EFFECT OF DIGITAL MARKETING ON PERFORMANCE OF INSURANCE FIRMS IN NAIROBI COUNTY

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ABSTRACT

The general objective of this study was to investigate the effect digital marketing tools have towards the success of insurance in Nairobi County. The leading objectives includes establishing the influence of website marketing, social media marketing, search engine optimization marketing and content marketing on the success of insurance firms in Nairobi County. The researcher conducted a survey on the 62 accredited insurance in Nairobi County. The researcher targeted employees from marketing departments for all sampled insurance firms so as to gather the right and meaningful data concerning the impact by digital marketing tools on outcomes. Data was collected using questionnaires and analyzed with the help of data analysis software, Statistical Packages for Social Sciences version 23 was on the analysis platform and presentation of findings by statistical tables and charts. It was found that the website marketing was satisfactory (M=3.31, SD = 1.18), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant ($p < 0.5$) relationship with performance ($r = .708$, $p = 0.000 < 0.5$) at 5% level of significance. It was found that the social media marketing was satisfactory (M=3.67, SD = 1.05), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant ($p < 0.5$) relationship with performance ($r = 0.954$, $p = 0.000 < 0.5$) at 5% level of significance. It was found that the search engine optimization was satisfactory (M=2.61, SD = 1.01), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant ($p < 0.5$) relationship with performance ($r = 0.778$, $p = 0.000 < 0.5$) at 5% level of significance. It was found that the content marketing was satisfactory (M=3.26, SD = 1.22), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant ($p < 0.5$) relationship with performance ($r = .740$, $p = .000 < 0.5$) at 5% level of significance. The study recommended that the insurance firms invest more resources into social media marketing due to its growing popularity of among the younger population. Insurance firms should officiate their digital channels and acquire competent digital managers whose job description is to coordinate communication patterns and vet content before release to maintain quality and ensure timeliness of the release of relevant information. The study also recommended that insurance firms utilize different types of digital communication tools to increase the rate of information spread and reach a wider audience.

***Key Words:** Website Marketing, Social Media, Search Engine Optimization Marketing, Content Marketing*

INTRODUCTION

Digital marketing is changing the insurance sector, especially among insurance firms, by broadening their marketing horizons, raising awareness, and providing relevant information that influences customer attraction (Fierro et al., 2017). As a result, digital tools have grown in popularity as a means of communication in a wide range of insurance products. As the population continues to grow, the demand for insurance firms has increased. Competition for customers has heightened as a result of the proliferation of insurance firms, owing to most insurance firms inherent profit orientation.

Digital marketing according to Chaffey (2019) is the tact of achieving marketing objectives through applying digital technologies. According to Tac (2010), digital marketing is the part of marketing that promotes products and services through the use of the internet and other online-based digital technology like mobile phones, desktop computers, and digital media platforms. A study by Alexander (2020) found that digital marketing encompasses all marketing efforts that use an electronic device or the internet. According to Morris (2019), the rise of digital marketing during the 1990s and 2000s resulted in a change in the way that brands and organizations utilize technology for marketing purposes. He states that digital platforms became increasingly incorporated into marketing plans and everyday life (Kamal, 2016). And as people increasingly use digital devices instead of visiting physical shops (Yuniarthe, 2017).

Digital marketing efforts that combine content marketing, Search Engine Marketing(SEM), and Search Engine Optimization (SEO), are more common. They also include display advertising, e-mail direct marketing, influencer marketing, data-driven marketing, campaign marketing, e-commerce marketing, content automation, social media marketing and optimization, e-books, and optical disks and games (Bala & Verma, 2018). Chaffey (2019) states that digital marketing includes non-Internet channels that supply digital media, such as television, mobile phones (SMS and MMS), callback, and on-hold mobile ring tones.

Digital marketing differs from online marketing due to its expansion to non-Internet outlets. Research by Khan and Siddiqui (2013) found that businesses, both small and mediumsized enterprises all over the world leverage digital channels such as search engines, social media, email, and other websites to connect with current and prospective customers. Bawden (2020) highlights the role of digital marketing, which is arguably to help businesses garner new traffic, leads, and sales by reaching people who are looking for products and services offered by the business.

Social media marketing is proving to be an effective tool for insurance companies in Africa to reach younger audiences and build their brand. Studies by Da Veiga and Tsohou (2018) and Asemota et al. (2019) show that insurance companies across the continent are leveraging social media platforms to share information about their products and services, engage with customers, and promote their brand, leading to increased customer engagement and brand loyalty. In Egypt, companies like the Egyptian Takaful Company (ETC) are actively using social media platforms like Facebook, Twitter, and LinkedIn to engage with customers and share updates about their products and services. ETC has also launched a mobile application that allows customers to access insurance services and make claims through their smartphones.

In Nigeria, digital marketing tools are becoming more prevalent in Nigeria as a means of connecting with prospective customers, particularly in insurance firms (Fomunyam, 2021). The study discovered that more than 70% of prospective customers engage and enroll via social media platforms such as Twitter, Facebook, Instagram, and websites. Insurance firms can use these tools to broaden their reach and accessibility to prospective customers, resulting in increased enrollment, as well as to establish a strong and recognizable insurance firms brand before these students begin their insurance firms.

Locally, digital marketing tools are critical for communicating the insurance firm's brand. However, not all private universities have incorporated digital marketing tools into their enrollment strategies (Marima, 2015). Digital marketing tools have the potential to boost performance of insurance firms by reaching a larger audience at a lower cost. The majority of prospective students are technologically savvy and have access to these tools via their smartphones. According to Kimani and Ombwatha (2020), social media platforms are the most popular mode of communication and technique for digital marketing among insurance firms. Insurance firms should increase their investment in social media marketing in order to capitalize on the growing popularity of these tools among the younger generation and fully leverage their potential.

Digital Marketing helps generate engagement with prospective client using the right content. In addition to SEO activities, creating compelling content that is also SEO compatible will help drive the performance of insurance firms in Nairobi County. There is therefore a need for insurance firms to adopt digital marketing tools to improve the quality of their customer service, manage their reputation, raise brand awareness (Musyoki, 2021).

Digital marketing is defined as the practice of utilizing digital media, such as mobile devices, the internet, and interactive channels, in order to facilitate customer communication and interaction (Pride & Ferrell, 2016). It entails the technological application of information technology with the goal of aligning all forces to satisfy customers, strengthen customer relationships, and improve customer-organization relationships (Kotler & Keller, 2016). Digital marketing enables one to generate revenue without directly interacting with customers. This strategy is implemented by appealing to the emotional aspects of consumers and associated brands in order to establish strong, long-lasting relationships and personal connections with the target audience.

Global marketing trends continue to shift away from traditional (offline) marketing and toward digital marketing (online). According to the digital trends (2020) report, there are over 4.5 billion internet users and over 3.8 billion social media users. Nearly 60% of the global population is already online (Kemp, 2020). Consumer perceptions of business strategies have shifted as a result of the digital revolution, spurring the adoption of digital marketing. Digital marketing has evolved into a critical component of competitiveness in the market. Since everyone is unknowingly immersed in the digital age, effectively utilizing it has become the most efficient strategy for reaching out to potential customers (Rajkumar, 2021).

Digital marketing tools are the social networks that make it possible for an online based marketing strategy to be applied. They include social media marketing, mobile marketing, search advertising, websites, search engine marketing (SEM), email marketing, search engine optimization (SEO), affiliate marketing, and content marketing (Rajkumar et al., 2021). This study focuses on website marketing, social media marketing, search engine optimization marketing and content marketing, as each of these areas has an unfilled need. Moreover, according to RajKumar et al., (2021), these are the most effective digital marketing tools to use in the performance of insurance firms, yet not much local research has been conducted on the influence of SEO and content marketing on performance of insurance firms.

Social media marketing involves the use of social media platforms such as Facebook, LinkedIn, Twitter, and Instagram to reach an organization's customers and prospects (Macarthy, 2021). Through social media platforms, people can discover an institution's brand, learn about it, follow and even shop, or in this case decide to enroll into a university based on information shared on their social media platforms. Social media marketing requires that users constantly maintain and strategically optimize their profile by posting

pictures, stories, videos and information on the platforms that represent and communicate their brand to attract target markets. In addition to the commonly known social media platforms, according to Knoll and Matthes (2017), influencer marketing is a social media strategy, gaining momentum and popularity that entails influencing others through the use of celebrities or prominent opinion leaders with a high social status.

Search engine optimization marketing includes paid marketing efforts, including tools such as google ads, vital in making websites more visible and functional, meaning increasing website traffic and conversion opportunities. Visibility and ranking go hand in hand, as they are directly related. Increased visibility means prospects will easily find an institution when they search in search engine results pages. The higher an institution ranks in the search engine results page, the more visible it is and the easier its prospects will see, find and click onto the site. All these elements build up to increase chances of conversions (Andonov, 2020).

Content marketing is a form of advertising and promotion focused on attracting and retaining a specific customer audience through the creation of compelling, useful, and entertaining content (Post, 2019). By providing an authentic, memorable invitation for prospective students to learn more about the institution, content marketing assists in attracting and recruiting potential students. Morgan (2013) asserts that content marketing channels such as website content and blogs can attract and engage prospective students throughout the search process. Content marketing, according to Stoller (2014), entails creativity, entertainment, connectivity, and humor where applicable. It is timely, relevant, and elicits action and engagement from the audience.

Insurance companies together with commercial banks and the micro finance firms make up the finance sector in Kenya. Insurance business in any economy is deemed essential for economic growth. Indeed without a vibrant insurance industry, it is very difficult for the economy to grow at the

desired levels because of high levels of risk exposure. It also acts as a risk absorber hence investors are assured of their security to their investment. Risk managers help in risk identification, advice in risk prevention measures and cover required. The covers can be placed by intermediaries or direct. When loss has occurred investigators, assessors, loss adjusters, surveyors and brokers help in claim processing and settlement. All the above are regulated by insurance regulatory authority, who are mandated by law to regulate, authorize and supervise their activities to protect consumers. According to the regulator, there were a total of 54 licensed insurance companies as at December 2019. A majority of these insurers carry the same lines of business like life, general and medical.

Statement of the Problem

This adoption of technology by the masses has implied that insurance companies have to adjust from seller centered perspective to buyer centered as the customers are determining the performance of companies (Brady et al., 2008). Insurance companies in Kenya use technology for new product conception, marketing, communication and settling of claims including customer relationship management. The IRA also uses electronic registration systems (ERS) to ease registration and issuance of registration certificates to Insurance companies and intermediaries to ensure consumers are protected and only professionals are offering requires services Studies that explain the relationship between technology and marketing reveal contextual, conceptual and methodological gaps.

Bett (2012) examined the adoption of GPS tracking technology in the motor vehicle insurance sector in Kenya. His finding were GPS has positive impact as it reduced incidences of theft however his study did not cover impact of technology in insurance as whole but only on motor tracking. Francichini (2015) studied the benefits of business operation management tools in Brazil insurance companies. It was concluded that it was the fastest growing

segment and it needed improvements in its processes in operation for it to remain competitive in global market. The study covered the performance of operation. However this study did not conclude on the effect of technology use in insurance as a whole and the study being in a developed country whose findings would not match in the local environment. Maragia (2016) studied the adaptation of e-marketing strategies by insurance companies in Kenya. The study sought to determine the effect of digital marketing on performance of insurance firms in Nairobi County.

Research Objectives

The study's general objective was to investigate the effect of digital marketing on performance of insurance firms in Nairobi County. The study was guided by the following specific objectives;

- To determine the influence of website marketing on performance of insurance firms in Nairobi County.
- To determine the influence of social media marketing on performance of insurance firms in Nairobi County.
- To establish the influence of search engine optimization on performance of insurance firms in Nairobi County.
- To assess the influence of content marketing on performance of insurance firms in Nairobi County.

LITERATURE REVIEW

Theoretical Review

Lasswell Communication Model

Communication model developed by Lasswell (1948) contends that feedback and desired responses are generated when a sender and a receiver engage in purposeful, well-organized, and planned two-way communication. Lasswell's communication model is famous for the 5Ws, which emphasize the 'who, what, whom and which.' Wenxiu (2015) argues that Lasswell's communication model divided the communication process into five components: the communicator, information being relayed, media used to convey

the information, audience or receiver, and effect (Wenxiu, 2015). These five research fields provide an excellent starting point for studying new media communication. The first step is to elicit a response to the question "who." In this step, the communicator becomes more diverse; anyone can be an information sender, whether an organization or an individual.

Some authors, such as (Berger, 1995; Sapienza et al., 2015) describe this mode; as one of the earliest and most influential communication models. According to Berger (1995), the communicator intends to influence the receivers of the messages sent through Lasswell's communication model; thus, all communication must be treated as persuasive processes, assuming that the messages sent have an effect on the receivers. In relation to this study, the messages sent from universities, including admission or education-based information, are meant to be persuasive and influence potential candidates' decision-making. In addition, the information will make the university brands well known, thus increasing the number of students who make inquiries as well as the overall number of students joining the university. This persuasive process is facilitated through media channels such as websites, social media, and SEO marketing.

This model is significant and relevant in this study in that it informs the study's independent variables. The study's independent variables outline digital marketing tools, which fit within Lasswell's medium or channel element in the communication model. The second 'W' in Lasswell's communication model shows the message, which involves the content in which a communicator seeks to promote and drive brand awareness to the receivers. This element helps explain the influence of digital media (website, social media, online content and SEO) marketing in creating brand awareness, which is essential in influencing a potential student's decisions. Finally, this model is applicable in this study as it directly helps answer the primary objective of what influence digital marketing has on

student enrollment through the final element of "With What Effect?" The identified digital marketing tools have an influence on performance of insurance firms in Nairobi County.

Attention, Interest, Desire, and Action Model

St. Elmo Lewis first developed the Attention, Interest, Desire, and Action (AIDA) model as the hierarchy of effects theory in 1898. However, after Strong & Edward (1922) established that salespeople needed to attract not only consumer attention, interest, and desire (AID) but also create long-term customer relationships, Lewis changed AID to AIDA, adding a fourth step, namely 'get action' into the model. Lavidge and Steiner (1961) outline these steps as unawareness, awareness, knowledge, liking, preferences, conviction, and purchase. Marketers and advertisers are widely adopting the AIDA model to assess the influence of their marketing and advertising tools and techniques by establishing how people respond to them (Rehman et al., 2015).

At the cognitive stage, attention is the first step, whereby advertisers should create awareness of their products and services. Awareness creation can be done through diverse digital marketing tools such as using social media and attractive websites. The second stage is the affective stage, which involves creating interest and generating desire. Creating interest can be attained through using unique messages and emphasizing the differentiating benefits and advantages of the products or services. Moreover, showing content such as online reviews, case studies of achievement, discussions, and testimonials of the products create interest and generate the desire to try out the products or services. At the desire stage, customers begin feeling that the advertised products and services can satisfy their needs. At this stage, trust is created among consumers, and they can take the action of purchasing the products and services (Getachew, 2018).This model is significant in this study as it directly helps establish the influence of digital marketing tools on performance

of insurance firms in Nairobi County. Therefore, this model will inform this study's dependent variables.

Theoretical Extension of Technology Acceptance Model

This study is anchored on Davis Fred's (1986) Technology Acceptance Model (TAM). The theory proposes that individuals form positive perceptions toward new technology and then adopt it when they perceive it to be useful. TAM's theoretical foundations are built on the assumption that when users are presented with new technology, three major factors influence how and when they use it. These are its Users' Attitudes toward usage, Perceived Ease of Use (PEOU), Perceived Utility (PU). Both PU and PEOU are influenced by both external and internal factors. External factors include end user support, job relevance, managerial support, relative advantage, usability, and triability, whereas internal factors include the user's attitude, competency level, anxiety, perceived enjoyment, experience, and beliefs about the technology (Venkatesh & Davis, 2000). All of these factors have an effect on how users perceive, intend to use, and actually use new technology.

The main limitation of Technology Acceptance Theory is that it ignores other factors like economic factors, supplier, consumer, and competitor influences. Numerous research studies have established the validity and statistical reliability of the theory. According to Surendran, (2012) TAM influences consumer satisfaction but does not affect consumer purchase intentions. Hanggono (2015) supports that through social media networks the perceived ease of use variable has a significant positive effect on perceived usefulness and attitude of use. This theory is employed because it provides a framework that indicates the relationship between digital marketing tools and an increase in performance of insurance firms in Nairobi County.

Lasswell's communication model, the Attention, Interest, Desire, and Action (AIDA) model of communication and Theoretical Extension of Technology Acceptance Model.

Empirical Review

Website Marketing and Performance

Alghamadi and Bach (2014) studied the influence of technology on marketing strategies. The study used secondary data and primary data on the implementation of technology in marketing strategies. The study finding was that technology use on advertising was positive as it increased efficiency, convenience, reliability of the message to intended target recipient. It also helped in positioning organizational products in target markets by segmenting the market according to products demand, brand preference and differentiation.

According to Kusumawati (2019), while school websites provide necessary information about an institution, they do not serve as effective advertisements to influence enrollment decisions. The author argued that if potential students joined a university's website through the alumnae network, it was because they were referred to the website. When a website is not comprehensive and well-designed, it can have a detrimental effect on student enrollment (Chen et el., 2020). This is because informative and professional websites that contain comprehensive and accurate information instill confidence in prospective students to apply to that university.

Owuor (2018) explored the impact of disruptive technology on the performance of insurance firms in Kenya. The study utilized desktop literature review and focused on previously published journals in PDF format that address technology and the performance of insurance firms. A total of 13 journals was found relating to technology and the performance of insurance firms. The study utilized a sample of 12 journals which were randomly selected from a list of published journals in PDF format relating to disruptive technology and performance of insurance firms. The theories underpinning of the study entailed Christensen's. The review showed that mobile phone technology has a significant influence and explains to a large extent the growth of micro insurance in Kenya. It

was also found that the increase in industrial convergence, technological innovation and social digital trends increases the financial performance of financial institutions including insurance firms. The study also established that there is a strong and positive relationship between insurance innovation strategies and a firm's performance. In addition, it was found out that real-time business evaluation through big data analytics boosts overall performance and profitability, thus thrusting the organization further into the growth cycle.

Utilizing social media websites and platforms to advertise a good or service is known as social media marketing (Kaur, 2016). Social media marketing is growing in popularity among both practitioners and researchers, despite the fact that e-marketing and digital marketing are still the most used terminology in academia. The majority of social media networks include data analytics tools, allowing businesses to monitor the development, effectiveness, and engagement of marketing efforts (Dwivedi, Kapoor & Chen, 2015). Companies, including SMEs, in the USA, use social media marketing to communicate with a variety of stakeholders, including existing and potential clients, workers, bloggers, journalists, and the general public (Brenner, 2018).

There are many types of social media marketing platforms, with the first one encompassing the social networking platforms of Facebook, Google+, and LinkedIn. The social networking activity outcome measures include the number of Facebook likes, talking about this, offline visits, Google+ followers, and LinkedIn number of employees and followers. The second type of social media platform is microblogs, which included Twitter with the activity outcome measured by the number of Twitter followers and feeds. The third type, content communities, included Flickr, Instagram, Pinterest, and YouTube with the content communities' activity outcome measures the number of Flickr photos posted, Instagram followers, Pinterest 20 followers, YouTube subscribers, videos posted on YouTube, and views (Lim, Pham & Heinrichs, 2020).

Search Engine Optimization is the process of maximizing the number of visitors to a particular website by ensuring that the site appears high on the list of results returned by a search engine (Ledford, 2015). According to Yuniarthe (2017), SEO refers to the improvement of unpaid results known as "natural" or "organic" results and excludes direct traffic and the purchase of paid placement. In addition to this, it may concentrate on specific types of searches that are dedicated to particular industries (Thurow, 2015).

Search engine marketing platforms are unique to each search engine. From there, you can create campaigns and advertisements for searches. Google processes over 3.5 billion searches every day. And that equals a market share of more than 75 percent. Therefore, marketers strive to have their businesses appear at the top of Google search results. Putting it simply, that makes sense. Businesses should be where their customer bases are. Search Engine Results Pages also abbreviated as SERP are the results users see after submitting a search into a search engine. And there are two ways to show up on the top of the search engine results page, Search Engine Optimization, SEO, and Search Engine Marketing, SEM. Despite the high ROI of SEO, it is a long-term investment (Poturak, Dino & Eldar, 2022).

SEO refers to the technique of optimizing websites for search engines. It has been a focus of research in many digital marketing journals and individual researchers due to its considerable influence on the organizational structures of internet-based enterprises during the last three decades. The importance of SEO in company optimization is negligible, and when looking for other papers of a similar kind, it is evident that there are many unexplored topics. The absence of several research on the effect of SEO on business demonstrates the significance of this study. The fact that only domain owners have access to the SEO data further complicates the research process (Poturak, Dino & Eldar, 2022).

Content marketing is a type of marketing that involves the creation and sharing of online material such as videos, blogs, and social media posts that do not explicitly promote a brand but is intended to stimulate interest in its products or services (Baltes, 2015). Content marketing also regarded as a type of online marketing that focuses on producing, disseminating, and publishing material for a specific audience. Businesses frequently utilize it to draw interest, create leads, grow their clientele, enhance online sales, build brand awareness or reputation, and engage an online user community (Chaffey, 2019). According to Scheers (2018), content marketing uses the creation and distribution of useful free material to draw in prospects and turn them into customers. Content marketing gives customers useful information and increases their likelihood to buy from a firm again. It also helps businesses build longlasting brand loyalty. Direct sales are not a part of this more recent marketing strategy. Instead, it fosters a sense of rapport and trust with the audience.

Harbers (2019) content marketing refers to the creation and distribution of relevant, valuable brand related content to current or prospective customers or other target groups (e.g. jobseekers, employees or investors) via digital platforms or print media to drive strategic business objectives. Unlike traditional advertising, which typically denotes a form of communication designed to persuade or even push target groups to take some action, now or in the future, content marketing focuses on adding value to their lives, for instance by educating them, helping them solve problems, entertaining them or supporting them make well-informed decisions. Thus, content marketing is based on the social exchange theoretical principle that an organization's delivery of valuable content to a target group will see it rewarding the organization in exchange with positive attitudes (e.g. brand trust) or behaviors (e.g. brand related interactions).

Wambugu, Maina, and Ndung'u (2021) conducted research to determine the effects of strategic marketing on the market penetration of general

insurance companies in Kenya. The study's goals were to determine whether direct response marketing has a significant impact on the market penetration of general insurance companies in Kenya, whether electronic marketing has a significant impact on the market penetration of general insurance companies in Kenya, and whether strategic alliances have a significant impact. The resource dependence theory, the commitment trust theory, and the resource-based view theory guided the research. A total of 160 employees in general insurance companies in Nyeri County were surveyed, and a sample of 64 was chosen from that group. The questionnaires were used to gather information. The relationship between the dependent and independent variables was established through the use of multiple regression analysis. Coeff/beta =0.131, P-value= 0.001), electronic marketing had a positive but insignificant effect (Coeff/beta =0.162, P-value=0.063), and strategic alliances had both a positive and significant impact on market penetration (coeff/beta = 0.196, P-value =.031). If the general insurance companies wanted to increase their market share, they had to be innovative and use strategic alliances as a marketing strategy in addition to traditional direct marketing methods.

Conceptual Framework
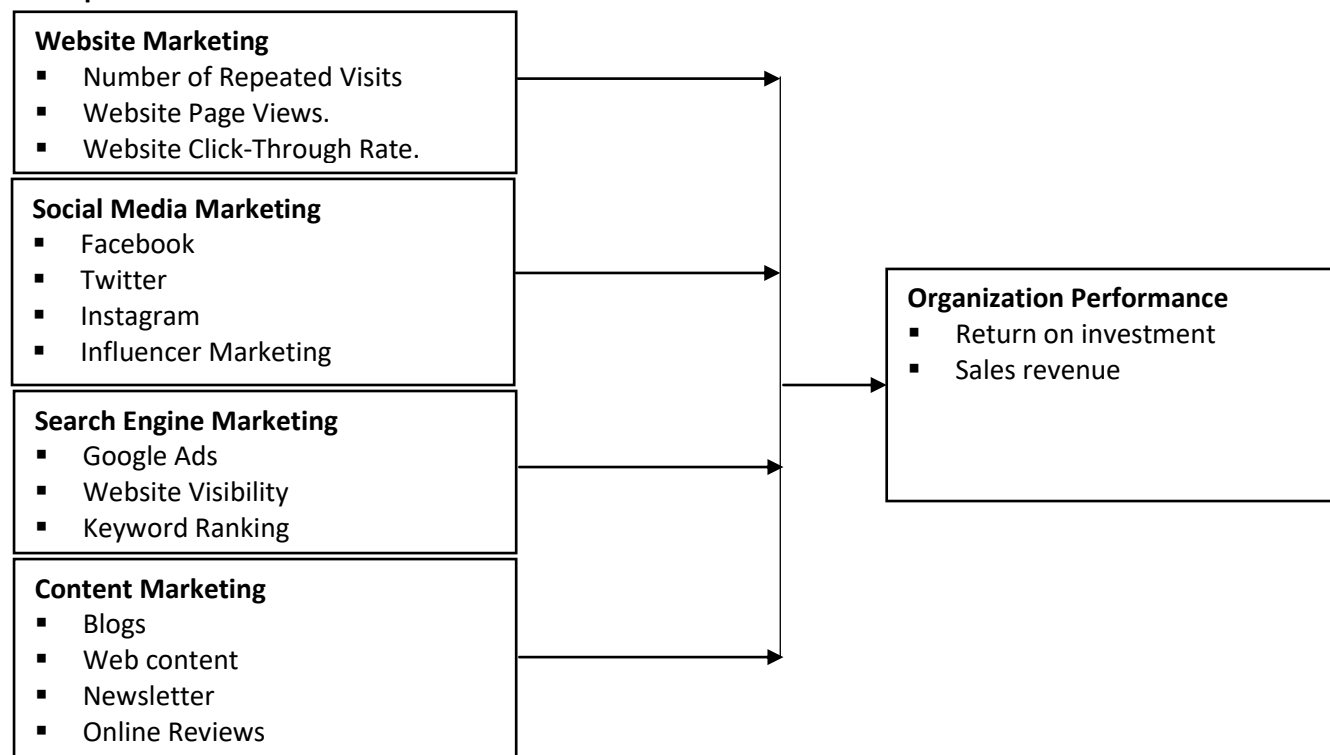
Independent Variables   Dependent Variable

Figure 1: Conceptual Framework

Source: Researcher (2023)

METHODOLOGY

This study adopted a descriptive research design. This study's target population was all 62 insurance firms in Nairobi County. The study purposively sampled three respondents in every firm. Therefore, the study's target population included 480 employees. The sample size of 218 was determined based on the following *Yamane's'* formula.

The study relied only on primary data sources which was collected using a structured questionnaire. A structured questionnaire is a data collection instrument that enables measurement for or against a specific point of view. The study used

descriptive statistics to analyze acquired data and transform it into useful information using the Statistical Package for Social Sciences (SPSS) version 23. Descriptive statistics included finding the mean and standard deviation of the data to describe and summarize and measure the spread of this study's data. The mean measured the central location of the distribution and average value of all 186 participants. Standard deviation determined where values in the data set lie within a normal distribution. A multiple regression analysis was also fitted to establish the relationship between the independent and dependent variables. The model below was adopted.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where,

Y = organization performance

X_1 = Website Marketing

X_2 = Social Media Marketing

X_3 = Search Engine Optimization Marketing

X_4 = Content Marketing

β_0 = Constant value

$\beta_1, \beta_2, \beta_3$ and β_4 = Regression Coefficients

ε - Error term

RESULTS AND ANALYSIS

Response Rate
This study's target population was all 62 insurance firms in Nairobi County. The targeted respondents were sales managers, sales representatives, sales executives, marketing managers and marketing directors in insurance firms in Nairobi County, 203 out of the 218 questionnaires administered (which was a representative of the pool the investigator intended to draw responses from) were properly answered and submitted, giving it a desirable score of 93.11% as the response rate.

Descriptive Analysis
Focus here was presentation of descriptive analysis determinations with regard to the independent (website marketing, social media marketing, search engine optimization, content marketing) and the dependent variables (organizational performance).

Organization Performance
Participants were required to state their affirmation levels based on the question with regards to organizational performance. Deductions are detailed below in table 1.

Table 1: Descriptive Statistics for Organization Performance

	N	Mean	Std. Dev.
Website marketing influences no of new customer enrolled (conversion rate)	203	3.27	1.21
Website marketing influences the no of customer leads generated by inquiries	203	3.68	1.01
Website marketing influences the no of returning customers	203	4.50	.50
Social Media Marketing influences the no of new customer enrolled (conversion rate)	203	3.60	1.31
Social Media Marketing influences the no of customer leads generated by inquiries	203	3.21	1.04
Social Media Marketing influences the no of returning s customer	203	3.31	1.14
Search Engine Optimization influences no of new customer (conversion rate)	203	3.76	1.26
Search Engine Optimization influences the no of customers leads generated by inquiries	203	3.59	1.26
Search Engine Optimization influences the no of returning customer	203	1.78	.88
Content Marketing influences no of new customers enrolled (conversion rate)	203	1.81	.83
Content Marketing influences the no of customer leads generated by inquiries	203	2.41	.73
Content Marketing influences the no of returning customer	203	2.51	1.29
Valid N (list wise)	**203**	**3.11**	**1.03**

Source: Research Data (2023)

Findings from table 1 indicate that the significant group that had the highest mean of 4.50 and a SD of 0.50 affirmed that website marketing influences the no of returning customers. Second in line was

those affirming that Search Engine Optimization influences the no of new customer d (conversion rate) a mean of (3.76) and a SD of (1.26). Futhermore resopndents that website marketing influences the no of customer leads generated by inquiries with a mean of (3.68) and a standard deviation of (1.01). Social Media Marketing influences the no of new customer enrolled (conversion rate) at a mean of (3.60) and a standard debviation of (1.31).

Influence of Website Marketing on Performance of Insurance Firms

Participants were required to state their affirmation levels based on the question with regards to the influence of website marketing on performance of insurance firms. Findings are detailed in table 2 below.

Table 2: Influence of Website Marketing on Performance of Insurance Firms

	N	Mean	Std. Dev.
The organizations' website marketing helped customers to learn more about the institution.	203	3.06	1.18
Customers' decision was influenced by the organizations' website page.	203	2.93	1.08
Customers' repeatedly visited the organizations' website to acquire information related to their enrollment.	203	3.44	1.32
Customers' attraction was influenced by the organizations' website's content.	203	3.50	1.33
The no of customers increased as a result of student exploration of the university's website.	203	3.27	1.21
The user-friendliness of the organizations' website influenced the customer's decision to buy our products.	203	3.68	1.01
		3.31	**1.18**

Source: Research Data (2023)

Website marketing continues to be recognized as a feature impacting organizational performance of insurance firms. The analysis intended to prove this position. Deductions from the table 2 indicate the a significant group shows that the majority who scoring the highest mean score of (3.68) and a SD of (1.01) affirmed that The user-friendliness of the organizations' website influenced the customers decision to buy our products. This was closely followed by customers' attraction was influenced by the organizations' website's content with a mean of (3.44) and a SD of (1.32) additionally, resopndents affirmed that Customers' repeatedly visited the organizations' website to acquire information related to their enrollment with a mean score of (3.27) and a standard deviation of (1.21).

The deductions concur with Alghamadi and Bach (2014) explored the impact by innovations towards marketing plans. The research relied on secondary and primary sources to investigate the integration of innovations in marketing approaches. The findings indicated that incorporating technology in advertising had advantages, as it enhanced the communication's efficiency, convenience, and trustworthiness for the intended recipients. Furthermore, the study revealed that technology supported the identification of consumer segments based on their preferences, product demand, and brand differentiation, aiding in placing organizational products in specific target markets.

Influence of Social Media Marketing on Performance of Insurance Firms

Participants were required to state their affirmation levels based on the question with regards to the influence of social media marketing on performance of insurance firms in Nairobi County. Findings are detailed in table 3 below

Table 3*: Influence of Social Media Marketing on Performance of Insurance*

	N	Mean	Std. Dev.
Customers learned more about the institution through the organizations Facebook page.	203	4.50	.50
Customers learned more about the institution through our Twitter page.	203	3.60	1.31
Customers learned more about the institution through Instagram page.	203	3.21	1.04
Customers learned more about the institution through Influencers endorsed by the organization.	203	3.31	1.14
Facebook posts increased number of Customers enrolled (conversion rate)	203	3.76	1.26
		3.67	**1.05**

Source: Research Data (2023)

Social media marketing continues to be recognised as a feature impacting the performance of insurance firms in Nairobi County. This analysis intended to verify this position. Findings from table 3 indicate that a significant group scoring the highest mean of (4.50) and a SD of (0.50) affirmed agreed that customers learned more about the institution through the organizations Facebook page. This was closely followed by facebook posts increased the number of customers enrolled (conversion rate) with a mean score of (3.76) and a SD of (1.26). Additionally, participants affirmed that customers learned more about the institution through our Twitter page with a mean score of (3.60) and a SD of (1.31), and customers learned more about the institution through Influencers endorsed by the organisation at a mean score of (3.31) and a SD of (1.14).

Gikonyo (2014) undertook analysis examining the manner utilization of the mobile phone technologies affected emergence of the Kenyan micro insurance institutions. The study used the total premium paid by micro insurance customers to have a determination of the expansion of the micro insurance industry. The study incorporated independent variables such as the number of customers registered annually via mobile technology, the volume of premium payments made through mobile technology, and the annual claims payment volume via mobile technology. The key determination was that the emergence of mobile phone technologies had a significant contribution in enabling the growth of Kenyan micro insurance institutions. However, it was noted that the study's conclusions were restricted to micro insurance providers and could not be applied to the entire industry.

Influence of Search Engine Optimization on Performance of Insurance Firms

Participants were required to state their affirmation levels based on the question with regards to the influence of search engine optimization on performance of insurance firms in Nairobi County. Findings are detailed in table 4 below.

Table 4: *Influence of Search Engine Optimization on Performance of Insurance Firms*

	N	Mean	Std. Dev.
Keyword ranking on Google influenced customers to visit the website.	203	3.59	1.26
Firm's website visibility influenced the customer's choice to enroll to organisation	203	1.78	.88
Google Ads increased number of new customers enrolled (conversion rate)	203	1.81	.83
Website visibility increased the number of new customers enrolled (conversion rate)	203	2.41	.73
Keyword ranking increased number of new customers enrolled (conversion rate)	203	2.51	1.29
Google Ads increased the number of customers leads	203	2.83	1.16
Website visibility increased the number of customers leads	203	3.77	1.29
Keyword ranking increased the number of customers leads.	203	2.22	.66
		2.61	**1.01**

Source: Research Data (2023)

Search Engine Optimization continues to be recognized as a feature impacting organizational performance of insurance firms in Nairobi County. This analysis intended to prove this position. Findings from table 4 indicate that a significant group scoring highest mean score of (3.77) and a SD of (1.29) affirmed that Website visibility increased the number of customers leads. This was closely followed by keyword ranking on google influenced customers to visit the website with a mean score of (3.59) and a SD of (1.26). Additionally, participants affirmed that Google Ads increased the number of customers leads with a mean score of (2.83) and a SD of (1.16), and Keyword ranking increased the number of new customers enrolled (conversion rate)at a mean of (2.51) and a standard devaiation of (1.29)

Chen et al. (2020) undertook ana analysis covering the effectiveness of google analytics in increasing student enrollment through increased website visibility among students in Medical University. The study found that there was increased network traffic and website visibility through search engine optimization. This translated to increased website visits among new and existing visitors, profile development, and registration. The study recorded the highest traffic when students checked their scores after registering and when they received assessment results. These results implied that there was increased awareness of the university, and the constant checking of results indicated students' conversions and need to join the medical university (Pringle & Fritz, 2018).

Influence of Content Marketing on Performance of Insurance Firms

Participants were required to state their affirmation levels based on the question with regards to influence of content marketing on performance of insurance firms in Nairobi County. Deductions are detailed in table 5 below.

Table 5: *Influence of Content Marketing on Performance of Insurance Firms*

	N	Mean	Std. Dev.
Customers enrollment decisions is influenced by organization content online.	203	3.77	1.29
Customers learned more about the organization through Blogs content.	203	3.08	1.27
Customers learned more about the organization through Paid ad content.	203	3.06	1.18
Customers learned more about the organization through Newsletter content.	203	2.93	1.08
The organization content influenced customers view about the number of students who enroll through Digital Marketing Tools	203	3.44	1.32
		3.26	1.22

Source: Research Data (2023)

Content marketing continues globally to be recognized as a feature impacting the organizational performance of insurance firms in Nairobi County. This analysis intended to prove this position. Findings from table 5 indicate that a significant group scoring the highest mean score of (3.77) and a SD of (1.29) affirmed that Customers enrollment decisions is influenced by organization content online. This was closely followed by organization content influenced customers view about the number of students who enroll through Digital Marketing Tools with a mean score of (3.44) and a SD of (1.32). additionally, participants affirmed that customers learned more about the organization through Blogs content at a mean score of (3.08) and a SD of (1.27).

Karthi (2012) suggests that insurance companies can provide value to their customers through internet marketing, which offers a different approach than traditional marketing. Online marketing allows customers to learn about the unique features of insurance products, market conditions, competing products, business policies, and company values. To improve the value added for customers, insurance businesses should focus on enhancing their online presence. E-insurance enables customers to recognize their needs, seek

flexible knowledge about the insurance sector, explore options from insurance websites, make informed purchasing decisions, and receive customer support services. Businesses should educate customers on how to use online insurance platforms and effective communication methods. The government should encourage consumers to utilize online insurance by providing education and awareness campaigns. The Insurance Regulatory and Development Authority of India (IRDA) could also develop nationwide initiatives to promote the use of e-insurance for quick and efficient communication. Ultimately, online insurance marketing presents a new opportunity for businesses to generate significant profits.

Hypothesis Testing

This area captures determinations on regression, ANOVA as well as co-efficient of determination.

Relationship between Independent Variables

Table 6: *Relationship between Independent Variables*

Correlations

		Organization performance	Website marketing	Social media marketing	Search engine optimization	Content marketing
Organization performance	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	203				
Website marketing	Pearson Correlation	.708**	1			
	Sig. (2-tailed)	.000				
	N	203	203			
Social media marketing	Pearson Correlation	.954**	.802**	1		
	Sig. (2-tailed)	.000	.000			
	N	203	203	203		
Search engine optimization	Pearson Correlation	.778**	.295**	.605**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	203	203	203	203	
Content marketing	Pearson Correlation	.740**	.970**	.839**	.389**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	203	203	203	203	203

Source: Research Data (2023)

Deductions from table 6 revealed the existence of a positive correlation between website marketing and on performance of insurance firms in Nairobi County at significant 0.05 level, the strength is average, at 70.8%. Further, the deductions reveal the existence of a positive correlation between Social media marketing and organizational performance in insurance firms in Nairobi County at significant 0.05 level, the strength is though strong, at 95.4%. The findings continue to signify that there is a positive correlation between Search engine optimization and organizational performance in insurance firms in Nairobi County at significant 0.05 level, the strength is though average, at 77.8%. The findings postulate that there is a negative correlation between content marketing and organizational performance in insurance firms in Nairobi County at significant 0.05 level, the strength is average at 74%.

Relationship between Organization Performance and Website Marketing, Social Media Marketing, Search Engine Optimization and Content Marketing

Table 7: *Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
			Model Summary	
1	.992[a]	.983	.983	.07476

a. Predictors: (Constant), Website Marketing, Social Media Marketing, Search Engine Optimization and Content Marketing
b. Dependent Variable: Organization Performance.
Source: Research Data (2023)

Referring to table 7 the study establishes the R to be 0.983 implying that 98.3%, of organizational performance in insurance firms in Nairobi County is explained by Website Marketing, Social Media Marketing, Search Engine Optimization and Content Marketing leaving (0.7%) unexplained.

Table 8: *Relationship between Independent Variables*

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	65.806	4	16.452	2943.584	.000[b]
	Residual	1.107	198	.006		
	Total	66.913	202			

a. Dependent Variable: Organization Performance
b. Predictors: (Constant), Website Marketing, Social Media Marketing, Search Engine Optimization and Content Marketing
Source: Research Data (2023)

Table 9: *Coefficients of Website Marketing, Social Media Marketing, Search Engine Optimization and Content Marketing*

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.238	.035		6.779	.000
	Website marketing	.263	.023	.457	11.276	.000
	Social media marketing	.485	.010	.791	49.861	.000
	Search engine optimization	.447	.016	.353	28.516	.000
	Content marketing	-.284	.023	-.509	-12.410	.000

a. Dependent Variable: Organization Performance.
Source: Research Data (2023)

Specifically, Social media marketing has the highest positive influence on organization performance, followed by search engine optimization, website marketing and content marketing. Individual

significance of the predictor variables was tested using t-test. The findings reveal that social media marketing, search engine optimization, website marketing and content marketing were individually statistically significantly related to organization performance p-value<0.05.The negative co-efficient of contentment marketing imply as the insurance firms employ content marketing there is a negative impact on organization performance.

$$Y = .238+ .263X_1 + .485X_2 + .447X_3 - .284X_4$$

Where;

Y= Organization performance **.238**= Constant term, **.263**X_1 = Website marketing, **.485**X_2 = Social media marketing, **.447**X_3= Search engine optimization, - **.284**X_4= Content marketing.

The findings reveal that Social media marketing, search engine optimization, website marketing and content marketing were individually statistically significantly related to organization performance p-value<0.05.Hence all the four hypotheses were rejected.

The findings are in tandem with Kajwang (2022) assessed the effect of digital marketing practices on the performance of the insurance sector. The study found that the use of digital marketing strategies has a positive effect on the insurance sector's performance. Profitability improved, market share grew, and they expanded their market share. Increased customer loyalty and access to new markets are benefits of internet marketing for insurance companies. Additionally, investigated Nganga (2022) the impact of digital marketing on performance of small and medium enterprises in Nairobi Central Business District, Kenya. The study found that the use of digital marketing strategies has a positive effect on performance of small and medium enterprises in Nairobi Central Business District, Kenya

SUMMARY

The first objective of the study was to establish the influence of website marketing on performance of insurance firms in Nairobi County. It was found that the website marketing was satisfactory (M=3.31, SD = 1.18), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant (p < 0.5) relationship with performance (r = .708, p = 0.000 < 0. 5) at 5% level of significance. Further, website marketing had a positive influence on performance (t = 11.276, p <0.05). This result suggests that website marketing at the insurance firms in Nairobi County had a positive significant influence on organization performance.

The second objective of the study was to establish the influence of social media marketing on performance of insurance. It was found that the social media marketing was satisfactory (M=3.67, SD = 1.05), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant (p < 0.5) relationship with performance (r = 0.954, p = 0.000 < 0. 5) at 5% level of significance. Further, social media marketing had a negative influence on performance (t = 49.861, p <0.000). This result suggests that social media marketing at the insurance firms in Nairobi County had a positive significant influence on organization performance.

The third objective of the study was to access the influence of search engine optimization on performance of insurance firms. It was found that the search engine optimization was satisfactory (M=2.61, SD = 1.01), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant (p < 0.5) relationship with performance (r = 0. 778, p = 0.000 < 0. 5) at 5% level of significance. Further, search engine optimization had a positive influence on performance (t =28.516 <0.000). This result suggests that the search engine optimization had a positive significant influence on organization performance of insurance firms in Nairobi County.

The fourth objective of the study was to explore the influence of content marketing on performance of insurance firms in Nairobi County. It was found that the content marketing was satisfactory (M=3.26, SD = 1.22), and performance (M=3.11, SD = 1.03). However, it was found to have a positive but significant (p < 0.5) relationship with performance (r

= .740, p = .000< 0. 5) at 5% level of significance. Further, content marketing had a positive influence on performance (t =-12.410, p <0.05). This result suggests that the content marketing had a positive significant influence on organization performance of insurance firms in Nairobi County.

CONCLUSIONS

The first objective of the study was to establish the influence of website marketing on performance of insurance firms in Nairobi County. The insurance industry's innovative marketing strategies can now be developed with the help of new digital tools. Because of this, many insurance companies are now making significant investments in the internet. The study found that the use of digital marketing strategies has a positive effect on the insurance sector's performance. Profitability improved, market share grew, and they were able to expand their market share. Increased customer loyalty and access to new markets are just some of the benefits of internet marketing for the insurance company.

The second objective of the study was to establish the influence of social media marketing on performance of insurance firms in Nairobi County. The study found out insurance firms frequently used social media marketing platforms to influence student enrolment. The study concludes that they use social networks i.e. Facebook and Quora both of which had a positive influence on student enrolment. The universities also used media sharing networks i.e.Snapchat and You tube both of which influenced student enrolment. Further, the universities used blogging and publishing networks ie Pinterest and Reddit to influence customers enrollment. The study concludes that the use of social media marketing enables online technical support enables quick response to inquiries, reduces costs of communication and that enables the availability of online service. Social media marketing also improves price information and enhances product information.

The third objective of the study was to access the influence of search engine optimization on performance of insurance firms in Nairobi County. According to the critical review of studies reviewed in this paper, insurance companies should make IT infrastructure investments and implement technology-enhanced processes. Employers require adequate training on the use of e-business platforms, as well as collaboration with providers of digital services to enable them to store and market their products and services online. Aside from using traditional methods of marketing (such as direct mail), the study advises general insurance companies to be innovative by implementing new strategies, such as digital marketing, in order to gain a larger share of their target market. This is due to the fact that strategies for digital marketing have a positive impact on the overall performance of the insurance industry.

The fourth objective of the study was to explore the influence of content marketing on performance of insurance firms in Nairobi County. In this study, it was firstly assumed that the e-marketing dimensions affect life and investment insurance sales. The results confirming the findings of previous studies showed that all three dimensions of electronic marketing affect life and investment insurance sales; however, the dimension "using internet in activities related to marketing research has the highest effect on life and investment insurance sales. Hence, it is needed to give special attention to this dimension in insurance industry and attempt to use it for obtaining the necessary information about clients, competitors, and industry. The feedbacks derived from customer surveys can be used to improve and extend the insurance industry.

RECOMMENDATIONS

The study noted a positive effect of social media marketing on performance of insurance firms in Nairobi County and therefore recommends that the insurance firms invest more resources into social media marketing due to its growing popularity of among the younger population. Further, the literature reviewed during the study showed a growing awareness and perceived

importance of social media marketing. However, despite the growing use of social media for recruitment of insurance firms purposes, insurance firms could still employ other traditional methods of marketing such as fairs and direct mailings. The study recommends further research on policies regarding the use of private information for marketing purposes, the use of other systematic marketing strategies with larger target populations, and investment of more resources into social media marketing to leverage the full potential of these tools offer.

The findings of the study showed a strong positive relationship between digital marketing communication tools and insurance firms performance in Kenya. This leads to the recommendation that insurance firms should officiate their digital channels and acquire competent digital managers whose job description is to coordinate communication patterns and vet content before release to maintain quality and ensure timeliness of the release of relevant information. The study also recommends that insurance firms utilize different types of digital communication tools to increase the rate of information spread and reach a wider audience.

Based on the study findings the research recommends that insurance firms ensure they carry out strict content review to ensure published content is verifies and meets the required quality standards. Maintaining the quality and relevance of content released in social sites such as YouTube and Facebook would be key to providing consistently updated and verified information that prospective students can access at any time and form a perception about the insurance firms.

Suggestion for Further Studies

This study has focused on effect of digital marketing tools on performance of insurance firms in Nairobi County. It has explored the impact of social media marketing, search engine optimization, website marketing and content marketing. It therefore proposes future analyses on other external aspects such as the organizational setting and type of industry to give a better aspect of these factors. This is because organization operations are influenced by both internal and external environments.

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