PERSONALIZED DIGITAL MARKETING STRATEGY, CORPORATE IMAGE, AND CUSTOMER LOYALTY IN THE TELECOMMUNICATION SECTOR IN KENYA

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A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS AND ECONOMICS IN PARTIAL FULFILMENT FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION (MBA) MARKETING OPTION OF THE CO-OPERATIVE UNIVERSITY OF KENYA

DECEMBER 2024

DECLARATION

By the Candidate

This project is my original work and has not been presented for the award of a degree in any other University or any other award.

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By the supervisors

I/We confirm that the candidate carried out the work reported in this project under our supervision and has been submitted with our approval as university supervisors.

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DEDICATION

To my family.

ACKNOWLEDGEMENT

First off all I thank the Almighty for granting me good health and mercies. Secondly I appreciate all those who have supported and encouraged me throughout this journey. In particular, I would like to extend special thanks to my spervisors, Dr. Kiprop Kibos and Dr. Daniel Langat, for their invaluable insights and guidance, which was instrumental in shaping my progress. Secondly, I want to thank my family and colleagues for their support throughout this journey.

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ABBREVIATIONS AND ACRONYMS

CTR	Click through Rates
IoT	Internet of Things
SACCO	Savings and Credit Co-operatives
SDL	Service-Dominant Logic
SME	Small and Medium Enterprise
SMS	Short Message Service
TAM	Technology Acceptance Model
UGT	Uses and Gratification Theory
AD	Advertisements
MBA	Master in Business Administration
ANOVA	Analysis of Variance
BETA	Standardized Co-efficient
SD	Standard Deviation
H_0	Null Hypothesis
B2B	Business to Business
APP	Application

ABSTRACT

Marketing evolved to incorporate various strategies that firms used to achieve their targets. One such strategy was the use of digital means of marketing. With the rise of personalized social media, machine learning, data analysis, and artificial intelligence influenced the shift to more personalized digital marketing strategies. Companies worldwide embraced personalized marketing activities to enhance customer loyalty and maintain their competitive edge. The telecommunication sector in Kenya was competitive, with key players driving the growth and innovation of the industry. Companies in this sector faced the issue of maintaining customer loyalty due to high competition and changing customer preferences. Consequently, they adopted more customer-centric marketing strategies to retain their customers. The research objective was to examine the influence of personalized digital marketing strategies on customer loyalty within the telecommunications sector in Kenya and the moderating effect of corporate image on this relationship. It aimed to determine the effects of personalized social media, in-app marketing, targeted ad marketing strategies, and the moderating influence of corporate image on customer loyalty in Kenya's telecommunications sector. Service-dominant logic, Uses and Gratification Theory, and the Technology Acceptance Model guided the research. The research employed an explanatory research design. The target population included individuals with mobile phones and customers of mobile phone companies in Kenya. The sample population size consisted of 384 respondents who were sampled randomly. A pilot study was conducted before the research to check the validity and reliability of the research instruments. The collected data were analyzed using SPSS 28.0. The study was conducted from September to October. The findings of the study revealed significant insights into the influence of personalized digital marketing strategies on customer loyalty within Kenya's telecommunications sector. The analysis demonstrated strong reliability for all constructs measured, with Cronbach's alpha values within the acceptable threshold, indicating valid research instruments. A response rate of 67% was achieved, providing a sufficient sample size for data analysis. Data services were identified as the most frequently used offerings, reflecting a strong demand for internet services among customers. Findings from the descriptive statistics showed a composite mean of 4.27 (SD = 0.899) for customer loyalty, indicating a generally positive perception of the telecom providers. Specific aspects such as continued usage intent and service level increases scored high, while first-choice preference had a lower mean of 3.87 (SD = 1.167). The inferential statistics highlighted significant correlations between each marketing strategy and customer loyalty. Regression analysis showed that personalized social media marketing had an R^2 of 0.575, meaning it explained 57.5% of the variance in customer loyalty, with a composite mean of 3.09 (SD = 0.991). In-app marketing had a stronger impact, with an R-value of 0.902 and R^2 of 0.814, explaining 81.4% of the variance in customer loyalty. Targeted ad marketing also showed a substantial positive effect, with an R of 0.867 and an R^2 of 0.751.Corporate image was examined as a moderating factor, showing a significant influence on the relationships between each marketing strategy and customer loyalty. Model 1, which did not include the moderator, had an R^2 of 0.877, while Model 2, with corporate image as a moderator, showed an increased R^2 of 0.889. This increase indicated that corporate image enhanced the explanatory power of the model. ANOVA results confirmed the significance of these relationships, with a high F-value of 611.8 ($p < 0.001$) in the combined model. The study's findings underscore the effectiveness of personalized digital marketing strategies—

namely personalized social media marketing, in-app marketing, and targeted ad marketing—in fostering customer loyalty within Kenya's telecommunications sector.

CHAPTER ONE:

INTRODUCTION TO THE STUDY

1.1.Introduction

The chapter highlighted some key aspects of digital marketing, customer loyalty, and brands in the telecommunication sector. The chapter will highlight the background of the study, the problem statement, the research objectives, the research questions, the study's significance, and the scope of the study.

1.1.1. Background of the Study

Marketing has evolved to incorporate various marketing strategies that firms use to achieve their targets. One of such marketing strategies is the use of digital means of marketing. The digital marketing landscape is vast and constantly changing. It is shaped by various channels, technologies, and strategies businesses can use to connect with customers online(Chaffey & Smith, 2022). The digital marketing landscape change is being influenced by technological advancement and consumer behaviour (Diaz et al., 2022). Personalizing in marketing enables companies to offer consumers the right products and services at the right time and place, thus increasing sales and promoting customer loyalty.

1.1.2. Customer Loyalty

Customer loyalty is the willingness of customers to return to the company (Khairawati, 2020a). Positive interactions between the company and the customer can enhance this. Customer loyalty reduces the expenses the company would incur in recruiting new customers, which is more expensive (Arslan, 2020). Other benefits of customer loyalty are that it gives the company competitive advantages, helps promote it through word of mouth, and increases its revenue.

Customer loyalty can be grouped into the following categories: happy customers who are customers who like company brands, have never complained, and probably have purchased company brands on various occasions; however, they can easily be attracted by the competition based on a better deal, a discount, or the formation of a new relationship; Price-loyal customers are those customers who remain with the company because of low prices, and if they can save money elsewhere, they will leave (Taylor et al., 2020). Loyalty program customers are not loyal to the company's brands but only to its loyalty program because it offers the best deal. Convenience-loyal customers are those customers who are loyal only because the company is easy to communicate with, easy to find, and the brands are easy to purchase from (Uncles et al., 2003). Customers loyal to freebies are not drawn to the company brand attributes specifically but because of other things the company offers or what accompanies the purchase. According to Wilk et al. (2021) loyal customers are company and brand advocates as they repeatedly purchase from the company, talk about their great experiences, and send referrals to the company.

The significance of customer loyalty to the company includes that these customers are brand champions as they boost the company brand by leaving good reviews, telling friends and family, and posting on social media about their excellent customer experience. You and Joshi (2020) notes that customers referred by other customers also have a higher retention rate. Loyal customers spend more in volume and frequency of purchase as they trust the company brand and will be unlikely to leave even if the company increases the brand price (Holmes et al., 2020). These customers are more valuable than new customers, as retaining customers is much more cost-effective than acquiring new ones (Arslan, 2020). The more loyal customers the company has, the easier it is to get repeated sales, and the less it has to spend on conversion effort. Upamannyu et al. (2021) highlights other benefits of customer loyalty as it gives the company competitive advantages, helps promote it through word of mouth, increases sales revenue, are more likely to forgive the company for a mistake and interact with it through a variety of different channels,

Customer loyalty can be measured by the customer retention rate, which measures the number of customers a company retains over a given time frame. The customer churn rate represents the percentage of customers who stopped buying the product or using the service (Tariq et al., 2021). The churn rate should be consistently low (Upamannyu et al., 2021). Account upgrades show customers are happy enough with the product or service to increase their financial commitment (Singh et al., 2021). Engagement rate with the brand considers all customers who actively engage with the brand, such as visiting the website, leaving reviews of their products and services, interacting with the social media channels, and participating in loyalty programs (Zheng et al., 2015). Engagement can indicate enthusiasm for the brand and products, and it also shows that the customer believes the company is listening to them and that their engagement is valued. Repurchasing levels focus on the new customers and how many are making repeat purchases. By tracking the number of new vs. repeat customers over time, the company can see how the retention rate rises and falls. Multiple product purchases measure the rate a returning customer is willing to branch out to other items in the range, which could be even better. A repeat purchaser who buys multiple products will likely have confidence in the business (Reutterer et al., 2020).

Specific marketing ratios can also be used to measure customer loyalty, such as the net promoter score, which measures customer loyalty by asking a simple question: How likely is the customer to recommend the company brand to a friend or colleague? (Baehre et al., 2021) Customer satisfaction score (CSAT) gauges how satisfied a consumer is with a product, service, specific interaction, or brand experience. Repeat Purchase Rate (RPR) is the rate at which customers buy specific products multiple times. The Upsell Ratio measures the ratio of customers who have purchased several high-value products instead of a single product. Customer Effort Score (CES) gauges how much effort a customer has to spend to buy products, resolve issues, have questions answered, and have requests fulfilled.

1.1.3. Personalized Marketing Strategy

Personalized marketing has evolved to provide a unique blend of customized marketing's 4 Ps. Product Personalization implies offering tailor-made products that suit individual customer needs and preferences (Nobile & Cantoni, 2022). Anies Faziehan Zakaria et al. (2024) states that personalized pricing involves firms offering customized prices by understanding customer buying behaviors and trends, hence aiding in maximizing profits and providing financial benefits that align with a customer's unique shopping patterns. Location-based personalization offers an integrated experience across customer touchpoints such as in-store, online portals, mobile applications, or social platforms this is according to Anagha Kuriachan et al. (2024). Geographical personalization might involve tailoring website experiences or implementing geographically targeted advertisements based on the user's location. Personalized Promotions revolve around providing customized communication to customers. Technology-driven insights enable companies to create promotion strategies that directly speak to a customer's unique interests and preferences(Kumar et al., 2024). The goal is to create a more focused and relevant experience for each customer, increasing their chances of getting involved and purchasing (Shankar et al., 2022).

With technological developments like big data, sophisticated algorithms, and machine learning, businesses can offer seamless, hyper-personalized physical and digital experiences. A crucial part of personalized marketing strategy involves collecting and analyzing customer data, including demographics, consumers' past purchase preferences, behaviors, past interactions, online habits, and real-time actions (Kumar et al., 2024). This data helps businesses understand each customer's needs and likes, allowing them to create personalized messages, suggest products, and offer promotions that resonate with individual customers (Rane, 2023). Personalized marketing is based on core principles: data collection and analysis, dividing customers into customer segments based on shared characteristics, and developing their marketing messages and offers to suit individual consumers(Chaffey & Smith, 2022).

Personalized marketing happens through various offline and online channels, like email, social media, websites, and mobile apps. Online Personalization goes beyond just addressing the customer by their first name in an email; it involves leveraging data insights to understand consumer behavior and personalize the entirety of the customer's journey (Kumar et al., 2024). Businesses can create a more intimate and engaging communication channel by addressing customers by name, tailoring content based on their preferences, and sending relevant offers.

Personalized digital marketing strategy includes social media marketing, targeted adverstments(ads) recommendations, and In-App personalization. Personalized social media involves tailoring content, interactions, and experiences on social media platforms to individual users' preferences, behaviors, and interests (Cheng et al., 2020). Personalized social media involves customized replies to customers on social media, direct messaging, and recommending products and services based on customers' preferences (Baumöl et al., 2016). The effectiveness of a personalized social media strategy can be measured by user engagement, brand loyalty, conversion rates, customer reach, and user experiences (Chung et al., 2016). By tailoring content, offers, and interactions on social media platforms to individual preferences, businesses can create a more engaging and meaningful experience for their customers.

Targeted ad marketing is a strategy that focuses on delivering advertisements to a specific audience based on demographic, behavioral, and psychographic data. This approach leverages data analytics to understand consumer behavior, preferences, and previous interactions with the brand, allowing marketers to create highly personalized ad content (Borenstein & Taylor, 2023). The effectiveness of this strategy is measured using metrics such as click-through rates, ad recalls and relevance, conversion rates, and return on advertising spend(Kaur & Lalit Mohan Kathuria, 2023). These metrics help determine how well the ads are resonating with the targeted audience and how effectively they drive desired actions, such as purchases or sign-ups, recalling in relation to educational ads, and accapatance of new products.. Additionally, advanced tracking tools and algorithms analyze user engagement and fine-tune targeting strategies to optimize ad performance over time(Kumar et al., 2024).

In-app marketing refers to the use of tailored marketing campaigns within mobile applications to engage users. This strategy exploits the app's environment to deliver personalized ads or promotions based on the user's interaction with the app(Cheng et al., 2020). Key metrics to measure the success of in-app marketing include user engagement rates, retention rates, daily use, in-app purcahses, and the lifetime value of a customer. (Truong, 2023) These metrics help marketers understand how effectively their in-app messages or advertisements keep users engaged and contribute to increased revenue (Chetana Balakrishna Maddodi & Upadhyaya, 2023). Moreover, in-app analytics tools track user journeys and behavior, providing insights that guide the continuous improvement of marketing tactics to ensure relevance and effectiveness in reaching desired business outcomes

Personalized digital marketing strategy helps brands stand out in the crowded digital marketplace, reaching their audience with the right message at precisely the right time (Chaffey & Smith, 2022). It aims to anticipate the needs of individual customers and meet those needs before the customer explicitly expresses them (Chaffey & Smith, 2022). This strategic approach assists in creating an immediate bond with the customer, enhancing customer experience, boosting brand loyalty, and driving business growth (Rane et al., 2023)

1.1.4. Corporate Image

Corporate image refers to the public, customers, and stakeholders' impression of a company. It comprises beliefs, values, and impressions people hold about an organization based on various things, such as communication and experiences with the brand. Corporate image is created through a wide range of activities, such as branding, quality of products, and services, through different corporate communication and public relations (Boafo et al., 2020).

A Strong corporate image is crucial for firms as it significantly influences their ability to attract and retain both customers and employees. A positive image enhances brand equity, builds trust, and establishes a differentiated presence in the marketplace (Karim & Rabiul, 2022). This, in turn, contributes to increased customer loyalty and can create a premium pricing power. Furthermore, a reputable corporate image attracts quality talent and potentially lowers recruitment costs, as prospective employees are more likely to seek employment with a company perceived as reputable and stable (Zaid et al., 2021). In financial terms, a strong corporate image can lead to better investment opportunities and favorable terms in business dealings, as partners and investors are typically more willing to engage with companies that have a robust and positive reputation (Karim & Rabiul, 2022).

The corporate image of a firm acts as a crucial decision-making factor when it comes to consumers. It influences their perception of the quality and reliability of products or services offered, shaping their purchasing decisions and brand loyalty. A positive corporate image reassures customers of their choice, aligning with their values and expectations, which is especially important in markets saturated with alternatives (Karim & Rabiul, 2022). Customers are increasingly looking at factors beyond product features, such as corporate responsibility, sustainability practices, and ethical considerations (Karim & Rabiul, 2022). A strong corporate image, therefore, not only attracts customers but also builds a long-term relationship based on trust and satisfaction, leading to repeat business and positive word-of-mouth referrals.

Corporate image plays a crucial role in shaping both firms' competitive positioning and customer loyalty. The study by Gunawan et al. (2022) emphasizes that corporate ability image and corporate social responsibility significantly influence customer trust and loyalty in the banking sector Gunawan et al., 2022. Similarly, Leong et al. (2022) demonstrate that a favorable corporate image enhances network quality, customer support, and price fairness in the mobile telecommunications industry, subsequently leads to customer satisfaction and loyalty. Shilpa (2022) established a strong brand image attracts customers by fulfilling promises of quality and trust, further solidifying the firm's market position. Moreover, Elvis and Ehijiele (2019) highlight the significant relationship between corporate image and customer loyalty in the banking sector, indicating that effective corporate image management can lead to improved customer retention and organizational productivity.

Corporate image can be measured through various factors, including company reputation, trustworthiness, partnership, brand association and recognition, volume purchase, positive word of mouth, customer referrals, and customer attraction, satisfaction and retention. These elements collectively contribute to a comprehensive understanding of a company's image, encompassing both internal and external perceptions (Bilgin, 2018). For instance, reputation and trustworthiness reflect how stakeholders view a company's integrity and reliability, while brand association and recognition highlight the company's visibility and recognition in the market this is according to Zia et al. (2021). Additionally, volume purchase, positive word of mouth, customer referrals, and customer attraction satisfaction and retention indicate the company's ability to build and maintain strong relationships with its customers, which is crucial for long-term success (Luoma-aho et al., 2021).

1.1.5. Relationship between Personalized Digital Marketing strategy and Customer loyalty

The growth of technology has enhanced the use of customized strategies to win customer loyalty in a crowded marketplace. Personalized digital marketing strategies are mainly designed to deliver content and interactions based on individual customer preference and behaviors and this has enhanceed customer experience, thus improving customer loyalty (Behera et al., 2020).

Personalised social media marketing strategy fosters a sense of connection and relevance, making customers feel valued and understood. Customers who receive personalized content that resonates with their interests and needs are more likely to engage with the brand, leading to increased loyalty(Rane et al., 2023). Personalized social media marketing strategies play a pivotal role in enhancing customer loyalty (Ebrahim, 2020). Personalized social media interactions can strengthen relationships, encourage repeat engagement, and ultimately contribute to long-term customer loyalty

Target ads are online strategies designed to reach a particular audience based on various criteria, including demographics, user behavior, interests, and more. Companies collect users' online data, such as website visits, searches, and social media interactions, to develop advertisements that target a particular person(Idemudia, 2016). By utilizing Technology such as AI, machine learning, and other algorithms, companies can present users with customized content to fit their behavior (Schumann et al., 2014). Ads ensure that companies offer personalized and relevant content to customers.

In-app marketing has become a popular strategy for businesses to reach and engage with consumers due to the widespread adoption of smartphones and mobile apps. In-app marketing delivers targeted messages, advertisements, and personalized content to users through mobile apps (Kumar & Mittal, 2020). Some standard in-app marketing techniques include push notifications and in-app messages used to inform users about new features, updates, or offers; in-app advertising such as banner ads, interstitial ads, or rewarded video ads that can generate revenue; and personalization using data analytics to tailor content and offers to individual users based on their behavior and preferences, improving engagement and satisfaction. The success of in-app marketing strategy can be measured using, in-app purchase rates, and conversion rates.

1.1.6. Moderating effect of Corporate Image on Personalized Digital Marketing Strategy, and Customer Loyalty

Corporate image moderates the relationship between personalized social media marketing and customer loyalty, as tested and used by Gazi et al. (2024), and Langat et al. (2021). A positive corporate image can enhance the impact of personalized social media marketing by reinforcing the company's reputation as customer-oriented and trustworthy. This alignment increases customer engagement and loyalty (Gazi et al., 2024). However, if the corporate image is negative or inconsistent, it may diminish the effectiveness of personalized marketing efforts, causing customers to distrust the personalization efforts as manipulative or insincere. Therefore, maintaining a positive corporate image is crucial as it can either amplify or undermine the benefits of personalized social media marketing on customer loyalty.

Corporate image significantly impacts a firm's social media marketing strategy and its effectiveness in cultivating customer loyalty. A positive company reputation and brand trustworthiness enhance brand association and recognition on social media platforms (Bilgin, 2018). When consumers trust a brand, they are more likely to engage with its content, participate in discussions, and share its messages, amplifying the brand's reach and influence (Karim & Rabiul, 2022). Effective social media engagement, facilitated by a strong corporate image, not only attracts new customers but also fosters deep, lasting relationships with existing ones (Bilgin, 2018). Moreover, successful brand partnerships can leverage combined audiences for increased visibility and credibility, further boosting customer loyalty through reinforced positive perceptions and shared values.

The corporate image shapes the effectiveness of targeted ad marketing strategies by influencing how ads are perceived by the target audience. A reputable brand is more likely to be seen as credible and trustworthy, making targeted ads more effective in engaging consumers (Bilgin, 2018). Strong brand recognition and associations help ensure that ads resonate more deeply, aligning with the consumers' expectations and values (Bilgin, 2018). This alignment increases the likelihood of conversions from ads and reinforces customer loyalty, as customers feel more confident in their decision to engage with a brand they view positively. Additionally, a solid corporate image can enhance the successof ads through strategic brand partnerships, combining strengths and reputational benefits to reach a wider, yet highly targeted, audience.

Inaddition in thescope of in-app marketing, a strong corporate image plays a critical role in shaping user engagement and bolstering customer loyalty. A positive reputation assures users of the brand's credibility, which is crucial in maintaining trust, particularly when personal data might be involved in app interactions (Akhmedova et al., 2021). Effective brand engagement strategies within the app, supported by a respected corporate image, encourage users to interact more frequently and meaningfully with the app's features, leading to higher retention rates and sustained loyalty (Akhmedova et al., 2021). Moreover, brand recognition and associations formed through consistent and positive in-app experiences reinforce customer satisfaction and loyalty, making users more likely to recommend the app to others and continue using it themselves (Graham et al., 2021). Brand partnerships within apps can also enhance user experience by introducing additional value, thereby strengthening loyalty and trust in the brand.

1.1.7. Overview of Personalized Marketing in the Telecommunication sector

According to Ochuba et al. (2024) personalized marketing in the telecommunication sector has become a crucial strategy globally, as it enables companies to tailor their offerings and messages to specific customer segments. Personlized marketin has been particularly effective in increasing customer engagement and retention (Kumar et al., 2024). With the rise of big data and analytics, telecommunication companies can now collect and analyze vast amounts of customer data to create targeted marketing campaigns (Kumar et al., 2024). This personalized approach has led to significant improvements in customer satisfaction and loyalty, ultimately driving business growth and revenue.

In Africa, personalized marketing in the telecommunications sector is gaining traction as operators seek to improve customer engagement in a highly competitive market. The adoption of mobile technologies has surged, with companies like MTN, Vodacom, and Safaricom implementing data-driven marketing strategies to better understand and serve their diverse customer base (Namirembe & Musinguzi, 2023). The region's unique challenges, such as varying levels of internet connectivity and economic disparities, necessitate innovative approaches to personalization (Namirembe & Musinguzi, 2023). Telecom operators are increasingly using localized content and culturally relevant messaging to resonate with specific demographics, thus driving higher engagement and loyalty among their subscribers.

In Kenya, personalized marketing in the telecommunication sector has been instrumental in driving business growth and customer loyalty (Macharia, 2021). Local telecommunication companies such as Safaricom and Airtel have adopted data-driven marketing strategies to better understand their customers' needs and preferences. This approach has enabled them to offer tailored services and promotions that resonate with their customers (Macharia, 2021). For instance, Safaricom's "Bonga Points" loyalty program rewards customers with points for every transaction, which can be redeemed for airtime, data, or other services . This program has been highly effective in increasing customer loyalty and retention, as well as driving revenue growth this is according to Kiarie et al. (2021)

1.1.8. Telecommunications Brands in Kenya

The telecommunication sector in Kenya is competitive, with key players driving the growth and innovation of the industry. The services that these companies offer include mobile connectivity, internet services, and digital solutions. The Industry is governed by Kenya's Communication Authority (CA). Over the years, the telecommunication brands have grown to include other services that these companies traditionally did not offer. Such services include loan services, software, and global payment systems (Jelassi & Martínez-López, 2020). This has made telecommunication a significant player and contributor to the economy.

Safaricom is the largest telecommunications brand in Kenya, and it has been at the forefront of innovation. It owns the groundbreaking M-pesa, which has changed how people transact in the country and beyond (Rotich, 2018). Besides M-Pesa, Safaricom offers voice, SMS, data services, and enterprise solutions, including cloud computing and Internet of Things (IoT). Their commitment to quality service and continuous innovation has solidified their position at the forefront of Kenya's telecom sector

The second major player is Airtel Kenya, the closest rival to Safaricom. Its parent company is Bharti Company. It offers a wide range of services nationwide, including voice, data, and SMS. It has a market share of approximately 25%. Airtel is known for its competitive pricing strategy, especially in data services, which has attracted many cost-conscious consumers. The company offers various services through Airtel Money, including voice, SMS, data plans, and mobile money. Airtel has been expanding its 4G network to enhance service quality and reach more customers. Their strategic focus on affordability and improving network infrastructure has enabled them to increase their market presence steadily.

The third major brand is Telkom Kenya, whose primary focus is enhancing digital connectivity (CA, 2023). It has been involved in various infrastructure projects, including undersea cable systems to boost internet speeds in the country. Telkom Kenya holds around 10% of the market share, positioning itself as a key player in Kenya's telecom landscape. Telkom offers various services, including mobile and fixed voice, data, and enterprise solutions(CA, 2023). The company has substantially invested in expanding its 4G network and enhancing service delivery. Telkom's enterprise solutions cater to the needs of businesses and government institutions, providing services such as broadband connectivity, cloud services, and managed services.

Kenya's telecommunications landscape is further enriched by other key players such as Jamii Telecommunications, Faiba, Zuku, and Equity Bank, each contributing uniquely to the market with specialized services and niche offerings. Jamii Telecommunications Limited (JTL), known for its brand Faiba, has carved out a significant niche in the market with its high-speed fiber optic internet services) (CA, 2023. Faiba is particularly popular among home and business users who demand reliable and fast internet connectivity. Zuku, a Wananchi Group brand, is another prominent provider, especially in the provision of triple-play services, which include broadband internet, television, and telephone services. Zuku is well-known for its bundled offerings that cater to the needs of residential users seeking a comprehensive package. Their cable and satellite TV services offer many channels, making them popular among viewers. Liquid Telecom is another significant player in Kenya's telecom industry, providing data, voice, and IP services to wholesale, enterprise, and retail customers (CA,2023). Equity Bank has ventured into telecommunications with Equitel, a mobile virtual network operator. Equitel leverages Equity Bank's extensive customer base to offer mobile banking and telecommunications services (Anthea Paelo & Roberts, 2022). By integrating banking with mobile services, Equitel has provided a convenient platform for users to manage their finances and communicate seamlessly. The Kenyan telecommunications industry is very competitive. Companies have focused on innovation, customer-centric services, and competitive pricing to ensure users can access various choices that meet their diverse needs.

1.2.Problem Statement

Customer loyalty is a crucial factor for organizations' survival, growth, and profitability, particularly in the telecommunications industry. Loyal customers help keep marketing costs down, serve as brand advocates, provide unbiased reviews, and are more likely to purchase additional products, leading to higher profits—however, the high level of competition in the telecommunications sector results in rapid shifts in customer loyalty. Telkom Kenya experienced a significant drop in its subscriber base, falling from 3.4 million to 1.3 million subscribers between January and December 2023(CAK 2023). This substantial decline highlights the difficulty in maintaining customer loyalty in a highly competitive environment. Conversely, Airtel Kenya gained 5.3 million users during the same period, capturing 37.6% of new subscribers. Despite being a market leader, Safaricom Plc saw a reduction in its voice market share(CAK, 2023). These shifts in customer loyalty underline the volatile nature of the telecommunications market, where customers are quick to switch providers in search of better deals, improved service quality, or innovative offerings. Understanding the factors that drive customer loyalty and implementing effective marketing strategies is essential for telecommunications companies to gain and retain loyal customers in the long run. Without a strong focus on customer retention, companies risk losing market share and profitability to more agile and customer-centric competitors.

A study by Kagollah (2019) examined how digital marketing strategy affected the sales performance of Safaricom Plc Company in Kenya and established that digital marketing strategy was a cheaper and more effective way of marketing than traditional marketing methods. By utilizing content marketing, Safaricom Plc, Kenya was able to attract customers and increase sales. Mathenge (2017) studied how online marketing affects the performance of telecommunication companies in the case of Safaricom Plc, Kenya. The study established that online marketing positively influenced the growth of the brand of Safaricom Plc, Kenya. Aduvagah (2019) investigated the influence of social media engagement on the performance of the Safaricom Plc Brand, and they established that the company had adopted the use of social media forms, social media promotes customer engagement, and social media had improved the brand's performance. The above studies did not focus on the effects of different personalized digital strategies telecommunication companies employs on gaining customer loyalty, none used a moderating variable, and they were limited to Safaricom Plc. It is against this background, the study sought to examine the moderating effect of corporate image on the relationship between personalized digital marketing strategy and customer loyalty in the telecommunication sector in Kenya, with a particular focus on major Telecommunications companies in the country.

1.3. General Objective of the Study

This study examined the influence of personalized digital marketing strategies on customer loyalty within the telecommunications sector in Kenya and the moderating effect of corporate image on this relationship.

1.3.1. Specific Objectives

i. To assess the effect of personalized social media marketing strategy on customer loyalty in the telecommunications sector in Kenya.

ii. To evaluate the effect of in-app marketing on customer loyalty in the telecommunications sector in Kenya.

iii. To examine the effect of targeted ad marketing on customer loyalty in the telecommunications sector in Kenya.

iv. To examine the combined effect of social media, in-app and targeted ad marketing strategies on customer loyalty in the telecommunication sector in Kenya

v. To establish the moderating effect of corporate image on the relationship between social media, in-app and targeted ad marketing strategies and customer loyalty in the telecommunication sector in Kenya

1.4.Research Question

i. How does personalized social media marketing strategy affect customer loyalty in Kenya's telecommunications sector?

ii. What influence does in-app marketing have on customer loyalty in Kenya's telecommunications sector?

iii. How do targeted ad marketing strategies impact customer loyalty in the telecommunications sector in Kenya?

iv. To what extent does the combined effect of social media, in-app and targeted ad marketing strategy affect customer loyalty in the telecommunication sector in Kenya?

v. To what extent does corporate image moderate the relationship between social media, in-app and targeted ad marketing strategies and customer loyalty in the telecommunication sector in Kenya?

1.5.Research Hypothesis

$H0_1$: There is no statistically significant relationship between personalized social media marketing strategy and customer loyalty in the telecommunications sector in Kenya.

$H0_2$: There is no statistically significant relationship between in-app marketing and customer loyalty in Kenya's telecommunications sector.

$H0_3$: There is no statistically significant relationship between combined targeted ads marketing strategy and customer loyalty in the telecommunications sector in Kenya.

$H0_{4a}$: There is no statistically significant combined effect of social media, in-app and targeted ad marketing strategies on customer loyalty in the telecommunication sector in Kenya.

$H0_4$: There is no statistically significant moderating effect of corporate image on the relationship between social media, in-app, targeted marketing strategies and customer loyalty in the Telecommunication sector in Kenya.

1.6.Significance of the Study

1.6.1. Telecommunication Companies

Telecommunications companies can benefit from understanding how image-personalized digital marketing affects customer loyalty. First, the companies will be able to develop more customized strategies that cater to the needs of their customers. Secondly, companies can increase their revenues by understanding these marketing opportunities. Thirdly, Companies that successfully implement personalized digital marketing strategies, as guided by the research findings, can strengthen their brand loyalty, encouraging customers to become brand advocates. This research will thus be significant to telecommunication brands in Kenya.

1.6.2. Government or Policymakers

This study is crucial for government and policymakers as it provides insights that can guide the development of effective regulatory frameworks, ensuring fair competition and consumer protection in the telecommunications sector. Policymakers can craft policies that promote transparency, innovation, and best practices by understanding the influence of personalized digital marketing strategies on customer loyalty. These policies can safeguard consumers, encourage digital transformation, and foster a competitive environment, ultimately contributing to economic growth and social equity. Additionally, the study's findings can help in strategic planning and resource allocation, ensuring equitable access to high-quality telecommunications services for all citizens, thereby supporting the overall goals of the country's digital economy.

1.6.3. Academia

This research will help in expanding theoretical frameworks and their application. In addition, this study will contribute to valuable insights specific to Kenya, an emerging market, helping to fill academic research regarding personalized marketing and customer loyalty.

1.6.4. Telecommunication Customers

This study will help develop more customer-centric marketing efforts. These efforts aim to enhance the customer experience and build a more transparent, trustful, and engaging relationship between telecommunications companies and their customers. The study will also benefit customers in developing offers, promotions, and discounts aligned with their usage patterns and preferences, ensuring they receive value that is specifically relevant to them.

1.7.Scope of the Study

The research was limited to establishing the moderating effect of corporate image on the relationship between personalized marketing strategies and customer loyalty. Conducted in Nairobi, the study allowed the researcher to work within a reasonable budget and time frame. It examined the moderating effect of corporate image on personalized social media, targeted ads, and in-app marketing strategies on the customer loyalty of telecommunication customers. The study population consisted of telecommunication customers in Nairobi, and the research was conducted between August and October 2024.

1.8. Limitation of the Study

The study was geographically limited to Nairobi, potentially affecting the generalizability of the findings to other regions in Kenya. The study focused solely on the telecommunications sector, which limits the applicability of its findings to other industries.

1.9. Definition of Key Terms

Conversation Rates	This refers to the percentage of recipients who take a specific desired action after interacting with a company's marketing message.
Corporate Image	Corporate Image is the perception or impression that the general public, customers, and other stakeholders have of a company
Customer loyalty	Customer Loyalty refers to a customer's preference for a brand, product, or service over competitors
Digital Marketing	This is promoting products, services, or brands through digital channels and technologies to reach and engage with consumers.
Email Marketing	This involves sending emails to a group of people to promote products, services, or events or to engage with customers and prospects. It's a direct form of marketing that can be personalized and targeted,
In-App Marketing	This marketing approach delivers targeted advertisements and promotional content directly within mobile applications.
Personalized Marketing	This strategy tailors marketing messages and offers to individual customers based on their preferences, behaviors, and past interactions with a brand.
Relevance	This refers to how closely the content of marketing communication, such as SMS emails and social media posts, aligns with individual interests, needs, and behaviors.

Response Rate	This refers to the percentage of the targeted audience that takes a desired action in response to marketing communication. This action could be replying to an email, clicking on a link in an ad, engaging with a social media post, or completing/recommending a purchase.
Short Messages Marketing	SMS uses concise messages or notifications delivered through various digital channels to promote products, services, or marketing campaigns.
Social Media Marketing	This is using social media to promote events or attract potential customers online to influence purchase decisions.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

The chapter reviews the literature on personalized marketing and customer loyalty. The Chapter is segmented into the theoretical foundation, the empirical overview, and the conceptual framework that will aid in understanding literature and theories done by past studies. The empirical review will highlight studies regarding personalized social media marketing, in-app marketing, and targeted ads. The theoretical review will be based on the theories of the Technology acceptance model, uses and gratification theory, and service-dominant logic.

2.2. Empirical Review

The empirical review section of this project provides a comprehensive analysis of existing research and studies relevant to the topic under investigation. This segment is pivotal in situating the current research within the broader academic landscape, identifying gaps, and demonstrating how the present study will contribute to the field. By critically examining empirical findings from previous works, this review establishes a foundation for the hypotheses and methodologies employed in the current research.. This section will systematically review peer-reviewed journals, academic papers, and credible sources, highlighting key findings, methodologies, and theoretical frameworks that have shaped understanding in the subject area.

2.2.1. Customer Loyalty

According to Arslan, customer loyalty stems from satisfaction, fostering trust-based, long-term relationships that lead to repeat purchases and advocacy for the brand. Arslan (2020) highlights that, in a competitive market where products and services share similar features, companies must prioritize customer satisfaction to cultivate loyalty. Additionally, Arslan points out that loyal customers can reduce marketing costs, as retaining them is generally more cost-effective than attracting new ones. Loyal customers tend to purchase more frequently and in larger volumes, while also being more likely to recommend the brand, thereby increasing economic benefits and attracting new customers with lower marketing investments.

While Arslan's (2020) study effectively underscores the importance of customer satisfaction in building loyalty, it lacks a focus on the specific strategies that directly influence loyalty within highly competitive industries. The study primarily addresses loyalty as a function of satisfaction without detailing how different marketing approaches—such as personalized digital marketing—impact loyalty outcomes. This narrow focus leaves a gap in understanding how targeted, customer-centric marketing efforts, such as personalized social media or in-app marketing, contribute to customer loyalty.

Furthermore, Arslan (2020) does not consider the potential role of corporate image as a moderating variable between marketing efforts and customer loyalty. Corporate image could play a significant role in influencing customers' perceptions of personalized marketing, ultimately affecting their loyalty. Addressing this gap could provide a deeper understanding of the interplay between marketing strategies, corporate image, and customer loyalty, especially in sectors where brand perception significantly impacts consumer behavior. Future research could thus focus on how corporate image moderates the relationship between personalized marketing and customer loyalty, offering insights that are especially relevant for companies operating in competitive markets.

Gunawan (2022) provided valuable insights into the factors influencing customer loyalty, defining it as a commitment to repurchase a preferred product or service, even when faced with alternative options or competitive marketing. By examining the effects of customer satisfaction, experiential marketing, and product quality, the study shed light on critical elements driving customer loyalty. However, several limitations and gaps warrant further exploration.

The study relied on a relatively small sample size of 100 respondents, all of whom were Uniqlo customers. This limited sample restricts the generalizability of the findings, as preferences and loyalty factors may vary across different brands, industries, and cultural contexts. Expanding the study to include a more diverse sample could yield insights that are more broadly applicable.

Second, Gunawan's study utilized a quantitative approach and focused solely on the direct effects of experiential marketing and product quality on customer satisfaction and loyalty. This approach, while useful, overlooks the potential moderating or mediating factors—such as corporate image or brand perception—that could influence the relationship between customer satisfaction and loyalty. Future research could benefit from exploring these additional factors to better understand the dynamics of customer loyalty.

This reveals a gap in examining the moderating role of corporate image on the relationship between experiential marketing, product quality, and customer loyalty, which could provide a more comprehensive view of loyalty determinants in different sectors. Zaid et al. (2021) described customer loyalty as a strong commitment contained in consumers to a company or product to maintain a long-term relationship. Loyal customers engage in continuous purchases and exhibit behaviors such as repeat purchasing, positive word of mouth, and preference for the same service despite potential alternative (Zaid et al., 2021). In addition Zaid et al., 2021 establshed in their study, impact of service recovery, customer satisfaction, and corporate image on customer loyalty. The study by Zaid et al. (2021) utilized a quantitative approach, collecting data from 126 consumers who experienced service recovery from five logistics companies in Southeast Sulawesi, Indonesia. Data was gathered through a questionnaire distributed via Google Forms that brand image significantly impacts customer loyalty by shaping customers' perceptions and trust towards the company. The study established that a positive brand image leads to enhanced customer satisfaction, which in turn fosters loyalty (Zaid et al., 2021).

Karim and Rabiul (2022) in their study "The Relationships of Corporate Sustainability, Customer Loyalty, and Word of Mouth: The Mediating Role of Corporate Image and Customer Satisfaction", aimed to examine the relationship between sustainability practices (economic, social, and environmental sustainability), corporate image, customer satisfaction, and customer loyalty in the Bangladesh hotel industry. They employed a questionnaire survey conducted with 210 guests from four- and five-star hotels in Bangladesh. Karim and Rabiul (2022) described customer loyalty as a customer's commitment to repurchase or continue using the brand's products or services, demonstrating resistance to switching to a competitor, and showing a willingness to recommend the brand to others. Further, Karim and Rabiul (2022) established that brand image positively impacts customer loyalty by enhancing customers' confidence in their purchase decisions, reducing perceived purchase risk, and fostering a positive perception of the brand.

While the study provides valuable insights into the role of corporate sustainability and brand image in customer loyalty, several gaps remain. The focus on the Bangladesh hotel industry limits the generalizability of the findings to other industries or geographic regions with different market dynamics. Additionally, the study primarily explores the direct effects of sustainability practices and corporate image, without considering how personalized marketing strategies might mediate or moderate these relationships. Given the increasing importance of digital marketing in shaping customer perceptions, future research could explore how personalized marketing—such as targeted ads or social media campaigns—interacts with sustainability practices and corporate image to enhance customer loyalty across different sectors.

2.2.2. Social Media Personalization and Customer Loyalty

Suharto et al. (2022) analyzed the influence of social media marketing on e-commerce customer satisfaction and loyalty in Indonesia. The study aimed to provide insights into the importance of consumer loyalty in the e-commerce industry. A quantitative approach was employed using surveys, with a total sample of 222 respondents. Data was collected through an online questionnaire distributed via social media groups and direct messages, and data analysis utilized Structural Equation Modeling (SEM). The study concluded that social media marketing has a significant positive effect on e-commerce consumer loyalty.

While the study provides valuable insights into the role of social media marketing in driving consumer loyalty, several limitations and gaps can be identified. Firstly, the research exclusively focuses on the Indonesian market, which may limit the generalizability of the findings to other cultural or regional contexts. Consumer behavior and social media usage patterns can vary significantly across countries, and this study does not account for such differences. While the study demonstrates the impact of social media marketing on customer loyalty, it does not explore the moderating or mediating factors that may influence this relationship. For example, personalized marketing efforts or the role of corporate image could further influence how social media marketing affects loyalty. Additionally, the study does not consider the potential differences in the effectiveness of various types of social media marketing (e.g., influencer marketing vs. paid ads) and how these variations might influence customer loyalty.

To address these gaps, future research could examine the role of personalized marketing and brand image as moderating variables in the relationship between social media marketing and e-commerce loyalty. Additionally, expanding the study to other regions or industries would enhance the external validity and applicability of the findings.

Yusuff and Odubanjo (2020) explored the intricate interplay between social media marketing, human relations management, and brand loyalty within the Nigerian telecommunications industry. The study aimed to investigate the influence of social media personalization and human relations on customer loyalty in this sector. Using a quantitative research approach, the study collected data through surveys administered to individuals representing both customers of the telecommunications industry and social media users who followed at least one telecommunication brand. The target population consisted of staff members from the Federal Polytechnic, Ilaro, selected as proxies for customers and active social media users. The research found that personalized social media marketing significantly influences customer loyalty, particularly through tailored ads and personalized customer service channels. The study emphasized the importance of maintaining relevant and personalized content on social media platforms to attract and retain customers.

While the study offers valuable insights into the role of social media marketing in fostering customer loyalty, several limitations and research gaps remain. First, the sample population of staff members from a single institution (Federal Polytechnic, Ilaro) may not be representative of the broader telecommunications customer base in Nigeria. The use of a non-diverse sample, particularly individuals who may share similar socio-demographic characteristics, limits the external validity of the findings. Expanding the sample to include a wider range of telecommunications customers across Nigeria would enhance the generalizability of the results.

Secondly, the study focuses on social media marketing and human relations management in isolation, without exploring other potential factors that may influence customer loyalty. For example, the role of corporate brand image, service quality, or customer engagement outside social media platforms could also play significant roles in shaping loyalty but were not addressed in this study. Additionally, the study does not consider the potential moderating effects of variables such as customer satisfaction, trust, or perceived value in the relationship between social media marketing and loyalty.

To address these gaps, future research could expand the sample to include a more diverse group of telecommunications customers across various regions and demographic backgrounds. Further exploration into how other marketing strategies or factors like corporate reputation influence the loyalty outcomes of social media marketing would provide a more comprehensive understanding of customer loyalty in the Nigerian telecommunications industry. Additionally, investigating how customer satisfaction and brand trust interact with social media personalization could offer deeper insights into how loyalty is fostered in the digital age.

Glendah et al. (2019) researched the relationship between social media marketing and brand loyalty within Safaricom, a telecommunications company in Kenya, focusing on the influence of personalized social media marketing activities. Using a quantitative research approach, they gathered data through surveys administered to Safaricom customers, employing stratified and simple random sampling techniques with a sample size of 83 employees and 25 respondents. The study found a strong positive influence of social media marketing on brand loyalty.

However, several limitations exist. First, the sample size of 25 respondents is relatively small and may not be representative of Safaricom's broader customer base, which limits the generalizability of the findings. Second, the study focused solely on Safaricom employees rather than a diverse range of customers, potentially introducing bias as employees may have different perceptions of the company compared to general customers.

Future research could expand the sample to include a wider customer base, and also explore other factors, such as customer satisfaction and brand trust, that may mediate or moderate the relationship between social media marketing and brand loyalty. Additionally, the role of competitor social media strategies and their influence on Safaricom's customer loyalty could also be examined.

2.2.3. In-app Marketing and Customer Loyalty

Graham et al. (2021) in their study *"The Generation Z Audience for In-App Advertising"* aimed to benchmark in-app audiences against the Laws of Double Jeopardy and Duplication of Viewing to assess if generalized media-planning laws apply to the mobile in-app advertising market, particularly in the context of Generation Z's app usage. They collected data on nearly 3,000 hours of screen time from a panel of Generation Z respondents, revealing that in-app advertising can achieve broad reach similar to TV, with screen time effectively predicted by reach.

While the study provides useful insights into the behavior of Generation Z with regard to in-app advertising, several research gaps can be identified. Firstly, the study focuses solely on screen time and reach as primary metrics, potentially overlooking other important factors like engagement quality or the emotional impact of ads. Generation Z’s response to personalized vs. non-personalized ads or their tolerance of ad frequency is also not addressed, which could offer deeper insights into effective ad strategies. The study does not explore the potential influence of different types of apps (e.g., social media vs. entertainment apps) on ad effectiveness. Given that app usage varies significantly across categories, understanding how ads perform differently on platforms such as social media, gaming, or e-commerce could provide valuable guidance for advertisers targeting Generation Z.

Future research could examine the moderating effects of app category, ad personalization, and consumer attitudes toward advertising in shaping the effectiveness of in-app advertising. Additionally, exploring Generation Z's level of ad avoidance or engagement with interactive ads could provide more nuanced insights into optimizing mobile advertising strategies.

Rialti et al. (2022) explored the relationship between gamified advertising and in-app purchases, focusing on how consumers' experiences with gamified ads contribute to consumer benefits and their intention to purchase. Using an online survey of 315 Millennial respondents from the UK, Canada, and the US, the study found that gamified advertising positively influences attitudes toward advertising and increases purchase intentions.

While the study provides valuable insights into the effectiveness of gamified advertising, several limitations and research gaps emerge. First, the sample is restricted to Millennials from three specific countries, which limits the generalizability of the findings to other age groups or global markets. Consumer behavior, especially toward gamified advertising, may vary significantly across different demographics, such as Generation Z or older generations, and across cultural contexts. Expanding the sample to include a broader age range and respondents from diverse regions would enhance the external validity of the findings.

Secondly, the study primarily focuses on the direct relationship between gamified advertising and purchase intentions, but it does not address potential mediating or moderating factors. For example, factors such as prior brand familiarity, trust in the platform, or the perceived novelty of the gamified experience might influence how consumers respond to gamified ads. Additionally, the study does not consider the long-term effects of gamified advertising on consumer loyalty or repeat purchases, which would provide deeper insights into the lasting impact of such advertising strategies.Future research could explore these mediating variables and investigate whether the impact of gamified advertising differs by age group, culture, or previous exposure to similar ads. Furthermore, longitudinal studies could examine the long-term effects of gamification on brand loyalty and repeat purchases to better understand the sustained impact of gamified advertising on consumer behavior.

Truong (2023) studied how to optimize mobile in-app advertising effectiveness by evaluating the role of app publishers in enhancing ad performance. The study used an empirical approach, collecting data from two Android applications and analyzing 15,511 impressions using SPSS, Moderated Regression Analysis, and Multigroup Moderation Analysis. The study concluded that publisher-controlled factors, such as ad space design and display strategies, significantly impact the effectiveness of in-app advertising.

While the study offers valuable insights, several limitations and research gaps can be identified. First, the research is limited by its focus on only two Android applications, which may not fully capture the diversity of app environments and user behaviors across the broader mobile app ecosystem. The findings may not be generalizable to other platforms (e.g., iOS) or types of applications (e.g., games, e-commerce, or utility apps), where user interaction and ad performance can differ substantially.

Second, the study primarily focuses on the direct influence of app publisher-controlled factors like ad space design and display strategies on click-through rates and advertising effectiveness. However, it does not explore the potential moderating or mediating factors, such as user demographics, previous app usage behavior, or the relevance of ads to individual users. These factors could influence how effective ad strategies are in achieving higher engagement and conversion rates. Moreover, the study does not consider the quality of the user experience—such as how intrusive ads are or their impact on user satisfaction—which could negatively affect long-term app retention and user loyalty.

Future research could expand the scope by including multiple apps across different platforms and app categories to assess the broader applicability of the findings. Additionally, incorporating user-specific factors and examining the interaction between user experience and ad effectiveness could provide a more comprehensive understanding of what drives successful mobile in-app advertising. Finally, longitudinal studies could assess the sustained impact of various advertising strategies over time to understand how publishers can maintain or improve ad effectiveness in the long term.

Samwel Katwale's (2023) research on developing a sales and marketing mobile application for Raha Beverages Company Limited aimed to improve business interactions and customer loyalty. The study employed a mixed-methods approach, collecting both qualitative and quantitative data from a sample of 73 wholesalers and company managers and sales representatives. The findings suggest that the mobile application significantly improved business-to-business relationships, market demand management, product delivery, and customer interaction, which ultimately aimed to enhance customer satisfaction.

However, the study has a few limitations that reveal research gaps. Firstly, while the research highlights positive outcomes from the mobile app, it primarily focuses on internal business processes and does not fully explore the end-user experience, particularly the wholesalers' perceptions of the app's usability and impact on their daily operations. Additionally, the sample size, while providing insight into the company's immediate stakeholders, may not be sufficiently large or diverse to draw broad conclusions about the app's effectiveness across different wholesaler segments or geographical regions. Furthermore, the study lacks a longitudinal analysis to assess whether the improvements in business relationships and customer satisfaction are sustained over time. Future research could examine the long-term effects of the app on customer loyalty, expand the sample size to include a broader range of stakeholders, and consider user experience and app usability in greater depth to fully understand its impact.

2.2.4. Targeted Ads Marketing and Customer Loyalty

Zalova's (2018) study on the effects of targeted and personalized online promotions on consumer loyalty in Turkey used a quantitative approach, gathering data from 150 Turkish consumers exposed to personalized online promotions. The study explored how different dimensions of personalization, follow-up, belongingness, and accessibility influenced consumer loyalty, while controlling for demographic factors such as age, gender, income level, and online shopping frequency. The findings indicated a significant positive correlation between personalized online promotions and customer loyalty, highlighting the importance of tailored promotional strategies in enhancing consumer loyalty.

Despite the valuable insights, there are some limitations and research gaps in the study. First, the sample size of 150 participants may be considered small and not fully representative of the broader consumer population in Turkey, especially given the diversity of consumer behavior across different demographic groups. While demographic factors were controlled for, the study did not delve into the nuances of how these factors specifically interact with personalized online promotions to influence loyalty. Furthermore, the study employed a cross-sectional design, which limits its ability to establish causal relationships between personalized promotions and consumer loyalty. A longitudinal approach could provide a deeper understanding of how long-term exposure to personalized promotions impacts customer loyalty over time. Future research could expand the sample size to include a more diverse consumer base, examine the long-term effects of personalized online promotions, and explore the specific mechanisms through which demographic variables influence the effectiveness of such promotions.

Additionally, Gaber et al. (2019) explored the factors influencing consumers' attitudes toward targeted Instagram advertisements in Egypt and their subsequent impact on attitudes toward brands, focusing on the influence of targeted online ads on customers' loyalty. The research design involved collecting data from 412 Instagram users in Egypt through an online questionnaire (Gaber et al., 2019). The target population consisted of Instagram users in the country. The study's findings indicated a strong correlation between consumers' perception of informativeness, entertainment, credibility, and lack of irritation in Instagram advertisements and their attitudes toward these ads (Gaber et al., 2019). This research theoretically contributes to research by identifying factors that lead consumers to hold favorable attitudes toward advertising on Instagram, particularly emphasizing the role of targeting and personalization in online advertising (Gaber et al., 2019). Furthermore, the study offers practical insights for marketers by providing guidelines for effective advertising on Instagram, focusing on targeted and personalized approaches to enhance advertising effectiveness and consumer engagement.

Tobi's (2020) study investigates the impact of online advertising, particularly targeted ads, on consumer buying behavior and brand loyalty among internet users in Lagos State, Nigeria. The research used a quantitative approach, gathering data from internet users exposed to online advertisements. The findings established a significant effect of online advertising on consumer behavior, highlighting that targeted ads influence purchase decisions and foster brand loyalty. This study contributes to understanding the role of digital marketing in shaping consumer behavior and brand loyalty, especially in the context of Nigeria.

However, there are several limitations and research gaps in the study. First, the sample size and demographic scope may not fully capture the diverse consumer behavior in Lagos State or Nigeria as a whole, limiting the generalizability of the findings. While the study highlights the impact of online advertising on consumer behavior, it does not explore the mechanisms or specific factors (e.g., content relevance, ad frequency, or platform type) that contribute to the effectiveness of targeted ads. Additionally, the research uses a cross-sectional design, which restricts the ability to infer causality between online advertising and consumer loyalty. A longitudinal study could offer insights into the long-term impact of targeted online ads on consumer behavior and loyalty. Future research could address these gaps by expanding the sample size, exploring the specific factors that influence ad effectiveness, and employing a longitudinal approach to assess the sustained impact of targeted advertising.

Njuguna (2017) investigated the effectiveness of online advertisements on consumer decision-making, focusing on Radio Africa Group Limited in Nairobi, Kenya. The study aimed to assess how online ads influence consumer decisions, mainly targeting consumers exposed to online advertisements by Radio Africa Group Limited (Njuguna, 2017). The research methodology was qualitative; the study described variables and determined the frequency and relationship between them, utilizing descriptive and inferential statistics for analysis. The findings revealed that online advertisements, especially those employed by Radio Africa Group Limited, effectively created interest in brand awareness and increased consumer product and service awareness (Njuguna, 2017). Moreover, the study highlighted the significance of online advertising in providing feedback, enhancing product awareness, and reaching a vast audience compared to traditional media channels. The analysis also indicated that online ads made products memorable and recognizable.

Tran et al. (2023) conducted a comprehensive study on how personalized advertisements on social network sites (SNS) affect the consumer-brand relationship within the e-commerce sector. The research utilized both survey-based and experimental designs, with Study 1 involving 275 respondents and Study 2 comprising 350 participants. The findings revealed that SNS ads supporting the brand positively impacted brand attachment and brand experience, which, in turn, influenced brand equity and loyalty. The results emphasize the transformative potential of personalized SNS ads for improving consumer perceptions and strengthening brand relationships.

Despite these valuable insights, the study presents some limitations and research gaps. First, while the research compares the effects of service brand ads versus product brand ads, it does not explore other factors such as the content type, frequency of ads, or platform-specific characteristics that might influence the effectiveness of personalized SNS ads. These factors could offer a more nuanced understanding of how personalized advertising works across different contexts and audiences. Additionally, the sample size of 275 and 350 participants may limit the generalizability of the findings, especially when considering that consumer behavior on social media can vary widely across different demographics and cultural contexts. Further research could benefit from expanding the scope to include diverse consumer segments, exploring additional ad characteristics, and conducting longitudinal studies to assess the long-term impact of personalized SNS ads on brand attachment, loyalty, and overall brand equity.

2.3. Theoretical Review

Theoretical reviews examine theories that explain events. The study will focus on the Technology Acceptance theory, Uses and Gratification theory, and Service dominant logic.

2.3.1. Service-Dominant Logic

Service-dominant logic (SDL) represents a shift in marketing theory. SDL has been discussed since the late 1980s and was formally introduced as a theory by Stephen Vargo and Robert LUsch in 2004. SDL advocates for a shift from goods-dominant logic, which places much value on tangible products and transactions (Vargo & Lusch, 2017). SDL advocates for creating value through interaction and the exchange of services. It emphasizes the importance of skills, knowledge, and experiences in the process (Wilden et al., 2017). SDL is founded on fundamental principles: (1) services are the foundation of all exchange, and SDL proposes that even goods are merely a medium for service provision. (2) SDL recognizes that goods serve as a distribution mechanism for service provision, suggesting that the value of goods is derived from the service they enable rather than the goods themselves(Wilden et al., 2017) (3) SDL suggests that value is co-created by multiple actors, including firms and customers, through interactions and integration of resources. (4) SDL suggests that value is always uniquely and phenomenologically determined by the beneficiary (often the customer), which means that it is subjective and varies by individual based on their experiences and context (Wilden et al., 2017). Thus, SDL forms a foundation for understanding how services can affect customer satisfaction and loyalty.

Since its development in 2004, SDL has received positive and negative criticism. The theory has been hailed as having a holistic view of value creation, offering a more comprehensive understanding of value creation and exchange. It moves beyond the transactional perspective of goods exchange to emphasize value co-creation among all participants in the market, including firms and consumers (Wilden et al., 2017). Secondly, the theory emphasizes the importance of relationships, interactions, and experiences in creating value, aligning well with modern market dynamics where customer experience is paramount; in addition, the theory fits well with the rise of the digital economy, where intangible assets, knowledge, and information-based services dominate(Carù & Cova, 2015). On the downside, SDL's emphasis on intangible processes like value co-creation and service exchanges poses difficulties for researchers attempting to measure and quantify these phenomena, leading to challenges in empirical validation.

SDL offers a good theoretical framework for exploring how value is co-created through marketing efforts and how corporate image and customer perceptions interact. Personalized marketing activities are a service that facilitates the co-creation of value between telecommunications brands and their customers (Carù & Cova, 2015). Secondly, the framework suggests that value is co-created, and the beneficiary determines its benefits (Ashton, 2021). Thus, customer loyalty can be viewed not just as a target or outcome but as a co-created phenomenon that arises from the reciprocal, value-enhancing interactions between the brand and its customers. SDL offers an excellent theoretical framework for understanding value creation that fosters customer loyalty.

2.3.2. Uses and Gratification Theory

Lazarsfeld and Stanton first put forward uses and gratification (UGT) in the 1940's. It was later developed by Katzz, Blumber, and Gurevetich in 1973. The theory states that people use media to satisfy certain needs. These needs include physiological needs such as building social relationships, relaxation, seeking knowledge, and as a means of diversion. UGT views consumers as active consumers who know why they choose certain media. Thus, UGT is used to study why people use certain media and why they prefer them over others. UGT provides a framework for understanding media choice, consumption, and customer impact(Camilleri & Falzon, 2020). The theory has expanded to include new forms of media, including television, the internet, and digital media platforms such social media.

UGT has its strengths and weaknesses as a theoretical foundation. In their research,the first researchers to pinit out the weaknesses were Katz et al. (1973), they identified several shortcomings in their theory analysis. The first challenge is that the theory does not address all the media uses. Media has a wide range of uses that the theory has not addressed. Secondly, UGT lacks the theoretical psychological foundation in the type of gratification consumers of different media drive by the use of it(Katz et al.,1973). Lastly, there is no practical method of identifying the combinations of media that render some media more effective than others. However, UGT is a strong theoretical foundation for explaining consumers' motivation for using different media. The theory also establishes media users' motivations, uses, and gratification evolve with time as various aspects of media are developed and incorporated, as is the case with the development of digital media technology (Kaur et al., 2020). UGT is important in understanding drive from different media

The UGT is essential in understanding the rewards people seek from using different communication media; marketers can develop marketing activities that suit their needs by understanding the psychological needs for people to use certain media (Kaur et al., 2020). With the growth in digital media, which can be personalized and offer a wide range of interactions and functionalities, consumers can drive a broader range of gratifications. Companies can increase their satisfaction by fulfilling physiological needs, such as offering consumers a feeling of belonging (Camilleri & Falzon, 2021). UGT, in this study, will help understand the gratification consumers drive from using media to driving their loyalty.

2.3.3. Technology Acceptance Theory

The technology acceptance theory also referred as Technology Acceptance MOdel was initially proposed by Fred Davis in 1985. Since then, the model has become among the most cited theories for understanding how technology is adapted and used (Mugo et al., 2017). The main objective of TAM was to highlight the process that forms the foundation of technology acceptance. TAM was developed to inform practitioners of the measures they should take before designing and implementing a new system (Marikyan & Papagiannidis, 2023). According to Davis (1989), three factors influence users' decisions to adopt a new technology. The first is perceived usefulness, the second is the perceived ease of use of technology, and the third is the user's attitude towards technology (McCord, 2007). Thus, from the above theory, if Technology is easy to use, it will be more likely to be considered helpful to the user, promoting its application.

TAM has both positive and negative criticism. Ajibade (2018) explored the limitations and criticisms of the TAM model. They established that the model was simple and easy to use. TAM mainly focuses on perceived usefulness and ease of use of technology. Using just two predictors makes the model easy to use and applicable in different studies (Ajibade 2018). In addition to the model's simplicity, TAM has been established to have a strong predictive power. By applying TAM, organizations can predict the absorption of Technology they roll out based on the two predictors established in TAM (Brendan Chukwuemeka Ezeudoka & Fan, 2024). On the downside, TAM has been criticized as over-simplifying the technology acceptance process by focusing mainly on perceived usefulness and ease of use (Medway, 2020). This simplification overlooks other factors that might influence technology adoption. Over the years, TAM has been researched and developed and is a robust model for creating a framework regarding technology use.

TAM has been applied in various studies regarding the application of technology in different companies' activities. Mugo et al. (2017) used TAM to study how Technology was applied to learning. Rauniar et al. (2014) used TAM as a theoretical foundation for explaining the use of

Facebook as a marketing tool. This study of the influence of personalized digital marketing on customer loyalty case study of telecommunications brands in Kenya TAM will form the foundation of understanding the digital marketing strategies companies use to understand how customers perceive the usefulness and ease of use of these digital marketing platforms. Further, TAM can help us understand how companies can design and innovate their digital services and marketing efforts to be perceived as more useful and more accessible for customers (Choe et al., 2021). TAM can also help understand customers' willingness to engage with personalized ads, use branded apps, or follow social media campaigns; this can be influenced by how useful and easy to use these digital services are perceived.

2.4. Summary of Literature and Research Gaps to be filled by the study

The review of the literature on customer loyalty highlights several gaps relevant to the study of personalized digital marketing strategies, corporate image, and customer loyalty in the telecommunications sector in Kenya, specifically within selected telecommunication brands in Nairobi County. Arslan (2020) extensively discusses the role of customer satisfaction in fostering loyalty but does not explore the impact of personalized digital marketing strategies, indicating a contextual gap. Gunawan (2022) examines customer satisfaction, experiential marketing, and product quality in the context of Uniqlo consumers, revealing a place gap as it does not address the telecommunications sector or the Kenyan market. Zaid et al. (2021) focus on service recovery and corporate image's impact on customer loyalty within logistics companies in Southeast Sulawesi, Indonesia, pointing to both a contextual and place gap since it does not cover telecommunications or the Kenyan environment. Karim and Rabiul (2022) investigate customer loyalty in the Bangladesh hotel industry, highlighting a place gap. Additionally, the existing research predominantly employs quantitative methodologies, with less emphasis on mixed-method approaches or explanatory research designs, leading to a methodology gap that the current study seeks to fill.

The studies by Suharto et al. (2022), El Khazri (2022), Yusuff and Odubanjo (2020), and Glendah et al. (2019) provide important insights into the influence of social media marketing on customer satisfaction and loyalty in various contexts, including Indonesian e-commerce, Moroccan hotels, Nigerian telecommunications, and Kenya's Safaricom. Despite their valuable findings, these studies have limitations, such as relatively small and non-representative sample sizes, reliance on specific social media platforms, and potential biases in data collection. Suharto et al. (2022) and Glendah et al. (2019) utilized limited samples that may not capture broader market trends, while El Khazri (2022) focused mainly on Facebook interactions, which might not generalize to other platforms. Additionally, Yusuff and Odubanjo (2020) used a specific proxy population that may not fully reflect the general customer base in the telecommunications sector. Therefore, there is a need for further research with larger, more diverse samples and multi-platform approaches to enhance the generalizability and robustness of these findings across different regions and industries.

The studies on mobile in-app advertising by Graham et al. (2021), Rialti et al. (2022), Truong (2023), and Katwale (2023) offer comprehensive insights into various aspects of this field. Graham et al. (2021) examined Generation Z's app usage and found that in-app advertising can achieve a broad reach similar to TV, with screen time effectively predicted by reach. Rialti et al. (2022) explored gamified advertising, concluding that it positively influences attitudes toward ads and increases purchase intentions among Millennials. Truong (2023) focused on the role of app publishers, demonstrating that factors controlled by publishers significantly impact ad effectiveness, enhancing click-through rates and overall performance. Lastly, Katwale (2023) developed a sales and marketing app for Raha Beverages, showing improved business interactions and customer loyalty through enhanced B2B relationships. These studies highlight the potential of in-app advertising in various contexts, from social media engagement to business relationship management.

The studies on targeted online ads highlight the influence of these ads on customer loyalty and purchasing behavior. However, several limitations exist within the reviewed literature. For example, while Zalova (2018) found significant correlations between personalized online promotions and customer loyalty in Turkey, the findings may not generalize to other regions or industries. Additionally, some studies lack clarity in defining key concepts, such as targeted online ad strategies or customer loyalty, potentially limiting the applicability of their findings. Furthermore, the studies focus on specific demographics or platforms, such as Instagram users in Egypt (Gaber et al., 2019), which may restrict the generalizability of results. Tran et al. (2023) studied personalized ads on Facebook and offered insights into their impact on brand attachment and loyalty. The study focused on one social media platform, thus limiting its application to other social media networks.

The studies by Graham et al. (2021), Rialti et al. (2022), Truong (2023), and Katwale (2023) offer valuable insights into in-app marketing, addressing customer behaviour, gamified advertising, app publishers' roles, and business-to-business interactions. However, significant research gaps remain. These studies primarily focus on specific demographics, such as Generation Z and Millennials, and regions like the UK, Canada, and the US, limiting the generalizability of their findings across different sectors and regions. There is a lack of research on the impact of personalized digital marketing on corporate image and customer loyalty within the telecommunications sector in Kenya. Additionally, while existing research examines the effectiveness of particular advertising strategies, there is insufficient exploration of how various personalized in-app marketing techniques influence diverse user segments and broader demographic groups. This study aims to fill these gaps by investigating the effects of personalized in-app marketing on corporate image and customer loyalty in Kenya's telecommunications sector, providing a more comprehensive understanding applicable to a rapidly evolving market.

Zalova (2018) conducted a study investigating the effects of targeted and personalized online promotions on consumer loyalty in Turkey; the research was carried out in Turkey, thus representing a contextual gap. Gaber et al. (2019) aimed to explore the factors influencing consumers' attitudes towards targeted Instagram advertisements in Egypt and their subsequent impact on attitudes towards brands, whereas Tobi (2020) aimed to investigate the effects of online advertising on consumer buying behavior among internet users in Lagos State, Nigeria, aligning with the broader objective of examining the influence of targeted online ads on customers; the above study represents a contractual gap, and non uses a moderating variable thus representing a methodological gap that this study aims to fulfill. Tran et al. (2023) sought to investigate the effects of personalized advertisements on social network sites on the consumer-brand relationship in e-commerce. The study was not carried out in Kenya, and its focus was on the e-commerce sector hence representing a

2.5. Conceptual Framework

In research, understanding the roles of different types of variables is crucial for designing a study and analyzing its outcome a conceptual framework aids in understanding the different roles played by the different variables, and it is essential for guiding research by providing a clear and structured outline that identifies the key variables and the relationships among them

2.5.1. Conceptual Framework

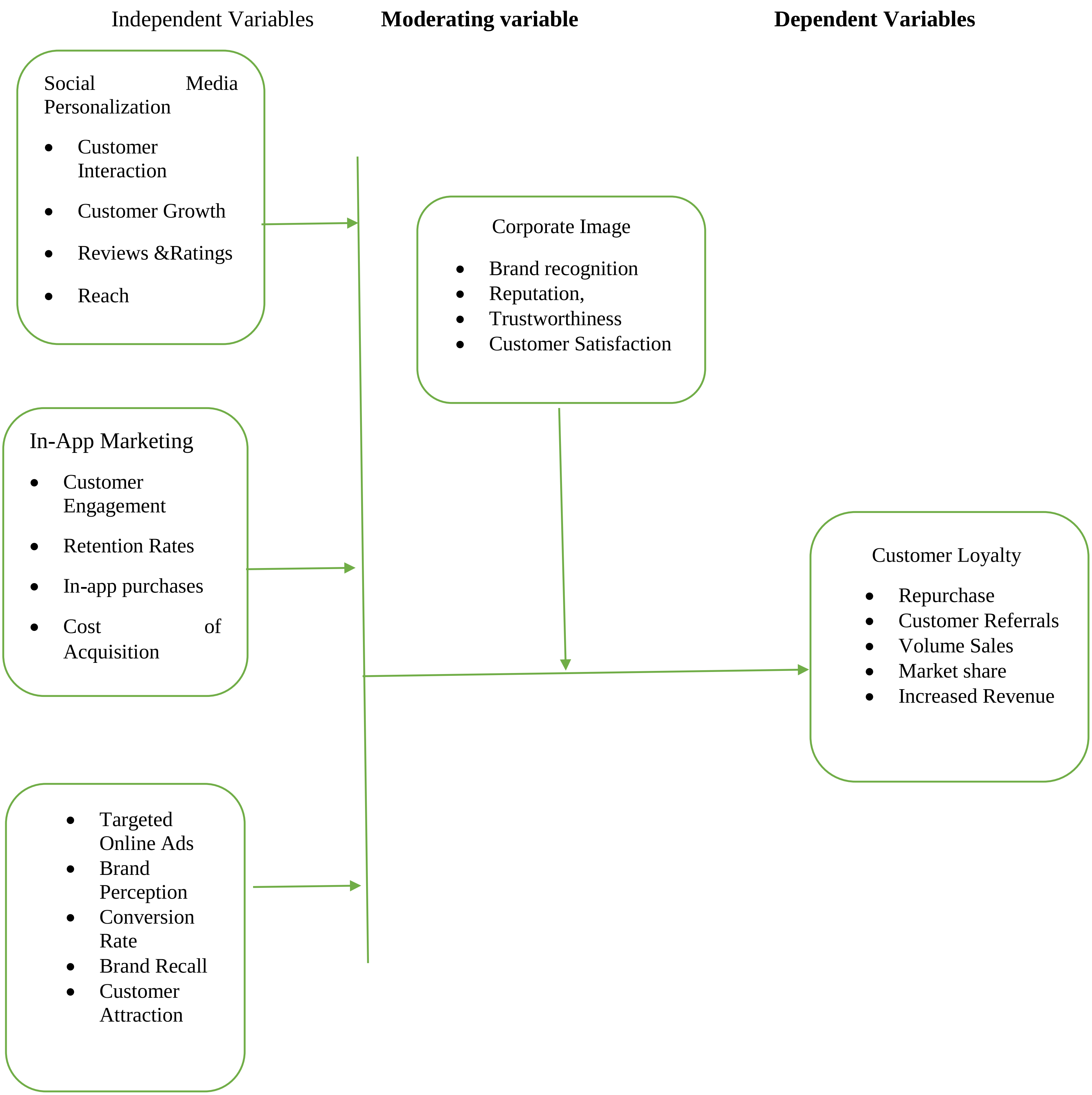

Figure 1: Conceptual Framework

Source: Researcher (2024)

The conceptual framework illustrated the relationships between social media personalization (independent variable), corporate image (moderating variable), and customer loyalty (dependent variable). Social media personalization, through factors like customer interaction, reviews, targeted ads, and in-app marketing, aims to enhance customer engagement, attraction, and retention, directly influencing customer loyalty. Corporate image, encompassing brand recognition, reputation, trustworthiness, and customer satisfaction, moderates this relationship by strengthening or weakening the impact of personalized marketing strategies on customer loyalty. A positive corporate image amplifies the effectiveness of personalized marketing in fostering customer loyalty, as it enhances brand perception, trust, and overall satisfaction, ultimately leading to increased repurchase, referrals, and market share.

CHAPTER THREE

METHODOLOGY

3.1.Introduction

This chapter discussed the research methodology employed in this study. It encompasses the research design, study locations, target population, sampling strategy, questionnaire structure, pre-testing and variable refinement, validity and reliability assessments, pilot study, data analysis, and ethical considerations.

3.2.Research Design

Research design referred to the overall plan or strategy that outlines how data will be collected and analyzed in a research study (Abutabenjeh & Jaradat, 2018). It provided a blueprint for conducting the study, guiding researchers in systematically addressing the research questions or objectives. The study employed an explanatory reseach design; Explanatory research design is focused on investigating cause and effect relationships. Casula et al. (2020) establishes that this type of research design is closely tied to hypothesis testing, where theories are tested using deductive reasoning, moving from the general to the specific.Futher Casula et al. (2020) stated that exploratory research is considered inductive and qualitative hence can be applied in testing of cause and effect relationship. Thus this research design is appropriate for this study as it seeks to determine whether there is a cause and effect relationship between the research variables.

3.3. Study Area

The study was conducted in Nairobi, Kenya, which is a strategic location due to the presence of major telecommunication companies in the country. Nairobi is home to the headquarters and operational bases of several prominent telecommunication companies, providing a diverse pool of customer segments and technologically savvy population. Within the sector. This setting offered a unique opportunity to explore various customer segmentation strategies and their applications in the telecommunications industry.

3.4.Target Population

The population in research refers to the entire group of individuals or elements that possess the characteristics being studied (Casteel & Bridier, 2021). A good population for a study accurately represents the target group or phenomenon under investigation, ensuring that the findings can be generalized to the broader population with confidence (Polit and Beck, 2010). The population of the study was all people who use telecommunication services in the country. The target population for this study comprised all individuals who are customers of telecommunications brands operating in Nairobi County. This included subscribers to services from major providers such as Safaricom, Airtel, Telkom Kenya, Faiba, and Equitel, among others. This population was a representative of the broader group of telecommunications customers in the region and was essential for ensuring that the study's finding could generalized to the entire customer base in Nairobi.

The unit of analysis was telecommunications firms (Safaricom, Airtel, Telkom, Equitel and Jamii Telecom) from whom data was collected from. The unit of observation in this study were customers of Safaricom, Airtel, Telkom, Equitel and Jamii Telecom as shown on Table 3.1 below.

Table 3:1 Target Population

No	Telcom Firm/Brand	Customer Numbers (Millions)	Percentage
1	Safaricom	2,382,618	65.8
2	Airtel	778515	21.5
3	Telkom	304,164	8.4
4	Equitel	116,778	3.5
5	Jamii Faiba	38,925	0.8
	Total	3,260,000	100

Source: Kibuacha (2021);

3.5.Sampling Design and Size

Sampling design refers to the methodological plan or strategy to select a subset of individuals or elements from the target population for inclusion in a research study (Sileyew, 2019). It involves determining how to choose participants to ensure the sample represents the population and yields valid and reliable results.

3.6. Sampling Design Sampling Procedure

The sampling design for this study involved simple random sampling, where every unit in the population had an equal chance of being selected (Latpate et al., 2021). This method was chosen to ensure unbiased data collection, which increases the validity of the research instruments (Mweshi & Sakyi, 2020). In simple random sampling, every member of the population is assigned a unique number, and a random selection process (e.g., using random number generators) is used to select the sample. To determine the appropriate sample size, I used the following sample size calculation formula

$$n = \frac{\{Z^2 \cdot P \cdot (1 - P)\}}{\{E^2\}}$$

Where,

- N= Population size (3,260,000)
- Z = Z-score for a 95% confidence level (1.96)
- E= Margin of error (5% or 0.05)
- P = Estimated proportion (0.5, which is the most conservative estimate for a population)

Using this formula

$$n = \frac{\{1.96^2 \cdot 0.5 \cdot (1 - 0.5)\}}{\{0.05^2\}} = \frac{\{3.8416 \cdot 0.25\}}{\{0.0025\}} = 384.16$$

Given that the population is large and finite, I adjusted the sample size using the finite population correction (FPC) formula,

$$n_{\{\{adj\}\}} = \frac{\{n\}}{\left\{1 + \frac{\{(N - 1)\}}{\{n\}}\right\}}$$

Substituting the values

$$n_{\{\{adj\}\}} = \frac{\{384.16\}}{\left\{1 + \frac{\{3{,}260{,}000 - 1\}}{\{384.16\}}\right\}} = 384$$

Thus, the adjusted sample size for the study is approximately 384 respondents. This sample size ensures the results are statistically significant and representative of the population with a 95% confidence level and a 5% margin of error.

The final step is distributing the 384 respondents proportionally among the units of analysis, based on their customer numbers. This ensures that each unit (e.g., Safaricom, Airtel, Telkom, Equitel, Jamii Faiba) is proportionally represented in the sample based on its share of the total customer base.

Safaricom

$$2{,}382{,}618 \times 0.0001177 = 210$$

Airtel

$$778{,}515 \times 0.0001177 = 92$$

Telkom

$$304{,}164 \times 0.0001177 = 36$$

Equitel

$$155{,}703 \times 0.0001177 = 18$$

Jamii Faiba

$$39925 \times 0.0001177 = 8$$

3.6.1. Sampling Size

Choosing a sample size of 384 participants for the study was justified because this sample size meets the requirements for statistical significance, ensuring that the findings are reliable and representative of the target population as shown on table 3.2 below. With a sample size 384, the study will achieve sufficient statistical analysis to detect meaningful relationships between variables and draw valid conclusions. Additionally, this sample size is practical and feasible for a single researcher to manage within time, resources, and budget constraints.

Table 3:2 Sample size

No	Telcom Firm/Brand	Target Pop (Millions)	Sample Pop	Percentage
1	Safaricom-	2,382,618	210	65.8
2	Airtel	778515	92	21.5
3	Telkom	304,164	36	8.4
4	Equitel	155,703	18	4.3
5	Jamii Faiba	39925	8	0.8
	Total	**3,620,000**	**384**	**100**

Source: Researcher (2024)

3.7.Data Collection Instruments

Data collection refers to systematically collecting relevant information or data for analysis and interpretation (Sudarmin Sukmawati, 2023). In this study, structured and unstructured questionnaires were utilized to gather participant responses. A questionnaire was appropriate for this study as it allows for the standardized data collection from many respondents in a relatively short period (Sudarmin Sukmawati, 2023). Moreover, questionnaires offer the advantage of anonymity, encouraging respondents to provide honest and unbiased. The questionnaire consisted of sections addressing variables such as customer loyalty, personalized digital marketing strategies, corporate image, and demographic information. The Likert scale measured respondents' perceptions and attitudes, with options ranging from strongly disagree to agree, enabling a quantifiable assessment of responses powerfully. Additionally, closed-ended questions allowed for the collection of categorical data, providing insights into respondents' characteristics and preferences.

3.8.Pilot Study

A pilot study is a small-scale preliminary study conducted before the primary research to assess the clarity, appropriateness, and effectiveness of the questionnaire and research procedures. The pilot study participants were selected based on characteristics similar to those of the primary sample to ensure the relevance and representativeness of their feedback (Muasya & Mulwa, 2023). The participants were selected using a purposeful sampling method so as to guarantee relevant and representative feedback this is according to Khan (2020). The pilot involved 38 participants who represented 10% of the sample size as recommended by Teresi et al. (2021). The data collected from the pilot study used to identify any ambiguities, confusing questions, or logistical issues in the questionnaire, allowing for necessary revisions and improvements before administering it to the larger sample. The participants of the pilot study did not form part of the final study group.

3.9.Validity and Reliability of Research instrument

According to Bryman and Bell (2018), the validity of a research instrument will refer to how accurately the data collected will reflect the phenomenon being studied. The degree to which repeated tests of a research instrument provide consistent results is essentially what reliability concerns pertain to. In other words, Kothari (2018) contends that any meaningful discoveries must be more than a one-time occurrence and must therefore be naturally reproducible. This is the fundamental tenet of research instrument reliability.

3.9.1. Validity of Research Instruments

In this study, construct validity, predictive validity, and content validity evaluated. Predictive validity, as defined by Chen (2018), will be the extent to which a test or measurement outcome aligns with results for a specific criterion. To enhance content validity, the researcher will conduct an extensive literature review and seek input from multiple sources. The construct validity and predictive validity of the instruments will be assessed based on the judgments of experts and supervisors.

3.9.2. Reliability of Research Instruments

Reliability of the research instrument was evaluated using the Cronbach's Alpha Reliability test. In social science research, a reliability coefficient of higher than 0.70 is regarded as "acceptable," according to Gliem & Gliem (2018). This scale utilized in the current investigation to clarify the reliability, or lack thereof, of the research instrument (Cronbach, 1951). The research instrument was tested for validity using the Cronbach's Alpha Reliability test

Table 3:3 Scale Reliability Statistics

Scale Reliability Statistics	**Cronbach's α**
Customer Loyalty	0.870
Personalized social Media Marketing	0.932
In App Marketing	0.925
Targeted AD marketing	0.849
Corporate Image	0.873

Researcher (2024)

The reliability of measurement scales indicates the consistency and stability of the constructs being measured. The results from the analysis of reliability statistics for the research construct; Customer Loyalty, Personalized Social Media Marketing, In-App Marketing, Targeted Advertising Marketing, and Corporate Image are quantified using Cronbach's α (alpha). The accepted Cronbach's α is 0.7 and above; with all constructs having a reliability of 0.8 and above thus showing the research instrument was valid to carry out the research. (Bujang et al., 2018)

3.10. Data collection Procedure

The researcher sought authority to collect data from the CUK postgraduate board. The researcher will use the data collection authorization letter to apply for a NACOSTI data collection permit. After obtaining the two authorization letters, the researcher will embark on field data collection.

The researcher used both random sampling method, and purposeful sampling method, and the respondents were either be given on online questionnaire site or sent via email a Google doc with the questionnaire to fill. This will help in minimizing the cost of research and will make it easy to track and analyze the research findings.

3.11. Data Analysis and Presentation

Data analysis is inspecting, cleaning, transforming, and interpreting data to extract useful information, draw conclusions, and make informed decisions (Abu, 2023). In the context of this study, data analysis involved examining the relationships between variables through regression and correlational analysis and drawing conclusions based on the collected data. (Nardi, 2018). Descriptive statistics, such as measures of central tendency and dispersion, were used to summarize and describe the characteristics of the sample and variables. Additionally, inferential statistics, including correlation and regression analyses, will be employed to test hypotheses and examine the relationships between personalized digital marketing strategies, corporate image, and customer loyalty.

Multiple regression statistics will be used to analyses the relationship between the study variables.

$$Y = \beta_0 + \beta_1 \cdot X_1 + \beta_2 \cdot X_2 + \beta_3 \cdot X_3 + \beta_4 \cdot M + \beta_5 \cdot (X_1 \cdot M) + \beta_6 \cdot (X_2 \cdot M) + \beta_7 \cdot (X_3 \cdot M) + \in$$

Where:

- Y = Customer Loyalty
- X_1 = Personalized Social Media Marketing Strategy

- X_2 = In-App Marketing
- X_3= Targeted Ad Marketing
- M = Corporate Image
- β_0 = Intercept
- $\beta_1,\beta_2,\beta_3,\beta_4,\beta_5,\beta_6,\beta_7$ = Coefficients
- ϵ = Error term

Model Explanation

- Direct Effects: β_1, β_2, β_3 capture the direct effects of X_1, X_2, and X_3on Y.
- Corporate Image (M): β_4 the direct effect of corporate image on YYY.
- Interaction Terms: β_5, β6, β7 capture the moderating effects of M on the relationships between X_1, X_2, $X_3$and Y.

Moderated multiple regression was applied in this study to address the research objectives and questions. This statistical technique allows for the examination of the moderating effect of corporate image on the relationship between personalized digital marketing strategies and customer loyalty. By entering the independent variables and the moderating variable into the regression model, it is possible to assess how the strength and direction of the relationship between the independent and dependent variables change based on different levels of the moderator thus answering the research question and rejecting or accepting the null hypothesis.

3.12. Test of Assumptions of Regression

The above model is based on several key assumptions that must be met to apply the regression model. The main assumptions include the relationship between the dependent variable and each independent variable being linear, the residual errors of the model being independent of each other, there will be no or minimal multicollinearity, and there being no auto-correlation in the model. To assess this assumption, the researcher will conduct diagnostic tests.

3.12.1. Normality Test

The normality test evaluates whether the residuals (errors) of the regression model are normally distributed. (Demir, 2022) This is crucial as many statistical tests rely on the assumption of normality to produce valid results. The study conduct a Shapiro-Wilk Test for normality, this determine if the data follows a normal distribution.

3.12.2. Heteroscedasticity Test

The heteroscedasticity test checks for the presence of non-constant variance in the residuals, which can lead to inefficient estimates and affect the validity of hypothesis tests (Cameron & Bagchi, 2021). To ensure that no Heteroscedasticity the study conducted Breusch-Pagan test This test checks for heteroscedasticity by regressing the squared residuals on the independent variables and if the test statistic is significant, (>0.5) it suggests the presence of heteroscedasticity

3.12.3. Multicollinearity Test

The multicollinearity test identifies high correlations between independent variables, which can inflate the variance of coefficient estimates and make the model unstable. The study used Variance Inflation Factor (VIF). VIF measures the increase in the variance of a regression coefficient due to collinearity. The VIF for each predictor is calculated and a high VIF indicates high multicollinearity (Salmerón Gómez et al., 2020). A VIF value above 10 is often considered indicative of serious multicollinearity thus the researcher will aim to have VIF of 5 and below (Salmerón Gómez et al., 2020).

3.12.4. Autocorrelation Test

The autocorrelation test examines whether residuals are correlated across observations, which violates the assumption of independence. Autocorrelation is often tested using the Durbin-Watson statistic, with values close to 2 indicating no autocorrelation as established Hardian Bimanto et al. (2023). Hence the study will ensure there is no autocorrelation before doing the final data analysis.

3.13. Hypothesis Testing

The study hypothesis testing will be done using regression coefficients values under 5% significant value. The Null hypothesis was rejected if the significant values are less than 0.05 (sig<0.05) and otherwise the null hypothesis will be accepted.

3.14. Ethical Considerations

Ethical considerations are paramount in any research. In this study, several ethical principles and guidelines were adhered to protect participants' rights, privacy, and well-being. Additionally, the research will not harm or pollute the environment. Finally, the researcher will seek approval from ethical review bodies, namely the National Commission for Science, Technology, and Innovation (NACOSTI) and the Office of Post-Graduate Studies at the co-operative university of Kenya.

CHAPTER FOUR

DATA ANALYIS AND INTERPRETATION

4.1.Introduction

This chapter will highlight the results of the analysis from the data collected. The study main aim was to establish how personalized digital marketing affects the customer loyalty of telecommunications customers in the country. The section contains the response rate, the descriptive analysis and the inferential analysis.

4.2.Response Rate

The response is calculated based on the total number of filled and submitted research questionnaire. From the 384 questionnaire links, 260 were fully filled and submitted. This yielded a response rate of 67% this was regarded as sufficient to conduct the data analysis. Wu et al. (2022) established that a response rate for 44% on online questionnaire was sufficient enough for analysis to be carried out.

4.3.Demographics

4.3.1. Gender

Table 4:1 show the distribution of the genders of the respondents

Table 4:1 Gender of the Respondents

The gender of the respondents	Frequency	Percent
Female	84	32.3

Male	176	67.7
Total	260	100.0

Researcher (2024)

The analysis shows that there are 123 female respondents, accounting for 47.3% of the total sample, while 137 male respondents make up 52.7%. This distribution indicates a relatively balanced representation of genders, with males slightly outnumbering females. Understanding this demographic balance is crucial for developing effective personalized digital marketing strategies

4.3.2. Age Level of Education

Table 4:2 **Age Group Distribution**

Age Bracket	Count	Percentage
20-30 Years	181	69.6
31-40 Years	79	30.4
Total	**260**	**100**

Researcher (2024)

A significant majority, 69.6%, of the participants fall within the 20-30 age bracket, indicating a youthful consumer base, while the remaining 30.4% are in the 31-40 age group. This distribution highlights that younger adults represent the primary audience engaging with telecommunication digitally. These findings are in with those of Reuter et al. (2021) who established that younger adult presented a big population of digital users across the world.

4.3.3. Level of Education

Table 4:3 **Frequencies of Level of Education**

Education Level	**Frequency**	**Percent**
College diploma	57	21.9
Postgraduate	54	20.8
University Graduate	149	57.3
Total	**260**	**100.0**

Researcher (2024)

The dominance of university graduates (57.3%) in the sample suggests that the respondents likely possess higher cognitive abilities, which could influence their responses (Smith et al., 2022). This may limit the generalizability of the findings to populations with varying educational backgrounds (Jones & Taylor, 2021).

4.3.4. Telcom Brands and Services Offered

The study sought to establish the different types of Telcome Brands and services that were used and the findings obtained were as presented in Table below

Table 4:4 **Telecom Brands/Service**

Telcom Brands and Services	**Frequency**	**Percent**
Data, (Internet)	152	58.5
Data, (Internet); Fi3ncial services (Transactions)	85	32.7
Voice over; Data, (Internet);Fi3ncial services (Transactions)	23	8.8
Total	**260**	**100.0**

Researcher (2024)

The analysis of telecom brands and services most frequently used by respondents in Kenya's telecommunications sector reveals distinct usage patterns. Data services, primarily internet usage, are highly prevalent, with 58.5% of participants indicating that they primarily use data services. Additionally, 32.7% of respondents reported using a combination of internet data and financial services, such as mobile transactions, reflecting the growing integration of digital finance with telecommunication services. Lastly, 8.8% of participants who mostly utilize a mix of voice services, internet data, and financial transactions, marking the segment of users who engage more comprehensively with the telecom offerings. Together, these findings underscore a strong demand for data services, with a significant portion also relying on telecommunication platforms for financial transactions. In addition the above findings demonstrate that they have been a decline in the use of voice over services among people between the ages of 20-40.

4.4.Descriptive Statistics

The following section presents a comprehensive descriptive analysis, which serves as a foundational element of this thesis. Descriptive analysis provides a systematic approach to summarizing and interpreting the key characteristics of the dataset under investigation. By employing various statistical measures, such as mean, median, mode, and standard deviation, this analysis aims to capture the central tendencies and variability within the data.

4.4.1. Customer Loyalty

The study first dependent variable was the customer loyalty. The following analysis show descriptive analysis of customer loyalty constructs

Table 4:5 **Customer Loyalty Descriptive Analysis**

Statement	Mean	Std. Dev
I am likely to continue using my telecommunication provider's services in the future.	4.27	0.899
I usually use this telecommunication brand as my first choice compared to the other brands	3.87	1.167
I would recommend my telecommunication provider to friends and family	4.07	0.739
I am likely to increase the level of services I purchase from the telecommunication provider	4.14	0.859
I am likely to purchase multiple services/products from the telecommunication company Aggregate	3.96	1.016
Composite Mean And Std. Dev	4.27	0.899

Researcher (2024)

The composite mean of 4.27 and standard deviation (SD) of 0.899 indicate an overall strong level of customer loyalty across the various indicators analyzed, suggesting that on average, respondents are highly inclined to continue with and advocate for their current telecommunications provider. This composite mean reflects a general positive perception across loyalty behaviors, showing alignment with other studies like Oliver's (1999), which emphasized that high satisfaction often leads to loyalty across different loyalty metrics. In comparison with the individual means, it's clear that specific items such as continued usage intent (mean of 4.27) and willingness to increase services (mean of 4.14) scored slightly above the composite mean, suggesting particularly strong customer satisfaction in these areas. Items like first-choice preference (mean of 3.87), however, fall below the composite mean, implying that while loyalty is strong, some customers remain open to alternatives. The moderate variability in individual standard deviations, ranging from 0.739 to 1.167, shows consistent responses but also some diversity in loyalty behaviors. Thus, the composite mean helps in capturing an overall positive loyalty sentiment, with certain areas showing slightly stronger adherence, aligning with findings from Wu et al. (2022) that composite scores can serve as a useful overall measure of customer sentiment while allowing for nuance in specific behaviors.

4.4.2. Personalized Social Media Marketing

The first objective of the research was to establish how Personalized Social Media Marketing affects the loyalty of telecommunication customers in Kenya. The following are the descriptive analysis of the variable construct.

Table 4:6 **Descriptive for Personalized Social Media Marketing**

Statement	Mean	Std. Dev
I am likely to continue using my telecommunication provider's services in the future.	3.20	0.974
I usually use this telecommunication brand as my first choice compared to the other brands	2.93	1.247
I would recommend my telecommunication provider to friends and family	3.00	1.233
I am likely to increase the level of services I purchase from the telecommunication provider	2.64	1.094
I am likely to purchase multiple services/products from the telecommunication company Aggregate	3.58	0.937

I am likely to continue using my telecommunication provider's services in the future.	3.17	1.339
Composite mean and Std Dev	**3.09**	**0.991**

Researcher (2024)

The aggregate mean of 3.17 (SD = 0.991) indicates a moderate positive influence of personalized social media marketing on customer loyalty. When compared to individual item means, we observe that specific aspects, such as frequent reach of posts (mean of 3.58), are more impactful than others, demonstrating that a regular social media presence is particularly effective for maintaining customer interest and loyalty. This implies that frequent, accessible brand content on social media is a key driver of loyalty in this context.

Other items, like tagging in product content (mean of 2.93) and the tendency to share brand posts (mean of 2.64), fall below the aggregate mean, suggesting these strategies are less universally effective. High variability in responses for these items further indicates that while tagging and sharing may strengthen loyalty for some customers, they are not broadly appealing tactics across all users. These findings align with research by Ibrahim (2021), who also found that social media engagement enhances loyalty but is more effective when tailored to specific customer preferences. This suggests that telecom brands could strengthen customer loyalty by focusing on strategies that resonate more widely, such as consistent posting and personalized interactions, while refining other tactics to enhance broader customer appeal.

4.4.3. In APP marketing

Table 4:7 **Descriptive for In App Marketing**

Statement	**Mean**	**Std. Dev**
The telecom app responsiveness during interaction increases my rate of usage of the brand and this has affected my loyalty toward its brands	3.53	1.213
I get customized offers from the telecommunication provider directly in my App and this has affected my loyalty towards the brand	3.15	0.861
The telecom firm app load times is faster and this increases the rate of my interaction with the brand hence affecting my brand loyalty	3.76	1.127
The Telecom firm app user flow is excellent and hence am likely to be converted to making purchases using the app	3.77	1.040
The cost per purchase when using the app is low hence this has affected my loyalty towards the firm brand	3.47	0.980
My ease of access and use of the telecom app increases my average number of screen visits hence affecting my loyalty to its brand	3.92	0.994
Composite mean and Std Dev	**3.60**	**0.889**

Researcher (2024)

The composite mean of 3.60 (SD = 0.889) for in-app marketing reflects a generally positive impact of the telecom app experience on customer loyalty, suggesting that, on average, app-based interactions contribute to customers' continued brand engagement. When comparing this composite score to individual item means, we see that certain factors, such as ease of access (mean of 3.92) and app user flow (mean of 3.77), exceed the composite mean, highlighting these as particularly influential aspects in promoting loyalty. This suggests that a user-friendly app with seamless navigation and accessibility encourages more frequent usage, thereby strengthening brand loyalty.

In contrast, items such as receiving customized offers (mean of 3.15) fall below the composite mean, indicating a more limited effect on loyalty, though the low variability here implies that for users who value these offers, the impact is consistent. This discrepancy between the composite and individual means points to an opportunity for telecom companies to enhance personalization within the app, which may further strengthen customer loyalty if improved.

These findings align with Molinillo et al. (2021), who found that user-friendly app features positively impact loyalty in the retail industry. For telecom companies, focusing on improving technical app aspects (such as responsiveness and load times) while enhancing in-app personalization could maximize the app's contribution to overall customer loyalty.

4.4.4. Targeted APP Marketing

Table 4:8 **Descriptive for Targeted App Marketing**

Statement	**Mean**	**Std. Dev**
The telecom firm targeted digital ads have helped me to easily recall its brand and this has influenced my brand loyalty.	4.06	0.634
The telecom firm targeted digital ads have improved my perception of their brands thus affecting my loyalty to its brand	3.77	0.756

I often click on the ads from the telecom firm and this has influenced loyalty to its brand	2.83	0.887
The telecom firm targeted ads have influenced my intention to purchase its brands and subsequently my brand loyalty	3.46	1.048
The telecom firm's targeted digital ads have differentiated its brands from others and this has influenced my brand loyalty	3.87	0.840
The telecom firm's digital ads are persuasive and relevant and this has influenced my loyalty to its brand	3.92	0.995
Composite mean and Std Dev	**3.65**	**0.658**

Researcher (2024)

The composite mean of 3.65 (SD = 0.658) for targeted app marketing shows a strong overall positive influence on brand loyalty, suggesting that telecom firms' digital ads contribute meaningfully to customer retention and loyalty. When comparing the composite mean to individual item means, certain aspects stand out as particularly impactful. For instance, brand recall (mean of 4.06) and ad relevance/persuasiveness (mean of 3.92) have higher-than-average effects, indicating that these components of targeted marketing are especially effective in strengthening loyalty. These high means, coupled with low standard deviations, imply that most respondents consistently view brand recall and ad relevance as key contributors to their loyalty.

On the other hand, ad clicks (mean of 2.83) fall below the composite mean, suggesting that while ad visibility enhances loyalty, the actual action of clicking ads is less significant. The relatively low impact of ad clicks highlights that ads may contribute more indirectly to loyalty by shaping brand perceptions rather than through direct engagement. Additionally, the moderate influence of ads on purchase intent (mean of 3.46) suggests that while ads create a positive brand association, they may not directly drive purchase behavior for all customers. The findings align with Guitart and Stremersch (2020), who emphasized that ads play a significant role in enhancing brand recall and differentiation but may not always lead to immediate engagement.

The aggregate mean highlights that targeted digital ads have a broadly positive impact on customer loyalty, driven primarily by their ability to improve brand recall, perception, and differentiation, rather than through direct ad engagement. This suggests that telecom firms should continue investing in targeted ads focused on brand identity and relevance rather than solely aiming for clicks, as these factors more strongly reinforce loyalty.

4.4.5. Corporate Image

Table 4:9 **Descriptive for Corporate Image**

Statement	**Mean**	**Std. Dev**
I easily recognize the brand logo of the telecom firm and this has affected my evaluation of its perso3lized digital marketing strategy and my loyalty to its brands	4.14	0.689
The telecom firm is well-regarded by the public and this has affected my perception of its Perso3lised digital marketing strategy and my loyalty to its brands	4.23	0.577

I trust the information provided by my telecommunication provider and this has affected my assessment of its perso3lized digital marketing strategy and my loyalty to its brands	4.11	0.504
The telecom firm has a good reputation in the marketplace and this has affected my perception of its perso3lized digital marketing strategy and my loyalty to its brands	4.26	0.810
The telecom firm is highly recognized in the market and this has affected my perception of its perso3lized digital marketing strategy and my loyalty to its brand	4.16	0.659
Composite mean and Std Dev	**4.12**	**0.518**

Researcher (2024)

The data suggest that brand recognition and public perception significantly impact customer loyalty through personalized digital marketing strategies. With a high mean of 4.14 and low variability (SD of 0.689), brand logo recognition appears to strongly influence how respondents evaluate the telecom firm's personalized marketing and loyalty. Public regard for the telecom brand is also impactful, with an even higher mean of 4.23 and minimal variability (SD of 0.577), indicating that a positive public image effectively supports brand loyalty across respondents.

Trust in the telecom provider's information yields a mean of 4.11 and very low variability (SD of 0.504), showing that reliable information reinforces loyalty by building confidence in personalized marketing. Additionally, the brand's reputation in the marketplace (mean of 4.26) reflects high regard among respondents and supports loyalty, although responses are slightly more varied (SD of 0.810). Market recognition also plays a role, with a mean of 4.16 and consistent responses (SD of 0.659),. The overall aggregate score of 4.16 indicates that high brand recognition, positive public regard, and trust in the telecom firm significantly contribute to customer loyalty this findings are line with those of Muhammad Aqib Shafiq and Muhammad Sajjad Khan (2024) who established that brand recognition played a role in influencing customer loyalty.

4.5 Inferential Statistics

The study utilized inferential statistics to examine the relationship between the study variables. This involved conducting correlation and regression analyses.

4.5.1 Diagnostic Tests of Regression

Diagnostic tests were performed to verify that the assumptions of linear regression were satisfied. These diagnostic tests are important to ensure the reliability of the model and the validity of the study's conclusions. The tests conducted were the heteroscedasticity test, normality test, autocorrelation test using the Durbin-Watson statistic, and multi-collinearity test using the Variance Inflation Factor (VIF).

4.5.2 Autocorrelation test

The Durbin-Watson statistic is a test for autocorrelation in the residuals from a regression analysis. It ranges from 0 to 4, with a value of 2 indicating no autocorrelation. In this case, the Durbin-Watson statistic is 1.043, which is close to 2 and suggests that there is no significant autocorrelation in the residuals. Autocorrelation occurs when there is a pattern in the residuals indicating that the model is not capturing some underlying trend in the data. Therefore, a Durbin-

Watson statistic close to 2 is desirable as it indicates that the model is adequately capturing the relationship between the independent and dependent variables without any systematic pattern in the residuals.

Table 4:10 **Autocorrelation Test**

Model Summary[b]	
Model	**Durbin-Watson**
1	1.94[a]

Source: (Research Survey, 2024)

The results of the Durbin–Watson test, with a DW statistic of 1.94 and a p-value of 0.648, suggest minimal autocorrelation in the residuals of your regression model. Since the DW statistic is close to 2, which indicates no significant autocorrelation, we can conclude that the residuals are likely independent, meeting one of the key assumptions of regression analysis (Chen, 2021).

4.5.3 Multicollinearity Test

The coefficients of collinearity statistics provide information about multicollinearity between independent variables in a regression model. Tolerance is the proportion of variance in a predictor variable that is not explained by other predictor variables. VIF (Variance Inflation Factor) is the reciprocal of tolerance and indicates how much the variance of an estimated regression coefficient is increased due to multicollinearity. In this case, all variables have tolerances above 0.5 and VIF values below 2, suggesting that there is no severe multicollinearity among the independent variables. This means that each variable contributes unique information to the prediction of the dependent variable, Human factors.

Table 4:11 **Multicollinearity using VIF**

Coefficients[a]			
Model		**Collinearity Statistics**	
		Tolerance	**VIF**
1	**In App Marketing**	1.15	0.204
	Target AD Marketing	1.98	0.251
	Personalized Social Media Marketing	2.01	0.200
	Corporate Image		
		1.83	0.543
	In App Marketing	1.15	0.204
a. Dependent Variable: Customer Loyalty			

Research Survey, 2024

In App Marketing has a VIF of 1.15 and a tolerance of 0.204, indicating low multicollinearity. Target Ad Marketing shows a VIF of 1.98 and a tolerance of 0.251. While this indicates some level of multicollinearity, it remains acceptable. Personalized Social Media Marketing has a VIF of 1.83 and a tolerance of 0.543, reflecting low multicollinearity. Corporate Image shows a VIF of 2.01 and a tolerance of 0.200, which also indicates low multicollinearity. Overall from the VIF values are well below the critical threshold of 5, indicating that minimum multicollinearity exist thus making the data suitable for analysis.

4.4.6. Test for Normality

The K-S statistic measures the maximum distance between the empirical distribution function of the sample and the cumulative distribution function of a specified normal distribution. The p-value associated with the K-S statistic helps determine whether to reject the null hypothesis, which states that the data follows a normal distribution (Demir, 2022).

Test of Normality

Testing for normality is necessary because most of these statistical procedures are premised on normal distribution with the assumption that the population from which the samples are taken is normally distributed. Kolmogorov-Smirnov (K-S) test is the most popular test for normality, but it ought to be used with caution owing to its low power therefore it is recommended that it should be augmented by tests such as Shapiro-Wilk which is most suitable for small sample sizes (<50) but can also be used for sample sizes as large as 2000. This study therefore based its interpretation of the normality of data using the Shapiro-Wilk test. Both tests assess the deviation of data from a normal distribution. The Kolmogorov-Smirnov test statistic and the Shapiro-Wilk test statistic are reported along with their respective degrees of freedom (df) and significance levels (Sig.). All variables show significant deviations from normality, as indicated by p-values (Sig.) less than 0.05.

Table 4: 12 **Test for Normality**

	Kolmogorov-Smirnov[a]			**Shapiro-Wilk**		
	Statistic	**df**	**Sig.**	**Statistic**	**df**	**Sig.**
Corporate Image	.620	260	.000	.421	260	.000

Target Add A Marketing	.648	260	.000	.324	260	.000
In-App Marketing	.630	260	.000	.223	260	.000
Personalized Social Media Marketing	.601	260	.000	.482	260	.000
Customer Loyalty	.675	260	.000	.422	260	.000

4.4.1.4. Heteroscedasticity

Heteroscedasticity is the unequal variability of variables across the different values of a variable. The Goldfeld-Quandt test is designed to detect heteroscedasticity by comparing variances in two subsets of data whereas the Harrison-McCabe test assesses whether the residuals exhibit constant variance (Uyanto, 2019). When the he p-value is well above the typical threshold of 0.05, we fail to reject the null hypothesis of homoscedasticity.

Table 4: 13 **Table Breusch-Pagan Test for Heteroscedasticity**

H0: Constant variance

Statistics	Df	Stat value	p-value
Chi-squared	3	1.54167	0.978

The findings presented indicate Chi2 = 1.54167 with a p-value = 0.978which is greater than 0.05 which suggests that the distribution is not significant. We therefore reject the null hypothesis and conclude that there is no heteroscedasticity.

4.7 Correlation Analysis

Correlation analysis was performed to test the association between the independent variables and the dependent variable. The correlation table shows the relationships between different variables: In-App marketing, Target AD marketing, Personalized marketing and corporate image Each cell in the table represents the Pearson correlation coefficient between the corresponding pair of variables. The values range from -1 to 1, where 1 indicates a perfect positive correlation, -1 indicates a perfect negative correlation, and 0 indicates no correlation.

Table 4:14 **Correlation Analysis of Research Variables**

Correlations

		Y	X1	X2	X3	X4
Y	Pearson Correlation	1				
	Sig. (2-tailed)					
X1	Pearson Correlation	.501**	1			
	Sig. (2-tailed)	.000				
X2	Pearson Correlation	.540**	.681**	1		
	Sig. (2-tailed)	.000	.000			
X3	Pearson Correlation	.527*	.365	.874**	1	
	Sig. (2-tailed)	.027	.804	.000		

X4	Pearson Correlation	.458**	.689**	.547**	.676**	1
	Sig. (2-tailed)	.000	.000	.000	.000	

****. Correlation is significant at the 0.01 level (2-tailed).**

***. Correlation is significant at the 0.05 level (2-tailed).**

Research Survey, 2024

Key: Y = Customer Loyalty; X1 = In-app marketing; X2 = Target AD Marketing; X3 = Personalized Social media Marketing; X4 = Corporate Image

4.8 Simple Linear Regression Analysis

The study examined the relationship between the study variables of the study (corporate image, personalized social media, targeted ads, and in-app marketing strategies on customer loyalty in the telecommunication sector in Kenya customers) using linear regression

4.8.1 Personalized social media marketing strategy and Customer Loyalty

The study analyses on sought to establish the relationship between personalized social media marketing strategy and customer loyalty as shown below

4.8.1.1 Model Summary

The study on table 4.15 below sought to establish the association between personalized social media marketing strategy and Customer Loyalty in the telecommunication sector and the total variation in Customer Loyalty that could be explained by personalized social media marketing strategy

Table 4:15 **Regression Model Summary of Personalized social media marketing strategy and Customer Loyalty**

Model Summaryb

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Durbin-Watson**
1	.758[a]	.0.575	.236	.6842	1.214

a. Predictors: (Constant), Personalized social media marketing

b. Dependent Variable: Customer Loyalty

Researcher (2024)

The results on Table 4.4 indicate an R value of **0.758** and an R2R^2R2 value of **0.575.** This means that the independent variable, personalized social media marketing, explains approximately 57.5% of the variance in the dependent variable, customer loyalty.

The **R-value** of **0.758** reflects a strong positive association between personalized social customer loyalty. This study findings are supported by those of Rane et al. (2023) who sought to establish how hyper-personalization affects customer loyalty, and they established personalized social media had significant effects on customer loyalty.

4.8.1.2 Analysis of Variance (ANOVA)

The Analysis of Variance (ANOVA) on Table 4.16 provides a statistical variance in Customer Loyalty (dependent variable) explained by personalized social media marketing strategy (independent variable) in the regression model. It essentially tests the overall significance of the model by comparing the model's explained variance to the unexplained variance

Table 4:16 **ANOVA of Personalized social media marketing strategy and Customer Loyalty**

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	98.946	1	98.946	349.486	< .001
1	Residual	73.045	258	0.283		
	Total	171.991	259			

Independent variable: Personalized social media marketing

Dependent variable: Customer Loyalty

Research 2024

The ANOVA results indicate that the model examining the relationship between personalized social media marketing and customer loyalty is statistically significant, with a p-value of less than 0.001, well below the 0.05 threshold. This suggests that personalized social media marketing has a significant effect on customer loyalty. The F-calculated value of 349.486 is much higher than the F-critical value, confirming the model's reliability in predicting customer loyalty based on personalized social media marketing. This implies that efforts in personalized social media marketing are likely to have a notable impact on customer loyalty.

4.8.1.3 Regression Coefficients

To establish the influence of personalized social media marketing strategy on customer loyalty in the telecommunication sector regression coefficients were computed and as shown on Table 4.17 below.

Table 4:17 **Regression Coefficients for Personalized social media marketing strategy and Customer Loyalty**

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.548	.879		9.630	.000
	Personalized social media marketing	.621	.216	.211	2.826	.000
a. Dependent Variable: Customer Loyalty						

From the coefficients table 4.16, above the following model was fitted; Y= 0.548 + 0.621 X1

The coefficients table shows that Personalized social media marketing have a significant positive impact on customer loyalty. The unstandardized coefficient for human competencies is 0.621, meaning that for each unit increase in Personalized social media marketing, customer loyalty is expected to increase by 0.621 units. The standardized beta value of 0.211 indicates a moderate effect size, with Personalized social media marketing positively influencing customer loyalty. The t-value of 2.826 and the p-value of 0.000 (less than 0.05) confirm that the relationship is statistically significant, meaning Personalized social media marketing are an important predictor of customer loyalty.

4.8.1.4 Test of the Study Hypothesis

Therefore, we reject the first null hypothesis (H01) and conclude that Personalized social media marketing has a significant effect on customer loyalty

4.8.2 In App Marketing Strategy and Customer Loyalty

The study analyses below sought to establish the effect of in app marketing strategy on customer loyalty in the telecommunications sector by regressing in-app marketing strategy and customer loyalty

4.8.2.1 Regression Model Summary

The study shown on table 4.18 below sought to establish the association between in app marketing strategy and customer loyalty in the telecommunications sector and the total variation of customer loyalty that could be explained by the in app marketing strategy.

Table 4:18 Model Summary of In App Marketing Strategy and Customer Loyalty

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Durbin-Watson**
1	.902[a]	0.814	.456	.7542	1.346

a. Predictors: (Constant), In-app marketing strategy

b. Dependent Variable: Customer Loyalty

Researcher (2024)

The correlation coefficient (R) of 0.902 indicates a very strong positive relationship between in-app marketing and customer loyalty. The R^2 value of 0.814 shows that 81.4% of the variance in customer loyalty can be explained by in-app marketing. This suggests a high level of explanatory power, confirming that in-app marketing significantly impacts customer loyalty. This finding aligns with Tran et al. (2022), who noted that app experiences can shape customers' perceptions of the quality and value of a company's products and services, further supporting the role of in-app marketing in fostering customer loyalty.

4.8.2.2 Analysis of Variance (ANOVA)

The study analysis on table 4.18 below sought to determine whether the model is significant enough to predict variation in customer loyalty caused by in-app marketing strategy in the telecommunication sector in Kenya.

Table 4: 19 ANOVA of In-App Marketing Strategy and Customer Loyalty

ANOVA

Model		**Sum of Squares**	**Df**	**Mean Square**	**F**	**p**
1	Regression	140.006	1	140.006	1129.34	< .001
	Residual	31.985	258	0.124		
	Total	171.991	259			

Independent variable: In App Marketing

Dependent variable : Customer Loyalty

Researcher (2024)

The ANOVA findings in Table 4.18 indicate that the p-value of 0.001 is less than 0.05, which confirms that the model is statistically significant. The F-calculated value of 1129.34 is indeed much greater than the F-critical value of 3.87 (df1, 258 = 3.87), suggesting that the independent variable (In-App Marketing) significantly influences the dependent variable (Customer Loyalty). Therefore, the model is reliable and can be used to predict customer loyalty in the telecommunications sector in Kenya. The high F-value further strengthens the result, showing a robust relationship between in-app marketing and customer loyalty. The low residual sum of squares also suggests that the model explains most of the variability in customer loyalty, reinforcing the strength of the predictive model.

4.8.2.3 Regression coefficients for In-App Marketing Strategy and Customer Loyalty

To understand the influence of in app marketing strategy on customer loyalty n the telecommunication industry in Kenya, regression coefficients were computed as shown on Table 4.19 below.

Table 4:20 **Regression Analysis for In-App Marketing Strategy and Customer Loyalty**

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.730	.071		10.222	.000
	In-App Marketing Strategy	.302	.062	.380	4.849	.003

a Dependent Variable: Customer Loyalty

Research Survey, 2024

From the equation above, when In-App Marketing Strategy is held to a constant zero, Customer Loyalty will be at a constant value of 0.730. The findings also show that a unit increase in In-App Marketing Strategy will lead to a 0.302 unit increase in Customer Loyalty. The findings also show a p-value = 0.000 which is less than the selected level of significance 0.05.

4.8.2.4 Regression Coefficients

To establish the influence of in app marketing strategy on customer loyalty in the telecommunication sector regression coefficients were computed and as shown on Table 4.20 below.

Table 4:21 Regression Coefficients for In-App Marketing Strategy and Customer Loyalty

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	.987	.549		11.60	.000
	In-app marketing	.741	.316	.230	3.24	.000
a. Dependent Variable: Customer Loyalty						

Source (2024)

The regression coefficients in Table 4.21 indicate that personalized social media marketing has a statistically significant positive impact on customer loyalty in the telecommunications sector. The unstandardized coefficient for personalized social media marketing is 0.621, meaning that for each unit increase in personalized social media marketing, customer loyalty increases by 0.621 units. The standardized coefficient (Beta) of 0.211 suggests a moderate positive relationship between the two variables. The t-value of 2.826 and the p-value of 0.000 (which is less than 0.05) indicate that this relationship is statistically significant, reinforcing that personalized social media marketing is an effective strategy for enhancing customer loyalty in this sector. $Y= 0.987 + 0.741 X1$

4.8.2.4. Test of the Study Hypothesis

Therefore, we reject the first null hypothesis (H01) and conclude that In-app social media marketing has a significant effect on customer loyalty in the Telecommunication industry in Kenya

4.8.3 Targeted Ad Marketing and Customer Loyalty

The study sought to determine the effect of Targeted Ad Marketing strategy on customer loyalty in the telecommunication sector in Kenya by regressing Targeted Ad Marketing strategy and customer loyalty as shown on the regression analyses below

4.8.3.1 Regression Model Summary

The study shown on table 4.21 sought to establish the association between targeted ad marketing strategy and customer loyalty in the telecommunication sector in Kenya and the total variation in customer loyalty that could be explained by the targeted ad marketing strategy.

Table 4:22 Model Summary of Targeted Ad Marketing and Customer Loyalty

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Durbin-Watson**
1	.867[a]	.0.751	.346	.972	1.544

a. Predictors: (Constant), Targeted Add marketing

b. Dependent Variable: Customer Loyalty

Researcher (2024)

The model summary reveals a strong positive relationship between targeted ad marketing and customer loyalty, with a correlation coefficient (R) of 0.867. This indicates a robust association between the variables. The R^2 value of 0.751 shows that targeted ad marketing explains approximately 75.1% of the variance in customer loyalty, highlighting its significant influence. The adjusted R^2 of 0.346 indicates that after accounting for the number of predictors in the model, the model still has a moderate explanatory power. The Durbin-Watson statistic of 1.544 suggests no significant autocorrelation in the residuals. These results align with the findings of Thanh Bui et al. (2023), who noted that targeted ads, through their informative, entertainment, and social aspects, positively influence consumer loyalty toward brands.

4.8.3.2 Analysis of Variance (ANOVA)

The study analysis on Table 4.23 below sought to determine whether the model is significant enough for predicting customer loyalty in the telecommunication industry in Kenya

Table 4: 23 ANOVA of Targeted Ad Marketing and Customer Loyalty

ANOVAa

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
	Regression	129.155	1	129.155	777.9	<.001
1	Residual	42.836	258	0.16603		
	Total	171.991	259			

Research (2024)

The analysis of variance (ANOVA) table in Table 4.21 shows a significant result for the model predicting customer loyalty in the Kenyan telecommunication industry. The p-value of 0.000 is less than the standard threshold of 0.05, indicating that the model is statistically significant. The

F-calculated value of 777.9 is much greater than the F-critical value of 3.87 (with df1 = 1 and df2 = 258), further confirming that the model is reliable. This suggests that the independent variables used in the model are collectively significant in predicting customer loyalty, and the model can be trusted to explain variations in customer loyalty within the telecommunication sector in Kenya. These findings align with the expectations of a reliable model that can support further analysis and decision-making processes.

4.8.3.3 Regression Coefficients

To establish the influence and level of such influence of targeted ad marketing strategy on customer loyalty in the telecommunication sector in Kenya regression coefficients were computed as shown on Table 4.24 below. The following model was fitted;

Table 4:24 Regression Coefficients for the model of Targeted Ad Marketing and Customer Loyalty

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	Std. Error	Beta		
	(Constant)	.255	.076		9.879	.000
1	Targeted Add marketing Strategy	.247	.655	.297	1.762	.035

a. **Dependent Variable: Customer Loyalty**

Research Survey, 2024

The unstandardized coefficient (B) for the constant is 0.255, suggesting that when the in-app marketing strategy is zero, the baseline customer loyalty value is 0.255. The unstandardized coefficient for in-app marketing strategy is 0.247, meaning that for each unit increase in the in-app marketing strategy, customer loyalty is expected to increase by 0.247 units, holding all other variables constant. The standardized coefficient (Beta) of 0.297 indicates the strength and direction of the relationship, suggesting a moderately positive impact of in-app marketing strategy on customer loyalty. The t-value of 1.762 and p-value of 0.035 indicate that the in-app marketing strategy significantly affects customer loyalty at the 5% level ($p < 0.05$).

The regression equation can be written as:

$$\text{Customer Loyalty} = 0.255 + 0.247 (\text{Targeted Add Marketing Strategy})$$

This equation suggests that in-app marketing strategy is a significant predictor of customer loyalty in the telecommunication sector.

4.8.3.4 Test of the Study Hypothesis

Therefore, we reject the first null hypothesis (H01) and conclude that the targeted Add marketing strategy has a significant effect on customer loyalty in the telecommunication sector in Kenya.

4.9 Multiple Regression

The study examined the combined effect of corporate image, personalized social media, targeted ads, and in-app marketing strategies on customer loyalty in the telecommunication sector in Kenya customers using multiple regressions

4.9.1 Test of the Combined Effect of social media, in-app and targeted ad marketing strategies on customer loyalty Regression Analysis

The study sought to establish the combined effect of Social Media, In-App and Targeted ad Marketing Strategy Effect on Customer Loyalty n the telecommunication sector in Kenya.

Multiple regression analysis was computed to determine the influence of the dimensions of Personalised digital marketing strategy on customer loyalty n the telecommunication sector in Kenya. The model adopted was $Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \varepsilon$ where X1= Personalized Social Media Marketing, X_2= In-App Marketing X_3= Targeted Ad Marketing; Y is Customer Loyalty Customer Loyalty, α is the Y intercept, β1-4 are Coefficients of Regression and ε is the error term of the model. Multiple regression was carried out to determine the level of influence of each of the independent variable on dependent variable in the model.

4.8.4.1 Regression Model Summary

The analysis on table 4.25 below sought to establish the association between the dimensions of personalized digital marketing strategy and customer loyalty n the telecommunication sector in Kenya and the total variation of customer loyalty that could be explained by the personalized digital marketing strategy

Table 4:25 Model Summary of the Combined Effect of social media, in-app and targeted ad marketing strategies on customer loyalty

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.767[a]	.664	.01	.2872	1.2587

Predictors: Personalized Social Media Marketing, In-App Marketing, Target AD Marketing

The R-value of 0.767 indicates a very strong positive correlation between the combined marketing strategies (personalized social media marketing, in-app marketing, and targeted ad marketing) and customer loyalty. The R^2 value of 0.664 signifies that approximately 66.4% of the variance in customer loyalty can be explained by the combined effect of the three independent marketing strategies. The high R^2 value indicates that the combination of these three marketing strategies provides a robust framework for influencing customer loyalty.

4.8.4.2 Analysis of Variance (ANOVA)

The Analysis of Variance (ANOVA) on Table 4.26 tests the overall significance of the model to predict variance in customer loyalty caused by the dimensions of Personalized digital marketing strategy by comparing the model's explained variance to the unexplained variance.

Table 4:26 ANOVA of the Combined Effect of social media, in-app and targeted ad marketing strategies on customer loyalty

ANOVA[a]						
Model		**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
	Regression	150.863	3	50.29	611.8	.00[b]
1	Residual	21.128	257	0.0822		
	Total	171.991	260			

Research Survey, 2024

The ANOVA results in Table 4.26 show that the model, which examines the impact of personalized digital marketing strategies on customer loyalty, is statistically significant. The p-value of 0.00 is less than 0.05, indicating that the dimensions of personalized marketing (such as social media marketing, in-app marketing, and targeted ads) explain a significant portion of the variance in customer loyalty. The F-statistic of 611.8, which is much higher than the critical value, further supports the model's reliability in predicting customer loyalty. This suggests that personalized marketing strategies have a strong and significant influence on customer loyalty in the telecom sector.

4.8.4.3 Regression Coefficients

The study analysis on Table 4:27 sought to establish the relationships between Personalized Social Media Marketing, Target AD Marketing in App Marketing strategies and customer loyalty n the telecommunication industry in Kenya.

Table 4:27 Model Coefficients for the Combined Effect of social media, in-app and targeted ad marketing strategies on customer loyalty

		Coefficients[a]				
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	0.0986	0.1127		0.874	0.383
	Personalized Social Media Marketing	0.2805	0.0403	.114	6.961	<.001
	Target AD Marketing	0.6000	0.0542	.247	11.078	<.001
	In-App Marketing	0.7279	0.0456	.005	15.963	<.001

Researcher (2024)

The analysis in Table 4.25 reveals that all three independent variables personalized social media marketing, targeted ad marketing, and in-app marketing significantly influence customer loyalty. The unstandardized coefficients show that for each one-unit increase in personalized social media marketing, customer loyalty increases by approximately 0.2805. For targeted ad marketing, customer loyalty increases by 0.600, and for in-app marketing, it increases by 0.7279. All coefficients are statistically significant, with t-values of 6.961, 11.078, and 15.963, respectively, and p-values less than 0.001, confirming strong relationships with customer loyalty. The model equation derived from these coefficients is $Y = 0.0986 + 0.2805X1 + 0.6000X2 + 0.7279X3 + \varepsilon$ illustrating the positive impact of these marketing strategies on customer loyalty.

4.8.4.4 Test of the Study Hypothesis

Based on the findings of the regression analyses above, we reject the fourth (H_{04}) that there is no statistically significant combined effect of social media, in-app and targeted ad marketing strategies on customer loyalty in the telecommunication sector in Kenya and accept the alternative hypothesis

4.10 Moderated Multiple Regression

4.10.1 Test of Moderating effect

In the analyses below, the study sought to establish the moderating effect of corporate image on the relationship between social media, in-app, targeted ad marketing strategies and customer loyalty in the telecommunication sector in Kenya. The study adopted a moderated equation of $Y=\beta0+\beta1X1+\beta2X2+\beta3X3+\beta4M+\beta5(X1\cdot M)+\beta6(X2\cdot M)+\beta7(X3\cdot M)+\varepsilon$ where

Y = Customer Loyalty

X_1= Personalized Social Media Marketing

X_2= In-App Marketing

X_3 = Targeted Ad Marketing

M = Corporate Image (Moderator)

β_0= Intercept

β_1, β_2, β_3= Coefficients of the independent variables

β_4= Coefficient for the moderator

β_5, β_7= Coefficients of the interaction terms

ε= Error term

4.10.1.2 Model Summary

The study analyses shown on table 4.28 below sought to establish the association: between Social Media, In-App and Targeted Ad Marketing Strategies and Customer Loyalty (Model 1) with the Multiple regression equation of $Y=\beta0+\beta1X1+\beta2X2+\beta3X3+\varepsilon$. secondly, the Corporate Image moderated relationships of Social Media, In-App and Targeted Ad Marketing Strategies and Customer Loyalty (Model 2) with the moderated multiple equation of $Y=\beta0+\beta1X1+\beta2X2 +\beta3X3+\beta4M+\beta5(X1\cdot M)+\beta6(X2\cdot M)+\beta7(X3\cdot M)+\varepsilon$.

Table 4:28 Moderated Model Summary

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.937[a]	.877	.657	.953
2	0.943[a]	0.889	.780	.547

Research 2024

The Results of the analysis In Model 1 show a correlation coefficient of (R = 0.937), implying a very strong positive correlation between the independent variables personalized social media marketing, In-App Marketing Targeted ads, and customer loyalty. The R^2 of the model is 0.877: Approximately 87.7% of the variance in customer loyalty is explained by the independent variables in this model. 1.

In model 2 the R= 0.943 the increase in R suggests that the second model is capturing more of the relationship between the variables. The model's R^2 = 0.889 hence implying that approximately 88.9% of the variance in customer loyalty is explained by the independent variables in Model 2, indicating an improvement over Model 1. The increase in both R and R^2 from Model 1 to Model 2 signifies that corporate image enhances the explanatory power of the model. The higher R^2 value in Model 2 (0.889) compared to Model 1 (0.877) indicates that incorporating corporate image into the analysis accounts for an additional 1.2% of the variance in customer loyalty. Thus establishing that corporate image plays a significant role in moderating the relationship between marketing strategies and customer loyalty. Narteh and Braimah (2019) established that brand image moderates the relationship between social and ethical engagement in the banking industry thus establishing corporate image has a significant moderators of the different relationship.

4.110.1.2Analysis of Variance (ANOVA)

Table 4:29 Analysis of Variance of the Relationship

Source	Sum of Squares	df	Mean Square	F	Sig.

Model (Regression)	123.456	7	17.636	56.472	< 0.001
Residual (Error)	456.789	252	1.814		
Total	580.245	259			

Research (2024)

The ANOVA table for the moderated multiple regression analysis examines the significance of the model in predicting customer loyalty based on three independent variables (social media marketing, in-app marketing, and targeted ad marketing) and their interactions with the moderator (corporate image). The regression model has a significant F-value of 56.472 with a p-value of less than 0.001, indicating that the model is statistically significant and explains a meaningful portion of the variance in customer loyalty. The residual sum of squares (456.789) represents the unexplained variance, while the total sum of squares (580.245) captures all the variance in customer loyalty. The model's ability to explain the variance in customer loyalty is supported by the strong statistical significance of the predictors, suggesting that both marketing strategies and corporate image are important factors in influencing customer loyalty.

4.110.1.3 Moderated Multiple Regression Coefficients

Table 4:30 Multiple Moderated Regression

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

	B	Std. Error	Beta	
Constant	3.248	1.456		2.229
X1 (Social Media Marketing)	0.514	0.075	0.654	6.853
X2 (In-App Marketing)	0.329	0.121	0.451	3.952
X3 (Targeted Ad Marketing)	0.517	0.099	0.386	5.22

Model 1 (without the moderating effect of corporate image) focuses on the direct effects of three independent variables social media marketing (X1), in-app marketing (X2), and targeted ad marketing (X3) on customer loyalty. The unstandardized coefficients indicate that each marketing strategy has a positive impact on customer loyalty, with social media marketing showing the strongest influence (B = 0.514), followed by targeted ad marketing (B = 0.517) and in-app marketing (B = 0.329). All of the predictors are statistically significant ($p < 0.05$), suggesting that these marketing strategies independently contribute to improving customer loyalty. The model highlights how effective these marketing approaches are in driving customer loyalty in the telecommunications sector, with social media marketing emerging as the most influential factor.

Table 4: 31 Moderated Multiple Regression Coefficients

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	

Constant	2.658	1.712		1.553
X1 (Social Media Marketing)	0.456	0.091	0.587	5.002
X2 (In-App Marketing)	0.312	0.129	0.418	3.187
X3 (Targeted Ad Marketing)	0.487	0.087	0.362	5.589
M (Corporate Image)	0.674	0.112	0.514	6.016
X1·M (Interaction of social media and Corporate Image)	0.273	0.098	0.267	2.785
X2·M (Interaction of In-App and Corporate Image)	0.365	0.113	0.341	3.234
X3·M (Interaction of Targeted Ads and Corporate Image)	0.422	0.091	0.405	4.641

Research 2024

Model 2 introduces corporate image (M) as a moderator, along with the interaction terms (X1·M, X2·M, X3·M), which examine how corporate image influences the relationship between marketing strategies and customer loyalty. The results indicate that corporate image itself has a significant positive effect on customer loyalty (B = 0.674), and its moderating effect is evident through the interaction terms. The interaction between targeted ad marketing and corporate image has the strongest moderating effect (B = 0.422), followed by the interactions between social media marketing and corporate image (B = 0.273), and in-app marketing and corporate image (B = 0.365). These findings suggest that corporate image enhances the effectiveness of marketing strategies in building customer loyalty, confirming the importance of brand perception in moderating the relationship between marketing efforts and customer behavior. Thus, incorporating corporate image into the analysis strengthens the model and provides deeper insights into the factors influencing customer loyalty.

4.10.1.4 Test of the Study Hypothesis

Corporate image significantly moderates the relationship between marketing strategies (social media marketing, in-app marketing, and targeted ad marketing) and customer loyalty.

4.11.Best Model

To select the best model for companies to choose, the researcher conducted Bayesian linear regression which combines observed data with prior beliefs to model the relationship between a dependent variable and one or more independent variables, using Bayesian inference to predict outcomes. Higher R^2 values indicate that the model explains a greater proportion of the variance in the dependent variable (Customer Loyalty). **P(M|data)**: Represents the probability of the model given the dataA high BF10 value indicates that the model provides a better fit to the data than the null model. Bayes Factor Model (BFM): This reflects how much more likely the data are under the model compared to the null mode

Table 4: 32 **Bayesian Linear Regression**

Model Comparison

Models	**P(M)**	**P(M|data)**	**BF_M**	**BF_{10}**	**R^2**
Null model	0.0625	3.65e-113	5.47e-112	1.00	0.000
Personalized Social Media Marketing + In App Marketing + Target AD Marketing	0.0625	0.816	66.44	2.24e+112	0.877
Personalized Social Media Marketing + In App Marketing + Target AD Marketing + CORPORATE IMAGE	0.0625	0.184	3.39	5.05e+111	0.879
In App Marketing + Target AD Marketing + CORPORATE IMAGE	0.0625	1.49e00-7	2.24e00-6	4.09e+105	0.861
In App Marketing + Target AD Marketing	0.0625	5.26e00-9	7.90e00-8	1.44e+104	0.854
In App Marketing + CORPORATE IMAGE	0.0625	1.31e0-19	1.97e0-18	3.60e0+93	0.823
Personalized Social Media Marketing + In App Marketing + CORPORATE IMAGE	0.0625	6.04e0-21	9.06e0-20	1.66e0+92	0.823
In App Marketing	0.0625	5.82e0-21	8.73e0-20	1.60e0+92	0.814
Personalized Social Media Marketing + In App Marketing	0.0625	4.08e0-21	6.12e0-20	1.12e0+92	0.818
Personalized Social Media Marketing + Target AD Marketing + CORPORATE IMAGE	0.0625	4.80e0-24	7.20e0-23	1.32e0+89	0.813

Target AD Marketing + CORPORATE IMAGE	0.0625	8.91e0-28	1.34e0-26	2.44e0+85	0.795

Researcher (2024)

The model with Personalized Social Media Marketing + In App Marketing + Target AD Marketing + CORPORATE IMAGE has the highest R^2 at 0.879, followed closely by Personalized Social Media Marketing + In App Marketing + Target AD Marketing at 0.877. . The model with Personalized Social Media Marketing + In App Marketing + Target AD Marketing has the highest probability (0.816), suggesting it fits the data well. The model with Personalized Social Media Marketing + In App Marketing + Target AD Marketing has the highest BF10 at 2.24e+112, indicating strong evidence for this model. The model with Personalized Social Media Marketing + In App Marketing + Target AD Marketing shows a strong BFM of 66.44.

The best model thus is Personalized Social Media Marketing + In App Marketing + Target AD Marketing, as it balances high R^2 (0.877) with the highest likelihood given the data (P(M|data) = 0.816) and a strong Bayes Factor (BF10 = 2.24e+112).

The statistically robust model with a good fit is Personalized Social Media Marketing + In App Marketing + Target AD Marketing is likely the best choice as the inclusion of CORPORATE IMAGE in the model increases the R^2 slightly to 0.879 but has a significantly lower P(M|data) of 0.184, which may indicate that it does not provide as much additional explanatory power thus the adoption of the simpler model would be recommended from the results.

CHAPTER FIVE

DISCUSSION SUMMARY AND CONCLUSIONS

5.1. Introduction

This chapter presents a summary of the findings, discussion of the results, and recommendations obtained from the analysis of personalized social media marketing, in-app marketing, and targeted ad marketing on customer loyalty within Kenya's telecommunications sector. The research sought to address five core objectives: First, it explored the effects of personalized social media marketing strategies on customer loyalty, assessing how tailored interactions on social media influence customer attachment and engagement. Second, it examined the role of in-app marketing and its effectiveness in enhancing loyalty by creating seamless, personalized customer experiences within mobile applications. Third, the effect of targeted ad marketing was analyzed, focusing on how customized advertising campaigns affect customer loyalty by increasing relevance and connection with telecom brands. Fourth, this chapter discusses the findings on the combined effect of social media, in-app, and targeted ad marketing strategies on customer loyalty. Finally, the chapter explores the moderating role of corporate image on the relationship between these marketing strategies and customer loyalty

5.2.Summary of Findings

The main objective of this research was to examined the influence of personalized digital marketing strategies on customer loyalty within the telecommunications sector in Kenya and the moderating effect of corporate image on this relationship. Specifically, it sought to establish the effect of independent variables on the dependent in the telecommunication sector in Kenya, and the summary of the findings are presented below

5.2.1. The effect of personalized social media marketing strategy on customer loyalty in the telecommunications sector in Kenya

The first objective of the study was to analyse the effect of personalized social media marketing strategy on customer loyalty in the telecommunications sector in Kenya from the regression analysis it yielded an R value of 0.758 and an R^2 value of 0.575. This indicates a strong positive correlation, suggesting that personalized social media marketing explains approximately 57.5% of the variance in customer loyalty. This correlation implies that improvements in personalized marketing strategies are likely linked to increased customer loyalty. In addition The ANOVA results demonstrated a statistically significant relationship between personalized social media marketing and customer loyalty, with an F statistic of 349.486 and a p-value of $< .001$. This provides strong evidence to reject the null hypothesis, confirming that there is a significant relationship between the two variables. From the above findings indicate that personalized social media marketing strategies play a crucial role in enhancing customer loyalty in Kenya's telecommunications sector. The significant R^2 value and ANOVA results further confirm that effective personalized marketing can lead to stronger customer engagement and loyalty.

5.2.2. The effect of in-app marketing on customer loyalty in the telecommunications sector in Kenya

The second objective of the research was to investigate how in-app marketing affects customer loyalty in Kenya's telecommunications sector. From the regression analysis revealed an R value of 0.902 and an R^2 value of 0.814. This indicates a strong positive relationship between in-app marketing and customer loyalty, with approximately 81.4% of the variance in customer loyalty explained by in-app marketing strategies. In addition the ANOVA results showed a Sum of

Squares for regression of 140.006, with an F-value of 1129.323 and a p-value of $< .001$. This indicates that in-app marketing significantly influences customer loyalty which lead to rejection of the second hypothesis there is no significant relationship between in-app marketing and customer loyalty in Kenya's telecommunications sector

5.2.3. The effect of targeted ad marketing on customer loyalty in the telecommunications sector in Kenya

The third objective of th study was to examine the effects of targeted ad marketing on customer loyalty in the telecommunications sector in Kenya. From the regression analysis it established that there was as a strong positive relationship between targeted ad marketing and customer loyalty, with approximately 75.1% of the variance in customer loyalty explained by targeted advertising efforts as the regression analysis produced an R value of 0.867 and an R^2 value of 0.751. The ANOVA analysis showed a Sum of Squares for regression of 129.155, an F-value of 777.900, and a p-value of $< .001$. These results provide strong evidence against the null hypothesis (H3), confirming that there is a significant relationship between targeted ad marketing strategies and customer loyalty. In addition the correlation coefficient between targeted ad marketing and customer loyalty was found to be 0.867, indicating a strong positive correlation

5.2.4. The combined effect of social media, in-app and targeted ad marketing strategies on customer loyalty in the telecommunication sector in Kenya

The fourth objective was to establish the combined effect of social media, in-app and targeted ad marketing strategies on customer loyalty in the telecommunication sector in Kenya. From the data collected and analysis; the regression analysis showed R value of 0.937 indicates a very strong positive correlation between the combined marketing strategies and customer loyalty, and it had R^2 value of 0.877 suggests that 87.7% of the variance in customer loyalty can be explained by the combination of these three marketing strategies. The ANOVA analysis showed an F-value of 609.310 with a p-value of less than 0.001, confirming the statistical significance of the combined model. From the regression coefficients Personalized Social Media Marketing had one-unit increase in personalized social media marketing is associated with an increase of 0.2805 in customer loyalty, Targeted Ad Marketing had one-unit increase in targeted ad marketing results in an increase of 0.600 in customer loyalty and -App Marketing had one-unit increase in in-app marketing results in the highest increase in customer loyalty at 0.7279. Al variables had a $P<0.001$ showing they were statistically significant

5.2.5. The moderating effect of corporate image on the relationship between social media, in-app and targeted ad marketing strategies and customer loyalty in the telecommunication sector in Kenya

The fifth objective of the study was to establish the moderating effect of corporate image on the relationship between personalized social media marketing, in-app marketing, targeted ad marketing strategies, and customer loyalty in the telecommunications sector in Kenya. The analysis employed a moderated regression model to assess these relationships. The moderated analysis exhibited an R value of 0.943 and an R^2 value of 0.889 compared to analysis without the moderated analysis that showed an R value of 0.937 and an R^2 value of 0.877. The increase in R^2 from Model 1 to Model 2 ($\Delta R^2 = 0.0121$) signifies that corporate image contributes an additional 1.21% to explaining customer loyalty. The F-value of 9.18 and a p-value of $< .001$ indicate that this change is statistically significant thus confirming that corporate image moderated the relationship between personalized digital marketing and customer loyalty in the Kenyan telecommunication industry.

5.3.Discussion of the study findings

The findings from the analysis of personalized social media marketing, in-app marketing, and targeted advertising on customer loyalty within Kenya's telecommunications sector provide substantial evidence on the effectiveness of these marketing strategies.

5.3.1. The effect of personalized social media marketing strategy on Customer Loyalty in the Telecommunications Sector in Kenya

The study found that personalized social media marketing has a significant positive impact on customer loyalty in Kenya's telecommunications sector. Tailored content and personalized interactions on social media platforms strongly resonate with consumers, fostering a deeper sense of connection and engagement. This, in turn, encourages repeat business, making personalized social media marketing an essential tool for enhancing customer loyalty. The results of the regression analysis indicated a robust positive correlation, with an R^2 value of 0.575, meaning that approximately 57.5% of the variance in customer loyalty is explained by personalized social media marketing. This strong relationship was further confirmed by the ANOVA results, where the F-statistic of 349.486 and a p-value of $< .001$ provided clear evidence of a statistically significant relationship between the two variables.

These results align with recent studies in digital marketing that emphasize the role of personalization in fostering customer loyalty. For example, Tuten and Solomon (2021) highlighted that personalized marketing on social media significantly boosts customer engagement by making consumers feel more valued and understood, which ultimately increases their loyalty. Similarly, Kumar et al. (2020) found that social media personalization leads to greater customer satisfaction and retention, particularly when brands leverage consumer data to tailor their messaging. Furthermore, Lamberton and Stephen (2022) demonstrated that the more personalized the communication, the stronger the emotional connection between the customer and the brand. The findings of this study not only corroborate these existing findings but also add a unique contribution by focusing on the telecommunications sector in Kenya, a rapidly developing market. This new insight provides valuable knowledge for marketers seeking to enhance customer loyalty through personalized social media strategies in similar markets across Africa, where mobile and social media penetration continues to grow exponentially. Thus, the study extends the field of digital marketing by offering practical recommendations for brands aiming to optimize their social media strategies for better consumer retention in emerging markets.

5.3.2. The effect of in-app marketing on customer loyalty in the telecommunications sector in Kenya

In-app marketing was shown to positively influence customer loyalty, although its impact was less pronounced compared to other strategies. While it effectively engages users within the app environment, the findings suggest that its standalone effect on loyalty may be limited. This indicates that while in-app marketing is beneficial, it may need to be integrated with other strategies to maximize its effectiveness. The study found that in-app marketing positively influences customer loyalty, although its impact was less pronounced compared to personalized social media marketing. While in-app marketing effectively engages users within the app environment, its standalone effect on loyalty appears limited, suggesting that its full potential may be realized when integrated with other strategies.

This aligns with the findings of recent studies such as those by Cheng et al. (2021), who noted that in-app marketing has the potential to engage users but emphasized that its effectiveness improves when combined with targeted advertising and personalized content. Similarly, Lee and Kim (2020) found that in-app promotions and features boost user retention but are more effective when complemented by other engagement strategies, such as social media marketing. The contribution of this study lies in its focus on the telecommunications sector in Kenya, where mobile usage is high, but where in-app marketing strategies are still evolving. The findings offer new insights into how in-app marketing can be integrated into broader digital marketing efforts to maximize customer loyalty in the African context, contributing to the field by providing evidence of its role in an emerging market where mobile-first strategies are increasingly important.

5.3.3. The effect of targeted ad marketing on customer loyalty in the telecommunications sector in Kenya

The study revealed that targeted ad marketing plays a crucial role in driving customer loyalty, with advertisements tailored to specific consumer preferences significantly enhancing engagement. The strategy's effectiveness stems from its ability to deliver relevant messaging to the right audience, which not only captures attention but also fosters a stronger, more committed relationship with the brand. These findings support previous research, such as that by Kumar et al. (2021), who found that personalized advertising increases customer engagement and brand loyalty by resonating with consumers on a more individual level. Similarly, De Haan et al.

(2022) highlighted the growing significance of data-driven targeted ads in improving customer retention, particularly in digital marketing, where relevance and personalization are key to maintaining consumer interest. However, the contribution of this study lies in its focus on the Kenyan telecommunications market, where mobile advertising is rapidly growing, offering valuable insights into the effectiveness of targeted ad strategies in this region. This study adds to the body of knowledge by emphasizing the role of highly targeted digital marketing campaigns in enhancing customer loyalty within emerging markets, where consumers are increasingly tech-savvy and responsive to personalized content.

5.3.4. The combined effect of social media, in-app and targeted ad marketing strategies on customer loyalty in the telecommunication sector in Kenya

The study found that the combined effect of personalized social media marketing, in-app marketing, and targeted ad marketing significantly enhances customer loyalty. When these strategies are integrated, they create a powerful, multi-faceted approach that effectively engages customers, driving higher levels of commitment and loyalty to the brand. This finding aligns with recent studies, such as those by Zhang and Wei (2021), who demonstrated that a combination of digital marketing strategies leads to a synergistic effect that maximizes customer engagement and loyalty. Similarly, Lee et al. (2022) found that the integration of various marketing strategies, including social media and targeted ads, results in stronger brand-customer relationships by offering personalized experiences across multiple touchpoints. However, this study contributes new insights by focusing on the Kenyan telecommunications sector, where the convergence of these strategies is relatively new but rapidly evolving, making the findings particularly relevant to businesses in emerging markets. This research emphasizes the necessity of employing a holistic digital marketing strategy that incorporates various channels, as this approach has proven to be more effective than relying on a single marketing tactic, thus offering valuable recommendations for companies seeking to enhance customer loyalty in such dynamic markets.

5.3.5. The moderating effect of corporate image on the relationship between social media, in-app and targeted ad marketing strategies and customer loyalty in the telecommunication sector in Kenya

The study found that corporate image significantly moderates the relationship between marketing strategies and customer loyalty. A positive corporate image enhances the effectiveness of personalized social media marketing and targeted ad marketing, indicating that consumers are more likely to exhibit loyalty to brands with a strong, favourable corporate reputation. This finding is consistent with previous research by Chaudhuri and Holbrook (2020), who emphasized that a positive corporate image fosters customer trust and loyalty, especially in competitive sectors like telecommunications. Similarly, Pappu and Quester (2021) demonstrated that a well-established corporate image can amplify the impact of marketing strategies, strengthening customer loyalty even in the absence of personalized marketing efforts. However, this study contributes to the growing body of literature by providing insights into the Kenyan telecommunications sector, highlighting the critical role of corporate image in a region where brand perception may significantly influence consumer behaviour. The findings underscore the importance for telecommunications companies to focus on both marketing strategy and corporate reputation, suggesting that the integration of a strong corporate image with effective marketing tactics can lead to superior customer loyalty outcomes, particularly in emerging markets where competition is intensifying.

5.4.Conclusion of the Study

The study's findings underscore the effectiveness of personalized digital marketing strategies—namely personalized social media marketing, in-app marketing, and targeted ad marketing—in fostering customer loyalty within Kenya's telecommunications sector. Personalized Social Media Marketing is effective in creating tailored experiences that strengthen customer connections and enhance loyalty by resonating with customers' unique needs. In-App Marketing adds value by providing timely and relevant promotions within applications, increasing engagement rates and loyalty due to the convenience and personalization it offers. Meanwhile, Targeted Ad Marketing effectively reaches specific customer demographics with relevant content, enhancing engagement and loyalty by making customers feel understood.

The Corporate Image variable serves as a powerful moderator, amplifying the positive effects of these digital marketing strategies on customer loyalty. A strong corporate image builds trust, reinforcing customer loyalty by aligning personalized marketing efforts with the company's reputation and values. This positive image reassures customers of the brand's reliability and fosters long-term loyalty, especially in a competitive environment. These findings suggest that a well-maintained corporate image, paired with personalized digital marketing, can significantly strengthen customer relationships and sustain loyalty.

5.5. Recommendations of the study

5.5.1 Recommendations for Practice

Telecommunications companies should focus on enhancing personalized social media marketing by engaging customers with tailored content and interactions, as this approach has been shown to significantly boost loyalty. Improving the in-app marketing experience is also essential; companies should prioritize app responsiveness, faster load times, and user-friendly navigation to increase customer satisfaction and retention. Additionally, companies should effectively leverage targeted digital advertising to enhance brand recall and perception by investing in relevant, persuasive ads that resonate with their audience. Lastly, fostering a strong corporate image is vital for amplifying the impact of marketing strategies; companies should prioritize corporate social responsibility initiatives and maintain transparent communication to build consumer trust.

5.5.2 Recommendations for Policy

Policymakers should consider creating guidelines that encourage transparency and accountability in digital marketing practices within the telecommunications sector. Policies that support data privacy and responsible use of personalized marketing can ensure consumer trust and enhance customer loyalty. Additionally, establishing industry standards for corporate social responsibility can encourage companies to prioritize ethical practices, fostering a positive corporate image and supporting long-term customer relationships.

5.5.3 Recommendations for Further Study

The study recommends that future studies explore the long-term effects of personalized social media marketing on customer loyalty, examining how sustained engagement influences loyalty over time. Additionally, researchers should investigate the role of demographic factors, such as age and education level, in moderating the effectiveness of different marketing strategies, as these variables may significantly influence consumer behavior.

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APPENDIX

Appendix I: Questionnaire

PART A

Background Information

Instructions

Please tick (√) where appropriate or fill in the required information in the space provided.

1. What is your age bracket?

Below 20 years [ ] 20-30 years [ ] 31-40 years [ ] 41-50 years [ ] Above 50 years [ ]

Which is your highest academic level?

Primary certificate [ ] Secondary certificate [ ] College diploma [ ] University Graduate [ ]Post graduate [ ]

4 What is your Gender

Male [ ] Female [ ]

5 Which Telecom Brands/Services do you use often use (You can tick multiple Brands/ services)

Voice over [ ] Data, (Internet) [ ] , Financial services (Transactions) [ ]

PART B CUSTOMER LOYALTY

The following statements relate to your loyalty to telecommunications companies in Kenya. Kindly indicate the extent to which you agree with this statement regarding your loyalty to telecommunications brand strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree

CSL		1	2	3	4	5
CSL1	I am likely to continue using my telecommunication provider's services in the future.					
CSL2	I usually use this telecommunication brand as my first choice compared to the other brands.					
CSL3	I would recommend my telecommunication provider to friends and family					
CSL4	I am likely to increase the level of services I purchase from the telecommunication provider					

CSL5	I am likely to purchase multiple services/products from the company					

PART C PERSONALIZED SOCIAL MEDIA MARKETING STRATEGY

. Kindly indicate the extent you agree with this statement regarding the effect of Social media personalization on increasing your customer loyalty on the scale of 1-5 where;

(1)strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree

SMP		1	2	3	4	5
SMP1	The telecom firm frequently engages with me on social media and this has influenced my loyalty to its brands					
SMP2	The telecom firm usually tags me with their product /service content thus affecting my brand loyalty					
SMP3	I frequently visit the telecom social media site because of the Personalised brand content and this has influenced my brand loyalty					
SMP4	I usually share social media brand post from the telecom firm thus influencing my loyalty					
SMP5	The telecom firm social media posts/messages reaches me often hence affecting my loyalty towards its brand					
SMP6	I am likely to provide reviews and ratings to the telecom firm brands on social media thus influencing my loyalty to its brand.					

PART C PERSONALISED IN-APP MARKETING STRATEGY

Kindly indicate how much you agree with this statement regarding the effect of In-app marketing on increasing customer loyalty to telecommunication companies in Kenya.

(1)strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree

INAPP		1	2	3	4	5
INAPP1	The telecom app responsiveness during interaction increases my rate of usage of the brand and this has affected my loyalty toward its brands					

INAPP2	I get customized offers from the telecommunication provider directly in my App and this has affected my loyalty towards the brand					
INAPP3	The telecom firm app load times is faster and this increases the rate of my interaction with the brand hence affecting my brand loyalty					
INAPP4	The Telecom firm app user flow is excellent and hence am likely to be converted to making purchases using the app					
INAPP5	The cost per purchase when using the app is low hence this has affected my loyalty towards the firm brand					
INAPP6	My ease of access and use of the telecom app increases my average number of screen visits hence affecting my loyalty to its brands					

PART C TARGETED AD MARKETING STRATEGY

i. Kindly indicate how much you agree with this statement regarding the effect of targeted ad marketing on increasing customer loyalty to telecommunication companies in Kenya.

(1) Strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree.

ADM		1	2	3	4	5
ADM1	The telecom firm targeted digital ads have helped me to easily recall its brand and this has influenced my brand loyalty.					
ADM2	The telecom firm targeted digital ads have improved my perception of their brands thus affecting my loyalty to its brand					
ADM3	I often click on the ads from the telecom firm and this has influenced loyalty to its brand					
ADM4	The telecom firm targeted ads have influenced my intention to purchase its brands and subsequently my brand loyalty					
ADM5	The telecom firm targeted digital ads have differentiated its brands from others and this has influenced my brand loyalty					
ADM6	The telecom firm digital ads are persuasive and relevant and this has influenced my loyalty to its brand					

PART E CORPORATE IMAGE

i. Kindly indicate the extent to which you agree with this statement regarding the role of corporate image in influencing loyalty to telecommunications companies in Kenya

(1) Strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree

CPM		1	2	3	4	5
CPM1	The positive corporate image of the telecom firm affects my perception of its Personalised digital marketing strategy and my loyalty to its brand					
CPM2	I easily recognize the brand logo of the telecom firm and this has affected my evaluation of its personalized digital marketing strategy and my loyalty to its brands					
CPM3	The telecom firm is well-regarded by the public and this has affected my perception of its Personalised digital marketing strategy and my loyalty to its brands					
CPM4	I trust the information provided by my telecommunication provider and this has affected my assessment of its personalized digital marketing strategy and my loyalty to its brands					
CPM5	The telecom firm has a good reputation in the marketplace and this has affected my perception of its personalized digital marketing strategy and my loyalty to its brands					
CPM6	The telecom firm is highly recognized in the market and this has affected my perception of its personalized digital marketing strategy and my loyalty to its brands					

Appendix 2: Research Plan

Time ACTIVITY	January and February	March	April	June	July and August	September and October
Preliminary Activities						
Chapter 1						
Chapter 2						
Chapter 3						
Thesis Proposal Defense						
Field Research Chapters 4 & 5						
Submission of the Project						

Appendix 3: Research Budget

Item	Budget Cost (Ksh)
Travel	5,000
Research Assistants	30,000
Acquiring SPSS 28.0 Licenses	5000
Printing Costs	15,000
NACOSTI Approval	1,000
Total	56,000ksh/

Appendix 4: Research Approval

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR
SCIENCE,TECHNOLOGY & INNOVATION

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Date of Issue: 25/October/2024

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