The Impact of Digital Marketing on Consumer Involvement in Zambia during the Covid-19 Epidemic

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Abstract

Digital marketing is the promotion of products and services using the internet and digital technologies such as computers, mobile phones, websites and social media platforms. Digital marketing has been increasingly popular in recent years. Due to restrictions in travelling during the Covid-19 pandemic people spent more time online than before a situation that caused digital marketing become a key tool in the hands of brands and marketers. Customer behavior had evolved and technology had advanced due to the above. The purpose of the descriptive study was to evaluate the influence of digital marketing on consumer involvement in Zambia during the Covid-19 pandemic. SMEs and group administrators for social media groups involved in online marketing, selling and buying of products were among the most common respondents. The study found that during the pandemic there was an increase in digital marketing and online business activities, indicating a positive impact on consumer participation in digital marketing and that cultural practice had no bearing on customers' decisions to buy things online.

Keywords: Covid19, Digital Marketing, Online buying, selling, consumer involvement

Introduction

Cases of Covid-19 first emerged in late December 2019, when a mysterious illness was detected in Wuhan, China, and the epidemic has resulted in one of the world's largest social and healthcare disasters. The impact of Covid-19 has been immense, as it has influenced many social and corporate developments. Due to lockdowns, its widespread use has had a considerable negative impact on marketing activity. Individuals have shifted to digital mediums at a faster rate than projected, which has paved the way for digital marketing. The digital world has become more concentrated than ever as a result of covid-19, with an increasing number of people beginning to use the internet for marketing. Digital marketing has become an integral part of all organizations, and it is a key tool in the hands of brands and marketers for implementing marketing plans during the epidemic. Many businesses have relied on traditional marketing to reach a big audience for years. Most traditional marketing channels, on the other hand, have a significantly smaller audience due to people's aversion to intimate contact. People are spending more time online than ever before, and online sales are at all-time highs, causing marketers to interpret these findings as customers' desire to interact with digital marketing.

The objectives of this research were:

- To analyse the concept of digital marketing and its implication on customer engagement.
- To investigate the challenges faced by people who shop online in Zambia
- To assess the levels of customer satisfaction by people who shop online in Zambia
- To find out if the Zambian culture has a positive influence on customer decisions to buy products advertised online

This study bordered on the following research questions:

- Has the Culture in Zambia got a positive influence of the customer's decision to buy products online
- To what extent do people in Zambia use the internet for marketing and shopping?
- What challenges do businesses face concerning marketing their products online?
- What challenges do people face in Zambia concerning shopping online?
- Has the government in Zambia encouraged its citizens to adopt online shopping to avoid physically going to shops to buy products during Covid19?

1. Literature Review

A number of theories had been used to explain the concept of Digital Marketing. A theory is an idea or set of ideas that intend to explain something about life or the world especially an idea that has not been proved to be true. Such theories include the Adoption and Diffusion Theory. According to Straub (2017), the Adoption theory looks at the individual and their decisions to accept or reject a particular invention. Adoption includes not only the decision to embrace an innovation, but also the degree to which it is incorporated into the proper context. Adoption theory is a micro perspective on change, concentrating on the components that make up the whole rather than the total. On the other hand, Diffusion theory according to Yasuda (2012), analyses how an innovation spreads throughout a population. It may take into account elements such as time and societal constraints to explain how a population adopts, adapts to, or rejects a certain invention. Diffusion theory examines the diffusion of an innovation across time from a macro perspective. By incorporating these two theories into the study, the researcher was able to get direction into important issues surrounding the research such as why some people choose to use technology while others oppose it, what role the cultural and social background have in the adoption decision and whether beliefs and attitudes that drive adaptation decisions develop over time.

Humanity's priority in the world has shifted thanks to Covid-19. People are becoming more health conscious. This catastrophe has altered human life in both a social and economic sense. Because of the social isolation, people are living alone. Even the most well prepared firms have been caught off guard in their capacity to be agile and responsive during this pandemic. The Covid-19 flare-up is a nightmare come true. Nobody could have predicted such a situation. Humanity, on the other hand, has persevered in adapting to changing realities and creating new structures to solve new challenges. Companies must also modify their marketing strategies to the new digital age due to shifting buyer and seller relationships.

Customer satisfaction and involvement may play a big role in influencing purchase intent when you have a solid digital marketing plan in place. As a result, rather than squandering a large number of money on an ineffective plan, life insurers must innovate on service/product development and marketing methods. In this situation, digital marketing plays a critical function in society. Because of the pandemic's constraints, businesses had little choice but to communicate with their customers through digital platforms, and vice versa.

According to Dash and Chakraborty (2021), the internet is one of the primary drivers of the expanding gaps between markets and enterprises, as well as one of the most important marketing trials. As such, Baig et al. (2020) is of the view that social separation has resulted in fast digitization. Because of the Covid-19 epidemic, businesses had to come up with new ways to supply their services online. Companies had to quickly adjust to the new method of doing business. For example, employees of companies were required to set up home offices and begin conversing remotely. Institutions adopted digital technologies five years faster than typical, according to the study. Institutions were forced to execute a digital transformation of their business methods within eight weeks because of the epidemic. Supermarkets, for example, had to shift their entire business model from brick-and-mortar grocery sales to online grocery stores with delivery. As a result, existing internet stores that sell groceries, for example, grew in popularity during the lockdown. Due to their country's lockdown limitations or fear of contagion, consumers were unable to go to the grocery shop. On the other hand, according to Uvarova (2019), the digitalization of enterprises and their operating models were already considered one of the most powerful trends affecting the global economy long before Covid-19 arose around the world. Covid-19, he claimed, merely accelerated these already-existing trends. The epidemic had posed a challenge to businesses in a variety of industries. Many of these companies had been compelled to change their internal working procedures and had been under intense pressure to sell

their products or services through digital platforms. Companies have undergone significant transformations and have incorporated digital technology-based solutions in a short period. According to Diyana and Dolah (2018), digital marketing is a sort of product or service that uses digital channels to connect customers with the purpose of promoting businesses through various types of digital media. Advertisers can communicate directly with potential customers via digital platforms, regardless of their physical location. The purpose of digital marketing was to quickly acquire customers and potential customers. Through digital marketing, anyone may buy any item, pay bills, transfer money, and compare things without having to physically go to a store. Digital marketing had altered how businesses manage and communicate with their customers and society on a worldwide scale, according to Albukhitan (2020). It is quickly becoming a key and necessary tool for dealing with marketing difficulties. As a result, digital marketing methods are becoming increasingly vital to businesses as the number of people using the internet grows. According to Data Report, 4.57 billion individuals currently use the internet, a rise of more than 7% over the previous year. Since April 2019, the number of people using social media has increased by more than 8% to 3.81 billion. There is no doubt, according to Johnson (2020), that the corona virus has left its imprint on history. As a result, the issue marketers should be asking is how much will these change things and how will today's inventive marketers respond. According to Shah (2021)'s research on Covid-19's Impact on Digital Marketing Industry in India, the whole advertising industry in India was valued at INR 68,475 crores in 2019 and INR 75,952 crores by the end of 2020, representing a phenomenal 10.9 percent growth rate. This goes on to indicate that a lot of money was spent on advertising during the epidemic, particularly on digital media. According to Statistics, the number of mobile phone internet users in India reached 420.7 million in 2019, rose to 448.2 million in 2020, and was predicted to surpass 500 million by 2023. This indicated that the number of people using the internet was increasing and that people were getting more technologically sophisticated. The message here is that because individuals had nowhere else to go, they began consuming content on the internet in greater numbers than ever before. Similarly, according to Gustafsson (2020), the worldwide Covid-19 illness pandemic has fundamentally altered customers', workers', residents', and individuals' viewpoints, as well as their beliefs and practices. As a result, the crisis is changing what and how people buy, as well as hastening significant structural changes in the consumer goods industry. Gustafsson further points out that the Covid-19 pandemic has resulted in a significant increase in digital marketing, since many people continue to shop online. Since the outbreak, businesses have seen a significant increase in their online consumer base, with the regions with the highest conversion rates continuing to rise. Cognitive responses to the Covid-19 pandemic may be to blame for this sudden aversion to buying in physical stores. These elements have been discovered to mediate the relationship between a consumer's ability to cognitively appraise the threat and their behaviour, thus those who are fearful and consider the scenario to be particularly threatening will stay at home and shop online. Advances in information technology, according to El Junusi (2020), have revolutionized many areas of corporate marketing activities and given rise to online transaction methods. Businesses have modified transactions through digital marketing during the Covid19 pandemic.

The epidemic has hastened the expansion of digital marketing, which has influenced consumer behaviour toward online commerce. Consumers, according to Sarah (2020), like to spend their money on brands that they are familiar with. Social media both produces and plays a vital role in drawing customers to brands. In the final stages of the epidemic, Facebook usage jumped by 37%, while WhatsApp usage increased by 51%. This social media allows us to see new brands every day that we have not seen before, as well as inform customers about new brands. Retail firms have increased their digital marketing costs by 20-30%, according to reports, in order to stay relevant in the market. However, it has to be seen whether advertisements have truly resulted in the formation of good opinions about items and services, which can subsequently be converted into sales. Despite the fact that all of these efforts by various firms to stay connected to clients are gaining attention and practically everyone is aware of the items or services offered on digital platforms, only half of the public is involved in purchasing the product presented on commercials. There are varieties of causes for such behaviour, including the fear of spreading the infection by letting outside objects into one's home, as well as the financial hardship that nearly everyone is experiencing during the lockdown.

Another key finding is that there is a variation in behaviour when it comes to purchasing different types of things. Despite the fact that marketing on digital platforms were the most common way for individuals to

learn about Online Video Streaming and Academic services, nearly half of the public chose to buy food. After Covid-19, Emmons (2021) performed study on Social Digital Marketing, which revealed that consumers are increasingly using social media to compare product alternatives, evaluate product hazards, and make purchases. Digital marketing can be used to leverage market opinion leaders and increase brand value, improving consumers' perceptions of the brand in comparison to competitors. Users can suffer dissonance from unpleasant social media experiences, which can lead to them switching services, thus businesses must choose Digital Marketing methods that promote active interaction among platform users. Because of their sharing of product reviews, service experiences, and product usage advice, Emmons concluded that Digital Marketing is a significant source for influencing consumers' browsing and buying behaviours. His findings emphasize the increasing relevance of digital marketing as a marketing technique that has occurred since the Covid-19 epidemic was declared. As a result, the data demonstrate how digital marketing can influence consumer decision-making. During the Covid19 pandemic, efficient digital marketing should be a component of any company's marketing strategy. According to Yasa (2021), organizations that implement digital marketing through a variety of digital marketing formats (website marketing, search engine marketing, online advertising, social media marketing, e-mail marketing, and video marketing) can create a sense of closeness among customers. Customers can access diverse firm product information at any time and communicate directly with the company, improving communication between the two parties. Customers will be more satisfied, have greater faith in the brand, and ultimately become loyal as a result of this. The study Digital marketing during the Covid-19 pandemic: A case study of its adoption by furniture makers in Malaysia, conducted by Ratnasingam et al (2021), found that the Covid-19 pandemic accelerated the adoption of digital marketing among furniture manufacturers of all sizes. In comparison to small and medium-sized businesses, larger manufacturers had the financial resources to invest more in digital marketing (SMEs). The most popular means employed by furniture producers were digital marketing via website, email, and social media. Facebook, Twitter, and Instagram were the most popular social media channels among furniture producers. Despite the fact that some furniture makers were aware with digital marketing, many were not utilizing it successfully due to a scarcity of experienced staff who could manage such technologies. The adoption of digital marketing was also hampered by a lack of financial capital, particularly among SMEs. Digital marketing during a pandemic: A study on influence of digital marketing on customer perception during lockdown in Guwahati city, according to Shar (2020), has enabled individuals discover new products and services while sitting at home. Numerous categories of products were advertised on various digital channels throughout the lockdown, including television, mobile phones, emails, the internet, social media, games, and so on. Shar (2020), on the other hand, believes that while digital marketing is the most viable option during such times, the efficiency of such promotions on buyers is not the best. Shar concluded that Digital Marketing is the most effective for food and healthcare products after comparing various categories of products. This is understandable given the current situation where almost everyone is facing financial difficulties, and food and health take precedence over other needs. Diember (2020) believes that the Covid19 problem will resolve at some point, while changes in consumer tastes and business models will outlast the immediate crisis, according to her paper titled Adapting customer experience in the coronavirus. In the aftermath of Covid19, there was a 55 percent increase in consumers wanting to permanently switch to online grocery shopping, as well as a three to six percentage point increase in overall digital marketing penetration, according to the report. According to Chinese market-research firm Quest Mobile, the share of consumers over 45 who use online purchasing as a result of digital marketing climbed by 27% from January to February 2020 in China. Another study by Akroush and Al-Debei (2020) on an integrated model of factors influencing consumer attitudes about online buying found that customers place a high value on the ease that internet shopping brings to their lives.

When compared to offline retailers, this convenience is due to variables such as the ease with which reductions and pricing may be seen, as well as the higher availability of products. In a study conducted by Goraya et al. (2020) to assess the impact of Covid-19 on digital marketing in the retail business, 53 percent of the participants reported that online purchasing was their favourite way of shopping. This finding demonstrates the enormous relevance of digital marketing and online purchasing channels, while the importance of offline shopping channels continues to decline, (35 percent of the participants prefer to shop offline). The study also discovered a significant difference in online buying frequency before and during

the pandemic, indicating that participants increased their online shopping frequency. Furthermore, Covid-19 has altered the possibility of people purchasing specific product categories online. On the other hand, according to Martz (2021)'s study on Online VS. Offline Shopping, Impact of Covid-19 on the Digitalization Process in Austria, customers place a high value on personal touch with desired products. Physical engagement with products statements, such as the physical appraisal of the product and the potential of a physical comparison, have obtained a very high degree of agreement. From the literature examined above, it is obvious that Digital Marketing had a stronger impact on consumer involvement during Covid-19, with nearly 80% of the participants agreeing or strongly agreeing with the claims involving physical.

During the pandemic, this was evident in the levels of client interactions with commercial organizations and their penetration into the worldwide economy. According to Dillon (2015), marketing is always conducted in a culturally moulded setting. Companies that want to sell their products in different nations must be aware of the cultural differences that exist in their target markets. Marketers who overlook distinct groups of people's cultures risk failing to implement their initiatives. Digital marketers should always research and understand their target audience's culture before tailoring their message to their cultural beliefs. It is critical to completely comprehend the cultural quirks of various groups of individuals in a society where simple things like colour can send the wrong message. Otherwise, business entities' good intentions could be misconstrued as cultural imperialism. According to Chaffey (2009), one of the most crucial aspects, determining the success or failure of digital marketing is culture. It is important in internet marketing because it lays the groundwork for how people think, communicate, and digest data. Chaffey goes on to say that, understanding a prospect's or customers cultural background is essential in traditional marketing and is as vital in online marketing. Companies wanting to extend their products or services internationally, unfortunately, frequently overlook the cultural implications of their marketing strategy.

According to the findings of many researches, digital marketing has a favourable impact on client involvement, as evidenced by the success of many foreign companies in breaking into global markets. On the other hand, despite the vast digital marketing techniques employed by many companies to make it simple for customers to buy their items online, some nations, such as Zambia, have continued to register relatively low responses in terms of online shopping even during Covid19. For example, during the Covid19 pandemic, financial organizations like as banks worked hard to make online transitions simple and affordable, but there are still long and intolerable lines of individuals wishing to physically deal with the bank. The goal of this research is to see if digital marketing has an impact on customer involvement during the covid19 epidemic.

2. Research Methodology

- **Research Design:** Descriptive Research Design was followed in this study. The aim was to assess the impact of digital marketing on consumer involvement in Zambia during the Covid19 epidemic.
- **Sampling Techniques:** Purposive and Convenient sampling technique was adopted in selecting the respondents
- **Sample Size:** For the purpose of this study, it was difficult to have a defined population from which a specified sample would be picked from and as such the study targeted registered Small and Medium Enterprises (SMEs) available on social media platforms which dealt with online marketing and selling of products and the various group administrators for groups which deal with online buying and selling. The study was done based on 40 internet users that included both the marketers and buyers aligned to the topic.
- **Data Collection:** This study was based on both Primary and Secondary data. Primary data was collected through questionnaires and Secondary data was from Books, Journals Reports and websites.
- **Data Analysis:** Primary data was analysed using Narrative analysis while Secondary data was analysed using conceptual analysis based on intellectualization that reflected the prospects and impacts of digital marketing. A critical approach was also adopted to scrutinize and review the existing literature on digital marketing and related it to research results.

3. Results And Findings

SMEs mostly covered the trading business, which included cosmetics, phones and phone accessories, baking, and apparel, as well as group administrators of online shopping groups. The goal of focusing on these two groups was to help them understand how to use digital marketing to their businesses. The findings revealed that there are more females than males active in digital marketing and online business in Zambia, with small enterprises such as cosmetics, baking, textiles, phones, and phone accessories being the most common. This could be due to the dangers of online business, where consumers are hesitant to commit large sums of money in the transactions. Facebook Marketing, Facebook Advertising, Twitter Marketing, Instagram Marketing, and WhatsApp Marketing are the most popular platforms used by the two sets of respondents for their digital marketing and online businesses since they are simple to use. The study also found that between 2019 and 2020, when Covid19 was at its peak, there was a significant increase in internet use and access in Zambia. According to the study, there are more young people between the ages of 15 and 36 who are involved in digital marketing and online business than older people, and the biggest challenge these people face in their businesses is a lack of affordable access to funds for expanding their businesses, as well as poor, unreliable, and expensive internet access.

4. Discussion

4.1. Growth of Digital Marketing and Online Shopping In Zambia

The Covid19 epidemic has increased the expansion of Digital Marketing and online buying as a convenience. Digital marketing and online buying are steadily becoming recognized in Zambia, and it is extremely likely that they will become commonplace in the future, as they have in other nations. In Zambia, digital marketing has created a plethora of online business options, particularly for women, particularly during the Covid19 period. According to the data gathered from the poll, women are more involved in internet business and product promotion than males. According to the report, many women in Zambia have found it easier to sell their products such as cosmetics, clothing, hair, baking ingredients, and other items than men who deal primarily in phone and computer accessories. According to the Women Empowerment via Business Member Organizations (2020) report, male entrepreneurs account for 58 percent of all entrepreneurs in Zambia, while female entrepreneurs account for 51 percent. However, this survey reveals that women are more involved in Digital Marketing and online business than men. This problem emerges because of the types of things that are commonly sold and marketed online.

4.2. Age Range Of Individuals Involved In Digital Marketing And Online Business

According to the findings of the survey, the majority of those active in Digital Marketing and online business in Zambia are young people aged 15 to 36. This refers to the fact that today's youth spend more time on social media, and the majority of those polled strongly agreed that they spend the majority of their time on social media, with some even going so far as to say that it was through social media interaction and extensive Digital Marketing that they were able to launch their own online business. It has also been noted that the function of social media in digital marketing has gotten increasingly popular in recent years, and that social media has become an inseparable aspect of advertising, to the point that it is now required if one want to do online business. This remark aligns with the findings of Keith's study on the Role of Social Media in Digital Marketing in Zambia, which found that social media use has increased to over 70% in the last ten years and that Facebook has become considerably more powerful in helping businesses market. Effective marketing methods for small businesses have resulted in a significant growth in internet sales. It is undeniable that effective usage of social media yields excellent results for firms engaged in digital marketing and online sales.

4.3. Access To Internet In Zambia

According to Kemp's digital report (2021), there were 5.8 million internet users in Zambia in January 2021. This means that due to Covid19 and partial lockdowns in the countries, the number of internet users in Zambia increased by 1.1 million, or nearly 24 percent, between 2020 and 2021, with internet penetration reaching 29.4 percent in January 2021. Kemp's analysis supports the findings of a survey conducted by ZICTA in 2020 on internet access statistics in Zambia. Furthermore, according to the Zambia Information and Communication Technology Authority (ZICTA), mobile internet subscriptions account for the vast majority of internet users in Zambia, with 10.2 million subscribers as of December 2020. According to a recent survey performed by ZICTA, 14% of mobile phone users own smartphones, and 71% of smartphone

users utilize apps like WhatsApp, Facebook, Twitter, and Messenger. As of May 2021, average download speeds on mobile connections were 16.52 megabits per second (Mbps) and 15.10 megabits per second (Mbps) on fixed-line broadband connections. In a 2018 poll, the Zambia Information and Communication Technology Authority (ZICTA) found that 89 percent of people in metropolitan areas are active Internet users. According to ZICTA, 71 percent of people access the internet and social media through their mobile phones, with young people aged 15 to 18 years old constituting the largest age group of users. The above numbers are consistent with the replies gathered in this study, which demonstrate that young individuals aged 15 to 35 years old make up the majority of those active in Digital Marketing and online goods buying and selling.

4.4. The Impact of Digital Marketing In Zambia

According to the survey, internet use, particularly social media use, has increased to above 70% in recent years. Statistics show that between 2019 and 2021, there was an increase in internet users, which led to an increase in digital marketing and online business activities in Zambia. This can easily be attributed to the effects of the Covid19 pandemic, which prevented people from physically going to stores to buy products. Social media has grown in popularity in Zambia over the years, and it has played a significant part in strengthening digital marketing and online commerce. The majority of digital marketing and online business activity and relationships are usually mediated through social media platforms. Many social media sites have demonstrated effectiveness of developing Digital Marketing methods for businesses to use while they use their networking sites to market online, according to this survey. Users can be sorted on social networking platforms like Facebook, WhatsApp, Instagram, and Twitter depending on many factors. The study also agrees with Hanlon's (2020) theory that while digital marketing and online business were growing at a steady pace, the outbreak of Covid-19 gave it an unexpected boost by trapping people at home with little or no work to do, influencing a fast-paced behaviour shift towards digital platforms, digital media, and digital content. With this information, one must believe that Digital Marketing and online business has become the new normal in the globe, including Zambia, and that it will continue to expand at a quicker rate as customer expectations have changed and practically everyone has access to and routinely utilizes the Internet.

4.5. Online Business During Covid19 In Zambia

Because Covid19 created tremendous hurdles to business survival around the world, including in Zambia, this study examines how small-scale firms in Zambia used online marketing and advertising to stay afloat during the difficult times.

During this time, many social media channels proved to be extremely valuable. Apart from using social media platforms for marketing and advertising during Covid19, some small business owners, particularly those dealing with baking materials, cosmetics, and women's clothing, took advantage of the situation by offering home delivery services for a fee to people who couldn't get to shops or outlets to buy items advertised online.

4.6. Benefits of Using Digital Marketing among Small Business Owners in Zambia

With the advancement of modern technology and the prevalence of Digital Marketing in Zambia, it has been noted that businesses are doing all possible to keep up. Many firms are converting to digital marketing tactics or enhancing existing marketing strategies with digital advertising techniques. Existing and potential clients can communicate with their providers through digital marketing.one of the questions asked was what the advantages of Digital Marketing and online business were and the majority of respondents to this poll stated that digital marketing provided small businesses with opportunity to be innovative as well as explore new markets. They pointed out that digital marketing provided small business owners with enormous growth chances since they could engage with the proper audience and display their distinctive products and services to potential buyers with the touch of a button. The most important benefit of digital marketing, according to respondents, is that it allows them to reach a vast audience outside their physical reach. There are no limits to how much you want to expand your firm. Unlike traditional means of contacting target audiences, digital marketing allows you to communicate directly with a big number of individuals at once for a very low cost.

4.7. Mode of Online Payments

According to the responses gathered, nearly everyone active in digital marketing and online company in Zambia uses mobile money services for their commercial transactions. The ease of usage is one of the main reasons they prefer to utilize mobile money. Another reason they use mobile money is the sense of security they get from it. However, the main source of concern is the significant number of fraudulent operations involving mobile money theft incidents that have been reported.

4.8. Gaining And Keeping The Customer Confidence

Digital Marketing is strengthening every area, according to Hirapara (2020), and organizations are shifting their company into an online method. However, any business, whether online or offline, can only increase income and grow a brand name in the market if it can gain consumer trust, which requires studying strategies such as how to respond to a negative review.

Consumer trust is critical to a company's success since the regularity with which individuals purchase services and products is determined by their level of trust in the company. If you have a high level of consumer trust, you may charge a higher price and increase the lifetime value of your consumers. Building client trust is a difficult process that cannot be accomplished in a vacuum. The majority of respondents in this poll believed that corporate reputation management was the most important factor in sustaining client trust. It was stated that if a company has a social media presence, it has a variety of positions in the company's image. This means the owner has the ability to contact individuals directly and ask questions or voice concerns.

4.9. Challenges Faced In Digital Marketing And Online Business

For some people in Zambia, access to the internet is still excessively expensive, particularly for marginalized rural areas and low-income individuals. According to the survey, the expense of internet, the absence of internet-enabled devices, and the poor quality of internet services in Zambia are all key obstacles to implementing Digital Marketing and online business. For example, according to ZICTA data, Zamtel subscribers in February 2021 had slowed internet speeds, which Zamtel ascribed to equipment vandalism. The three mobile service providers' active in the country, Airtel, MTN, and Zamtel, were fined by ZICTA in September 2020 for delivering inadequate service to consumers. MTN was fined 225,000 kwacha (\$11,500) and Airtel was fined 4.8 million kwacha (\$245,000). Zamtel was fined 450,000 kwacha (\$23,000). Second, one of the most significant risks was that the internet is an anonymous space with no face-to-face interaction. Thieves and predators take advantage of this anonymity by pretending to be someone they are not. As a result, they have found it difficult to persuade new clients to buy their products in some cases due to a lot of internet fraud going around, where scammers have taken advantage of people's security ignorance.

Digital Marketing and the Cultural Perspective in Zambia

According to the findings, cultural viewpoints have no influence on people's decisions to buy things online rather than in stores. Because it is carried out on many social media platforms that have become key elements of our lives, digital marketing has both beneficial and negative consequences on culture behaviours, according to the study. On the plus side, digital marketing has enhanced people's relationships and provided an atmosphere in which marketers may share their thoughts, photos, and expertise on a variety of topics, including academics, spiritual materials, and life in general. Digital Marketing, on the other hand, has had a negative impact on our culture. On social media, people can share as much as they want, and some of this information may be improper. People have become increasingly cautious of one another's viewpoints on political issues, religion, social rights, and culture. The bad news is that social media, where Digital Marketing is done, sometimes has a lot of improper material published by people, and bullying and harassment have proliferated on social media. People are capable of making harsh and unpleasant remarks about everything and everyone. Furthermore, children are still at risk of being influenced and exploited by some advertising sites that include unsuitable content.

Government's Position on the Use of Internet for Business and Protection of Citizens

The Zambian government has taken a positive step to encourage citizens to engage in Digital Marketing and online business before and during the Covid19 pandemic. According to the United Nations Conference

in Trade and Development (2019), the government has set up targets for a Smart Zambia and has engaged in number of initiatives to better govern digitalization and to improve the overall business environment. For example, the government has facilitated the use optic fibre connections, which have greatly improved the quality of internet in Zambia. Previously, all internet service providers used satellite technologies as the only way to connect to the internet a situation that posed challenges in terms of latency and cost of delivery. With the introduction of optic fibre, Zambian internet providers have sought ways to join the fibre race in order to access better connection. Optic fibre promises improved internet access speeds, as well as superior uplink and downlink capabilities. The government has also put in place the strategies, legal and regulatory frameworks to improve e-business and embedded digitalization in key national development policies such as the Seventh National Development plan. According to the ZICTA annual report (2021), the Zambian government is also developing a B2B portal that includes a database of suppliers and buyers and provides electronic tools to enable buyers to submit tender information and receive bids from suppliers. The portal aims to increase trade between local small and medium enterprises and large companies. Other entities that have entered the B2B market include the national pension fund (NAPSA) which has partnered with several banks to enable payments of pension contributions, ZESCO is also interfacing with IT companies for the purchase and payment of electricity tokens while banks have partnered with private companies to provide payment platforms to enable bank accounts to be debited for online transactions. Furthermore, water utility companies, Zambia Revenue Authority, Road Transport and Safety Agency and many others have collaborated with system integrators to allow for online transactions. Lastly, to support the use of internet and protect the users, the government has put in place institutions like ZICTA to protect the rights and interests of consumers.

Recommendations

- The Zambian government should continue to invest highly in digital infrastructure for the purpose of improving access to internet, reliability and reduce the cost of using the internet, as internet has become a mode for service provision and delivery across the globe.
- Government should create a deliberate policy that will encourage private companies to partner with it and roll out internet infrastructure to all parts of the Nation so that the internet can reach everywhere including in the rural areas where accessibility is still very law. This move may help many citizens to access different digital services and transactions.
- Government through ZICTA should try to ensure that all citizens accessing digital services are protected from fraud. This will enable many people conduct their online business without worrying.

Conclusion

Due to the wider population and various use of internet in Zambia, this study concentrated on the SMEs who practice Digital Marketing and online business in Zambia together with group administrators of social media groups involved in buying and selling of products online. From the literature review, data collection and the discussions of the findings, the conclusion that can be drawn upon through the analysis of data is that the Digital Marketing and online business are making a steady and positive impact on both big companies and SMEs in Zambia concerning business growth. This is evident by the way Digital Marketing has changed how companies and SMEs operate and communicate with their customers. Statistics from ZICTA also show that there has been a flood in internet and social media usage for online marketing and business especially in urban areas in the recent past. Many Zambians are increasingly using social media to follow and buy new products. Social media sites like Facebook, WhatsApp, Instagram and Twitter are the ones that are being used the most in online marketing and business in Zambia and the study reviews that mostly the young audience are the largest group of users of the facility in Zambia. The study has also noted that the government has put in place alot of strides in trying to digitalize most sectors of the country as enshrines in the Seventh National Development Plan, which aspires to meet the vision 2030 of becoming a middle and prosperous Nation. The aspiration of the vision 2030 cannot be fully actualised without digitalizing the sectors of the economy and hence the reason why the government has made efforts in trying to invest in the internet. To this end, this study has noted that business houses in Zambia have been practicing Digital Marketing and online business even before the start and spread of Covid19 pandemic. But it however important to quickly agree that the coming of Covid19 gave an unexpected boost to Digital

Marketing and online business in Zambia as seen from the statistics with regards to internet usage. The study further confirms that the Zambian culture has no influence on individual's decision to buy products online. Instead, it was established that Digital marketing itself has both positive and negative effects on the culture practices because it is carried out on various social media platforms that have become major parts of our lives. On a positive side, Digital Marketing has increased connections between people and created an environment in which marketers can share their opinion, pictures and share knowledge on different spheres of life. On the other hand, Digital Marketing has influenced our cultural practice in negative ways. People can share whatever they want on social media and some of this information might be inappropriate to the Zambian culture. The ugly part is that social media on which Digital Marketing is conducted sometimes carries tons of unnecessary information shared by people. Bullying and harassment on social media has been on the rise. People can make brutal and negative comments about anything and anyone. Furthermore, children remain vulnerable to being affected and manipulated by some advertising sites in which there is inappropriate information. Lastly, the study discovered that the biggest challenge in conducting Digital Marketing and online business in Zambia is centred on high cost internet access and poor quality of internet speed. Lack of massive investment internet infrastructure by the government is the cause expensive internet services and there is need for the government to urgently address this issue if we have to move on the same page with other countries in the world and also if we have to actualise the developmental of this country as envisaged in the various policy documents.

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