
Investigating Factors Affecting the Low Uptake of Insurance Institute of South Africa (IISA) Membership Among Insurance Professionals in Botswana

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ABSTRACT

Purpose: This study investigates the factors contributing to the low uptake of Insurance Institute of South Africa (IISA) membership among insurance professionals in Botswana. The goal is to comprehend this phenomenon and provide insights into improving membership rates.

Design / Methodology / Approach: A questionnaire-based survey targeting insurance professionals, students, and lecturers was employed. This approach aimed to gather comprehensive perspectives on membership uptake and related factors. The survey identified primary influences on low membership uptake, including lack of awareness, high fees, perceived limited value, and inadequate networking opportunities. The study explored the importance of membership, benefits, barriers, and suggestions for boosting participation.

Findings: The study reveals crucial factors contributing to low IISA membership rates. Challenges include insufficient awareness of benefits, high fees deterring potential members, perceived value gaps, and limited networking prospects. These insights provide a holistic understanding of obstacles faced by insurance professionals in joining IISA. The research underscores the significance of professional organization membership for networking, skill enhancement, and career growth. However, financial, and perceptual barriers hinder potential members from joining.

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I. INTRODUCTION

The Insurance Institute of South Africa (IISA) offers professional membership to insurance practitioners in many countries including Botswana. However, the uptake of this membership has been relatively low in Botswana. Understanding the factors that contribute to this low uptake is crucial for devising strategies to increase membership and enhance the professional development of insurance professionals in Botswana. This study aims to explore these factors and provide insights into potential solutions.

In recent years, the Insurance Institute of South Africa (IISA) has emerged as a prominent institution offering professional membership to insurance practitioners in various countries, extending its reach to the aspiring insurance professionals in Botswana as well. Despite the vast opportunities and benefits that come with IISA membership, the uptake of this esteemed membership among insurance professionals in Botswana has remained disappointingly low. This calls for a critical investigation into the underlying factors that impede its uptake, as understanding these barriers is essential for devising effective strategies aimed at augmenting membership rates and fostering the professional growth and development of insurance practitioners in the region.

As the insurance landscape in Botswana continues to evolve, the role of professional organizations like IISA becomes increasingly crucial in providing a platform for knowledge exchange, skill enhancement, and networking opportunities within the insurance industry (Markova et al., 2013). However, the persistent low uptake of IISA

membership poses challenges not only for the organization itself but also for the insurance professionals who miss out on the numerous advantages associated with being part of such a prestigious professional body (IISA, 2022).

A. Literature review

Membership in professional organizations plays a vital role in the development and advancement of professionals in various industries (Gruen et al., 2000a). These organizations offer a range of benefits, including access to industry resources, professional development opportunities, networking platforms, and recognition programs (Angle & Perry, 1981). However, despite the potential advantages, the uptake of professional membership among insurance professionals in Botswana remains low (Gabaraane Magdeline, 2003).

Several factors may contribute to the low uptake of Insurance Institute of South Africa (IISA) membership in Botswana. One significant factor is the lack of awareness among insurance professionals regarding the benefits and value associated with professional membership (Wilson, 1997). Limited understanding of the advantages and benefits offered by any professional association including the IISA to may lead to a reluctance to invest in membership (Hall & Weaver, 2001).

Membership in professional organizations is widely recognized as a crucial aspect of professional development and career advancement across various industries (Gruen et al., 2000a). These organizations offer a plethora of benefits that can significantly contribute to an individual's growth and success, including access to valuable industry resources, exclusive professional development opportunities, robust networking platforms, and prestigious recognition programs (Angle & Perry, 1981). However, despite the potential advantages that such affiliations offer, the uptake of professional membership among insurance professionals in Botswana has remained disappointingly low (Gabaraane Magdeline, 2003).

Unravelling the underlying reasons for this lacklustre membership uptake is imperative to devise effective strategies for increasing participation and enhancing the professional development landscape for insurance professionals in Botswana. One of the most prominent factors contributing to this issue is the pervasive lack of awareness among insurance practitioners regarding the myriad of benefits and value that professional membership with the Insurance Institute of South Africa (IISA) can bring to their careers (Wilson, 1997). It appears that many insurance professionals in Botswana may not fully comprehend the advantages they can gain from affiliating with a reputable professional organization like the IISA, which may lead to a reluctance to invest in membership (Hall & Weaver, 2001).

Furthermore, the high membership fees charged by the Insurance Institute of South Africa (IISA) may also act as a deterrent for potential members in Botswana (Chapman & Monk, 2003). While the benefits of professional membership are widely acknowledged, the cost associated with joining and maintaining membership can create financial constraints for insurance professionals, particularly those in the early stages of their careers or those working in smaller firms with limited resources. As a result, the perceived financial burden may dissuade them from pursuing membership, even if they recognize its potential value (Green & Williams, 2007).

Perceptions of the value offered by professional memberships can significantly impact uptake rates as well. If insurance professionals do not perceive the IISA's membership as essential for their career advancement or if they doubt its ability to provide tangible benefits, they may choose not to join (Douglas, 1971). This perception issue could be influenced by various factors, such as inadequate communication from the IISA about the specific advantages of membership, a lack of success stories or testimonials from current members, or simply a misunderstanding of the opportunities available through the affiliation (Jackling et al., 2007).

Another contributing factor to the low membership uptake might be the absence of sufficient networking opportunities provided by the IISA in Botswana (Newell & Clark, 1990). Networking plays a pivotal role in professional growth, fostering connections with peers, industry experts, and potential employers. However, if the IISA fails to organize networking events or establish platforms for members to interact and collaborate, insurance professionals may find limited value in joining the organization.

Addressing these challenges and promoting higher membership uptake in the IISA requires a comprehensive approach. Firstly, efforts should be made to improve awareness and communication strategies, ensuring that insurance professionals in Botswana are well-informed about the benefits and opportunities offered by the IISA membership (Dubrowski et al., 2015). This could involve targeted marketing campaigns, informational webinars, and collaborations with local insurance institutions to disseminate information effectively.

Secondly, the IISA should evaluate its membership fee structure to ensure that it is reasonable and accessible to a broader range of insurance professionals (Wennberg et al., 1982). Considerations for reduced fees for young professionals or those from economically challenged backgrounds could be explored to make membership more attractive and inclusive.

Moreover, efforts should be made to enhance the perceived value of IISA membership through tangible and intangible benefits (Holm et al., 2020). This could include expanding the range of professional development opportunities, offering specialized training programs, and establishing partnerships with companies to provide exclusive discounts on industry-related resources.

To foster networking opportunities, the IISA can organize regular events, seminars, and conferences where members can meet and exchange knowledge and experiences (Agarwal & Islam, 2016). Leveraging technology through virtual networking platforms can also extend opportunities to interact, collaborate, and share expertise regardless of physical location.

Targeting non-members and new entrants to the insurance industry is essential as well. Engaging with students pursuing insurance-related courses and young professionals early in their careers can instill the value of professional membership and establish a long-term commitment to the IISA (Roscoe, 2002).

Lastly, the IISA should establish mechanisms for regular evaluation and feedback from its members to gauge satisfaction levels, identify areas for improvement, and adapt its offerings to suit the evolving needs of insurance professionals in Botswana (Darling-Hammond, 1989). This iterative approach to improving services and benefits can lead to a more responsive and relevant professional organization.

The low uptake of Insurance Institute of South Africa (IISA) membership among insurance professionals in Botswana requires a multi-faceted approach. By improving awareness, reviewing membership fees, enhancing the perceived value of membership, fostering networking opportunities, targeting non-members and new entrants, and establishing mechanisms for regular evaluation and feedback, the IISA can enhance its visibility, increase membership uptake, and provide valuable resources and opportunities for insurance professionals in Botswana (Todres, 1982). Through these measures, the IISA can play a more significant role in advancing the careers of insurance professionals and contributing to the growth and development of the insurance industry in Botswana.

Additionally, high membership fees have been recognized as a barrier to professional organization membership in various industries (Hagey et al., 2014). Insurance professionals in Botswana may perceive the current membership fees as prohibitive, deterring them from joining the IISA.

According to Markova et al. (2013), another potential factor is the perceived lack of value in professional organization membership. Insurance professionals need to see tangible benefits and returns on their investment in membership, such as opportunities for professional growth and career advancement (Luthans & Youssef, 2004).

Furthermore, networking opportunities play a crucial role in fostering professional relationships and staying updated on industry trends (Pittaway et al., 2004). Limited networking platforms within the IISA may discourage insurance professionals from seeking membership.

To address these challenges and increase membership uptake among insurance professionals in Botswana, it is essential to identify the specific factors influencing membership decisions and develop strategies to overcome them.

II. METHODS

An online questionnaire was developed to gather data on the demographics of the participants and their perspectives on the factors influencing membership uptake. The questionnaire was designed using an online survey platform and distributed to insurance professionals, students, and lecturers in Botswana.

The questionnaire consisted of various sections. In the demographics section, participants were asked to provide their age, gender, occupation, years of experience in the insurance industry, and previous membership status. This information helped in understanding the profile of the respondents and its potential influence on their perspectives.

The questionnaire also included sections to capture participants' views on membership in a professional organization. Participants were asked to rate the importance of membership using a Likert scale. They were also given predefined options to identify benefits of professional membership and barriers preventing membership. This allowed for quantifying participants' opinions on these factors.

Furthermore, insurance students and lecturers were specifically asked about the adequacy of the Insurance Institute of South Africa's (IISA) marketing efforts. They were invited to provide their feedback on the current marketing strategies and offer suggestions for improvement.

To distribute the questionnaire, various online channels were utilized. These included email invitations sent to targeted participants, posting the questionnaire link on relevant websites or forums, and sharing the survey on social media platforms frequented by insurance professionals, students, and lecturers. Participants were given a specified timeframe to complete the questionnaire.

Data collected from the online questionnaire were analysed using appropriate statistical methods. Descriptive statistics were used to summarize the demographic information, including frequencies, means, and standard deviations. The ratings and responses regarding the importance of membership, benefits, and barriers were also analysed quantitatively to identify trends and patterns. For the qualitative data collected, such as open-ended responses and suggestions for improving marketing efforts, thematic analysis was conducted. The responses were carefully read, coded, and categorized into themes to identify common ideas and insights.

Throughout the research process, ethical considerations were upheld. Participants were informed about the purpose of the study, their rights, and the confidentiality of their responses. Informed consent was obtained from all participants, and their identities were kept anonymous. The online survey platform ensured the security and privacy of the collected data.

According to Cole et al.(2013), the use of an online questionnaire allowed for efficient data collection from a geographically diverse group of participants. It provided a convenient and accessible method for participants to complete the survey at their convenience. The qualitative data analysis provided a comprehensive understanding of the factors influencing membership uptake and suggestions for improving marketing efforts among insurance professionals, students, and lecturers in Botswana.

III. RESULTS AND DISCUSSION

The survey yielded a noteworthy response rate of 73% (n=73/100), indicating a substantial level of engagement from the targeted participants. This response rate aligns with the findings of Mugenda and Mugenda (2013) quoted by Omona, (2013) who suggested that a 50% response rate is generally considered acceptable for validating survey responses.

A robust response rate is crucial in ensuring the reliability and validity of survey data (Creswell & Creswell, 2018). By surpassing the recommended threshold, the achieved response rate reinforces the representativeness of the obtained responses and strengthens the credibility of the study's findings.

According to (Saunders et al., 2023), although a response rate of 73% signifies a considerable level of participation, it is important to acknowledge potential limitations and biases associated with the sample size and response rate. Despite efforts to maximize participation, the non-response bias may still exist, which could introduce potential distortions in the collected data. However, research suggests that non-response bias tends to be minimal when response rates exceed 50% (Saunders et al., 2015). Furthermore, additional measures were implemented to ensure the reliability of the responses, such as data validation checks and anonymization procedures.

Overall, the substantial response rate of 73% enhances the trustworthiness of the survey findings, aligning with established research and indicating a robust level of participant engagement. These results provide a solid foundation for drawing meaningful conclusions and offering valuable insights into the research topic.

The survey received a total of 73 responses out of the 100 questionnaires sent, resulting in a response rate of 73%. The demographic profile of the respondents was as follows:

1. Age: The majority of respondents fell into the 18-24 age group (32 responses), followed by 35-44 (18 responses) and 45-54 (7 responses) age groups.

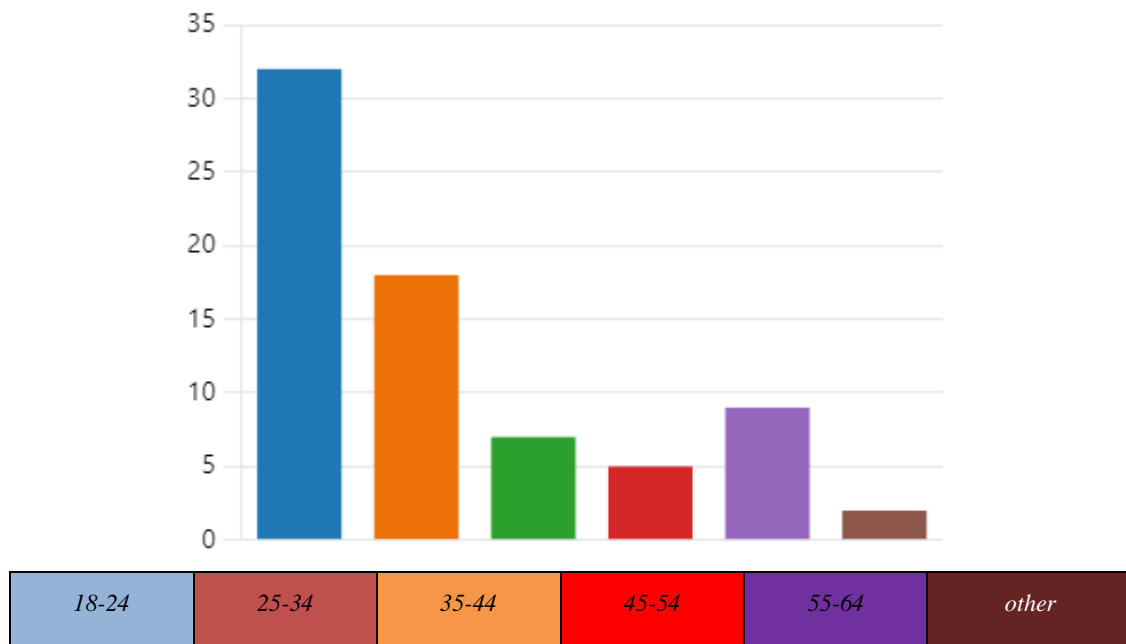


Figure 1

Source: Authors Compilation

2. Gender: The respondents consisted of 43 women and 29 men, with no non-binary or prefer not to say responses.

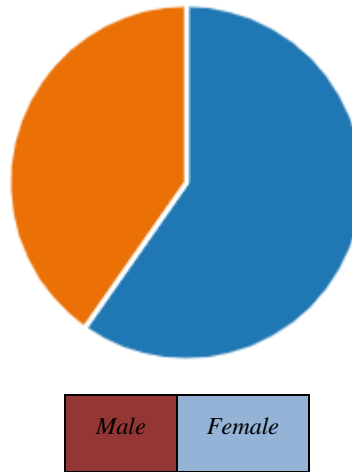


Figure 2

3. Occupation: The largest groups of respondents were students (31 responses) and insurance practitioners (31 responses), followed by educators (4 responses) and other occupations (6 responses).

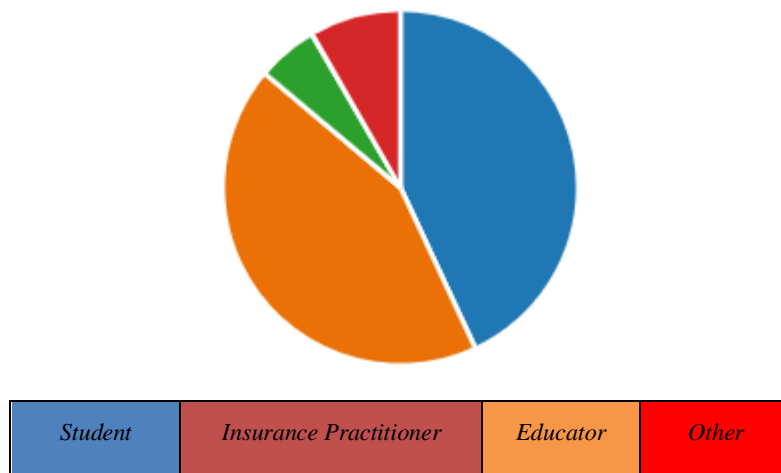


Figure 3

Source: Authors Compilation

4. Experience in the insurance industry: The highest number of respondents had worked in the insurance industry for more than 10 years (21 responses), followed by less than 1 year (30 responses), 1-3 years (8 responses), 7-10 years (7 responses), and 4-6 years (6 responses).



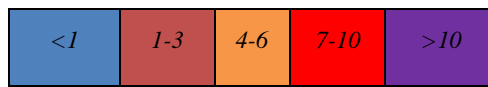


Figure 4

Source: Authors Compilation

Regarding membership in the Insurance Institute of South Africa (IISA) at the professional level, only 21 respondents reported being previous members, while 52 respondents had never been members.

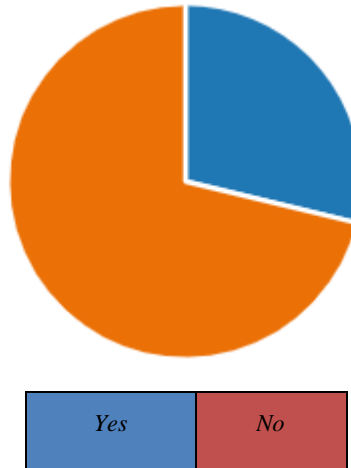


Figure 4

Factors contributing to the low membership uptake in the IISA were identified as follows:

- a. Lack of awareness: 44 respondents identified this as a factor.
- b. High membership fees: 11 respondents highlighted this as a barrier.
- c. Perceived lack of value: 12 respondents considered this a factor.
- d. Other reasons: 5 respondents mentioned other factors affecting membership uptake.

The importance of professional organization membership for insurance professionals was perceived as extremely important by the majority of respondents (60 responses), with 8 respondents considering it somewhat important, and 4 respondents expressing a neutral stance.

Respondents believed that insurance professionals can gain various benefits from membership in a professional organization like the IISA (Markova et al., 2013). The benefits mentioned were:

- a. Professional development opportunities: 40 respondents recognized this benefit.
- b. Networking opportunities: 10 respondents identified networking as a benefit.
- c. Access to industry resources: 1 respondent mentioned this benefit.
- d. Recognition and credibility: 18 respondents saw this as a benefit.
- e. Other benefits: 3 respondents mentioned additional benefits.

Barriers preventing insurance professionals from becoming members of professional organizations, including the IISA, were reported as follows:

- a. Lack of time: 13 respondents perceived this as a barrier.
- b. Lack of interest: 18 respondents identified this as a factor.
- c. High membership fees: 20 respondents considered this a barrier.
- d. Perceived lack of value: 17 respondents highlighted this as a barrier.
- e. Other barriers: 4 respondents mentioned other factors.

To increase membership uptake among insurance professionals in Botswana, the following suggestions were provided:

- a. Reduce membership fees: 9 respondents recommended this strategy.
- b. Increase awareness of membership benefits: 48 respondents emphasized the need for better awareness.
- c. Offer more networking opportunities: 13 respondents identified this as a potential solution.
- d. Other suggestions: 2 respondents provided alternative recommendations.

Regarding the adequacy of marketing professional membership to students and lecturers in Botswana, the majority of respondents (51 responses) believed that the IISA does not adequately market its professional membership. However, 21 respondents expressed a positive view.

To improve outreach to insurance students and lecturers in Botswana, the following suggestions were made:

- a. Offer student discounts: 9 respondents recommended this approach.
- b. Partner with educational institutions: 39 respondents highlighted the importance of collaboration.
- c. Increase visibility on social media: 20 respondents suggested enhancing online presence.

Other suggestions: 3 respondents provided additional recommendations.

V. CONCLUSION

The findings of the survey indicate several factors contributing to the low uptake of IISA membership among insurance professionals in Botswana. Lack of awareness emerged as the primary factor influencing the low membership uptake. This finding aligns with previous research highlighting the importance of effective marketing and communication strategies to raise awareness about the benefits and value of professional membership (Alotaibi, 2007). To address this issue, the IISA should consider implementing targeted marketing campaigns, utilizing various channels such as social media, industry events, and collaborations with educational institutions (Wilson, 1997). By increasing awareness, insurance professionals will have a better understanding of the advantages and opportunities that come with IISA membership.

Another significant factor identified in the survey was high membership fees. This finding is consistent with previous studies that have recognized cost as a barrier to professional organization membership (Gruen et al., 2000b). To address this concern, the IISA should assess its membership fee structure and consider potential adjustments or alternative payment options. For instance, offering discounted rates for students or introducing flexible payment plans may attract more members, particularly those who perceive the current fees as prohibitive.

The perceived lack of value was also identified as a barrier to membership uptake. Insurance professionals need to see tangible benefits and returns on their investment in professional membership (Otten et al., 2016). The IISA should strive to enhance the value proposition by providing a range of benefits that meet the needs and expectations of its members (Wu et al., 2018). This may include offering professional development opportunities, access to industry resources, recognition programs, and networking events. By demonstrating the practical advantages of membership, the IISA can appeal to a wider audience and increase its attractiveness among insurance professionals.

Networking opportunities emerged as a factor influencing membership uptake. Insurance professionals recognize the value of building connections and expanding their professional networks (Wu et al., 2018). The IISA should focus on organizing networking events, conferences, and workshops where members can interact and establish meaningful professional relationships (Romero & Molina, 2011). By facilitating networking opportunities, the IISA can create a vibrant community that fosters collaboration, knowledge sharing, and career advancement.

It is noteworthy that the survey revealed a significant proportion of respondents who had never been members of the IISA. This highlights the untapped potential for growth in membership. The IISA should develop targeted recruitment strategies to engage insurance professionals who have not yet considered joining a professional organization (Crosby & Stephens, 1987). These strategies may include personalized outreach, showcasing success stories of current members, and emphasizing the specific benefits and opportunities that the IISA can offer.

In conclusion, the findings of this survey provide valuable insights into the factors influencing the low uptake of IISA membership among insurance professionals in Botswana. Addressing issues related to awareness, perceived value, high membership fees, and networking opportunities can contribute to increasing membership uptake (Agarwal & Islam, 2016). By implementing targeted marketing campaigns, reviewing membership fees, enhancing the value proposition, and facilitating networking events, the IISA can attract more members and establish itself as a valuable resource for insurance professionals in Botswana (Gruen et al., 2000a).

Based on the findings and discussions, the following recommendations are proposed to address the low uptake of Insurance Institute of South Africa (IISA) membership among insurance professionals in Botswana:

1. Improve Awareness and Marketing Efforts:

The IISA should invest in comprehensive marketing strategies to increase awareness about the benefits and value of membership (Wilson, 1997). This can include targeted online campaigns, participation in industry events and conferences, collaborations with educational institutions, and leveraging social media platforms

- to reach a wider audience (Dwivedi et al., 2021). Clear and concise messaging should be used to highlight the advantages of IISA membership.
2. **Review and Adjust Membership Fees:**
The IISA should evaluate its membership fee structure to ensure it is competitive and reflects the value provided. Consideration should be given to introducing different membership tiers or options, such as discounted rates for students or early-career professionals. Offering flexible payment plans or instalment options can also help mitigate the financial burden and make membership more accessible (Gomez & Ramiro, 2019).
 3. **Enhance Perceived Value:**
The IISA should continuously assess and enhance the benefits offered to members. This can include expanding professional development opportunities, providing access to exclusive industry resources and publications, offering recognition programs for achievements and expertise, and facilitating mentorship programs or career advancement initiatives (Montgomery, 2017). Regular communication with members to understand their evolving needs and preferences can inform the development of valuable offerings (Romero & Molina, 2011).
 4. **Foster Networking Opportunities:**
IISA should prioritize organizing networking events, conferences, and workshops to facilitate connections among members (Alagappa, 2009). These platforms will allow insurance professionals to engage in knowledge sharing, collaborate on industry challenges, and build relationships that can lead to professional growth and opportunities (Capricho et al., 2021). Creating online forums or platforms where members can connect virtually can also complement in-person networking activities (Bowen, 2012).
 5. **Target Non-Members and New Entrants:**
The IISA should develop targeted recruitment strategies to engage insurance professionals who have not yet considered joining a professional organization (Mukwena & Manyisa, 2022). Personalized outreach efforts, testimonials from current members highlighting the benefits they have experienced, and showcasing success stories of individuals who have advanced their careers through IISA membership can be effective approaches (Eddy et al., 1982). Tailoring the value proposition to specific segments, such as students or early-career professionals, can also attract new members.
 6. **Regular Evaluation and Feedback:**
The IISA should establish mechanisms to regularly evaluate member satisfaction and collect feedback to continuously improve its offerings and address any concerns or issues (Hulscher, 2003). Surveys, focus groups, and advisory committees can be utilized to gather insights from the membership base and inform decision-making processes (Beierle, 2005).
 7. **By implementing these recommendations, the IISA can enhance its visibility, increase the perceived value of membership, and create a vibrant community that attracts and retains insurance professionals in Botswana.**

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