

# **Ecole des Hautes Etudes Commerciales**



**A dissertation for obtaining the Master's  
degree in commercial Sciences**

**Option : Marketing**

## **The Effect of Digital Marketing Strategy on the Online Customer Experience in the Service Sector The Case of CASH Assurances**

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**June 2023**

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## List of abbreviations

<b>Abbreviations</b>	<b>Abbreviation title</b>
<b>ROI</b>	Return On Investment
<b>SEM</b>	Search Engine Marketing
<b>SEO</b>	Search Engine Optimization
<b>SERP</b>	Search Engine Results Page
<b>PPC</b>	Pay-Per-Click
<b>SWOT</b>	Strengths, Weaknesses, Opportunities, and Threats
<b>SMART</b>	Specific, Measurable, Achievable, Realistic, and Timely
<b>CRM</b>	Customer Relationship Management
<b>KPI</b>	Key Performance Indicator
<b>CX</b>	Customer Experience
<b>CE</b>	Customer Engagement
<b>UI</b>	User Interface
<b>UX</b>	User Experience

## **Abstract**

Digital Marketing is a way used to promote products or services using technology. It helps businesses to focus on potential clients who are most likely to purchase their goods or services.

The Online Customer Experience involves using digital channels like websites to interact with customers. It allows us to build a brand, to deliver a great customer experience, and to attract future consumers.

We were able to determine that Digital Marketing can improve the Online Customer Experience through its Strategy and tactics thanks to a double field study that included a questionnaire with consumers and an interview guide tailored to CASH Assurances managers.

**Key words:** Digital Marketing, Online Customer Experience, Product Presentation, Search Engine Optimization (SEO)

## **Résumé**

Le Marketing Digital est un moyen utilisé pour promouvoir des produits ou des services à l'aide de la technologie. Il aide les entreprises à se concentrer sur les clients potentiels qui sont les plus susceptibles d'acheter leurs biens ou services.

L'Expérience Client en Ligne implique l'utilisation de canaux numériques tels que les sites Web pour interagir avec les clients. Elle permet de créer une marque, d'offrir une excellente expérience client et d'attirer de futurs consommateurs.

Nous avons pu déterminer que le Marketing Digital peut améliorer l'Expérience Client en Ligne par sa Stratégie et ses tactiques grâce à une double étude de terrain comprenant un questionnaire auprès des consommateurs et un guide d'entretien adapté aux managers de CASH Assurances.

**Les mots clés :** Marketing Digital, L'Expérience Client en Ligne, Présentation du Produit, Optimisation des Moteurs de Recherche (SEO)

## ملخص

التسويق الرقمي هو وسيلة تستخدم للترويج للمنتجات أو الخدمات باستخدام التكنولوجيا، يساعد الشركات على التركيز على العملاء المحتملين الذين من المرجح أن يشتروا سلعتهم أو خدماتهم.

تتضمن تجربة العملاء عبر الإنترنت استخدام القنوات الرقمية مثل مواقع الويب للتفاعل مع العملاء، يتيح لك إنشاء علامة تجارية وتقديم تجربة عملاء ممتازة وجذب المستهلكين في المستقبل.

تمكنا من تحديد أن التسويق الرقمي يمكنه تحسين تجربة العملاء عبر الإنترنت من خلال استراتيجيته وتكتيكاته بفضل دراسة ميدانية مزدوجة تتضمن استبياناً مع المستهلكين ودليل مقابلة تم تكييفه مع مديري كاش للتأمينات.

**الكلمات المفتاحية:** التسويق الرقمي، تجربة العملاء عبر الإنترنت عرض المنتج ، تحسين محركات البحث (SEO)

# **Summary**

## **Introduction**

### **Chapter 1 : Developing a Digital Marketing Strategy**

**Section 1** : Introduction to Digital Marketing

**Section 2** : The Digital Marketing Strategy

### **Chapter 2 : Understanding Online Customer Experience in Service Sector**

**Section 1** : Online Customer Experience concept

**Section 2** : Online Customer Experience in Service Sector

### **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

**Section 1** : Company presentation

**Section 2** : Research methodology

**Section 3** : Analysis of results and recommendations

## **Conclusion**

## **Introduction**

Like sales or production, Marketing is a vital component of every business. It has been affected by the emergence of the Internet in the same way that other business activities have been. Due to the practically universal use of the internet during the past ten years, a phenomenon known as digitalization, a phenomenon that is truly a revolution for businesses has emerged. The Internet affects every sector of the economy.

Most businesses today have a website, which is a necessary tool for being visible and meeting customer expectations. But a website on the internet alone was not going to be sufficient on its own, as was immediately made clear by the development of search engine algorithms. Over time, tactics have been created to target consumers and make themselves known on the Web.

Digital Marketing has grown more crucial for businesses looking to connect with their target market and strengthen their brand. Customers are already taking part in the digital age, so it shouldn't be ignored anymore, especially since it offers benefits that businesses can't currently offer, like the ability to sell goods and services online while allowing for customization and one-on-one interactions with customers.

Digital Marketing combines every interactive digital strategy. Companies benefit from it and thrive as a result of its approach. In other words, a strategy is more than a collection of activities that are carried out to accomplish a single or a group of previously established goals. It also offers guidance on how to promote innovation while eliminating competition, which might help organizations outperform their rivals.

The business now has a wide range of channels for reaching out to customers whose purchase habits are changing. Digital Marketing tends to offer a real-time encounter between the customer and the brand, even if customer relationships have gotten more direct thanks to the Internet. For businesses, especially those in the service industry where picking a tool frequently requires balancing available time, budget, and resources, this revolution in the customer approach is not always simple to approach. But because there are so many brands available to clients today, the one they choose depends on their relationship and experience with the business.

The company wants to outperform the competition in terms of Online Customer Experience.

Algerian businesses are embracing the digital era and working to take advantage of the chances that society's digitalization offers them.

One of the Algerian service organizations that has been capable of adapting to this new paradigm and taking the effort to go toward a digital perspective to fully utilize its potential is CASH Assurances.

Therefore, in this work, we will concentrate on « Digital Marketing ».

The research question addressed in this research is as follows:

**« How can Digital Marketing improve the Online Customer Experience? »**

This issue raises the following questions, the resolution of which might enhance this research's understanding:

- How Product Presentation can affect the Online Customer Experience ?
- How Search Engine Optimization (SEO) techniques can affect the Online Customer Experience ?
- How Service Sector Specificities can affect the Online Customer Experience ?

The verification of the following hypotheses will address the elements of answers to this set of questions:

- Product Presentation can affect the Online Customer Experience.
- Search Engine Optimization (SEO) techniques can affect Online Customer Experience.
- Service Sector Specificities can affect the Online Customer Experience

We used both a descriptive and analytic methodology to examine the hypotheses that were previously stated. The first approach will help us comprehend the many connections between the elements that make up the subject of our study. Concerning the second, it will enable us to examine the data gathered through the distribution of an online questionnaire, and on the other hand, a semi-directive given to the group in charge of carrying out the marketing strategy.

As part of our study, we also used a search bibliography, which included several works of literature, research paper, and other pieces of research on the topic that helped us develop the theoretical portion of the study.

It is now necessary to specify the plan for this work. It is divided into three chapters: the first two address the theoretical concepts associated with the selected issue, and the third chapter is devoted to the application of the results of our research in practice.

We divided the research into three chapters to make it easier to conduct. The first chapter discusses the theoretical foundations of Digital Marketing. First, let's look over the fundamentals of the concept, and then we'll outline The Digital Marketing Strategy.

The second chapter will cover the topic of Online Customer Experience in the Service Sector.

The third chapter includes a presentation of our case study. Followed by a presentation of the research methodology two field surveys developed: one quantitative and the other qualitative. To provide a summary and suggestions, the third portion will be devoted to the analysis and interpretation of the two surveys.

## **Chapter 1 : Developing a Digital Marketing Strategy**

## **Chapter 1: Developing a Digital Marketing Strategy**

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Marketing is the core function of any business, much like sales or production. Digitalization, a phenomenon that is a true revolution for businesses, has resulted from the nearly widespread usage of the internet during the past ten years. In actuality, the internet has an impact on every industry. For businesses to engage with their target audience and enhance their brand, digital is increasingly vital. With consumers becoming present in the digital world, it is a channel that should no longer go unnoticed, especially as it offers benefits that companies cannot now achieve, like facilitating online sales of goods and services.

Digital Marketing incorporates all interactive digital methods to promote goods and services while enabling customization and one-on-one interactions with customers.

So, in this first chapter, we will discuss Digital Marketing in two sections: an introduction to Digital Marketing and a discussion of Digital Marketing strategy that might improve the online customer experience.

### **Section 1 : Introduction to Digital Marketing**

In this section, we will discuss the history of Digital Marketing, then we will define it, understand its approaches, and compare it to traditional marketing. We are going to see its specificities and importance, and finally its advantages and disadvantages.

#### **1.1.History of Digital Marketing**

The concept of Digital Marketing <sup>1</sup>was utilized initially in the early 90s. It took place with the launch of the internet and the first digital platform, Web 1.0, where people could only seek information but not share it. With the internet not being commonly used or accessible to everyone, marketers didn't see it as a marketing channel.

The marketing transition to the digital era began in 1993, when HotWired acquired a few advertising banners for their ad campaigns, and introduced the first clickable banner. As an outcome, when Yahoo was founded in 1994, emerging innovations entered the digital marketplace. It earned almost a million hits in its inaugural year. That led to significant shifts in the digital space, enterprises were optimizing their websites to achieve higher search engine

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<sup>1</sup> <https://www.simplilearn.com/history-and-evolution-of-digital-marketing-article> (consulted on February 11, 2023 at 14 :27)

## Chapter 1: Developing a Digital Marketing Strategy

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rankings, and some of the tools that assist like HotBot, LookSmart, and Alexa were launched in 1996.

In 1998, Google started. Yahoo debuted Yahoo web search, while Microsoft introduced the MSN search engine. Once the internet bubble burst two years later, all of the smaller search engines were left behind or eliminated, paving the way for the industry's titans. In 2006, the field of Digital Marketing experienced its first significant rise when search engine traffic increased to roughly 6.4 billion in one month. To keep up with Google and Yahoo, Microsoft established Live Search.

Individuals and businesses started participating more actively rather than just being passive users as Web 2.0 arrived. With the internet, terms like "super information highway" started to be used, and the volume of information flowing through various channels, including those used by digital marketers, multiplied. Digital Marketing and advertising brought in over \$2.9 billion in the US by 2004. Social networking websites' emergence, opened up new commercial opportunities, and more options to sell goods and brands and heralded the birth of a new era for the industry that required innovative thinking.

One of those fresh ideas was the cookie. To customize promotions and marketing materials to their preferences, one such strategy involved tracking the frequent users of the internet and their usual browsing habits. Modern cookies are programmed to give advertisers options for gathering actual user data. Customers can now search for and purchase products online at any time they want.

### 1.2. Definition of Digital Marketing

Digitalization spread over the world with the rise of the internet. Companies had to adopt a new kind of marketing known as Digital Marketing, all of that to promote their brands, reach customers, and give them the best possible customer experience online.

According to the American Marketing Association, « *Digital Marketing is the use of the digital or social channels to promote a brand or reach consumers* »<sup>2</sup>, it has been described as « *achieving marketing objectives through applying digital technologies* »<sup>3</sup>. It's also a « *term*

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<sup>2</sup> <https://www.ama.org/topics/digital-marketing/> (consulted on January 28, 2023 at 18:57)

<sup>3</sup> Chaffey, (D) : *E-Business and E-Commerce Management: Strategy, Implementation and Practice*, Prentice Hall, 2009.

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*used for the targeted, measurable, and interactive marketing of products or services using digital technologies to reach the viewers, turn them into customers, and retain them »<sup>4</sup>.*

Moreover, literature shows that it's the « *main marketing mode choice and development trend of modern enterprises, and can bring positive economic and efficiency effects for enterprises »<sup>5</sup>.*

To summarize Digital Marketing is a new way of doing marketing. Now that customers are online, businesses had to adapt and be online, they use new marketing approaches and strategies to connect with them and convert them.

### 1.3.The approaches of Digital Marketing

In Digital Marketing there are two approaches, Push and Pull strategies. We'll define them and see their advantages and disadvantages.

#### 1.3.1. The Push Strategy

A Push approach is when a business tries to bring its goods or "push" them on customers. It employs a variety of marketing tactics to get consumers to see their items, sometimes even at the point of purchase.

These are both the advantages and disadvantages of Push Strategy

**Table 1 :** The advantages and disadvantages of the Push Strategy

<b>Advantages</b>	<b>Disadvantages</b>
The capacity to create a sales channel.	Can cost more money.
To increase customer awareness of a product and its exposure, demand, and supply.	Spam issues that allow content to be blocked or rejected before it reaches the intended recipient.
The ability to anticipate and predict demand.	Requires a delivery mechanism for content
Superbe Return on Investment (ROI).	

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<sup>4</sup> Kundu, (S) : *Digital Marketing Trends and Prospects : Develop an effective Digital Marketing strategy with SEO, SEM, PPC, Digital Display Ads & Email Marketing techniques* (English Edition), BPB Publications, 2021, p.32.

<sup>5</sup> Sun, (Y), « Research on the Application of Digital Marketing in Business Operation », in review Highlights in Business, Economics and Management, 1, 28 November 2022, p.18–23.

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### 1.3.2. The Pull Strategy

A pull approach is when a business creates demand for its goods and "pulls" customers toward them. It focuses on making customers demand a specific product.

These are the benefits and drawbacks of the Pull Strategy

**Table 2 :** The advantages and disadvantages of the Pull Strategy

<b>Advantages</b>	<b>Disadvantages</b>
Connecting with your customers directly. Fostering customer loyalty. Greater negotiating leverage with distributors or retailers. No obligation to carry out outbound marketing. A product's market acceptance can be tested, and product feedback can be gathered.	It typically succeeds when there is great brand loyalty. Requires building strong market demand, which is a little challenging. The lead time is a little excessive because the buyer is comparing prices before making a purchase.

### 1.4.Types of Digital Marketing

According to Angel (R), Roshini (R) & Dr. Vidhya (P)<sup>6</sup>, there are ten different types of Digital Marketing, which are Search Engine Optimization, Content Marketing, Display Advertising, Social Media Marketing, Email Marketing, Affiliate Marketing, Mobile Marketing, Influencer Marketing, Video Marketing, and Audio Marketing. But we usually find another one not mentioned but talked about in other works, that's Search Engine Marketing. We will define all of them including Search Engine Marketing and discuss their benefits and drawbacks.

#### 1.4.1. Search Engine Marketing

Search Engine Marketing is a technique where businesses pay to have their ads appear to people looking for products or services. It means having better placement on the results pages (or SERPs), needs more spending. Pay-Per-Click (PPC) campaigns that use relevant keyword bidding to boost website visibility and lead generation. To have their advertisements appear

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<sup>6</sup> Angel (R), Roshini (R) & Dr. Vidhya (P) : « A Study on Digital Marketing and Its Types: A Deep Review of Pros and Cons », Integrated Journal for Research in Arts and Humanities, 2(4), July 2022, p.140-145.

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at the top of Google search results when people use keywords like "best running shoes" or "running shoes for women," for example, a company that sells running shoes might bid on those terms.

These are the benefits and downsides of the Search Engine Marketing

**Table 3 :** The advantages and disadvantages of the Search Engine Marketing

<b>Advantages</b>	<b>Disadvantages</b>
Increasing the online audience.	Takes a lot of time.
Helps to reduce bounce rates.	May be expensive.
Creating a brand identity.	Few people click on you.
Enhancing the state of nearby businesses.	There is fierce competition.

### 1.4.2. Search Engine Optimization

Search Engine Optimization is a way to make your website more visible and help it rank better in search engine results free. It can help you get more people to visit your site, which can help you make more money. The website and its content must be optimized according to search engine best practices to rank on the first page of Google search results. For instance, a business that sells organic skincare goods may optimize its website for the phrase "organic skincare" by incorporating pertinent keywords into the text, meta tags, and URLs of its website as well as by creating high-quality backlinks to its website.

The following are the advantages and drawbacks of the Search Engine Optimization

**Table 4 :** The advantages and disadvantages of the Search Engine Optimization

<b>Advantages</b>	<b>Disadvantages</b>
Everyone can use SEO.	Takes a lot of time.
Unlimited traffic is promised.	No quick results.
Good traffic.	It's not predictable.
Comparatively cheaper.	For the task, an SEO expert is required.
Develop your brand.	Ranking Stability is not certain.
Creates credibility and trust.	Following Google Ads.
Able to grow your social media.	Continuous maintenance.
Improved conversion rate.	Don't possess complete control.

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Long-term, SEO is a better option. Measurable outcomes.	Prepare to produce bulk content.
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### 1.4.3. Content Marketing

Content Marketing is the creation of valuable, timely, and consistent content to draw in and keep the attention of a target audience and, ultimately, to encourage profitable customer action. Making webinars, podcasts, or films that instruct and entertain viewers while advertising a brand's goods or services are examples of content marketing. For instance, a business that sells fitness equipment might produce many exercise videos showcasing its products and offering users helpful fitness guidance and ideas.

These are the advantages and disadvantages of the Content Marketing

**Table 5 :** The advantages and disadvantages of the Content Marketing

<b>Advantages</b>	<b>Disadvantages</b>
It draws a larger audience. Conversion rate is raised. It is simple and cost-effective. High and sustainable income. It develops customer relationships and trust. Best replacement for conventional marketing.	That requires a lot of time and complexity. No quick benefit. Need for remarkable knowledge and talent. It is not appropriate for all business types. The change has an impact on it.

### 1.4.4. Display Advertising

Display Advertising is both the textual and visual advertisements that entice viewers to visit a homepage. It is also a way to attract visitors to a website or any other social media platform. Google display ads are an illustration of display advertising; they are displayed throughout the Google Display Network and can target particular audiences depending on their interests, demographics, and behaviors.

## Chapter 1: Developing a Digital Marketing Strategy

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The advantages and drawbacks of the Display Advertising are as follows

**Table 6 :** The advantages and disadvantages of the Display Advertising

<b>Advantages</b>	<b>Disadvantages</b>
Aids in raising brand recognition.	Avoiding advertisements.
Worth the money.	A lower rate of clicks (CTR).
Improves the way you target your audience.	Reduced conversions.
Its accomplishments are measurable.	It might be displayed on unrelated websites.

### 1.4.5. Social Media Marketing

It is using social media platforms to fulfill the company's marketing and branding goals, by setting up company accounts and posting. For example, it's when a business selling skincare goods might publish social media articles showcasing those products, offering suggestions and ideas for using them, and interacting with their followers by answering questions and comments.

These are the advantages and drawbacks of the Social Media Marketing

**Table 7 :** The advantages and disadvantages of the Social Media Marketing

<b>Advantages</b>	<b>Disadvantages</b>
Brand recognition has increased.	Easily misled by false information.
The amount of inbound traffic has increased.	Time- and money-consuming.
Improved client satisfaction.	Potential security breach risk.
Encourages client engagement.	Has a lot of information to offer.
You can assess your effectiveness.	

### 1.4.6. Email Marketing

It is when businesses update their client's database about new products, sales, and other information by using it. It is essential to the entire inbound strategy of most firms because of its high Return On Investment (ROI). An example of email marketing is when a clothes company sends its customers an email showcasing its newest collection, offering styling advice and a coupon code for their subsequent purchase.

These are the benefits and downsides of the Email Marketing

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**Table 8 :** The advantages and disadvantages of the Email Marketing

<b>Advantages</b>	<b>Disadvantages</b>
The investment return is favorable. A distinct sales channel is used. Provides feedback. Automation is acceptable It enables customization. increased web traffic. Lead generation is improved. KPIs are susceptible to measurement. It's simple to share. A larger audience is reached by the campaigns.	Spam issues. Huge emails load too slowly. A lot of competition. It's simple to stop subscribing. Find a design that will work across all platforms.

### 1.4.7. Affiliate Marketing

It refers to a process where businesses pay a third party a commission in return for promoting and selling a company's goods and services. An example of affiliate marketing is when a user clicks on an affiliate link and buys anything, the affiliate receives a commission for the sale. For instance, a travel blogger may add affiliate links to hotels, airlines, or travel accessories in their blog postings.

The following are the advantages and drawbacks of the Affiliate Marketing

**Table 9 :** The advantages and disadvantages of the Affiliate Marketing

<b>Advantages</b>	<b>Disadvantages</b>
Low cost of personnel. Low entrance barrier in money. Efficient technique for increasing traffic. Retailers get beneficial product feedback. Some affiliates are converted to customers. There is no income cap for affiliate marketers.	High probability of failure. May harm a brand's reputation. Cutting down on performance marketing's effectiveness. No control over the product or affiliate compensation. A lot of competition.

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A wide selection of products and online stores. Helps to create partnerships. Multiple sources of income are available.	Not everyone should freelance. Inconsistent payouts. Affiliates support the growth of another company rather than their own. High probability of fraud.
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### 1.4.8. Mobile Marketing

Mobile Marketing uses mobile data to provide a better customer experience by delivering ads on different devices to promote the company's products and services. Mobile advertising campaigns that target users according to their location, interests, and behaviors are an example of mobile marketing. For instance, a furniture company might develop a mobile app that enables users to browse through their catalog and use augmented reality technology to see how their products would look in their own homes.

The following are both the benefits and cons of Mobile Marketing

**Table 10** : The advantages and disadvantages of the Mobile Marketing

Advantages	Disadvantages
Monitoring customer reaction. Simple access to a worldwide audience. Boost customer interaction between the Company and its clients. Create connections with consumers. Quick results. Mobile Marketing is economical.	Viewers dismiss it. The issue with small screens. Problems with privacy in mobile marketing. Adverse user experiences could be possible. Managing ad blocking. Technology is a Prerequisite for Mobile Marketing.

### 1.4.9. Influencer Marketing

Influencer Marketing is another way for businesses to promote their products through endorsements and mentions from influencers with a large social following and who are viewed as experts in their field. Partnering with a well-known Instagram influencer to market a product or service to their followers is an illustration of influencer marketing. The influencer might write a post or a story highlighting the good or service and include a call to action for their followers to buy it or find out more information.

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The following are the benefits and cons of Influencer Marketing

**Table 11** : The advantages and disadvantages of the Influencer Marketing

<b>Advantages</b>	<b>Disadvantages</b>
Focuses on an appropriate audience. Instantly increases trust. A sizable viewership. It doesn't seem obnoxious.	Errors can cost a lot of money. Finding the appropriate influencer is difficult. put your name at risk.

### 1.4.10. Video Marketing

Video Marketing is the use of video content to promote or inform audiences about the brand and products on their website or any other social media platform. For example, making tutorial videos that give viewers useful knowledge and insights they can use to decide on a brand's goods or services. How-to videos can be utilized to explain the applications of a product, offer guidance and advice, and highlight a brand's proficiency in a specific market or industry.

These are the advantages and disadvantages of the Video Marketing

**Table 12** : The advantages and disadvantages of the Video Marketing

<b>Advantages</b>	<b>Disadvantages</b>
Catches the eye. Boosts multimedia's potential. High rates of ROI and conversion. A major player on social media. Very portable device and smartphone compatible.	The expense of making videos might be high. Video production could take a lot of time. Videos are notoriously difficult to maintain and update. Some viewers may not find video appealing. Video can be more difficult to obtain.

### 1.4.11. Audio Marketing

Audio Marketing is the practice of using sound to market your business. It may be a potent tool for reaching your target audience and can be used to promote your company, goods, or services. For instance, voice search optimization in audio marketing enables companies to

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reach a wider range of potential customers who use voice assistants like Siri or Alexa to search for goods or services.

The advantages and drawbacks of the Audio Marketing are as follows

**Table 13** : The advantages and disadvantages of the Audio Marketing

<b>Advantages</b>	<b>Disadvantages</b>
Cheaper and more economical. Greater potential range. Readily available. Frequency.	Absence of aesthetic appeal. Dependence on set times. Opposition to advertising.

### 1.5. Comparison between Traditional Marketing and Digital Marketing

The table demonstrates how Traditional Marketing and Digital Marketing differ in numerous ways

**Table 14** : Comparison between Traditional Marketing and Digital Marketing

<b>Traditional Marketing</b>	<b>Digital Marketing</b>
Low or reduced engagement.	More people are engaged than under the traditional approach.
ROI is lower.	High ROI.
Wider customer reach due to the use of a variety of technologies.	Fewer customer reach due to the little use of number of technologies.
One way communication.	Two way communication.
Costly and time-consuming process.	Affordably priced and accessible.
Measurement is challenging for Traditional Marketing.	Analytics tools make it simple to measure Digital Marketing.
Users can be targeted in standardized ways.	Targeting is specific and based on the user's profile.
Results are not immediate.	Results appear right away.
It is essential to personally promote the brand.	Online marketing and product sales do not require a physical presence.
It's not possible to track clients and their	Customers' information, including their

## Chapter 1: Developing a Digital Marketing Strategy

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preferences.	preferences, is accessible and simple to track.
This method is static.	It uses a dynamic approach.

Traditional and Digital Marketing each have their distinct benefits and drawbacks. A broader audience can be reached more effectively with Traditional Marketing, but it can also be more expensive. Digital Marketing, on the other hand, tends to be more economical and more specialized. Finding the correct balance between the two in the modern world is crucial. It can develop a comprehensive Marketing Strategy that is cost-effective, targeted, and reaches a larger audience by integrating the advantages of both Traditional and Digital Marketing.

### 1.6.Characteristics of Digital Marketing

According to Muthoni, there are six distinct characteristics of Digital Marketing : « *two way, measurable, targeted, personalization, remarketing, and multichannel* »<sup>7</sup>.

We will define each one of these terms down below

#### 1.6.1. Two Way

Digital marketing uses a unidirectional message to encourage consumers to engage with the company immediately instead of treating them as a passive audience. Social media is a perfect example of how Digital Marketing has developed into a more direct means to engage with target audiences globally because it enables genuine back-and-forth interest, give-and-take, and true connection between a company and its followers, consumers, or potential prospects.

#### 1.6.2. Measurable

Measurability is a crucial component of a successful Digital Marketing effort. The word "digit" is a component of the word "digital." As a result, it should be able to quantify the reach and responses to this advertising.

For example, PPC advertising is a typical advertising strategy used in online campaigns to promote websites. It is quite effective since the advertiser only pays the publisher when the ad is clicked.

This enables marketers to evaluate the effectiveness of their campaigns quantitatively. It is a wonderful illustration of how digital marketing enables quantifiable outcomes that can be used to enhance marketing tactics.

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<sup>7</sup> <https://jonasmuthoni.com/blog/characteristics-of-digital-marketing/> (published 12 March 2022 consulted on February24, 2023 at 18 :01).

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### **1.6.3. Targeted**

All Digital Marketing strategies focus on a particular audience. The data gathered enables advertisers to focus on a few key demographics.

Businesses can target specific audiences on social media sites based on traits like age, location, hobbies, and habits. Two examples of social media marketing that can be tailored to particular audiences are promoted posts and tweets. Influencer marketing is moreover an efficient technique to use digital marketing channels to connect with target audiences.

### **1.6.4. Personalization**

To provide your present and potential consumers with exactly what they need at the precise moment they need it, you must know their requirements, preferences, and interests. This process is known as personalization.

Email marketing is an illustration of a digital marketing characteristic of personalization. The practice of making each email more pertinent to a particular person based on information like name, location, age, gender, preferences, and activities. Emails can be contextualized with personalization to address certain pain areas and offer pertinent messaging for the highest level of engagement and results.

### **1.6.5. Remarketing**

Remarketing is a characteristic attribute and effective Digital Marketing strategy. It happens mostly to products and services with high traffic rates. So businesses serve their ads to those who visited or showed interest in their page. Dynamic remarketing advertising on an eCommerce website features the precise products that a visitor added to their shopping cart, increasing the likelihood that they would click the ad when they see that product again.

### **1.6.6. Multi-channel**

A multi-channel Digital Marketing approach is required. We must be present everywhere to reach all potential clients because not everyone uses the same platform, and even if they do, we cannot be certain that they are active on it.

These channels can be direct, with encounters over the phone and in person as a couple of examples, as well as indirect channels like email, social media, and mobile apps. Multichannel marketing combines a variety of channels, such as social media, blogs, email, TV, mobile devices, and streaming services, to reach clients wherever they are.

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### 1.7. The importance of Digital Marketing

Now more than ever, businesses have to go through a digital transformation, as « *the role of Digital Marketing play vital role in business for growth. Because it's have less time and less amount do advertising through world* »<sup>8</sup>.

Digital Marketing, also results can be tracked and monitored using a variety of monitoring software. Businesses can quickly measure customer response rates and track the success of marketing efforts without conducting costly customer surveys, so they can plan their next campaign more effectively. As « *the evaluation criteria and metrics for the Digital Marketing campaigns classified according to its type and time span* »<sup>9</sup>.

It's easy to compare collecting customer feedback to traditional marketing channels like TV, radio, and billboards. Customers can quickly provide product feedback through online marketing websites to help companies reinvent themselves in their industries.

It helps grow your business to reach customers using online media such as the Internet and portable devices. Many companies, both large and small, use web-based advertising strategies to support their global business.

Digital advertisers monitor information such as what is being watched, how often and for how long, and what content is beneficial and what is harmful. The Internet is the medium most closely associated with digital marketing, but other platforms include smartphones, cutting-edge TV, and radio channels.

Organizations use it and advertisers love it as affordable, targeted, and quantitative.

Certainly, we can say that « *Digital Marketing provides a huge arsenal of opportunities for more effective customer relationship management and competitive advantage* »<sup>10</sup>.

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<sup>8</sup> Vijaya (S), Dr. Deepak (P) & Tejashri (T), « MPORTANCE OF DIGITAL MARKETING IN THE NEW AGE », in International Journal of Advance and Innovative Research, 7(1), January 2020, p.79-82.

<sup>9</sup>Dr.Vaibhava (D), « Digital Marketing: A Review », International Journal of Trend in Scientific Research and Development, March 2019, p.196-200

<sup>10</sup> Veleva (S) & Tsvetanova (A I), « Characteristics of the digital marketing advantages and disadvantages », IOP Conference Series: Materials Science and Engineering, 940, 21-22 November 2019, p.1-9.

### **1.8. Advantages and disadvantages of Digital Marketing**

There are several advantages and disadvantages to Digital Marketing, which we shall list below.

#### **1.8.1. Advantages of Digital Marketing**

The benefits of Digital Marketing include the following

##### **1.8.1.1.Brand Recognition**

The key benefit of Digital Marketing is the ability to develop a brand through targeted advertising and individualized content that brings customers considerably closer and allows them to truly experience the value and uniqueness of the brand.

##### **1.8.1.2.Wider Reach**

Digital Marketing increases a brand's presence by providing a platform for reaching a large audience. It allows even newbies and start-up firms to compete with well-established businesses that dominate the traditional market.

##### **1.8.1.3.Personalization**

Digital Marketing provides businesses with a platform for one-to-one or individual marketing, which will help the brand stand out from the competition by creating content or advertising that demonstrates to the audience that the brand is attending to their specific needs.

##### **1.8.1.4.Accessibility**

The benefit of Digital Marketing is that it makes the business more approachable to the consumer because there is always a chance that the brand's current consumers may want to post reviews about their positive interactions with the store and suggest it to their friends.

##### **1.8.1.5.Greater Engagement**

The use of digital marketing is helpful because it enables the brand to capture the customer's attention before the brand has effectively generated brand loyalty and built a reliable reputation. When a brand is more well-known, it is easier to survive.

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### **1.8.2. Disadvantages of Digital Marketing**

Although Digital Marketing offers numerous benefits, it also has certain drawbacks.

#### **1.8.2.1. Security and Privacy Issues**

For any brand, security is a top priority. As a result, website protection is something that digital marketers should take seriously, and customer databases must be done legally and by all rules.

#### **1.8.2.2. Time-Consuming**

Digital Marketing's time-consuming nature is one of its main drawbacks. It can be challenging to spend the necessary time devoted to the campaign due to disorganized methods and strategies. It will ultimately produce unfavorable outcomes.

#### **1.8.2.3. Reliance on Technology**

The internet is prone to mistakes, and Digital Marketing relies on technology. There are instances when the links might not function, landing pages might not load, and page buttons fail to function. It prompts potential buyers to switch to different brands.

#### **1.8.2.4. High competition**

The competition has increased significantly recently, and the Digital Marketing strategy needs to be well-planned, distinctive, catch people's attention, and affect the target demographic. Any repetitive or monotonous approaches will quickly push the brand out of the running.

### Section 2 : The Digital Marketing Strategy

Digital Marketing Strategy includes several techniques that benefit businesses and help them attain their objectives. In other words, strategy is not simply an action plan that accomplishes one or more previously established goals beforehand.

We shall define the term "Digital Marketing Strategy" along with its components and process in this part. We will finally understand the significance of the strategy after learning what the tactics are and how they differ from them.

#### 2.1. Definition of Digital Marketing Strategy

A Marketing Strategy is a plan for focusing on and achieving a specified goal (or goals) connected to marketing. It considers what your company is already doing well and what you're missing about the goal you set, increasing your likelihood of success.

A Digital Marketing one is « *an approach where organizations use online platforms and digital data to fulfill marketing, advertising, and/or public relations goals and objectives* »<sup>11</sup>.

In other words, it involves creating an online presence using online channels including social media, paid advertisements, organic search, and other web-based mediums like a website.

#### 2.2. Digital Marketing Strategy assets

Digital marketing Strategy assets refer to the various components that make up a complete digital marketing plan. These resources may include buyer personas, digital channels, owned media campaigns, and marketing tools.

##### 2.2.1. Buyer personas

Buyer personas are fictional, generic depictions of a company's ideal clients, developed using data from market research and customer feedback. Businesses can better understand their target market by developing buyer personas, which will allow them to develop marketing messages and strategies that are tailored to their requirements and interests. More consumer involvement, more successful and targeted marketing initiatives, and eventually higher sales and revenue can all result from this.

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<sup>11</sup> Morehouse, (J) & Saffer, (A. J) : « Digital Strategy », in review The International Encyclopedia of Strategic Communication, 1(7), 2018, August 22, p.1.

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We take Sarah as an example, a B2C persona developed by Uxpressia<sup>12</sup>, is a cautious life insurance consumer seeking advice. She requests friendly advice on her purchase because she doesn't feel comfortable with high-pressure sales techniques. Additionally, she is daunted by the abundance of choices and mistrusts industry speak.

The persona makes it apparent that Sarah wants a salesperson to gently guide her through the alternatives for an insurance plan in plain English without using too promotional or aggressive sales practices.

### 2.2.2. Digital channels

The internet platforms and media known as "digital channels" are used to communicate with both present and potential clients. These channels could include social media, digital advertising, organic search, and others. Businesses can implement a comprehensive digital marketing strategy that is targeted, attainable, and successful by utilizing a combination of these digital media.

### 2.2.3. Owned media campaigns

An important component of a digital marketing plan is owned media campaigns. Digital channels that a company owns and controls, such as its website, social media accounts, and email marketing campaigns, are referred to as owned media. Businesses may produce and share content that is specific to their target market through these owned media channels, develop thought leadership, and increase brand recognition and loyalty. Without relying on bought or earned media, owned media initiatives can be a successful approach to connecting with a target audience and accomplishing marketing objectives.

### 2.2.4. Marketing tools

Marketing tools relate to the various software, platforms, and ways that businesses use to promote their products or services and reach their target followership effectively. With these marketing tools, companies may carry out a thorough digital marketing strategy that is targeted, attainable, and successful.

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<sup>12</sup> <https://uxpressia.com/templates/banking-finance-and-insurance> (consulted on May 06, 2023 at 18:21).

### 2.3. Digital Marketing Strategy steps

There are many processes involved in creating a Digital Marketing Strategy, and they might change based on the objectives and target market of the company. There are many different steps to build a strategy, for instance, one research<sup>13</sup> says the steps for marketing strategy are eight, while on the internet<sup>14</sup> the number of the steps are five. We found that the number of the steps differ. So we considered the most common ones that are repeated in all of them as the fundamental steps to develop an efficient Digital Marketing Strategy are the following :

#### 2.3.1. Contextual analysis

An initial step in developing Digital Marketing Strategy is to carry out a SWOT analysis of the company, which examines both internal and external factors.

The SWOT analysis, which enables us to examine the strengths, weaknesses, opportunities, and threats for the business and the market as a whole, provides a helpful framework for this.

Understanding the ecosystem in which we operate as well as the needs of the clients and how they are met is essential. This analysis, which considers elements like internet habits, intermediaries, influencers, and more, is both qualitative and quantitative.

A company might, for instance, employ data analytics tools to examine customer interactions with its website, social media platforms, and email marketing campaigns to learn more about the content and messaging that resonates with its target market.

#### 2.3.2. Set goals for Digital Marketing

After being aware of the business position in the market and its strengths, we should focus on defining some goals that we can see clearly where the efforts should lead. The plans must all contribute to achieving these objectives.

Working with the SMART goals framework in mind specific, measurable, attainable, relevant, and timely the area of the Digital Marketing Strategy can be constructed.

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<sup>13</sup> Opresnik (M, O), « Effective Social Media Marketing Planning – How to Develop a Digital Marketing Plan », Springer International Publishing AG, part of Springer Nature, 2018, p.333-341.

<sup>14</sup><https://www.wearemarketing.com/blog/a-step-by-step-guide-to-structuring-a-digital-marketing-plan.html> (published May 06, 2021 consulted on March 18, 2023 at 16 :39).

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### **2.3.3. Define the target audience**

With Digital Marketing, personalization is becoming more and more significant. As a result, we should bear the following things in mind when developing the strategy:

Segmenting the target market by Identifying whom we want to reach out to, what their preferences, requirements, or tastes are, and where we want to satisfy their demands, by creating a buyer persona at this point.

### **2.3.4. Create a content strategy**

Content strategy is crucial for developing, disseminating, and managing unique material that draws consumers in and establishes the brand as a reference point in their minds. Also, the communication strategy should be unique (content marketing) for each medium. The Buyer Persona and the content strategy are intertwined and cannot be separated.

### **2.3.5. Results measurement and KPIs**

After developing and putting into practice the Digital Marketing Strategy the work is still not done. The next and most crucial step is to analyze the outcomes. For successfully optimizing Digital Marketing performance and investment, analytics has emerged as a key pillar.

To determine whether we received the anticipated ROI, we must use KPIs to evaluate each action. We can improve what doesn't work and move forward with our Digital Marketing Strategy by evaluating the efficacy of the tactics and actions we have put in place.

We must have the instruments necessary to do this analysis. Salesforce, for instance, enables us to fully assess all activities taken and observe how the user behaves and responds at each stage of the journey. As a result, in addition to gathering useful data, we also use the Features Salesforce offers to enhance user experience and send each lead with the pertinent content at the appropriate moment.

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**Figure 1 :** Digital Marketing Strategy steps



**Source:** Personal design

Making a Digital Marketing Strategy involves a number of steps, some of which might change based on the company's goals and target market. The process of developing one includes several phases. The most frequent ones that are regarded as the essential steps to create a successful Digital Marketing Strategy are: the contextual analysis, then we are going to set goals for Digital Marketing, after that we'll define our target audience, the fourth step is to create a content strategy, and finally we'll quantify the success of the Digital Marketing Strategy by KPIs.

### 2.4. Digital Marketing Strategy VS Digital Marketing Tactics

It's common to confuse the term "Digital Marketing Strategy" with other key topics. So Marketing Strategy and tactics are not the same. In other words, strategy is the plan to accomplish a certain marketing goal (or goals), while tactics are the specific steps you do in conjunction with your strategy to accomplish your objectives.

This distinction between the two can be shown by the example of a company that wishes to boost its online sales. Specific marketing objectives, such as raising online sales by a given

## Chapter 1: Developing a Digital Marketing Strategy

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percentage over a specific period, might be identified as part of the Digital Marketing Strategy. Also, the strategy would entail defining the target market, conducting a scenario analysis, and choosing the Digital Marketing channels that will best enable the target market to be reached. On the other side, Digital Marketing techniques would cover the precise actions used to carry out the plan, such as developing interesting and pertinent content, improving a website's search engine optimization, running focused social media ads, and sending tailored email campaigns.

### 2.5. Digital Marketing Tactics

A marketing tactic is a move made to advertise goods or services to carry out a particular marketing strategy. The types of Digital Marketing that were defined in the previous section are tactics used to accomplish Digital Marketing objectives. By using a combination of these Digital Marketing tactics, businesses can execute a comprehensive Digital Marketing Strategy that is focused, achievable, and effective.

Only one of these will serve as the foundation for our study which is : Search Engine Optimization, we'll also discuss with it Product Presentation as a factor that is needed and can be effective in Digital Marketing Strategy when it's pertinent.

#### 2.5.1. Search Engine Optimization

As mentioned in the last section, Search Engine Optimization is the process of optimizing your web pages so that Google and other search engines will rank them highly. In other way, it is « *the art and the science of getting a website to appear prominently in organic search engine results when a search submits a query relevant to that website* »<sup>15</sup>. An example of SEO includes improving a website's user experience, mobile responsiveness, and page speed to raise its search engine rating and give users a better experience. In general, SEO is a crucial part of a Digital Marketing Strategy that may assist companies in raising their online presence, bringing in more customers, and boosting their search engine ranks.

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<sup>15</sup> Lieb, (R) : *The Truth about Search Engine Optimization*, Que Publishing, 2009, February 13, p. 13.

### 2.5.1.1. Search Engine Optimization pillars

Several pillars of SEO are essential for improving a website's search engine rankings. These pillars include « *technical optimization, on-page, and off-page optimization, as well as the content* »<sup>16</sup>.

#### **Technical optimization**

Technical optimization is the process of improving the technical aspects of a website to improve user experience and search engine crawling. This includes improving the site's speed, mobile responsiveness, and architecture. Image file size optimization is one aspect of technical optimization that ensures images load quickly on web pages, improving the user experience and overall performance of the site. Compression, which JPEGs use as a standard, can be used to reduce file sizes. Website security, URL structure, and XML sitemaps are all factors that can affect technical optimization. Overall, technical optimization is an important aspect of SEO that can aid in the improvement of website performance and user experience.

#### **On-Page optimization**

On-page optimization is the process of increasing traffic and ranking higher in search engines through website optimization. It entails improving search engine visibility and traffic by optimizing title tags, content, internal links, and URLs. Off-page optimization, which involves optimizing for signals that occur outside of the website, such as backlinks, differs from on-page optimization. Meta tags, URL structure, headings, body content, images, and other factors all contribute to a site's on-page optimization. The goal of on-page optimization is to improve the user experience and make the website more search-engine friendly by providing relevant and high-quality content. Overall, on-page optimization is a critical component of SEO that can help increase website visibility and traffic.

#### **Off-Page optimization**

Off-page SEO refers to actions taken away from a website to influence its rankings in search engine results pages (SERPs). Link building, local citations, social media activity, and guest blogging are examples of these actions. Off-page SEO, like on-page SEO, is an important part of search engine optimization that helps a site rank higher in search results. The main purpose

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<sup>16</sup> <https://devrix.com/tutorial/4-pillars-of-seo-for-online-success/> (published August 10, 2022 consulted on March 24, 2023 at 19 :27).

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of search engines using the internet and customers surfing the web is to increase their information about a company's product or service, and off-page SEO can help businesses properly introduce their brand to customers and increase sales.

### Content

Content as a pillar of SEO refers to the quality and relevance of a website's content. Content is the lifeblood of a website, providing users and search engines with more information about a company, such as what it does, how it does it, and how its products and services differ from competitors. On-page SEO, which involves optimizing the core elements of a webpage, such as content, for search engines and organic traffic, includes content optimization. A content marketing strategy and an SEO strategy work together to promote a brand to more users online, resulting in increased sales and revenue for a company.

#### 2.5.1.2. Importance of Search Engine Optimization

One of the most important elements of a Digital Marketing Strategy is Search Engine Optimization. It entails improving a website's visibility and content so that it appears high on a search engine results page (SERP) for pertinent search terms or keywords. It is crucial since it raises a website's visibility, web traffic, and ranks, resulting in more natural traffic and luring potential customers to sign up for a service or make a purchase. Search engines like Google and Bing use a variety of factors, including SEO, to figure out what a website is about and where it should appear on a SERP.

In conclusion, « *taking place on top rows in the search results can be done by using search engine optimization. Because of this, SEO is too important for a company* »<sup>17</sup>.

#### 2.5.2. Product Presentation

Product presentation is the display of textual as well as visual information. Or, to put it another way, online product presentation is the act of showing a product to potential clients using digital channels like websites, social media, and video platforms, as the «*information of the product being mentioned on the website also help in making the purchase decision*»<sup>18</sup>, so it is important to have an appropriate and accurate product presentation. For instance,

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<sup>17</sup> Nursel (Y) & Utku (K), « What is search engine optimization: SEO? », *Procedia Social and Behavioral Sciences*, (9), 2010, p. 487-493.

<sup>18</sup> Jaiswal (S) & Singh (A), « Influence of the Determinants of Online Customer Experience on Online Customer Satisfaction », *Institute of Management Technology, Article Reuse Guidelines*, 24(1), 2020, p.44-55.

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offering interactive product demos via a website or mobile app can assist potential clients in comprehending how the product functions and how it can aid them. Businesses can successfully demonstrate their items to prospective customers and boost sales by utilizing online product presentation tactics.

### **2.5.2.1. Product Presentation features**

To create a compelling product presentation, it is important to use visual aids effectively, keep your presentation concise and engaging, and tailor your presentation to your audience's specific needs and interests. These features include product description, zoom function, and image quality.

#### **Product description**

A product description is an explanation of what the product is and a description of its features. The product description's purpose is to provide important information about the product's features and key benefits to the customer to encourage purchase. It should be written in a manner that appeals to the target audience and employs language that they understand. Furthermore, it is critical to use descriptive words and phrases that help the customer visualize the product.

#### **Zoom-function**

The zoom function allows users to adjust the magnification level of an image or video. In the product presentation context, it let people zoom in and out of specific parts of a presentation or product image and can assist customers in seeing the product more clearly and making a more informed purchasing decision. It can contribute to a more engaging and informative experience for viewers.

#### **Image quality**

Image quality, also known as IQ, is a feature of an image that quantifies the perceived image degradation (compared to an ideal or perfect image).

High-quality images can help to highlight a product's features and benefits, making it more appealing to prospective customers. It is vital to use high-resolution images that are clear and visually appealing when creating a product presentation because it can influence how potential customers perceive the product.

### Product video

A product video is a sort of video that demonstrates how to use a product or discusses its benefits. It can be used in advertisements, on product pages, across social media platforms, and as an email link. Businesses may help customers comprehend their items by giving them high-quality information that isn't hidden behind flattering perspectives and lighting. Also, it can increase user engagement.

#### 2.5.1.2. Importance of Product Presentation

A Digital Marketing Strategy should include an online product presentation. It might be a video that outlines all the characteristics of a new product or a hands-on demonstration with a professional. It could also be a film that is shared publicly or privately with a network of sales contacts. Businesses may differentiate themselves from their rivals and make a stronger impact on potential customers by creating an effective online product presentation. This will give them another incentive to remember the goods. An online product presentation can be tailored to enhance the user experience on a website or mobile app, making it simpler for the audience to discover the information or products they are looking for. So « *the higher the quality of product description is, the better are the consumers' psychological feelings toward the product* »<sup>19</sup>. Personalization is a potent tool in digital marketing campaigns. Ultimately, a digital marketing strategy should include an online product presentation because it is a powerful tool for showcasing a product and attracting potential buyers.

### 2.6. Importance of Digital Marketing Strategy

A Digital Marketing Strategy is essential for giving direction, outlining the objectives set, the ones needed to be realized, and the steps to take to get there. By doing so, we avoid mistakes and distractions and maintain concentration on our objectives. Everyone can be focused on the current work thanks to a clearly defined plan. As a result, it can work more successfully and efficiently. We can monitor the progress and make sure it sticks to the strategy by using disciplined tactics.

It can also help companies surpass their competitors, as it offers suggestions for how to promote creativity and innovation in product development and promotion while eradicating

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<sup>19</sup> Mou (J), Zhu (W) & Benyoucef (M), « Impact of product description and involvement on purchase intention in cross-border e-commerce », *Industrial Management and Data Systems*, 120(3), 2019, p.567-585.

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rivalry, as « *a strong digital marketing strategy is crucial to organizational success in today's business landscape*»<sup>20</sup>.

In conclusion, a Digital Marketing Strategy is a broad plan that employs online marketing avenues including search engine optimization, pay-per-click marketing, social media marketing, email marketing, and more to accomplish various company goals.

Businesses may gain a lot from a well-thought-out and implemented digital marketing strategy, including enhanced consumer engagement, higher sales, and higher revenue. Digital Marketing does have certain drawbacks, though, including a crowded market, greater competition, attention span issues, technology's unreliability, and market saturation.

It is critical for businesses to be aware of these potential obstacles and constraints and to collaborate with experts to create and carry out an efficient digital marketing plan that is in line with their overarching business objectives.

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<sup>20</sup> <https://www.ama.org/marketing-news/what-is-a-digital-marketing-strategy/> (published June 10, 2021 consulted on March 17, 2023 at 13 : 17).

## **Chapter 2: Understanding Online Customer Experience in the service sector**

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In the digital age, businesses must prioritize the online consumer experience. Websites, social media, smartphone apps, and other platforms are all included in its scope. For a firm to expand and succeed, its online customers must have a favorable experience. More clients can be kept on board and involved with a company thanks to it. But offering personalization calls for more than a simple technological remedy. Customer experience strategies need to be at the forefront of everyone's minds in a business if it wants to compete in today's rapidly evolving market and remain relevant. Delivering a life-centric customer experience requires the involvement of all front and back-office operations, including management, marketing, sales, and service.

Internal operations are made simpler in the pursuit of a common objective by taking the company's existing resources (such as talent, data, and technology) and rewiring them for more coordinated action. Businesses may stand out from their rivals, improve customer happiness, and establish a solid reputation that fosters customer loyalty by concentrating on delivering a pleasant online consumer experience.

In this chapter's two sections, we shall attempt to better understand the online customer experience in the service sector. First, we'll discuss the overall idea of online customer experience, then we'll go over how it applies to the service sector.

### **Section 1 : Online Customer Experience Concept**

This section will cover the history of customer experience, its definition, how it differs from both user experience and customer engagement, the traits of a good customer experience, how to measure online customer experience, and lastly its importance.

#### **1.1. History of Customer Experience (CX)**

The concept of Customer Experience « *can be traced all the way back to the first marketing and consumer theories in the 1960s and to the 1990s. Around this time,*

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*long-lasting customer-organisation relationships became a priority, meaning the customer took centre stage over the product »<sup>21</sup>.*

It emerged from the growing commoditization of services, which made it necessary to offer value beyond only price and accessibility to win over customers and keep them coming back. CX was first seen as an unavoidable cost and limited to post-purchase interactions. The whole consumer experience is now covered by CX, which has moved from the shadows of customer service to becoming a cohesive effort with authority and resources.

*« In today's connected, digital world, managing the Customer Experience can be even more critical in gaining a competitive advantage than ever. The Internet has enabled a new era of transparency, empowering consumers to instantly share their experiences with other users around the world »<sup>22</sup>.*

### 1.2. Definition of Online Customer Experience (OCE)

Based on previous research, the Customer Experience (CX) is *« a cognitive state experienced during navigation »<sup>23</sup>*. To put it another way, it refers to the *« internal and subjective response of customers to any direct or indirect contacts »<sup>24</sup>*.

Simply put, Online Customer Experience describes a customer's interactions and experiences with a business online, including using the website, contacting customer support, and receiving the goods or services they ordered. The customer's perception of their conscious, unconscious, and psychological interactions with any aspect of the company is known as perception.

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<sup>21</sup> <https://www.netigate.net/articles/customer-satisfaction/customer-experience-ultimate-guide/> (published on 5 January 2023, consulted on April 11, 2023 at 22 :48)

<sup>22</sup> Wereda (W), & Grzybowska (M), « Customer experience – does it matter? », MODERN MANAGEMENT REVIEW, XXI(23), July-September 2016, p.199-207.

<sup>23</sup> Novak (T), Hoffman (D) & FaiYung (Y), « Measuring the Customer Experience in Online Environments: A Structural Modeling Approach », Marketing Science, 19(1), 7 October 1999, p.22-44.

<sup>24</sup> Meyer (C) & Schwager (A), « Understanding Customer Experience », Harvard Business Review, 85(2), February 2007, p.116-126.

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### 1.3. Dimensions of the Online Customer Experience (OCE)

According to studies<sup>25</sup> Online Customer Experience refers to a multidimensional concept that includes responses to a company's commercial offer at every stage of the customer journey, including cognitive, affective, social, and sensory.

In other words, a customer's view of their online experience impacts several dimensions, including:

#### 1.3.1. The cognitive dimension

The cognitive dimension is the factor that affects a person's mental functions. The purpose of the cognitive experience is to encourage the consumer to ponder, reason, and be creative. There are several strategies to encourage this component in the context of social media. The ease of navigation, the clarity of the information, and the relevancy of the material are a few instances of the cognitive component in online customer experience. A website that is simple to use and offers clear, pertinent information, for instance, can foster a favorable cognitive dimension and boost consumer satisfaction and loyalty. Similar to this, a company may develop a positive cognitive dimension and boost customer satisfaction and loyalty by using personalization and customization to cater the online experience to the requirements and preferences of the consumer.

#### 1.3.2. The affective dimension

The affective dimension is the dimension that influences a person's affective system by causing them to experience feelings. It tries to produce affective experiences that range from light moods to intense sensations of joy and pride. The emotional attachment that customers feel toward a company or brand, the tone of the content, the website's design, and the quality of customer service interactions are a few instances of the affective dimension in online customer experience. For instance, a website with a pleasing aesthetic design and warm and welcoming language might foster a positive affective component that will boost client satisfaction and loyalty. Similar to this, a company that offers outstanding

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<sup>25</sup> Bleier (A), Harmeling (M), & Palmatier (R), « Creating Effective Online Customer Experiences », *Journal of Marketing*, 83(2), 4 December 2018 p.1-22.

## **Chapter 2: Understanding Online Customer Experience in the Service Sector**

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customer service and goes above and beyond to satisfy its clients can foster a positive emotional dimension and improve client happiness and loyalty.

### **1.3.3. The social dimension**

The social dimension is defined by the external connections that customers create. These connections may be made with company personnel or with other clients. Due to the useful information that may be shared, these interactions between customers are also tremendously influential in decision-making. The availability of customer evaluations and ratings, the ability to connect with other customers through online communities and forums, and the capacity to share content on social media are a few instances of the social dimension in online customer experience. For instance, a company that encourages clients to post about their experiences on social media and offers an environment for clients to communicate with one another can foster a positive social component and boost client happiness and loyalty. Similar to how timely and efficient responses to customer comments and grievances on social media may foster a positive social dimension and boost customer satisfaction and loyalty.

### **1.3.4. The sensory dimension**

The sensory dimension is that part of the human experience that stimulates the senses of sight, hearing, touch, taste, or smell in a way that makes us feel good or excited. The purpose of developing sensory experiences is to provide clients with value and to set oneself apart from competitors through appearance, taste, smell, sound, or touch. Examples of the sensory dimension in online customer experience include the use of visual components like pictures and videos, the use of audio elements like music and sound effects, and the use of tactile aspects like haptic feedback. A website that showcases its items with high-quality photos and videos, for instance, may provide a pleasing sensory dimension and boost consumer satisfaction and loyalty. Similar to this, a business that employs music and sound effects to improve the online experience may add a pleasing sensory element and increase customer satisfaction and loyalty.

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### 1.4. Customer Experience VS Customer Engagement

The table shows the significant differences between Customer Experience and Customer Engagement.

**Table 15 :** Comparison between Customer Experience and Customer Engagement

<b>Customer Experience</b>	<b>Customer Engagement</b>
What sort of experience the client has?	What does the company do?
Involves achieving, or preferably exceeding, client expectations.	Involves offering something worthwhile in addition to your goods and services.
Subjective since every consumer has a different perspective and set of expectations.	Since it is based on the contacts with the business, it is objective (yet customized).
A result of clients' prior encounters with you.	A procedure that involves consumers and motivates them to connect with you in the future.

**Source:**<https://www.zoho.com/blog/salesiq/customer-engagement-vs-customer-experience.html>  
(consulted on May 13,2023 at 19 :03)

Even though customer experience and customer engagement are two distinct concepts, they are nonetheless closely related, and a good customer experience can boost customer engagement. In the end, creating lasting customer relationships and fostering corporate success depends on both customer experience and customer involvement.

### 1.5. Customer Experience VS User Experience

The table highlights the key distinctions between Customer Experience and User Experience.

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**Table 16 :** Comparison between Customer Experience and User Experience

<b>Customer Experience</b>	<b>User Experience</b>
Constructs the experience's full journey	Emphasizes one specific point of interaction.
Before, during, and after the sales process.	Product experience
Overall impression of the brand association.	Handling of issues at a certain point.
Under multi-departmental teams	Accomplished by specific teams
Attitudinal metrics include interaction, perception, and result.	Metrics of user behavior include task, abandonment, success, and clicks.

**Source :** <https://www.netsolutions.com/insights/customer-experience-vs-user-experience/>  
(consulted on May 13, 2023 at 19 :46)

The customer experience (CX) and user experience (UX) are related but dissimilar concepts. User experience is a component of customer experience that focuses on a specific good, whereas customer experience considers all of a consumer's interactions with a firm. Both user experience and customer experience are crucial for building trusting client relationships and supporting business growth.

### 1.6. Customer Experience VS Customer Service

The table illustrates the key distinctions between Customer Experience and Customer Service.

**Table 17 :** Comparison between Customer Experience and Customer Service

<b>Customer Experience</b>	<b>Customer Service</b>
The whole interaction a consumer has with your brand is considered their customer experience.	Customers only communicate with the customer service employees when they have a request.

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The ideal customer experience is proactive.	The nature of customer service is reactive.
Many elements affecting the client experience could be beyond your control.	You have power over how you treat customers.
An organization's overall obligation is to the customer experience	Your customer support team is responsible for making sure that each client has a positive experience.

**Source :** <https://www.keeping.com/content/customer-service-vs-customer-experience/> (consulted on May 14, 2023 at 18 :30)

The customer experience (CX) and customer service are two notions that are similar yet different. Building trusting relationships with customers and promoting business success depends on both customer experience and customer service.

### 1.7. Traits of a quality Online Customer Experience

A quality Online Customer Experience encompasses the whole of a customer's interactions with a business and its brand over the course of their entire customer journey, not just in a single moment in time.

It highlights an individual's general impression and aims for a good reputation that boosts satisfaction and brand loyalty. It can be characterized by these five key traits : « *reliability, ease of service, understanding, personalization, and consistency* »<sup>26</sup>.

To begin, reliability, on trust, a relationship is based. The unique relationship of trust is what will keep clients coming back rather than turning to a rival. When considering what drives individuals to switch companies, trust is far more important than the offerings of the competition.

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<sup>26</sup> <https://www.linkedin.com/pulse/5-important-qualities-positive-customer-experience-shai-yufa-laserson/> (consulted on May 16, 2023 at 17:42)

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Second, it should be simple to use and traverse, with a clear and straightforward design and functionality. Aiming for quick, effective service while minimizing the unneeded.

Third, understanding so the company must be familiar with its consumers, including their requirements, challenges, and pain spots. The only way to develop a good or service that speaks directly to clients is in this way.

Fourth, it should be personalized for the needs and expectations of the intended audience. Based on consumer data, this can be accomplished through personalized content, support, and suggestions.

Finally, it should be consistent across all touchpoints, such as the website, social media channels, and customer support channels.

### 1.8. How to Measure Online Customer Experience ?

For businesses to understand how their customers view their interactions with the company online, measuring online customer experience is essential. « *Metrics most commonly used by companies for measuring CX, NPS, CES, CSAT, churn...* »<sup>27</sup>:

#### 1.8.1. Customer Satisfaction Score (CSAT)

Customer Satisfaction Score (CSAT) is a metric used to evaluate the degree of client satisfaction with a business's goods or services. It represents a customer's perception of a business at the time of purchase, during onboarding, or following a support conversation. Customer satisfaction (CSAT) is often assessed by input from customers and expressed as a percentage, with 100% denoting total contentment and 0% denoting total unhappiness.

#### 1.8.2. Net Promoter Score (NPS)

Net Promoter Score (NPS) is a metric used to measure client satisfaction, loyalty, and fervor about a brand. It is based on a solitary survey question that asked participants to rate how likely it was that they would suggest a business, item, or

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<sup>27</sup> Hilpi (J), *Measuring customer experience in online grocery industry*, Master's thesis, Lappeenranta University of Technology School of Business and Management, 24 October 2017, p.57.

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service to a friend or coworker. NPS is computed by dividing the proportion of promoters (customers who would suggest the business) by the proportion of detractors (customers who would recommend the company).

### **1.8.3. Customer Effort Score (CES)**

Customer Effort Score (CES) is a metric that assesses the level of effort customers expend in communicating with a company. It is generated from a customer satisfaction survey that gauges how simple it is for people to utilize a product or service. The Customer Experience Score (CES) measures the amount of work a client must do to fulfill tasks with a firm. It is a survey statistic for a customer experience that enables service providers to take into consideration how simple it is for customers to contact them and get their problems solved.

### **1.8.4. Churn rate**

Churn rate is an indicator that counts the number of clients who discontinue doing business with a company each year. Additionally known as customer turnover or attrition rate. The number of customers who discontinued doing business with the company over a certain period is divided by the total number of customers at the beginning of that period, and the result is multiplied by 100 to determine the churn rate.

These metrics can assist organizations in learning how happy their consumers are with their online interactions, how likely they are to refer the firm to others, how simple it is for customers to communicate with the business online, and how many customers are abandoning the company.

Measurement of the online customer experience also requires gathering consumers feedback and insights. To get feedback from customers and learn more about their online experiences, businesses can utilize surveys, feedback forms, and social media monitoring. To develop a customer-centric culture that supports a pleasant online customer experience, organizations can also concentrate on improving the culture, communication, commitment, and community within the firm. Businesses may improve their online customer experience and forge closer

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relationships with their clients by assessing the online customer experience. This allows them to pinpoint areas for development and make data-driven decisions.

### 1.9. Importance of Online Customer Experience

The success and growth of a business depend heavily on the online consumer experience, as it « *has emerged as a crucial differentiator for sustainable competitive advantage in a market full of options and lacking loyalty* »<sup>28</sup>.

Businesses can retain more clients and maintain their engagement with the brand by providing a great online customer experience. For a business to develop online, it is crucial to concentrate on generating a great online client experience.

The path a customer makes with a brand online, from initial awareness through after-purchase support, is called the online customer experience. It includes all points of contact and distribution, such as websites, social media, mobile apps, and more. Businesses may strengthen their relationships with their customers, foster more customer loyalty, and boost revenue by providing a favorable online customer experience.

Businesses may stand out from their competitors, raise customer satisfaction, and establish a solid reputation that fosters customer loyalty by enhancing the online consumer experience. In other words, since « *survival in today's competitive e-commerce environment where the competitor is only one click away means that firms have to find ways to provide customers with a unique experience much more than low prices* »<sup>29</sup>.

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<sup>28</sup> Bhattachary (A), Srivastava (M) & Verma (S), « Customer Experience in Online Shopping: A Structural Modeling Approach », *Journal of Global Marketing*, 32(9), March 2018, p. 1-14.

<sup>29</sup> Bilgihan (A), Kandampully (J), & Zhang, (T), « Towards a unified customer experience in online shopping environments: Antecedents and outcomes », *International Journal of Quality and Service Sciences*, 8(1), March 2016, p.102-119.

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### Section 2 : Online Customer Experience in the Service Sector

Customer experience is important in the service industry in the current digital era. Several service providers have moved their operations online to better serve an expanding customer base as e-commerce and the internet have grown. This section examines numerous facets of the online consumer experience that are unique to the Service Sector.

#### 2.1. Definition of Service Sector

The Service Sector is a branch of the economy that creates services and non-tangible items rather than tangible ones. It is composed of businesses that generate the majority of their income by offering services like transportation, information, professional services, healthcare, social assistance, and entertainment. One of the three main economic sectors, along with the second sector (which includes manufacturing and construction) and the primary sector (which comprises agriculture, forestry, and mining), is the service sector. In other words, the Service Sector *« includes the sectors that provide services to individual consumers and businesses. The industry does not produce any tangible goods or end products and is considered a tertiary sector of the economy »*<sup>30</sup>.

Many contemporary economies depend heavily on the service industry, and those that do are regarded as more sophisticated and developed than those that do not.

Services Sectors provide people with a variety of non-material goods and products, such as:

Customer service, consulting, management, design, data, information, safety, education, and health services.

#### 2.2. Customer Experience in Service Sector

"Customer experience" in the Service Sector refers to the complete encounter a customer has with a brand, from first becoming aware of it to post-purchase support. It covers all of a customer's interactions and touchpoints with a business,

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<sup>30</sup> Poudel (S), & Altinay (L), « Enhancing Customer Experience in the Service Industry : A Global Perspective », 2016, p.1-6.

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both online and off. Since it can increase customer happiness, loyalty, and advocacy, a positive customer experience is crucial to a business's success.

According to authors « *experience is becoming a new paradigm in services* »<sup>31</sup>, they also point out that « *the foundation of the service-based economy is experience, seen as a new source of customer value, which is becoming the main reason for consumers' satisfaction* »<sup>32</sup>.

If companies are going to focus on providing a full experience that meets the needs and expectations of their target market, they must do so. To do this, it is necessary to improve every touchpoint, including website functionality and design, customer service interactions, and post-purchase assistance. A culture that prioritizes the customer experience and equips staff to deliver excellent service is another area where organizations need to put their attention. Businesses in the service industry can improve customer satisfaction and loyalty by offering a good customer experience, which will ultimately result in higher sales and revenue.

### 2.3. Comparison between Online and Offline Customer Experience in Service Sector

The table shows the significant differences between Online and Offline Customer Experience in the Service Sector.

**Table 18 :** Comparison between Online and Offline Customer Experience in the Service Sector

<b>Online Customer Experience</b>	<b>Offline Customer Experience</b>
Digital interactions, such as using social media or visiting websites.	Face-to-face communications, such as phone calls or in-person visits.
More adaptable and affordable.	Costly and less scalable.
Less due the absence of customer interactions.	More sensory as the customer can interact with staff in person

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<sup>31</sup> Dąbrowska (A), & Janoś-Kresł (M), « The importance of customer experience for service enterprises », *Journal of Marketing and Market Studies*, 2019, p.15-25.

<sup>32</sup> *Ibid*, p.16.

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Being able to manage more consumer inquiries and assistance requests makes it more individualized and data-driven.	Less personalized and data-driven.
Customer interactions can be less sentimental and memorable.	Customers can develop a personal connection with the brand and staff, making interactions more sentimental and memorable.

There are certain similarities and differences between customers' experiences online and offline in the Service Sector. Both Online and offline Customer Experiences strive to give customers a great experience, but the associated channels and touchpoints differ. So, to increase customer satisfaction and loyalty, organizations in the Service Sector must ultimately deliver a pleasant Customer Experience across all channels, including online and offline ones.

### 2.4. Key components of Online Customer Experience in Service Sector

The online customer experience in the Service Sector key components based on research<sup>33</sup> are easiness to locate the Web site and app, personalization, social interactions, ease of use and usefulness, enjoyment, and hedonic and utilitarian features.

#### 2.4.1. Easiness to locate the Web site and applications

Customers may quickly find the precise services or pertinent information they need on your platform with the help of an efficient search function.

#### 2.4.2. Personalization

Making customers feel appreciated and satisfied with your service through personalized content. Service providers can customize communication content,

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<sup>33</sup> Bilgihan (A), Kandampully (J), & Zhang, (T), Op.cit, p.102-119.

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offers, and recommendations to meet the needs of specific customers by tracking consumer preferences, browsing patterns, and previous interactions.

### **2.4.3. Social interactions**

By promoting the sharing of user-generated content among friends and peers, social media sharing capabilities added to your website or application can increase the impact of your services.

### **2.4.4. Ease of use and usefulness**

The user interface (UI) and user experience (UX) design of a website or an application play a crucial role in offering an engaging and seamless online customer experience. A user-friendly and visually appealing interface enables easy navigation, making it effortless for customers to access information and services.

### **2.4.5. Enjoyment**

The favorable sentiments, emotions, and satisfaction that customers have when interacting with a brand's digital touchpoints. This includes using an application or website, speaking with customer service agents, and even making purchases.

### **2.4.6. Hedonic and utilitarian features**

Hedonic features are those aspects of an online client experience that are enjoyable and sensory- or emotionally stimulating. While utilitarian features are functional elements of online CX that help users achieve their objectives quickly and successfully.

## **2.5. Importance of Online Customer Experience in the Service Sector**

The success of businesses in the Service Sector depends on how well their customers are treated online. Businesses must offer a pleasant online consumer experience to be competitive in the growing move towards digital media. Increased customer satisfaction, loyalty, and advocacy can result from a satisfying online customer experience, so we need « *enhancement of customer experience to*

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*increase customer loyalty* »<sup>34</sup>. Additionally, it might aid firms in retaining more clients and keeping them interested in their goods or services. Businesses may build a great online customer experience that satisfies the needs and expectations of their target audience by delivering personalized content and support, optimizing the website for SEO, and enhancing engagement metrics. For service-related firms, a pleasant online client experience can also result in more sales and expansion. As a result, it is critical that businesses prioritize and continually enhance the online client experience.

### **2.6. Advantages and disadvantages of Online Service Experiences in Service Sector**

There are several advantages and disadvantages to of Online Service Experiences in the Service Sector, which we shall list below.

#### **2.6.1. Advantages of Online Service Experiences in Service Sector**

Online Customer Experience in the Service Sector has many benefits for firms. Businesses must offer a pleasant online consumer experience to be competitive in the growing move towards digital media.

##### **2.6.1.1. Personalization**

To offer clients individualized content and support, which can boost customer happiness and loyalty. Businesses can design a customized online customer experience that satisfies the requirements and expectations of their target audience by utilizing data and analytics.

##### **2.6.1.2. Efficient and Cost-Effective**

Online support encounters can be more time- and money-saving than traditional support methods like phone or in-person assistance. It can lower expenses and boost operational effectiveness for firms.

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<sup>34</sup> Manyanga (W), Makanyeza (C) & Muranda (Z), « The effect of customer experience, customer satisfaction and word of mouth intention on customer loyalty: The moderating role of consumer demographics », *Cogent Business & Management*, 9(1), 5 June 2022, p.1-20.

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### **2.6.1.3. Accessible**

Because they can be accessed at any time and from any location, online service experiences can also be more convenient and flexible for customers.

### **2.6.1.4. Greater Reach**

Since customers may access online customer experiences from anywhere in the world, they can help organizations reach a larger audience and increase their client base.

### **2.6.1.5. Increases Customer Loyalty**

Businesses in the Service Sector can increase client satisfaction and loyalty by offering a great online customer experience, which eventually results in higher sales and revenue.

## **2.6.2. Disadvantages of Online Service Experiences in Service Sector**

Online Customer Experiences in the Service Sector have dramatically transformed the way businesses operate and deliver services to their customers. Despite the many advantages, several challenges and concerns arise with these service experiences. Here is an overview of these challenges and concerns:

### **2.6.2.1. Security and Privacy Concerns**

Online Customer Experiences can put sensitive consumer data at risk, exposing it to potential breaches and cyberattacks. Ensuring the security of personal and financial information is critical for building trust among customers.

### **2.6.2.2. Technical Difficulties**

Variations in technology standards, software compatibility, and hardware requirements can create challenges for consumers when accessing online services. Additionally, technical issues such as downtime or slow-loading pages can negatively impact customer satisfaction.

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### **2.6.2.3. Accessibility**

Not all customers have the same level of access to technology or the internet, which prevents some people from making use of online services. Disadvantaged people that may already experience difficulties accessing traditional services are further marginalized by this digital divide.

### **2.6.2.4. Impersonal Customer Service**

Online customer service contacts frequently lack the human element of in-person interactions. Customers may have a sense of alienation or unimportance as a result, which may harm their willingness to interact with a business or recommend its services to others.

### **2.6.2.5. Automation**

To manage client interactions, many online service systems rely largely on automation and artificial intelligence. While this can simplify procedures and reduce costs, it may also result in a loss of the human element in customer service, lowering the degree of understanding and empathy shown to customers.

### **2.6.2.6. Limited Customization**

Pre-packaged solutions that address a wide variety of customer needs may make online services convenient, but consumers looking for highly customized or specialized services may find this less than desirable.

### **2.6.2.7. Managing Customer Expectations**

As consumers rely more on technology, they frequently demand quick responses and immediate resolutions from online businesses. Some firms may find it difficult to balance these high expectations with providing exceptional service.

In conclusion, the success of businesses today is significantly influenced by the online customer experience in the service sector. Customers are turning more and more to digital platforms for their needs, so businesses must work hard to deliver smooth, customized, and user-friendly experiences. Businesses may improve customer happiness, build brand loyalty, and ultimately spur growth by putting a

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strong emphasis on clear communication, prompt support, and effective problem-solving. To make sure they are meeting the changing demands of the connected client of today, it is crucial for businesses in the Service Sector to regularly assess and improve their digital strategies.

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Customer Experience in CASH Assurances**

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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An insurance company is a company that offers financial protection against conceivable losses, such as those brought on by theft, fire, or accidents. Carriers also refer to insurance firms. Policyholder premiums are collected, and the money is then used to cover claims made by policyholders. Insurance providers provide several different insurance coverage options, such as life, health, vehicle, and business insurance. When facing property damage, injuries, legal action, or other claims that could result from their work, businesses can help protect themselves and their assets by purchasing business insurance.

This third chapter is the subject of the "CASH Assurances" case study. It will provide a real analysis of the effect of digital marketing on the online customer experience in the service sector.

This chapter is divided into three sections, the first will be devoted to the presentation of the host company, the second one is about the research methodology, and the third section will focus on the analysis and results interpretation.

### **Section 1 : Company presentation**

Although the hydrocarbons industry is undoubtedly CASH's preferred industry, this business must have a broad portfolio to succeed. CASH places a high priority on the appeal of its products to establish itself as a market leader.

We will become familiar with CASH in this section by studying its presentation, goals, and sources, as well as its organizational scheme.

#### **1.1. Presentation of CASH Assurances**

The Hydrocarbons Insurance Company, frequently referred to as CASH, has been granted permission to conduct all property and casualty insurance activities across the whole national area.

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The Ministry of Finance holds the remaining shares through the national reinsurer, the CCR, and the Compagnie Algérienne d'Assurance et de Réassurance, the CAAR, the Naftal with the SONATRACH Group<sup>35</sup>.

It began by focusing on the coverage of oil and energy risks but quickly became a prominent player in the risks of big industrial and construction projects in the years that followed.

Despite the challenging economic climate in 2015, CASH was able to benefit from its portfolio diversification strategy and has managed to maintain its position as the industry leader in peak risks, particularly those associated with the energy sector and large construction projects.

The CASH supports the implementation of selective training plans for its workforce on all aspects of the profession and the strengthening of its network by opening other agencies. CASH is aware of this challenging situation and the need to maintain and consolidate its achievements in a market subject to increasingly fierce competition.

Currently, the Hydrocarbons Insurance Company "CASH" maintains its position as one the third in the insurance industry (across all lines of business) and serves as the leader of energy risk insurers.

### **1.2. The history of CASH Assurances**

CASH was born in 1996, and it started operating in 1999. Initially, it focused solely on insurance transactions relating to the hydrocarbons industry, but it has since changed its positioning and adopted the principle of diversifying its subscriptions to satisfy the portfolio's security needs and the needs of the sustainability market.

As a result, CASH is authorized to handle all insurance and reinsurance affecting all industries, with a particular emphasis on big risks and commercial hazards.

Due to its strategic focus, CASH has been able to build up a diverse clientele in a short period, including businesses involved in petrochemicals as well as other

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<sup>35</sup> Annual Report of CASH Assurances 2021

### Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

industries like seawater desalination, civil engineering, maritime transport, the pharmaceutical sector, agri-food, etc.

**Table 19 :** Evolution and history of CASH Assurances

Periods	Evolution of the period
1996	On January 14, the insurance and reinsurance company CASH SPA was born, with a share capital of 500 million DA.
1998	NAFTAL became a shareholder on February 25.
1998	CCR enters the capital on September 7.
1999	On october 4, CASH Assurances SPA came into operation.
2000	The first regional agencies are created in Algiers, Oran and Hassi Messaoud.
2004/2005	Turbulence: a balance put to the test by a hostile situation.
2007	Increase in share capital to 2, 800, 000, 000. 00 DA, by fair contribution of its shareholders.
2008/2009	Consortium of insurers for SONATRACH risks. Ensuring major structuring projects
2011	New contribution from the SONATRACH Group, the share capital has increased to 7, 800, 000, 000. 00 DA, making the latter the main shareholder with an 82% share.
2015	The CASH was created in partnership with the BNA and the Kuwaiti group GIG, a personal insurance company called "L'ALGERIENNE LIFE" /AGLIC.
2016	Record result of more than a billion Da, thanks in particular to the products and financial investments made as part of the National Loan for Growth Economic (ENCE).
2018	Environmental degradation: an unfavorable economic

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	context amplified by poorly organized competition
2019	The vision is redesigned, focusing the intervention on the service provided to customers and their changing needs. A new strategic plan on the horizon 2024 expresses this reorientation and includes a transition roadmap digital.
2020	Strong resilience record results increase in share capital to 10 billion da.
2021	The launch of online sales. In a completely redesigned web portal for a better customer experience.

**Source :** Annual Report of CASH Assurances 2021

### 1.3. The goals of CASH Assurances

Several coherent objectives and various actions have been implemented by the CASH as part of the development strategy. Its objectives can be summarized as follows:

- Maintaining its dominant position in the large risks market;
- The constant improvement of its market share in the segment of risks related to SMEs/SMIs;
- The gradual extension of its distribution network;
- Intensive training of its executives;
- Continuous improvement of its integrated information system;
- The conservative reinsurance program guarantee optimal protection of liabilities;
- Maintenance of claims settlements at a steady pace;
- The diversification of its insurance products.

### 1.4. The products of CASH Assurances

The Cash Assurances company offers various insurance products:

- Car insurance;

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- Multi-risk home insurance;
- Pleasure boat insurance;
- Natural Disaster Insurance;
- Cat-Nat (for commercial and industrial use);
- Simple Risk Fire Insurance;
- General liability insurance;
- Professional liability insurance
- Glass Breakage Insurance;
- Water damage insurance;
- Theft insurance on Goods/safes;
- Computer Hardware Multi-Risk Insurance;
- Valet insurance.

### **1.5. The human capital of CASH Assurances**

CASH Assurances employs 670 people, all trades combined, and through around twenty wilayas, i.e. around thirty localities. It should be noted that the average age is 41, and 67% of the workforce is academics. Human potential remains the company's greatest strength.

### **1.6. CASH in the insurance industry**

In general, the State has worked hard to alleviate the limitations and barriers that investors in the insurance industry face. This has made it possible for new insurance providers to emerge, and among them is CASH Assurances.

### **1.7. CASH Assurances structure**

The structural organization of the CASH consists of: executive management, regional directorates, and distribution network.

#### **1.7.1. Executive Management**

The Executive Management is at the top of the hierarchy. Its main function is to define the general policy of the company and the overall orientations and ensure its application.

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### **1.7.2. Regional Directorates**

The Regional Directorates representing the company at the regional level. They are loaded to assist, manage, coordinate, animate and control all the activities carried out by the distribution network in the technical administrative, accounting and financial. There are five of them.

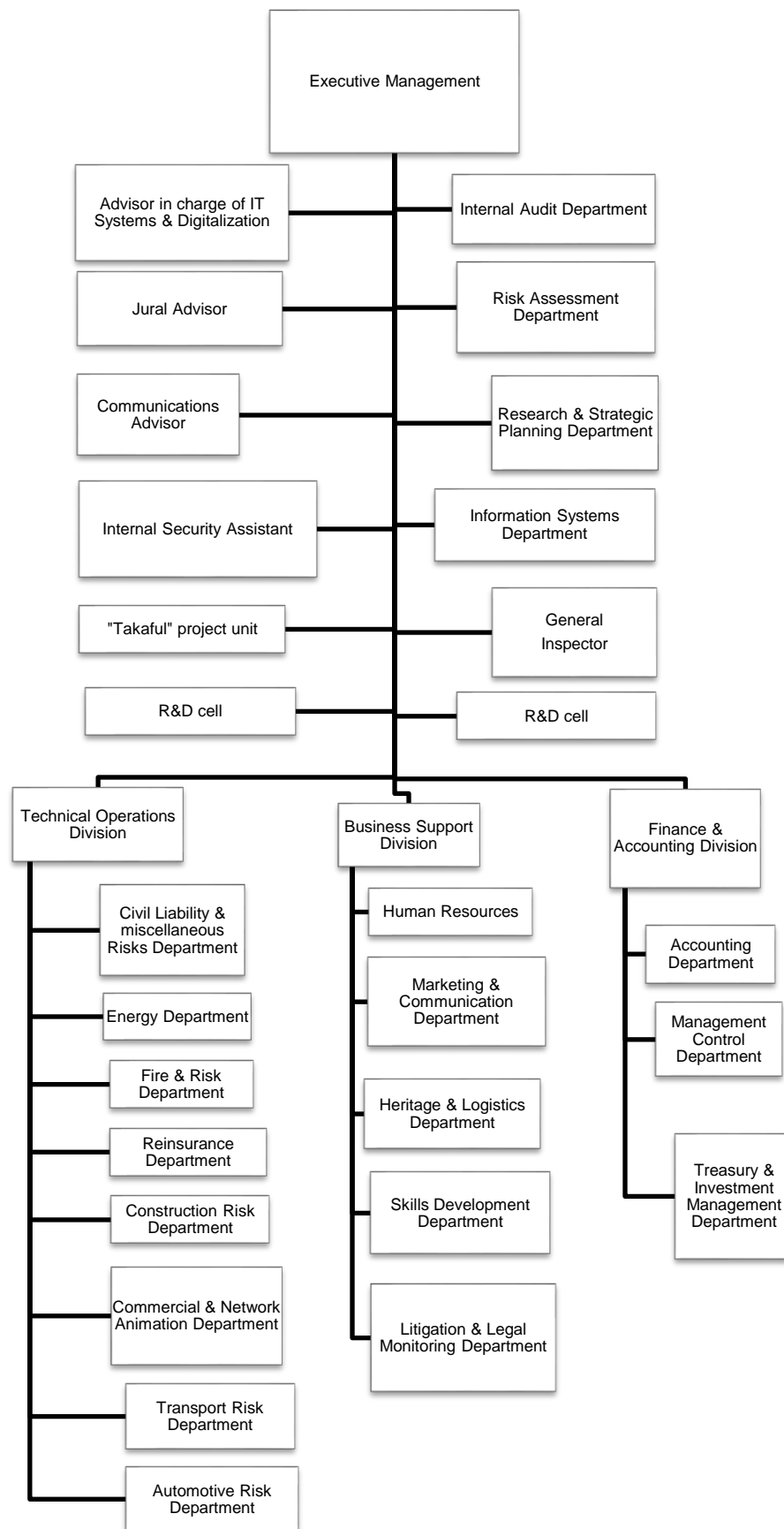
### **1.7.3. Distribution Network**

The Distribution Network consists of a direct network and an indirect network. It is made up of 44 sales agencies and a virtual agency responsible for receiving customers, supplying information that may be of interest to policyholders, establishment, registration as well as the management of policies and endorsements. The indirect network is composed of agent Generals (AGM).

Schematically, this organization is as follows :

**Figure 2** : CASH Assurances's organization chart

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances



Source : Annual Report of CASH Assurances 2021

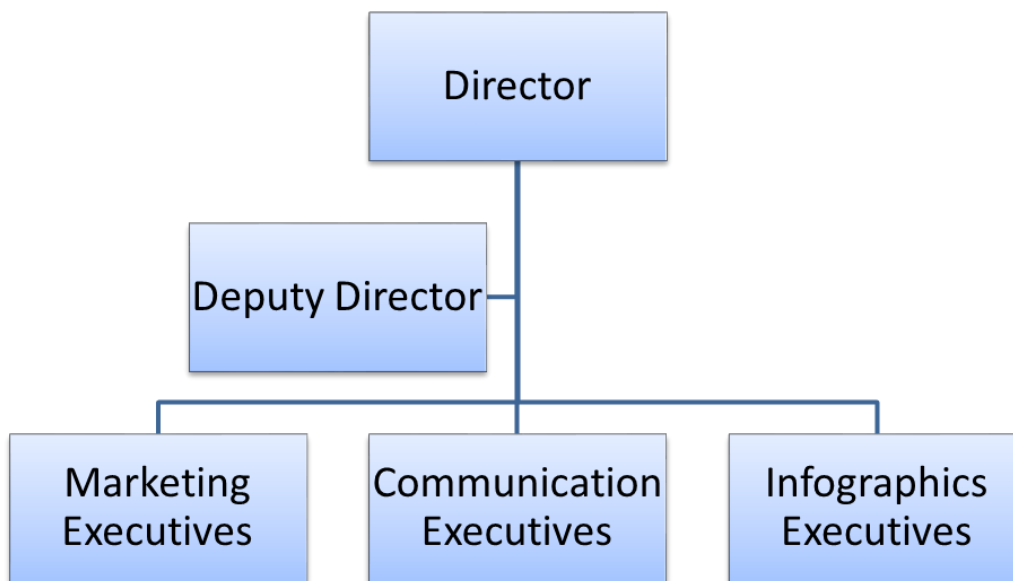
## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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### 1.8. The role of marketing in CASH Assurances

The Marketing & Communication Department includes eight people, the director, the deputy director, and executives. In CASH Assurance the primary purpose of the department is to create a connection between a business and its clients. We can divide its role into three main axes: marketing, communication, and infographics.

**Figure 3 :** Marketing & Communication Department's organization chart



**Source :** Personal design

Marketing performs two roles, one connected to its operational tasks and the other to its strategic functions.

- Positioning the firm, its brand, and its product lines as well as outlining its long- and medium-term aims and orientations are the responsibilities of the strategic marketing function.

- The operational marketing function's responsibilities include maintaining contact with customers, keeping tabs on the relationship, ensuring the release of a new product onto the market, researching changes in the market the company operates in, managing relationships with third parties like suppliers and distributors, and creating partnership initiatives.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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### 1.9. Strategic priorities of CASH Assurances

There are four strategic priorities of CASH Assurances<sup>36</sup> in its approach which are the following :

**Leadership** that enhances quality and efficiency in the market for major risks.

**Innovation** by excelling at attending to client demands and putting into practice appropriate solutions, including coverage of emerging risks, and also encourage team initiative and creative thinking.

**Digitalization**, that is to say, successfully navigates the transition and emerges as one of the most effective insurance providers at utilizing emerging technologies and insurance types.

**Resilience** by standing out through the capacity to foresee and adapt, and improve and sustain results over time. Instead of rushing to increase turnover, encourage the pursuit of profitability and structural equilibrium.

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<sup>36</sup> Annual Report of CASH Assurances 2021

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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### **Section 2 : Research methodology**

This section will outline the research methods and cover both the quantitative and qualitative aspects of our research .

#### **2.1. Presentation of the research methodology**

In a sector like service where customers are being overflowed with a lot of brands and the products are intangibles, the experience that the customer has with the company is the difference and the key to choosing it. And with the digitization of companies, we are now talking about the Online Customer Experience. In this regard, this study aims to address the importance of Digital Marketing Strategy, with equipment like Product Presentation and Search Engine Optimization techniques, and particularity of the Service Sector to enhance the Online Customer Experience. The following assumptions serve as a starting point for this study:

- Product Presentation can affect the Online Customer Experience.
- Search Engine Optimization (SEO) techniques can affect Online Customer Experience.
- Service Sector Specificities can affect the Online Customer Experience.

#### **2.2. The choice of research method**

To address our problem: " The Effect of Digital Marketing Strategy on the Online Customer Experience in the Service Sector". The research method is descriptive and analytic methodology.

We have chosen to use a questionnaire shared on social networks for the quantitative study. The questionnaire has 14 questions.

As for qualitative study, there is a semi-structured interview with both the director and web marketer of the Marketing and Communication department of CASH Assurances. The interview is composed of 7 questions.

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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### **2.3. Quantitative study**

The procedure for doing quantitative research involves gathering and analyzing numerical data. It may be applied to identify trends and averages, formulate hypotheses, examine causality, and extrapolate findings to larger groups.

The following are some of the most common qualitative techniques:

- (Systematic) Observations.
- Survey.
- Secondary analysis.
- Experiment<sup>37</sup>.

#### **2.3.1. The objective of the quantitative survey**

Quantitative surveys strive to quantify and measure, for instance, a behavior or an action.

Our quantitative survey has a very defined and obvious purpose. It aims to ascertain how the Strategy of Digital Marketing has affected Customer Experience in the Services industry, namely insurance.

In order to address our case study with even more specificity, additional secondary objectives that are already connected to the stated hypotheses include:

- Product Presentation can affect the Online Customer Experience.
- Search Engine Optimization (SEO) techniques can affect the Online Customer Experience.

#### **2.3.2. The population and the sample**

A sample is a portion of a broader population that we gather, examine, and conclude about. To adequately represent the population, a sample must be collected randomly and have an appropriate number.

- Our population: It is all insurance companies's clients in Algeria.

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<sup>37</sup> <https://www.scribbr.com/methodology/quantitative-research/> (consulted on May 18, 2023 at 10 :32)

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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- Our sample: A group of Algerians who may or may not be clients of CASH Assurances.
- The size of our sample: For our survey, we determined the size of the sample to be 104 who answered the online questionnaire.
- The duration of the quantitative survey: The length of time it took us to administer the questionnaire was 17 days, counting from 11 May 2023.

### **2.3.3. The sampling method**

There are two sampling methods: probability methods and non-probability methods (empirical).

In our investigation, we have chosen the empirical (non-probabilistic) method which is based on experimentation or evidence to test a precise hypothesis, it is carried out on no sampling frame.

This method has a varied set of techniques, for this, we have opted to use a convenience sample that is non-probability and does not aspire to be representative, but that's just dealing with available and easily searchable respondents.

### **2.3.4. Realization of the questionnaire**

Our questionnaire is structured in three parts:

- A short introduction that explains the purpose of the questionnaire and its purpose;
- A datasheet.
- A series of questions of different types.

The questionnaire is made up of 14 questions (see Appendix 1) which will allow us to collect data that we will process afterward to have the necessary results for completing our investigation.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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### 2.3.5. Type and objectives of the questions

We are going to see both the type and the objective of each question.

#### 2.3.5.1. Type of the questions

There are several types of questions, we enrich our questionnaire with these:

- Multiple choice questions
- Likert scale questions
- Matrix questions
- Dropdown questions
- Open-ended questions
- Demographic questions

**Table 20** : Type of the questions

Questions	Type
Q1	Demographic questions
Q2	Dropdown questions
Q3-Q4- Q5	Open-ended questions
Q7-Q8	Dichotomous questions
Q9-Q11- Q12-Q13	Matrix questions
Q6-Q14	Multiple choice questions

Source : Personal design

#### 2.3.5.2. Objectives of the questions

In the table below we will present the objective of each question of the questionnaire:

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

**Table 21** : The objectives of each question in the questionnaire

Question	Objective
Q1-Q2	These are identifying questions that will provide us details about the interviewees.
Q3	Top of mind of Insurance company known by the sample
Q4	Brand awareness of insurance company known by the sample
Q5	The purpose of this question is to find out what insurance company the sample are clients
Q6	Insurance companies known by the sample
Q7	Brand recognition of Insurance Company known by the sample
Q8	The purpose of this question is to identify customers and non customers of CASH Assurances and know what type of insurance they have taken out.
Q9	The purpose of this question is to know the brand associations of CASH Assurances known by the sample
Q10	Keywords of insurance company known by the sample
Q11	Sensibility to brands that appear 1st in search engines
Q12	Benefits of online insurance company known by the sample
Q13	Attributes valued in CASH Assurances known by the sample
Q14	Decisive factors in consumers' online shopping experiences known by the sample

Source : Personal design

### 2.3.6. Results processing tools

After distributing our questionnaire and collecting responses using two modes of administration, we must now move on to the analysis, processing, and

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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interpretation of these responses to draw a conclusion and recommendations at the end.

For this, we have used statistical data processing software to know :

- SPSS (Statistical Package for the Social Sciences): software used for the analysis statistical and presentation functions graphs
- Google Forms: a survey administration application.
- Microsoft Office Excel: software that integrates presentation functions graphs and data analysis.

Through this softwares, we carried :

Flat sorting is used to process multiple. This lets us display the data as tables, graphs, and diagrams for easier comprehension.

### **2.4. Qualitative study**

To better comprehend ideas, views, or experiences, qualitative research collects and analyzes non-numerical data. It may be utilized to discover intricate details about a topic or to come up with fresh research concepts.

One or more data-gathering techniques are used in each of the study strategies. The following are some of the most popular qualitative techniques:

- Observations.
- Interviews.
- Focus groups<sup>38</sup>.

As part of our study, we decided to conduct a semi-structured interview consisting of 7 questions, with the both the director and web marketer of Marketing and Communication department. This study aims to determine our third stated hypothesis:

- Service Sector Specificities can affect the Online Customer Experience.

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<sup>38</sup> <https://www.scribbr.com/methodology/qualitative-research/> (consulted on May 18, 2023 at 10 :07)

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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### **2.4.1. The semi-structured individual interview**

A semi-structured interview is a technique for gathering data that depends on formulating questions within a pre-established theme framework. However, neither the order of the questions nor their language are fixed.

Open-ended, flexible questions are frequently included in semi-structured interviews. Although it makes it simple to compare responses, asking predetermined questions in a predetermined order might be constricting. While still allowing for comparisons between responders, less structure might help spot trends<sup>39</sup>.

### **2.4.2. The approach of the structured interview**

Phase 1: Creation of an interview guide. In the majority of situations, we create a directed interview guide by the study's goals and the established hypothesis.

Phase 2: The interview will begin with a brief introduction of the survey in general, its goals, and the desired outcomes.

Phase 3: Introduction of the guide: We will describe the several axes that comprise our interview guide and include quotes from each axis' rationale.

Phase 4: After setting the context for the interview, we start posing questions.

### **2.4.3. Development of the interview guide**

The nature of our research is exploratory. Its goals are to examine and comprehend how the peculiarities of the service industry affect the experience of online customers.

We started our investigations by conducting a directed interview with the folks who participated to achieve these goals.

### **2.4.4. The choice of interviewees**

We preferred doing individual investigations over data collecting, and respondents were carefully selected.

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<sup>39</sup> <https://www.scribbr.com/methodology/semi-structured-interview/> (consulted on May 18, 2023 at 18 :19)

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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The personal work done with this approach, the level of understanding and knowledge about precision marketing, and the professional profiles of each interviewee are the factors that we took into consideration while choosing the interviews.

We refer to the director as R1 and web marketer as R2.

**Table 22 :** Information about the interview and the interviewee

<b>The name of the interviewee</b>	<b>The profile of the interviewee</b>	<b>Interview date</b>	<b>Interview duration</b>
R1	Director of Marketing and Communication department	11/05/2023	45 minutes
R2	Web Marketer of Marketing and Communication department	11/05/2023	40 minutes

**Source :** Personal design

### 2.4.5. Information analysis

We used content analysis to the data from this qualitative step of data analysis. The latter is described as a group of communications and analytical strategies intended at characterizing the messages through methodical and impartial processes.

We go forward using a thematic and lexical analysis because we want to draw attention to both words and phrases that are relevant to our search. A method must be followed to do such an analysis.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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### Section 3 : Analysis of results and recommendations

This section will summarize the results of both the quantitative and qualitative research, as well as provide a summary and suggestions.

#### 3.1. Presentation of the results of the quantitative survey

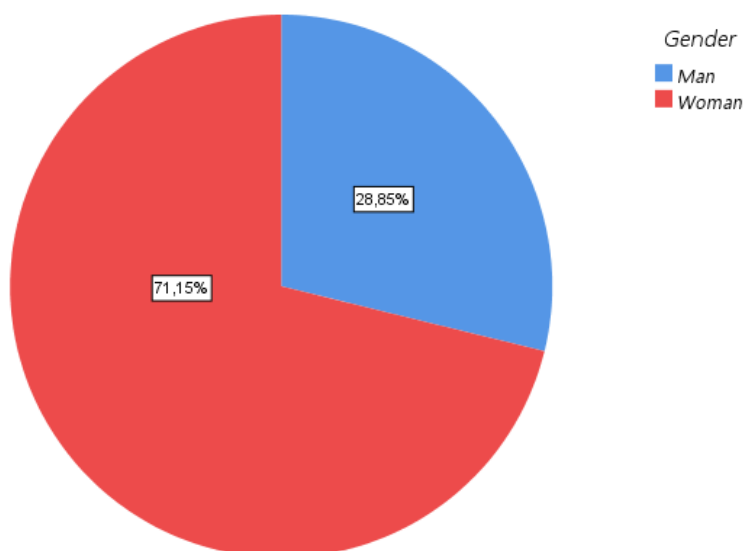
The processing of the results of our survey was done by the Flat Sorting method, and for the analyze the data we collected in our questionnaire, we used the softwares Excel and SPSS IBM.

##### 3.1.1. The results of the quantitative survey

###### Sample profile

1) To the question of who are you, the figure below informs us that :

**Figure 4 :** Distribution of respondents by gender



The figure above show us that our sample is made up of 71.2% women and 28.8% men. We notice that women dominate the most, but this does not affect the object of our study. According to studies, « *females are more likely to engage in online activity characterized by communication and exchanging of information* »<sup>40</sup>.

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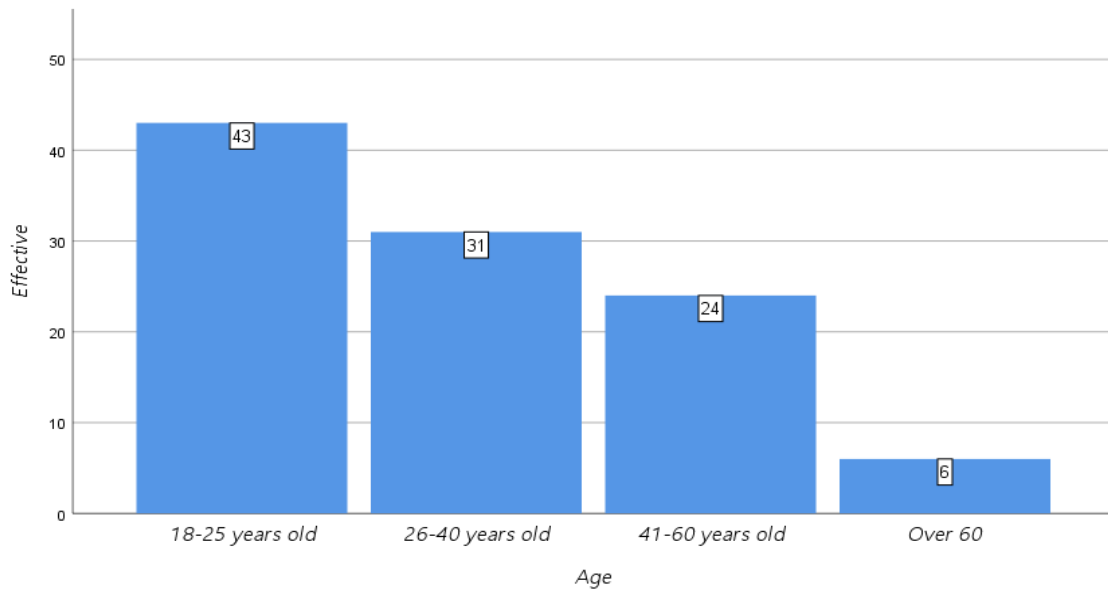
<sup>40</sup> Smith (W), « Does Gender Influence Online Survey Participation? », Online Survey Response Behavior, June 2008, p.13.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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2) To the question of how old are you, the figure below informs us that

**Figure 5 :** Distribution of respondents by age



We find that the highest age group is between 18 and 25 years old, of which it represents 43 people, then 31 people between 26 and 40 years old, 24 people between 41 and 60, 6 people over 60 years old.

The majority of the respondents are young adults, that's most likely because « *as people age, they often become less likely to engage in surveys. Characteristics that define different age groups also impact how they respond to surveys* »<sup>41</sup>.

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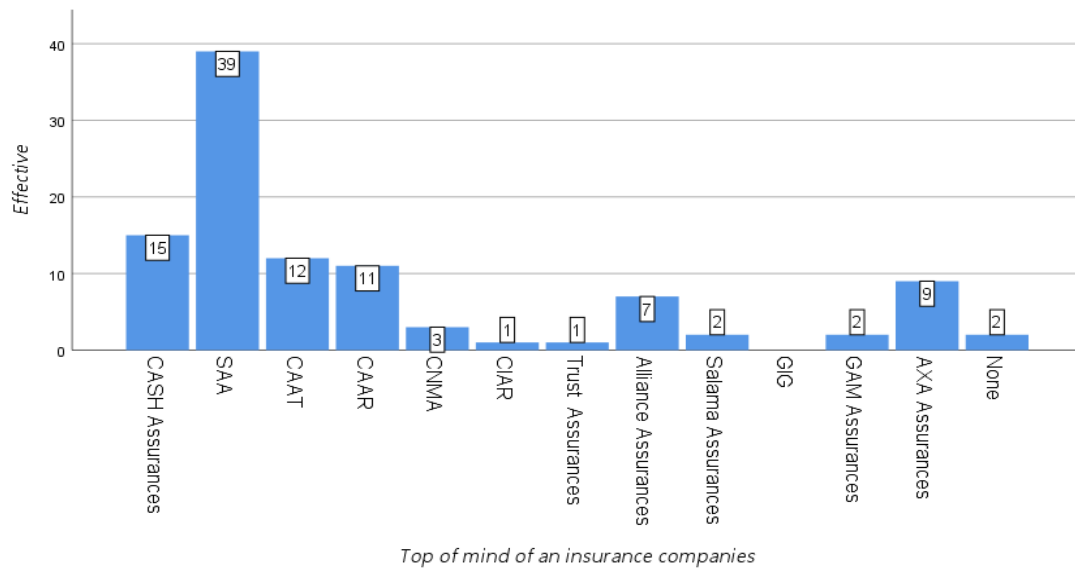
<sup>41</sup> <https://www.surveylegend.com/customer-insight/generational-differences-in-surveys/> (consulted 14 June 2023 at 9 : 47)

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

### Insurance Companies

- 3) To the question of what is the first insurance company that comes to mind, the figure below informs us that

**Figure 6:** Top of mind insurance companies



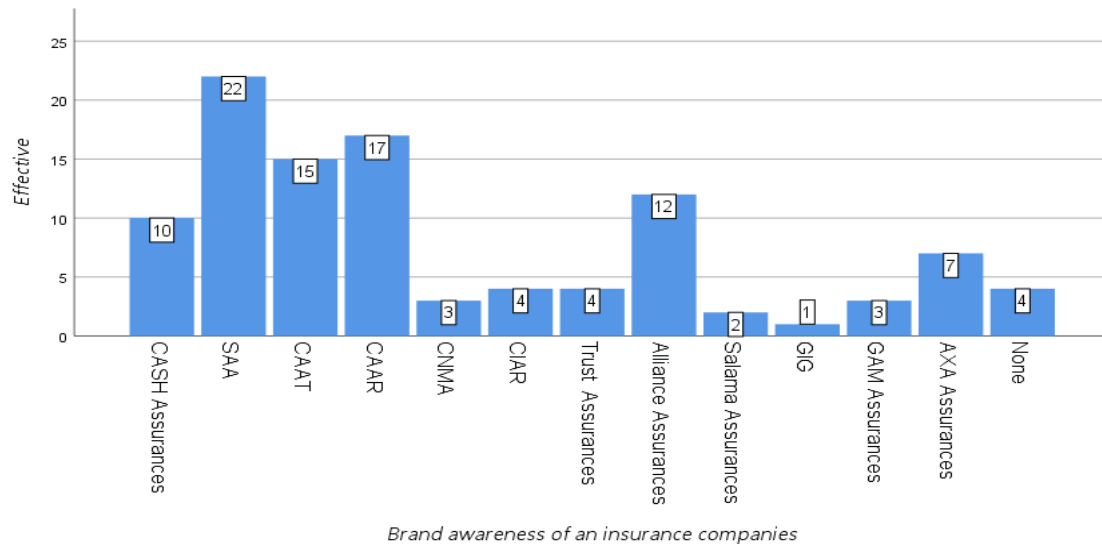
This question allowed us to conclude the top-of-mind insurance companies SAA (37.5%), CASH Assurances (14.4%), CAAT (11.5%), CAAR (10.6%), AXA Assurances (8.7%), and Alliance Assurances (6.7%). The remaining answers were : CNMA (2.9%), Salama Assurances (1.9%), GAM Assurances (1.9%), CIAR (1%), and Trust Assurances (1%). While 1.9% do not know any insurance company.

We could explain this as CASH Assurances being the main company in our survey, while the other 4 in the top 5 had been in the insurance market for more than 30 years.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

- 4) To the question of do you know of any other insurance companies, the figure below informs us that

**Figure 7 :** Brand awareness of an insurance companies



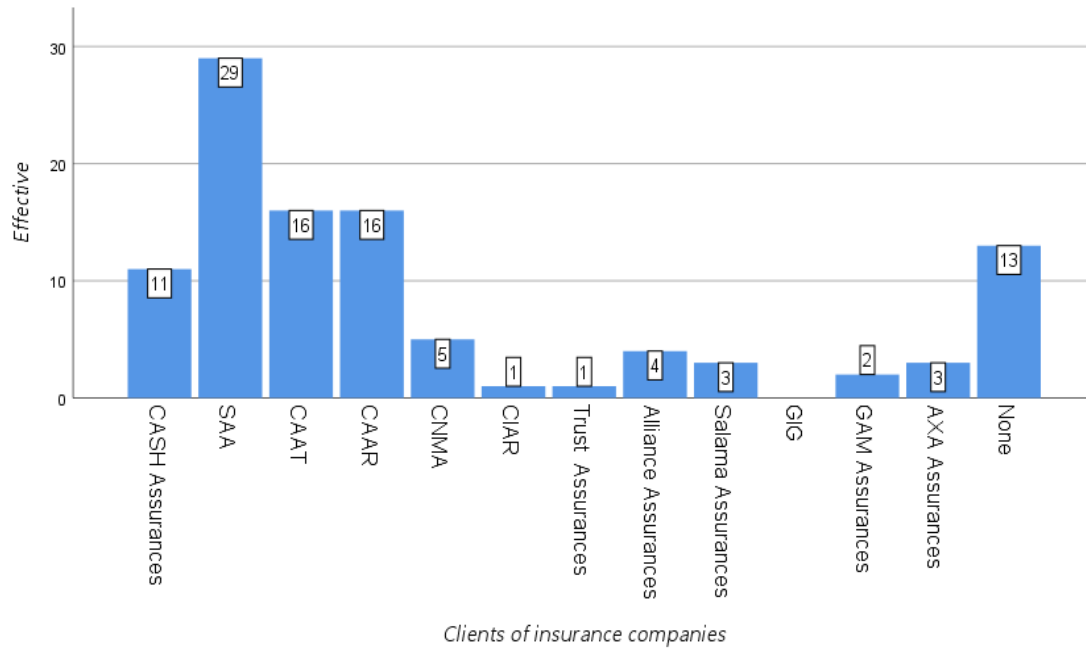
By asking what other insurance companies people know, it evaluated spontaneous brand awareness about insurance companies, where the Top 5 brands stood out: SAA (21.2%), CAAR (16.3%), CAAT (14.4%), Alliance Assurances (11.5%), and CASH Assurances (9.6%) followed by AXA Assurances (6.7%), CIAR (3.8%), Trust Assurances (3.8%), CNMA (2.9%), GAM Assurances (2.9%), Salama Assurances (1.9%), and GIG Assurances (1%). 3.8 do not know any other insurance company.

It is clear that the three most leading answers have been active for at least three decades, so it makes sense that people are aware of it.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

5) To the question of which insurance company are you a client with, the figure below informs us that

**Figure 8 :** Insurance companies's clients



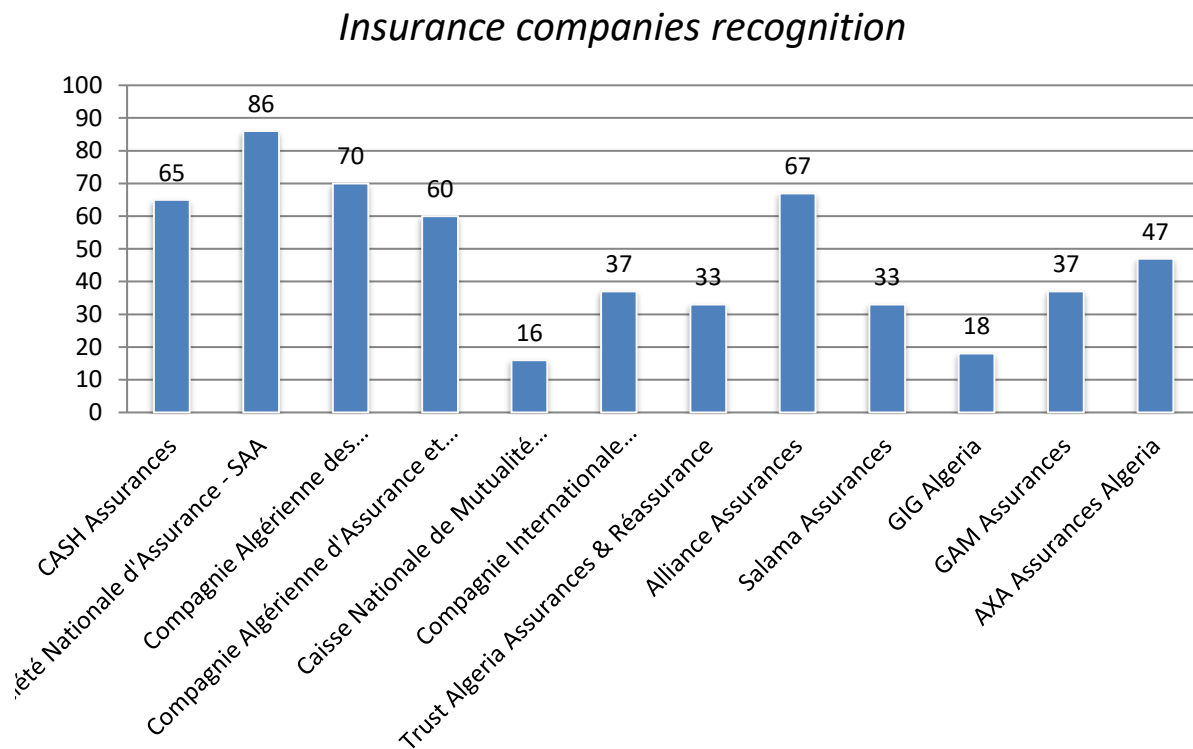
Regarding the question of which insurance company are you a client with, it was possible to define a Top 5 of the most given responses, where SAA ranked first with (27.9%), followed by CAAT (15.4%), CAAR (15.4%), CASH Assurances (10.6%), CNMA (4.8%), Alliance Assurances (3.8%), AXA Assurances (2.9%), Salma Assurances (2.9%), GAM Assurances (1.9%), CIAR (1%), Trust Assurances (1%). While 12.5% of our sample, are not clients of in any of these insurance companies mentioned.

The top three as mentioned before are older than the others, so it is fair to have more clients, in other words, more clients, having an established customer base.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

- 6) To the question of among the following insurance companies, select the ones you know the figure below informs us that

**Figure 9 :** Insurance companies recognition



To assess brand recognition of the presented insurance companies they knew. The most recognized brands were: SAA (15.1%), CAAT (12.3%), Alliance Assurances (11.8%), CASH Assurances (11.4%), CAAR (10.5%), AXA Assurances (8.3%), CIAR (6.5%), GAM Assurance (6.5%), Trust Assurances (5.8%), Salama Assurances (5.8%), GIG Algeria (3.2%), and CNMA (2.8%).

Along with the more established companies, we could see also Alliance Assurances in the top three, it may be due to the fact that in 2011, Alliance Assurances entered the Algiers Stock Exchange and became the first private sector company listed on the Algiers Stock Exchange. It is important to highlight that this question and the previous two, contained several companies that are not exactly within the study.

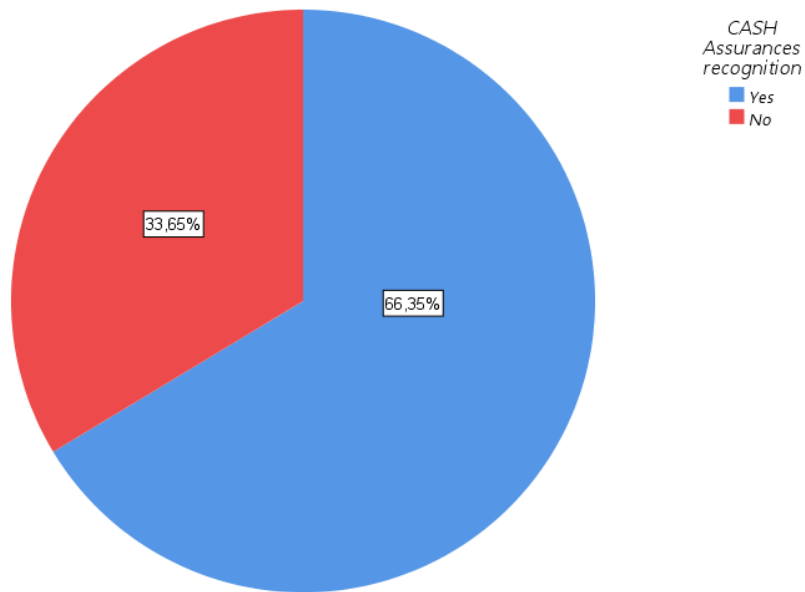
## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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### CASH Assurances

7) To the question of do you know CASH Assurances, the figure below informs us that

**Figure 10 :** CASH Assurances recognition



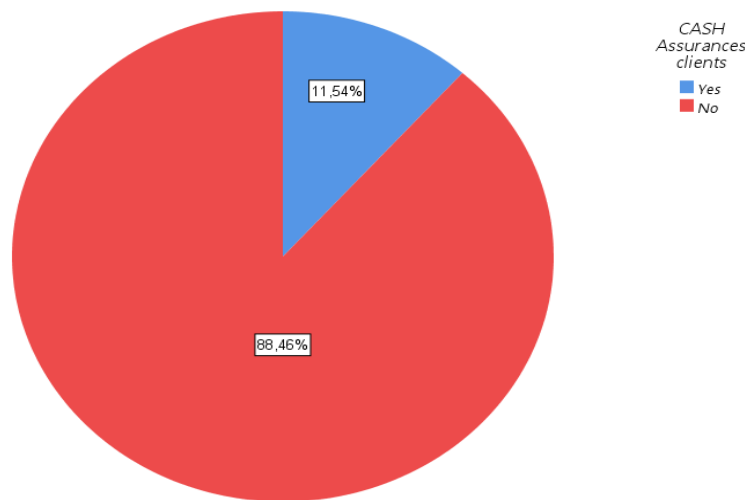
Regarding the question do you know CASH Assurances, 66.35% of respondents know CASH Assurances, the rest (33.65%) do not know it. It shows that CASH Assurances has an intriguing notoriety.

### Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

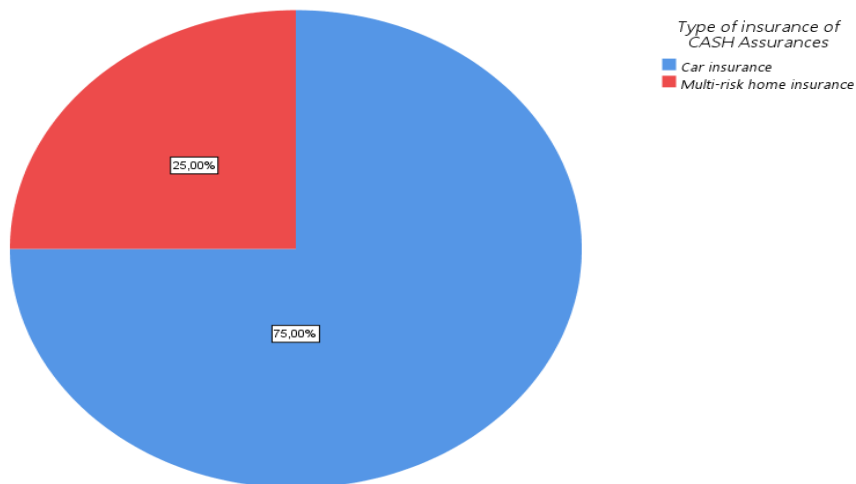
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8) To the question of have you ever insured with CASH Assurances, and If so, what type of insurance did you take out, the figure below informs us that

**Figure 11 : CASH Assurances clients**



**Figure 12 : Type of insurance in CASH Assurances**



We first notice that many people did not answer this question (92 missing answers). Otherwise only 11.54% of respondents are clients of CASH Assurances, the rest (88.46%) are not.

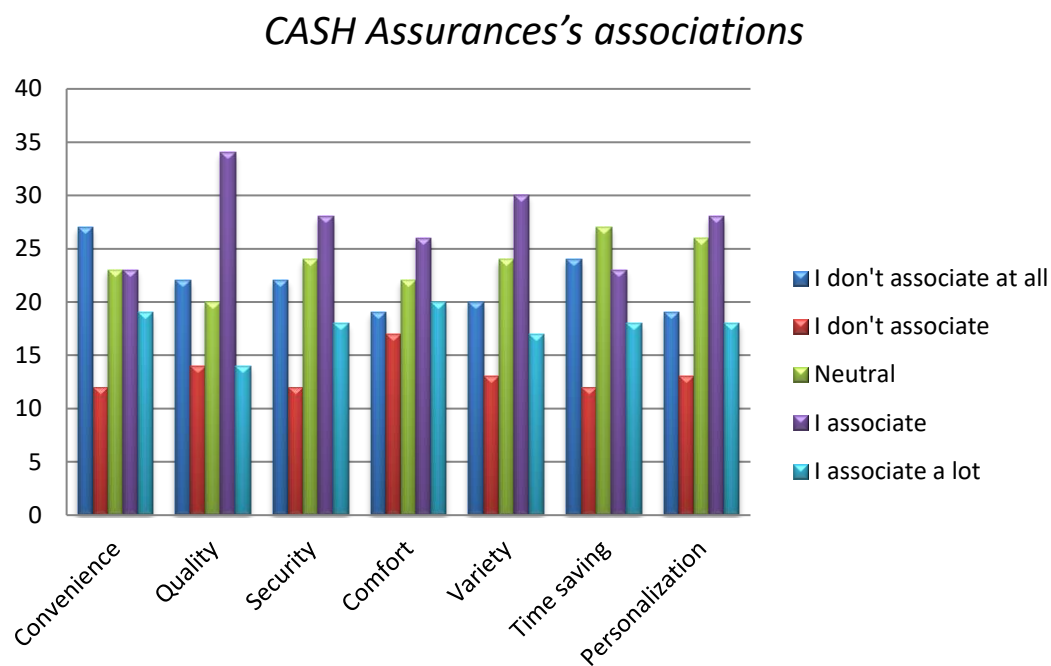
75 % of CASH Assurances clients in ours sample, have taken out car insurance, while 25% had taken a multi-risk home insurance. These two are the only ones

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

stated, because they are the insurances for individuals in CASH Assurances along with Natural Disaster Insurance (CAT-NAT).

- 9) To the question of indicate your level of relationship between CASH Assurances and the following words/phrases on a scale of 1 to 5, the figure below informs us that

**Figure 13** : CASH Assurances’s associations



The questions that followed focused on analyzing CASH Assurances’s brand associations among the respondents. We note that the degree of association concerning the elements cited above varies from one person to another.

The majority of the people questioned associated CASH Assurances with quality first, followed by variety, security, comfort, personalization, convenience and time saving.

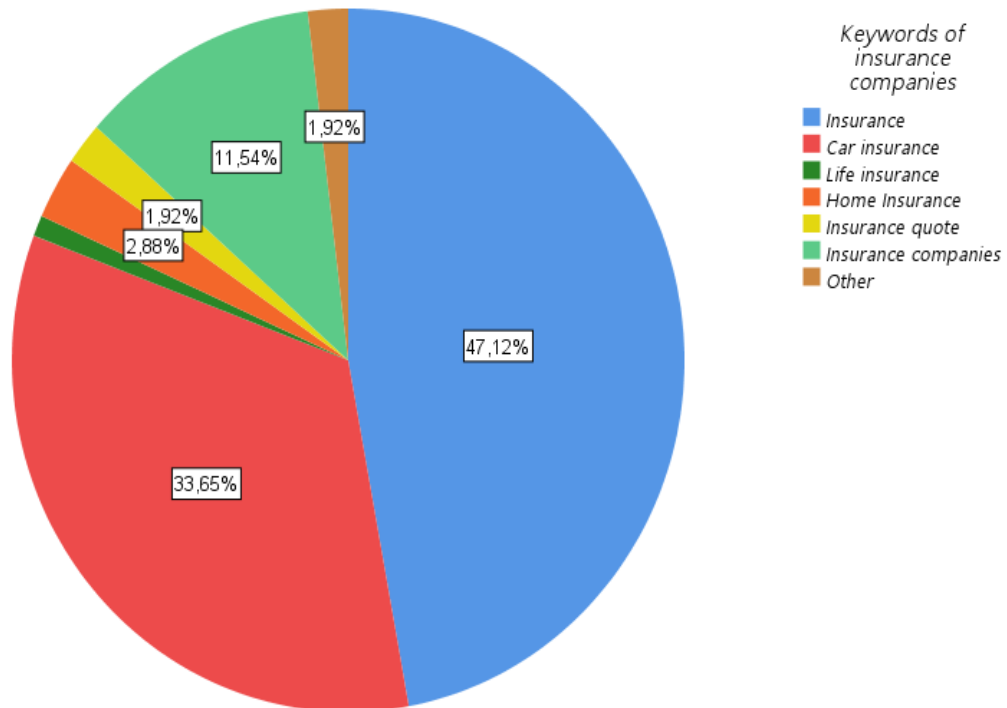
These results regarding individuals' top-of-mind associations with the brand, “Quality” was, in fact, the main association that was mentioned more often by respondents. It is important to point out that it is part of the vision of the company.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

### Search Engine Optimization-SEO

10) To the question of what keywords do you typically use when searching for an insurance company online, the figure below informs us that

**Figure 14 :** Keywords used for an insurance company online



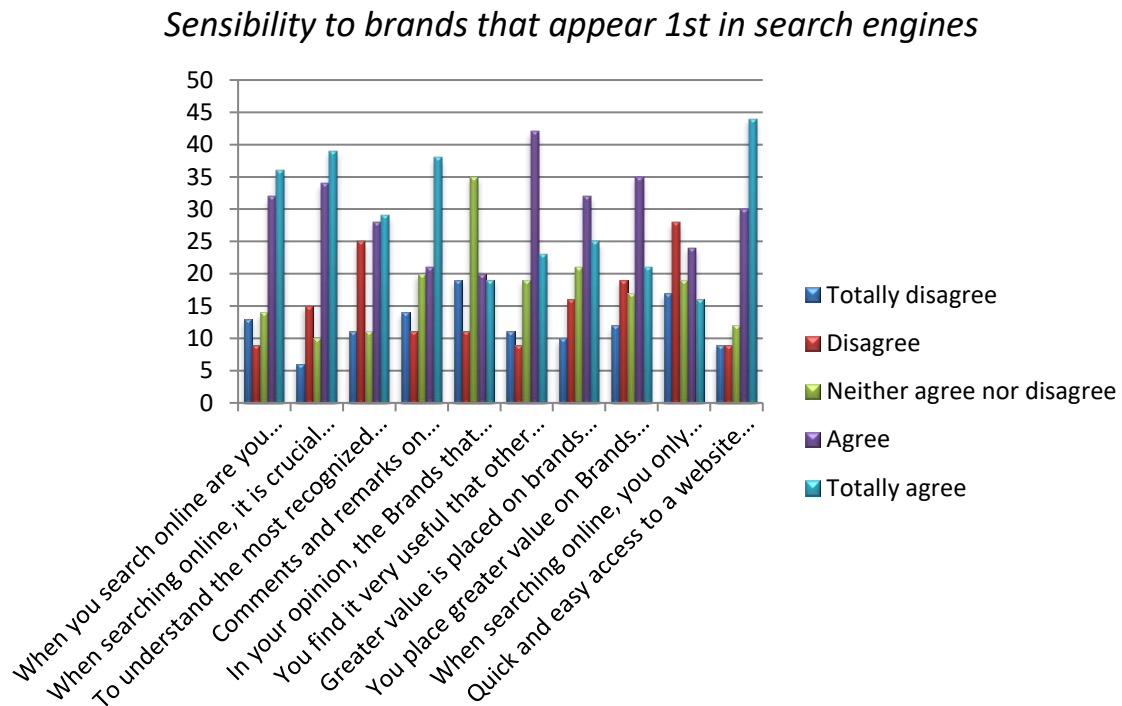
Regarding the question to see what kind of keywords, people insert in search engines when doing online research about insurance. Of the results listed, 47.12% of people use the keyword Insurance when searching online, 33.65% use Car insurance, 11.54% use the keyword Insurance companies, 2.88% utilize Home insurance, 1.9% for Insurance quotes, and rest use other keywords.

These results reveal that customers use easy keywords that can save time and find relevant content that matches their search engine queries. These keywords are also easy to remember.

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11) To the question of rate the following statements from 1 to 5, the figure below informs us that

**Figure 15 :** Sensibility to brands that appear 1st in search engines



To realize people's sensibility to brands that appear in 1st place in the search engine, when doing online searches, a Likert scale was used, from « 1- Totally disagree to 5- Totally agree ». The results highlighted the following statements, which showed higher percentages in the highest levels of agreement:

- Quick and easy access to a website is crucial.
- When searching online, it is crucial to see the desired and relevant results.
- When you search online are you tempted to see other choices than the one you are looking for?

Followed by the other statements respectively :

- You find it very useful that other keywords appear immediately after entering a keyword.
- Comments and remarks on platforms are taken seriously.

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

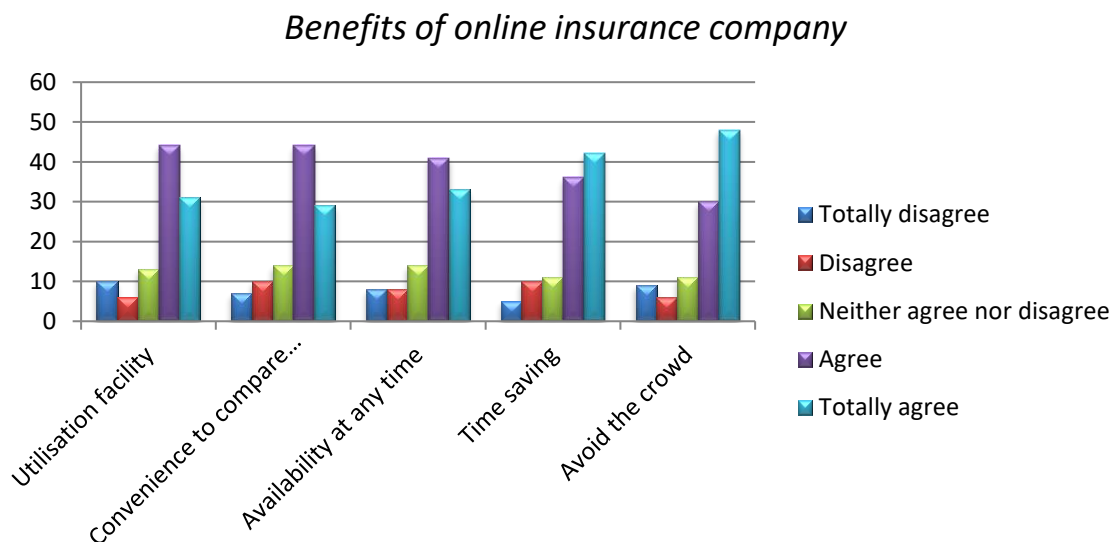
- To understand the most recognized brands, you prefer to search by keywords rather than by Brand.
- Greater value is placed on brands that are at the top of online searches.
- You place greater value on Brands that are at the top of online searches.
- When searching online, you only consider the first brands that appear.
- In your opinion, the Brands that appear first in a search are only there because they paid for it.

Customers find a fast and easy-to-reach website critical when searching for desired and pertinent results online. However, they may be tempted to see other choices than the one they are looking for. So it is vital to have a website with good content ranked first in the search engine.

### Product Presentation

- 12) To the question of rate your level of agreement with the benefits of online shopping on a scale of 1 to 5, the figure below informs us that

**Figure 16 :** Benefits of an online insurance company



To analyze the benefits people attach to online insurance companies, some advantages were presented to respondents, asking them to state their level of agreement with each one. The top 3 benefits of an online insurance company

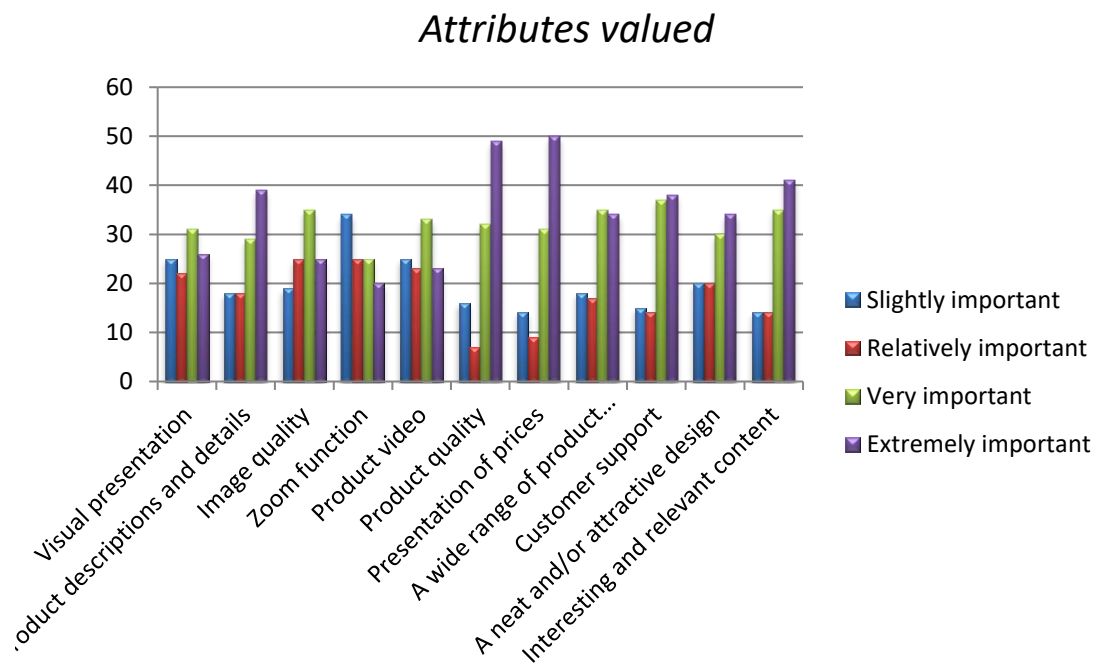
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were : time-saving, avoid the crowd, and utilization facility. Followed by availability at any time and convenience to compare products, prices, etc.

We can see that time saving is the top answer, as it decreases the need for in-person visits to the company, and helps customers compare different policies and buy them any time they want to. Along with other benefits.

- 13) To the question of rate the importance you place on the following attributes in an online insurance Ccompany on a scale of 1 to 5, the figure below informs us that

**Figure 17 :** Attributes valued in an online insurance company



We will now focus on the attributes valued in an online insurance company. A Top 3 attributes stood out where the answers were : presentation of prices, product quality, and interesting and relevant content.

Followed by customer support, a wide range of product categories, product descriptions and details, a neat and/or attractive design, image quality, visual presentation, product video, and zoom function.

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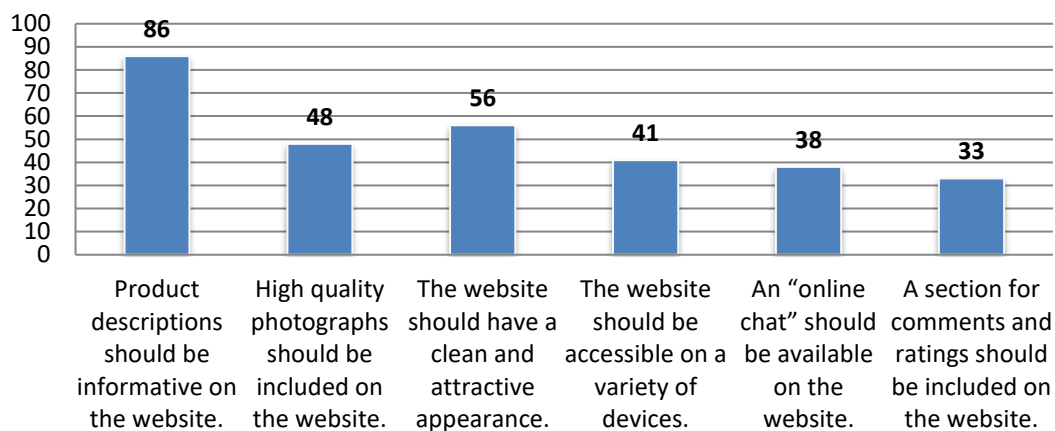
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The results show that customers appreciate a good visual presentation of quality products in a website with a fine content.

14) To the question of list the three most important factors in your online shopping experience, the figure below informs us that

**18 :** Decisive factors in consumers' online shopping experiences

*Decisive factors in consumers' online shopping experiences*



For a more focused question on the online customer experience, it was asked to respondents selected 3 factors that they consider most decisive when buying goods over the internet.

The answers revealed that people assess a website with detailed product descriptions, quality images, and a neat and appealing appearance.

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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### **3.1.2. Presentation of the summary**

After analyzing and interpreting the results of our quantitative survey, we will emphasize the thorough synthesis of the findings. Then, we offer some recommendations that might benefit the business and improve its digital initiatives.

#### **Sample profile**

Of the 104 surveyed, women dominate with 71.2 % against men 28.8%. 41.3% of total sample belong to age group between 18 and 25 years old.

#### **Insurance Companies**

The top-of-mind insurance companies : Société Nationale d'Assurance-SAA, CASH Assurances, Compagnie Algérienne des Assurances-CAAT, Compagnie Algérienne d'Assurance et de Réassurance-CAAR, and AXA Assurances Algérie.

The top 5 evaluated spontaneous brand awareness about insurance companies that stood out: Société Nationale d'Assurance-SAA, Compagnie Algérienne d'Assurance et de Réassurance-CAAR, Compagnie Algérienne des Assurances-CAAT, Alliance Assurances, and CASH Assurances.

The 5 leading companies where our sample is clients were: Société Nationale d'Assurance-SAA, followed by Compagnie Algérienne des Assurances-CAAT, Compagnie Algérienne d'Assurance et de Réassurance-CAAR, CASH Assurances, and Caisse Nationale de Mutualité Agricole-CNMA.

The most recognized brands were: Société Nationale d'Assurance-SAA, Compagnie Algérienne des Assurances-CAAT, Alliance Assurances, CASH Assurances, and Compagnie Algérienne d'Assurance et de Réassurance-CAAR.

We noticed that CASH Assurances is one of the most recognized insurance companies in our sample, as it ranked in the top 5 in all of the questions in relation to notoriety, even though it is one of the new insurance companies, compared to the others.

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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### **CASH Assurances**

The sample for this survey was randomly constructed in order to know in first the notoriety of CASH Assurances, then the customers of the brand.

We found that 66.35% of our sample know CASH Assurances. 11.54% of the respondents are clients, 75% of them had taken out car insurance, 25% had taken out multi-risk home insurance.

We also discovered that quality, variety, security, comfort, personalization, convenience, and time savings were the top CASH Assurances brand connotations, in that order, according to the sample population of the persons surveyed.

In general, we noticed that despite its young age, CASH Assurances benefits of an interesting notoriety. And it is known by its insurance for individuals.

### **Search Engine Optimization-SEO**

We discovered that 47.12% of our sample insert Insurance into search engines when conducting online research about it, 33.65% use Car insurance, 11.54% use the keyword Insurance companies, 2.88% utilize Home insurance, 1.9% for insurance quotes, and rest use other keywords.

The claims that were emphasized while surveying respondents regarding the companies that show up first in search results when conducting online searches were :

- Quick and easy access to a website is crucial.
- When searching online, it is crucial to see the desired and relevant results.
- When you search online are you tempted to see other choices than the one you are looking for?

Overall results indicated that respondents concur with the comments made regarding the necessity, practicality, and advantages of using Search Engine Optimization (SEO) strategies.

## **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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### **Product Presentation**

We found out that time savings, avoiding crowds, and facility use were the top 3 advantages our sample associated with online insurance companies.

Whereas the top 3 criteria that stood out for the traits appreciated were product quality, presentation of prices, and interesting and relevant content.

The three factors that were believed to be the most important when making an online purchase were that the website should contain detailed product descriptions, high-quality photographs, and a neat and pleasing appearance.

According to the whole result, people agree with the statements provided about the necessity, usefulness, and benefits of product presentation. Additionally, based on the associations that customers established with the brand in terms of benefits attributes, and associated brands, it appears that they are aware of the company's beliefs, mission, and goals.

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### 3.2. Presentation of the results of the qualitative survey

Our qualitative study aims to provide answers concerning the third hypothesis which is called :

- Service Sector Specificities can affect the Online Customer Experience.

Through this survey, we will attempt to understand what are the specificities of the Service Sector that can influence the online customer experience, and what obstacles and best practices in the service industry to generate a good online customer experience.

This study will feed into the general study and will bring more certainty and clarity in favor of the intervention of the employees directly concerned by our study.

Therefore, the analysis of the qualitative survey is as follows:

#### 3.2.1. The profile of the interviewees

Interview respondents were carefully selected based on their position within CASH Assurances. Below is a presentation of interviewees to get to know them more:

**Table 23** : The profile of the interviewees

R1	Director of Marketing and Communication department for two years, who has expertise depth in project management and everything related to digital marketing.
R2	Web Marketer of Marketing and Communication department for six year, who is highly skilled in inbound marketing and Search Engine Optimization (SEO).

We are now going to submit the various responses that we have collected from our speakers after asking a series of questions following the interview guide

## Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances

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previously developed. We opted for the summary method, grouping the respondents responses.

### 3.2.2. Service Sector Specificities

Online Customer Experience is crucial for service businesses to satisfy, establish expectations, and foster customer loyalty. It's a significant asset in a company's digital strategy. It's key to digital projects aimed at the audience due to its impact on their emotions and choices.

It was defined by R1 as : *« in the service business, a positive online customer experience is essential for satisfying customers, establishing expectations, and fostering customer loyalty »*. While R2 said that : *« the Customer Experience is a major asset in the digital strategy of a company operating in the service sector. It is the very center of reflection in all digital projects dedicated to the target audience given its direct impact on the feelings and decisions of the latter »*.

The unique specificities of the service industry that may affect it include intangibility, offer quantity, and targeting.

The specificities determined by R1 are : *« the intangibility, heterogeneity, and inseparability of the service industry are particular characteristics that may have an impact on the online consumer experience »*. Whereas R2 stated that *« there are many parameters influencing the Customer Experience, we can start with the most important which is the intangibility of the sector, the number of offers and the targeting »*

As in the Service Sector offers can be presented more efficiently online due to the intangibility of the sector. Simplified offers promote a fluid and easy course, making it easier to choose actions. It targets a specific audience, allowing for a dedicated course for a homogeneous segment.

R1 noted that *« these specifics need an emphasis on personalization, customization, and real-time communication, which might influence the Customer Experience and touchpoints »*.

And R2 mentioned that *« the intangibility of the sector makes it easier to present offers online with a more or less short route, unlike tangible products which sometimes require much more detail and content »*.

### **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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*A reduced and carded number of offers which promotes the establishment of a fluid and simple course and facilitates the choice of actions for the target but also those carried out by the company to readjust and improve the course. The service company is generally aimed at a specific audience, its targeting is therefore reduced and allows it to offer a course dedicated to a homogeneous segment with the same needs, digital maturity, etc ».*

But service companies also face challenges in providing a positive online customer experience due to limited resources, difficulty measuring progress, and resistance to change. The lack of audience feedback also hinders the improvement of Customer Experience.

R1 said that *« service companies have challenges while trying to deliver a positive Online Customer Experience, such as a lack of resources, difficulties gauging progress, and opposition to change ».*

For R2 *« what can hinder service companies from providing a good customer experience is mainly the small number of audiences that offers very little perspective for studying and improving this experience ».*

Service organizations overcome these obstacles by investing in technology, educating staff, and gathering customer feedback to improve Online Customer Experience. Digitize the sector and raise the target audience's digital maturity with mass awareness. To expand reach, understand the audience, enhance online experience, and offer tailored courses.

R1 cited that *« by putting money into technology, educating staff, and getting customer feedback, service firms may get over these challenges and provide a fantastic Online Customer Experience ».*

While R2 said that to *« have the common desire to digitize the service sector and work on the digital maturity of the target audience through mass awareness... in order to be able to reach a larger audience, detect their needs, preferences and online behavior and improve their online experience. function and present a single adapted course ».*

To create a positive Online Customer Experience, focus on personalization, self-service, and responsiveness. Stay aware of digital trends and target needs, establish a strong digital presence, and provide a seamless, user-friendly experience.

### **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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R1 stated that *« personalized experiences, self-service alternatives, and responsiveness to customer demands are among the best practices in the Service Sector for producing a positive Online Customer Experience »*.

While R2 replied by saying that to create a positive Customer Experience you need to *« be attentive to the needs of the target, also be attentive to digital trends relating to this subject, Ensure a good presence on all digital contact points with the target, and Guarantee a unique, fluid and simple experience »*.

And when it comes to measuring customer satisfaction surveys, retention, and conversion helps service businesses evaluate their online client experience.

R1 claimed that *« by tracking measures like customer satisfaction, retention rates, and conversion rates, service businesses may evaluate the success of their online client experience »*.

Whereas R2 affirmed that *« several tools are available today in free and paying which trace the behavior and the actions of the target during its course. it is enough to clearly define the KPIs to be monitored in order to improve this experience »*.

In conclusion, the service sector specificities play a major role in delivering the online customer experience.

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### **3.3. Recommendations**

In light of the above, we have attempted to offer some modest suggestions to CASH Assurances, also taking into account respondents' concerns:

- CASH Assurances is one of the most well-known insurance companies in our sample, but it still has to raise its reputation to stand out among customers. For this, it should use retargeting ads, which display ads to users who have already visited their website or engaged with their brand in some way to build brand awareness and recall. This can contribute to improving CASH Assurances's notoriety.

- CASH Assurances needs to invest more in content marketing by creating high-quality, pertinent content that establishes credibility and fosters customer trust. It also has to engage in blog outreach so that they can market to their audience and get feedback on their content. It may be an opportunity to educate customers. It may give clients useful information about various types of insurance, coverage options, and claims procedures by producing educational blog posts, videos, and other material. Customers will be better educated and able to trust that they are receiving the coverage they require as a result.

- CASH Assurances has to focus more on search engine optimization (SEO) tactics by conducting keyword research to learn what the target market is looking for. Additionally, create valuable, high-quality content for the target audience, optimize for local search by including location-specific keywords, and enhance website speed and mobile responsiveness to improve user experience and search engine rankings as these aspects were the ones our sample emphasized the most with the companies that appear first in search results when conducting online searches.

- CASH Assurances should include a section for comments and invite visitors to interact with the content by soliciting feedback and promptly answering comments. Include a live chat feature by adding a chat widget to the website, which enables clients to start a conversation with a representative who replies to their questions in a timely and courteous manner. These features may promote

### **Chapter 3 : The Effect of Digital Marketing strategy on the Online Customer Experience in CASH Assurances**

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consumer satisfaction and engagement, foster a feeling of credibility and confidence among clients, and ultimately drive conversions and revenue. Customers may also use it to submit criticism and suggestions for improving the whole customer experience.

- CASH Assurances has to keep an eye on customer feedback on social media platforms by setting up alerts for mentions, responding quickly and professionally to both positive and negative reviews to demonstrate that they value customer feedback, enticing satisfied consumers to leave positive reviews to boost your online reputation, using social media monitoring tools to track customer sentiment and spot areas for improvement, reviewing customer feedback to find recurring themes and assign a representative to professionally and sympathetically address consumer questions and complaints.

- CASH Assurances needs to do more customer satisfaction surveys to enhance and evaluate the online customer experience. Surveys and rating feedback may be used to pinpoint advantages and choose the most effective approaches to enhance or update products and services.

## **Conclusion**

Digital has radically changed the way businesses operate. Almost all companies now have a website, an essential tool to be visible and to meet consumer expectations.

Digital Marketing has become essential, in particular, to provide a good customer experience and thus face competition. As the service sector's increased competitiveness and uniqueness prompted businesses to stand out with distinctive strategies that appeal to customers' desires. On the other hand, there is still a significant distinction between in-person and online client experiences.

In this regard, businesses must use tactics and employ the specificities of their industry that not only help them differentiate themselves from rivals but also work to lessen the challenges, doubts, and anxieties still connected to the online channel while delivering satisfying customer experiences.

This study intended to focus on improving the online consumer experience, by analyzing two Digital Marketing tactics and understanding the uniqueness of the service sector, based on the case of CASH Assurances.

This led us first of all to shed light on certain concepts relating to our theme to better understand the theoretical framework of the study.

Following the presentation of the theoretical framework, a quantitative survey was conducted using a questionnaire, and a qualitative survey involving the team in charge of carrying out the marketing strategy for CASH Assurance was done using a semi-final interview.

Every research seeks to find answers to a certain problem; the following was the principal issue addressed in this dissertation of studies:

**« How can Digital Marketing improve the Online Customer Experience? »**

We have attempted to respond by fixing three hypotheses. And using the data from both quantitative and qualitative studies, it was possible to confirm the following three hypotheses:

**The first hypothesis :** Product Presentation can affect the Online Customer Experience.

The quantitative study conducted that product presentation, or more specifically, high-quality images and comprehensive, informative product descriptions, are key elements that influence customers' purchase decisions. As a result, businesses should take these factors into account

when developing their strategies for converting website visitors into customers. As visual presentation can affect the Online Customer Experience. The hypothesis is therefore affirmed.

**The second hypothesis :** Search Engine Optimization (SEO) techniques can affect Online Customer Experience.

The study showed that consumers value easy access to websites, effective and well-presented web pages, original content, and relevant keywords, making these important tactics to be taken into consideration by businesses. People agree with the importance and convenience of finding their desired results when searching online. Consequently, this hypothesis is also affirmed.

**The third hypothesis :** Service Sector Specificities can affect the Online Customer Experience.

According to the elaborated semi-directive interview and the answers of the Director and Web Marketer of Marketing and Communication department in CASH Assurances, companies need to take in consideration Service Sector Specificities like intangibility, offer quantity, and targeting, as it can affect the online customer experience. This hypothesis is also affirmed.

•These asserted hypotheses eventually show the necessity for considering ways for companies to stand out to overcome the challenges and make an effort to build experiences that meet customer expectations, consequently minimizing the gap between clients' online and offline experiences. Accordingly, it is accurate to state that Digital Marketing improve the Online Customer Experience through its strategy's tactics.

Consequently, the two studies' findings were as follows:

- ✓ There is interesting notoriety among responders for CASH Assurances.
- ✓ CASH Assurances was successful in giving the product a strong online presence following the sample's selection of the elements they felt were most crucial for online purchases.
- ✓ People appear to have a solid understanding of CASH Assurances's beliefs, mission, and objectives based on the associations they have created with the brand in terms of benefits attributes, and associated brands.

- ✓ CASH Assurances make use of Service Sectorspecificities, such as intangibility, the number of offers, and targeting to influence the quality of the online consumer experience.

This study work has been quite valuable to us both professionally and personally in light of the responses provided to the research question and the hypotheses.

During our internship at "CASH Assurances," we had the chance to put a lot of the knowledge we had learned in our university course that we had previously only studied from a theoretical perspective into reality.

Our research has several drawbacks, such as missing replies during the quantitative survey's processing. On the one hand, we would have preferred a bigger sample size, but the time constraints precluded us from gathering additional information. Because we only included 104 people in the sample, we would like to point out that the results from this poll may not accurately reflect the whole Algerian population and cannot be generalized. So, we invite future students to take care of it, as well as to carry out their research on the following themes:

The impact of Digital product presentation on customer purchase behavior, the effect of SEO on customer behavior, the effect of Social media marketing strategy on the Online Customer Experience, the impact of digital marketing on customer loyalty in the service sector.

In conclusion, it is necessary to emphasize that this is yet our first study ever. A job that allowed us to expand our theoretical knowledge, and learn about the challenges of scientific research, as well as the dangers of business work.

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## **Appendices**

## **Appendix 1**

### **Survey**

As part of the preparation of our Master Thesis which is entitled: "The Effect of Digital Marketing Strategy on the Online Customer Experience in the Service Sector", case study: "CASH Assurances", we would like to specify that the questionnaire is anonymous and that the results will be used for purely scientific purposes. We value your opinion and would like to ask you a few questions about it. It will only take you a few minutes and we thank you in advance.

The online customer experience refers to all interactions between the Customer and the Brand on digital channels such as social networks, websites or corporate blogs, e-mailing and newsletters.

### **Data Sheet**

You are :

- Man
- Woman

Your age ?

- 18-25 years old
- 26-40 years old
- 41-60 years old
- Over 60

### **Insurance Companies**

When you think of Insurance Companies, what is the first Brand that comes to mind? (Give only one answer)

Do you know of any other insurance companies? (Give only one answer)

Which insurance company are you a client with? (Give only one answer)

Among the following Insurance Companies, select the ones you know.

- CASH Assurances

- Société Nationale d'Assurance - SAA
- Compagnie Algérienne des. Assurances - CAAT
- Compagnie Algérienne d'Assurance et de Réassurance - CAAR
- Caisse Nationale de Mutualité Agricole - CNMA
- Compagnie Internationale d'Assurance et de Réassurance - CIAR
- Trust Algeria Assurances & Réassurance
- Alliance Assurances
- Salama Assurances
- GIG Algeria
- GAM Assurances
- AXA Assurances Algérie

**CASH Assurances**

Do you know CASH Assurances?

- Yes
- No

Have you ever insured with CASH Assurances?

- Yes
- No

If so, what type of insurance did you take out?

Indicate your level of relationship between CASH Assurances and the following words/phrases on a scale of 1 to 5 (1 - I don't associate myself at all and 5 - I associate myself a lot).

	I don't associate at all	I do not associate	Neutral	I associate	I associate a lot
Convenience					
Quality					
Security					
Comfort					

Variety					
Time saving					
Personalization					

### Search Engine Optimization -SEO

*Note:*

*SEO (Search Engine Optimization), it consists of a number of procedures intended to increase the visibility of your website in search engines like Google. They all aim to increase organic traffic.*

*Keywords are words or phrases entered into the search engine to find something online.*

What keywords do you typically use when searching for an Insurance Company online?

- Assurance.
- Car insurance.
- Life insurance.
- Home Insurance.
- Insurance quote.
- Car insurance.
- Insurance companies.
- Others.

Please rate the following statements from 1 to 5, 1 (totally disagree), 5 (totally agree):

	Totally disagree	Disagree	Neither agree nor disagree	Agree	Totally agree
When you search online are you tempted to see choices other than the one you are looking for?					
It is crucial					

for you that the desired and relevant results appear when you search online.					
To understand the most recognized brands, you prefer to search by keywords rather than by Brand.					
You take seriously the comments and remarks that people write on the platforms.					
According to you, the Brands that appear first in a search are only there because they have paid for it.					
You find it very useful that other keywords appear immediately after entering a keyword.					
You believe that the					

initial appearance of a Brand in your search engine indicates greater awareness of the Brand.					
You place greater value on Brands that are at the top of online searches.					
When you search online, you only consider the first Trademarks that appear.					
Quick and easy access to a website is crucial.					

### **Product Presentation**

Please rate your level of agreement with the benefits of online shopping on a scale of 1 to 5 (1 - totally disagree to 5 - totally agree).

	Totally disagree	Disagree	Neither agree nor disagree	Agree	Totally agree
Utilization facility.					
Convenience to compare products, prices, etc.					
Availability at any time.					

Time-saving.					
Avoid the crowds.					

Please rate the importance you place on the following attributes in an online insurance company on a scale of 1 to 5 (1 - Not at all important to 5 - Extremely important).

	Not at all important	Slightly important	Relatively important	Very important	Extremely important
Visual presentation.					
Product descriptions and details.					
Image quality.					
Zoom function.					
Product video					
Product quality.					
Presentation of prices.					
A wide range of product categories.					
Customer Support.					
A neat and/or attractive design.					
Interesting and relevant content.					

List the three most important factors in your online shopping experience.

1. Product descriptions should be informative on the website.
2. High quality photographs should be included on the website.
3. The website should have a clean and attractive appearance.

4. The website should be accessible on a variety of devices.
5. An “online chat” should be available on the website.
6. A section for comments and ratings must be included on the website.

## Appendix 2

### Interview guide

As part of the preparation of our Master Thesis which is entitled: "The Effect of Digital Marketing Strategy on the Online Customer Experience in the Service Sector", case study: "CASH Assurances", we decided to do a directive interview with the marketing team. This qualitative survey is composed of a set of questions.

#### Specificities of the Service sector

	Questions
<b>Contact</b>	Hello, thank you for giving us the time for this interview.
<b>Presentation</b>	My name is AOUACHRIA Maria Massilia, 5th year master's student at EHEC, marketing specialty. And as part of the realization of a case study for my thesis theme entitled : « The Effect of Digital Marketing Strategy on the Online Customer Experience in the Service Sector»
<b>Topic : Specificities of the Services Sector</b>	1) How do you view Online Customer Experience in the service industry? 2) What are the specificities of the Service Sector that can influence the Online Customer Experience? 3) How can these specificities impact the customer journey and touchpoints? 4) What obstacles do service organizations face when it comes to providing a good Online Customer Experience? 5) How can service organizations overcome these obstacles and deliver a great Online Customer Experience? 6) What are the best practices in the service industry to generate a good Online Customer Experience? 7) How can service companies quantify the success of their Online Customer Experience?
<b>Conclusion</b>	Thank you again for your time.

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