

**EFFECTIVENESS OF DIGITAL MARKETING ON CONSUMER BUYING
DECISION PROCESS OF INSURANCE SERVICES IN MOMBASA COUNTY, KENYA**

BY

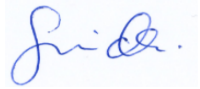
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UNIVERSITY OF NAIROBI**

2022

DECLARATION

This research project is my original work and has not been presented for the award of any degree whatsoever in any other university.

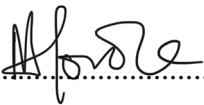


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The research project has been submitted for examination with my approval as the University of Nairobi Supervisor.

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I am so thankful to our Heavenly Father that I am in excellent health and that I have the fortitude to finish this task. The late Dr. Mose Aranga and my supervisor, Prof. Mary Kinoti, deserve my sincere gratitude for their leadership, support, and contributions during the study period. Not least, I wish to thank the administration of the University of Nairobi for their help.

DEDICATION

My husband, kid, and beloved family deserve all the credit for their continuous support while I worked on this project, thus this project is dedicated to them.

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ABBREVIATIONS AND ACRONYMS

AKI	Association of Kenyan Insurers
ICT	Information Communications & Technology
IRA	Insurance Regulatory Authority
IT	Information Technology
KPMG	Klynveld Peat Marwick Goerdeler
RAA	Resource Action Approach
SEO	Search Engine Optimizer
SME	Small and Medium Enterprises
SPSS	Statistical Package for Social Scientists
PWC	Price Waterhouse Coopers
TPB	Theory of Panned Behavior
A-B	Attitude Behavior

ABSTRACT

The study's objective was to assess the extent to which digital marketing affected Mombasa County consumers' decisions about the purchase of insurance services. The study's main pillars were the buyer behavior, reasoned action, and hierarchy of effects theories. Both a quantitative approach and a descriptive research methodology were used in the investigation. The study made use of first-hand data. This information was acquired using the drop-and-pick approach and questionnaires given to participants. The gathered data were examined for consistency, correctness, and redundancy. The study's conclusions show that Mombasa County insurance companies used digital marketing, which had a big impact on how consumers choose their products. Email marketing in particular had a big impact on how customers made purchasing decisions. Insurance companies should improve their email marketing campaigns since they have a significant impact on how consumers decide what to buy. Consumer purchasing decisions were significantly influenced by online advertising. The buying decision-making process among consumers increases as online advertising usage rises. Because online advertising directly affects consumers' purchase decisions, insurance businesses will gain more from it. The way that consumers made purchases was profoundly influenced by social media marketing. The number of consumers making purchases increases as social media marketing usage rises. Insurance companies can utilize social media marketing as a technique to attract new clients. The purchasing decision-making process of consumers was significantly impacted by mobile marketing. The number of consumers making purchases increases as mobile marketing usage rises. Increased use of mobile marketing by insurance companies will inevitably result in more clients. Finally, email marketing, web advertising, social media marketing, and mobile marketing can all successfully forecast customer purchasing decisions for insurance services in Mombasa County, Kenya. The study recommended a policy to be made with sound digital marketing procedures which can be integrated in the day to day operations of businesses so as to be able to boost the sales of fast moving consumer goods and thus improve revenue. Digital marketing is dynamic and vast, there is need for companies to be abreast with the changing modes of marketing. The study suggested further research to be undertaken for insurance firms in other countries. This would allow for a comparison of the study's findings with those of insurance companies operating throughout East Africa. This would also make it possible to generalize the results.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Internet has transformed the way people communicate with each other, share information, also changed the strategies of how they can advertise their businesses over the past few decades. The World Wide Web enables us to participate in the global virtual economy as consumers and as business managers (Kothari & Saxena, 2004). This produces new and efficient marketing strategies that benefit both sellers and consumers of any given product. The manner that insurance plans are chosen and purchased has altered as a result of internet marketing, claims by PWC (2012) analysis. Digital marketing strategies are now much more effective as a result of recent internet advancements. Search engines are mostly used by customers to do online research and make purchases as opposed to conventional sources of information (Kink & Hess, 2008; Nielsen, 2020). Consumers today are more sophisticated and no longer purchase things in a straight line; instead, they progress through stages based on their initial interactions with a company, product studies, or recommendations from their social media platforms (Powers et al., 2012). When buying a brand-new or expensive insurance policy, a customer's decision-making process involves five steps: identifying a need, looking for alternatives, assessing those options, making a selection, and evaluating the purchase decision (Mahajan, 2013).

This study will make use of the Hierarchy of Effects Theory, the Buyer Behavior Theory, and the Theory of Reasoned Action. Brand selection, according to the Buyer Behavior Theory, is systematic rather than random. When a buyer's actions fall within the bounds of their "limited rationality," they are considered reasonable (March & Simon, 1958). This idea is pertinent to the study because behavior that is reasonable and within the bounds of intellectual and learning capacities, as well as the hindrance of limited knowledge, is. Human actions, attitudes, and behaviors are connected by the rational auctioned theory. This theory looks at how individuals will behave given their goals and existing attitudes (Mishra et al., 2014). According to Robert and Gary's Hierarchy of Effects Theory, advertising has an impact on a buyer's choice to purchase or not to buy goods or services (1961). Customers go through a learning process when they make judgments based on advertisements, as depicted by the hierarchy.

In Kenya, the insurance sector plays a critical part in the development of any economy since it offers long-term money for infrastructure development while also strengthening risk-taking

abilities. Emotions and rationality play a significant role in Kenyan insurance buyers' purchasing decisions. They are more concerned with the future than with the present, and they wish to have a better and more secure future. In this regard, insurance services have their own value in terms of reducing risk and uncertainty. Insurance companies use digital marketing to reach out to more customers and customize their services for specific clients in order to cover this unpredictability. To be able to increase penetration there is need to digitalize the operations of the insurance firms (KPMG, 2016).

1.1.1 Digital Marketing

Companies connect and engage with clients through the internet, social networks like Facebook, Twitter, and Instagram, mobile devices, search engines, and other media devices. Some professionals believe that when compared to traditional marketing, digital marketing is an entirely new effort that calls for an entirely different approach and comprehension of how consumers react (Adam Barone,2020). According to Kotler and Levy (1969), marketing is a commercial activity that involves keeping in touch with customers, anticipating their wants, and creating products to satisfy those needs while creating a communication system that reflects the company's objectives. Marketing is defined by Kotler and Keller (2013) as profitably satisfying needs. Because of this strategy, marketing is often referred to be a way of identifying and satisfying social and human demands. The use of the internet to accomplish promotional goals is known as online advertising. Despite the fact that the terms are frequently used interchangeably, mobile marketing is included in e-marketing. Digital marketing is a more general term for using the internet and other information and communication technologies to further marketing goals (Sedlacek 2006). Digital marketing employs technological advancements to build marketing channels and meet organizational goals by exceeding customers' expectations.

McComas (2020) suggests five metrics for evaluating the efficacy of digital marketing. Site Traffic: which needed setting a baseline before applying any new marketing initiatives. If total traffic to the site grows, this provides a more full view than a click-through statistic. Returning vs. New Traffic: Depending on the goals of the website and the customer's purchase cycle, the company may be able to increase new or returning visitors. The goal here should be to figure out what's most essential at the start of the campaign and devise a strategy to achieve it. Traffic on cell phones Smartphones and mobile apps generate more than half of all web traffic. Because of this

development, determining the number of monthly visitors that access the company's website via mobile devices should be a top priority. Mobile traffic analytics will be used to figure out the number of people that are visiting the web page from a mobile device. Traffic sources will help figure out how users arrive at the website. This could include the language they used and the websites they go to. In terms of search traffic, try to boost the percentage of visitors who come from branded or used specialized keywords. The duration of each visit on average. In order to examine how visitors, engage with the content, the average time spent on the site should be calculated. Look at the average pages per visit along with this indicator to get a better sense of how engaged users are with the material. People are more likely to enjoy the content and overall experience if they spend more time on the site and view more pages (McComas, 2020).

1.1.2 Effectiveness of Digital Marketing

Digital marketing has brought new opportunities and difficulties for organizations. For the purpose of creating strategies and solutions that will increase customer interest in their products and services and increase their market share globally, Organizations must comprehend the factors influencing the uptake of digital marketing (Ghobakhloo, 2011). Therefore, digital marketing gives businesses an opportunity to compete in both domestic and global marketplaces. The internet provides businesses with a fantastic opportunity to look for and adopt creative strategies in order to meet growing consumer needs (Rafaeli, 2010). Better supply chain management and lower transaction costs have proven able to attain. Since there are fewer data entry errors while using the internet, time and labor costs are saved.

Success in digital marketing depends on having the capacity to adapt to change, gather consumer insights, and then use those insights to enhance customer experience and service. The plan calls for connecting with and growing target consumer communities, improving marketing effectiveness to stand out and be remembered, and coming up with innovative ways to express value propositions (Shabgoo, Gilaninia, & Mousavian, 2011). It all comes down to the team's members' qualifications, training, and ability to work together. Consumers can now obtain information from anywhere at any time thanks to digital media. Customers can now believe what the media, friends, associations, peers, and others have to say about a product in addition to what the corporation says about it (Merisavo, 2004).

1.1.3 Consumer Decision Making Process

Consumers continually think about future purchase and weigh market opportunities according to Powers et al (2012). According to Meera and Gayathiri (2015), customer desires for interactive visual experiences such as moving images and clickable movies have expanded, allowing customers to gain more knowledge about products. Consumers use social media to learn about upcoming purchases and to learn about new products, according to research by Powers et al. (2012). It can also cause people to have a change of heart about a business.

In 1910, John Dewey established the five processes in the consumer decision-making process: problem identification, information search, alternative evaluation, buy decision, and post-purchase behavior. Pomazal and Bruner (1988) as the initial stage in making a decision, recognize the issue. The consumer buying process begins when a consumer perceives an issue created by internal or external factors. The second phase is information gathering, in which the consumer learns about a variety of brands and features in order to solve the identified problem. The consumer assesses product brand alternatives in the third step of the process, the assessment of alternatives, in order to satisfy their needs and reap benefits. Consumers' buying decisions are influenced by the concepts and attitudes they've been taught, which also influence how they compare options. The fourth phase is the purchase decision, which occurs after the consumer has weighed the options and decided on one of the brands under consideration in order to obtain the preferred brand. Post-purchase behavior, which describes the customer's happiness or dissatisfaction with the things after they have been purchased, brings the process to a close. Consumers who are happy with a product are more likely to recommend it and buy more of it, but customers who are unhappy are more likely to return and complain (Kotler & Keller, 2012).

1.1.4 Insurance Industry in Kenya

Protection is provided from dangers that are known to occur or are discovered within a specific time frame by insurance. Insurance as a product is unique because the cost ultimately is unknown till after the coverage period. While its premiums paid are received beforehand. The contracts from insurance companies give protection against loss or damage to property that arise from vagaries like theft or damage to property, losses that come from interruption in business or losses arising from illnesses or accidents. The main goal of insurance business is risk spreading (AKI, 2011). Many Kenyans are unaware of the various insurance products that are available, their worth, and

advantages. Their poor penetration is due to their complexity, which includes how to obtain them, how they are paid in the event of a claim, and what happens if a policyholder doesn't pay premiums (Kiama, 2015). The penetration rate of insurance is currently around 3%. (IRA, 2017). The industry has continued to grow over the years and has become a major contributor to the GDP of the country. The uptake has been accelerated by the penetration and accessibility of insurance services to the middle income class who invest their disposable income in to insurance policies. Rapid urbanization, giant infrastructural projects, new energy schemes and growing industry has further increased the demand for insurance services (IRA, 2016). In 2017 the number of registered insurance companies stood at 55 and offering various services among them medical, property, accident, education and life. There are 35 major insurance companies operating in Mombasa County.

There are 35 major insurance companies operating in Mombasa County with their respective head offices located in Nairobi. Due to increased competition and advancement in technology it has become easier for insurance companies to extend their services by opening new offices and move closer to where the customers are. Due to its contribution to the nation's economic growth, Mombasa has also grown to be one of the government's most crucial cities. Apart from the tourism and hospitality industries, port, shipping and inland transport industries other industries are also emerging like the insurance industry due to its high demand, because major infrastructural projects will require insurance protection.

1.2 Research Problem

It is now impossible to imagine a world without the internet. One of the fundamental tenets of the modern information society is the internet, which connects billions of people worldwide. As of January 2021, there were 4.66 billion people using the internet actively worldwide. Johnston (2002). Digital marketing has become a significant component of marketers' communication efforts. Marketers can learn more about client demands and potential market trends by observing consumer and online engagement. Perner (1997) asserts that comprehending challenges and describing the psychology of how consumers think, feel, reason, and choose amongst many options aids businesses and organizations in improving their marketing tactics. The impact of digital marketing on consumer decision-making needs to be evaluated because it is a relatively new idea.

The global insurance industry is fervently chasing the advantages of the digital environment, much like every other segment of the financial industry and of commerce, and has seen the emergence of risk carriers that are changing the core insurance product. Because of their online interactions with retailers, banks, and other non-financial businesses that were early adopters of technology, particularly digital or mobile technologies, customers' expectations are quickly rising. There has been an increase in new distribution channels and businesses that are developing solutions that will fundamentally disrupt the landscape. Since then, Kenya's entire automobile insurance system has been digitized (Dodhia, 2021). With the digitization of insurance products and services, as well as the use of digital marketing to attract new consumers, it is necessary to investigate whether these digital marketing activities influence the consumer purchasing decision process in any manner.

Various related studies have been done. Kedra et al (2019) looked at the digitalization process of insurance companies in Lithuania. The process of digitization of insurance companies does not directly delve into the digital marketing techniques used for insurance products, the study also does not delve into the consumer buying decision process. Hardick (2018) discovered that there is a link between people's monthly income and how they purchase different products through the digital channels in India. The purchase of products using digital channels is not directly linked to digital marketing, also the study did not cover the consumer buying decision process. The impact of digital marketing on decisions to buy health insurance policies in India was examined by Kansal and Jain (2020). The purchase of health insurance policies was found to be significantly impacted by digital marketing. There is a contextual gap in this study because it was conducted in a foreign setting. Deraz and Gebrekidan (2018) investigated the use of digital marketing to improve SMEs' performance in Sweden. There is need for a local study on insurance firms. Onyango (2016) used the cut flowers exporting firms as the context of the local study. The study did not, however, look at how digital marketing may affect consumer choices in the insurance sector. The research under consideration generally neglect how Mombasa County consumers choose between insurance services while making purchases. Since there is a gap in the literature, the following inquiry is made in this study to fill it: How well does digital marketing affect Mombasa County consumers' decision-making when it comes to purchasing insurance services?

1.3 Study Objectives

The study aims to determine the impact of digital marketing on Mombasa County consumers' decision-making on the purchase of insurance services.

1.4 Value of the Study

As a foundation for further investigation into the connection between online marketing and other corporate tactics, this study will make a substantial contribution to the body of knowledge for academics and scholars. Future investigations will be built on the findings of this research. In order to find the best strategy for enhancing the success of digital marketing, researchers would be able to conduct research into the development of unique consumer experiences as well as particular media tactics.

The study will advise the government and legislators on the need to remove the restrictions and obstacles that prevent the adoption of digital marketing in other industries, as well as the overall financial benefits of doing so. This research will aid the government in developing an integrated approach to assist businesses in growing and effectively engaging their audiences. This is an issue since many organizations recognize the importance of digital and mobile channels for obtaining and maintaining customers today, but many are unable to make the digital transition.

This research will provide managers with the necessary information and guidance to make an informed decision about whether or not to implement digital marketing techniques. It will also assist them to know which digital marketing platforms are well known to consumers thereby make the necessary budgets on which platform they can invest in. The findings will enable them to understand the expectations of the consumer and come up with products/services that can satisfy their needs as well as offer them personalized experiences.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Numerous possibilities related to the investigation's goal are examined in this section. The connection between digital marketing and customer decision-making is also covered in this chapter. The empirical review and chapter summary are both highlighted as well.

2.2 Theoretical Review

Buyer behavior theory, Theory of Reason Action, and Hierarchy of Effects Theory are the ideas that are discussed in this chapter that are pertinent to the study's objective.

2.2.1 Buyer Behavior Theory

The hypothesis seeks to clarify why customers favor particular brands over others. The approach is founded on the assumption that rather than being random, brand selection is methodical. Within the limitations of the buyer's cognitive and learning capacities, as well as the limitation of restricted information, rational buying behavior is expected (March & Simon, 1958). Because behavior is systematic, it is triggered by a specific occurrence or stimulus in the buyer's or consumer's environment. The system's input is the event or stimulus, and the system's output is the purchasing behavior.

A customer's buying habits are often predictable, and he establishes purchase cycles for different products to determine how frequently he will buy. The cycle is lengthy and there are few available purchases for some goods, such as sturdy appliances. For instance, food and personal care products have a short purchasing cycle and are frequently bought. The customer makes things simple for himself when faced with a big number of brand possibilities by organizing crucial information and creating a pattern for making decisions. A buyer's decision to buy a certain brand is composed of a range of reasons, a variety of alternatives, and decision mediators that match the reasons with the options. Motives are unique to a certain product category and highlight the essential requirements of the consumer. Numerous brands are available as substitutes, all of which can assist the customer in achieving their objectives (Howard & Moore, 1963).

When it comes to creating alternatives as brands, there are a few things to keep in mind. First, the client does not have to choose from the same industry-defined product category as the many brands available. Buyers employ decision mediators, which are a collection of principles that assist them in matching their motives to tactics for achieving those desires. They organize and shape the

buyer's motives, and businesses are evaluated based on how well they can meet these well-structured goals (Howard & Moore, 1963).

A buyer who is unfamiliar with a product category lacks experience and lacks a set of decision mediators. He actively pursues knowledge from his commercial and social contexts in order to advance. Perceptual processes expose the information he actively seeks or comes across to perceptual processes that limit his intake of information (quantity) while also altering it to match his frame of reference (quality) (Howard & Moore, 1963).

2.2.2 Theory of Reasoned Action

People usually make decisions based on personal and social viewpoints, in accordance with the Theory of Reasoned Action (TRA). If a marketer can appeal to both of these emotions, he or she may have a better chance of persuading a prospect to adopt the desired purchasing behavior. Most frequently, it's utilized to make predictions about future behavior in people based on their present attitudes and motivations. The expected outcomes have an impact on a person's decision to engage in a certain conduct. Martin Fishbein and Icek Ajzen, who were informed by earlier social psychology investigations, persuasion models, and attitude theories, first proposed the theory in 1967. Fishbein asserts a connection between behavior and attitude (the A-B relationship). Conversely, attitude theories have come under scrutiny for their inability to predict behavior with any degree of accuracy. To address any inconsistencies in the A-B relationship, the theory of planned behavior (TPB) and the reasoned action method (RAM) have been developed and improved throughout time by the two theorists (RAA). The idea can also be applied to communicative discourse as a theory of comprehension (Julie, 2005).

TRA developed three general constructs as a result of this: behavioral goal, attitude, and subjective norm. A person's behaviors are determined by their motivation for doing something. The attitude of the person toward the behavior determines this purpose. One of the most accurate predictors of future conduct is one's intention. It is a mental image of one's willingness to carry out a desired action and is seen as an essential precondition for action. Behavioral intention measures the likelihood of a person engaging in a planned behavior. This includes motivation and attitude, which influence how people follow out the action plan (Ajzen, 1991). A subjective norm, on the other hand, is defined as a set of relevant individuals' perceived expectations and the intention to meet those expectations (Fishbein & Ajzen, 1975). Ideas and arbitrary conventions have an impact

on a person's behavioral intentions. As a result, attitudes toward a particular activity as well as subjective standards of behavior that can be used to forecast actual behavior both have an impact on behavioral intention. This can help predict user behavior, especially in terms of introducing new Information Systems and technologies as well as maintaining current ones.

2.2.3 Hierarchy of Effects Theory

The Hierarchy of Effects Model created by Belch & Belch in 2011. In terms of brand marketing, it includes five steps. The promoter's role is to create confidence in the client to purchase the brand by directing them through a five-step process that involves raising awareness, imparting knowledge, getting them to appreciate, prefer, and eventually purchase the product. Consumers can browse daily specials, but only a percentage of what they view is remembered. The consumer's understanding of the brand begins with product information provided by advertisements using various advertising tactics such as advisors, packaging, and the internet. The most important component in today's society is when customers expect to learn anything new at any moment. The advertiser's job comprises ensuring that brand information is always accessible (Belch & Belch, 2011).

Customers are bombarded with marketing every day, but very little of it sticks with them. The customer's comprehension of the product starts when it is advertised through numerous communication channels, such as online, retail advisors, and product packaging. In the current digital environment, when buyers anticipate being able to get product information with the click of a mouse, this step is even more important. If customers don't get the information they need, they'll merely switch to a competitor's brand. It is the advertiser's responsibility to provide easy access to product information. Belch & Belch (2013).

When a buyer expresses interest in buying a product after researching the one that is being offered in the market, this is referred to as "liking the product." One is considered to favor a brand when they choose it above another. Advertisers encourage consumers to ignore competing products and concentrate on their own at this level. Advertisers should highlight the advantages and distinctive qualities of their brand so that consumers can tell it apart from the competition. One of the steps in convincing a customer to purchase a product on the market is conviction. Giving customers the chance to try out or sample a product will entice them to purchase it (Buzzell, 2014).

2.3 Digital Marketing Strategies

2.3.1 E-mail Marketing

In email marketing, responses to queries or personalized messages are sent to a large number of recipients at once. Organizations can utilize email to provide their clients customized communications (Ugonna et al., 2017). One-on-one advertising is done by sending emails to audiences as part of email marketing (Lodhi, & Shoaib, 2017). Any email sent to clients, past or present, is considered email marketing in the fullest sense (Rai, 2018).

Email is a crucial part of a company's marketing toolset because it aids in connecting brand value concepts with their target audience. Customers can also email upstream companies to discuss their needs (Reimers et al., 2016). Customers receive letters via email in order to receive pertinent advertising messages and ensure the efficacy of email marketing. To have higher expectations for email marketing, however, one must understand the requirements, timeframe, and enticing messages based on consumer preferences (Bokde & Seshan, 2019).

2.3.2 Online Advertising

Online marketing is a type of promotion that both informs and motivates consumers to purchase goods and services. When information is provided in a favorable environment, it is well received (Mishra & Mahalik, 2017). Internet marketing is a method for luring customers to a website and delivering important marketing messages to the appropriate potential buyers online (Budiman, 2021). The ability to advertise things globally is one of the benefits of online advertising (Khan & Islam, 2017). This is so that businesses may engage with their customers through a number of online platforms, increasing brand awareness and promoting more purchases (Dhore & Godbole, 2019).

Companies may easily enhance their goods, services, and information with the use of digital advertising (Lim et al., 2011; Afzal & Khan, 2015). Due to rising consumer expectations and wants, as well as expanded product and service options, manufacturers seek the best and most efficient ways to foster customer loyalty (Aqsa & Kartini, 2015). Given that users and advertisers may engage online around-the-clock, the Internet has become more and more popular as a promotional medium.

2.3.3 Social Media Marketing

A relatively new concept, social media network marketing is increasingly gaining popularity as a means of quickly and efficiently connecting with specific target audiences. In addition, social media platforms are used in social network marketing to promote a company's goods and services (Bansal et al., 2014). A addition to more traditional Web-based marketing tactics like email newsletters and online advertising campaigns is this kind of online marketing tool (Omar & Atteya, 2020). The new strategy and marketing plan of action have resulted in the establishment and improvement of new commercial means. By integrating analytics tools inside the official social networking platform, social media marketers are swiftly gaining better and more useful data (Nur, 2021). Any software platform that fosters and enables online discussion is referred to as "social media." The most popular social networking websites, to mention a few, are Facebook, Twitter, LinkedIn, and YouTube. Social media is now being used by marketers to communicate with customers. Businesses may now use social media to draw in new customers (Budiman, 2021).

2.3.4 Mobile Marketing

Among the most important modern and effective form of digital marketing is mobile marketing. It has evolved into the most comprehensive, efficient, cost-effective, and marketing means, allowing consumers to gather relevant data and qualities regarding enticing things, and finalizing the buying and selling processes, without having to go anywhere (Alam et al., 2015). Customers gather information about their positive effects and desires, as well as influencing their purchasing decisions, using mobile marketing (Tiffany et al., 2018). Regardless of the platform or mobile network that firm uses, cellular marketing refers to a set of tactics that allow for meaningful and interactive client engagement and communication (Mohamed and others, 2016). Finally, studies demonstrate that mobile marketing is one of the most engaging ways for companies to communicate with their clients. Individuals' purchase decisions are influenced by the signals they get from various sources.

2.4 Digital Marketing and Consumer Buying Decision Making Process

The market environment has been fundamentally transformed by the growth of digital marketing. It has provided different companies with a range of options for promoting their goods globally. However, digital marketing also has an impact on the choices that people make. Consumer behavior and decision-making have been significantly impacted by digital marketing in a variety

of ways. Increased customer interaction, a shift in consumer behavior toward the various possibilities on the market, the start of new product testing, the development of trust thanks to digital marketing, and the investigation of alternatives (Garg et al 2020).

The way that customers make decisions has significantly changed in the age of digital marketing. The user experience has advanced over past iterations, and the business model has undergone a significant change. When a consumer realizes they need something, they might immediately go online, find it almost immediately, and make a speedy purchase. You may conduct your research online in a matter of minutes or hours rather of having to spend days looking through stores and making calls to companies.

Customers may browse reviews and instantly watch product demos before making a selection. This accessibility has significantly altered the conventional corporate approach. It no longer follows the conventional, direct path. It has developed into a moving target with digital marketing as its core (Alfrey, 2019). The usage of digital marketing platforms in the insurance industry for advertising, promotion, and client queries has resulted in higher sales of insurance policies. Increased brand and product recognition as a result of digital marketing increases sales and market share. According to some reports, insurance companies could use website marketing to gather data on potential customers who visit their websites (Hossinpour et al 2014).

2.5 Empirical Review

The impact of digital marketing on consumer purchasing decisions in Egypt was examined by Omar and Atteya (2020). E-mail marketing has a strong favorable impact on customer choice in two stages (post-purchase and information search), but has an unfavorable effect on consumer choice in the buy decision phase, according to the study. Data show that using mobile as an internet marketing channel has a detrimental effect on customers' purchasing choices throughout the whole buying cycle. At every stage of the assessment process, including problem recognition, purchase decision, and post-purchase, re-targeting has a substantial impact on consumer choice.

The effects of digital marketing on customer decision-making in India were explored by (Garg et al 2020). According to the research, internet marketing has a substantial impact on consumer decision-making. The results show that effective digital marketing will directly affect consumer behavior and cause a change in how decisions are made. Effective digital marketing planning,

execution, and control have an impact on customer preferences, proving a link between digital marketing and consumer decision-making.

Reddy (2016) looked on how digital marketing affected consumer choice in Nike's customer retail operations in South Africa. According to the report, consumers have embraced digital marketing, and as a result, their behavior has altered. As a result, businesses' marketing tactics will have to change to accommodate digital. Customer problem detection, buying decisions, and post-purchase behavior are more significantly impacted by digital marketing. Customers are more likely to make decisions as a result of technical and behavioral developments; therefore, retailers must devise marketing tactics that reach out to them at precisely the right time.

Gikonyo (2020) examined how the marketing mix impacted shoppers' shopping habits in Nairobi County's retail supermarkets. According to the study, brand name and packaging information, as well as perceived value and product quality, all influence consumer purchasing decisions. Customers are drawn to a store by offers like discounts, free samples, and bonus packs. Publicity, social media marketing, and sales promotions all have positive influence on customer behavior. Consumer purchase decisions are influenced by a variety of factors, including distribution networks, store location, security, and shopping ease.

In Nairobi County, Kenya, Mwaisaka (2017) investigated how social media affected consumer decision-making in the cosmetics sector. The data shows that users mostly use Facebook, YouTube, Instagram, and Pinterest to compare alternative cosmetic goods and conduct informational searches on social media. The study discovered a link between the amount of time spent on social media and the decision to buy a cosmetic product. The research encourages cosmetic businesses to carefully examine which social media sites to employ based on popularity in order to achieve a more targeted and successful social media strategy.

Onyango (2016) looked into how digital marketing strategies affected the success of Kenyan exporters of cut flowers. The results show that digital marketing significantly affects every facet of a company's performance. The paper claims that digital marketing increased profits, market share, and earnings. Businesses that use digital marketing perform better than those that rely on conventional marketing techniques. The most popular digital techniques were email marketing, digital displays, websites, and online advertising among Kenyan cut flower exporting businesses.

2.6 Summary and Knowledge Gap

Numerous analyses have shown conceptual and contextual gaps. In 2020, Omar and Atteya investigated how online marketing affected customer decisions in the Egyptian market. The impact of digital marketing on Indian consumers' decision-making was examined by (Garg et al2020). Reddy (2016) investigated how consumers' purchasing decisions are impacted by digital marketing in Nike's South African retail operations. These three investigations were carried out in Egypt, India, and South Africa, all of which were conducted in foreign countries. Furthermore, Bansal and Singla (2020) did not examine the customer decision-making process, necessitating the necessity for a local study that examines digital marketing and the consumer decision-making procedure.

Local research has been done in the counties of Nairobi and Nakuru. Gikonyo (2020) examined how the marketing mix affected consumer purchasing patterns in the retail supermarkets in Nairobi County. Mwaisaka (2017) examined how social media affects consumer decision-making in the Kenyan county of Nairobi's cosmetics sector. Onyango (2016) looked into how internet marketing strategies affected the success of companies that export cut flowers in Kenya's Nakuru County. In this case, a research is necessary for Mombasa County. Studies on retail supermarkets, the cosmetics industry, and exporters of cut flowers were also conducted, but none on the insurance sector. Therefore, it is important to research how well digital marketing influences consumers' decisions to purchase insurance services for Mombasa County insurance businesses.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

In addition to the study population, this chapter also covers sample design and research methodology.

3.2 Research Design

It is the final strategy in a study that consist of different components combined together in a logical and consistent manner hence making sure that the research problem will be dealt with effectively. It comprises of a plan for gathering, quantifying and analyzing information (Saunders et al 2016).

This study employed both a quantitative strategy and a descriptive research methodology. A descriptive study design involves observing, summarizing, and recording a subject's behavior without making any changes to it (Cooper & Schindler, 2014) Participants are observed in their natural settings during descriptive research, which generates reliable and accurate data.

3.3 Population of the Study

A population is described as a group of items that have a certain set of traits in common. The population of Mombasa County according to the 2019 Kenya National Bureau of Statistics (KNBS) stand at 1,208,333. Since the insurance penetration stands at 3% in the whole country (IRA, 2018) the adhoc population of the study will be 1,208,333 at 3% which is 36,250. The respondents of the study were the buyers of insurance products in Mombasa County which is 36,250.

3.4 Sample Size and Sampling Technique

A researcher gathers persons, venues, or things for inquiry through the process of sampling. It is a method for picking out a small number of objects or people from a population who exhibit traits shared by the entire group (Stephanie, 2020). The data will be derived from the resulting sample, which is typically used to generate relevant population generalizations.

We shall sample using Slovin's formula (Stephanie, 2020) N stands for the population size, n stands for the sample size, and e stands for the level of precision at a 95% confidence level and $\pm 5\%$ precision.

$$n = \frac{N}{1 + Ne^2}$$

$$n = 36250 / \{1 + 36250(0.0025)\} = 396$$

The study targeted 396 buyers of insurance products and services in Mombasa County. The 396 buyers constituted of 11 walk in clients from each of the 35 insurance companies in Mombasa County.

The sample was further stratified using stratified random sampling by separating the research population into homogeneous subgroups known as strata. A stratified sample ensures that the different strata (or subgroups) of a particular population are fairly represented in the sample's overall population.

3.5 Data Collection

The study made use of first-hand data. This information was acquired using the drop-and-pick approach and questionnaires given to participants. This study targeted buyers of insurance services in Mombasa County. The buyers comprised of 11 walk in clients from each of the 35 insurance companies in Mombasa County.

A 5-point Likert scale was used for closed items in the survey. Different portions of the questionnaire for variables contained measurement-related questions. Digital marketing was covered in Part B, followed by general information on the respondents in Part A, and the consumer purchasing process in Part C.

3.6 Pilot Study, Validity and Reliability of the Research Instrument.

Pilot testing is carried out to evaluate the study concept and instrumentation's applicability and accuracy. A pilot research is a quick experiment created to check the mechanics and collect information to enhance the caliber and efficiency of a longer investigation. According to Newing, the significance of pilot testing cannot be overstated (2011). There will always be topics that people don't fully grasp or see from a different perspective. The questionnaire has questions that don't really get at the right information and sections where they are unsure on what to do next. Before they are used in the main survey, a pilot test is undertaken to evaluate the individual questions, structure, question sequence, and instructions.

A technique, instrument, or tool's ability to be accurate, true, correct, and relevant when used in research is known as its validity. In order to assess how well the information gathered by way of the questionnaire reflects the study's goals, construct validity and content validity will both be used in this study. According to Ogula (2015), the data gathered from the pilot testing is essential for changing the study instrument.

The questionnaire is separated into a number of components to ensure construct validity. Each area evaluates data for a certain purpose and ensures that the same is closely related to the conceptual framework for this study. The supervisor carefully reviewed the questionnaire to make sure its content validity.

According to Mugenda (2014), a research instrument's reliability is assessed based on how effectively it consistently produces results after numerous trials. This experiment used a test-retest given to 10 individuals who weren't in the sample to evaluate dependability. After some time, the questionnaire was administered to the same group to assess the consistency of the responses. The reliability was deemed to be good when a correlation value of 0.6 was attained.

0.7 was deemed an adequate dependability by Panayides (2013). The reliability of the computed scale increases with score. The questionnaire was altered and a final one created and used based on the feedback from the pilot test. The following is a widely recognized general rule of thumb for characterizing internal consistency using Cronbach's alpha. When $\alpha \geq 0.9$ the internal consistency is excellent (high stakes testing), when $0.7 \leq \alpha < 0.9$ the internal consistency is good (low stake testing), when $0.6 \leq \alpha < 0.7$ the internal consistency is acceptable. When $0.5 \leq \alpha < 0.6$ the internal consistency is poor and finally when $\alpha < 0.5$ the internal consistency is unacceptable.

3.7 Data Analysis

Accuracy, consistency, and redundancy of the data collected were verified. The data was examined with SPSS. Independent and dependent variables were connected through regression analysis. Tables will be employed in data presentation because they can give a relative form to outcomes that are otherwise abstract. We'll calculate means, frequencies, standard deviations, and percentages.

The Model employed; $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$

Where Y represents the consumer purchase decision process as a dependent variable,
 α : is constant represents the level of consumer buying decision process without the influence of digital marketing.

X₁: Email Marketing

X₂: Online Advertising

X₃: Social Media Marketing

X₄: Mobile Marketing

β_1 : Beta co-efficient in relation to email marketing

β_2 : Beta co-efficient in relation to online advertising

β_3 : Beta co-efficient in relation to social media marketing

β_4 : Beta co-efficient in relation to mobile marketing

ϵ : Error Term

Multiple Regression analysis was used to measure the variables.

3.7.1 Operationalization of the Variables

Variable	Measure	Empirical Study Adapted from
Email Marketing	<ul style="list-style-type: none"> • Company sends emails • Response to queries • Personalized advertisements 	Rai(2018)
Online Advertising	<ul style="list-style-type: none"> • Utilizing the internet for web traffic • Internet advertising • Updating customers on new products and services 	Mishra & Mahalik (2017).
Social Media Marketing	<ul style="list-style-type: none"> • Active social media accounts • Interaction via social media • Promotions and campaigns via social media 	Bansal et al. (2014)

Mobile Marketing	<ul style="list-style-type: none"> • SMS marketing • Payment of premium via mobile phone • Avenues for customer feedback via phone 	Tiffany et al. (2018).
Consumer buying decision process	<ul style="list-style-type: none"> • Problem/Need recognition • Information Search • Evaluation of alternatives • Purchase • Post Purchase Behavior 	Omar & Atteya(2020)

3.8 Tests of significance

To evaluate the entire model's statistical significance as well as the statistical significance of each parameter, parametric tests were performed. The F-test from the ANOVA was used to establish the statistical significance of the entire model, while the t-test was used to determine the statistical significance of each individual variable. The significance will be judged at a level of 5%.

The coefficient of determination (R^2) measures how much of the variance in the dependent variable (the method by which customers make purchasing decisions) can be predicted from the independent variables (digital marketing). It serves as an example of how a factor's reliance on another can cause that factor to be unpredictable. R evaluated the magnitude and direction of the relationship between the variables (the co-efficient of correlation).

CHAPTER FOUR: DATA ANALYSIS, FINDINGS AND DISCUSSION OF RESULTS

4.1 Introduction

This chapter will explain the data analysis and the findings.

4.2 Response Rate

159 of the 396 completed surveys, or 40.2% of the responses, were not returned, leaving 237 of the 396 completed questionnaires, or 59.8% of the total. According to Mugenda & Mugenda, a response rate of 50% is deemed adequate, a rate of 60% is deemed favorable, and a rate of 70% or higher is regarded as great (2012). This reaction rate was therefore considered good and appropriate for the study.

Table 4. 1 Response Rate

Details	Frequency	Percentage
Response	237	59.8%
Non- Response	159	40.2%
Total	396	100%

4.3 Demographics for the Study

The demographics that the study explored into were age, education and period of usage of insurance products. The frequencies and percentage of the responses were tabulated and provided in the tables below.

Table 4.3.1: Age of the Respondent

A question on respondents' ages was asked, and the results are shown in the table below.

Age	Frequency	Percentage
18-25 Years	15	6.3
26-35 Years	85	35.9
36- 45 Years	57	24.1
46-55 Years	65	27.4
More than 55 years	15	6.3
Total	237	100.0

The data on the age group of the consumer who commonly purchased insurance services is shown in Figure 4.3.1. Of all respondents, respondents between the ages of 18 and 25 make up 6.3%. The bulk of respondents—35.9%—were between the ages of 26 and 35; respondents between the ages of 36 and 45 made up 24.1% of the total. 27.4% of people were in the 46–55 age group. Last but not least, 6.3% of respondents were over 55. This survey suggests that people who commonly buy insurance are between the ages of 26 and 35, and they are aware of the importance and usefulness of digital marketing in the insurance sector.

Table 4.3.2: Education Profile of the Respondents

A question on the respondents' education level was asked and the results are displayed in the figure below.

Education Level	Frequency	Percentage
Certificate	68	28.7
Diploma	80	33.8
Graduate	60	25.3
Post Graduate	15	6.3
Others(Specify)	14	5.9
Total	237	100.0

In terms of education, 28.7% of all respondents had a college certificates. 33.8% of all respondents had a diploma. Furthermore, 25.3% of all respondents possessed a degree. 6.3% of all respondents had a postgraduate degree. Finally, the respondents who had other qualifications (mostly Certified Public Accountants) were the minority, representing 5.9%. This is taken to imply that respondents who had diplomas were the ones who were conversant with the digital marketing platforms and this has influenced their decision making process when it comes to purchasing insurance services.

Table 4.3.3: Period of Usage of Insurance Products

The length of time that respondents had used insurance products was requested and in the figure below, the results are displayed.

Period of usage of Insurance Products	Frequency	Percentage
Below 5 years	26	11.0
6-10 Years	37	15.6

11-15 Years	83	35.0
16-20 Years	61	25.7
Above 20 Years	30	12.7
Total	237	100.0

On the period of usage of insurance products, those who had used products for a period of below 5 years were 11% of the total number of respondents. Those who used products for 6-10 years were 15.6%. A majority of the respondents had used insurance products for 11-15 years at 35%. The respondents who had used insurance products for 16-20 years were 25.7%. The respondents who used insurance products for above 20 years were 30, 12.7%. The implication is that the respondents had dealt with their insurance providers for a sufficient amount of time to determine how well digital marketing affected consumers' decision-making processes.

4.4 Descriptive Statistics for Digital Marketing

Email, web, social media, and mobile marketing were the categories used to categorize digital marketing. The respondents were given a variety of statements to answer to, and they were asked to rate each one on a Likert scale from 1 to 5, where 1 signified "Strongly Disagree," 2 "Disagree," 3 "Neutral," 4 "Agree," and 5 "Strongly Agree." Following is an analysis of the responses' mean and standard deviation.

4.4.1 Usage of Email Marketing by Insurance Companies in Mombasa

Table 4. 2 Email Marketing

Email Marketing	Mean	Std. Deviation
The insurance company responds to queries posed by us customers via email	4.68	.466
The insurance company sends emails to us customers	4.20	.700
Email marketing is done regularly to customers and potential customers	3.95	.746
The insurance company sends personalized advertisements to us customers	3.94	.402

With a mean of 4.68, indicating a significant agreement that insurance companies do react to questions made by consumers via email, and a standard deviation of .466, insurance businesses responded to client inquiries. Insurance providers sent emails to their clients, and a mean of 4.20

indicated that the respondents were in agreement. The responses had the second-highest level of variation, as indicated by the matching standard deviation of .700. With a mean of 3.95, email marketing was consistently conducted to consumers and potential prospects.

The associated standard deviation of .746 was the highest, indicating that there were significant variances in the replies. Additionally, with a mean of 3.94, the insurance firm offered customers tailored marketing. The responses were the least diverse, as indicated by the matching standard deviation of .402, which was the lowest.

4.4.2 Usage of Online Advertising by Insurance Companies in Mombasa

Table 4. 3 Online Advertising

Online Advertising	Mean	Std. Deviation
The insurance company update their customers about products, services and information	4.61	.489
I usually access advertisements of insurance products online	4.46	.499
The insurance company utilizes the internet to get website traffic	4.42	.494
My loyalty to the insurance company has been enabled by internet advertising	3.81	.393

With a mean of 4.61, the respondents highly agreed that the insurance firm informs its clients about products, services, and information through internet advertising. The second-lowest standard deviation for this statement, which indicates that the replies were the second-least variable, was .489. The respondents agreed that consumers typically access insurance product marketing online, with a mean score of 4.46. Since the replies were so widely diverse, the matching standard deviation of .499 was the greatest. With a mean of 4.42, the insurance businesses used the internet to increase website traffic. The responses had the second-highest degree of variance, as indicated by the matching standard deviation of .494, which was also the second-highest. Internet advertising, with a mean score of 3.81, facilitated the customers' commitment to the insurance provider. The responses to this statement had the fewest variations since the accompanying standard deviation, at .393, was the lowest.

4.4.3 Social Media Marketing

Table 4. 4 Social Media Marketing

Social Media Marketing	Mean	Std. Deviation
The insurance company conducts promotions and campaigns via social media	4.70	.459
The insurance company timely responds to customer queries via social media	4.49	.501
The insurance company has active social media accounts for customer engagement	4.09	.952
The insurance company has attracted customers via social media	3.81	.726

Insurance businesses use social media for marketing purposes, with a mean engagement rate of 4.70. The least variable responses were those with an average deviation of .459. Having a mean score of 4.49, insurance companies promptly reply to customer inquiries on social media. The responses to the statement were the second least variable, as indicated by the associated standard deviation, which was the second lowest at .501. With a mean engagement rate of 4.09 on social media, the insurance businesses maintain active accounts. The largest standard deviation, at .952, indicates that the replies were extremely variable. The average conversion rate for the insurance businesses on social media is 3.81. The second-highest variety of the responses was shown by the standard deviation, which was .726.

4.4.4 Mobile Marketing

Table 4. 5 Mobile Marketing

Mobile Marketing	Mean	Std. Deviation
My insurance provider does most of its advertising via mobile phone	4.70	.459
My insurance provider reminds us on payment of premium via mobile phone	4.29	.720
My insurance provider accepts feedback on marketed products via mobile phone	4.21	.880
My insurance provider usually does SMS marketing	3.73	.561

The majority of the insurance providers' mobile phone advertising, with a mean of 4.70, is done through mobile marketing. The least standard deviation for this statement was .459, indicating that the replies varied the least. The insurance companies also reminded their clients to pay premiums through mobile phone, on average 4.29 times.

The corresponding standard deviation revealed the second-highest variation in the responses, which was .720. With a mean of 4.21, the insurance companies also collected comments on promoted items through mobile phone. The matching standard deviation, at .880, was the greatest and showed the most volatility. Last but not least, the insurance companies often engage in SMS marketing, with a mean score that is nearly to 4 on the Likert Scale (3.73). With a matching standard deviation of .561, the fluctuation in the number of replies was second-least.

4.5 Consumer Buying Decision Process by Insurance Companies

Need identification, information search, alternative evaluation, purchase, and post-purchase behavior were recognized as the phases of the consumer purchasing decision-making process. Several claims regarding how digital marketing influences consumers' purchase decisions were made, and respondents were asked to rate them on a scale of 1 to 5, where 1 means strongly disagree, 2 means disagree, 3 means neutral, 4 means agree, and 5 means strongly agree. The responses' average and standard deviation were calculated as follows:

4.5.1 Problem/Need Identification of Insurance Companies

Table 4. 6 Problem/Need Identification

Problem/Need Identification	Mean	Std. Deviation
When dissatisfied with the current product/service I use, I see the need to get another product	4.78	.418
Upon the expiry of a policy term, I'm able to recognize a need	4.65	.477
Sometimes I just feel the urge to buy some insurance products for curiosity and adventure	4.63	.784
Sometimes I feel the urge to buy products/services to feel that I belong to a certain status	4.58	.495

The customers of insurance products feel the need for another product with a mean of 4.78 on the problem/need identification. This is because they are dissatisfied with the existing need or service.

The least varied responses were those with a standard deviation of .418, which was the lowest. Customers could also identify a requirement when a policy's term was up with a mean of 4.65 and a standard deviation of .477, which was the second-least and showed the second-least variation of the replies to the statement. With a mean of 4.63, buyers also reported feeling the impulse to purchase insurance products or services out of curiosity and adventure.

Although the standard deviation was the highest at .784, it showed the greatest variance in the replies to the statement. With a mean of 4.58, the customers also occasionally felt the need to purchase goods or services from insurance providers to feel as though they belonged to a particular status. The second-highest variation's standard deviation, at .495, was the greatest.

4.5.2 Information Search by Consumers of Insurance Services/Products

Table 4. 7 Information Search

Information Search	Mean	Std. Deviation
Sometimes I search on the internet about the product I need to buy	4.83	.375
This internal search for memory has often times triggered an action	4.76	.426
I also try to search my memory to see whether I recall past experiences with a product or brand	4.60	.788
Most times I have to seek information from family and friends about the product I need to buy	4.37	1.227

Customers occasionally conducted research searches on the internet regarding the good or service they planned to purchase, with a mean score of 4.83. The responses to this statement had the least variable standard deviation, which was .375. Internally looking for memories associated with a product had frequently led to an action with a mean of 4.76. The second-smallest standard deviation, at .426, indicated the second-least variation. With a mean of 4.60, consumers also sought to jog their memories to see whether they could recollect prior interactions with a product or brand. The responses had the second-highest level of variation, as indicated by the second-largest standard deviation of .788. With a mean of 4.37, customers had to ask their family and friends most frequently for information about the goods they needed to buy. The largest comparable standard deviation of 1.227 indicated a wide range of responses.

4.5.3 Evaluation of Alternatives of Insurance Consumers

Table 4. 8 Evaluation of Alternatives

Evaluation of Alternatives	Mean	Std. Deviation
I assess every product or brand option according to a scale of characteristics that can help me achieve the result I want.	4.83	.379
I evaluate alternatives based on the functional and psychological advantages they provide.	4.82	.383
Before continuing with the decision-making process, I evaluate the worth of each item or brand in my evoked set.	4.80	.400
I tend to ignore the infrequently purchased, expensive, high-risk, or new goods or services.	4.70	.683

With a mean score of 4.83, customers assessed all brands or goods on a scale of characteristics that could help them get the advantage they were looking for. The least amount of variation in the responses to this statement's standard deviation was .379. Customers gave alternatives a mean rating of 4.82 based on their functional and psychological advantages. The second-lowest standard deviation, which was equal to .383, indicated that there was little variety in the responses. Before proceeding to the next stage of the decision-making process, the buyers evaluated the worth of all the goods or brands in their selected set, with a mean score of 4.80. The responses to this statement had the second-highest variation, with a corresponding standard deviation of .400 being the second-largest. Finally, with a mean of 4.70, consumers had a tendency to disregard items and services that were new, expensive, high-risk, or infrequently purchased. The highest level of answer variance was shown by this statement's standard deviation, which was .683, the highest of these statements.

4.5.4 Purchase Behaviour of Insurance Consumers

Table 4. 9 Purchase

Purchase	Mean	Std. Deviation
When purchasing the product nothing stops me from making the actual purchase	4.64	.481

After evaluating all the alternatives I decide where I should buy the product	4.42	.853
I ignore negative feedback concerning the product I wish to purchase and go ahead to make the purchase	4.24	.768
When deciding to buy a product, I also decide on the time to make the purchase	3.90	.853

Nothing prevented buyers from making the actual purchase of the good or service, as measured by a mean of 4.64. The least amount of variety in the responses to this statement was shown by the standard deviation, which was .481. Additionally, with a mean of .853, the buyers choose where they should purchase the product after weighing all of their options. The corresponding standard deviation of .853 was the joint largest and hence showing high variation of the responses. Additionally, with a mean score of 4.24, consumers chose to overlook negative reviews of the products they wished to purchase. The second highest response variation was indicated by the second highest related standard deviation of .768. Consumers can select the time of their purchase, which is another important decision. Given that the mean for this decision was 3.90, which is close to 4 on the Likert Scale, it can be assumed that the respondents agreed with this assertion. The responses differed greatly, as shown by the matched standard deviation, which was the greatest at .853.

4.5.5 Post Purchase Behaviour of Insurance Consumers

Table 4. 10 Post Purchase

Post Purchase	Mean	Std. Deviation
How I feel about a product will determine whether I will buy the product again or not	3.96	.989
After buying a product, sometimes I do question whether I made the right decision in doing so or not	3.89	1.307
I feel compelled to share the feelings I have about the purchase of the insurance product	3.57	.496
There has sometimes been post purchase communications from the insurance company I bought the products from	2.78	1.109

A mean score of 3.96 indicated whether buyers would repurchase a product based on how they felt about it. The second-lowest standard deviation, .989, indicated second-least variation. With a mean of 3.89, customers occasionally questioned whether they had made the proper choice after

purchasing a product. The responses to this statement were extremely varied, as evidenced by the fact that the standard deviation was the highest at 1.307. With a mean of 3.57, the consumers felt forced to express their thoughts regarding the insurance package they had purchased. The least diverse set of responses to this statement was indicated by the standard deviation, which was .496. With a mean of 2.78, it is clear that customers were uncertain of this because there have occasionally been post-purchase communications from the insurance firm the client used to purchase the products. The replies varied the second-highest amount, as indicated by the second-largest standard deviation of 1.109.

4.6 Regression Analysis of Digital Marketing Strategies on Consumer Buying Decision Process

To evaluate the impact of digital marketing on Mombasa County consumers' decision-making about the purchase of insurance services.

4.6.1 Email Marketing and Problem/Need Identification

The Analysis of Variance for email marketing and problem/need identification was done and presented as shown in Table 4.11

Table 4. 11 Email Marketing and Problem/Need Identification

Model	Sum of Df	Mean Square	F	Sig.	
Regression	2.988	1	2.988	5.632	.018 ^b
Residual	124.658	235	.530		
Total	127.646	236			

a. Dependent Variable: Problem/Need Identification
b. Predictors: (Constant), Email Marketing

In the analysis of variance, the F ratio indicates that the model was significant ($p < 0.05$). The implication is that email marketing, can reliably predict the problem/need identification for insurance services in Mombasa County, Kenya.

4.6.2 Email Marketing and Information Search

The Analysis of Variance for email marketing and information search was done and presented as shown in Table 4.12

Table 4. 12 Email Marketing and Information Search

Model	Sum of Df	Mean Square	F	Sig.
Regression	.770 1	.770	3.123	.078 ^b
Residual	57.947 235	.247		
Total	58.717 236			

a. Dependent Variable: Information Search

b. Predictors: (Constant), Email Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that email marketing, cannot reliably predict the information search for insurance services in Mombasa County, Kenya.

4.6.3 Email Marketing and Evaluation of Alternatives

The Analysis of Variance for email marketing and evaluation of alternatives was done and presented as shown in Table 4.13

Table 4. 13 Email Marketing and Evaluation of Alternatives

Model	Sum of Df	Mean Square	F	Sig.
Regression	.608 1	.608	1.931	.166 ^b
Residual	74.025 235	.315		
Total	74.633 236			

a. Dependent Variable: Evaluation of Alternatives

b. Predictors: (Constant), Email Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that email marketing, cannot reliably predict the evaluation of alternatives for insurance services in Mombasa County, Kenya.

4.6.4 Email Marketing and Purchase Behaviour

The Analysis of Variance for email marketing and purchase behavior was done and presented as shown in Table 4.14

Model	Sum of Df	Mean Square	F	Sig.
Regression	3.384 1	3.384	7.437	.007 ^b
Residual	106.945 235	.455		
Total	110.329 236			

a. Dependent Variable: Purchase behavior
b. Predictors: (Constant), Email Marketing

In the analysis of variance, the F ratio indicates that the model was significant($p < 0.05$). The implication is that email marketing, can reliably predict purchase behavior for insurance services in Mombasa County, Kenya.

4.6.5 Email Marketing and Post Purchase Behaviour

The Analysis of Variance for email marketing and post purchase behavior was done and presented as shown in Table 4.14

Table 4. 14 Email Marketing and Post Purchase Behaviour

Model	Sum of Df	Mean Square	F	Sig.
Regression	1.938 1	1.938	9.893	.002 ^b
Residual	46.028 235	.196		
Total	47.966 236			

a. Dependent Variable: Post Purchase behavior
b. Predictors: (Constant), Email Marketing

In the analysis of variance, the F ratio indicates that the model was significant($p < 0.05$). The implication is that email marketing, can reliably predict the post purchase behavior for insurance services in Mombasa County, Kenya.

4.6.6 Online Advertising and Problem/Need Identification

The Analysis of Variance for online advertising and problem/need identification was done and presented as shown in Table 4.15

Table 4. 15 Online Advertising and Problem/Need Identification

Model	Sum of Df	Squares	Mean Square	F	Sig.
Regression	.324	1	.324	.394	.531 ^b
Residual	193.128	235	.822		
Total	193.451	236			

a. Dependent Variable: Problem/Need identification

b. Predictors: (Constant), Online Advertising

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that online advertising, cannot reliably predict the problem/need identification for insurance services in Mombasa County, Kenya.

4.6.7 Online Advertising and Information Search

The Analysis of Variance for online advertising and information search was done and presented as shown in the table below

Table 4. 16 Online Advertising and Information Search

Model	Sum of Df	Squares	Mean Square	F	Sig.
Regression	5.009	1	5.009	10.019	.002 ^b
Residual	117.497	235	.500		
Total	122.506	236			

a. Dependent Variable: Information Search

b. Predictors: (Constant), Online Advertising

In the analysis of variance, the F ratio indicates that the model was significant($p<0.05$). The implication is that online advertising, can reliably predict information search for insurance services in Mombasa County, Kenya.

4.6.8 Online Advertising and Evaluation of Alternatives

The Analysis of Variance for online advertising and evaluation of alternatives was done and presented as shown in Table 4.17

Table 4. 17 Online Advertising and Evaluation of Alternatives

Model	Sum of Df	Mean Square	F	Sig.
Regression	.113	1	.113	.458
Residual	57.668	235	.245	
Total	57.781	236		

a. Dependent Variable: Evaluation of Alternatives
b. Predictors: (Constant), Online Advertising

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that online advertising, cannot reliably predict the evaluation of alternatives for insurance services in Mombasa County, Kenya.

4.6.9 Online Advertising and Purchase Behaviour

The Analysis of Variance for online advertising and purchase behavior was done and presented as shown in Table 4.18

Table 4. 18 Online Advertising and Purchasing Behaviour

Model	Sum of Df	Mean Square	F	Sig.
Regression	1.570	1	1.570	5.214
Residual	70.743	235	.301	
Total	72.312	236		

a. Dependent Variable: Purchasing Behavior
b. Predictors: (Constant), Online Advertising

In the analysis of variance, the F ratio indicates that the model was significant($p<0.05$). The implication is that online advertising, can reliably predict purchasing behavior for insurance services in Mombasa County, Kenya.

4.6.10 Online Advertising and Post Purchase Behavior

The Analysis of Variance for online advertising and post purchase behavior was done and presented as shown in Table 4.19

Table 4. 19 Online Advertising and Post Purchase Behavior

Model	Sum of Df	Squares	Mean Square	F	Sig.
Regression	5.068	1	5.068	11.683	.001 ^b
Residual	101.928	235	.434		
Total	106.996	236			

a. Dependent Variable: Purchasing Behavior
b. Predictors: (Constant), Online Advertising

In the analysis of variance, the F ratio indicates that the model was significant ($p < 0.05$). The implication is that online advertising, can reliably predict purchasing behavior for insurance services in Mombasa County, Kenya.

4.6.11 Social Media Marketing and Problem/Need Identification

The Analysis of Variance for social media marketing and problem/need identification was done and presented as shown in Table 4.20

Table 4. 20 Social Media Marketing and Problem/Need identification

Model	Sum of Df	Squares	Mean Square	F	Sig.
Regression	1.708	1	1.708	1.373	.242 ^b
Residual	292.275	235	1.244		
Total	293.983	236			

a. Dependent Variable: Problem/Need identification
b. Predictors: (Constant), Social Media Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant ($p > 0.05$). The implication is that social media marketing, cannot reliably predict the problem/need identification for insurance services in Mombasa County, Kenya.

4.6.12 Social Media Marketing and Information Search

The Analysis of Variance for social media marketing and information search was done and presented as shown in Table 4.21

Table 4. 21 Social Media Marketing and Information Search

Model	Sum of Df	Mean Square	F	Sig.
Regression	.845	1	.845	.711
Residual	279.383	235	1.189	
Total	280.228	236		

a. Dependent Variable: Information Search
b. Predictors: (Constant), Social Media Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant ($p > 0.05$). The implication is that social media marketing, cannot reliably predict the information search for insurance services in Mombasa County, Kenya.

4.6.13 Social Media Marketing and Evaluation of Alternatives

The results of the analysis of variance for social media marketing and the evaluation of potential alternatives are provided in Table 4.22.

Table 4. 22 Social Media Marketing and Evaluation of Alternatives

Model	Sum of Df	Mean Square	F	Sig.
Regression	1.546	1	1.546	1.611
Residual	225.627	235	.960	
Total	227.173	236		

a. Dependent Variable: Evaluation of Alternatives
b. Predictors: (Constant), Social Media Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant ($p > 0.05$). The implication is that social media marketing, cannot reliably predict the evaluation of alternatives for insurance services in Mombasa County, Kenya.

4.6.14 Social Media Marketing and Purchasing Behavior

The Analysis of Variance for social media marketing and purchasing behavior was done and presented as shown in Table 4.23

Table 4. 23 Social Media Marketing and Purchase Behavior

Model	Sum of Df	Mean Square	F	Sig.
Regression	2.112 1	2.112	1.956	.163 ^b
Residual	253.720 235	1.080		
Total	255.831 236			

a. Dependent Variable: Purchase Behavior
b. Predictors: (Constant), Social Media Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that social media marketing, cannot reliably predict the purchase behavior for insurance services in Mombasa County, Kenya.

4.6.15 Social Media Marketing and Post Purchase Behavior

The Analysis of Variance for social media marketing and post purchasing behavior was done and presented as shown in Table 4.24

Table 4. 24 Social Media Marketing and Post Purchase Behavior

Model	Sum of Df	Mean Square	F	Sig.
Regression	1.998 1	1.998	1.863	.174 ^b
Residual	252.103 235	1.073		
Total	254.101 236			

a. Dependent Variable: Purchase Behavior
b. Predictors: (Constant), Social Media Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that social media marketing, cannot reliably predict the post purchase behavior for insurance services in Mombasa County, Kenya.

4.6.16 Mobile Marketing and Problem/Need Identification

The Analysis of Variance for mobile marketing and problem/need identification was done and presented as shown in Table 4.25

Table 4. 25 Mobile Marketing and Problem/Need identification

Model	Sum of Df	Squares	Mean Square	F	Sig.
Regression	3.216	1	3.216	3.100	.080 ^b
Residual	243.780	235	1.037		
Total	246.996	236			

a. Dependent Variable: Problem/Need Identification
b. Predictors: (Constant), Mobile Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that mobile marketing, cannot reliably predict the problem/need identification for insurance services in Mombasa County, Kenya.

4.6.17 Mobile Marketing and Information Search

The Analysis of Variance for mobile marketing and information search was done and presented as shown in Table 4.26

Table 4. 26 Mobile Marketing and Information Search

Model	Sum of Df	Squares	Mean Square	F	Sig.
Regression	5.446	1	5.446	7.302	.007 ^b
Residual	175.271	235	.746		
Total	180.717	236			

a. Dependent Variable: Problem/Need Identification
b. Predictors: (Constant), Mobile Marketing

In the analysis of variance, the F ratio indicates that the model was significant($p<0.05$). The implication is that mobile marketing, can reliably predict information search for insurance services in Mombasa County, Kenya

4.6.18 Mobile Marketing and Evaluation of Alternatives

The Analysis of Variance for mobile marketing and evaluation of alternatives was done and presented as shown in Table 4.27

Table 4. 27 Mobile Marketing and Evaluation of Alternatives

Model	Sum of Df	Mean Square	F	Sig.	
Regression	2.339	1	2.339	2.788	.096 ^b
Residual	197.113	235	.839		
Total	199.451	236			

a. Dependent Variable: Problem/Need Identification

b. Predictors: (Constant), Mobile Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that mobile marketing, cannot reliably predict the evaluation of alternatives for insurance services in Mombasa County, Kenya.

4.6.19 Mobile Marketing and Purchasing Behavior

The Analysis of Variance for mobile marketing and purchasing behavior was done and presented as shown in Table 4.28

Table 4. 28 Mobile Marketing and Purchasing

Model	Sum of Df	Mean Square	F	Sig.	
Regression	.053	1	.053	.066	.798 ^b
Residual	190.234	235	.810		
Total	190.287	236			

a. Dependent Variable: Problem/Need Identification

b. Predictors: (Constant), Mobile Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant($p>0.05$). The implication is that mobile marketing, cannot reliably predict the purchasing behavior for insurance services in Mombasa County, Kenya.

4.6.20 Mobile Marketing and Post Purchase Behavior

The Analysis of Variance for mobile marketing and post purchasing behavior was done and presented as shown in Table 4.29

Table 4. 29 Mobile Marketing and Post Purchase Behavior

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	.300	1	.300	.437	.509 ^b
Residual	161.223	235	.686		
Total	161.523	236			

a. Dependent Variable: Problem/Need Identification

b. Predictors: (Constant), Mobile Marketing

In the analysis of variance, the F ratio indicates that the model was insignificant ($p > 0.05$). The implication is that mobile marketing, cannot reliably predict the post purchase behavior for insurance services in Mombasa County, Kenya.

4.6.21 Overall Coefficient of Determination (R^2)

The independent and dependent variables were evaluated in order to judge the model's effectiveness and predict the causal relationship between the independent and dependent variables. In table 4.30, the identical is displayed.

Table 4. 30 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.946 ^a	.894	.892	.27103	1.787

a. Predictors: (Constant), Mobile Marketing, Online Advertising, Social Media Marketing, Email Marketing

b. Dependent Variable: Consumer Buying Decision Process

The table was utilized in the study to compute the coefficient of determination and p values, which were then used to evaluate the model's overall significance. The percentage of variation in the dependent variable that can be accounted for by changes in the independent variables is known as the coefficient of determination. The correlation coefficient r was used to determine the degree and direction of the link between the variables. The dependent and independent variables have a highly significant positive correlation value ($r = 0.946$). However, the coefficient of determination R square of 0.894 demonstrates that 89.4% of the variance in digital marketing has a favorable effect on consumers' purchasing decisions.

4.6.22 Overall Analysis of Variance (ANOVA)

The Analysis of Variance for digital marketing and consumer buying decision process was done and presented as shown in Table 4.29

Table 4. 31 Analysis of Variance

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	143.782	4	35.945	489.348	.000 ^b
Residual	17.042	232	.073		
Total	160.823	236			

a. Dependent Variable: Consumer Buying Decision Process

b. Predictors: (Constant), Mobile Marketing, Online Advertising, Social Media Marketing, Email Marketing

In the analysis of variance, the F ratio indicates that the model was significant($p < 0.05$). The implication is that email marketing, online advertising, social media marketing and mobile marketing can reliably predict the consumer buying decision process of insurance services in Mombasa County, Kenya.

4.6.23 Overall Coefficients

The coefficients for the overall regression model was analyzed and presented on Table 4.32

Table 4. 32 Coefficients of the Model

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.084	.081		1.037	.301		
Email Marketing	.253	.051	.307	4.927	.000	.118	8.479
Online Advertising	.192	.026	.192	7.428	.000	.686	1.458
Social Media Marketing	.150	.035	.146	4.264	.000	.389	2.572
Mobile Marketing	.367	.055	.416	6.701	.000	.118	8.441

a. Dependent Variable: Consumer Buying Decision Process

Table 4.32 shows the beta coefficients for the independent variables. The research demonstrates that, after accounting for all factors, the client would choose to purchase 0.084 units. The findings also demonstrate that an increase in email marketing causes a 0.253 increase in consumer purchasing behavior when all other independent variables are set to zero. Consumer purchasing behavior increases by 0.192 units for every unit more that is spent on online advertising. The ratings for the consumer's purchasing decision process rise by 1.150 points for every additional unit of social media marketing. More mobile marketing units lead to 0.367 more customer purchases. The findings reveal that digital marketing, such as email marketing, web advertising, social media marketing, and mobile marketing, has a favorable influence on the decision-making process for consumers of insurance services in Mombasa County. In light of the findings, the regression model can be explained as follows.

$$Y = 0.084 + 0.253X_1 + 0.192X_2 + 1.150X_3 + 0.367X_4$$

The significance of the independent variables in digital marketing was tested using the t-test (email marketing, online advertising, social media marketing and mobile marketing). Since email marketing has a huge impact on how consumers make purchasing decisions, $p=0.000 < 0.05$. Additionally, online advertising had a big impact on how consumers made purchases because $p=0.000 < 0.05$. Since its inception, social media marketing has had a tremendous impact on how consumers make purchases. $p=0.000 < 0.05$. Mobile marketing had a significant relationship with the consumer buying decision process since $p=0.000 < 0.05$. The process through which customers in Mombasa County made purchasing decisions about insurance services was significantly influenced by digital marketing, including email marketing, web advertising, social media marketing, and mobile marketing.

4.7 Discussion of the findings

The goal of the study was to assess how well digital marketing affected consumers' decisions to purchase insurance services in Mombasa, Kenya. The study looked at various digital marketing tactics and how each one affected consumers' purchasing decisions. Email marketing was examined as the initial tactic. According to the data, insurance companies often engaged in email marketing by sending tailored messages to both their current and prospective clients. The results

are in line with those of Omar and Atteya (2020), who claimed that digital marketing had a favorable effect on consumer choice.

The results also showed that online advertising has a substantial impact on customer purchasing decisions, with insurance companies using it as part of their digital marketing strategy. Because it may generate a lot of web traffic and enable product advertising all over the area, online advertising is widely used. The results are consistent with studies by Budiman (2021) and Khan et al (2017), which found that online marketing is a strategy for drawing potential customers to a website and enables global product advertising.

Social media marketing was the other digital marketing method whose influence on consumers' purchase decisions was examined. According to the research, it is widely used in Mombasa and has a significant impact on how consumers decide what insurance to buy and how to deal with those clients. The study's conclusions concur with those made by Budiman (2021), who claimed that businesses that employ social media marketing can draw in new customers.

The impact of mobile marketing on consumers' purchasing decisions was the subject of another digital marketing strategy analysis. The results showed that the majority of customers had access to mobile phones, and they could readily access the internet and get messages about the services provided by the various insurance companies in Mombasa county. The study's findings are in line with those of Mohamed et al (2016), who found that businesses use the mobile network platform to interact with and connect with their customers.

CHAPTER FIVE: SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the study's findings, conclusions, and recommendations. This is based on the primary objective of the study.

5.2 Summary of Findings

According to the report, people who bought insurance were primarily between the ages of 26 and 35. It was noted that the respondents who got diplomas at their educational level were familiar with the various digital marketing platforms. The majority of respondents, according to the survey, had been using insurance products for 11 to 15 years, which allowed them to grasp the impact that digital marketing had on how consumers made decisions.

For email marketing, the insurance companies responded to queries posed by customers. The insurance companies sent emails to their customers. Email marketing was done regularly to customers and potential customers. Further the insurance company sent personalized advertisements to customers. On online advertising, the insurance company updated their customers about products, services and information. The customers usually access advertisements of insurance products online. The insurance companies utilized the internet to get website traffic. Finally, the loyalty of the customers to the insurance company was enabled through internet advertising.

For social media marketing, the insurance companies conduct promotions and campaigns via social media. The insurance companies timely responds to customer queries via social media. The insurance companies have active social media accounts for customer engagement. The insurance companies have been able to attract customers via social media. On mobile marketing, the insurance providers do most of their advertising via mobile phone. The insurance providers further reminded their customers on payment of premiums via mobile phone. The insurance providers also accepted feedback on marketed products via mobile phone. Lastly the insurance providers do SMS marketing on a regular basis.

Regarding how people make purchasing decisions, the process was divided into various sections; problem/need identification, information search, evaluation of alternatives, purchase and post purchases. On the problem/need identification, the customers of insurance products upon being dissatisfied with the current need or service they see the need to get another product. Customers also were able to recognize a need upon the expiry of a policy term. Further, the customers felt the urge to buy insurance products/services out of curiosity and adventure. The customers also sometimes felt the urge to buy products/service from the insurance companies to feel they belonged to a certain status.

Customers have occasionally used the internet to research the goods or services they plan to purchase. Internally looking for memories associated with a product has frequently led to an action. Customers have also sought to recollect earlier interactions with a product or brand from memory. Customers frequently had to ask family and friends for information about the goods they needed to purchase.

Customers assessed all brands or goods on a scale of characteristics that have the potential to provide the benefit they seek while evaluating their selections. The practical and psychological advantages that alternatives offer were taken into consideration when customers evaluated them. Before proceeding to the next stage of the decision-making process, the customers evaluated the worth of each of the goods or brands in their chosen set. Finally, consumers tended to disregard novel, pricey, risky, or infrequently purchased products or services.

On purchase, when purchasing the product/service nothing stopped the customers from making the actual purchase. Further, the customers after evaluating all the alternatives they decided where they should buy the product. Also the customers ignored negative feedback concerning the product they wished to purchase and went ahead to make the purchase. Finally, when deciding to buy a product, the customers also decided on the time to make the purchase.

On post purchase, how customers felt about a product determined whether they would buy the product again or not. After buying a product, sometimes the customers questioned whether they made the right decision or not. The customers felt compelled to share the feelings they have about the purchase of the insurance product. The customers however were unsure whether there was post purchase communications from the insurance company after buying products/services.

5.3 Conclusion

According to the study's findings, insurance businesses in Mombasa County engaged in digital marketing, which significantly influenced how consumers made purchasing decisions. The buying decision-making process of consumers was significantly influenced, in particular, by email marketing. The insurance companies' increased use of email marketing influences consumers' purchasing decisions. Insurance companies should improve their email marketing campaigns since they have a significant impact on how consumers decide what to buy.

Consumer purchasing decisions were significantly influenced by online advertising. The buying decision-making process among consumers increases as online advertising usage rises. Insurance businesses will benefit more from online advertising because it has an immediate effect on consumers' purchasing decisions. The use of social media significantly influenced how consumers made purchases. The number of consumers making purchases increases as social media marketing usage rises. Insurance companies can utilize social media marketing as a technique to attract new clients.

The purchasing decision-making process of consumers was significantly impacted by mobile marketing. The number of consumers making purchases increases as mobile marketing usage rises. Increased use of mobile marketing by insurance companies will inevitably result in more clients. In conclusion, customer purchasing decisions for insurance services in Mombasa County, Kenya, can be accurately predicted by email marketing, web advertising, social media marketing, and mobile marketing. 89.2% of insurance service consumer purchasing decisions were influenced by digital marketing.

5.4 Recommendations of the Study

From the findings a policy is recommended to come up with sound digital marketing procedures which can be integrated in the day to day operations of businesses so as to be able to boost the sales of fast moving consumer goods and thus improve revenue. Digital marketing is dynamic and vast, there is need for companies to be abreast with the changing modes of marketing.

To theory, marketing is the core of a business especially those dealing with insurance products and services. Digital marketing has lessened the work of the marketing departments due to their cost

effective and real time nature. The results of this study shed more light on how much digital marketing might contribute to the development of pertinent marketing theories.

In practice, the study recommends that insurance firms be sensitized on digital marketing practices. Employing digital marketing in a firm is a key factor in improving in sales and also having an interactive engagement with customers, this is important in improving the revenue of a firm. To ensure that the company's aims are successfully attained, managers must first develop the idea of completely utilizing digital marketing to increase sales and make sure that all other staff are directed in doing the same.

According to the study of the results, insurance companies must spend in all four digital marketing tactics if they are to have a significant influence on how consumers make decisions. This will ensure a rise in sales income and a rise in market share. Each method provided a distinct response at each stage of evaluating the impact of digital marketing on customer purchasing decisions. Email marketing may predict problem/need identification, purchase behavior, and post-buy behavior with high levels of accuracy, but it is less accurate at predicting information search and alternative evaluation. Online advertising can forecast information search, purchase behavior, and post-purchase behavior, but it cannot forecast the identification of problems or needs or the assessment of alternatives. Social media marketing is unable to accurately forecast every stage of the customer purchasing process. Information search can be accurately predicted by mobile marketing, but problem/need identification, alternative evaluation, buy behavior, and post-purchase behavior cannot. For their daily operations to be successful and to have a competitive advantage over their rivals, insurance companies must pay close attention to all four strategies and effectively implement them.

5.5 Suggestions for Further Research

The study collected data from consumers of insurance services in Mombasa County, Kenya. However, the findings on the digital marketing could be different in other counties since insurance services are offered by insurance firms countrywide. Further research should be undertaken for insurance firms in other countries. This would enable comparison of the results of this study with those of insurance firms across the East African region. Furthermore, this would enable generalization of the findings.

Many other factors may have influenced consumer buying decision process factors that were not covered in this study these include cultural factors, income/economic factors and the prevailing COVID-19 pandemic etc. It would be interesting if a similar study was conducted parallel to this to ascertain the findings. This would expand the scope of the literature on the consumer buying decision process.

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APPENDICES

Appendix I: Questionnaire

Please provide information on the following questions. Each questionnaire's data will be utilized for academic purposes only, and the responses will be kept completely confidential.

Part A: Demographics

Tick appropriately in the spaces provided.

Variable	Respondents Grouping	Tick
Age	18-25 years	
	26-35 years	
	36-45 years	
	46-55 years	
	More than 55 years	
Education	Certificate	
	Diploma	
	Graduate	
	Post Graduate	
	Other(Specify)	
Period of usage of insurance products	Below 5 years	
	6-10 years	
	11-15 years	
	16-20 years	
	Above 20 years	

Section B: Digital Marketing

The statements below are questions about digital marketing. Please rate how much you agree with each of the following points as they pertain to digital marketing at your insurance service provider according to a scale of 1 to 5, where 1 denotes strong disagreement, 2 disagreement, 3 neutrality, 4 agreement, and 5 strong agreement.

Email Marketing	1	2	3	4	5
The insurance company sends emails to customers					
The insurance company sends personalized advertisements to customers					
The insurance company responds to queries posed by customers via email					

Email marketing is done regularly to customers and potential customers					
Online Advertising					
The insurance company utilizes the internet to get website traffic					
I usually access advertisements of insurance products online					
My loyalty to the insurance company has been enabled by internet advertising					
The insurance company update their customers about products, services and information					
Social Media Marketing					
The insurance company has active social media accounts for customer engagement					
The insurance company has attracted customers via social media					
The insurance company conducts promotions and campaigns via social media					
The insurance company timely responds to customer queries via social media					
Mobile Marketing					
My insurance provider usually does SMS marketing					
My insurance provider reminds us on payment of premium via mobile phone					
My insurance provider does most of its advertising via mobile phone					
My insurance provider accepts feedback on marketed products via mobile phone					

Section C: Consumer Buying Decision Process

The following statements represent consumer buying decision process related questions. Please rate your agreement with each of the following items as related to consumer buying decision process for insurance products as influenced by digital marketing using the scale of 1-5 where 1=Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5 Strongly Agree.

Problem or Need recognition	1	2	3	4	5
Upon the expiry of a policy term, I'm able to recognize a need					
When dissatisfied with the current product/service I use, I see the need to get another product					
Sometimes I just feel the urge to buy some insurance products for curiosity and adventure					
Sometimes I feel the urge to buy products/services to feel that I belong to a certain status					
Information Search					
Most of the time, I have to ask family and friends for information on the goods I need to purchase					
Sometimes I search on the internet about the product I need to buy					
I also try to think back on previous interactions I've had with a product or brand.					
This internal search for memory has often times triggered an action					
Evaluation of Alternatives					
I rank all product or brand possibilities on a scale of features that have the potential to provide the advantage I'm looking for.					
I assess options based on the functional and psychological advantages they provide					
Before moving on to the next step of the decision process, I evaluate the value of all of the items or brands in my evoked set.					
I tend to overlook things or services that are infrequently purchased, pricey, high-risk, or new.					
Purchase					
I ignore negative feedback concerning the product I wish to purchase and go ahead to make the purchase					

After evaluating all the alternatives I decide where I should buy the product					
When deciding to buy a product, I also decide on the time to make the purchase					
When purchasing the product nothing stops me from making the actual purchase					
Post Purchase Behavior					
I felt compelled to express my thoughts on the insurance package I purchased.					
Whether or not I will buy a product again depends on how I feel about it.					
After buying a product, sometimes I do question whether I made the right decision in doing so or not					
There has sometimes been post purchase communications from the insurance company I bought the products from					

Thanks for your precious time

Appendix II: Insurance Companies in Mombasa County

1. CIC General Insurance Ltd
2. Jubilee Insurance
3. Sanlam Kenya
4. Britam Insurance
5. Liberty Insurance
6. Amarco Insurance
7. Kenya Orient Insurance Ltd
8. Xplico Insurance
9. Invesco Assurance Company
10. DirectLine Assurance
11. Occidental Insurance Company Ltd
12. Heritage Insurance Company
13. The Monarch Insurance
14. Madison Insurance
15. UAP Old Mutual
16. AAR Insurance Kenya
17. AIG Insurance Company
18. Allianz Insurance Company
19. APA Insurance Ltd
20. Cannon Assurance Company
21. Corporate Insurance Company
22. Fidelity Shield Insurance Company
23. First Assurance Company
24. GA Insurance Company
25. Geminia Insurance Company
26. ICEA lion General Insurance
27. Intra Africa Insurance
28. Kenindia Assurance Company
29. Mayfair Insurance Company

30. Pacis Insurance Company
31. Resolution Health Insurance
32. Saham Assurance
33. The Kenyan Alliance Insurance
34. Takaful Insurance of Africa
35. Trident Insurance Company

Source: Association of Kenya Insurers (AKI, 2017)