Magna Scientia Advanced Research and Reviews

eISSN: 2582-9394

Cross Ref DOI: 10.30574/msarr

Journal homepage: https://magnascientiapub.com/journals/msarr/

(Research Article)

Digital marketing and sustainability practices as drivers of organizational performance in Ghana's non-life insurance industry: A Case Study of NSIA Insurance Ghana Limited

Kwame Addo-Buahing [1,*] and Richard Mensah [2]

[1] Faculty of Computing and Information Systems (FoCIS), Ghana Communication Technology University, Accra, Ghana.
[2] Dooly County High School, Vienna, USA.
Kwame Addo-Buahing ORCID: 0009-0002-0826-0053
Richard Mensah; ORCID: 0009-0009-1410-2060

Magna Scientia Advanced Research and Reviews, 2026, 17(01), 359-367

Publication history: Received on 15 May 2026; revised on 21 June 2026; accepted on 23 June 2026

Article DOI: https://doi.org/10.30574/msarr.2026.17.1.0109

Abstract

The increasing adoption of digital technologies and sustainability-oriented management practices has transformed organizational operations across the global insurance industry. In Ghana's non-life insurance sector, organizations are increasingly utilizing digital marketing tools and sustainability initiatives to improve customer engagement, operational efficiency, and long-term competitiveness. The authors examined the influence of digital marketing and sustainability practices on organizational performance using NSIA Insurance Ghana Limited as a case study. A quantitative research design was employed, utilizing structured questionnaires administered to management staff, employees, and customers of the organization. Data were analysed using descriptive statistical techniques to evaluate the relationships among digital marketing practices, sustainability initiatives, and organizational performance indicators. The findings revealed that digital marketing strategies, including social media engagement, mobile communication platforms, online customer interaction systems, and digital advertising, significantly enhanced customer acquisition, customer retention, and brand visibility. The study further established that sustainability practices such as ethical governance, stakeholder engagement, customer-centered service delivery, environmental responsibility, and digital operational efficiency positively influenced organizational performance. The results also demonstrated that the integration of sustainability principles with digital marketing strategies contributes to improved competitiveness and organizational resilience. The study concludes that digital transformation and sustainability integration are critical strategic drivers of organizational performance within Ghana's non-life insurance industry. The study recommends increased investment in digital innovation, sustainability-focused operational policies, and customer-centric technological solutions to enhance organizational effectiveness and long-term market competitiveness.

Keywords: Digital Marketing; Sustainability Practices; Organizational Performance; Non-Life Insurance; Customer Engagement; Digital Transformation; ESG.

1. Introduction

The increasing digitization of business environments has transformed the manner in which organizations communicate with customers, deliver services, and sustain competitive advantage across industries. The insurance sector, traditionally characterized by manual processes and limited customer interaction channels, is undergoing significant transformation driven by digital technologies and sustainability-oriented management practices [3]. Organizations increasingly adopt digital marketing tools and sustainability frameworks to improve customer experience, operational efficiency, and long-term organizational growth.

* Corresponding author: Kwame Addo-Buahing

Digital marketing refers to the utilization of internet-based technologies, social media platforms, mobile communication systems, and electronic channels to promote products and services while enhancing customer engagement [1]. The emergence of digital platforms has altered consumer behavior and organizational communication structures, compelling firms to redesign traditional marketing systems into digitally integrated ecosystems [2]. Within the global insurance industry, digital transformation has become an essential strategic requirement rather than a competitive option. Insurance companies increasingly deploy digital technologies such as online policy management systems, customer relationship management platforms, mobile applications, and automated communication systems to improve operational performance and customer satisfaction [4].

Simultaneously, sustainability practices have become an important component of organizational strategy. Sustainability extends beyond environmental protection to include ethical governance, social responsibility, stakeholder engagement, operational resilience, and long-term value creation [5]. Modern organizations are increasingly evaluated based on their ability to integrate environmental, social, and governance (ESG) principles into business operations and strategic decision-making processes.

In Ghana's insurance industry, increasing market competition, technological disruption, and changing customer expectations have intensified the need for digital innovation and sustainable business models. Insurance companies operating within the non-life insurance sector increasingly adopt digital communication systems, online customer service platforms, mobile marketing channels, and sustainability-oriented operational practices to improve competitiveness and organizational performance [6]. Despite these developments, some insurance firms continue to experience operational inefficiencies, weak customer engagement systems, limited digital integration, and inadequate sustainability implementation frameworks.

Although previous studies have examined digital transformation and sustainability independently, limited empirical attention has been directed toward their combined influence on organizational performance within Ghana's non-life insurance industry [7], [8]. This creates a contextual and empirical gap requiring further investigation.

The objective of this study is to examine the influence of digital marketing and sustainability practices on organizational performance within Ghana's non-life insurance industry using NSIA Insurance Ghana Limited as a case study. Specifically, the study seeks to identify the digital marketing strategies adopted by the organization, assess its sustainability practices, evaluate the influence of digital marketing on organizational performance, determine the relationship between sustainability practices and organizational performance, and examine the combined effect of digital marketing and sustainability practices on customer engagement and competitive advantage.

The study addresses the following research questions: What digital marketing strategies are adopted by NSIA Insurance Ghana Limited? What sustainability practices are implemented within the organization? How does digital marketing influence organizational performance? What relationship exists between sustainability practices and organizational performance? How do digital marketing and sustainability practices jointly influence customer engagement and competitive advantage?

The study contributes to knowledge on digital transformation and sustainability management within Ghana's insurance industry. The findings provide practical insights for insurance firms seeking to improve customer engagement, operational efficiency, and competitive positioning through digital marketing and sustainability integration. The study further serves as a useful reference for researchers, policymakers, and industry practitioners interested in digital transformation, sustainability management, and insurance sector modernization.

Figure 1 illustrates the conceptual framework underpinning the study. The framework assumes that digital marketing practices and sustainability initiatives independently and jointly influence customer engagement, competitive advantage, and overall organizational performance.

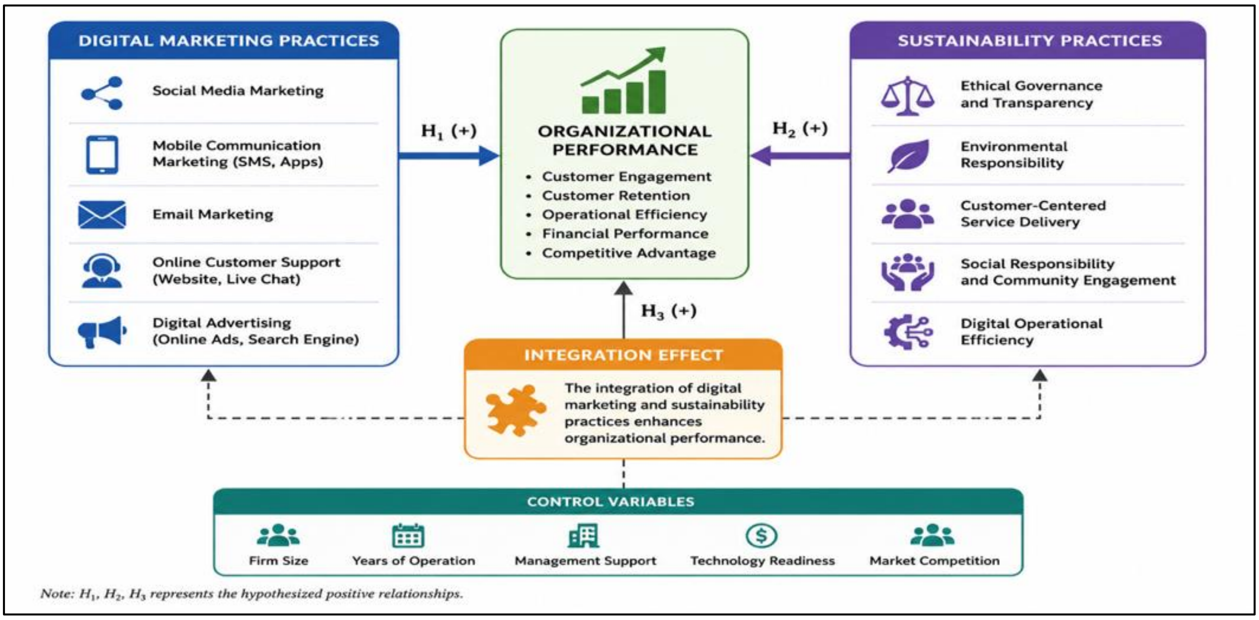

Figure 1 Conceptual Framework Showing the Relationship between Digital Marketing, Sustainability Practices, and Organizational Performance.

2. Literature Review

Digital marketing has transformed organizational communication and customer relationship management across industries. Chaffey and Ellis-Chadwick describe digital marketing as the application of internet-based technologies and digital communication systems to achieve marketing objectives and improve customer interaction [2]. The increasing adoption of mobile technologies, social media platforms, and online communication channels has altered traditional marketing structures and business operations. Within the insurance industry, digital marketing supports customer acquisition, policy promotion, online claims management, and customer retention strategies. PwC reported that insurance companies increasingly rely on digital platforms to improve operational efficiency and customer experience [4]. Kotler and Keller further argue that organizations integrating digital communication systems into marketing operations achieve stronger market visibility and enhanced customer engagement [1]. Digital transformation therefore represents both a technological and strategic organizational shift.

Sustainability has similarly evolved into a strategic organizational principle influencing long-term business performance and stakeholder confidence. Elkington introduced the Triple Bottom Line framework, emphasizing economic, environmental, and social responsibility as key dimensions of sustainable business management [5]. Modern organizations increasingly integrate sustainability into operational policies, governance systems, customer relations, and strategic planning processes. Deloitte observed that organizations adopting sustainability-focused operational models experience improved corporate reputation, customer trust, and long-term resilience [3]. Within financial and insurance sectors, sustainability practices include ethical governance, environmental responsibility, digital operational efficiency, stakeholder engagement, and responsible customer service delivery. Chiaramonte et al. found that sustainability integration positively influences organizational competitiveness and operational stability within financial institutions [9].

The Ghanaian insurance industry has experienced gradual digital transformation driven by technological innovation, increasing internet penetration, and evolving customer expectations. Insurance companies increasingly adopt mobile communication systems, social media marketing, online policy management systems, and digital customer engagement platforms to improve operational performance [6]. Kajwang observed that digital marketing enhances customer interaction, improves service accessibility, and strengthens customer retention within emerging financial markets [7]. Similarly, Gakpo and Reichmann noted that digital transformation has become essential for maintaining competitiveness within Ghana's evolving insurance environment [10]. Despite these developments, challenges including technological limitations, digital literacy gaps, cybersecurity concerns, and resistance to organizational change continue to affect effective digital integration within some insurance institutions.

Existing studies largely focus on digital transformation within banking systems, electronic commerce environments, and general business sectors. Similarly, sustainability research has primarily examined environmental responsibility and corporate governance as separate constructs. Limited empirical research has investigated the combined relationship between digital marketing, sustainability practices, and organizational performance within Ghana's non-life insurance industry. Furthermore, many studies analyse digital marketing and sustainability independently without examining their integrated influence on customer engagement, organizational competitiveness, and operational performance. This study addresses this contextual and empirical gap by examining how digital marketing and sustainability practices jointly influence organizational performance using NSIA Insurance Ghana Limited as a case study.

3. Materials and Methods

This study adopted a quantitative research approach to examine the influence of digital marketing and sustainability practices on organizational performance within Ghana's non-life insurance industry, using NSIA Insurance Ghana Limited as a case study. The quantitative approach was considered appropriate because it facilitates objective data collection, statistical analysis, and empirical assessment of relationships among research variables [11]. The case study design enabled an in-depth examination of digital marketing initiatives, sustainability practices, and their contribution to organizational performance within a real business environment.

The target population comprised management staff, employees, and customers of NSIA Insurance Ghana Limited. These categories were selected because of their direct involvement in, and experience with, the organization's digital marketing activities, sustainability initiatives, and service delivery processes. To ensure adequate representation of the various respondent groups, a stratified sampling technique was employed. The sampling approach enhanced the reliability of the findings by minimizing selection bias and ensuring that diverse perspectives were captured. The study utilised a sample of 100 respondents drawn from management staff, employees, and customers of NSIA Insurance Ghana Limited. The sample was considered adequate for obtaining representative views regarding the organization's digital marketing and sustainability practices. Questionnaires were administered to the selected respondents, and all valid responses were included in the final analysis. This ensured sufficient data for assessing the relationship between digital marketing practices, sustainability initiatives, and organizational performance. Table 1 presents the target population distribution used in the study.

Table 1 Target Population Distribution

Respondent Category	Population Group	No. of Respondent
Management Staff	Organizational Decision Makers	6
Employees	Operational Staff	14
Customers	Insurance Service Users	80

Data for the study were obtained through a researcher-designed questionnaire aligned with the study objectives and intended analytical outcomes. The questionnaire consisted predominantly of closed-ended and Likert-scale questions designed to assess respondents' perceptions of digital marketing effectiveness, sustainability practices, customer engagement, and organizational performance. The instrument was organized into sections covering demographic characteristics, digital marketing practices, sustainability initiatives, and performance-related indicators. The questionnaire items were adapted from established literature on digital marketing, sustainability, and organizational performance to ensure relevance and consistency with the study variables [1], [2].

Data collection was undertaken through both physical and electronic administration of questionnaires to selected respondents. Participants were informed about the purpose of the study and were assured that all information provided would be treated with strict confidentiality. Returned questionnaires underwent preliminary screening to identify omissions, inconsistencies, and invalid responses before analysis before being entered into the analysis process. The collected data were analysed using descriptive statistical techniques, including frequencies, percentages, tables, and graphical presentations. These analytical tools were used to examine patterns relating to digital marketing adoption, sustainability implementation, customer engagement, and organizational performance. The findings were subsequently presented through tables and figures to facilitate interpretation and discussion. Figure 2 illustrates the research methodology workflow adopted for the study.

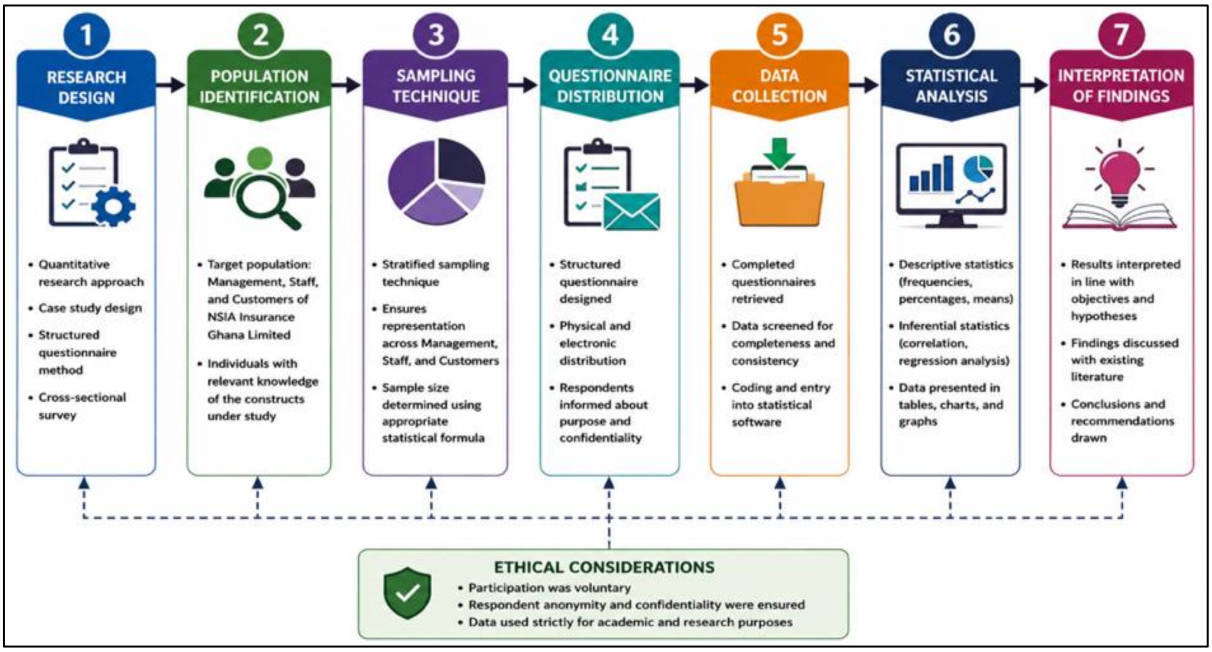

Figure 2 Research Methodology Workflow

Ethical considerations were observed throughout the research process. Participation in the study was voluntary, and informed consent was obtained from all respondents prior to data collection. Confidentiality and anonymity were maintained to protect respondent identities and organizational information. Furthermore, all data collected were used solely for academic purposes and were handled in accordance with accepted research ethics principles.

4. Results and Discussion

The study examined the influence of digital marketing and sustainability practices on organizational performance within NSIA Insurance Ghana Limited. The findings are presented and discussed in relation to the study objectives and existing literature. Table 2 presents the demographic characteristics of the respondents who participated in the study.

Table 2 Demographic Distribution of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	58	58.0
	Female	42	42.0
Age Group	20–30 Years	28	28.0
	31–40 Years	47	47.0
	41 Years and Above	25	25.0
Respondent Category	Staff	40	40.0
	Customers	60	60.0

Total Respondents = 100

The demographic data indicate that respondents were drawn from management, staff, and customer categories, providing diverse perspectives regarding the organization's digital marketing activities and sustainability practices. The distribution of respondents ensured adequate representation of key stakeholder groups and enhanced the reliability of the findings.

The study sought to identify the digital marketing tools adopted by NSIA Insurance Ghana Limited. Figure 3 presents the major digital marketing platforms utilized by the organization.

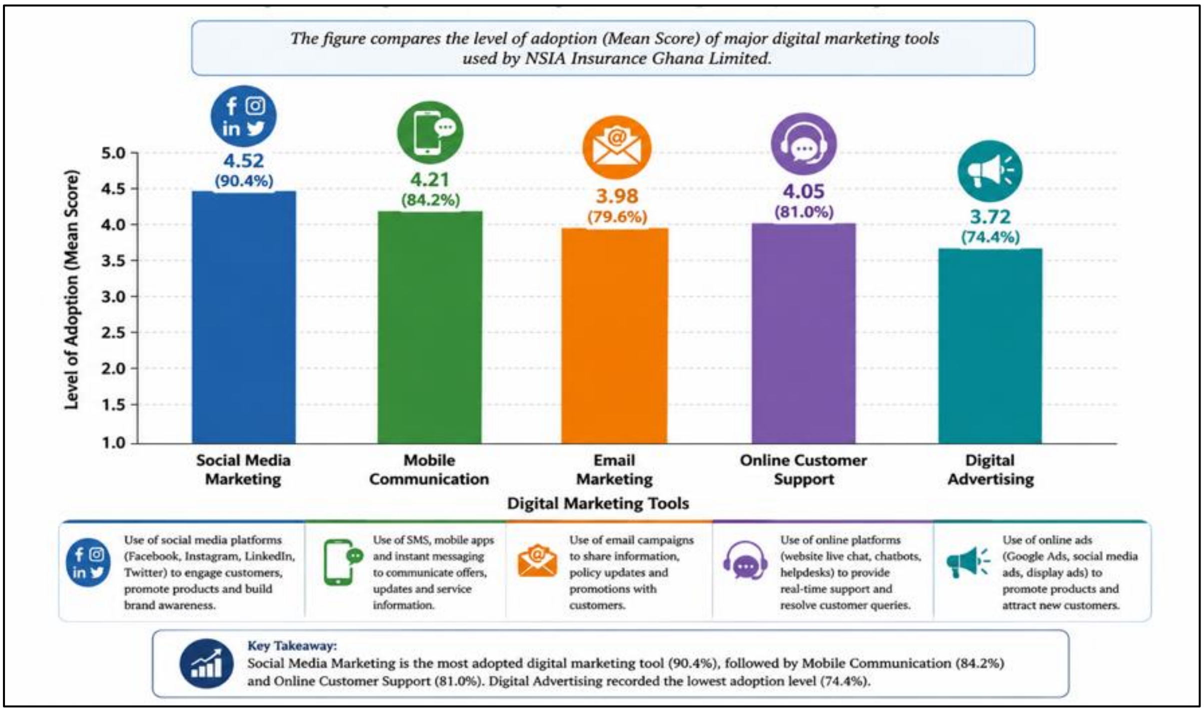

Figure 3 Digital Marketing Tools Adopted by the Organization

Responses indicate that the organization's digital outreach strategy relies predominantly on social media networks, email communication, mobile-based interactions, and web-enabled customer engagement channels. These platforms facilitate customer interaction, improve service accessibility, and enhance brand visibility. The findings support the observations of Chaffey and Ellis-Chadwick who argued that digital communication technologies enable organizations to strengthen customer relationships and improve market reach [2]. Similarly, Kotler and Keller emphasized that digital marketing enhances customer engagement through personalized and interactive communication channels [1].

The study further examined the influence of digital marketing on organizational performance. Figure 4 illustrates respondents' perceptions regarding the contribution of digital marketing practices to organizational effectiveness.

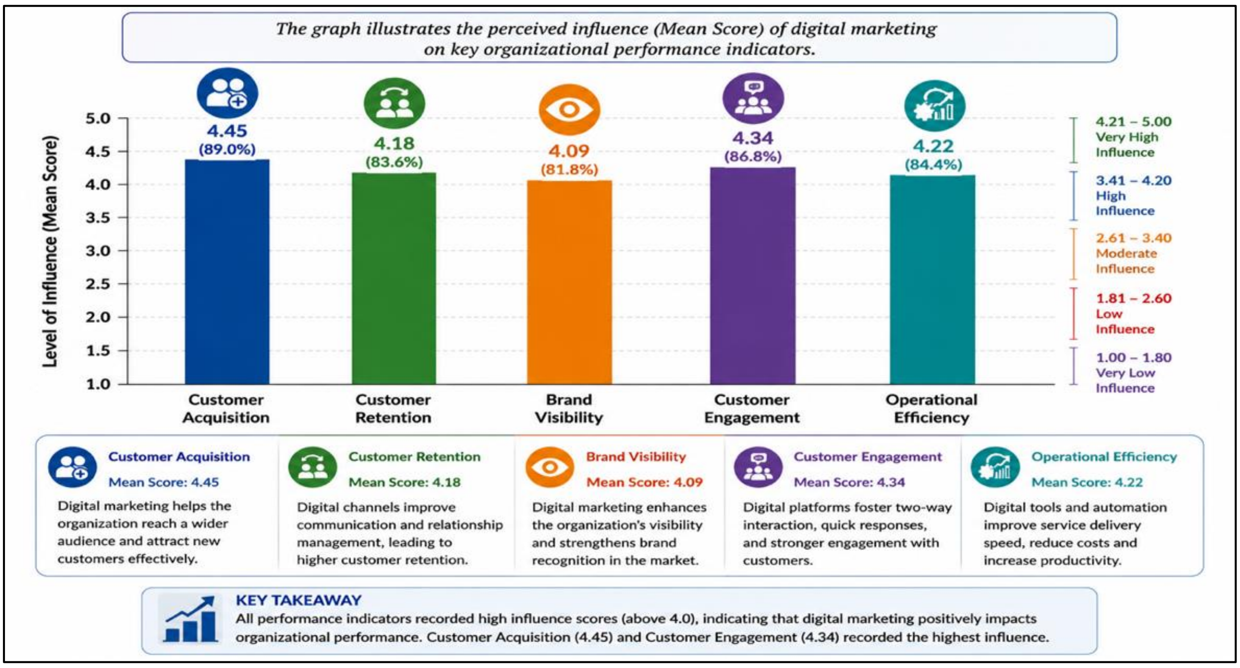

Figure 4 Influence of Digital Marketing on Organizational Performance

The results indicate that digital marketing significantly contributes to customer acquisition, customer retention, service accessibility, and brand awareness. Respondents generally agreed that digital platforms improve communication efficiency and strengthen customer relationships. These findings are consistent with [4], which reported that digital transformation enhances operational efficiency and customer satisfaction within insurance institutions. The findings also support [3], which identified digital innovation as a key driver of organizational competitiveness and growth. Sustainability practices implemented within the organization were also examined. Table 3 presents respondents' assessment of sustainability initiatives undertaken by NSIA Insurance Ghana Limited.

Table 3 Sustainability Practices Implemented within the Organization

Sustainability Practice	Response Level
Ethical Governance	High
Customer-Centered Service Delivery	High
Digital Operational Efficiency	Moderate
Environmental Responsibility	Moderate
Stakeholder Engagement	High

The findings indicate that the organization demonstrates commitment to ethical governance, stakeholder engagement, responsible business practices, customer-centred service delivery, and operational sustainability. Respondents generally perceived these initiatives as contributing positively to organizational effectiveness and corporate reputation. These findings align with Elkington's Triple Bottom Line framework [5], which emphasizes the importance of balancing economic, social, and environmental responsibilities in achieving sustainable organizational success. The relationship between sustainability practices and organizational performance was further assessed. Figure 5 presents respondents' perceptions regarding the influence of sustainability initiatives on organizational performance.

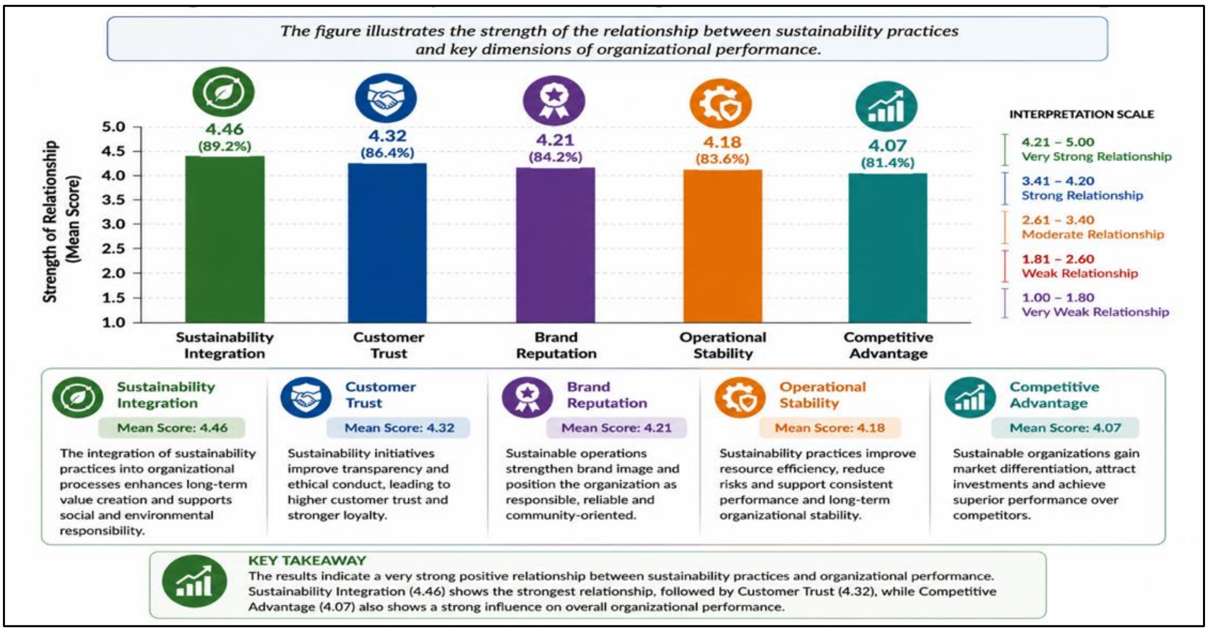

Figure 5 Sustainability Practices and Organizational Performance Relationship

The results demonstrate that sustainability practices positively influence customer trust, organizational reputation, stakeholder confidence, and long-term competitiveness. Respondents indicated that responsible business practices contribute significantly to organizational performance and sustainability. These findings corroborate the work of [9] who found a positive relationship between sustainability integration and organizational performance within financial institutions.

Overall, the findings demonstrate that digital marketing and sustainability practices serve as complementary strategic drivers of organizational performance. Digital marketing enhances customer engagement, communication efficiency, and market visibility, while sustainability practices strengthen stakeholder confidence, organizational reputation, and long-term resilience. The combined implementation of these strategies contributes to improved competitiveness and organizational effectiveness within Ghana's non-life insurance industry. The findings address the identified research gap and provide empirical evidence supporting the integration of digital transformation and sustainability initiatives as mechanisms for achieving superior organizational performance.

5. Conclusion

The authors examined the influence of digital marketing and sustainability practices on organizational performance within Ghana's non-life insurance industry using NSIA Insurance Ghana Limited as a case study. Evidence obtained from the study suggests that digitally enabled marketing capabilities now constitute a critical component of organizational competitiveness within Ghana's non-life insurance market. The study further established that sustainability practices, including ethical governance, stakeholder engagement, responsible business conduct, and customer-centred service delivery, contribute positively to organizational performance, corporate reputation, and long-term competitiveness.

The results indicate that organizations that effectively integrate digital marketing initiatives with sustainability-oriented business practices are better positioned to improve operational efficiency, strengthen stakeholder confidence, and maintain competitive advantage within an increasingly dynamic business environment. The study therefore confirms that digital transformation and sustainability are complementary drivers of organizational success within the non-life insurance sector.

The significance of this study lies in its contribution to the growing body of knowledge on the combined role of digital marketing and sustainability in enhancing organizational performance. The findings provide empirical evidence supporting the adoption of integrated digital and sustainability strategies as mechanisms for achieving improved organizational effectiveness, customer satisfaction, and sustainable growth within Ghana's insurance industry.

Based on the findings, it is recommended that insurance companies continue to invest in digital marketing technologies and customer engagement platforms to enhance service delivery and market reach. Organizations should also strengthen sustainability initiatives through improved stakeholder engagement, ethical governance practices, and responsible business operations. Furthermore, policymakers and industry regulators should encourage digital innovation and sustainability integration across the insurance sector to enhance competitiveness, resilience, and long-term industry growth.

Compliance with ethical standards

Acknowledgments

The authors wish to express their sincere appreciation to the management, staff, and customers of NSIA Insurance Ghana Limited for their cooperation and participation in this study. The authors also acknowledge the support and contributions of colleagues, reviewers, and all individuals who provided valuable insights during the conduct of the research.

Disclosure of conflict of interest

The authors declare that there is no conflict of interest regarding the publication of this paper.

Statement of informed consent

Informed consent was obtained from all individual participants included in the study.

Funding

The authors received no specific funding for this research.

References

[1] Kotler P, Keller KL. Marketing management. 15th ed. Harlow: Pearson Education; 2016.

[2] Chaffey D, Ellis-Chadwick F. Digital marketing. 7th ed. Harlow: Pearson Education; 2019.

[3] Deloitte. Digital transformation and sustainability trends in financial services. London: Deloitte Insights; 2022.

[4] PwC. Insurance industry digital transformation report. London: PricewaterhouseCoopers; 2020.

[5] Elkington J. Cannibals with forks: The triple bottom line of 21st century business. Oxford: Capstone Publishing; 1997.

[6] National Insurance Commission. Annual insurance industry performance report. Accra: NIC; 2023.

[7] Kajwang B. Digital transformation and customer engagement in emerging financial markets. J Financ Innov. 2022;8(2):45-58.

[8] Alshadadi MA, Deshmukh PV. Sustainability and Practices of Insurance Companies: Literature Review. Studies in Economics and Business Relations. 2024 May 4;5(1):66-75.

[9] Chiaramonte L, Croci E, Poli F. Sustainable finance and organizational performance within financial institutions. Sustainability. 2020;12(4):1-15.

[10] Gakpo MD, Reichmann R. The influence of insurance marketing strategy on competitive advantage and performance in Ghana. Business & Management Compass. 2025 Mar 31;69(1):5-31.

[11] Saunders M, Lewis P, Thornhill A. Research methods for business students. 8th ed. Harlow: Pearson Education; 2019.