

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,
KUMASI, GHANA**

**Effects of Corporate Brand Image on Sustainability of National Health Insurance in
Ghana (case study of Sekyere East District)**

By

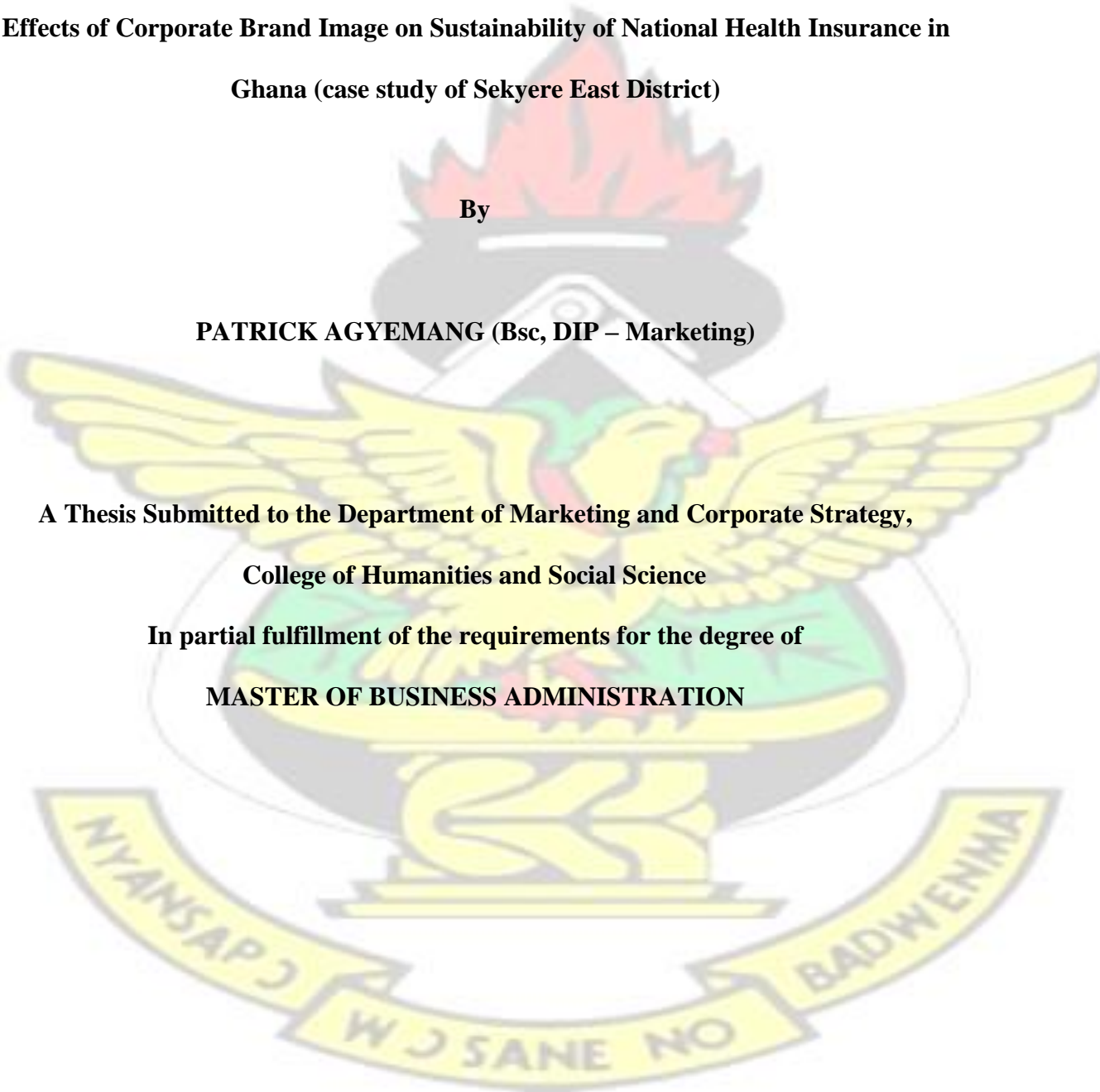
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A Thesis Submitted to the Department of Marketing and Corporate Strategy,

College of Humanities and Social Science

In partial fulfillment of the requirements for the degree of

MASTER OF BUSINESS ADMINISTRATION



DECLARATION

I hereby declare that this submission is my own work towards the Master of Business Administration and that to the best of my knowledge it contains no material previously published by another person nor material which has been accepted for the award of my other degree of the University, except where due acknowledgment has been made in the text.

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ABSTRACT

Building a corporate brand is a complex task, a process that involves everyone in the organisation. Russ and Ravi (2011) suggest that brand combines features with customer satisfaction. In recent times, the NHIS has suffered some image crisis arising from late payment of claims to service providers, resulted to withdrawal of service by providers, clients then pay before they are attended to. The issue of non-coverage to some critical health challenges, and care under NHIS which lacks quality ranging from drugs to attention to patients, together these concerns has created bad image to the scheme. The study investigated the effect of corporate brand image on sustainability of National Health Insurance Scheme (NHIS) in Ghana. The study was a descriptive research which made use of both primary and secondary data. The objectives of the study included an assessment of the corporate brand image of NHIS, the importance of corporate brand image to the NHIS, an assessment of the sustainability of NHIS and also examined the effect of corporate brand image on sustainability of then NHIS. Questionnaires were distributed to 15 staff of Sekyere East Office of NHIA and 235 subscribers of the NHIS after which SPSS software was used to analyze the data. Among other findings, a slight majority of the clients indicated that slow registration process reminds them of the NHIS. But this position of disputed by the staff. In addition improvement of service quality and unique identification of the NHIS was emphasised by respondents. The study found a weak positive correlation between corporate brand image and sustainability of NHIS. It was recommended that management show commitment to brand building, while funding and premium be adjusted upwards.

DEDICATION

I would like to dedicate this research work to the Lord Almighty who has protected, guided and sustained my life in making it possible for me to reach this height on the educational ladder, Secondly to my daughters, Nana Akua Agyemag Winslet and Beniako Agyemang Doreen.



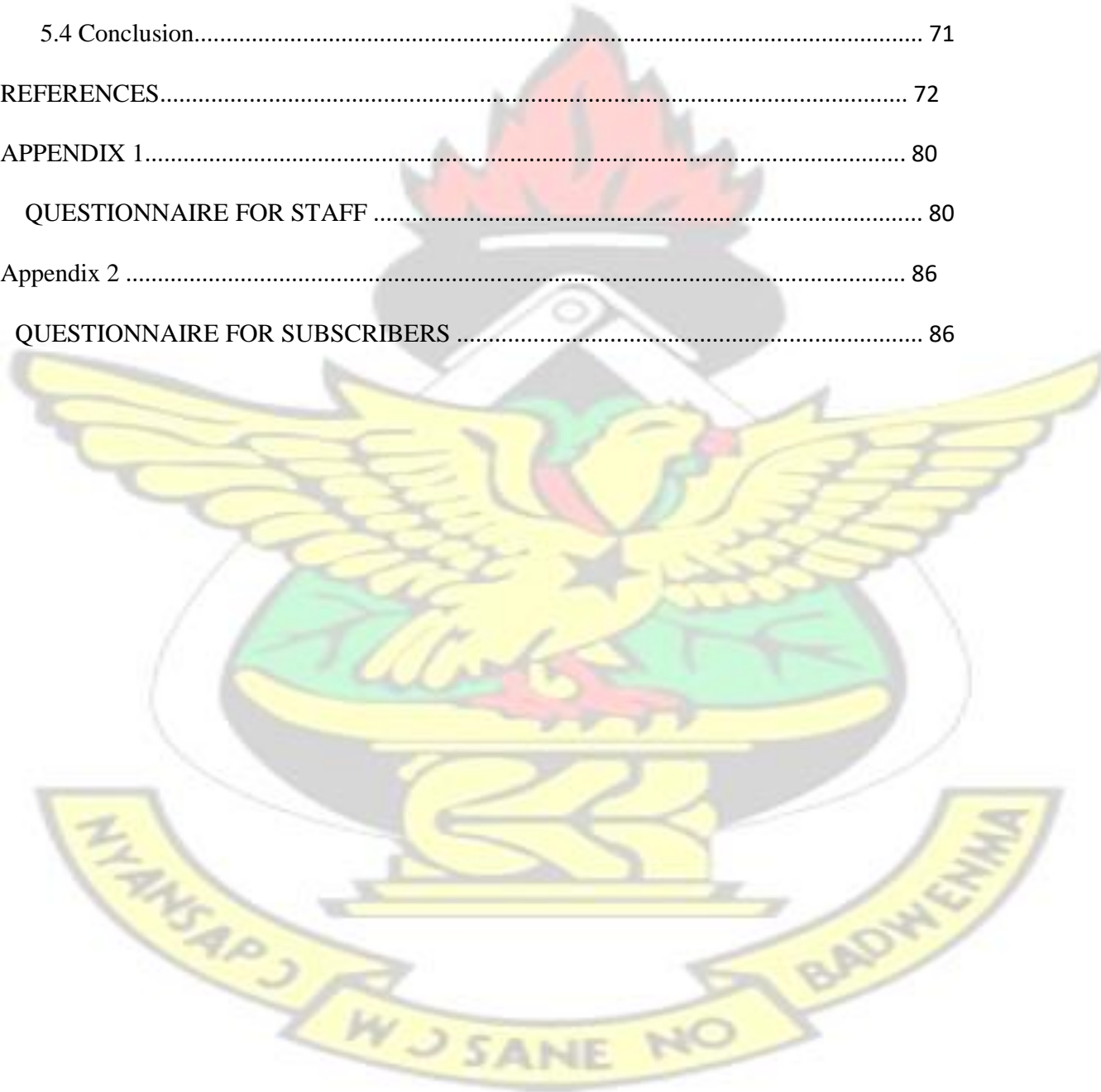
TABLE OF CONTENTS

DECLARATION	ii
ABSTRACT.....	iii
DEDICATION.....	iv
TABLE OF CONTENTS	v
LIST OF FIGURES.....	ix
LIST OF ABBREVIATIONS	xi
ACKNOWLEDGEMENT	xiii
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background of the Study.....	1
1.2 Problem statement	3
1.3 Objectives.....	5
1.4 Research Questions	5
1.5 Significance of the Study	6
1.6 Scope of the Study.....	6
1.7 Overview of the Research Methodology	6
1.8 Organisation of the study	7
1.9 Limitation of the study.....	7
CHAPTER TWO	8
LITERATURE REVIEW	8

2.1 Introduction	8
2.2 The Concept of Corporate Brand	8
2.2.1 Corporate Brand.....	8
2.2.1 Heritage:	11
2.2.2. Assets and Capabilities	12
2.2.3. People:	12
2.2.4. Values and Priorities	12
2.2.5 Corporate brand Identity	13
2.3. Corporate Brand image	14
2.3.1 Corporate image.....	14
2.4 Importance of Corporate Brand Image	18
2.5 The concept of sustainability	20
2.5. 1. Dimensions of Sustainability.....	20
2.6 Corporate Brand image and Sustainability.....	23
2.7 Management Practice and Sustainability	25
2.8 Challenges to Sustainability in NHIS	26
2.9 The Concept of Health Insurance.....	27
2.9.1 The National Health Insurance Scheme	29
2.9.2 The Development of the NHIS	29
2.9.3 Composition of Governing body of National Health Insurance Authority	30
2.9.5 Performance of the NHIS.....	33
2.9.6 Challenges of the NHIS	34
CHAPTER THREE	38

RESEARCH METHODOLOGY	38
3.1 Introduction	38
3.3 Sources of Data	39
3.3.1 Primary Data	39
3.3.2 Secondary Data	39
3.4 Population and Sampling	39
3.5 Sampling Technique	40
3.5.1 Sample Size	40
3.6 Data Collection Instruments	41
3.7 Data Analysis Procedure	42
CHAPTER FOUR	44
DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS	44
4.1 Introduction	44
4.2 Demographic Characteristics of Respondents	44
4.3 Identifying how NHIS was perceived in terms of corporate brand image	49
4.4 Determine the importance of corporate brand image to NHIS	57
4.5 How sustainable is the NHIS?	59
CHAPTER FIVE	67
SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSIONS	67
5.1 Introduction	67
5.2 Summary of Findings	67
5.2.1 Identifying how NHIS perceived in terms of corporate brand image	67

5.2.2 Determine the importance of corporate brand image to NHIS.	68
5.2.3 How sustainable is the NHIS.....	68
5.3 What is the effect of corporate brand image on sustainability of NHIS?	69
5.2.5 Recommendations	70
5.3 Suggestion(s) for Further Research	71
5.4 Conclusion.....	71
REFERENCES.....	72
APPENDIX 1.....	80
QUESTIONNAIRE FOR STAFF	80
Appendix 2	86
QUESTIONNAIRE FOR SUBSCRIBERS	86



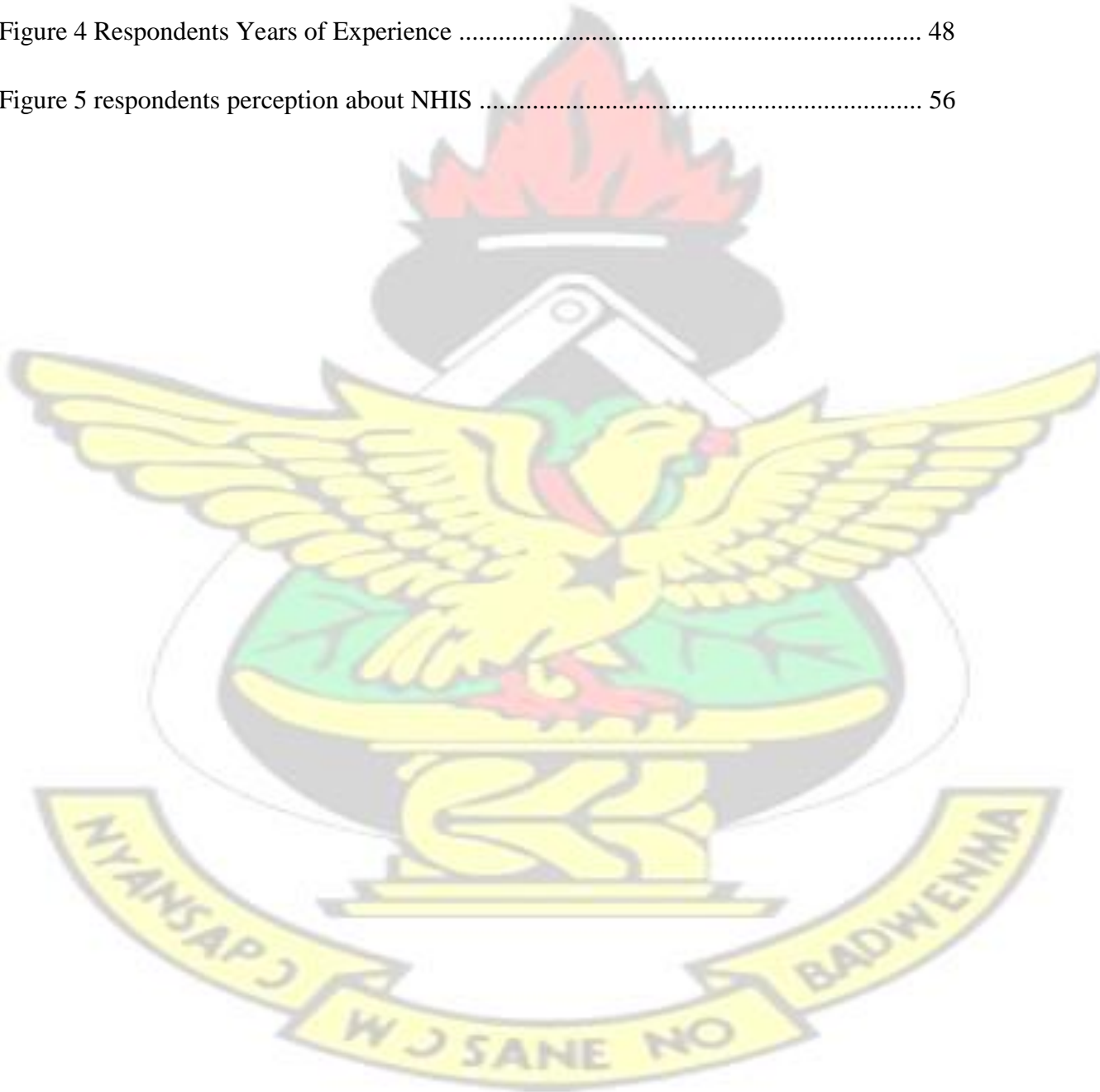
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LIST OF TABLES

Table 1 sampling techniques of the respondents	41
Table 4.2 Descriptive Statistics OF NHIS"s corporate brand image	51
(staff /management perspective)	51
Table 2.3 Which of the following reminds respondents of NHIS	52
Table 4.4 Efficient NHIS workforce.....	53
Table 4.5 how respondents rate the organisation	54
Table 4.6 Rating for NHIS	55
Table 4.7 Descriptive Statistics of corporate brand image as an important asset to the NHIS (clients)	57
Table 4.8 Descriptive Statistics of corporate brand image as an important asset to the NHIS (staff / management)	58
Table 4.9 Corporate brand image is a source of stakeholder"s confidence and commitment	58
Table 4.10 Regression Results	60
Table 4.11 Descriptive Statistics.....	61
Table 4.12 Model Summary	63
Table 4.13 ANOVA ^b	64
Table 4.14 Coefficients ^a	

65 LIST OF FIGURES

Figure 1 Gender Distributions of Respondents.....	45
Figure 2 Age Distributions of Respondents	46
Figure 3 Distributions of Respondents by your academic qualification	47
Figure 4 Respondents Years of Experience	48
Figure 5 respondents perception about NHIS	56



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LIST OF ABBREVIATIONS



NHIS	National Health Insurance Scheme
MMDAs	municipal, metropolitan, and district assemblies UNESCAP
	United Nations Economic and Social Commission
	for Asia and the Pacific
HFAC	Health Facilities Attendance Cards
EU	European Union
CBHI	Community Based Health Insurance
SSNIT	Social Security and National Insurance Trust

NHI	National Health Insurance
NHIA	National Health Insurance Authority
CHIC	Community Health Insurance Committee
DWMHI	District Workers Mutual Health Insurance
VAT	Value Added Tax
MOH	Ministry of Health
CV	coefficient of variation
NHIF	National Health Insurance Fund
ILO	International Labor Organization
WHO	World Health Organization
CBI	Corporate Brand Image



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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In the current business environment organisations face a lot of uncertainties. Hatch and Schultz (2008) have thus stated that, “for organisations nowadays, nothing is as certain as uncertainty; and nothing is as sustained as change”. The implication therefore is that organisations cannot build their strategy on the basis of predictable markets or a stable product range. Any differentiation strategy therefore requires positioning not just the organisation but its products as well. As argued by Bouchikhi and Kimberly (2012), this makes the values and emotions symbolized by the organisation important elements of differentiation strategies, which requires the organisation itself to move to the centre stage. Currently, the most important capital of many businesses is their brands (Kapferer, 2008). Issues concerning organisational identity are closely related to corporate branding. This has led to researchers such as Dibb et al. (2014), to describe corporate brand as a manifestation of the company’s strategy

An important observation is that businesses create brands to set their businesses at a distance from their competitors. Russ and Ravi (2011) notes that most marketing theories and practice have the concept of brand placed in their centre. Their argument therefore is that there is the general consensus by marketing experts that the concept of brand includes both the physical attributes as well as the socio-psychological attributes (Dibb, et al 2014). Building a corporate brand is a complex task, a process that involves everyone in the organisation. Russ and Ravi (2011) suggests that brand combines features with customer

satisfaction. In the argument of Pearson when marketing has succeeded in adding value to the product and achieving differentiation from competing products, a brand is created (Dibb, et al 2014). Therefore the question of interest to this study is how corporate brands affect organisational sustainability.

The subject of sustainability has gained considerable attention in recent times. A study by Deloitte (2012) reveal that the following factors have contributed to this situation:

“recognition of natural resources constraints that are driving supply and demand imbalances; global trends associated with growth in population and consumption; and the financial crisis and its implications in the need for transparency and governance by environmental and financial regulators, investor groups, and shareholders” (Deloitte, 2012). For reasons like this, scholars since the mid-1990s have continued to investigate into various approaches aimed at harmonizing economic, environmental and social endeavors (Waddock and McIntosh, 2009).

Environmental, and the broader sustainability performance, is an important business issue that is increasingly impacting business decisions. According to Deloitte (2012), there is a compelling financial, regulatory, and market place opportunity to evolve a company’s activities to mitigate environmental risks and enhance opportunity. According to Freeman et al (2008), the basic question an organisation should seek to answer therefore is how environmental risks affect its financial performance, earning activities and organisational structures, and how they can be transformed into business opportunity.

An organisation that has suffered corporate crisis in recent times is the National Health Insurance Scheme (NHIS). The NHIS Act, Act 650 was passed by parliament in 2003, The Act among other created regulatory bodies such the National Health Insurance

Authority with the mandate of collaborating with the various MMDAs in establishing Mutual Health Insurance Schemes. However, subsequent modifications to the law have merged the entire district/metropolitan/municipal scheme into one body under the National Health Insurance Authority.

In the last couple of years, NHIS has sought to reposition itself in delivering its core mandate. Measures being taken include introducing the instant biometric cards for subscribers, enforcing utilization and cost control measures at the scheme level, and facilitating the scaling up of membership registration; among other repositioning strategies. These are intended to enhance the delivery of its services. The issue of interest to the public is to what extent these strategies impact on sustainability. This study seeks to address this question by assessing corporate brand image of NHIS and its effect on sustainability.

1.2 Problem statement

The National Health Insurance Scheme (NHIS) is an insurance scheme put in place by the government of Ghana as a means of creating equitable access and financial coverage for basic health care services to the citizens of Ghana. Since its introduction the number of subscribers to the scheme has gone up astronomically.

In recent times, the NHIS has suffered some image crisis resulting from a number of challenges. In the first place, the late payment of claims has created the frequent withdrawal or threats of withdrawal of service by some service providers, usually in the private sector. In each of these occurrences, subscribers have had to make some payments before they are attended to. Secondly, there is the issue of coverage. Some have complained of the

scheme's inability to cover some of the critical health challenges that are considered more expensive, for which insurance coverage would have been ideal. Further, there is an increasing perception that cares under NHIS lacks quality. Complaints in this regard have ranged from low quality drugs to low quality attention for patients. Together, these concerns have created some image credibility for the NHIS. As appropriately stated by (van Riel and Fombron, 2007), corporate brand has moved from the stage where it was only considered in terms of visual presentation and presently embodies a philosophy and a process of organisational change. Organisations are thus required to be led by executives with an understanding of the essence of enhanced value corporate brand. In other words, the ability to create a strong corporate brand requires the right approach and attitude by management.

Sustainability of an organisation is a function of the continued patronage of the organisation's services by clients. All the problems listed above contribute to the poor corporate image of the NHIS which also has an impact on the sustainability of the NHIS since no client who is dissatisfied with a product/service would continue to patronize the product or service. Given the increasing perception of poor quality of service from the NHIS, the researcher finds a potential linkage to its sustainability. Given the increasing perception of poor quality of service from the NHIS, the researcher finds a potential linkage to its sustainability. However, there are not enough studies to help make this conclusion. This study therefore seeks to contribute to the study on this subject matter by examining the effect of corporate brand image on sustainability of the NHIS.

1.3 Objectives

The specific objectives of the study include to:

1. To assess the contribution of corporate brand image of NHIS at sekyere east district.
2. To assess the importance of corporate brand image to NHIS at sekyere east district
3. To assess the sustainability of NHIS in the sekyere east district.
4. To examine the effect of corporate brand image on sustainability of NHIS at sekyere east district

1.4 Research Questions

The research questions for the study are stated below:

1. What accounted for corporate brand image of NHIS at sekyere east district?
2. What are the importance of corporate brand image to sekyere east NHIS?
3. How sustainable is NHIS at sekyere east district?
4. What ways has corporate brand image affected the sustainable of NHIS at sekyere east district?

1.5 Significance of the Study

The results of this study are useful for various stakeholders of NHIS. For the management, it provides insight into emerging issues that possibly can impact negatively on its sustainability. The study will reveal the current corporate brand image of NHIS and how this impacts on its sustainability. It will again show the determinants of sustainability,

which will be critical in policy decisions for NHIS. The study will also provide an insight into the various important critical measures to address sustainability of the NHIS. This will benefit the management of NHIS in terms of how they can ensure sustainable operations of NHIS. Again, the appropriate agencies supporting NHIS will find this research also useful in their policy reviews to improve sustainability of the scheme. Finally, the study provides a source of reference for other researchers who will be pursuing related studies.

1.6 Scope of the Study

The study focuses on corporate brand image of NHIS and its relationship with sustainability. Accordingly, the study is limited to issues of sustainability and not extended to other areas of the organisations' operations.

1.7 Overview of the Research Methodology

The study was descriptive using both primary and secondary data. Data was collected through the distribution of questionnaire were designed and administered to staff, management and subscribers to answer. The raw data were analysed using the SPSS as source of primary data. The secondary is also made up of, journals, organisation's own research, text books, articles and internet source.

1.8 Organisation of the study

There are five chapters in this study. The First Chapter, which is Chapter One talks about the background of the study and the research objectives. Other areas covered in Chapter One are the problem statement, research questions, scope of the study, and significance of the study. The second chapter, which is Chapter Two is also dedicated to reviewing literature that is relevant to the study. The third chapter is dedicated to the research methodology. The fourth chapter presents the results of the study and its discussion, whilst the fifth chapter, which is the final chapter, presents a summary of the research findings.

1.9 Limitation of the study

The results of the study could bring about the problem of confounding through respondents quest of recalling information with precision. In particular, respondents found it difficult to determine the number of time they have accessed health care in the last six months. Again, geographical proximity coupled with huge number of people enrolled on the NHIS in the Sekyere East District as a means of utilising health becomes a problem since such interest by people have to be addressed. Also, proper and accurate record keeping for individuals was ensured, yet it became a daunting task due to human errors in keeping records.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter two reviews literature that relates to the current study. The chapter serves to provide important theoretical frameworks to support the discussion and analysis of the findings of this study. Accordingly, areas of focus include the concept of health insurance, The National Health Insurance Scheme, corporate brand, corporate brand image and sustainability.

2.2 The Concept of Corporate Brand

Corporate brand as specified by Liao, (2011), is anything that could be in a form of a package, such as a company, shared image or name. Keller (2008) defines brand image as the kind of created perception about a brand held by consumers' memory. Corporate brands are therefore intangible properties upheld by companies that are difficult to be assumed by their competitors, hence, it is different from products brands as they solely lay emphasis on the importance of brand values to customers (Roy and Benerjee, 2007)

2.2.1 Corporate Brand

A name or sign, a symbol or design, or combination of these, intended to identify product or service, or to differentiate one type of business from another in the eyes of target market is a brand (Kotler, 2005), on the other hand, brand has been identified as something that

has truly created some levels of recognition, reputation and fame within the minds of a selected market (Keller, 2008).

Useful and emotional attributes are used by consumers towards a brand because a powerful brand offers consumers several access points towards it (Keller, 2008). In dimensions of tangibility, a brand creates product innovations, high qualities, and/or attractive prices. This is normally visible from the product's marketing mix and how the product performs (Keller, 2008).

Consumer's reactions towards a brand are positive when a well-built brand combines and adds the product performance and imagery to produce valuable, unlimited customer responses to the brand (Zamardino and Goodfellow, 2007). With this, consumers are more focused on the magnitude of the brand and will effectively relate it to the brand. On one hand, consumers associate themselves to a brand because of their social class or statuses and link it in the changing environment. This in turn helps in easing customer communication methods to partners to enhance their daily lives (Keller, 2008).

Market position of an organisation can be taken hold of if an affirmative brand image is assured, (Wu, 2011). Confirming the advantages, several outcomes such as customer's contentment, service recommendations, loyalty and repurchasing intention is a benefit of a positive brand image (Lai et al., 2009). It is therefore worthy to note that marketing activities aimed at positioning the brand in the minds of consumers is to create high brand equity index and to achieve long-term benefits for the organisation's stakeholders, (Cannon, Perreault, and McCarthy, 2009). Keller (2008), indicates that brand image as a concept is expected to be developed and espoused by individual customers due to their

subjective reasons for taste and preferences and their own personal emotions they are inclined to.

The customer's perception of either a product or service and the rational or basis through which more emotions is attached to a specific brand, is Brand image (Malhotra, 2010; Perreault, et al, 2009).

In another dimension, creation of a strong brand name is based on saliency, the ability of distinction (differentiability), brilliance (intensity) and trust that were associated with the brand (Wantara, 2008).

It is also accepted that the uniqueness of a brand open doors for effective communication programs and a positive brand image that will ever stick with consumers, (Schiffman et al, 2010).

According to Keller (2008) brand image of a product is created as a result of satisfying the wishes and desires of customers through a direct linkage between the brand and the perceived and realised benefits of customers.

brand image of products can stand the test of time through the value of the brand itself at any particular time and the level of confidence reposed to it by stakeholders (Alserhan, 2010). Hence, in the system of market competition, the unique value of a brand stands the chance of giving that brand the competitive urge above its competitors by customers to make claims for a particular brand (DeShields, et al, 2005).

Equally, the uniqueness of the nature of the brand can be affected by what the brand is linked with, and will erode alleged image, (Wantara, 2008; Winarso, 2012).

Moving ahead with the brand image, organisations are becoming aware that positive brand image is linked to mental feeling, and the formation of positive image stem from what is being expected, perceived and thought of the brand, (Pujadi, 2010).

According to Winarso (2012), the brand image of products and services is able to attract customers' taste and preference with its specific associated attributes. Also, the brand image of a product has the tendency to uplift the status and the desire associated to the use of the brand; be it intangible benefit vis-à-vis customer attitude for categories of products and services (Kotler and Keller 2012). Brand image therefore, is the good and bad opinions customers develop for a brand's goods and services (Hawkins et al., 2006). Hence, good impression arises when a particular brand has a distinct benefit, popular and is believed to be trustworthy by providing the best service (Kotler et al, 2012; Keller, 2008).

According to Urde and Balmer (2007), a corporate brand will potentially have a rich heritage, assets and capabilities, people, values and priorities, a local or global frame of reference, citizenship programmes and a performance record.

2.2.1 Heritage: According to Urde and Balmer (2007), brands that are struggling can revert to their roots and identify its unique capabilities that created initial success for them. His argument is that, a corporate brand normally has roots that are richer and more relevant than product brands.

2.2.2. Assets and Capabilities: It has also been argued that firms bring to a market what usually is the perception of having assets and capabilities with regard to its ability to deliver innovative products and values to the customers. Urde and Balmer (2007),

2.2.3. People: An organisation's people provide the grounds for the corporate brand image. According to Urde and Balmer (2007), if these people are properly engaged and show the needed interest in customers and have the right empowerment, responsive and competent, the corporate brand will tend to engender greater respect, liking, and ultimately, loyalty. He further stated that "what is involved is not so much what is done, but the attitudes and culture that drive those actions".

2.2.4. Values and Priorities: Urde and Balmer (2007), notes that an organisation's very essence is its values and priorities. What it considers significant". According to him, a host of values and priorities underline business strategies. According to him, some firms have a cost-driven culture that supports a value position in the market; others place priority on giving customers a prestige experience. In this context Urde and Balmer (2007), identify innovation, quality and customer concern as three values and priorities as drivers of corporate brands

Bates (2012) is one of the researchers who have investigated corporate branding and perceived corporate image.

2.2.5 Corporate brand Identity

A number of studies have established relationship between corporate branding and corporate identity. Wei-He (2008), presents a pragmatic operational model which shows that, managers should also give equal attention to corporate identity and corporate communications and the relationships among its mechanism as it is done to corporate reputation and image, in their firms. This is particularly important for sustainability in the

face of current business environment and its attendant challenges. Public institutions like the NHIS have a corporate identity to develop and protect.

Melewar and Karaosmanoglu (2006), see managers as the vital machinery for the concept of corporate identity. They uncovered unrestrained corporate communication is important in corporate image building and emphasised that behaviors and operations should be the same as the corporate communication. They also highlight a substantial amount of different views expressed by practitioners on what forms corporate brand identity.

Further, Wei- HE (2008), found in a study that corporate identity, especially the names and symbols that businesses use to represent themselves, must be defined differently more in some areas in order to appeal to clients and customers. The implication for an organisation like the NHIS is that to continue to appeal to clients and subscribers that there is the need to define its image and ensure that the organisation's behavior is consistent with this image. With his view, Wei- HE (2008) and Simoes et al (2005) conceived that brand identity offers a possibility to position a brand better and encourages strategic approach while managing it. And went ahead to describe it as a means to gain competitive advantage when it is managed well

In summary, all the variables that help the organisation to achieve competitive advantage, such as distinct brand name, values, and aims, Colours, staff and the way they do their things to differentiate them from others is corporate brand identity.

2.3. Corporate Brand image

Corporate brands are intangible assets for companies that are difficult to imitate, and it is different from products brands as emphasizing the important of brand values perceived by stakeholders (Kotler and Keller 2012)

2.3.1 Corporate image

Corporate image includes information and inferences about the company as an employee, employer, customer, community, and supplier and as a corporate citizen. Since an organisation's corporate image affects stakeholders' behavior, they strive to develop and manage their image for many reasons among which are;

The enhancement of corporate brand image has the tendency to increase the profit returns of corporate organisations. Corporate image thus helps to boost and maintain the morale of employees and promote friendly relationships with members of the community in which it operates. According to Adeniji et al. (2012), indicate that corporate image helps to influence investors, make organisation accounting to its customers and promote good relationship with stakeholders.

Brand image is an endorsement through which an organisation can seize its position in the market economy (Wu, 2011; Alexander et al. 2014). Therefore, a positive brand image increases service dominance, customers' satisfaction and loyalty (Lai, Griffin and Babin, 2009). Hence, marketing techniques should focus on building up opinions about the brand in the memory of a consumer.

Again, brand image is deliberately created by an organisation to make consumers ponder over its goods and services produced with the intention of creating desired taste and preference of its production in the long run (Cannon, Perreault, and McCarthy, 2009). Keller (2008) refers to brand image as an impression presumed and sustained by consumers due their personal feelings and pleasure about products. Hence, such sentiments of customers attached to the consumption of goods and services emanate from individual emotions (Malhotra, 2010; Cannon, Perreault, and McCarthy, 2009).

Though a positive brand image helps in the selection of products of good and services (Kotler 2005), though this could be achieved in silence due to the trust and recognition reposed to such products (Wantara, 2008). Thus, credible evidence is needed to strengthen the brand image of a brand for sustainable future. It is of this reason that customer retention is required as a unique prerequisite for the endorsement of organisation's sustainability (Alserhan, 2010; Schiffman and Kanuk, 2010). It is therefore imperative in the atmosphere of market competition for companies to create the competitive urge over each other for customers to choose a particular brand unique on itself (DeShields et al, 2005).

In the psychological aspects of consumers, brand image is created through individuals' exposure of taste and preferences to choose one brand over the other as companies are credited to the creation of brand image (Pujadi, 2010). Again, brand image is thought to be the bid of a company through symbolic traits that are linked with the personal attributes of customers who accept such products and services. Hence, brand image is a perception known to customers which emanate from intangible and abstract benefits of products (Hawkins, Best et al, 2004; Winarso, 2012).

The customer's awareness of either a product or service and the rational or basis through which emotions are attached to a specific brand, is Brand image (Malhotra, 2010; , Perreault et al, 2009).

When a brand image is strong in a consumer's mind, the products can easily obtain greater attraction that is a consumer buying spree could be triggered (Shamma and Hassan, 2011).

A shared visual identity and a group of symbols that is common seeking to stand for service or businesses and make it known to the world with the use of one name is corporate brand (van Riel and Fombron, 2007)

In the 21st century corporate brands which has become precious ,respected and desirable by consumers makes the business environment most interesting scene (.Kotler and Keller 2012) Corporate brand is more difficult to model and manage, a number of authors have noted the potential for harnessing this asset. Positive corporate brand gives an organisation a number of different benefits as it has been stress by (Keller 2008). Since corporate brand is an important discriminator in ever more competitive markets, and the organisation, it makes gains in terms of consistency in consumer orders, service or product worth, better financial contribution and shield it against competition (Kotler and Keller 2012).

Brands, being the ultimate urge for consumer satisfaction supersede names, logos and image of organisations. They therefore open up for new exploits on customers“ complete experience with the products and services of companies. Hence, over time, the power of a brand solely lies at the disposal of consumers on what they have experienced and learned through their taste and preferences (Keller, 2008). According to Hatch and Schultz (2008), end users of brands are as important to the entire operations of an organisation as they

become part of the success story of companies of which their stake can never be over emphasised by the general public.

Corporate branding as an activity has become vital for the survival of every business organisation and public institutions that provide service to the public such as the National Health Insurance Scheme (NHIS). This section examines the concept and historical development of the concept of corporate brand and how relevant it is to the National Health Insurance Scheme.

Corporate brand is defined primarily as the brand that defines the organisation that will pass on and stand behind the offering. In addition, corporate brand is the act of creating positive name for an organisation through its basic constituents by communicating to the stakeholders, (Bates, 2012).

Corporate brand is used as against product brands when organisations go international marketing, (Hatch and Schultz, 2008). The 1970s saw the emergence of the concept of corporate brand. It is accepted however that in that period, the concept was driven largely by managerial inspiration and not by academic inspiration.

Since the 1990s however, corporate reputation, and its underlying factors have been a subject of interest to many researchers including Roper and Fill (2012) who are credited with some of the early studies. Since then there has been continuing research on corporate identity dimensions as well as the study of their interactions and relatedness within a broader conceptual design have been the subject of continuing research interest (Melewar and Karaosmanoglu, 2006; Balmer and Greyser, 2006).

Researchers have subsequently undertaken various studies at how corporate image can be influenced by employee discovery and staffing and on attitudes by customer towards the

businesses, corporate brand is overriding particularly in the field of services. Research now tends to empirically investigate whether an improved corporate image really affects financial performance and if corporate image can be enhanced through liberal corporate behavior (Sacconi, 2007).

2.4 Importance of Corporate Brand Image

In market competition, strong brand is a key objective of organisations in the creation of benefits to companies which call for co-operation of stakeholders and opportunity for brand extension (Schiffman and Kanuk, 2010). Ghodeswar (2008) indicates that it is worth noting that the creation of exclusive brands led to the preparatory stage of marketing ethics which was characterized by organisational brand image. Brand image is therefore recognizes as the opinions and consumer confidence in the production of goods and services produced by organisations and offered to consumers (Cannon et al., 2009).

According to Bates (2012), perception on brand image revolving round an organisation always presents an aesthetic value among consumers through product packaging, logos and advertisement.

They identified that, cost reduction in communication expenses, rising sales volumes, product recognition and enhanced company image is competitive advantage offered by the framework (Bates, 2012). With this argument, Robert and Dowling (2007), stress that most of the best performing companies around the globe spend in building up and sustaining their corporate image. He advised that development of corporate image is one of the

precious marketing benefits; hence management should integrate the corporate strategies, vision, culture and managerial plan.

As indicated by Keller, (2008) that anything could be a brand, such as a company, corporate or name of a product.

Corporate image has been assessed as an important antecedent of customer satisfaction and loyalty (Wu, 2011). Corporate image is a mirror reflection of an organisation as a person and its products. It is what people believe about an organisation and includes their thoughts, feelings and expectations, (Bloemer and Ruyter, 2008).

In conclusion, corporate brand image is the extent to which the organisation's present itself through her brand identities both tangible and intangible, and how consistent it has been over the years in terms of product and service performance to the satisfaction of stakeholders and how consumers see this performance.

2.5 The concept of sustainability

Sustainability is when organisations hold to the right ways in conducting their business operations and activities,

It has also been assessed that, when state of organisations culture, strategies and actions are designed for a guaranteed future environmental shocks then the business is in a "sustainable future state" (Walker, and Salt (2006).

2.5. 1. Dimensions of Sustainability

There are several dimensions of sustainability. Some dimensions of sustainability have been discussed in the literature. This section identifies and discusses these dimensions as presented in the literature.

2.5.2. Institutional sustainability

It is noted that institutional sustainability as one of the dimensions of sustainability (Woller 2006), According to Woller (2006) institutional sustainability refers to the organisation's dimensions which deal with the internal organisational environment. In their opinion, the dimensions make the organisation a wholesome, vibrant and a going concern, (Woller 2006).

2.5.3 Mission sustainability

An organisation's ability to sustain its mission is what will keep the organisation in its chosen path in the long term. The usual requirement is that the organisation's activities require constant evaluation to assess its compatibility with the stated mission of the organisation. Whenever changes are to be made in the mission, there will be the need for a well-articulated and participatory process in the organisation. (Besel et al, 2011).

2.5.4 Programme sustainability

Programme sustainability is achieved and maintained when it is resilient to external shocks and stresses especially from competing products and services from other organisations (Besel et al, 2011). According to Besel et al. (2011), stakeholders assume responsibilities and take ownership of operations that are carried out. In such situations, the production of goods and services become customer supported since external subsidy to production is not given prominence of.

2.5.5 Human Resource sustainability

This refers to the situation where the organisation is able to maintain highly qualified staff who have been properly recruited, inducted, and trained and has the ability to deliver the services as required. According to Besel et al, (2011), the staff put the organisation on the right track through monitoring and performance.

2.5.6 Market sustainability

Market sustainability deals with the whole gamut of issues that deal with demand and supply of the organisations' services and products, Besel et al, (2011). Again, issues regarding customer satisfaction and retention, through appropriate service delivery.

Addressing this dimension effectively will create a sustainable demand. Besel et al, (2011) suggests that Market sustainability also has to do with making available options to the customer to meet whatever need he/she may have.

2.5.7 Legal and policy environment sustainability

According to Lexicon (2011), it is important for the organisation to ensure that issues regarding legal forms of organisations, interests, resource mobilization and other practices such as procurement practices and contract negotiations follow legal requirements and do not get the organisation into complex and unsustainable situations (Lexicon, 2011).

2.5.8 Impact of sustainability

Health insurance seeks to address the health needs of the masses. It is important therefore to that the organisation is making the right impact and that this level of impact can be sustained in the long term. The positive changes that occur in the life of the poor family,

such as access to quality healthcare, which is the focus of NHIS, can be sustained over the long term, (Lexicon, 2011).

2.5.9 Financial Sustainability

This describes the situation where the organisation is in a position to meet all its financial requirements and can address future financial needs (Lexicon, 2011). According to Lexicon (2011), it also means the organisation can handle operational costs that come with growth. Besel et al, (2011) classify financial sustainability into four levels, “starting from the stage when the organisation is totally dependent on subsidies and grants for running its operations to the final stage when the programme is fully financed from resources mobilized from the clients and on funds raised from financial institutions on commercial rates of interest”.

Besel et al, (2011) again describes financial sustainability as ensuring that the organisation can survive long into the future. According to the Financial Times“ Lexicon (2011) self-sufficiency implies managing the operations without help from outside; therefore long-term sustainability requires organisations to manage delinquency, keep their cost of capital low, and keep operating costs to a minimum and most importantly”.

2.6 Corporate Brand image and Sustainability

Corporate brand is an important element for a sustainable business. This is linked to the ability of corporate brand to achieve sustained visibility of a brand. According to Wess (2011), within marketing, brand and corporate identity studies, there is a growing awareness that corporate brands can increase the company’s visibility, recognition and reputation in ways not fully appreciated by product-brand thinking. The corporate brand

contributes not only to customer-based images of the organisation, but to the images formed and held by all its stakeholders, including: employees, customers, investors, suppliers, partners, regulators, special interests, and local communities.

Sustainability as a concept is used interchangeably with other concepts such as profitability, self-sufficiency, self-sustainability, financial sustainability, financial efficiency, institutional sustainability, and financial viability”, cost recovery or profit making, and is usually associated with the aim of building institutions Roberts et al (2007). According to Woller and Schriener (2006) sustainability is the non-profit equivalent of profitability”. UNESCAP (2006) also consider sustainability as “the ability of the organisation to meet the cost of operations and build enough reserves for capitalization”. “Sustainability is permanence” and full cost recovery or profit making, and is usually associated with the aim of building institutions that can last into the future without continued reliance on government subsidies or donor funds”.

Some studies have revealed that in the current environment of competition most customers or clients do not have the ability to critically undertake the needed evaluation required to form their attitude toward a company (Luo and Bhattacharya, 2006). The result is a boost in the importance of surrogates such as corporate reputation. The other side of the story is that organisations have communications departments that are constantly facing challenges with corporate crises fueled by consumers who are savvy and have the ability to influence marketers and the marketplace through pressure and protest (Jacobson and Mizik, 2009). Urde et al, (2007) reveal that a close examination of the best-known corporate crises of the past years shows that some companies suffered greatly from minor incidents whilst some companies survived extremely critical incidents without significant damage. Their in-depth

investigation points to the fact that companies that successfully tackled the challenges were highly successful in establishing strong corporate brands to bolster their corporate reputation and engender trust in all the stakeholder groups.

Raithel et al, (2011) have also suggested that organisations with a strong corporate brand are more successful at attracting highly qualified personnel and have higher employee retention rates. For an organisation like NHIS, more qualified personnel will reflect in their performance. Fiedler and Sarstedt (2010) also suggests that, strong corporate brands impact significantly on customers, which among other things allow organisations to charge price premiums and increase customer loyalty.

From the above, it is evident that corporate branding is critical in ensuring sustainable growth between branded company and its stakeholders of which clients can never be devalued. According to Raithel et al. (2011), as customers develop a taste for corporate brand, they tend to draw on previous experiences with former organisations. Hence, stakeholders use the clout at their disposal to help create the platform to interpret a corporate image in modern time. Although the influence of customers is dependent on environmental factors, in crisis situation consumers solely rely on brands that have heritage and are able to stand the test of time and are worthy of credibility. In the past few years, there have been some calls on brand heritage; as to how past and present experiences could be merged in the marketing research and managerial practice to generate a brand image worth sustainable to suit the desires of customers.

The extent of brand credibility is based on historical antecedent, reliability marketing research and heritage genuinely comes together to create corporate image.

2.7 Management Practice and Sustainability

According to Landrum and Edwards (2009), sustainable business always operates in the interest of current and potential stakeholders with the view to ensuring the long term survival of the business with its integrated systems. Again, it is worth noting that as some businesses focus on reducing their environmental impact through “clean technologies”, others are focused on sustainable businesses by adopting the three scope of sustainability referred to as the “triple bottom line”, According to Landrum and Edwards (2009). Later study conducted by Hitchcock and Willard (2009) indicates that the two business types are closely related, hence their interdependence is maintained.

When sustainability is conceptualized, the commitment to smoothen the social practices and performance to fulfil human needs becomes a core pillar in brand image (Dunphy et al., 2007). In their study by Dunphy et al. (2007), assert that in this 21st century, it is necessary and proper for business organization to combine environmental and sociocultural dimension of sustainability in the forward looking prospective of companies. As the issue of brand sustainability has become the hallmark of modern corporations, Lo and Sheu (2007), explicit accounts and schedules are needed by customers to reinforce attitudes on business initiatives.

2.8 Challenges to Sustainability in NHIS

Some studies have identified challenges to sustainability of the NHIS in some districts in Ghana. This section reviews the challenges. Annan (2011) identifies the following as some challenges hindering the sustainability of NHIS: client and facilities management, Non-

adherence to the Health Insurance Tariff Manual, Over-utilization of the facilities by the clients, and High rate of adverse selection

2.8.1) Clients and Facilities Management

According to Annan (2011) , some accredited Healthcare Providers and Community Premium Collectors do not render accurate accounts to the scheme's secretariat after selling out copies of the Health Facilities Attendance Cards (HFAC) that were given them to sell out within the communities where they operate.

He further found that some Sister-Schemes delay in making payment on behalf of their members who by no fault of theirs had to enjoy the facility from the Mutual Scheme under consideration. Citing as an example, he suggests that in the second half of April,

2008, Management embarked on an aggressive debts recovery exercise and an amount of GHC 103, 180.69 was recovered from some Sister-Schemes

2.8.2) Provider Side

According to Annan (2011), this include Non-adherence to the Health Insurance Tariff Manual which include: Over prescription of drugs; Taking money from clients for drugs even in the National Health Insurance Drug List; Refusal to fill the Health Insurance Prescription Form for the National Health Insurance Client who could not get all the drugs at the Service Providers' drug section (dispensary or pharmacy).

2.8.3) Clients Side

Over-utilization of the facilities by the clients and this include multiple reviews, moving from one hospital to another daily, taking drugs from non-health insurance clients by their relatives and many others. According to Annan (2011), "there were instances of several

cases which had been reported where a whole family or household intentionally visits the hospital when they are not sick but because they have been registered under the NHIS. In addition, the study found high rate of adverse selection”.

2.8.4) In the Scheme

Factors found in this category included the fact that re-imburement from Sister-Schemes for the Cross-Border Arrangement had not been timely coupled with delay in disbursement of subsidy from National Health Insurance Authority, inadequacy of subsidy and human resource constraints.

2.9 The Concept of Health Insurance

Insurance is usually considered an act of pooling funds from various entities that have been insured and paying for losses that some of them may suffer. Thus, the entities that have been insured are protected certain risks for a fee, which is usually determined based on the level of exposure to the particular risk insured against (Rajkotia, 2007). Angel, Frias, and Hill (2005) describe insurance as an enterprise that is commercial in nature, which constitute a major part of the financial services industry. It is also the case that individual entities can self-insure by saving money to mitigate future losses. Therefore, a person or an entity must meet certain conditions before considered insurable.

For any society, insurance is an important mechanism for addressing by mitigation, the individual, institution, or group risks. The mechanism of health insurance is therefore to help mitigate the risk of medical expenditure being incurred by individuals. According to

Basaza, et al (2008), an insurer can develop a sustainable financial structure that can finance the healthcare needs of persons targeted with such packages.

Generally, health insurance is run by firms or state, and is intended to benefit various categories of people, including both old and young; and special groups of people such as pregnant and lactating mothers.

Rajoktia (2007) refer to Ghana's universal healthcare coverage, which attempts to address the healthcare needs of the citizenry. Their study however points out the fact that although some level of success has been achieved, there are still signs of extra effort to include more people, especially the poor and vulnerable Rajoktia (2007).

However, Rajoktia (2007), in his study points out numerous existing challenges. They state that there are still challenges in the health sector. For example, life expectancy is still low at 60 years, whilst the occurrence of preventable disease such malaria, cholera among others, is still high, accounting for up to 40% of child mortality. There is also case of maternal mortality which is estimated at about 240 per 100,000 births (Robison et al, 2002). The indication this presents is that the health insurance may not be achieving results as quick and significant as expected.

2.9.1 The National Health Insurance Scheme

This section is dedicated to reviewing Ghana's health insurance scheme, bringing into focus its development as well as its structure and operations.

2.9.2 The Development of the NHIS

Meheus et al. (2008), describe the developmental background of the NHIS. In their account, they state that some attempt at establishing a health insurance scheme since the

1980s (Meheus et al., 2008). Meheus They observe that subsequent to this technical advice had been sought from development partners such as The International Labor Organisation (ILO), World Health Organisation (WHO), European Union (EU) and London School of Hygiene and Tropical Medicine (Meheus, et al., 2008).

The result of these efforts was a pilot project for an insurance scheme which was launched in the Eastern Region in 1997. This pilot project however collapsed mainly as a result of the partners' inability to reach an agreement on financing it. Interest in the project was revitalized in subsequent years through various political party proposals. A document by the Ministry of Finance (2003) states that "on assuming office in 2001 the then government as part of its medium term plans sought to introduce a health insurance scheme as an alternative to then cash and carry system (Ministry of Finance 2003).

According to Gyapong et al. (2008), the government's aim at the time was to within 10 years, get majority of the citizenry covered by the insurance scheme and aim gradually towards universal health insurance coverage.

In the opinion of Coheur et al. (2007), because most Ghanaians work in the informal sector, the effort was to design a system that will take care of both formal and informal workers. This was arrived at because of the recognition that the state sponsoring it made it appear unattainable (Coheur et al., 2007). This led to the creation of the hub-satellite model of a national fund and authority regulating and subsidizing a national network of CBHIs (the satellites).

Various accounts from both Coheur et al., (2007) and Rajoktia (2007), reveal that there was a bit of haste in the implementation of NHIS, given the lack of consensus on its implementation by the various stakeholders. Rajoktia (2007), for example states that the

then government implemented the NHIS hastily, in spite of some concerns raised by some stakeholders. He added further that the labor unions expressed their dissatisfaction over a policy to use 2.5% of workers' SSNIT contribution to fund the NHI fund.

Coheur et al., (2007) also reported that the existing Community Based Health Insurance Schemes (CBHIS) were concerned about how their autonomy was threatened. Donors and civil servants in the Ministry of Health also questioned the technical adequacy of the scheme. In spite of these concerns, Act 650 was passed by the government in August 2003. The Act established a national governing body that was independent and tasked with running the scheme and ensuring basic healthcare access by all citizens (Act 650, Section 2 (1)).

2.9.3 Composition of Governing body of National Health Insurance Authority

Coheur et al., (2007) analysed the composition of the governing body of NHIA. They made the following observation "Act 852, Section 4 (1) creates a National Health Insurance Authority, made up of the following: a) the chairperson; b) a representative each (not below the rank of a director) from the Ministries of Health, Finance Social Welfare, Ghana Health Service. It also includes a representative from the National Insurance Commission not below the rank of a Deputy Commissioner; representative from SSNIT not below the rank of General Manager, The Medical and Dental profession; The Pharmacy profession; The Accountancy of Finance profession; c) a legal Practitioner who has experience in health insurance; d) Two health professionals with expertise in health insurance; e) One representative of organized labour, g) the Chief Executive or a person acting in that office; and h) Two persons, representing members of the NHIS, one of whom is a woman".

It is evident from the composition spelt out above that there was a conscious effort to have on board all the relevant stakeholders in constituting the governing body of NHIA. This is particularly important considering the embedded roles each of these stakeholders have in ensuring the successful execution of the scheme's mandate. Again, it serves to provide insight to the various interest groups as a way of facilitating their various commitments.

2.9.4 Structure and Operation of the NHIS

McIntyre, et al, (2008) look into the structure of Ghana's NHIS. Among other findings they reveal that the authority currently has its headquarters in Accra coordinating the various regional and district offices. The authority is entrusted with the management of the National Health Insurance Fund (NHIF). With this responsibility, they are mandated to collect funds from various sources allocated to the authority, and make the necessary investment and disbursement of the funds whilst administering the scheme (NHIA Annual Report, 2011).

It is stated in the NHIA Annual Report (2011) that "by the end of 2011, the NHIA had accredited over 3,344 healthcare providers in both the private and government health facilities". According to the report the expectation is that the system of credentialing will keep on improving the quality of healthcare service delivery for the general public (NHIA Annual Report, 2011).

McIntyre et al (2008) describes Ghana's system of health insurance as a hybrid of the models that are social and community based. This gives it the description of a hub-satellite model. Basically, they describe the NHIF (which is administered by the NHIS) as the hub whilst the various district offices of NHIA or the CBHIs constitute the satellites.

McIntyre, et al. (2008) further explain that each district in Ghana has a District office of NHIA. Gyapong et al., (2008) add that just like every other scheme, membership is not compulsory but voluntary. According to them, there however may be plans to make it compulsory in the future. Gyapong et al., (2008) again reveal that the CBHIS had some autonomy, although their management set up and fee setting was within the NHIA limits provided for them. As part of their management structure, the CHBISs had boards that were constituted by a body known as the “General Assembly” which comprised CHIC representatives (Gyapong et al., 2008).

CHIC as the representatives for the various Health Insurance Communities in the district, whose responsibility is to supervise the collection and deposit into the District Health Insurance Fund of insurance premiums from the various communities within each district; as well as representing the interest of the communities ,(Grub 2007).

The DWMHI have the mandate of fixing premium levels annually. The requirement is that the premium is expected to be fixed between GH¢7.20 and GH¢48 per adult member, based on income status (NHIS ACT, ACT 650, 2003). Members are given the opportunity to pay this a lump sum. The provision also makes SSNIT contributors automatic members of the insurance scheme who are only required initially to pay a registration fee. This is because of the deduction made from their contributions at source.

In this context, this applies to only workers in the informal sector, not contributing to SSNIT, who are required to make direct payment of their premiums to the DWMHI schemes (Gyapong et al., 2008). Gyapong et al. (2008), again state that the schemes engage collectors or Agents who move from houses to house or located in vintage points within

the community to receive premium payments from new members who are registering for the first time, or those who had registered but renewing their expired cards.

2.9.5 Performance of the NHIS

The performance of NHIS has been studied by a few researchers. The general observation by all these studies is that members who have subscribed to the scheme is rapidly increasing (Seddoh et al., 2011). Their concern however is that, this increase in numbers may not reflect the reach of the scheme. This is based on their finding that access to NHIS benefits is meant for only those with valid identity cards. Seddoh, et al. (2011), point out that members registered with ID cards, percentage-wise, were lower compared to members registered. For example they observed that whilst only 6.8% of the population held ID cards in 2005, it had sharply increased to 33% as at 2011.

Asante and Aikins (2008), in their study found that member satisfaction with the scheme appeared high. This was based on their observation that about 97.2% of card holding members expressed their satisfaction with the scheme and were ready to continue being members of the scheme.

The increasing utilization of NHIS has been corroborated by other researchers. According to Seddoh et al., (2011), NHIS's introduction appears to have recorded increase utilization of formal health facilities which is considered a major objective of the scheme". Their study found that "use of outpatient and inpatient department services increased by forty-fold and thirty-fold respectively from 2005 to 2011, inpatient utilization increased from 28,906 in 2005 to 973,524 in 2009 but dropped to 724,440 in 2010, but increased to 1,451,596 in 2011; whilst outpatient utilization also increased from 0.6million in 2005 to 16.9million in 2010 and 25.5million in 2011".

According to Seddoh et al., (2011) this finding gives the indication majority of the population have high satisfaction with the scheme. Their observation was that in spite of the challenges it faced from the onset, including stiff opposition from several quarters, it has become an important part of health delivery in Ghana and has gained wide acceptance (Seddoh et al., 2011).

Several scholars are of the opinion that the interest by successive government in the NHIS is necessary for the continued existence of the scheme. According to Rajoktia (2007), even though the scheme was initiated by a particular government, successive governments have demonstrated ample commitment to ensuring its effectiveness and quality.

2.9.6 Challenges of the NHIS

A number of studies have identified some challenges facing the NHIS in the effective execution of its mandate. This section identifies and discusses these challenges as contained in the various studies.

2.9.7 Governance and accountability

Since the introduction of the NHIS, the health sector has unfortunately been dogged by ambiguous accountability arrangements, a distinct lack of transparency and institutional conflict (Rajoktia 2007). He is emphatic when he suggests that problems exist at every level. The scheme continues to face financial challenges, bringing into question its sustainability. Rajoktia (2007), refers to reports suggesting insolvency on the part of some of the CBHIS, resulting in the bailout of about 5 of with an amount of \$2.8 million in the period 2005 and 2006.

Gyapong et al. (2007), observe that these are issues of concern, especially given the current economic or financial crisis in the country, which may be impacting adversely on the NHIF which gets its largest funding from VAT revenues. According to Gyapong et al. (2007), multiple causes of the scheme's financial challenges. A major factor they refer to is the low cost of premiums. They believe that the premium has been set at a level that is unsustainable.

2.9.8 High Number of Exempt Members

The high number of exempt members is also cited as a contributory factor to the scheme's financial distress. Asante and Aikins (2008) in their study revealed that about 64% of the total membership is exempted from paying for the services they use. Findings of Seddoh et al. (2011), reveal that about 14.5 million Ghanaians have ever registered under the scheme as of end of December 2009; the persons less than 18 years changed from 54.8 percent in 2005 to 48.5 percent for the year ending 2009; whilst the annual percentages for persons over 70 years between 2005 and 2009 were 9.4 percent and 6.3 percent.

2.9.9 High Cost of Premiums

According to Asante and Aikins (2008), some people have not joined the scheme because of the cost of the premiums. In their study they found that "of the non-registered respondents interviewed, majority of them, constituting about 91.7% describe the premium as expensive. This therefore remains a key challenge to the NHIS, considering that whilst the premium is low and therefore affecting its funding, it is still too high for a significant majority of the people to afford. Again, there is the problem of finding out who is poor to enjoy exemptions (Ministry of Health, 2010).

According to the MOH (2010), whilst 18% of the population is described as poor, about 28% are described as very poor. However, in 2008 for example, provision was made for

about 10% of the population to be registered on NHIS under a category described as indigent. This appeared far less than the about 46% who are generally poor. This is a justification that there may still be people who may not fall under the indigent exemption but may be poor enough to be able to afford the premium. According to Asante and Aikins (2008), this defeats the purported pro-poor nature of the NHIS.

2.9.10 Quality of Health Care

Researchers have also raised issues with the quality of service provided under the NHIS (Ghana Health Service, 2007). According to the Ghana Health Service, there are capacities problems that have resulted from the increased usage brought about by the NHIS. This has resulted in overcrowding, which has also led to delays in service delivery and additional workload for already understaffed health facilities.

2.9.11 Administrative Problems

It is noted that administrative problems are also hampering the operation of NHIS Rajkotia (2007). According to him, a lot of members have become disgruntled from the long delays that characterize the acquisition of new or renewed cards. Rajkotia (2007) observes that people that do register can wait months for their membership cards, without which they are not entitled to benefits.

There is also the issue of re-imbursement of claims which usually take a long time. Service providers have occasionally suspended their service from such delays. The general practice is that patients who are not on NHIS are given preferential treatment in some cases. This continues to affect the schemes credibility (Rajkotia, 2007). He points out that late payment is making health service providers give preference to patients paying cash over those on NHIS.

2.11 Conclusion

In conclusion, it is evident that the NHIS faces some challenges that have negative effect on sustainability. The findings of this study will corroborate or reject some of these issues raised.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter the methodology of research is presented. The areas captured in this chapter are the research design, source of data, population of the study, the sample size used for the study, the sample techniques used in selecting the respondents, the data collection tools and the data analysis techniques.

3.2 Research Design

According to Ghauri and Gronhaug, 2005 a research design as the logic that links the data to be collected and the conclusions to be drawn to the initial questions of a study; thus ensuring coherence. In other words, the research design shows how the entire study will be conducted. It includes, descriptive research design, explanatory and exploratory research designs. The descriptive research design is used in this study.

Descriptive research, describes data and characteristics about the population or phenomenon being studied. In the opinion of Saunders et al (2007) descriptive research answers the questions: who, what, where, when and how. In descriptive study, the events or conditions either exist or have occurred and the researcher merely selects the relevant variables for analysis of their relationships. This research design was used for the various advantages it provides, such as its ability to fit in both qualitative and quantitative studies; in addition to its ability to provide accurate description of a prevailing phenomenon.

3.3 Sources of Data

There are two main notable sources of data: primary data and secondary data. This study employs both sources of data.

3.3.1 Primary Data

Primary data is first- hand data which is gathered by the research for the purpose of accomplishing the interim research work at hand, (Saunders et al. 2009), as data taken or collected from original sources. Questionnaires were used in collecting primary data from the respondents who constitute the original source for this study. The categories of respondents for this study include staff of NHIS and customers or subscribers to the

scheme. These categories of respondents were the source of the primary data needed to facilitate the relevant analysis to arrive at the intended findings.

3.3.2 Secondary Data

Secondary data is data that has been used in other previous studies for other objectives. The secondary source describes data collected for other purposes that can also be used for this study (Saunders et al., 2009). The study made use of available statistics from NHIS, including other data that have already been used in other studies.

3.4 Population and Sampling

For any study, the population is usually described as the entire group which is the focus of the study (Saunders et al., 2009; Ghauri and Gronhaug, 2005). For this study, the population comprises the staff and customers of the case organisation. This population is however limited to the district office which is being used as the case study. For Sekyere East District, the population of the management and staff is 19, and that of active customers is 34,000.

3.5 Sampling Technique

The study employs purposive sampling technique in selecting the staff/management as respondents. This is because the researcher was seeking for specific information from specific staff, (Cohen et al., 2007). Simple random sampling technique was used to select clients at random, using an unbiased approach. This approach was used to constitute the

total respondents in a fair selection procedure. Its ability to ensure fair selection of respondents was the reason for its use. (Saunders et al. 2007).

3.5.1 Sample Size

The district has over 34,000 subscribers, and 100 workers. Among these a total of two hundred and fifty (250) respondents made up of two hundred and thirty- five (235) clients, two (2) NHIS management and thirteen (13) staff of NHIS.

The table 1 below shows a breakdown of the respondents.

Table 1 sampling techniques of the respondents

Selected	Respondents	Samp le	Sampling Technique	Data collection Procedure
NHIS				
Sekyere East District	Management	2	Purposive	Questionnaire
	Staff	13	Random	Questionnaire
	Clients	235	Random	Questionnaire
Total		250		

Source: Researcher's Construct

3.6 Data Collection Instruments

The study used questionnaires in collecting the data needed for the study. Questionnaires used were largely structured as the researcher sought to collect factual data on the impact of corporate brand image in the sustainability of the NHIS. The research objectives which the questionnaire sought answers on included an assessment of the corporate brand image of NHIS, an assessment of the importance of corporate brand image to NHIS, an assessment of the sustainability of NHIS and an examination of the effect of corporate brand image in the sustainability of NHIS. The descriptive research design is used in this study in terms of gathering data and the fact that it is generally cheaper and easier using the questionnaire (Routledge et al., 2004).

3.7 Data Analysis Procedure

Responses obtained from the respondents were collected and organized. Frequency counts and percentages were used for analyzing the frequency data obtained on opinions expressed through responses to questionnaire by respondents. According to Pagano (2005), frequency counts and percentages are also employed by the researcher in analyzing frequency data. Frequencies and regression was used in answering the research questions. The regression was appropriate for analyzing frequency data involving two variables for relationship.

All responses acquired from respondents were gathered, serialized and organized to check for completeness and errors were removed. Data to questionnaire by respondents were then organized into frequency tables, bar and pie charts for the description of the sample with the use of Statistical Product for Service Solution (SPSS version 17) and Microsoft Excel version 2010. To measure the relative impact of the selected independent variables on the

effects of corporate brand image, Pagano (2005) asserts that the use of frequency tables and percentages help researchers to attain high degree of reliability and validity of results. In addition, multiple regression was run to consolidate the results by frequency tables and percentages. Fitsum et al. (2011), assert that the use of regression helps to validate results when additional independent variables are used in studies. Hence, values from multiple regression are used to triangulate results of independent variables from those of the dependent variables.

Multiple regressions are used when additional independent variables are introduced into a regression model (Yeomans, 1979 cited in Fitsum et al, 2011). Multiple regression values are used to measure changes that occur in the dependent variable with changes in the independent (predictor) variables. Two sets of regression analyses are made. First the stepwise method is used to select the significant variables for each of the rural communities separately. The stepwise method is used to identify the key variables and eliminate the weaker ones.

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CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter sought to analyze data collected from respondents. A sample size of two hundred and fifty (250) was chosen, made up of two (2) management members, thirteen (13) employees or staff and two hundred and thirty – five (235) clients or customers of the NHIA of Sekyere East District.

Tables, pie charts and histograms were used to present the data for the study.

4.2 Demographic Characteristics of Respondents

The study sought to distribute respondents by their demographic characteristics to determine the qualification of selected respondents to respond to the questionnaire instruments and also to determine if demographics had any influence on the findings of the study.

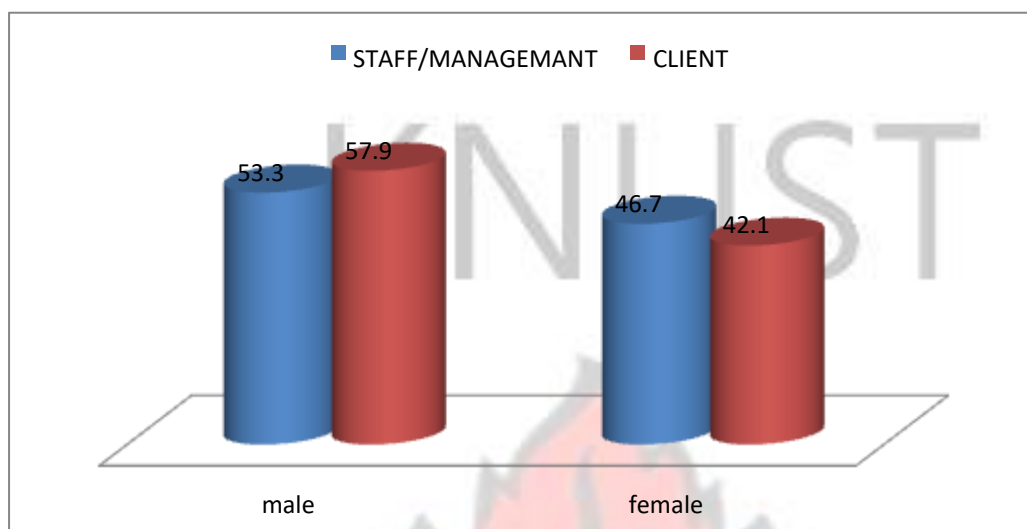


Figure 4.1 Gender Distributions of Respondents

Source: Field Survey, August 2015

Figure 4.1 shows the distribution of respondents based on gender. The study showed that amongst NHIA employees surveyed, males formed the majority of (8) 53.3% compared to (7) 47.6% of females. This finding shows the domination of males to females in the National Health Insurance Authority. Amongst client surveyed, the study shows a slight but significant majority of males to females. The study shows that 57.9% of surveyed customers were males compared to 42.1% who were females. Overall, the study had a larger male population in the sample to females.

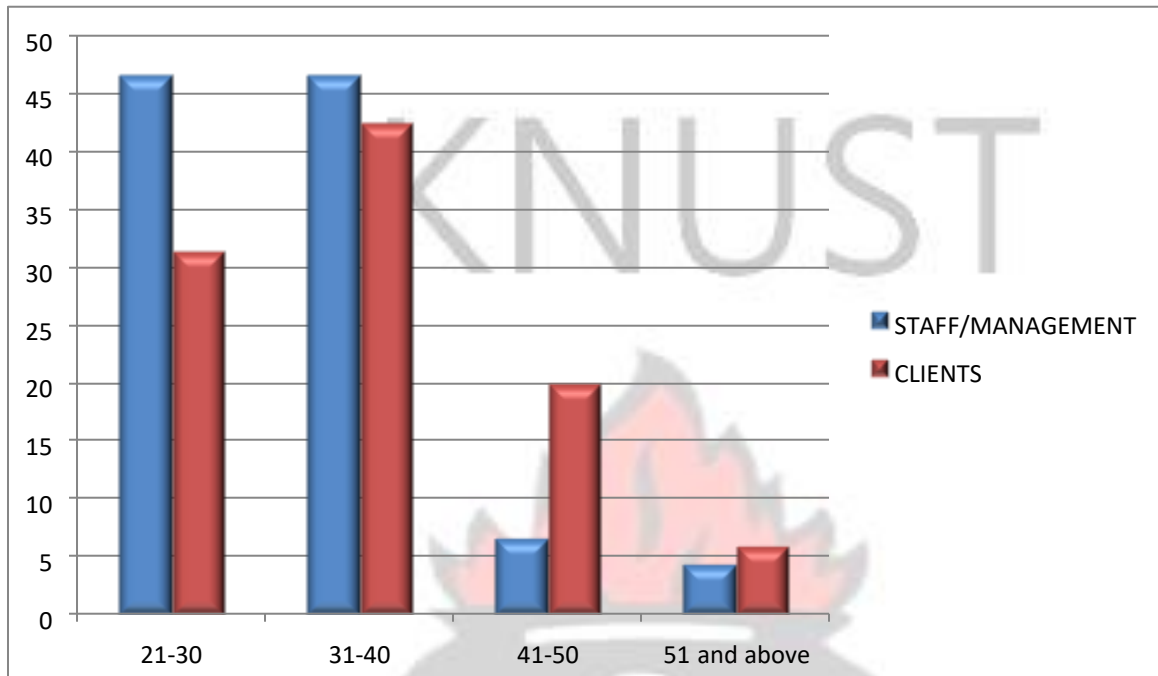


Figure 4.2 Age Distributions of Respondents

Source: Field Survey, August 2015

Figure 4.2 above shows the age distributions of respondents. The study showed that amongst both NHIA employees and customers or clients surveyed, distributions of respondents by age gave interesting similarities. Amongst both groups of respondents, same age ranges were coincidentally in the majority. Respondents within the 21 – 30 years range and 31 – 40 years formed the majority with 46.7 % of sampled respondents same as staff / management respondents. The remaining 6.6% of the staff / management were aged between 51 years and above. Amongst the clients, the majority of them representing (100) 42.6% were aged between 31-40 years, (74) 31.5% were aged between 21-30 years, (47) 20% were aged between 41-50 years and the remaining (14) 6% were aged 51 years and above.

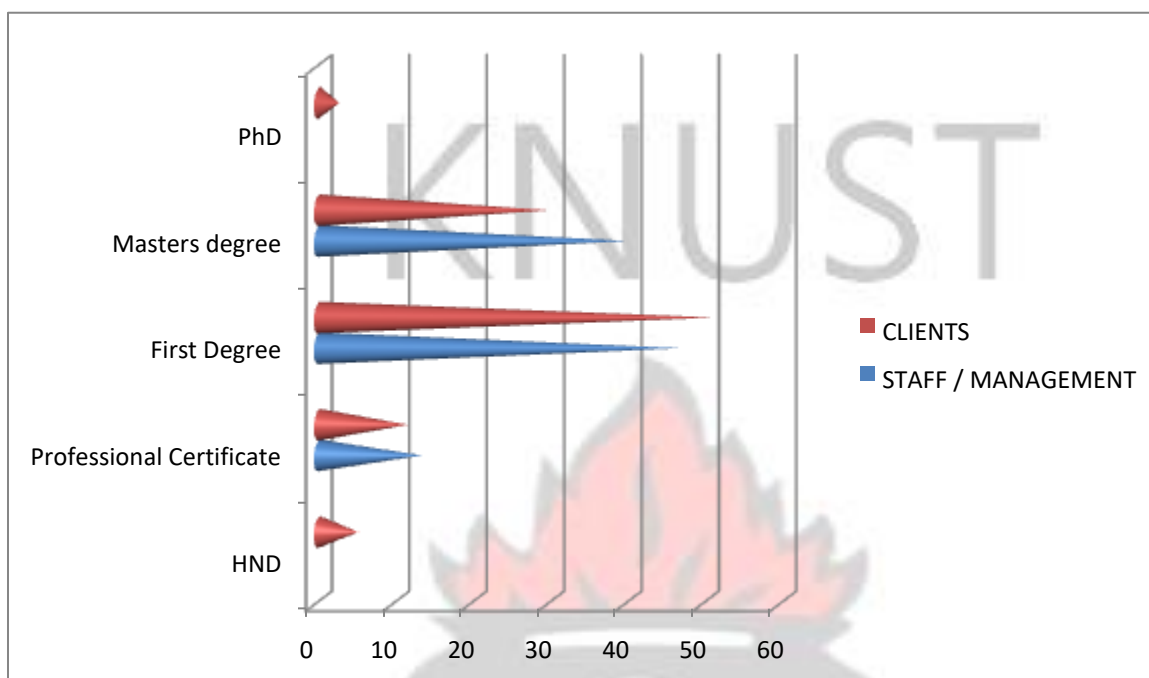


Figure 4.3 Distributions of Respondents by academic qualification

Source: Field Survey, August 2015

The study shows that most employees (86.7%) had completed some form of tertiary education and the remaining 13.3% have professional certificate. Figure 4.3 revealed that, 80.9% of customer respondents had degree and post graduate degrees whilst 11.5% and 5.1% of customers had professional certificate and HND respectively. The remaining 2.6% had furthered their education up to PhD level. The study shows a high level of education amongst NHIA employee respondents surveyed and customer respondents. This finding shows that people of all educational levels access NHIA as long as they have the capacity to read and write.

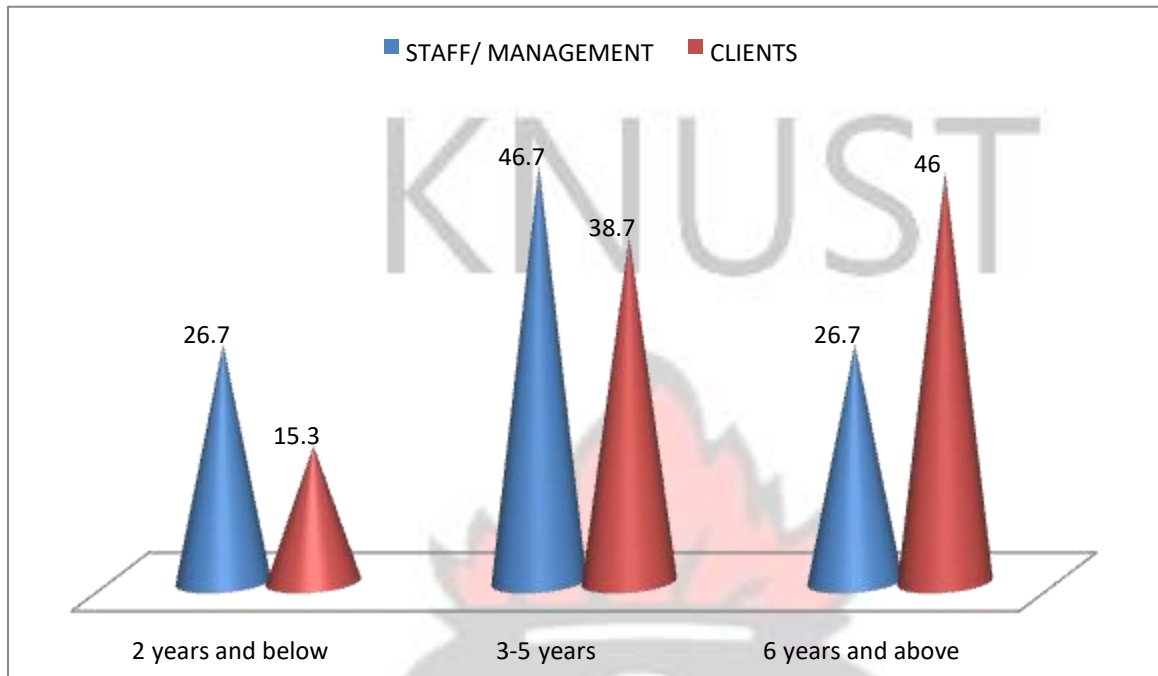


Figure 4.4 Respondents' Years of Experience

Source: Field Survey, August 2015

Figure 4.4 shows respondents' years of experience. The study shows that 46.7% of management surveyed had been working for NHIA for periods between 3-5 years, 26.7% between 2 years and below and the remaining 26.7% for periods 6 years and above. However, 46% of the clients had been with NHIS for periods 6 years and above, 38.7% between 3 – 5 years and 15.3% have been with the NHIS for a period 2 years and above. These respondents nonetheless showed great understanding of the research topic and concept of NHIS's corporate brand image through the maturity of responses they gave to questionnaire items.

4.3 Identifying how NHIS was perceived in terms of corporate brand image

Research question one sought to know how clients and the staff perceived NHIS in terms of corporate brand image. The study first sought to know the extent to which respondents

agreed with the following statements on NHIS's corporate brand image. The study identified variables such as NHIS can be uniquely identified by people, NHIS conveys an emotional value to clients, There is increasing confidence in the service of NHIS, NHIS systems and service functions effectively, NHIS service has ease of use acknowledged by clients, NHIS conveys the right product appeal, NHIS appeals to Ghanaians at all levels and Clients have a good perception about the service offered by NHIS as the significant factors / variables for NHIS's corporate brand image. To effectively examine the central location, variability and NHIS's corporate brand image, statistical mean and standard deviation test was conducted.

Table 4.1 Descriptive Statistics OF NHIS's corporate brand image (client perspective)

	N	Mean	Std. Deviation
Statistic	Statistic	Std. Error	Statistic
NHIS can be uniquely identified by people	235	3.99	.068
NHIS conveys an emotional value to clients	235	3.98	.074
There is increasing confidence in the service of NHIS	235	3.97	.071
NHIS systems and service functions effectively	235	3.97	.072
NHIS service has ease of use acknowledged by clients	235	3.95	.072
NHIS conveys the right product appeal	235	3.91	.074
NHIS appeals to Ghanaians at all levels	235	3.90	.073
Clients have a good perception about the service offered by NHIS	235	3.88	.075
Valid N (listwise)	235		

Source: Field Survey, August 2015

As shown in table 4.1 the study calculated the relation of the standard deviation to the mean, otherwise known as the coefficient of variation (CV). The study showed that the

coefficient of variation was rather small, indicating that the data had a greater deal of uniformity with respect to the mean and there is a general consensus among the sample respondents that NHIS can be uniquely identified by people, NHIS conveys an emotional value to clients, There is increasing confidence in the service of NHIS, NHIS systems and service functions effectively, NHIS service has ease of use acknowledged by clients, NHIS conveys the right product appeal, NHIS appeals to Ghanaians at all levels and Clients have a good perception about the service offered by NHIS were the most established NHIS's corporate brand image at of NHIA Sekyere East District. To Hatch and Schultz (2008), the single most important corporate brand is its end consumers, who are drowning in the overwhelming abundance of brands and brand communication , which a corporate brand tries to establish in a coherent perception of the company for its different stakeholders which reflects a good corporate reputation in the eyes of the general public .

Corporate branding as an activity has become vital for the survival of every business organisation and public institutions that provide service to the public such as the National Health Insurance Scheme (NHIS). This section examines the concept and historical development of the concept of corporate brand and how relevant it is to the National Health Insurance Scheme.

Corporate brand is defined primarily as the brand that defines the organisation that will pass on and stand behind the offering. In addition, corporate brand is the act of creating positive name for an organisation through its basic constituents by communicating to the stakeholders. (Bates, 2012).

Table 4.2 Descriptive Statistics OF NHIS's corporate brand image

(staff /management perspective)

	N	Mean	Std. Deviation
There is increasing confidence in the service of NHIS	15	4.27	.961
NHIS systems and service functions effectively	15	4.20	.775
NHIS appeals to Ghanaians at all levels	15	4.07	.704
NHIS conveys an emotional value to clients	15	4.00	1.069
NHIS conveys the right product appeal	15	4.00	.756
NHIS service has ease of use acknowledged by clients	15	3.93	1.033
Clients have a good perception about the service offered by NHIS	15	3.93	1.100
NHIS can be uniquely identified by people	15	3.87	1.060
Valid N (listwise)	15		

Source: Field Survey, August 2015

Table 4.2 shows the examination of the NHIS's corporate brand image (staff /management perspective). The study analysed the mean and standard deviation of the variables. The test was meant to identify whether the mean for one variable and that of another variable differ or not. As shown in table 4.2, the means of the various variables there is increasing confidence in the service of NHIS are significantly different from one another. This analysis provides evidence that each variable has different NHIS's corporate brand image.

Generally, the findings of this study show that, NHIS can be uniquely identified by people does not significantly induce NHIS's corporate brand image. This can be noticed from the relatively low percentages of respondents attesting to each variable under NHIS's corporate brand image. Since corporate brand is an important discriminator in ever more competitive markets, and the organisation. use it to make gains in terms of consistency in consumer orders, service or product worth, better financial contribution and shield it against completion (Hatch and Schultz, 2008) sustain this view claiming that corporate brands offer managers the potential to reduce costs, give customers a sense of security, provide a corporate seal of approval for products and create common ground inside organisations.

Table 2.3 Which of the following reminds respondents of NHIS

		CLIENT		STAFF/ MANAGEMENT	
		Frequency	Percent	Frequency	Percent
Valid	Quick registration	97	41.3	10	66.7
	slow registration	105	44.7	5	33.3
	capitation	33	14.0		
	Total	235	100.0	15	100.0

Source: Field Survey, August 2015

Table 4.3 shows what reminds respondents the existence of the NHIS. The study shows the different point of view from respondents. The finding shows that, 44.7% of the clients which represent the majority attested that, slow registration process reminds them of the NHIS. While significant 41.3% of the clients said quick registration remind them of NHIS and remaining 14% of the client responded to the follow up question that, introduction of

capitation pilot program reminds them of the NHIS. In other words from the perspective of the NHIA staff and management, 66.7% which shows the majority attested that, quick registration reminds them of the NHIS and the remaining 33.3% were slow registration. From table 4 the study shows clients and staff of the NHIA have divergent views concerning what reminds them of the NHIA.

Table 4.4 Efficient NHIS workforce

	CLIENT		STAFF/ MANAGEMENT	
	Frequency	Percent	Frequency	Percent
Valid true	130	55.3	11	73.3
false	83	35.3	4	26.7
Can't tell	22	9.4		
Total	235	100.0	15	100.0

Source: Field Survey, August 2015

Table 4.4 shows responses to questionnaire item on whether NHIS has efficient workforce. The study showed that effective workforce play significant role in the NHIS's corporate brand image. This was attested to by 55.3% of clients and 73.3% of staff / management. However, 35.3% of the clients and 26.7% of the staff disagreed with the statement. 9.4% of the clients could not decide on the statement.

Table 4.5 how respondents rate the organisation

	CLIENT		STAFF/ MANAG EMENT	
	Frequency	Percent	Frequency	Percent
Valid Improving quality of service	93	39.6	6	40.0
Increasing range of service	39	16.6	3	20.0
Increase value added	35	14.9	2	13.3
Improving capacity for producing service	34	14.5	2	13.3
Improving flexibility in service production	32	13.6	1	6.7
Cost reduction in service production	2	.9	1	6.7
Total	235	100.0	15	100.0

Source: Field Survey, August 2015

Table 4.5 shows during the period of subscription to NHIS service, how do respondents rate the organisation in the following factors? The study showed that, majority of clients (39.6%) and majority of the staff / management (40%) rate the NHIA in terms improving quality. 16.6% of clients rated Increasing range of service, increase value added and improving capacity for producing service were 14.5% each, additionally 13.6% of clients

rated the NHIA in terms of improving flexibility in service production and 0.9% rate the NHIA inters of Cost reduction in service production. The management also rated increasing range of service 20%, increase value added and improving flexibility in service production were 13.3% each, improving flexibility in service production were

6.7% and Cost reduction in service production were 6.7%

Table 4.6 Rating for NHIS

	STAFF/ MANAG EMENT		CLIENT	
	Frequency	Percent	Frequency	Percent
Valid Meeting customer expectation	3	20.0	109	46.4
Innovation	8	53.3	81	34.5
Better contact hours	4	26.7	45	19.1
Total			235	100.0
	15	100.0		

Source: Field Survey, August 2015

Table 4.6 shows how clients and management rate NHIS through variables such as Meeting customer expectation, Innovation and better contact hours. The study shows that, respondents have divergent view in terms of rating the NHIS in this manner. Majority 46.4% of the clients rated NHIS in terms meeting customer needs, but majority 53.3% of management and staff of NHIS rated the institution in terms of innovation. Significantly

34.5% of clients rated NHIS in terms of innovation and 19.1 % of the clients rated NHIS in terms of better contact hours. Furthermore, 26.7% of the staff / management rated NHIS in terms of better contact hours and remaining 20% rated NHIS in terms of meeting customer expectation. The findings of the study clearly demonstrate that majority of the clients believe that the NHIS is meeting the expectations of the clients.

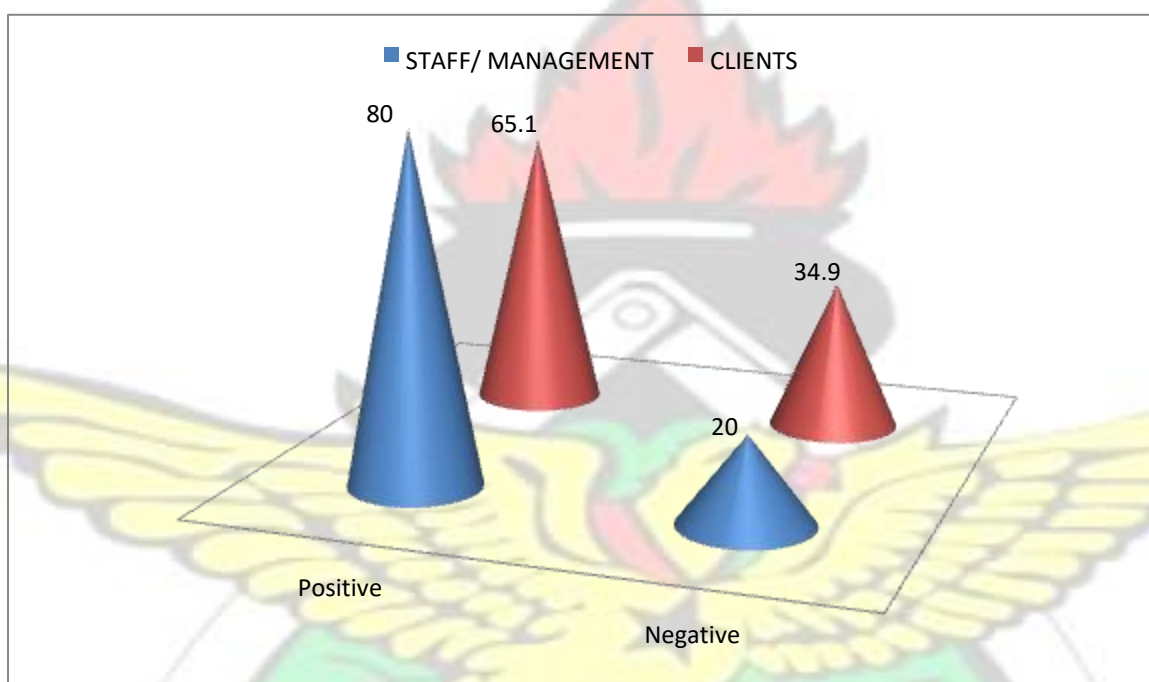


Figure 4.5 respondents perception about NHIS

Source: Field Survey, August 2015

Figure 4.5 shows the perception people in the community have about NHIS. The study shows that clients and management have positive perception about the NHIS. This was attested to by 80% of staff / management and 65.1% of the clients responding positively. The remaining 20% of the staff / management said negative and significant 34.9% of the clients responded negative. The findings show that both management and clients have positive perception about the NHIS.

4.4 Determine the importance of corporate brand image to NHIS

Research question two sought to determine the importance of corporate brand image to National Health Insurance Scheme. Respondents were given the option to tick any and all variables of importance of corporate brand image. The four variables identified were cost reduction, customer loyalty, a means to choose a brand and competitive tool. In the analysis, responds from clients were used and the test was meant to identify whether the mean for one variable and that of another variable differ or not in relation to importance of corporate brand image to NHIS. As shown on table 4.7, the means of the various variables under Competitive tool are statistically significantly different from one variable to another. This analysis provides evidence that the each variable has different importance of corporate brand image to NHIS.

Table 4.7 Descriptive Statistics of corporate brand image as an important asset to the NHIS (clients)

	N	Mean	Std. Deviation
	Statistic	Statistic	Std. Error
Competitive tool	235	4.05	.069
A means to choose a brand	235	3.95	.074
Customer Loyalty	235	3.94	.074
Cost Reduction	235	3.94	.072
Valid N (list wise)	235		

Source: Field Survey, August 2015

Table 4.8 Descriptive Statistics of corporate brand image as an important asset to the NHIS (staff / management)

	N	Mean	Std. Deviation
	Statistic	Statistic	Std. Error
Customer Loyalty	15	4.13	.192
Competitive tool	15	4.07	.267
A means to choose a brand	15	3.93	.300
Cost Reduction	15	3.67	.303
Valid N (listwise)	15		

Source: Field Survey, August 2015

Table 4.9 Corporate brand image is a source of stakeholder's confidence and commitment

NHIS has efficient workforce				
	CLIENT		STAFF/ MANAGEMENT	
	Frequency	Percent	Frequency	Percent
Valid true	163	69.4	12	80.0
false	70	29.8	3	20.0
none of the above	2	.9		
Total	235	100.0	15	100.0

Source: Field Survey, August 2015

Table 4.9 shows responses to the questionnaire instrument on corporate brand image as a source of stakeholder's confidence and commitment. The study showed that 80% of management thought that corporate brand image was a source of stakeholder confidence and commitment whereas 20% of management thought otherwise (false). The findings show that, staff / management believed that, Corporate brand image is a source of stakeholder's confidence and commitment. Additionally, 69.4% of clients responded true indicating that; corporate brand image is a source of stakeholder's confidence and commitment.

4.5 How sustainable is the NHIS?

Research question three sought to determine how sustainable the NHIS is.

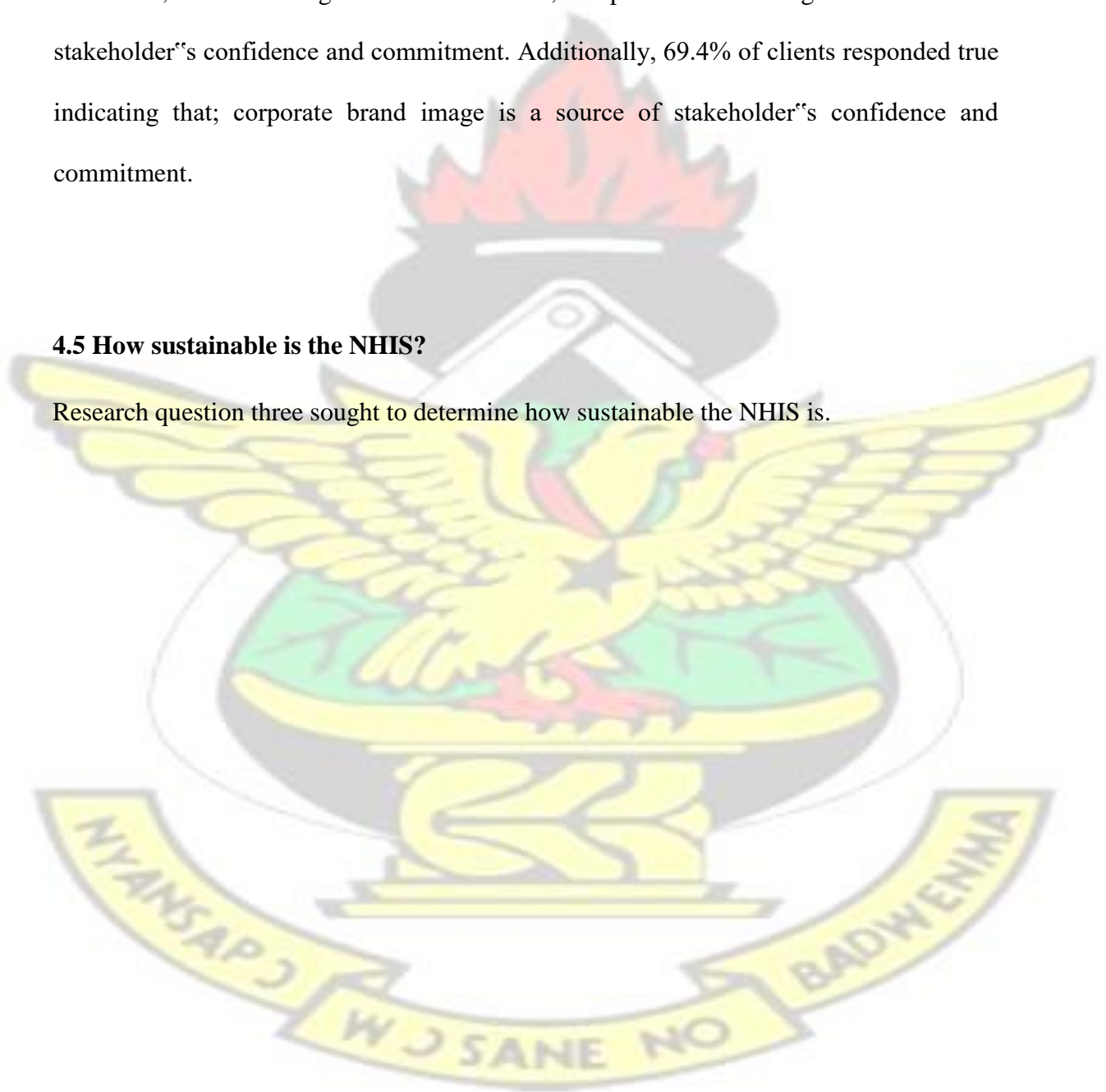


Table 4.10 Regression Results

N Independent variables	Unstandardized		t	Sig.
	Coefficients			
	B	Std. Error		
(Constant)	41.765	6.808	6.13	0.00
			5	0
The institution anticipates financial challenges in the near future	2.167	1.201		0.04
				3
There are negative public perceptions about NHIS	3.468	1.100	2.84	0.03
			1	1
The institution anticipates human resource challenges in the near future	-.182	1.339	-.136	0.89
				3
NHIS is losing attraction	2.670	1.310	2.04	0.04
			2	4
NHIS should be financially sound	-1.153	1.377	-.838	.408
Public confidence in NHIS service is waning	-1.120	1.300	-.830	.400
Dependent variable: sustainability				Significant at 0.05

Regression analysis was further undertaken to determine whether independent variables such as the institution anticipates financial challenges in the near future, there were negative public perceptions about NHIS, The institution anticipated human resource challenges in the near future, NHIS was losing attraction, NHIS was financially sound and public confidence in NHIS service was waning were predictors of sustainability of the National Health Insurance scheme. As shown in Table 4.10, there is a significant

relationship between the institutions anticipation of financial challenges in the near future, existence of negative public perceptions about NHIS, loss of attraction by the NHIS, the financial soundness of the NHIS and sustainability of the NHIS. The regression results thus showed that the institution's anticipation of financial challenges in the near future was positively related to sustainability of the National Health Insurance scheme. Thus, the sustainability of the National Health Insurance scheme highly depends on the institution anticipation of financial challenges in the near future. Annan (2011) identified the following as some challenges hindering the sustainability of NHIS: client and facilities management, Non-adherence to the Health Insurance Tariff Manual, Overutilization of the facilities by the clients, and High rate of adverse selection

Table 4.11 Descriptive Statistics

	Factors	Mean	SD	Sig.
1	NHIS should be financially sound	3.99	1.096	0.001
2	there are negative public perceptions about NHIS	3.98	1.086	0.023
3	The institution anticipates human resource challenges in the near future	3.96	1.118	0.022
4	NHIS is losing attraction	3.94	1.140	0.085
5	The institution anticipates financial challenges in the near future	3.94	1.129	0.001
6	public confidence in NHIS service is waning	2.33	1.130	0.321

Source: Field Survey, August 2015

Table 4.11 shows responses to the questionnaire instrument on sustainability of the National Health Insurance scheme. Clients were ask to select from the six (6) variables / factors such as the institution anticipates financial challenges in the near future, there are negative public perceptions about NHIS, The institution anticipates human resource

challenges in the near future, NHIS is losing attraction, NHIS is financially sound and public confidence in NHIS service is waning are predictors of sustainability of the National Health Insurance scheme. As shown in Table 11, there is a significant relationship between the institutions anticipates financial challenges in the near future, there are negative public perceptions about NHIS, NHIS is losing attraction, and NHIS is financially sound.

The staff / management were asked to rate over a 5-point Likert like scale how to sustain the National Health Insurance scheme as presented in Table 4.11. NHIS should be financially sound ($M= 3.99$; $p<0.001$) came out as the most important factor that determines sustainability of the National Health Insurance scheme. There are negative public perceptions about NHIS ($M=3.98$; $p<0.023$). The institution anticipates human resource challenges in the near future ($M=3.96$; $p< 0.022$) were equally influential in the sustainability of the National Health insurance. NHIS is losing attraction ($M= 3.94$; $p<0.085$), the institution anticipates financial challenges in the near future ($M= 3.94$; $p< 0.001$) were other influential factors that in determining the sustainability of the NHIS. Public confidence in NHIS service is waning ($M=2.33$; $p<0.321$) however was not an influential factor in determine the sustainability of the NHIS.

4.6 Relationship between Corporate brand image and Sustainability of NHIS A key objective was to examine the relationship between corporate brand image and sustainability of NHIS. This objective employed the linear regression technique in generating and analyzing results. This technique became necessary to be able to predict the

value of the dependent variable based on the independent variable. The dependent variable, in this cases is “Sustainability” whilst the independent variable is “.Corporate Brand Image” (CBI) Results obtained based on the linear regression analysis is indicated in the tables labeled model summary, ANOVA and Coefficients presented below.

Table 4.12 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.178 ^a	.032	.027	1.881	.032	7.433	1	228	.007

a. Predictors: (Constant), Corporate Brand Image of NHIS

Table 4.12 labeled Model Summary provides the R and R^2 values. The R value recorded in the Model Summary table (in the „ R “ column) is .178. The R value represents the simple correlation or the degree of correlation between the variables. From the table, the R value indicates a weak relationship between Corporate Brand Image of NHIS and Sustainability. R square indicates how much of the dependent variable is explained by the independent variable. The value obtained which is .178 indicates that about 17.8% of the variability in the dependent variable (Sustainability) is explained by the variability in the independent variables (Corporate Brand Image of NHIS). The R^2 value indicated in the

“R Square” column is 0.032. This indicates that about 3.2% of the R-square value is corrected to produce a better estimate of the true population value since the R-square value in the sample tends to be an optimistic overestimation of the true value of the population. The ANOVA table below also describes how well the regression equation fits the data. In other words, it shows how well the regression equation predicts the dependent variable.

Results obtained is indicate din the table below:

Table 4.13 ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	26.290	1	26.290	7.433	.007 ^a
Residual	806.410	228	3.537		
Total	832.700	229			

a. Predictors: (Constant), Corporate Brand Image of NHIS

b. Dependent Variable: Sustainability of NHIS

The significance level recorded in the ANOVA table shows that the regression model predicts the dependent variable significantly well. From the table, the Sig value recorded was .007. This indicates the statistical significance of the regression model that was run. Here, $p < 0.0005$, which is less than 0.05, and indicates that the regression model is a good fit for the data. This is based on the fact that overall, the regression model statistically significantly predicts the outcome variable (i.e. Sustainability). This is shown in table 4.13.

Table 4.14 gives us the needed information to predict “sustainability” based on Corporate Brand Image, and also help us to determine whether Corporate Brand Image contributes statistically significantly to the model. This can be determined by analyzing the value under the “**Sig.**” column, and the values in the “**B**” column under the “**Unstandardized Coefficients**” column, as shown below:

Table 4.14 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.591	.224		7.101	.000
	Corporate Brand Image	.153	.056	.178	2.726	.007

a. Dependent Variable: Sustainability of NHIS

Based on the two values, the regression equation can be presented as:

$$\text{Sustainability} = 1.591 + .153 (\text{Corporate Brand Image})$$

There is correlation on sustainability based on corporate Brand image since the corporate brand image model is positive (0.153) as compare to significant figure of (b).

Comparing the unstandardized coefficients (CBI) of 0.753 to the standardized coefficients (Beta) of 0.178. There is a relationship between the corporate brand image and sustainability since the two figures are ever close.



SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

5.1 Introduction

This chapter presents the summary of the research findings, and conclusions from the results and finally the implications and recommendations for further studies.

5.2 Summary of Findings

The purpose of the study was to assess effects of corporate brand image on sustainability of national health insurance in Ghana a study of Sekyere east district. The summary of the findings are as follows:

5.2.1 Identifying how NHIS perceived in terms of corporate brand image

Research question one sought to know how clients and the staff perceived NHIS in terms of corporate brand image. The study showed that the coefficient of variation was rather small, indicating that the data has a greater deal of uniformity with respect to the mean and there is a general consensus among the sample respondents that NHIS can be uniquely identified by people, NHIS conveys an emotional value to clients, There is increasing confidence in the service of NHIS, NHIS systems and service functions effectively, NHIS service has ease of use acknowledged by clients, NHIS conveys the right product appeal, NHIS appeals to Ghanaians at all levels and Clients have a good perception about the service offered by NHIS were the most established NHIS's corporate brand image at of NHIA Sekyere East District. Generally, the findings of this study show that, NHIS can be uniquely identified by people does not significantly induce NHIS's corporate brand image.

This can be noticed from the relatively low percentages of respondents attesting to each variable under NHIS's corporate brand image. Furthermore, the study shows clients and staff of the NHIA have divergent views concerning what reminds them of the NHIA.

Finally the study shows that, majority (39.6%) of clients and 40% of the staff / management rate the NHIA in terms improving quality.

5.2.2 Determine the importance of corporate brand image to NHIS.

Research question two sought to determine the importance of corporate brand image to NHIS. Respondents were given the option to tick any and all variables of importance of corporate brand image. The four variables identified were cost reduction, customer loyalty, a means to choose a brand and competitive tool. In the analysis, responses from clients were used and the test was meant to identify whether the mean for one variable and that of another variable differ or not in relation to importance of corporate brand image to NHIS. The study shows, the means of the various variables under Competitive tool are statistically significantly different from one variable to another. This analysis provides evidence that each variable has different importance of corporate brand image to NHIS.

5.2.3 How sustainable is the NHIS

Research question three sought to determine how sustainable the NHIS is. The study shows that, there is a significant relationship between the institutions' anticipated financial challenges in the near future, there are negative public perceptions about NHIS, NHIS is losing attraction, NHIS is financially sound and sustainability of the National Health Insurance scheme. The regression results thus show that the institution anticipates financial challenges in the near future are positively related to sustainability of the

National Health Insurance scheme. Thus, the sustainability of the National Health Insurance scheme highly depends on the institution anticipates financial challenges in the near future.

The staff / management were asked to rate over a 5-point Likert like scale how to sustain the National Health Insurance scheme as presented in Table 12. NHIS should be financially sound ($M= 3.99$; $p<0.001$) come out as the most important factor that determines sustainability of the National Health Insurance scheme. There are negative public perceptions about NHIS ($M=3.98$; $p<0.023$). The institution anticipates human resource challenges in the near future ($M=3.96$; $p< 0.022$) were equally influential in the sustainability of the National Health insurance. NHIS is losing attraction ($M= 3.94$; $p<0.085$), the institution anticipates financial challenges in the near future ($M= 3.94$; $p< 0.001$) were other influential factors that in determining the sustainability of the NHIS. Public confidence in NHIS service is waning ($M=2.33$; $p<0.321$) however was not an influential factor in determine the sustainability of the NHIS.

5.3 What is the effect of corporate brand image on sustainability of NHIS?

Research question four sought to examine the effect of corporate brand image on sustainability of NHIS. The study found significant correlations between all the effect of corporate brand image on sustainability of NHIS except between potential entry of private health insurance firms and the Increasing client base. The findings of this study in part correlate and contrast those of other researches.

5.2.4 Relationship between Corporate brand image and Sustainability of NHIS

The study found a weak positive correlation between corporate brand image and sustainability of NHIS. This suggested that as corporate brand image increases or

decreases, sustainability also increases or decreases in value. The conclusion drawn was that if there is an increase in corporate brand image, the sustainability of NHIS will also increase.

5.2.5 Recommendations

Basing on the findings and conclusions of the study, the following recommendations are made:

1. There is the need for management of NHIS to show the necessary commitment to brand building. This is based on the finding that the organisation's brand image is generally weak.
2. There is the need for the necessary measures to be taken by the stakeholders to increase funding to the organisation. This has been recommended because it was identified as a challenge to the sustainability of the organisation.
3. There is the need for the premium to be adjusted to boost funding for NHIS. Low premium was identified as one of the challenges to sustainability.
4. There is the need to put in place measures to improve service quality to create the needed impact on subscribers. This will create a positive image of the organisation and boots the brand. Image.

5.3 Suggestion(s) for Further Research

The limitations of this study offer opportunities for future research. The ability to generalize the results of this study could be emphasised further by replicating the study using a broader sample and employing other complex methodology that allays suspicion

or fear. Focus group discussions, participant observation method and in-depth assessment of various documents could be used.

5.4 Conclusion.

There are many ways to assess effects of corporate brand image on sustainability of national health insurance in Ghana a study of Sekyere East District. This study was thorough research into what are the purposes for which assess the corporate brand image of NHIS, assess the importance of corporate brand image of NHIS, assess the sustainability of NHIS and examine the effect of corporate brand image on sustainability of NHIS. The researcher recommends the full adoption of the findings of this study.

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KNUST

APPENDIX 1

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

QUESTIONNAIRE FOR STAFF

**TOPIC: EFFECT OF CORPORATE BRAND IMAGE ON SUSTAINABILITY OF
NHIS**

Dear sir/madam,

I am a student of KNUST Business School, and in partial fulfilment of my MBA degree, is looking at the effect of corporate brand image on sustainability of NHIS.

Respondents are assured that this is an academic exercise and no other reason.

Respondent's confidentiality is therefore assured for any information provided. Thank you for your contribution.

1) **Section A: Background Information**

Gender	Tick
Male	
Female	

2)

Age	tick
21-30	
31-40	
41-50	
51 and above	

3)

Level of education	Tick
HND	
Professional Certificate	
First Degree	
Second Degree	
PhD	

4)

How long have been with the NHIS?	tick
2 years and below	
3-5 years	
6 years and above	

Section B: Corporate Brand Image

5) On a scale of 1 to 5, indicate the extent to which you agree with the following statements on NHIS's corporate brand image.

(Key: 5-Strongly Agree 4-Agree 3-Not Sure 3-Disagree 1-Strongly Disagree)

	1	2	3	4	5
There is increasing confidence in the service of NHIS					
NHIS appeals to Ghanaians at all levels					
Clients have a good perception about the service offered by NHIS					
NHIS conveys an emotional value to clients					
NHIS can be uniquely identified by people					
NHIS conveys the right product appeal					
NHIS service has ease of use acknowledged by clients					
NHIS systems and service functions effectively					

6) Which of the following reminds you of NHIS? Tick.

a) Quick registration () b) slow registration () c) others specify

7) NHIS has efficient workforce.

a) True ()

b) False ()

c) Can't tell ()

8) During the period of your subscription to NHIS service, how do you rate the organisation in the following factors?

a) Improving quality of service ()

b) Increasing range of service ()

c) Increase value added ()

d) Improving capacity for producing service ()

e) Improving flexibility in service production ()

f) Cost reduction in service production () 9) How will you rate NHIS through the following variables?

a) Meeting customer expectation ()

b) Innovation ()

c) Better contact hours ()

10) What perception do people in your community have about NHIS?

a) Positive () b) Negative () c) Others specify.....

Section C: Importance of Corporate Brand Image

11) How will you rate corporate brand image as an important asset to the NHIS?

In a scale of 1- 5 with 1 being the lowest and 5 the highest

FACTORS	1	2	3	4	5
a) Cost Reduction					

b) Customer Loyalty					
c) A means to choose a brand					
d) Competitive tool					

12) Corporate brand image is a source of stakeholder's confidence and commitment.

a) True ()

b) False ()

c) none of the above()

Section D: Sustainability of NHIS

13) On a scale of 1-5 (not at all – to a great extent), which of the following which of the following describe the current state of NHIS?

factors	1	2	3	4	5
NHIS is financially sound					
NHIS is losing attraction					
there are negative public perceptions about NHIS					
public confidence in NHIS service is waning					
The institution anticipates financial challenges in the near future					
The institution anticipates human resource challenges in the near future					

Section E: Challenges to Sustainability

- 14) On a scale of 1-5 (not at all – to a great extent), which of the following do you consider as challenges to sustainability of NHIS

Challenges	1	2	3	4	5
Policy regulations					
funding challenges					
potential entry of private health insurance firms					
Increasing client base					
low premium					

- 15) Please give reasons for your answer above.

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.....

- 16) Please give reasons for your answer above.

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- 17) **Any other comment**

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Thank You

Appendix 2

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

QUESTIONNAIRE FOR SUBSCRIBERS

TOPIC: EFFECT OF CORPORATE BRAND IMAGE ON SUSTAINABILITY OF
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Female	

2)

Age	tick
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31-40	
41-50	
51 and above	

3)

Level of education	Tick
HND	
Professional Certificate	
First Degree	
Second Degree	
PhD	

4)

How long have been with the NHIS?	tick
2 years and below	
3-5 years	

6 years and above

Section B: Corporate Brand Image

5) On a scale of 1 to 5, indicate the extent to which you agree with the following statements on NHIS's corporate brand image.

(Key: 5-Strongly Agree 4-Agree 3-Not Sure 2-Disagree 1-Strongly Disagree)

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- e) Improving flexibility in service production ()
- f) Cost reduction in service production ()

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- a) Meeting customer expectation ()
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funding challenges					
potential entry of private health insurance firms					
Increasing client base					
low premium					

- 15) Please give reasons for your answer above.

.....

.....

.....

- 16) Please give reasons for your answer above.

.....

.....

- 17) **Any other comment**

.....

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Thank You