at the Mankranso National Health Insurance Scheme in meeting operational goals of Mankranso National Health Insurance Scheme, three questions were asked.

These were;

- What are the specific functions performed by public relations practitioner in this organization?
- Who does the public relations practitioner report to?
- What additional function do you think are appropriate for the public relations practitioner to perform?

When the question “what are the specific functions performed by the public relations practitioner in this organization was asked, the following were the responses from two participants, Scheme manager and a Public relations expert.

Two participants of this study gave particular functions performed by the public relations practitioner in the organization as follows:

- The public relations practitioner is responsible for making their products known to their target audience through the media.
- The public relations practitioner serves as the mouth piece for the organization. This is done through the provision of vital information about the organization to the public.

- The public relations practitioner also organizes programs and activities for the scheme. The programs include annual get-together, workshops and durbars amongst others.
- The public relations practitioner is also responsible for disseminating information to subscribers through community durbars, the traditional media and face to face interaction.

When asked, who does the public relations practitioner report to? The public relations officer said he reports to the scheme manager of Mankranso National Health Insurance Scheme.

When asked, what additional function do you think are appropriate for public relations practitioner to perform?

Two participants, the Scheme manager and a subscriber indicated that the day-to-day activities of the scheme is in the hands of the public relations practitioner. They added that the public relations practitioner in an organization is to receive guests who seek to collect data for research, receive guests on excursion and resolve issues that arise from their interaction with the communities. Also, if there is a complaint against any of the organization's operators, they investigate and resolve it.

Three participants, the Scheme manager, the Public relations expert and a subscriber said another key function of the public relations practitioner is that of a liaison to the company's internal and external publics.

**4.5 To assess challenges affecting the effectiveness of the public relations office in satisfying the information and communication needs of subscribers.**

Challenges are normal to every human activity. The study established that the Public relations department at Mankranso was faced a number of challenges amongst which were internal interferences, lack of funds, inadequate personnel and lack of timely information.

To assess challenges affecting the effectiveness of the public relations office in satisfying the information and communication needs of subscribers, the following question was asked;

- What challenges are faced by the public relation unit?

One participant, Public relations practitioner said the goals of the public relations unit are information dissemination; educate subscribers and seeking the welfare of the clients. However, the public relations unit at Mankranso National Health Insurance Scheme according to the participant did not have the logistics that will enable it to do the work perfectly.

A Public relations expert (customer relations) added that the scheme lacked adequate personnel at the public relations unit and for that matter it slows the activities of the scheme.

Two participants, the Public relations practitioner and a subscriber said that interference by other departments in the organization delayed the activities of the public relations unit.

The Public relations practitioner mentioned inadequate funds as a challenge. He added that the public relations unit did not have funds that will cater for the activities of the public relations unit.

Two participants, the Public relations practitioner and one other subscriber stated that the public relations unit of Mankranso National Health Insurance seems not to be fully informed about the scheme programmes and activities.

#### **4.6 To find out ways in which public relations activities can be strengthened at Mankranso National Health Insurance Scheme.**

Institutions always put corrective touches to challenges they encounter in their operations in order to move forward in effectiveness and efficiency.

In order to find out what participants views were and how the public relations activities can be strengthened at Mankranso National Health Insurance Scheme.

This question was asked;

- How can public relations activities be strengthened in Mankranso National Health Insurance Scheme?

The following were the responses from the participants;

The Public relations expert (customer relations) answered that there is a need for more knowledgeable Public relations practitioners to man the Public relations unit.

Two participants, the Public relations practitioner and the Scheme manager stated that the National Health Insurance Authority should provide the public relations department with adequate logistics such as information van, computers and biometric machine for the public relations department to work effectively.

The Public relations practitioner indicated that undue interferences from other sections of the scheme should reduce so that they can perform their work better.

Two participants, the Public relations practitioner and the public relations expert (customer relations) said that the best way through which public relations activities can be strengthened at Mankranso National Health Insurance Scheme is that the authority should as a matter of urgency always feed the public relations department with current issues concerning the scheme and making them aware of new development if there is any.

The Public relations expert (customer relations) strongly concluded that there was the need for the National Health Insurance Authority to settle all bills accruing to the Service provider timely.

#### **4.7 Summary of the chapter**

The chapter looked at the various responses from focus group discussions and interviews.

This analysis of data collected through responses from focus group discussions and interviews conducted on participants.

Three participants agreed on the functions of the public relations to the effect that they were to build bridges between the office of the public relations and its publics to achieve organizational goals. Two participants were in agreement that a van for outreaches, biometric registration machine, computers and some literature materials was necessary and finally the way to strengthened public relations activities at Mankranso National Health Insurance Scheme was to provide training to staff to upgrade their skills.

Additionally, the public relations office operational activities should be safeguarded against undue negative influences from allied departments of the scheme.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter presents the findings relating to the specific objectives as well as the conclusions. Recommendations to improve the proper practice of public relations to enhance customer satisfaction at National Health Insurance Scheme and recommendation for further research have also been discussed in this chapter.

#### **5.1 Summary of findings**

##### **5.1.1 Subscribers' perceptions about the services rendered by the Mankranso National Health Insurance Scheme**

The first objective of the study was to find out subscribers perceptions about the services rendered by the Mankranso National Health Insurance Scheme. The study found out that most of the participants have not had enough education on the services rendered by the scheme.

The subscribers indicated that they hear pieces of information about the scheme on radio but does not make much meaning to them.

The above responses indicate that the Mankranso National Health Insurance Scheme does not engage or educate subscribers fully on their services, thus, most subscribers are not satisfied with information flow from the scheme. This does not conform to what Ledingham & Bruning (1998) posited that the organisation-public relationship variables of trust, openness, involvement, investment and commitment can be used to predict consumer behaviour. The

public which constitutes the environment of the organisation has to be pleased and satisfied that an organization has its interest at heart for the organization to survive.

The public relations role includes how well an organization is able to elicit the understanding of its customers, which it needs to survive and grow in business. The nature of this relationship with the customers depend very much on how well the customers are treated and how well they are satisfied with the services of the organization which will invariably affect the reputation of the organization. However, the participants advised that the scheme should employ more people so that there can be frequent education on the services of the scheme.

According to the responses given above, the public relations department at the Mankranso National Health Insurance Scheme, since its inception has not had a significant impact on the subscribers who are key customers to the scheme. Also, the proper public engagement by the public relations department is also missing. This is directly different to what Grunig, Dozier & Grunig (1992) stated in their excellence in public relations theory, that the theory represents an identifiable set of characteristics of an excellent public relations function. The Excellence in public relations theory explained the value of public relations to organizations and society based on the social responsibility of managerial decisions and the quality of relationships with stakeholder publics. For an organization to be effective, according to the theory, it must behave in ways that solve the problems and satisfy the goals of stakeholders as well as of management.

### **5.1.2 The function of the Public relations office in the Mankranso National Health Insurance Scheme to the realization of the organizational goals of the Scheme**

When asked the responsibilities of the public relations office, the Scheme manager stated that the public relations department is responsible for seeking the welfare of clients of the scheme in the area of building lasting and mutual relationship with them and disseminating information on the scheme's services, programs and policies.

According to the Scheme manager, the public relations office contribute to achieving organizational goals by meeting client satisfaction through making sure that subscribers really understand what they are paying for.

The public relations officer at Mankranso National Health Insurance Scheme stated that his office is responsible for disseminating information to subscribers through community durbars, the traditional media and face to face interaction. He further explained that over the past years the public relations office has hugely relied on community information centers to send messages to their target audience and to sensitize them to enroll on the scheme.

These responses clearly show that public relation is not fully practiced at Mankranso National Health Insurance Scheme. Information dissemination is not the only function of public relations rather according to Seitel (2007), the functions of public relations comprises writing, media relations, planning, counseling, researching, publicity, marketing communications, community relations, consumer relations, employee relations, government (regulatory) affairs, investor (stakeholder) relations, public affairs and issue management and website development.

Harlow (1976) define “Public relations as a distinctive management function which helps to establish and maintain mutual line of communication, understanding, acceptance and cooperation between an organization and its various publics. It involves the management of problems or issues, help management keep abreast of and effectively utilize change serving as an early warning system to help anticipate trend and use research and sound ethical communication and its principal tools”, the Mexican statement (2011) also provides a summary of the responsibilities of a public relations office; it states that “Public Relation is defined as the art and social science of analyzing trends, predicting their consequences; counseling the organization’s leaders; and implementing planned programmes of actions which serve both the organization’s and public’s interest”. Therefore, with this explanation, a public relations office is one which has numerous responsibilities to deal with to be able to contribute meaningfully to achieving organizational goals and not one which does only information dissemination.

On whether the public relations office contribute to achieving organizational goals, the public relations officer answered in the affirmative and indicated that his office has achieved the goal of creating and maintaining mutual understanding between the subscribers and the authorities of the scheme, and has embarked upon fruitful education about the services of the scheme.

According to Grunig, L. et al. (1992), organizations are seen as effective when they attain their goals, these goals must be appropriate for the organization’s internal and external environment which consists of strategic constituencies (stakeholders or publics). If an organization chooses appropriate goals, strategic constituencies will support the organization

and, in doing so, provide it with a competitive advantage. To be effective, organizations must build long-term relationships with the publics in their environment that have consequences on organizational decisions, thus, the quality of these relationships is an important indicator of the long- term contribution that public relations makes to organizational effectiveness.

### **5.1.3 To find out challenges affecting the effectiveness of public relations office in satisfying the information and communications needs of subscribers.**

One participant, public relations practitioner said the goal of the public relations unit is information dissemination; educate subscribers, seeking for the welfare or the clients but the public relations unit at Mankranso National Health Insurance Scheme does not have the logistics that will enable them to do the work perfectly.

Another participant, the Public relations practitioner added that the scheme lacked knowledgeable personnel at the public relations unit which ultimately slows down planned programmes and activities of the scheme.

Two participants, the Public relations practitioner and the Public relations expert (customer relations) said that the interferences by other department also delayed the activities of the public relations unit.

One participant, the Public reactions expert also mentioned lack of adequate funds; She added that the public relations unit does not have adequate funds that will cater for the activities of the public relations unit at Mankranso National Health Insurance Scheme.

Two participants, the Public relations practitioner and a subscriber stated that the Public relations unit of Mankranso National Health Insurance Scheme lack adequate information. This is because most of the time the public relations unit does not have any idea of what is going on within the scheme.

In our opinion, the independence of the Public relations unit in an organisations management system facilitates the contribution of relevant ideas to the realization of its ultimate goals.

Heidi (2011) defines Public relations as the practice of managing communication between an organisation and its publics. The researchers are of the view that since public relations focuses on reputation, value and relationship building it is imperative that its management function be respected.

Funds facilitate the operationalization of policies and strategies of a business entity. Its absence tends to frustrate relevant plans put in place for the realisation of organizational goals. Therefore the researchers are saying that lack of funds delay the activities of every business.

It is imperative that the public relations unit have adequate information on its internal and external relationships in order to achieve optimal results. The researcher's opinion about lack of information is that communication channels must always be opened for effective interaction.

#### **5.1.4 How public relations activities can be strengthened to enhance the Mankranso National Health Insurance's performance**

One of the participant, the public relations officer at Mankranso National Health Insurance Scheme, answered that more people should be engaged to undertake various public and community education on the services of the scheme.

Another participant, a Public relations expert indicated that the best way through which public relations activities can be strengthened to enhance customer satisfaction at Mankranso National Health Insurance Scheme is that, the Scheme should as a matter of urgency, always feed the Public relations department with current issues concerning the scheme and make them aware of new developments when they emerge.

This she stated will go a long way to benefit the organisation as a whole since the public relations department serves as a bridge between management of the scheme and its publics.

Judging from the responses from the subscribers in the area of communication flow and the revelation that was unearthed about the responsibilities of the public relations officer at Mankranso National Health Insurance Scheme, performance can be enhanced when the Excellence theory in public relations (Grunig, 1992; Dozier, 1992; Grunig, 2002) is fully practiced.

The author described it as Excellent Public Relations. According to him, there are four levels analysis of excellent public relations and they are:

The theory states at the programme level that a public relations department should know why, when and how individual communications programmes are implemented. That is, there is a conscious effort to have in place, a public relations plan that is strategically geared towards the attainment of organizational goals.

The theory again explains at the departmental level, how the public relations department operates and fits in with other departments and the organisation as a whole. At this level, there is a single or integrated public relations department separate from marketing. The department's head assumes a managerial role and reports directly to top management. The head and those who work under him have academic qualification in public relations or the fields of communication are professionals. Two-way symmetric model of communication is also promoted. A two-way symmetric model of communication is one in which employees are provided mechanisms for dialogue with each other and with supervisors and top managers.

The practitioner of this model uses planned communication to manage conflict and to improve understanding with publics. It uses research to facilitate understanding and communication rather than to identify messages most likely to motivate or persuade publics. In the symmetrical model, "understanding is the principal objective of public relations" rather than one-sided persuasion (J. Grunig & L. Grunig, 1992, p. 289). Two-way symmetric model of communication also helps to increase employee satisfaction and organizational effectiveness.

The organizational level also talks about the understanding of and respect given to communication processes and audience feedback by the organisation and its staff. The public relations head has a strong voice within the organisation and attempts are made to promote participative rather than authoritative organizational culture. Effective internal communication is promoted. In such a case the public relations practitioner becomes the main channel facilitating communication between management and employees.

At the economic level, the theory states that communication programmes that are managed strategically help organizations to manage relationships with strategic publics that have the power to constrain the ability of the organisation to achieve its goals. When organizations manage these interdependencies poorly, the strategic public's protests, boycotts, go to court or ask for government regulation to constrain the autonomy of the organisation. All of these activities cost the organisation money. If strategic communication is successful, it should help to save the organisation money even though it often may not help it to make money. In essence, programmes should meet communications objectives, reduce costs and ensure job satisfaction among employees.

## **5.2 Limitations of the study**

The study would have looked at all the offices of National Health Insurance Schemes in the Ashanti region but due to financial and time constraint, the study was limited to the role of Public relations in enhancing subscribers' satisfaction at Mankranso National Health Insurance Scheme.

### 5.3 Recommendations

In order to enhance Public relations practice in the Mankranso National Health Insurance Scheme, the researchers make the following recommendations;

- The study recommends that the responsibilities of the public relations department should be reviewed. Public relations practice has more to do than only providing public education. The department should perform other important public relations activities such as media relations, planning, counseling, researching, publicity, marketing communications, community relations, consumer relations, employee relations, government (regulatory) affairs, investor (stakeholder) relations, public affairs and issue management and website development.
- The study recommends that the Mankranso National Health Insurance Scheme should develop a well thought out education plan which will be strictly followed to educate their subscribers fully on their services.
- It is also recommended that more people should be engaged to undertake various public and community education on the services of the scheme.
- The study recommends that further studies should be done to find out management of the scheme's views on the relevance of public relations to the activities of the National Health Insurance Scheme. This can be done at the regional level. This is because, sometimes, management underestimates the contributions of public relations to the development of organizations and also some see public relations as just providing information.

## 5.4 Conclusions

The study has shown that the subscriber's perception of the inactive role of the Public relations unit had substance. It was realized that the public relations unit needed to do more in the line of educating the subscribers to register, renew their insurance policies timely and on the scope of ailments covered by the scheme.

According to Seitel (2007), the functions of public relations comprises writing, media relations, planning, counseling, researching, publicity, marketing communications, community relations, consumer relations, employee relations, government (regulatory) affairs, investor (stakeholder) relations, public affairs and issue management and website development.

The Public relations practitioner does not perform its role well as required and the department needs to be well resourced to play its functions well.

The study also established that the public relations department at Mankranso National Health Insurance Scheme faced a number of challenges which include inadequate personnel, lack of funds and interferences.

The challenges affected the effectiveness of the Public relations office in satisfying the information and communication needs of subscribers.

According to the excellence theory in public relations by Grunig & Grunig (1992), for an organization to be effective, it must behave in ways that solve the problems and satisfy the

goals of stakeholders as well as of management. It was suggested in the theory that the most effective public relations practice requires excellence in practice.

The study observed that the ways in which public relations activities can be strengthened at Mankranso National Health Insurance Scheme include:

- Provision of logistics such computers, information van and biometric machines.
- Personnel should go for training to upgrade their skills.
- Public relations unit should be protected from undue negative influences from other allied department of the scheme.

A critical analysis of this chapter and the responses provided by the participants has brought to fore the need for the re-organization of the public relations office at Mankranso district in order for the public relations department to perform creditably.

The researchers conclude that the public relations office at Mankranso failed to ensure fully the satisfaction of its customers.

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**APPENDICES**  
**DATA COLLECTION: INTERVIEW GUIDE**

**APPENDIX I : SCHEME MANAGER – MANKRANSO NATIONAL HEALTH INSURANCE SCHEME**

1. Will you consider the activities of Public relations office as essential to the operations of the Mankranso Health Insurance Scheme?
2. How do you see the service rendered by Mankranso National Health Insurance Scheme?
3. Will you consider the services rendered by public relation office relevant?
4. Who does the public relations practitioner reports to?
5. How does the Public relations office contribute to achieving organisational goals of the Mankranso National Health Insurance Scheme?
6. What are the specific activities performed by Public relations office?
7. What other functions do you think is appropriate for the public relations practitioner to perform?
8. How will you rate the performance of Public relation office in Mankranso?
9. What complaints have been raised by subscribers against the nature of communication lines in place?
10. What is the approved communication policy for the Public relations office at Mankranso?
11. What challenges are faced by the public relation unit?
12. How can public relations activities be strengthened in Mankranso National Health Insurance Authority?
13. What is your assessment of the Mankranso NHIA Public relations office?

**APPENDIX II: PUBLIC RELATIONS OFFICER -MANKRANSO NATIONAL  
HEALTH INSURANCE SCHEME**

1. What is the communication policy of Mankranso National Health Insurance Scheme?
2. What are your objectives?
3. What is the nature of collaboration and interaction with other departments?
4. What is the main medium of communication between the Public relations office and subscribers?
5. Do subscribers have the opportunity to express their opinion or views on your communication?
6. Do the subscribers get feedback on issues raised?
7. Are subscribers given education on the services provided by Mankranso National Health Insurance Scheme?
8. What are the specific activities performed by Public relations office?
9. What other functions do you think is appropriate for the Public relations practitioner?
10. How does the performance of Public relations office in the Mankranso Health Insurance Scheme contributed to the realisation of the organisational goals of the Scheme?
11. What challenges are faced by the Public Relations Unit?
12. What remedial actions must be employed to strengthen and improve communication targeted at subscribers?
13. Does the Public relations office have a planned program of action?
14. What is your performance as compared to last year?
15. What research findings has the Public relations office made in respect of communication with your publics?

16. What complaints have been raised by subscribers against the nature of communication?

### **APPENDIX III: SUBSCRIBERS**

1. What is the objective of registering with National Health Insurance Scheme?
2. Have you had enough education on the services provided under the scheme?
3. Have you ever lodged complaints with the Public Relations office?
4. Did you get any feedback?
5. What was the form of the feedback?
6. Are you satisfied with the communication and feedback given to you by the Public relations office?
7. Are there meetings, durbars organized by the management for subscribers to discuss concerns of both sides?
8. Are there considerations by service providers when there are challenges?
9. How do you see the services rendered by Mankranso National Health Insurance Scheme?
10. Will you consider the services rendered by Public relations office as relevant?
11. What are the specific activities performed by Public relations office?
12. What other functions do you think is appropriate for the Public relations practitioner?

### **APPENDIX IV: SERVICE PROVIDER**

1. Is there any National Health Insurance Scheme drug policy in place?
2. Is there adequate stock of medicines for subscribers who call at the pharmacy for prescribed drugs?
3. Are drugs provided as prescribed?
4. What is the nature of collaboration and interaction with your subscribers?

5. Do the subscribers have the opportunity to express their opinions or views?
6. Are dosages explained to the subscribers?
7. Do you provide the necessary medicines prescribed for the subscriber?
8. Do subscribers pay cash for medicines prescribed for them?
9. What specific challenges are faced by you that affect customer satisfaction?
10. What is your assessment of Mankranso National Health Authority?

#### **APPENDIX V: PUBLIC RELATIONS EXPERT**

1. How do you see the services rendered by Mankranso National Health Insurance Scheme?
2. Will you consider the services rendered by Public relations relevant?
3. What re the specific activities performed by Public relations office?
4. What other functions do you think is appropriate for the Public relations practitioner to perform?
5. What best practices in customer satisfaction are considered under Public relations?
6. What aspects of Public relations practice impinge on customer satisfaction?
7. What communication tools are suitable for the activities of National Health Insurance Scheme in satisfying subscribers in the Mankranso National Health Insurance Scheme?
8. What must be done to strengthen Public relations activities to enhance customer satisfaction?
9. What is your view on the Excellence Theory propounded by Grunig & Grunig?
10. Is the theory appropriate in effective Public relations practice?
11. What Public relations strategies could you say are effective in customer relationship engagement?
12. What is your assessment of the way the National Health Insurance Scheme implements communication strategies and tactics?