

An interrogation of the dialogic potential of insurance firm websites in Ghana

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Abstract

This paper examines the dialogic potential of insurance firms' websites in Ghana. Research was executed via a content analysis of insurance companies' websites in Ghana using Kent and Taylor's (1998) dialogic framework. Insurance companies in Ghana have been fairly successful in utilizing the dialogic features in their corporate websites. Out of the five dialogic principles proposed by Kent and Taylor (1998); the findings of the study show a preponderant use of the dialogic loop feature by the sampled insurance companies. Also comparing local and international companies, the local insurance companies seem rather more dialogic than the international companies. However the sampled insurance companies performed rather poorly on the principle of return visit and conservation of visitors. This study contributes to the scarce literature on dialogic potential of websites from a developing country context.

Keywords

dialogic principles, website design, insurance companies, Ghana

Insurance companies in Ghana have been successful in incorporating dialogic features in their corporate websites.

Introduction

The Internet is a powerful medium for communicating and sharing information among people, friends and business partners. It has brought transformation in many aspects of life and is one of the biggest contributors to transforming the world into a global village. The use of the Internet has grown tremendously since it was introduced. With the increased availability of the Internet, consumers are feeling the need to be connected, have quick and constant access to information; and to engage in self-service at any time and from any location (Strauss and Frost, 2012: 183–184). Customers are able to interact with companies through emails, social media, weblogs and websites. As such, the Internet is creating higher customer expectations and customers are expecting closer relationships (Chaston and Mangles, 2003). Thus, the Internet has triggered the need for firms to establish closer relationship with their customers.

Websites provide a controlled channel through which organizations can communicate with stakeholder publics and the media; however, for stakeholders, websites provide publics with a channel through which organizations can be viewed and better understood (Kent et al., 2003). Websites as communication tools enable an organization to simultaneously tailor messages to address the concerns and interests of a diverse set of people.

Considering the fact that services do not involve transfer of ownership of tangible products and usually involve some level of consumer participation, the Internet should be particularly suitable to promote and

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deliver services (Zinkhan, 2002; Lovelock, 2000). In addition, due to the relational nature of services, relations are particularly vital for service companies (Gronroos, 2000). The Internet through websites is therefore an important relationship building and management tool for service organizations.

The insurance industry in Africa, which has been described as still in its infancy relative to other emerging and developed regions, varies in market structure from monopoly to competitive market orientations within the 53 countries that make up the continent (Allen et al., 2011). The insurance market is dominated by non-life insurance, representing about 85 percent of the industry premium; however, life insurance has recently been the fastest growing sector (Allen et al., 2011).

The phenomenon of dialogic potential of websites from the perspectives of insurance firms operating in Africa has not received scholarly attention and this could be attributable to the fact that online brand management is relatively new for several firms in Africa and the similarity of product offerings makes differentiation difficult. With the seeming lack of understanding of the importance of insurance to the financial security of Africans, the issue of how insurance firms operating in Africa portray themselves online becomes a hot research issue. As reported in the *Business and Financial Times* (BFT), the President of the Africa Insurance Organization (AIO), Hassan Mohammed, has said that,

“African insurance coverage is still inadequate. According to him, the whole continent with the exception of South Africa, Namibia and Mauritius has an insurance penetration of less than two percent of global penetration average.” (Williams, 2012)

Additionally BFT (26 March, 2012) reports that,

“It has been established that only about 5% to 6% of Africa’s estimated 800 million people, excluding South Africa, has access to insurance services.”

In an African country like Ghana, the *Graphic* (3rd January, 2012) reports that some players in the insurance industry have described the industry as

“...struggling to win the trust of the mass of the people”

The *Business and Financial Times* (BFT) further reports that in Ghana,

“Only 5% of the adult population in the country have bought an insurance product . . . 4% have formal insurance and 1% have informal insurance” (Benson, 2012).

However, information communications and technology (ICT) manifested in applications like the Internet has been identified as an important player in accelerating the development of the insurance sector in Africa. According to information in *Graphic* (13 April, 2012),

“The Managing Director of Starlife Assurance Company Limited (an insurance firm in Ghana), George Kojo Addison, said the reason for the poor level of insurance coverage in Ghana was a result of the inadequate use of Information and Communications Technology (ICT) in the activities of the major players.

Referring to other sub-Saharan African countries like South Africa which has an insurance coverage of 14.8 per cent, he said players in the industry in that country had taken advantage of technology to bring their products to the doorstep of their target clients”.

It is therefore evident that the effective application of ICT, particularly the Internet, could assist in improving the insurance sector in Ghana and Africa as a whole. This study therefore aims at finding out how Ghanaian insurance companies are leveraging the benefits of the Internet by examining the dialogic quality of their corporate websites.

A review of the extant literature on the dialogic potential of websites shows that the principle has been applied to research exploring organization types including *Fortune 500* companies (Esrock and Leichty, 1999, 2000), non-profit organizations (Kent et al., 2003; Taylor et al., 2001; Reber and Kim, 2006; Seltzer and Mitrook, 2007; Waters and Tindall, 2010) as well as educational and political institutions (McAllister-Spooner, 2008; Taylor and Kent, 2004). The review also shows that all the aforementioned researches were conducted in the developed countries and none is available from developing countries in Africa. This research therefore seeks to fill the research gap in Africa. From the foregoing discussions, the study seeks to fulfill the following objective:

To assess the online disposition of Ghanaian insurance firms in terms of how they are incorporating the dialogic features to enhance communication with customers.

The rest of the paper is structured as follows; the next section reviews literature on the dialogic

potential of websites and online branding management. The third section follows with some explanation of the research methodology. In the fourth section, the study's findings are presented and discussed. The final section outlines the main conclusions of the study and puts forward the implications of the findings on management.

Literature review

Dialogue refers to "any negotiated exchange of ideas and opinions" (Kent and Taylor, 1998: 325) and represents efforts by parties in a relationship to engage in an honest, open, and ethically based give and take. Botan (1997: 4) asserted that "dialogue manifests itself more as a stance, orientation, or bearing in communication rather than as a specific method, technique, or format." According to Kent et al. (2008), dialogue as a stance in communication incorporates five features that ensure dialogic communication between firms and their various publics. These features, they posit, include (a) mutuality, which refers to the recognition of organization – public relationships; (b) propinquity, which refers to the temporality and spontaneity of interactions with publics; (c) empathy, which refers to the supportiveness and confirmation of public goals and interests; (d) risk, which refers to the willingness to interact with individuals and publics on their own terms; and finally, (e) commitment, which refers to the extent to which an organization gives itself over to dialogue, interpretation, and understanding in its interactions with publics.

Dialogue as an orientation of communication has assumed great importance in public relations. Organizations, including insurance companies, engage daily in dialogue with their customers in one way or the other through various communication channels to create and foster good relationships between the organization and its various stakeholders. The website is one of the several tools companies use to interact with their various publics. This medium allows managed communications to flow directly between organizations, unlike in other mass media where journalists and editors need to filter the information before it is sent to the respective audiences (White and Raman, 2000). Dialogic communication therefore provides a means by which users of a website have the freedom to ask questions, express concerns and praise or complain about products and services. Thus, this interactive communication process provides a means by which organizations can gather information from their publics

to help them modify, refine and find innovative ways of products and services delivery.

Corporate websites, apart from being employed by various firms as an immediate and complete information hub through which organizational messages that shape, enhance or maintain a firm's corporate identity are channeled, also serve as channels through which reputation is conveyed (Rolland and Bozzani, 2009). Unlike traditional mass communication channels, the Internet provides the ability to disseminate information in a less expensive and timely fashion with audiences having access to the information at any time, and in any location (Rowley 2001). A single corporate website can have multiple sections, each of which could be targeted at a different audience (Esrock and Leichty, 2000) thus giving companies the ability to provide information targeted at different stakeholders at the same time and to obtain feedback from them (Branco and Rodrigues, 2006). The Internet therefore clearly holds benefits for communicating or disclosing information to stakeholders.

Websites are important because of their interactive features. Public relations studies on online communication emphasize "making the site interactive" because this is "a unique characteristic... which traditional mass media does not offer" (Wilcox, 2001: 387). Jankowski and Hansen argue that interactivity is "widely considered one of the core concepts in theorizing about new communication technology" (Hansen et al., 1996: 9). Holzschlag (2009) argues that, while most website developers have good knowledge of usability, interface design, and web design, few pay enough attention to interactivity. Interactivity refers to the level of reciprocity provided by a site during the process of using it. A well-designed, highly interactive site may sometimes also be more useable but the two are not synonymous (Gustavsen and Tilley, 2003: 2).

Corporate websites can be designed to address various audiences including customers, investors, government officials, news media, employees, dealers, suppliers and issue groups (Esrock and Leichty, 2000). These publics or audiences have been classified into four groups, customers, employees, marketing partners and members of financial community called the four constituents of relationship marketing (Kotler and Keller, 2009). As such, from a stakeholder perspective, an effective dialogic website must demonstrate its ability to address issues of concern to its various stakeholders as well as reveal its potential for relationship building. It thus becomes important, in analyzing corporate websites as

communication and relationship building tools, that the analysis focus on the prominence of content categories and dialogic features. This study consequently focuses on investigating the dialogic potential of insurance company websites in Ghana.

Conceptual framework

The study adopts a conceptual model originally proposed by Kent and Taylor (1998) with some modifications. The framework proposed by Kent and Taylor (1998) consists of five building blocks or principles that can be employed in investigating the dialogic potential of websites. These principles include usefulness of site, dialogic loop, ease of interface, return visit and conservation of visitors.

Usefulness of site, the first principle, posits that websites should have information that is of value to stakeholders, covers not only the goals of the organization but also the interest of the various publics, can be distributed automatically instead of being solicited and must be well organized and be easily accessible to the various publics (Kent and Taylor, 1998).

The second principle, *dialogic loop*, refers to how the website incorporates features that allow various publics to query organizations and, more importantly, how the website gives the organization the opportunity to respond to questions, concerns and problems (Kent and Taylor, 1998). This principle investigates the website's ability to foster the promotion and management of feedback.

The third principle, *ease of interface*, refers to how quickly a website loads, how well organized information is and the ease of navigation by various publics (Kent and Taylor, 1998). Measures of ease of interface in the literature include the time the first page takes to load, site map, major links to rest of site, search engine box, links to other websites, low reliance on graphics and important information available on the first page (Kent and Taylor, 2002; Kent et al., 2003; Waters and Tindall, 2010).

The fourth principle, *return visit*, means that websites should incorporate features that promote repeat visits by making the site attractive. These include updated information, changing issues, special fora, new commentaries, online question and answer sessions, and online 'experts' to answer questions (Kent and Taylor, 1998).

The fifth principle, *conservation of visitors*, refers to how the site keeps hold on visitors to return to the site. Kent and Taylor (1998), advocate that a website

must include features that make it easy for visitors to leave the site without making provisions for return.

This study therefore aims at finding out how insurance firms in Ghana are incorporating the above features into their websites to communicate their services as well as to create and enhance relationships with various stakeholders.

Methodology

To analyze the online brand dialogic potential of insurance companies' websites in Ghana, the study follows qualitative website content analysis studies (Traynor et al., 2008; Hitwise, 2009; Hinson et al., 2010). Content analysis, according to Hsieh and Shannon (2005), is "a research method for the subjective interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns" (p.1278). According to Patton (2002), content analysis is any qualitative data reduction and sense-making effort that takes a volume of qualitative material and attempts to identify core consistencies and meanings" (Patton, 2002: 453). A list of all the 24 non-life insurance firms operating in Ghana was generated from the National Insurance Commission (NIC) website. However, visits to the websites indicate that only 14 companies had an active website. As such the final sample used in this study is 14 insurance companies' websites in Ghana.

The dialogic potential framework of Kent and Taylor (1998) was adopted and modified to fit the study's context. After the search using the National Insurance Commission's website, 24 insurance companies' websites were found. The assessment of the sites based on the elements in the framework spanned a period of 2 months, where each website was visited at least five times. The frequent visitations to the sites were a result of ensuring the reliability and validity of the sample selected. The visitation also sought to assess the frequency of updates and the loading times of the sites, to make room for connection failures and slowness of domains. Further, we adopted a classification method used by Waters and Tindall (2010) in a similar study. Our current study also used Kent and Taylor's (1998) method for calculating mean scores of the dialogic principles as cited in Waters and Tindall (2010). The method consists of awarding 1 point to a website that utilizes a particular variable and 0 points if no variable was utilized.

Table 1. List of insurance companies in Ghana.

Abbreviation	Name of Insurance firm	Website availability	Ownership
AIICG	Activa International Insurance Company Ghana	No active website	
NGIC	NSIA Ghana Insurance Company Limited	Only group website available	
DIC	Donewell Insurance Company	Yes	local
EIC	Enterprise Insurance Company	Yes	local
EAC	Equity Assurance Company	No active website	
GUA	Ghana Union Assurance	Yes	local
GGIC	Glico General Insurance Company	Under construction	
IWIC	Intercontinental Wapic Insurance Company Ltd.	YES	international
IGI	Industrial & General Insurance Ghana Ltd.	No active website	
IEI	International Energy Insurance Company	No active website	
MET	Metropolitan Insurance Company	YES	local
PICG	Phoenix Insurance Company Ghana	YES	local
PIC	Provident Insurance Company	YES	local
PICL	Prime Insurance Company Limited	No active website	
QIC	Quality Insurance Company	YES	local
RAI	Regency Alliance Insurance Ghana Ltd.	YES	international
SIC	State Insurance Company	YES	local
SAC	Star Assurance Company	YES	local
UIC	Unique Insurance Company Limited	YES	local
VA	Vanguard Assurance Company	YES	local
NEM	NEM Insurance (Ghana) Limited	YES	international
AIC	Allianz Insurance Company	No active website	
CG	Colina Ghana	No active website	
MIC	Millennium Insurance Company	No active website	

Presentation of findings

Previous research regarding the dialogic potential of websites and blogs utilized content analysis to assess the presence or absence of dialogic features (Seltzer and Mitrook, 2007; Taylor et al., 2001). Frequency counts were generated to determine the extent to which insurance firms' websites used the dialogic strategies as a public relations platform to foster good relationships with customers. We analyzed the contents of the websites of insurance firms in line with the five variables as presented by Kent and Taylor (1998) to find out the dialogic potential of insurance firms websites in Ghana. The presentation of findings is in two parts; the first part of the discussion is on the individual dialogic principles; the second part discusses the aggregate dialogic potential of the insurance company websites. Five (5) variables were measured for usefulness of site; three (3) for ease of interface; five (5) for dialogic loop; four (4) return visit; and four (4) for conservation of visitors.

Usefulness of site

Results gathered from the content analysis of the insurance websites indicate that the insurance companies

sampled had a poor disposition in terms of the usefulness of information dimension. The four items used to measure the usefulness of the site to visitors received low scores. Out of the 14 insurance company websites visited, only three companies scored on all the five variables. Additionally, only four out of the 14 insurance websites (GUA, MET, PICG and SIC) provided visitors the opportunity to share information on the social media platform (Twitter, Facebook and Myspace). However, with regards to the individual variables under the usefulness of site dimension, almost all the sites visited were current (2010–2012) and also displayed their brand logos and had URLs. The websites also provided adequate information on the company history and products/services.

Ease of Interface

An assessment of the sampled insurance firms' websites indicates that most of the firms make use of minimal graphics. Five of the websites (EIC, IWIC, PIC, SIC and SAC), however, made use of heavy graphics which makes the loading of the site very slow. Also, out of the 14 sampled insurance websites only

Table 2. Incidence of dialogic variables on insurance companies' websites in Ghana.

Dialogic principles (21)	DIC	EIC	GUA	IWIC	MET	PICG	PIC	QIC	RAI	SIC	SAC	UIC	VA	NEM
Usefulness of site (5)	2	3	5	3	4	4	4	3	3	5	3	3	4	3
1. Datedness of site	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2. URL and brand name	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3. Organizational brand history, heritage, character and attitude	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4. Information sharing on social media	X	x	✓	x	✓	✓	x	x	X	✓	x	x	x	X
5. FAQ's	x	x	✓	x	✓	x	✓	x	x	✓	x	x	✓	X
Ease of Interface (3)	2	1	3	2	3	3	1	2	2	1	1	2	2	2
1. Site maps on home pages	x	x	✓	✓	✓	✓	x	x	x	x	x	x	x	X
2. Menu links on home pages	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3. Low reliance on graphics	✓	x	✓	x	✓	✓	x	✓	✓	x	x	✓	✓	✓
Dialogic Loop (5)	3	5	5	4	5	4	5	5	3	5	5	5	4	4
1. Website is engaging & interactive	x	✓	✓	✓	✓	✓	✓	✓	x	✓	✓	✓	✓	✓
2. E-mail/Feedback form	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3. Ability to search site	✓	✓	✓	x	✓	x	✓	✓	x	✓	✓	✓	x	x
4. Site provides opportunity for interaction	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5. Bulletin boards	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Return Visit (4)	1	2	3	2	2	2	2	2	1	2	2	1	2	1
1. Explicit invitation to return	x	x	X	x	x	x	x	x	x	X	x	x	x	X
2. Bookmark now	x	x	✓	x	x	x	x	x	x	X	x	x	x	X
3. Information request	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4. News items	x	✓	✓	✓	✓	✓	✓	✓	x	✓	✓	x	✓	x
Conservation of visitors (4)	1	2	4	2	2	3	2	1	1	2	1	2	3	1
1. Availability of insurance news, tips and quotes	x	✓	✓	✓	✓	✓	✓	x	x	✓	x	✓	✓	x
2. Easier navigation of site	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3. Testimonials	x	x	✓	x	x	x	x	x	x	x	x	x	x	x
4. Website encourages sign up of newsletters	x	x	✓	x	x	✓	x	x	x	x	x	x	✓	X
TOTAL SCORE	9	13	20	13	17	16	14	13	10	15	12	13	15	11

Key: ✓ Variable present X: Variable not present.

four had site maps on their home page (GAU, IWIC, MET and PICG). The sites look visually appealing, polished and professional. Most of the sites also make meaningful use of graphics and this lends visual variety and appeal to an otherwise boring page of text. Photographs posted on the web pages are of good quality and that increases visual appeal.

Dialogic loop

Dialogic loop refers to the two-way communication of the website. A content analysis of the insurance websites indicates a preponderance use of the dialogic loop dimension by the sampled firms. All the variables under the dialogic dimension received adequate scores that reveal a high level of interactivity by the sampled insurance companies' websites. The websites are

engaging and very interactive. Also, all the websites offered an opportunity for visitors to interact or contact the firms by leaving comments, sending emails or calling a direct line to make inquiries and to contact the companies. The websites also give visitors the opportunity to search the corporate insurance websites by incorporating a search engine on the website. Out of the 14 sampled insurance websites, five websites did not have a search engine (IWIC, PICG, RAI, VA and NEM) and only one did not have a bulletin board (DIC).

Return visits

A content analysis of the sampled insurance companies' websites revealed poor dialogic features on return visit. None of the websites had explicit invitation to visitors to

return to the site. Also, only one website (GUA) had a feature on 'Bookmark now'. However, 14 out of the 14 websites visited had features on information request; and 10 out of the 14 websites had a feature on 'news items'. The websites displayed adequate news items on insurance products, insurance news, and how to make an insurance claim. Additionally, the websites had forums for visitors to give feedback by filling in visitors forms or calling a hotline to make requests or inquire on information.

Conservation of visitors

A content analysis of the sampled websites also revealed poor dialogic features on conservation of visitors. Out of the 14 insurance websites visited, only one (GUA) provides testimonials by customers about the insurance company. Additionally, only three out of the 14 sampled insurance websites (GUA, PICG and VA) encourage the signing up for newsletters. All the websites, however, are easy to navigate and a majority of them provide information on insurance, tips and quotes. The websites were structured in such a way that it makes it easy to surf the sites.

Aggregate dialogic performance

The overall performance of the insurance websites with regards to their dialogic features was obtained by summing up the individual principles marks for each website into the overall total dialogic score. A total of 21 dialogic variables were used to assess the overall dialogic potential with the results exhibited in Table 3.

Ghana Union Assurance (GUA) had the most dialogic principle present on its website, with a total score of 20 out of the aggregate dialogic principle of 21 dimensions. Metropolitan Insurance Company (MET) follows next with a total score of 17 out of the 21 aggregate dialogic score. The next is Phoenix Insurance Company Ghana (PICG) with a total of 16 scores out of 21 aggregate dialogic score. State Insurance Company (SIC) and Vanguard Assurance Company (VA) also had a total of 15 each out of the aggregate score of 21. Regency Alliance Insurance Ghana Ltd (RAI) and Donewell Insurance Company (DIC) had the lowest scores (less than half of the aggregate score) with DIC scoring 9 out of 21 and RAI scoring a total of 10 out of the aggregate score of 21.

On the individual dialogic principles, three insurance companies (GUA, MET and SIC) scored a total of 5 out of 5 on the usefulness of information

principle; three insurance companies (PICG, PIC and VA) had a total score of 4 out of 5; seven insurance companies had a total score of 3 out of 5 (EIC, IWIC, QIC, RAI, SAC, UIC and NEM); and one insurance company (DIC) had a total of 2 out of the 5 score for the usefulness of information.

Ease of interface had three principles (site map on home page, menu links to homepage and low reliance on graphics). Three insurance companies scored a total of 3 out of 3 on the ease of interface dimension (GUA, MET and PICG). Half of the insurance companies sampled (DIC, IWIC, QIC, RAI, UIC, VA and NEM) obtained a total score of 2 out of 3 on this principle. Four companies (EIC, PIC, SIC and SAC), however, were those with the least score for the ease of use principle, having just one score each.

The dialogic loop also had five principles. Out of the 14 insurance companies websites sampled, more than half (8 websites) obtained a total score of 5 out of 5 on the dialogic loop dimension; four companies (IWIC, PICG, VA and NEM) obtained a total score of 4 out of 5; and two companies (DIC and RAI) obtained a total score of 3 out of 5.

Return visit and Conservation of visitors had four variables each. Out of the 14 insurance companies' websites sampled, nine companies obtained a total score of 2 out of 4 on the return visit principle. Four companies (DIC, RAI, UIC and NEM) had a total score of 1 each. Only one insurance company (GUA) had a total score of 3 out of 4 on the return visit principle. These findings indicate that the insurance companies' websites generally do not encourage return visits.

Dialogic features representing conservation of visitors also scored fairly well on the corporate websites of the insurance companies. Only one company website (GUA) obtained a total score of 4 out of 4 on the conservation of visit principle. Only 2 insurance companies' websites (PICG and VA) obtained a total score of 3 out of 4 on this principle. Six companies obtained a total score of 2 out of 4 on the conservation of visit principle, and 5 companies obtained a total score of 1 out of 4 on the conservation of visits dimension (see Table 3).

International versus local insurance companies

Comparing international versus local insurance companies, the findings show that local insurance companies scored more on the dialogic principles than international/foreign owned insurance companies. Out of the 14 insurance companies sampled for

Table 3. Aggregate dialogic incidence of insurance companies' websites in Ghana.

Company	Ease of interface (3 items)	Useful information (5 items)	Dialogic Loop (5)	Conservation of visitors (4)	Return Visit (4)	TOTAL SCORE (21)
DIC	2	2	3	1	1	9
EIC	1	3	5	2	2	13
GUA	3	5	5	4	3	20
IWIC	2	3	4	2	2	13
MET	3	5	5	2	2	17
PICG	3	4	4	3	2	16
PIC	1	4	5	2	2	14
QIC	2	3	5	1	2	13
RAI	2	3	3	1	1	10
SIC	1	5	5	2	2	15
SAC	1	3	5	1	2	12
UIC	2	3	5	2	1	13
VA	2	4	4	3	2	15
NEM	2	3	4	1	1	11

the survey, three are foreign owned/international and 11 are local companies. Ghana Union Assurance (GUA), a local insurance company, had the highest dialogic score for the insurance companies with a total dialogic score of 20 out of 21. The second highest score, 17 out of 21, is also recorded by a local company, Metropolitan Insurance Company (MET). Phoenix Insurance Company Ghana (PICG) is another local insurance company with the third highest dialogic score of 16 out of 21. Two local insurance companies State Insurance Company (SIC) and Vanguard Assurance Company (VA) share the fourth position with the fourth highest dialogic score of 15 out of 21. The fifth highest score is Provident Insurance Company (PIC) a local company with a total dialogic score of 14 out of the 21 aggregate dialogic score. The international or foreign owned insurance companies, on the other hand, did not fare well at all compared to the local companies. Intercontinental Wapic Insurance Company Ltd. (IWIC) had a total score of 13 out of 21 with the seventh highest dialogic score; NEM Insurance (Ghana) Limited (NEM) had a total dialogic score of 11, placing it at the twelfth position; and Regency Alliance Insurance Ghana Ltd. (RAI) had a total dialogic score of 10 out of 21, placing it at the thirteenth position. The lowest dialogic score was recorded by a local insurance company (DIC) with a total dialogic score of 9 out of 21.

Discussion of findings

Findings with regards to the dialogic potential of insurance companies' websites in Ghana provide

evidence that these companies understand the need to foster good relationships with their stakeholders by incorporating some level of interactivity into the design and operation of their websites. The findings show a fairly high degree utilization of dialogic principles in the corporate websites by the sampled insurance companies in Ghana. Findings with regards to the usefulness of the sites show that most, if not all, the insurance companies sampled have their URL, brand name and logo displayed on their websites. Additionally, almost all the sites visited were current (2010–2012) and also provided adequate information on the company history and products/services. These features suggest that the information on the website is valuable to stakeholders, especially customers.

In investigating the ease of use dimension, the study found that the sampled insurance companies' websites exhibited a degree of friendliness and ease of use by employing various dialogic features. These features especially included the existence of menu links to other pages on the website and low reliance on graphics. These features make it easy for stakeholders to access and navigate the websites making the websites friendly to the stakeholders. The employment of low graphics particularly offers a tremendous advantage in terms of the quick loading of the home page and other pages of the sites, especially in a developing country where Internet connections are usually slow (Ajuwon, 2006; Luambano and Nawe, 2004). These findings echo the findings of similar studies by Cho and Huh (2010) and Taylor et al. (2001) who reported that corporate blogs and activist

websites respectively, employed user-friendly features for easy navigation.

The most important dialogic feature is the dialogic loop (Kent and Taylor, 1998). This is because the presence of the dialogic loop indicates the website's ability to promote the receiving and management of feedback from stakeholders and hence the dialogic loop is key in fostering the 'two-way' communication characteristic of dialogic websites (Kent and Taylor, 1998). Findings with regards to the dialogic loop dimension shows a preponderant use of the dialogic loop feature by the sampled insurance companies. More than half of the companies obtained a total dialogic score of 5 out of 5 on the dialogic loop dimension. This finding indicates the extent to which insurance companies in Ghana understand the need to be more dialogic with their site visitors and customers alike. Almost all the websites visited show high levels of interactivity, as the websites incorporate an element of two-way asymmetric dialogue. This finding supports Dholakia et al.'s (2001) argument that interactive websites offer a perception of social presence "through the availability of open channels allowing for two-way communication" (p.10).

An assessment of the insurance companies' websites, however, revealed poor dialogic features on return visit and conservation of visitors. None of the companies sampled had an explicit invitation to visitors to return to the site. Additionally, out of the 14 insurance companies sampled, only one (GUA) had incorporated 'Bookmark now' on its website. The rest of the websites failed to provide this important dialogic feature. This breaks down the relationship building process, which should be an ongoing process and not a single day event. This finding contrasts Waters and Tindall's (2010) finding that US churches were able to incorporate dialogic features that encourage return visit like encouraging visitors to return, updating news items and providing information about the churches. It also contradicts Kent and Taylor's (1998) assertion that a website must include features that make it easy for visitors to return. There was, however, a preponderance of news items on insurance products, insurance news, and making an insurance claim. Additionally, almost all the websites offer visitors the opportunity to contact the companies by filling in a visitors' form or calling a hotline to make requests or make an inquiry.

Conservation of visitors also shows a poor use of this dialogic feature on the sampled insurance companies' websites. Aside the heavy presence of news

items, i.e. the availability of insurance news, tips and quotes, the websites of the insurance companies do not encourage signing up for newsletters and do not provide testimonials by customers on insurance claims. Only one company (GUA) provides testimonials by customers about the company. Additionally, only three out of the 14 sampled insurance websites (GUA, PICG and VA) encourage signing up for newsletters. This poor score on conservation of visitors indicates that insurance companies in Ghana are not doing enough to keep visitors of their websites from surfing away from their sites. Kent and Taylor (1998) advocate that a website must not include features that make it easy for visitors to leave the site without making provisions for return. Some of the provisions companies can make to keep visitors are by encouraging the signing up for newsletters and also providing testimonials of customers on insurance claims.

Conclusion and managerial implications

This study sought to explore how insurance companies in Ghana are incorporating dialogic features on their corporate websites to serve as a relationship building tool. The study found that insurance companies in Ghana have been successful to some extent in incorporating dialogic features in their corporate websites as they show a preponderant use of the dialogic loop feature on their websites. Almost all the websites visited show high levels of interactivity as they incorporate an element of two-way asymmetric dialogue. This supports Kent et al.'s (2003) finding that organizations that appear more dialogic probably understand the communication process better.

The adoption of websites as an interactive medium for dialoguing with stakeholders has been proved to be effective (Waters and Tindall, 2010; Reber and Kim, 2006) in the creation and maintenance of successful relationships. The insurance business in Ghana suffers from an image crisis, as most Ghanaian consumers have negative impressions about the insurance business. It is therefore important that insurance companies in Ghana try to dispel these negative perceptions held by Ghanaian consumers. There is therefore the need to create asynchronous communication relationships with key stakeholders, including customers, shareholders, government and employees (Branco and Rodrigues, 2006). One of the keys to creating a good impression about the insurance business in Ghana is to provide an opportunity for interaction

among the two parties. The website therefore provides an opportunity for insurance companies to effectively communicate with customers. This is only possible where the organization has a functional website which is updated regularly and also gives the public the opportunity to make contributions to the dialogue initiated by the organization.

Although the current study used a simple coding schema to determine if website elements were present, the scoring system proposed by Kent and Taylor (1998) might be outdated for such a study as only the dialogic loop truly assesses the dialogic features of websites. Future studies could therefore adopt other data collection tools like surveys and interviews to gain additional insights into how to better assess the dialogic potential of organizational websites.

This study extends the investigation of the dialogic potential of websites by examining the dialogic potential of insurance companies' websites from a developing country perspective. Africa is one of the continents with lowest Internet penetration rate and it is estimated that only about 15.6 percent of Africans use the Internet (Miniwatts Marketing Group, 2012). However, although Africa still accounts for only 7 percent of global activity on the Internet, Africa has recorded the highest growth of Internet usage in the world at a rate of 3,606.7 percent between the year 2000 and 2012 (Miniwatts Marketing Group, 2012). Findings from this study therefore throw more light on whether or not African organizations have the capacity to utilize the Internet and its associated services.

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