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Nexus Between Public Relations and Sales Performance: Evidence of Marketing Strategies Used by Insurance Brokers in Kenya

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Insurance brokers in Kenya are adopting public relations strategy as one of the marketing strategies to help them enhance sales in a business environment that faces tight competition and stagnation, which has hindered them from registering modest profits. The aim of the survey was to evaluate the role of public relations on the sales performance of insurance brokers in Kenya. The theoretical framework focused on social marketing theory. The researcher adopted a descriptive survey design, which entails the description of characteristics of the variables of interest. The researcher applied a census design where each one in the target population was selected to take on the exercise. The entire target population consisting of 188 staff comprised of marketing managers of insurance broking companies in Kenya who took part in the study. Cronbach's alpha coefficient was utilised as a method of measuring reliability in the study; the data was collected using a structured questionnaire which was pilot tested among a sample of 18 respondents. The surveyor utilised a quantitative research method in this study. Data was analysed and presented using cumulative frequency tables. Multiple linear regression analysis was adopted. Sales statistics, brand mentions/publicity, lead generation, physical and digital marketing. The results concluded that public relations strategy had a highly significant influence on the sales performance of insurance brokers. Thus, affirms that public relations is the power behind enhancing business relationships, heightening business retention, and spreading good publicity which contributes positively towards the sales performance of insurance brokers.

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INTRODUCTION

Insurance firms have increasingly improved their market share by adding value to the supply chain, which largely consists of insurance broking companies. Insurance brokers are viewed as vital players in the insurers' value chain since customers believe in their risk management expertise and, as such are inclined towards placing and renewing their insurance policies through them (Deloitte, 2020). They also facilitate competition among insurers and drive innovation, which increases choice and better experience within the insuring market. Their other role is to educate customers about insurable risks and sensitise them to secure insurance policies to mitigate risk exposures.

Insurance brokers in Kenya operate under the governance of the Insurance Act (1984) and are supervised by Insurance Regulatory Authority (IRA). As such lives, liabilities, and assets within Kenya must only be insured through insurance intermediaries registered and operating in Kenya under the Act. Total premiums underwritten within the insurance industry in the year 2017 stood at Kes 209 billion out of which insurance brokers contributed 50.3% equivalent to Kes 105 billion (IRA, 2017). This clearly indicates brokers are significant in steering the growth of the Insurance Sector. The number of insurance brokers in Kenya have progressively increased in numbers from 144 brokers in 2015 (IRA, 2016) to 188 in 2020 (IRA, 2020).

Nowadays, insurance firms are actively driving transformation to align their product models and emerging technologies with rapid changes in customers' needs; otherwise, they risk winding up their businesses (Iriarte, 2017). As stated by Birhanie (2019), the marketing mix incorporates public relations, sales promotion, personal selling, and brand advertising strategies utilised by marketing teams to achieve company sales targets. Applying the right marketing strategies guarantees growth in company market share and, ultimately, the success of long-term and short-term goals.

The Insurance Sector is evolving and developing very fast in Sub-Sahara Africa. However, the sector has the least penetration rates compared with other continents in the World. The sector is confronting tight competition. As such, insurance players need to adjust to the ever-turbulent industry by devising a blend of viable and productive marketing techniques to remain relevant (Adenike Owolabi & Magbagbeola, 2011). The insurance sector needs to adjust its circumstances for sustainability in this stiffly competitive environment.

In Kenya, converting potential insurance customers into policyholders is tough and largely relies upon the prowess of the sales and marketing professionals in utilising effective marketing skills to convince the customer to purchase insurance offerings. Insurance companies have ascribed the challenges to ineffective marketing of insurance services (Caroline, 2013).

The insurance sector's performance compared to the country's Gross Domestic Product over the past years has stagnated (Faria, 2022). According to IRA (2020), the growth of the Kenyan insurance sector is still low with the penetration rate standing at 2.17% in year 2020, down from 2.34% achieved in year 2019 with a population of over 45 million. Whereas the total insurance penetration in Africa stood at 2.78% in the year 2019, way below the global average of 7.23%.

The insurance sector is facing minimal awareness by the wider population who do not understand the value of insurance. Stiff competition within the insurance sector has culminated in price wars, premium stagnation, and an elevated rate of insolvency (AKI, 2008). The difficulties in converting insurance sales have been ascribed to ineffective marketing of insurance solutions by both underwriters and insurance intermediaries (Caroline, 2013). With the relatively low uptake of insurance in Kenya, there is both a need and opportunity to grow this industry through innovative marketing solutions.

The available literature has not comprehensively examined how marketing strategies impact the sales performance of insurance brokers in Kenya. Past studies mainly examined the link between sales promotion and performance with a focus on insurance underwriters. Limited evidence exists of past surveys that have scrutinised marketing strategies and sales performance within the context of insurance brokers who are an integral part of the insurance industry value chain; consequently, this study adds value to this knowledge gap.

Given the background information of the study, the researcher identified a research knowledge gap hence the need to carry out research on the analysis of marketing strategies on the sales performance of insurance brokers in Kenya. The study objective is to determine the role of public relations as a marketing strategy on the sales performance of insurance brokers in Kenya.

The following hypothesis was examined:

H₀₄: Public relations strategy had no significant effect on the sales performance of insurance brokers in Kenya.

LITERATURE REVIEW

This section reviewed the theoretical framework, previous study literature, gaps, and conceptual frameworks of the study to give a clear understanding of the problem under investigation in line with the topic of the study.

Theoretical Framework

This study adopted the social marketing theory, which emerged in the early 1970s **and was** put forward by Philip Kotler & Gerald Zaltman (Bajracharya, 2018). Practitioners and academics continue to engage in progressive conversations around what comprises the best and authentic social marketing practice. The theory promotes knowledge believed to be socially important. It began to blossom in the 1990s as an administrative theory that supposes the actuality of an amiable illustrator who is in pursuit of useful, progressive social change. The proposition avails to such an illustrator a framework for structuring, performing, and assessing information campaigns. The proposition avails such an illustrator a framework for structuring, performing, and assessing information campaigns (Andreasen, 2006). In the present condition, this theory provides additional scrutiny to audience actions with a focus on reaching out to the active audience with information that they are pursuing. Audiences are targeted based on their needs.

Social marketing theory consists of efforts applied to influence the behaviour of the target audience to optimise performance. Social marketing proposition implements this by establishing a range of psychological barriers by influencing the flow of information over mass media platforms for the public good (Nancy & Kotler, 2011). Social marketing theory's relevance to this research is that

it displays the importance of public relations in promoting a corporate organisation which ultimately contributes towards high business productivity.

Critical Review of Empirical Literature

Petrovici (2014) conducted research where he sought to establish the impact and efficiency of online public relations based on a case study of virtual campaigns where the findings affirmed that public relation is a strong tool for marketing an organisation's value offerings and intensifying the visibility within the digital space. Dialogic conversations caused by the strategic utilisation of online public relations are a great means for professionals to build and establish relationships with the public, noting that public relations shall always be about human relationships.

Shahriari, Gheiji, Shahriari, & Shahrivar (2015) conducted a study which investigated the role of public relations on the sales increase of life insurance in India. Out of 189 questionnaires that were distributed to the target population, 143 were received back and utilised for further analysis using the Spearman correlation test. The outcome showed that a significant relationship exists between a good reputation as well as communication with mass media and the number of sales of life insurance services.

A study was performed by Shamsan (2015) on the effects of strategic public relations on organisation performance. It was concluded that an organisation would never operate optimally if the consumers and public are not aware of the brand, accomplishments, and offerings. Further, he stated that the role of public relations campaigns is to enhance brand recognition through informing and educating the public about its offerings, thus making an organisation stand out among its competitors.

Chelangat (2017) conducted a study that aimed to determine the effect of public relations on the performance of employees in the manufacturing

sector, a case of the Mukwano Group of Companies (MGCs). The researcher adopted the exploratory research method to gather data from a subset of 92 respondents of which 38 (41%) were female and 54(59%) were male. Simple random sampling approach was applied in choosing the sample. The study revealed that organisations which utilise public relations techniques to align their cultures end up achieving set goals, attaining competitive advantage, ranking high on employee satisfaction, and outsmarting rivals.

In a study done by Ngozika (2018) on the impact of public relations on corporate organisations, where survey research method was utilised, and questionnaires were administered to the respondents. The findings revealed that the role of public relations within financial institutions cannot be overemphasised, given that they must satisfy the expectations of all its stakeholders. Public relations play a critical role in sustaining acceptable corporate identity, uplifting corporate image, and favourable communication.

Summary of Gap

An analysis of the empirical literature substantiates that past studies have investigated marketing strategies and sales performance of organisations. This study seeks to address some knowledge gaps. There are few studies (Rama, 2011; Adenike Owolabi & Magbagbeola, 2011; Magunga, 2010; Maroofi, 2017; Shahriari, Gheiji, Shahriari, & Shahrivar, 2015) that have been conducted on marketing strategies and advancement of insurance firms. However, the studies focused on single units of promotional efforts and sales performance of insurance companies, whilst only one research scrutinised the determinants of the slow growth of sales revenue in the insurance brokers in Kenya. This research sought to interrogate all the major strategies of marketing and their impact on the sales performance of insurance brokers in view of metrics such as revenue growth, profit margins and customer retention, where there is limited

investigation. This study was positioned to close this gap.

RESEARCH METHODOLOGY

The study applied a quantitative research method to measure data and to summarise results from the sample of the desired population. The surveyor applied descriptive analysis, which allows the description of characteristics of the variables of interest to the researcher. The research focused on insurance brokers in Kenya and was coordinated in Nairobi, the Capital City of Kenya, where they all have an operational office. The population of the study constituted 188 insurance brokers in Kenya, registered and licensed to operate by Insurance Regulatory Authority (IRA, 2020). The census survey method is conducted by observation of all objects belonging to a given population (Bryman and Bell, 2015). Considering that only 188 registered insurance brokers operate in Kenya, the researcher opted to apply the census method of research to systematically gather and record data. Structured questionnaires were utilised to gather primary data in the study, which were distributed to the respondents through drop and collect later procedure within a period of 3 months.

The response rate of 93.4%, where 176 respondents returned the completed questionnaires out of 188 respondents. According to Mugenda and Mugenda (2013), a response rate that is greater than 80% is termed excellent for further statistical analysis. The response rate was sufficient and excellent for further analysis to be done. The collected data were sorted, coded, and taken through the statistical pack of social science for analysis purposes. Data were analysed in percentages, means, frequencies and standard deviations as well as regression analysis was used to examine the effect of public relations strategies on sales performance.

Potential customers are most likely to trust brands which continuously engage their customers through various channels, as it portrays the perception of top-notch standards and professionalism. The researcher sought to establish the extent to which firms utilise public relations tools such as sales statistics, brand mentions, lead generation, physical and digital marketing bids to improve sales performance by asking if: -

- The firms use the publicity of sales statistics to enhance the public relationship between the customers and the firm.
- The firms use brand mentions to create brand personality among the customers.
- The firms apply both physical and digital marketing tools to publicise the brand to the public.
- The firms utilise lead generation to publicise the products.
- Public relations improved the relationship between customers and the firms.

The higher response rate on the use of each public relation tool was a direct indicator of its progressive contribution to customer retention, customer growth, increased profits and growth of revenues which were the determinants of sales performance.

RESULTS AND DISCUSSIONS

Descriptive Analysis

The descriptive statistics were presented based on a five-point Likert scale where one strongly disagrees and 5 strongly agrees. The summary results are presented in *Table 1*.

Table 1: Descriptive statistics of public relations strategies

Public Relations Strategies	1	2	3	4	5	Mean	STD
Use of sales statistics	0 (0.0%)	0 (0.0%)	21 (11.9%)	97 (55.1%)	58 (33.0%)	4.21	0.64
Use of brand mentions	0 (0.0%)	0 (0.0%)	7 (4.0%)	109 (61.9%)	60 (34.1%)	4.30	0.54
Use of physical and digital marketing tools	0 (0.0%)	0 (0.0%)	21 (11.9%)	84 (47.7%)	71 (40.3%)	4.28	0.67
Use of lead generation	0 (0.0%)	0 (0.0%)	21 (11.9%)	100 (56.8%)	55 (31.3%)	4.19	0.63
Public relations improved the relationship between customers and the firm.	0 (0.0%)	0 (0.0%)	1 (0.6%)	110 (62.5%)	65 (36.9%)	4.36	0.49

Source: Field Data (2022)

The results indicated that the firm used the publicity of sales statistics to enhance the public relationship between the customers and the firm, as revealed by 97(55.1%) and 58(33.0%) respondents who agreed and strongly agreed, respectively. Despite 21(11.9%) respondents being neutral, publicity of sales statistics improved the public relationship between the customer and the firms resulting in transparency and accountability (Mean = 4.21, STD = 0.64).

The response indicated 109(61.9%) respondents agreed, and 60(34.1%) strongly agreed even though 7(4.0%) were neutral that the brand was mentioned in public to create brand personality among the customers. This result implies that public mention of brands enables the company to develop brand personality (Mean = 4.30, STD = 0.54). Additionally, 21(11.9%) respondents were neutral, 84(47.7%) agreed, and 71(40.3%) strongly agreed that the firms had used both physical and digital marketing tools to publicise the brand to the public. This indicated that physical and digital marketing tools assisted in improving the brand through

promotion and publicity (Mean = 4.28, STD = 0.67).

The finding also indicated a response of 21(11.9%) who were neutral, 100 (56.8%) agreed, and 55(31.3%) strongly agreed that the firms had used lead generation to publicise the products. The leads generated from publicity assisted in improving the product's quality as well as marketing the product (Mean = 4.19, STD = 0.63).

Finally, 110(62.5%) respondents agreed, and 65(36.9%) strongly agreed, even though 1(0.6%) respondent was neutral that public relations had improved the relationship between customers and the firm. The response showed strong evidence that public relations had greatly enhanced the relationship between customers and insurance brokerage firms (Mean = 4.36, STD = 0.49).

Sales performance was also evaluated from the data collected. A summary of mean and standard deviation (STD) was achieved from results from the percentage and frequency of the five-point Likert scale. The summary is presented in *Table 2*.

Table 2: Descriptive Statistics of Sales Performance

Sales Performance	1	2	3	4	5	Mean	STD
Revenue Growth	0 (0.0%)	0 (0.0%)	8 (4.5%)	80 (45.5%)	88 (50.0%)	4.45	0.58
Increase in profit margins	0 (0.0%)	0 (0.0%)	27 (15.3%)	115 (65.3%)	34 (19.3%)	4.04	0.59
Customer retention	0 (0.0%)	0 (0.0%)	6 (3.4%)	87 (49.4%)	83 (47.2%)	4.44	0.56
Customer Growth	0 (0.0%)	0 (0.0%)	9 (5.1%)	107 (60.8%)	60 (34.1%)	4.29	0.56

Source: Field Data (2022)

As per the results, 88(50.0%) strongly agreed, 80(45.5%) agreed and 8(4.5%) were neutral that there was growth in revenue over the past years leading to an improvement in performance. The results indicated an increase in revenue of insurance brokerage firms over the past years (Mean = 4.45, STD = 0.58).

The results were agreed by 115(65.3%) respondents, strongly agreed by 34(19.3%) and 27(15.3%) were neutral that the profit margin had increased in the firm leading to high performance. This implies that most insurance brokerage firms had an increase in profit margins (Mean = 4.04, STD = 0.59). According to the results, the firm had been able to retain customers where 6(3.4%) were

neutral, 87(49.4%) agreed and 83(47.2%) strongly agreed. These results indicated that there was high customer retention (Mean = 4.44, STD = 0.56).

The results indicated that 9(5.1%) were neutral, 107(60.8%) agreed, and 60(34.1%) strongly agreed that there were new customers leading to growth in customers. This implies that new customers had increased customer share growth (Mean = 4.29, STD = 0.56).

Inferential Analysis

The multiple regression analysis was used to examine the effect of public relations strategies on sales performance.

Table 3: Beta Coefficients

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B ₄	Std. Error	Beta		
1	(Constant)	.323	.222		1.455	.147
	Public Relations Strategies	.503	.065	.494	7.712	.000

The results revealed that.

H₀₄: Public relations strategy had no significant effect on the sales performance of insurance brokerage companies in Kenya.

The null hypothesis was rejected and the alternative was accepted ($\beta_4=0.503$, $P<0.05$). Therefore, public relations strategy had a significant positive effect on

the sales performance of insurance brokerage companies in Kenya. Public relations through sales statistics, lead generation and brand publicity have improved sales significantly as compared with other marketing strategies. This implies that the firms should venture into public relations as a method of improving sales.

SUMMARY

The objective was to determine the role of public relations strategy on the sales performance of insurance brokers in Kenya. The findings indicated that brand publicity improved brand personality among customers. Brand publicity efforts also help to improve perception and attract customers. Through publicity of sales statistics, firms can bolster stakeholder trust and confidence. Physical marketing and digital marketing support in publicising organisations both internally and externally, as enhancing customer engagement and boosting lead generation targets. Overall publicity promoted customer growth and retention, thus ultimately contributing to a healthy revenue stream and increased profits. The response showed strong evidence that public relations had greatly enhanced the relationship between customers and insurance brokers. Public relations had a highly significant impact on the sales performance of insurance brokers ($\beta_r=0.503$, $P<0.05$). The response showed strong evidence that public relations had greatly enhanced the relationship between customers and insurance brokers (Mean=4.36, STD=0.49).

The findings agree with previous studies such as Chelangat (2017), whose study revealed that organisations which utilise public relations techniques to align their cultures end up achieving set goals, attain competitive advantage, rank high on employee satisfaction, and outsmart rivals. Njeri (2008) also held that for an organisation to operate optimally, the consumers and public must be aware of the brand, accomplishments, and offerings. Ngozika (2018) affirmed that public relations play a critical role in sustaining acceptable corporate identity, uplifting corporate image, and favourable communication. Shahriari, Gheiji, Shahriari, & Shahrivar (2015) found that public relations enhanced positive reputation, thus aiding in improving relations with the target audience and attaining the capacity to handle borderline issues, which had a positive impact on sales.

CONCLUSION

The aim of the study was to determine the role of public relations strategy on the sales performance of insurance brokers in Kenya. The results indicated a highly significant association between public relations strategy and sales performance as per the results of the descriptive analysis and multiple linear regression analysis. The study, therefore, concludes that public relations contribute towards improved sales performance of insurance brokers in Kenya.

Recommendations

The study suggested that firms should adopt public relation strategy since it was the leading marketing strategy that improved sales by: -Formulating strategies that enable an organisation to respond to stakeholders' expectations responsively. Devising strategies that help shape positive customers' perceptions about the organisation by communicating only what is necessary and progressive. Exploring digital marketing platforms in branding, promotions, product advertisement and online sales since these are new avenues of communication and growth.

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