

An analysis on the impact of digital marketing strategies in enhancing market performance

A Case of Medical Aid Companies in Zimbabwe

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Abstract. Changes in the past few years has seen digital marketing becoming very active in communication, online advertising and sales growth. Customers value brands that provide convenience, dependability and personalisation at all times and everywhere. Medical aid companies have not been spared from these changes. These companies need to keep an eye on the paradigms of digital marketing as the fastest growing marketplace, so that they design robust strategies that leverage on the opportunities available in the digital space. A cross-sectional survey was carried out on 30 medical aid companies in the capital city Harare, Zimbabwe. An expert sampling strategy was used with a sample of 30 managers selected being experts in area under study. Data was collected using a closed-ended questionnaire. Statistical Package for the Social Sciences (SPSS) was used to analyse data and regression model indicate a significant contribution of each digital marketing strategy on market performance of medical aid companies in Zimbabwe. Significantly, the findings indicated that only Search Engine Optimisation (SEO) has a strong positive relationship with market performance. This suggests that medical aid companies should leverage on SEO and find ways to optimise the other digital marketing strategies so that they contribute more to their market performance.

Keywords: *digital marketing strategies, market performance, medical aid companies*

1.0 Introduction and background

Digital marketing is reshaping the way customers and organisations interact in the marketplace (Dash & Chakraborty, 2021). Margulies (2011) supports that changes in the past few years has seen digital marketing becoming very active in communication, web advertising and online sales. Customers value brands that provide convenience, dependability, and personalisation at all times and

everywhere. According to Lee and Kim (2009) as cited by Kalei (2020), websites, influencer marketing, search engine optimisation (SEO) and mobile marketing are examples of trending digital marketing strategies that organisations are using in an effort to generate sales of products and services. In most developing countries, Zimbabwe being one of them, the medical aid industry is a risk pooling business model for reducing out-of-pocket (OOP) health financing. Risk sharing mechanism of medical costs requires medical aid companies to continuously acquire new customers, retain existing ones resulting in the subscribers getting access to quality healthcare services. Driven by the objective to sustain a high pool of customers, medical aid companies need to keep an eye on the paradigms of digital marketing as the fastest growing marketplace and design robust strategies to leverage on the opportunities that lies in the digital space. It is important to note that medical aid societies play a pivotal role in financing healthcare service in Zimbabwe. Premier Service Medical Aid Society and CIMAS enjoys 87% market share of the industry as shown in table 1 below:

Table 1: Medical aid companies market share in 2021.

Base: Medical aid users	Total	Harare	Bulawayo	Manicaland	Masvingo	Midlands	Mash East	Mash West	Mash Central	Mat South	Mat North
OVERALL	668789	76547	31192	153112	113262	142471	68587	49362	21430	42890	69938
PSMAS	64%	30%	43%	82%	61%	90%	66%	61%	83%	70%	40%
CIMAS	23%	57%	21%	14%	20%	7%	16%	29%	8%	18%	42%
First Mutual Medical Benefit Fund	4%	3%	21%	9%	-	-	13%	-	-	6%	6%
Corporate 24	2%	-	-	-	-	-	-	-	-	6%	19%
ProHealth	2%	-	-	-	10%	-	-	-	-	-	-
Steward Health Fund	2%	-	-	-	10%	-	-	-	-	-	-
MASCA	1%	-	14%	-	-	-	-	-	-	6%	-
Cellmed	1%	-	-	-	-	2%	-	-	-	-	6%
Old Mutual	1%	3%	-	-	2%	-	-	-	-	-	-
Generation Health	1%	-	-	-	2%	2%	-	-	-	-	-

Source: (*Zimbabwe All Media & Products Survey 2021 First Half Report, 2021*)

Medical aid societies in Zimbabwe contribute an estimate of 80% of income to the private healthcare providers and 20% to the country total health expenditure (Equinet, 2010). According to PWC (2012) report on insurance as cited by (Yoder et al., 2012), 50 percent of the respondents to a study agreed that digital marketing had transformed the choice and purchase of insurance plans. According to a report by KPMG (2020) the digitization of the insurance industry is accelerating more rapidly than, perhaps, any other sector. In response to the impact of Covid-19 the use of digital marketing is expected to exponentially grow in adapting to the new normal of doing business which has resulted in the change of customer needs and attitudes towards brands. Insurance companies are looking to innovate and rethink strategies in response to the new business playfield that will exist post-pandemic. Medical aid companies as health insurers can leverage on digital marketing to adapt to the changing environment, target the untapped market and increase the survival of the industry. This study focuses on the contribution of digital marketing strategies and their influence on the market performance of medical aid companies in Zimbabwe.

Despite adopting the disruptive digital marketing strategies brought by the internet, medical aid companies face the challenge of selecting the appropriate strategies that optimise their market performance. The impact of digital marketing strategies in different industries like telecommunications industry (Tichafa & Nyoni, 2018), fuel industry (Manyumba, 2015) and Agro-food processors (Chinakidzwa & Phiri, 2020) has been interrogated in Zimbabwe. However, industries like health insurance has little research findings in the context of Zimbabwe health insurance sector. The proliferation of digital channels raises the question on which tactics these companies should adopt (Beukes & Wyk, 2016).

2.0 Literature Review

2.1 Digital Marketing definition

According to Chaffey (2016) digital marketing is the use of internet-based technologies in conjunction with offline communications to achieve marketing goals. Internet based channels are not the only form of digital marketing (Al-Afifi *et al.*, 2015). Besides the internet based channels such as social media, search engines, display advertising short messaging services (SMS) and multimedia messaging services (MMS) are also forms of digital media that do not require the internet. Companies use social media, search engines, email and websites to interact with existing and prospective customers. Digital marketing is an ever-evolving concept filled with regular innovations, valuable insights and constantly shifting parameters around personal data and audience targeting. Incorporating digital strategies can also have a powerful influence on offline marketing, ecommerce and in-store purchases.

2.2 Digital Marketing Strategies

According to Jalang'o (2015) as cited by Kalei (2020) digital marketing strategies refers to the approaches that companies use to promote products and services through digital platforms. The digital platforms include social media, websites, display adverts, mobile phone applications, email and search engine optimisation. Previous research done by Shariff *et al.*, (2020) and KPMG (2020) indicates that the existing insurance consumers prefer personalised service on multiple channels and digital channels are important for their researching engaging and purchasing activities. Digital technologies with the right strategies can potentially unlock the opportunities that will result in increase of medical aid companies surplus (Kayyali *et al.*, 2016). Johnson *et al.*, (2020) notes the increase in digital platforms used in Africa to perform business transactions. In 2019, there was an increase in the use of digital platforms by 18% as compared to 2018 (Digital Economy Report, 2021). The increased use of digital marketing is attributed to increased internet access enabling more individuals to transact on digital platforms (Digital Economy Report, 2021). Internet penetration enables the implementation of the various digital marketing strategies. A Hootsuite (2021) report indicates a significant internet penetration increase in Zimbabwe by above 200 thousand in the period between 2020 and 2021.

2.3 The shift towards online purchase of health insurance

The world is increasingly becoming more digital creating a virtual marketplace. Nowadays, people are buying insurance online. Many health insurance companies have occupied the digital space to increase their brand visibility as well as engage their potential and existing customers. Getting insurance is very complex, making it difficult for people to understand, and people go online to know about it. However, due to digital marketing, answers to the questions and doubts of the customers can be addressed online. They can represent your brand and make people aware of it online. This will help the insurance companies to gain more customers. The main aim of digital marketing is to reach the right audience for their business when the information of the insurance is provided to the right people with the help of email and social marketing. In the present era, digital marketing is increasing with time. It is changing the procedure of insurance policies.

2.4 A framework for marketing measurement

Input-output models have traditionally been recognised as the first cut performance measurement, a more sophisticated perspective of marketing is usually considered to involve it in some form of "chain of effects." As noted by Neely (2007) Marketing activities elicit a response from customers, either in terms of attitude or behavior, which leads to sales and earnings, which in turn influences shareholder wealth.

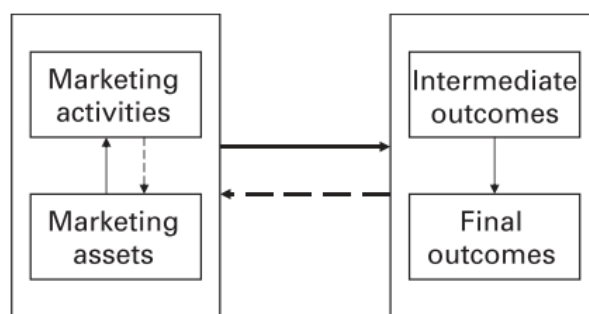


Figure 1: A framework for marketing measurement

Source: Clark (1999)

The “marketing mix” has typically guided the organization's marketing activities. New marketing performance measurements have been more popular in recent years, since post-sale support has become more crucial in many businesses. According to Norvapalo (2016) measurement of activities is, in some ways, a documentation exercise taking account of how much has been spent on the strategic marketing activities in the stipulated time and the return on investment as the final outcomes. In this study, focus is on the final outcomes of the digital marketing strategies as the medical aid companies are finding ways to sustain their business models that requires more subscribers and more monetary resources. Therefore, sales volume, profitability, market share and return investment are key measures that address the objective of the research.

2.5 Measuring the impact of digital marketing strategies on market performance

Market performance has become an important component in the field of measuring business success (Dess *et al.*, 2018). Likewise, Saura *et al.*, (2017) assume that digital marketing and Key Performance Indicators (KPIs) can and should play a significant part in strategy formulation. In this study, key performance indicators are key in determining the success and justification of adopting digital marketing strategies in the health insurance industry. Porter (2008) as cited by Beukes & Wyk (2016) indicates that the market performance can be established by measuring each digital marketing activity rather than holistically analysing the company. Many organisations face a challenge of separating the impact of digital marketing campaign or activity from other marketing activities. For instance, an increase in sales after a social media ad campaign makes it difficult for a company to proportionately attribute the exact sales increase to the social media campaign and explain the sales contributed by other activities. According to Amar (2022) due to the need of covid-19 health cover and customised health insurance by individuals due to the rising medical costs and out-of-pocket costs, there was an exponential increase in demand for health insurance. In this case, organisations face challenges in separating the sales from the digital marketing strategies and unexpected pandemic. There are a plethora of possible indicators and each meant to measure a different aspect of a digital marketing strategy, but it is still up to business managers to choose an indication that delivers insightful and valuable data.

2.6 Conceptual Framework

A conceptual framework is a guide to a research (Ravitch & Carl, 2020). The framework for the study has been developed from Epstein *et al.*, (2007) internet marketing payoff model. The model show the independent variables as internet strategies and financial returns as the dependent variables. The model is useful to this study as it gives a linkage between internet marketing and return on the investment. This in line with this study since it focusing on the relationship between digital marketing strategies and market performance.

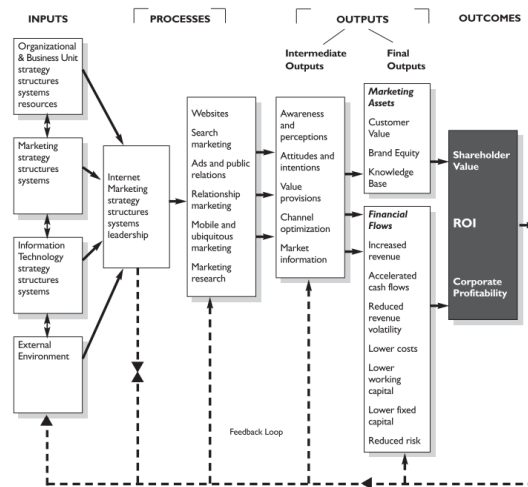


Figure 2: Internet marketing payoff model

The model starts by showing the impact of each digital marketing strategy on market performance and secondly each digital marketing strategy on sales or surplus.

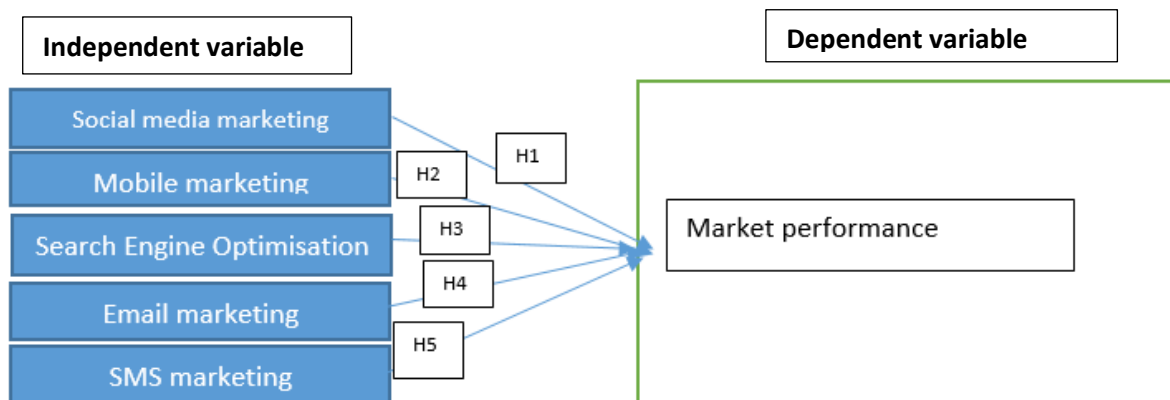


Figure 3: Proposed Conceptual framework. Adapted from (Epstein et al., 2007)

2.7 Hypothesis (H)

H1: Social media marketing positively affect market performance of medical aid societies in Zimbabwe

H2: Mobile marketing positively affects market performance of medical aid societies in Zimbabwe

H3: Email marketing positively affects market performance of medical aid societies in Zimbabwe

H4: SMS marketing positively affect market performance of medical aid societies in Zimbabwe

H5: Search engine optimisation positively affects market performance of medical aid societies in Zimbabwe

3.0 Research Methodology

The study adopted a positivist research philosophy and a cross-sectional survey was conducted on 30 medical aid companies in the capital city Harare, Zimbabwe. An expert sampling strategy was used with a sample of 30 managers selected being experts in area under study. Prior to the survey, the researchers made initial call to request to conduct a survey in the respective medical aid companies. A closed-ended questionnaire was developed as the research instrument collecting data. The questionnaire was distributed to marketing executives or marketing specialists and management from other functional departments that the researchers envisaged to have an appreciation of the organizations' digital marketing strategies. The marketing executives were selected to respond to the research questions because they were more knowledgeable on the relationship of the adopted digital marketing strategies and market performance within their organisation. An online platform google forms was used to develop the closed-ended questionnaire as well as conducting the survey. The developed questionnaire was sent to the emails of the selected sample and made a follow up call. The uses of digital marketing strategies were measured on a five point Likert scale. The scoring scale of the research instrument was 5= Strongly Agree, 4=Agree, 3=Neutral, 2=Disagree and, 1=Strongly Disagree. In this paper, on the analysis impact of adopting digital marketing strategies with respect to market performance in health insurance sector, dummy variables such as gender, age, qualification, position in organisation and company background information was taken into consideration. In this study, 100 questionnaires have been administrated. Market performance variable were also measured on a five point Likert scale and respondents were required to give their judgement using previous year performance in their various organisations. The measures of the constructs were adapted from previous studies of Chinakidzwa & Phiri (2020) and Kansal et al (2020). Microsoft Excel was used to sort the data downloaded in google forms and it was analysed on SPSS. The first analysis conducted was descriptive, followed by a regression analysis to test the hypothesis. The findings and analysis are shown in the following section.

3.1 Questionnaire validity

Validity explains how well the collected data covers the actual area of investigation (Taherdoost, 2018). Validity test of the questionnaire was important in analysing survey questions for their dependability. The tests for validity was done using several approaches to ensure the research instrument measure what it is intended to measure. A pilot testing was conducted to test the validity by administering a questionnaire to a number of the target respondents. Literature review was essential to define the constructs that should be included in the questionnaire. Expert contribution was sought to ensure face and content validity. In addition, we used the market performance constructs from O'Sullivan and Abel (2007), Hooley et al. (2005), Neely (2007) and Moorman and Day (2016) as cited by Chinakidzwa & Phiri, (2020). This contributed to the validity of constructs, as the validity of constructs is undoubtedly related to theory and hypothesis (Carmines & Zeller, 1979). The validity of the construct was also measured using Spearman's correlation coefficient. Prior to implementation, the questionnaire was piloted with a colleague at a selected medical supply store. Colleagues working in the marketing field contributed to the clarity, flow, and general design of the questionnaire. This is part of the validity of the face and was designed to assess whether the questionnaire makes sense. Pilot testing contributes significantly to validity and reliability (Saunders et al., 2016).

3.2 Questionnaire Reliability

The consistency of the survey results can be judged by checking the survey's dependability. Internal consistency is a measure of question cross-correlation and so is consistent in determining the desired composition. Calculating Cronbach's alpha coefficient is a widely used method for measuring internal consistency (Aithal & Aithal, 2020). The internal integrity of the data is measured with confidence that the depression measurements are reliable. A reliability analysis was performed by SPSS to test the

reliability of the collected data. Cronbach's alpha simply indicates the overall reliability factor for a set of variables. The Cronbach's alpha value for the five questions (items) related to the answer to the impact on digital marketing is calculated to be 0.91. Since Cronbach's alpha value is greater than 0.9, the data has strong internal consistency and the scale is considered very reliable. The researchers also checked the validity of the contents of the research equipment. An instrument is said to have content validity if it covers all possible aspects of a research topic. Researchers have confirmed the validity of the content of the research tools by obtaining the opinions of experts. Researchers have also conducted pilot surveys, which helped researchers readjust some of the items that represent irregularities.

3.3 Research findings

Overall results from descriptive statistics and hypothesis testing of the research variables show that the adoption of digital marketing strategies has an impact on the market performance of medical aid companies in Zimbabwe. The results collected throughout the research process and from medical aid companies were discussed.

3.4 Descriptive statistics

The aim of the research was to analyse if social media, mobile marketing, email marketing, sms marketing and search engine optimisation contributes to market performance of Medical aid companies in Zimbabwe. The findings indicate that 36.6% agreed that social media marketing positively contribute to their market share, 9.8% strongly agreed, 22% were neutral and 9.8% strongly disagreed. The study findings also show that 34.1 % agreed that mobile marketing contributes to their profitability, 14.6% strongly agreed, 22% neither agreed or disagreed while 7.3% disagreed. 31.7% agreed that email marketing contributes to revenue growth of the company, 14.6% strongly agreed, 24.4% were neutral while 7.3% disagreed. The findings also indicated that 26.8% agreed that sms marketing contribute to the return on investment, 14.6% strongly agreed, 24.4% neither agreed or disagreed, 7.3% disagreed while 4.9% strongly disagreed. The findings further indicated that 31.7% strongly believe that search engine optimisation(seo) contributes to sales growth, 24.4% agreed, 14.6% were neutral while 7.3% disagreed.

3.5 Hypothesis testing using regression

The study conducted a regression analysis to test if the independent variable predicts the changes in the dependent variable. The independent variables of this study were social media marketing, email marketing, mobile marketing, SMS marketing, search engine optimization, and the dependent variable was market performance.

The results of this study show that social media marketing, mobile marketing, email marketing, SMS marketing, and search engine optimization can predict the value of m

arket performance.

Hypothesis 1

The p-values were all below 0.05 which depicts that all the independent variable (social media) explain the dependent variable. In this study, $R^2 = 0.176$ shows that the regression model explains 17.6% of the variance in market performance. A summary of the results is shown in the table 2 below.

Table 2: hypothesis 1 showing a relationship between social media and market performance

Hypothesis	Regression	R	R ²	F	p-value	Hypothesis supported
H1	SM MF	.420	.176	6.413	.017	Yes

The above test indicates a significant relationship between social media and market performance.

Hypothesis 2

The hypothesis investigates whether mobile marketing has a substantial impact on the market performance of Zimbabwean medical aid organisations. The dependent variable profitability (PRO) was regressed on the mobile marketing as a measure of market performance (MM). The findings show that social media marketing has a direct positive impact on market share. The model explains 12.9 percent of the variance with an R2 of .129. The findings are summarized in the table below.

Table 3: hypothesis 2 showing a relationship between mobile marketing and market performance

Hypothesis	Regression Weights	Beta Coefficient	R2	F	p-value	Hypothesis supported
H2	MM → MP	.359	.129	4.432	.044	Yes

There is a significant relationship between mobile marketing and market performance.

Hypothesis 3

The hypothesis investigates whether email marketing has a substantial impact on medical aid companies' market success in Zimbabwe. The email marketing was regressed on the dependent variable revenue growth (R) as one indicator of market performance (EM). The findings reveal that email marketing has a direct positive impact on revenue growth. The model explains 21.2 percent of the variance of the regressed dependent variable, as indicated by R2=.212. A summary of the findings is shown in the table below.

Table 4: hypothesis 3 showing a relationship between email marketing and market performance

Hypothesis	Regression Weights	Beta Coefficient	R2	F	p-value	Hypothesis supported
H3	EM → MP	.460	.212	8.070	.008	Yes

The above test indicates a significant relationship between email marketing and market performance.

Hypothesis 4

The hypothesis investigates whether SMS marketing has a substantial impact on medical aid providers' market performance in Zimbabwe. The sms marketing variable was regressed on the dependent variable return on investment (ROI), which is a measure of market performance. The findings show that email marketing has a direct and positive impact on ROI. The model explains 45.8% of the variance, as indicated by R2=.458. A summary of the findings is shown in the table below.

Table 5: hypothesis 4 showing a relationship between sms marketing and market performance

Hypothesis	Regression Weights	Beta Coefficient	R2	F	p-value	Hypothesis supported
H4	SMS → MP	.477	.458	25.372	.000	Yes

There is a significant relationship between sms marketing and market performance.

Hypothesis 5

According to hypothesis tests, search engine optimisation (SEO) has a substantial impact on the market performance of medical aid organizations in Zimbabwe. The dependent variable sales growth was regressed on the search engine optimisation as a measure of market performance (SEO). The findings show that search engine optimisation has a direct impact on revenue growth. The model

explains 69.3% of the variance of the regressed variable with an R2 of.693. The results are summarized in the table 6 below.

Table 6: hypothesis 5 showing a relationship between search engine optimisation and market performance

Hypothesis	Regression Weights	Beta Coefficient	R2	F	p-value	Hypothesis supported
H5	SEO MP	.832	.693	67.596	.000	Yes

The above test indicates a significant relationship between search engine optimisation (seo) and market performance.

4.0 Discussion and conclusion

This study focused on the impact of digital marketing strategies on the market performance of Zimbabwean health insurance providers. The main purpose was to determine if social media marketing, mobile marketing, email marketing, SMS marketing, or search engine optimisation contribute to the market performance of the organisations. All the results of the regression model show the significant contribution of each digital marketing strategy to the market performance of Zimbabwean healthcare companies. However, the results show that only search engine optimisation has a strong positive relationship with market performance, and medical aid companies have further correlated market performance with the other four digital marketing strategies. It suggests that medical aid companies need to optimise their digital marketing strategies in order to increase their market performance. More research is required on identifying the best use of each specific digital marketing strategy in order to achieve the objectives of an organisation.

5.0 Acknowledgements

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6.0 Author contributions

The three authors contributed equally to the successful completion of this study research.

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