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FACULTY OF COMMERCE

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DISSERTATION RESEARCH PROJECT

UNDERSTANDING THE ROLE OF ARTIFICIAL INTELLIGENCE (AI) IN PERSONALISED ENGAGEMENT MARKETING. A CASE OF ECONET WIRELESS.

BY

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A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE BACHELOR OF BUSINESS COMMERCE DEGREE IN MARKETING .

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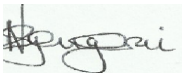
Ms. S Nyengerai		08/08/25
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DEDICATION

I would like to thank the Almighty for His grace throughout. I dedicate this research to my parents and siblings, and Madam Nyengerai for their unwavering support that was vital for this research's success.

ABSTRACT

This study investigates the role of Artificial Intelligence (AI) in personalised engagement marketing, focusing on Econet Wireless Zimbabwe as a case study. The significance of the study is to achieve the following objectives: To examine how Econet Wireless employs AI technologies in its personalised marketing strategies. To assess the effectiveness of AI-driven personalisation in enhancing personalised engagement marketing outcomes (customer engagement, satisfaction, and loyalty.) To evaluate customer perceptions of AI-enabled marketing messages in terms of relevance, timeliness, and value. A sample size of 309 was used for a casual research design. The researcher used a questionnaire to collect data, using measurement scales that were all based on a 5-point Likert scale. Data was analysed using AMOS software version 27 and SPSS version 26 and the findings are H1 indicated a positive relationship between AI-driven personalisation and Customer Engagement. This shows that customers who perceive AI-driven services as helpful and easy to use tend to interact more frequently with brands, thereby enhancing customer engagement. H2 points to a significantly positive relationship between AI-driven personalisation and Customer satisafaction. This demonstrates that when customers receive timely and relevant AI-generated recommendations, they are more likely to express satisfaction with the brand. H3 indicates a positive relationship between AI-driven personalisation and Customer Loyalty. This is because AI supports loyalty by delivering consistently relevant and satisfying experiences that deepen brand attachment. Lastly, H4 reflected a positive relationship as well between AI-driven personalisation and Customer Perceived relevance, timeless and value of messages. The findings have implications for Econet Wireless and other enterprises in the telecommunications seeking to promote their marketing practices.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

In an era characterised by rapid technological advancements, artificial intelligence (AI) has emerged as a transformative force in marketing, particularly in the realm of personalised engagement. The synthesis of AI into marketing practices allows organisations to better understand customer behavior, tailor messages, and enhance customer experiences, ultimately driving engagement and loyalty, this chapter delves the importance of AI in crafting personalised engagement marketing strategies and presents a case study from Econet Wireless Zimbabwe, showcasing successful implementation in this field.

1.1 Background of the Study

Artificial Intelligence (AI) is the simulation of human intelligence processes by machines, especially computer systems, enabling tasks such as learning, reasoning, and self-correction through algorithms that process large volumes of data (e.g., machine learning, natural language processing) to make predictions or decisions without explicit human intervention (Davenport and Ronanki, 2020). In recent years, the integration of Artificial Intelligence (AI) in marketing has become a pivotal strategy for businesses seeking to enhance customer engagement and satisfaction. The exponential growth in AI technologies has created unprecedented opportunities for personalised marketing, but it also raises critical questions about its impact on customer behavior, privacy, and trust (Patil 2025, Chikandiwa and Mutsvairo, 2023).

By utelising AI in marketing, this has gained significant momentum, driven by advancements in machine learning algorithms and data analytics. These technologies enable marketers to analyse vast amounts of consumer data, identify patterns and preferences, and create highly personalised campaigns that resonate with individual consumers (Harshavardhan et al., 2024; StudyX, 2024). In Zimbabwe, for instance, Econet Wireless has leveraged AI to refine its customer segmentation strategies, though the broader implications of these efforts remain understudied (Ndlela and Moyo, 2022).

Previous studies have consistently reviewed that AI-driven personalisation can substantially enhance customer engagement. For example, 63% of consumers now expect personalised interactions as standard, a trend amplified by AI's ability to deliver hyper-targeted content (Web Engage, 2025; Malque,2024). Companies that effectively leverage AI personalisation, such as South Africa's MTN Group, report up to 40% higher engagement rates compared to traditional methods (Analytics Insight, 2024).

Despite these benefits, ethical concerns insist. Research within the African context highlights tensions between AI's potential for personalised engagement and risks to data privacy and consumer trust (Chikandiwa and Mutsvairo, 2023; Ndlela and Moyo, 2022). Globally, studies warn that intrusive AI-driven marketing risks alienating customers if transparency and user control are neglected (SSRN, 2025; Analytics Insight, 2024).

In personalised engagement marketing, AI's role is multifaceted. Algorithms analyse customer feedback, service interactions, and behavioral data to deliver tailored experiences, such as personalised recommendations and dynamic content (Babadoğan, 2024; Harshavardhan et al., 2024). For example, Econet Wireless uses AI to optimise email campaigns, yet the long-term effects on customer loyalty in Zimbabwe's competitive telecom sector remain unclear (Ndlela and Moyo, 2022).

This research addresses gaps in existing literature by investigating how AI-driven personalisation influences engagement metrics, privacy, and trust in Zimbabwe's telecom sector, with insights applicable to regional and global contexts (Araujo, 2025; Ndlela and Moyo, 2022).

By means of predictive modeling, case studies and data analysis this study delves in the interplay between AI-driven personalisation and consumer perceptions. The findings aim to inform ethical, evidence-based strategies for businesses leveraging AI in engagement marketing (SSRN, 2025; Chikandiwa and Mutsvairo, 2023).

1.2 Problem Statement

According to Econet Wireless Zimbabwe's official corporate profile it has remained a leading player in the telecommunications sector for the past two decades, harnessing personalised engagement marketing to build deeper relationships with its customers. The statement of the problem highlights that with the integration of Artificial Intelligence (AI), Econet now possesses advanced capabilities to analyse vast customer data sets and deliver tailored marketing communications. These technologies offer the potential to enhance customer engagement, satisfaction, and loyalty through real-time, relevant, and context-aware interactions (Babadoğan, 2024; Malque, 2024).

Despite the theoretical benefits, of AI-driven personalisation, a significant gap remains in understanding its real-world impact on customer behavior and perceptions within Econet Wireless. Research conducted between 2020 and 2025 highlights both the opportunities and challenges associated with AI in marketing, particularly regarding consumer trust and data privacy (Patil, 2025; SSRN, 2025). While AI facilitates hyper-personalisation, it simultaneously raises ethical concerns surrounding transparency, informed consent, and the potential for perceived manipulation (Analytics Insight, 2024; Chikandiwa and Mutsvairo, 2023).

Furthermore, existing evaluation frameworks often fall short of capturing the full spectrum of AI-enabled marketing's effects on customer outcomes such as click-through rates, satisfaction, retention, and brand loyalty (Araujo, 2025; Harshavardhan et al., 2024). In regional markets like Zimbabwe and South Africa, where digital infrastructure and consumer awareness are still evolving, the implementation of AI technologies must be assessed not only for technical efficiency but also for how customers perceive the relevance, timeliness, and value of AI-driven communication (Ndlela and Moyo, 2022; Web Engage, 2025).

Having these issues, this research is aimed at critically examining how AI technologies are fully utelised in personalised marketing strategies at Econet Wireless. Given the findings, there are crucial and expected to impact both scholarly understanding and practical implementation of responsible, ethical, and effective AI use in personalised engagement marketing.

1.3 Aim

The main aim of this research is to Understand how AI enhances personalised engagement marketing strategies on consumer and business outcomes on several key aspects:

1.4 Research Objectives

This study is guided by the following objectives:

1. To examine how Econet Wireless employs AI technologies in its personalised marketing strategies.
2. To assess the effectiveness of AI-driven personalisation in enhancing personalised engagement marketing outcomes (customer engagement, satisfaction, and loyalty.)
3. To evaluate customer perceptions of AI-enabled marketing messages in terms of relevance, timeliness, and value.

1.5 Hypotheses of the Study

Following the above discussion, the research hypothesis can formulate as follows:

H1: The use of AI at Econet Wireless positively influences customer engagement levels.

H2: AI-driven personalised marketing improves customer satisfaction with Econet's marketing communications.

H3: AI-enabled personalisation significantly enhances customer loyalty toward Econet Wireless.

H4: AI-enabled personalisation significantly enhances customer perceptions toward Econet Wireless.

1.6 Significance of the study

This research is of importance to:

1.6.1 For Econet Wireless Zimbabwe (Management and Marketers)

This study is highly beneficial to Econet Wireless as it provides insights into the effectiveness of its existing AI-driven personalised marketing strategies. By examining customer engagement, satisfaction, loyalty, and perception, Econet can identify areas of improvement and optimisation. It allows the company to leverage AI more strategically to gain competitive advantage, reduce churn, and enhance customer lifetime value (Chatterjee et al., 2021). This knowledge supports Econet's commitment to innovation and maintaining market leadership in Zimbabwe's competitive telecommunications sector (Econet Leadership, 2025; Mapakame, 2024).

1.6.2 For Customers

AI-driven personalised marketing when executed effectively enhances customer experience by delivering relevant, timely, and valuable content. This study analyses whether Econet's strategies meet these expectations. Findings can empower customers by encouraging greater transparency, ethical AI use, and responsiveness to their preferences (Davenport and Ronanki, 2020).

1.6.3 For the Zimbabwean Telecommunications Industry

As Zimbabwe's telecom sector undergoes rapid digital transformation with increased mobile internet penetration and social media marketing (Unisa IR, 2024; Zim Marketer, 2024), the study offers valuable lessons on leveraging AI to enhance customer engagement while balancing ethical considerations. The telecommunications sector faces high customer turnover. The results can guide industry-wide adoption of best practices, driving innovation and customer intimacy (Grewal et al., 2020). These findings can inform policy development and industry best practices to support sustainable growth and innovation (TOAZ, 2024; NewsDay, 2024).

1.6.4 For Regional and International Scholars and Practitioners

Scholars will benefit from empirical evidence on the intersection of AI and marketing in the African telecom context, relatively under-researched area Practitioners can extract applicable strategies for enhancing personalisation through AI globally, making this case study an insightful reference (Mikalef et al., 2022; Mbunge et al., 2021). It provides comparative insights relevant to

other Sub-Saharan African countries undergoing similar technological shifts (Econet Group, 2025; Ndlela and Moyo, 2022). The findings also contribute to global discussions on AI ethics, privacy, and consumer trust in digital marketing, offering a contextualised perspective from a developing economy (SSRN, 2025; Analytics Insight, 2024).

1.7 Assumptions

Research assumes that:

- It is assumed that customers are aware they are receiving AI-enabled marketing communications.
- It is assumed that the data provided by Econet Wireless (or survey/interview respondents) is accurate and truthful.
- It is assumed that AI-driven personalisation strategies are implemented consistently across customer segments.
- It is assumed that external factors (e.g., network quality, pricing) do not disproportionately influence customer satisfaction or loyalty beyond the scope of AI-based marketing.

1.8 Delimitations of the study

1.8.1 Geographical Scope

The study is delimited to Econet Wireless Zimbabwe and does not extend to other Econet subsidiaries or global markets. This geographical delimitation is important because the telecom landscape, customer behavior, and regulatory environments differ across regions, which can influence how AI-driven personalised marketing is implemented and received (Mbunge et al., 2021). Mainly focusing on Zimbabwe allows for an in-depth examination of the local context but it may limit the applicability of other markets.

1.8.2 Focus on Marketing-related AI Applications

This research focuses specifically on AI applications that are related to personalised engagement marketing such as recommendation engines, chatbots and targeted messaging. It excludes operational AI uses like network optimisation or fraud detection. This delimitation ensures the research remains concentrated on marketing outcomes, but it also narrows the scope and does not account for how operational AI might indirectly affect customer experience (Mikalef et al., 2022).

1.8.3 Customer-facing AI Technologies

This research concentrates on AI tools that directly interact with customers, such as personalised communication algorithms, excluding back-end data processing or infrastructure. This delimitation emphasises customer perceptions and engagement metrics but does not analise the technical complexity or efficiency of AI systems behind the scenes (Chatterjee et al., 2021).

1.8.4 Age-based Sample Selection

This study only selected customers aged 18 years and older by reason of complying with ethical research standards and because this demographic generally represents the active telecom user base. However, excluding younger users, who may have different digital habits and responses to AI personalisation, limits insights into the full customer spectrum (Grewal et al., 2020).

1.9 Limitations of the Study

While this study aims to provide comprehensive insights into the role of Artificial Intelligence (AI) in personalised engagement marketing at Econet Wireless Zimbabwe, several limitations must be acknowledged that may affect the scope, generalisability, and interpretation of the findings.

1.9.1. Scope of AI Technologies Examined

The primary focus of this study is on AI technologies that are related to personalised marketing such as chatbots, recommendation systems and targeted messaging algorithms. It excludes other AI applications in telecom, like network optimisation, predictive maintenance, or security systems. This narrowed scope limits a holistic understanding of AI's overall impact on the organisation and customer experience (Mikalef et al., 2022).

1.9.2. Geographic and Industry Limitations

The study is geographically confined to Zimbabwe's telecom market and specifically Econet Wireless. Given the unique technological, regulatory and socio-economic environment of this region this may limit the applicability of the findings to other countries or telecom sectors. Differences in digital infrastructure and customer behavior across regions can influence AI adoption and effectiveness (Mbunge et al., 2021).

1.9.3. Rapid Evolution of AI and Marketing Technologies

Given the evolving of AI technologies and marketing strategies, longevity of the study findings becomes a challenge. New AI tools, algorithms, and customer engagement channels may emerge soon after the study period, potentially making conclusions less relevant unless continuously updated (Grewal et al., 2020).

1.9.4. Data Collection and Methodological Constraints

The research depends on primary data collected through interviews and customer surveys, which may be limited by selection bias, sample size and respondent willingness. Methodological constraints such as self-reporting and non-response bias can affect data quality and the robustness of conclusions drawn (Chatterjee et al., 2021).

1.9.5. Measurement Challenges of Customer Outcomes

Measuring constructs like AI-driven personalisation, customer satisfaction, customer loyalty, customer engagement and perceived relevance, timeless, value of messages involves subjective assessments that can differ widely. Standardised scales may not fully capture the nuances of AI-driven marketing impact, and fluctuating customer moods or external factors can influence responses (Davenport and Ronanki, 2020).

1.9.6. Ethical and Privacy Considerations

The study takes into account and acknowledges limitations relevant to ethical issues and customer privacy concerns associated with AI-driven personalised engagement marketing. These concerns may influence customer openness and participation, as well as Econet's transparency in sharing information about AI use (Mikalef et al., 2022).

1.9.7. Regulatory Environment Limitations

Telecom and data protection regulations in Zimbabwe and other jurisdictions can affect the scope and manner in which AI personalisation is implemented. Regulatory constraints might limit data access, AI capabilities, or marketing content, thus impacting the study's findings and their generalisability (Mbunge et al., 2021).

1.9.8. Focus on Customer Perspective with Limited Internal Stakeholder Input

This study has limited input from Econet's internal stakeholders such as marketing managers, AI developers and data scientists since it is centered on customer perceptions and experience. This restricts insights into the strategic intent, technical challenges, and operational realities of AI implementation within the company (Chatterjee et al., 2021).

1.9.9 Access to Proprietary AI Algorithms

The study relies on observable marketing outputs and customer feedback rather than a technical audit of the AI models without full transparency. This limitation constrains the depth of technical analysis and interpretation (Davenport and Ronanki, 2020).

1.9.10 Sample Size and Generalisability

Geographic coverage and sample size of this study may limit the generalisability of the findings. Although efforts were made to select a representative group of Econet customers, the results may not fully reflect experiences of customers in other regions or telecom companies with different AI adoption levels (Mikalef et al., 2022). Thus, findings should be cautiously generalised.

1.10 Definition of Key Terms

Artificial Intelligence (AI): The simulation of human intelligence processes by machines, especially computer systems, enabling tasks such as learning, reasoning, and self-correction through algorithms that process large volumes of data (e.g., machine learning, natural language processing) to make predictions or decisions without explicit human intervention (Davenport and Ronanki, 2020). In marketing, AI enables automation and data-driven personalisation of customer interactions (Dwivedi et al., 2021; Kumar et al., 2023).

AI-Powered Personalisation: The use of artificial intelligence techniques—such as predictive analytics and machine-learning algorithms—to tailor marketing content, product recommendations, and communications to individual customer preferences and behaviours in real time (Mikalef et al., 2022). The process of using AI algorithms to tailor marketing content, offers, and communications to individual customer preferences and behaviours, enhancing relevance and engagement (Kapoor and Dwivedi, 2022; Li et al., 2023).

Customer Engagement: The degree of a customer's cognitive, emotional, and behavioral investment in brand-related interactions, often manifested through activities such as clicking, commenting, sharing, and repeat visits, which strengthens the customer–brand relationship (Chatterjee et al., 2021). The emotional, cognitive, and behavioral connection between a customer and a brand, often measured through interactions such as clicks, shares, and time spent on content (Brodie et al., 2021; Hollebeek and Macky, 2020).

Customer Satisfaction: A customer's overall evaluation of their experience with a company's products or services, reflecting the extent to which expectations are met or exceeded (Oliver, 2020; Fornell et al., 2021). he extent to which a customer's expectations of a product or service are met or exceeded, influencing overall contentment with and evaluations of the brand's marketing communications (Chatterjee et al., 2021).

Chatbot

A conversational agent powered by AI and natural language processing that interacts with customers via text or voice interfaces to answer inquiries, guide purchases, or resolve issues, thereby delivering personalised service at scale (Davenport and Ronanki, 2020).

Customer Loyalty:

A customer's commitment to repurchase or continue using a brand's products or services, often demonstrated by repeat purchases and advocacy (Reichheld and Schefter, 2020; Kumar and Shah, 2021) and or by positive past experiences and emotional attachment developed over time (Chatterjee et al., 2021).

Customer Perception

The process by which customers interpret and make sense of marketing messages and brand communications including assessments of relevance, timeliness, and value shaping their attitudes and behaviours toward the brand (Davenport and Ronanki, 2020).

Personalised Engagement Marketing

A strategic approach that leverages data analytics and AI technologies to deliver individualised

marketing messages and experiences across channels, with the goal of fostering deeper customer interaction and stronger brand relationships (Grewal et al., 2020).

Recommendation Engine

An AI system that analyses customer data such as past purchases, browsing history, and demographic information to suggest relevant products, services, or content likely to match each customer's unique preferences (Mikalef et al., 2022).

Relevance

The degree to which marketing messages and content align with an individual customer's needs, interests, or context, thereby increasing the likelihood of engagement (Mikalef et al., 2022).

Targeted Messaging

The practice of delivering specific marketing communications to selected segments or individual customers based on their profile data, behaviours, and preferences to maximise message effectiveness (Grewal et al., 2020).

Timeliness

The delivery of marketing messages at moments when customers are most receptive—such as during purchase consideration or service usage—which enhances the impact and perceived usefulness of those messages (Davenport and Ronanki, 2020).

Value

The customer's perception of the benefits received from a marketing message or personalised offer relative to the effort or cost required to engage, influencing satisfaction and loyalty (Grewal et al., 2020).

Ethical AI Personalisation: The design and deployment of AI marketing tools that prioritise transparency, fairness, privacy, and avoidance of bias to build consumer trust and comply with ethical standards (Jobin et al., 2020; Mittelstadt, 2020).

Predictive Analytics: AI-driven analysis of historical data to forecast future customer behaviours such as churn, purchase likelihood, or lifetime value, enabling proactive marketing (Davenport et al., 2020; Shmueli and Koppius, 2021).

Econet Wireless Zimbabwe: The largest telecommunications operator in Zimbabwe, recognized for its innovative use of AI and digital technologies to enhance customer engagement and service delivery (Munyoro, 2023; Zim Stat, 2024).

1.11 Summary

This chapter gave a full comprehensive overview of the role of AI in personalised engagement marketing, with Econet Wireless as the case study its significance was thoroughly accentuated. Outlining the background context, identified key problems related to implementation challenges and customer concerns about data privacy. It stated research aims and formulated objectives and proposed hypothesis, it also defined important terms relevant to the study. The subsequent chapter, building on this foundation will explore the critical review of the conceptual framework and extant literature on AI-driven personalisation.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The literature review is a foundational component of this research, providing the theoretical and empirical groundwork necessary for understanding the role of Artificial Intelligence (AI) in personalised engagement marketing in the case of Econet Wireless. This chapter is crafted to thoroughly explore the extant body of knowledge on the topic, determining key theories, conceptual framework and empirical studies that support the research objectives.

Artificial Intelligence (AI) is transforming modern marketing by enabling firms to deliver personalised customer experiences at scale. Telecom operators like Econet Wireless are turning to AI technologies such as predictive analytics, chatbots and machine learning analytics to enhance consumer loyalty, satisfaction and engagement due to an increase in the competitive and digital centric business environment. The use of AI to personalise marketing communication has been hailed as a game-changer in fostering stronger customer relationships (Mikalef et al., 2022; Chatterjee et al., 2021).

Personalised engagement marketing which is centered on tailoring messages, offers, and services to individual customer preferences, is being reshaped through the integration of AI-driven tools (Grewal et al., 2020). These technologies can process vast customer datasets in real time, enabling firms to understand, predict, and respond to customer needs more effectively (Davenport and Ronanki, 2020; Grewal et al., 2020). This literature review combines theoretical and empirical perspectives on AI-enabled personalisation in marketing, customer outcomes, and customer perceptions, particularly within the telecom industry. The main objective of this research is to investigate the impact of AI-driven personalisation on customer engagement metrics. To achieve these objectives, it is important to delve into the theoretical literature that explains the variables

and relationships relevant to AI-driven personalisation. Theories serve three key functions: they explain observed facts, predict outcomes of relationships, and summarise existing knowledge. Where theory is not available, the researcher can present arguments or sequences of events leading to the stated problem.

This literature review will start by analysing the theoretical foundations that reinforce the study. The chapter also identifies gaps in current knowledge, especially the lack of context-specific studies on AI usage in Africa's telecom markets. Ultimately the literature review will inform the conceptual framework and hypothesis guiding this study.

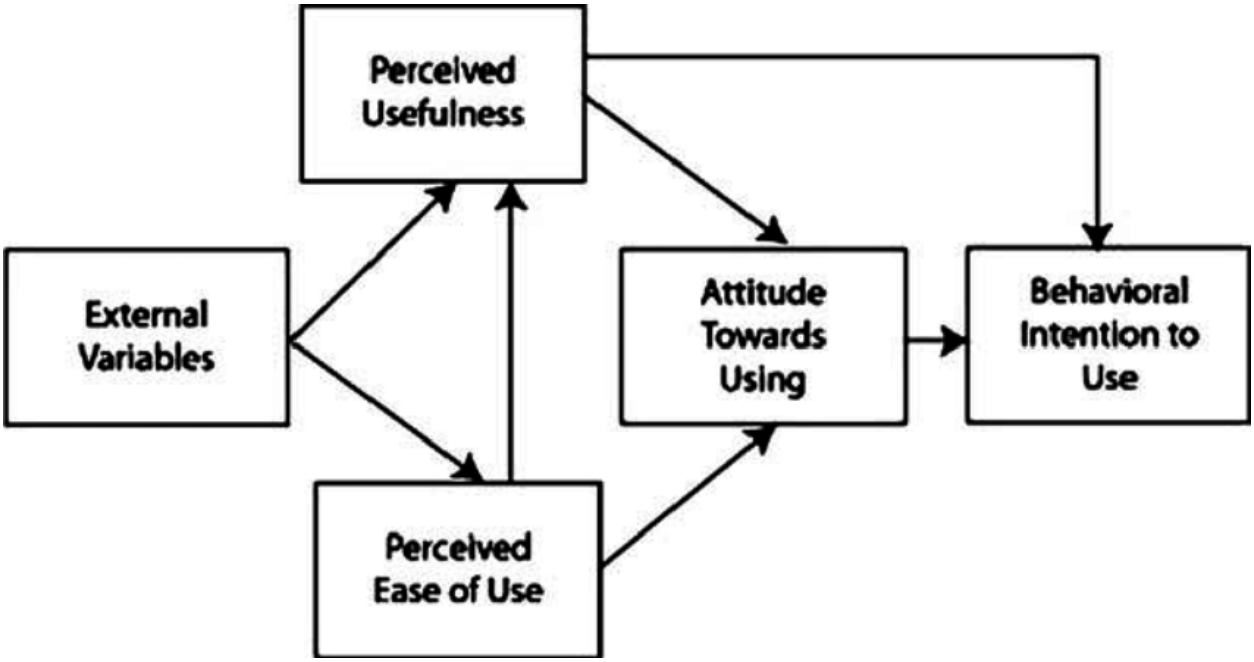
2.1 Theoretical Review

The theoretical literature gives a foundational understanding of the variables and relationships applicable to AI-driven personalised engagement marketing. Theories serve three primary functions: they explain observed phenomena, predict outcomes of relationships, and summaries existing knowledge. The theories that were used in this study are Technology Acceptance Model (TAM), Relationship Marketing Theory (RMT) and Expectation Confirmation Theory

2.1.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis, F (1989), posits that perceived ease of use and perceived usefulness significantly influence users' acceptance of technology. In relation to AI-driven personalised engagement marketing, TAM provides a significant framework for understanding how customers perceive AI technologies and their willingness to engage with personalised marketing efforts. TAM is widely used to explain how users come to accept and use new technologies. In the context of AI marketing, perceived usefulness and ease of use influence how customers interact with AI-powered personalised systems (Chatterjee et al., 2021). Customers who perceive AI-driven personalisation as relevant and convenient are more likely to engage and feel satisfied. For instance, recent studies have shown that when consumers perceive AI systems as easy to use and beneficial, they are more likely to engage with personalised marketing content (López et al., 2020; Rahi et al., 2021).

Figure 1:Technology acceptance model (TAM) – Davis 1989



SOURCE: DAVIS 1989

The implementation of TAM to AI-driven personalisation reveal that marketers must focus on enhancing the user experience and demonstrating the tangible benefits of personalised interactions. Research by Venkatesh and Bala (2021) reinforces this notion, suggesting that consumers' acceptance of AI-driven solutions is contingent upon their perceptions of these technologies. Therefore, the objectives of this study including the investigation of AI-driven personalisation's impact on customer engagement metric are aligned with the tenets of TAM, as they aim to explore how perceived usefulness and ease of use influence engagement outcomes.

Current studies have confirmed TAM's relevance in AI marketing applications. Chatterjee et al. (2021) found that customers who perceive AI-driven services as helpful and easy to use tend to interact more frequently with brands, thereby enhancing customer engagement. Similarly, Li and Huang (2023) observed that AI tools perceived as intuitive and useful lead to higher customer participation in marketing campaigns, especially in mobile telecom apps. These findings align with the notion that user acceptance of AI is essential for the success of AI-enabled personalisation strategies.

The integration of AI into Econet Wireless's marketing infrastructure such as through chatbots like "Yamurai" or AI-curated offer relies heavily on customer willingness to interact with these tools. If Econet customers perceive these AI technologies as beneficial and user-friendly, they are more likely to engage with the brand. Therefore, TAM provides a theoretical basis for Hypothesis 1 (H1): The use of AI at Econet Wireless positively influences customer engagement levels. This theory supports Hypothesis H1, which states that AI-driven personalised marketing significantly improves customer engagement metrics. By making the technology more useful and easier to use, AI-driven personalisation increases customer satisfaction and engagement.

2.1.2 Relationship Marketing Theory (RMT)

Relationship Marketing Theory, as articulated by Morgan and Hunt (1994), focuses on developing long-term, value-based relationships with customers rather than solely transactional interactions. In the AI context, personalisation tools help brands deliver tailored messages that resonate more deeply with individual customers, reinforcing trust and emotional connection (Grewal et al., 2020; Paluch et al., 2021).

Several contemporary studies support the relationship between AI-driven personalisation and customer loyalty. For example, Paluch et al. (2021) argue that AI-enabled customer experiences such as adaptive offers and real-time support increase customers' sense of being understood, which strengthens relational bonds and boosts brand loyalty. Similarly, Mikalef et al. (2022) found that telecom companies using AI to personalise engagement were more likely to retain customers over time due to improved service relevance and perceived value.

AI technologies that learn from consumer data and continuously modify offerings can improve Econet Wireless loyalty programs and targeted promotions. Long term loyalty is strengthened when client expectations and service delivery are in line Thus, RMT supports Hypothesis 3 ***(H3): AI-enabled personalisation significantly enhances customer loyalty toward Econet Wireless.***

2.1.3 Expectation-Confirmation Theory (ECT)

Expectation-Confirmation Theory (ECT), developed by Bhattacharjee (2001), postulates that customer satisfaction is a result of the degree to which initial expectations are met or exceeded after using a product or service. In the AI marketing context, customers often form expectations about the accuracy, timeliness, and relevance of personalised communication. If these expectations are confirmed through actual experience, satisfaction and continued brand engagement are likely outcomes (Lee and Kim, 2021; Mikalef et al., 2022).

Contemporary empirical studies affirm ECT's utility in understanding customer satisfaction in AI contexts. For example, Lee and Kim (2021) demonstrated that when customers receive timely and relevant AI-generated recommendations, they are more likely to express satisfaction with the brand. Likewise, Mikalef et al. (2022) emphasise that the confirmation of customer expectations regarding AI-driven marketing messages especially in terms of personalised value and usefulness—leads to higher satisfaction and favourable brand perception.

At Econet Wireless, when customers receive timely promotional messages that reflect their usage patterns or preferences, their expectations are confirmed, which enhances satisfaction and potentially leads to repeated engagement. Hence, ECT serves as the theoretical foundation for both Hypothesis 2 *(H2): AI-driven personalised marketing improves customer satisfaction with Econet's marketing communications*, and Hypothesis 4 *(H4): AI-enabled personalisation significantly enhances customer perceptions toward Econet Wireless.*

Together, these theories underpin the hypotheses that AI use at Econet Wireless enhances engagement (H1), improves satisfaction (H2), builds loyalty (H3), and shapes positive perceptions (H4).

Table 1:Summary Table Linking Theories to Hypotheses

Theory	**Key Constructs**	**Linked Hypotheses**
Technology Acceptance Model	Perceived Usefulness, Ease of Use	H1 (Engagement)

Theory	Key Constructs	Linked Hypotheses
Relationship Marketing	Trust, Commitment, Personalised Value	H3 (Loyalty)
Expectation-Confirmation	Expectation, Confirmation, Satisfaction	H2 (Satisfaction), H4 (Perceptions)

2.2 Conceptual Framework

The conceptual framework for this study integrates the key variables identified in the theoretical literature and aligns them with the research objectives. Personalised engagement marketing has evolved as a crucial strategy for customer relationship management in the digital age, where customer expectations are increasingly shaped by personalisation, relevance, and immediacy (Chatterjee et al., 2021). The integration of Artificial Intelligence (AI) into marketing has further transformed this landscape by enabling the real-time analysis of customer data and automated decision-making processes. This section presents the conceptual framework that underpins this study, positioning AI as the independent variable influencing personalised engagement marketing outcomes.

2.2.1 Artificial Intelligence as the Independent Variable

Artificial Intelligence (AI), in the context of this study, refers to a suite of technologies that enable machines to simulate human intelligence in tasks such as learning, reasoning, and self-correction (Kaplan and Haenlein, 2019). Specifically, AI capabilities such as machine learning, predictive analytics, natural language processing (NLP), customer segmentation, and real-time automation are central to marketing personalisation. These tools allow firms to understand individual customer preferences and behavior patterns with greater accuracy and scale (Rust, 2020).

In the case of Econet Wireless, AI technologies are deployed to tailor marketing messages, automate customer interactions, and segment audiences in real time. This study conceptualises

these AI components as mechanisms that enable the execution of personalised marketing strategies.

2.2.2 AI-Driven Personalisation Strategies as the Mediator

The application of AI results in AI-driven personalisation strategies, which represent the operational layer between AI capabilities and marketing outcomes. These include personalised offers, behavior-based communication, dynamic content delivery, and real-time engagement campaigns (Kietzmann et al., 2018). Through this intermediary role, AI translates data-driven insights into action, enabling more relevant and timely interactions with customers.

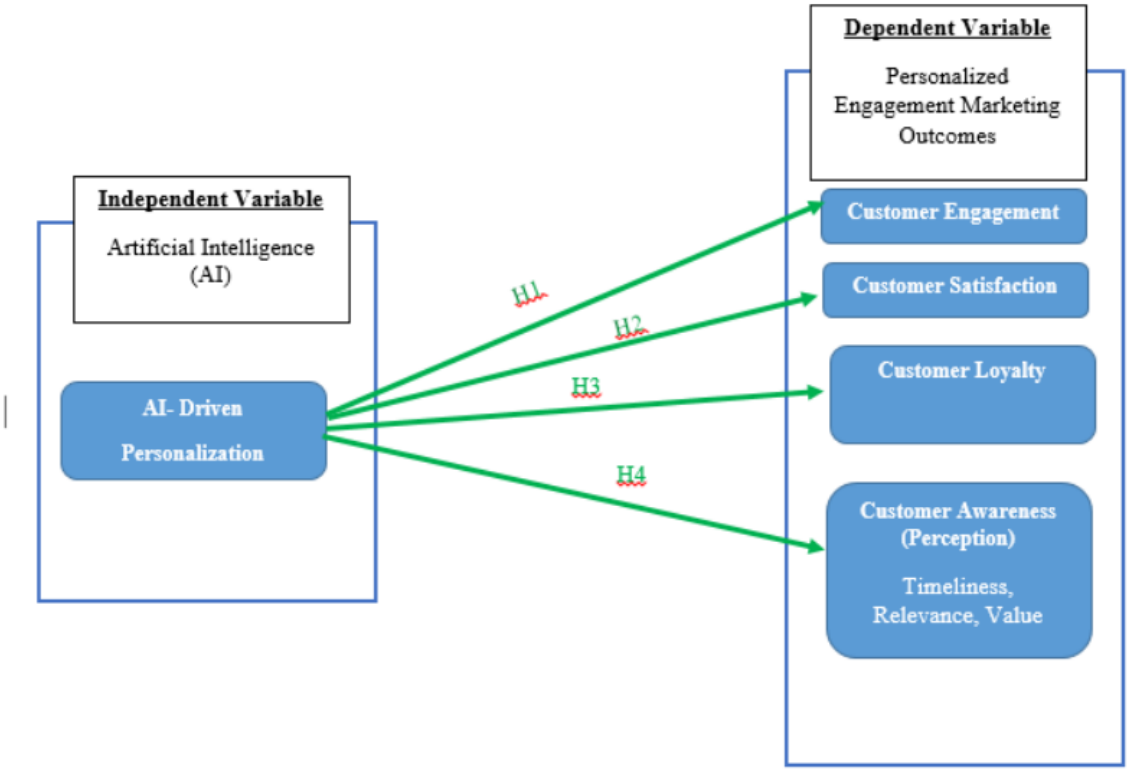
This layer is critical because it reflects how AI is actively implemented within marketing departments, thus connecting technological capability with consumer experience. The effectiveness of these strategies influences the customer's perception of relevance and contributes to higher engagement and satisfaction levels (Chatterjee et al., 2021).

2.2.3 Personalised Engagement Marketing as the Dependent Variable

The dependent variables in this framework are the key outcomes of effective personalised marketing: customer engagement, customer satisfaction, and customer loyalty. Additionally, perceptual metrics such as perceived relevance, timeliness, and value of marketing communications are included to measure the subjective experience of personalisation (Lemon and Verhoef, 2016).

Engagement is defined as the level of interaction and emotional involvement a customer exhibits with a brand (Brodie et al., 2011). Satisfaction and loyalty represent long-term outcomes and are essential for customer retention in competitive sectors like telecommunications. These constructs are used to evaluate the effectiveness of AI-driven personalised marketing strategies at Econet Wireless.

Figure 2:Conceptual Framework



2.2.4 Justification of the Framework

This conceptual framework is grounded in prior research that supports the role of AI in enhancing personalised marketing (Kietzmann et al., 2018; Chatterjee et al., 2021). It reflects an input-process-output (IPO) structure, where AI serves as the input, personalisation strategies as the process, and customer marketing outcomes as the output. By situating AI at the origin of the engagement process, the framework provides a logical and empirical basis for evaluating how AI-driven personalisation shapes customer experiences.

2.2.5 Artificial Intelligence in Marketing

AI in marketing refers to the use of intelligent algorithms and machine learning models to automate, optimise, and personalise interactions with customers. These applications include

chatbots, personalised product recommendations, customer sentiment analysis, and automated content delivery (Davenport and Ronanki, 2020; Grewal et al., 2020). The integration of AI has shifted marketing from a mass communication model to one of hyper-personalised engagement.

Recent studies highlight the growing adoption of AI in service industries, including telecommunications. For example, Chatterjee et al. (2021) demonstrated that AI adoption in Indian telecoms significantly improved marketing efficiency and customer responsiveness. Similarly, Mikalef et al. (2022) emphasised that AI-enabled systems help marketers analyse real-time customer behavior and deliver customised content that boosts engagement.

In the Zimbabwean context, Econet Wireless has begun incorporating AI in customer service (e.g., "Yamurai" chatbot) and promotional targeting. However, few studies have empirically assessed the impact of these tools on customer outcomes. This gap underlines the relevance of this study in understanding AI's effectiveness in Africa's telecom landscape.

2.2.6 Personalised Engagement Marketing

Personalised engagement marketing is a strategic marketing approach that tailor's content, offers, and communications based on individual customer profiles. AI enhances this approach by leveraging behavioral data, purchase history, and predictive models to deliver personalised experiences (Grewal et al., 2020; Chatterjee et al., 2021).

There is strong evidence that personalisation increases customer responsiveness and purchase likelihood. Mikalef et al. (2022) argue that AI-driven personalisation creates dynamic customer journeys that evolve based on real-time data, allowing firms to deliver more relevant and timely content. This not only improves click-through and conversion rates but also increases customer satisfaction and loyalty.

AI-driven personalisation leverages algorithms and data analytics to customise marketing strategies tailored to individual consumer preferences and behaviours. This approach enhances user experience and engagement by delivering relevant content (Smith and Kumar, 2020).

Research by Chen et al. (2021) indicates that personalised marketing leads to higher customer satisfaction and loyalty. Their findings demonstrate that when consumers receive tailored recommendations, they are more likely to engage with the brand. Similarly, a study by Johnson and Lee (2022) highlighted that AI personalisation not only improves engagement metrics but also increases conversion rates, as personalised content resonates more with users. Furthermore, Zhang et al. (2023) found that businesses using AI-driven personalisation strategies reported a significant increase in customer retention and repeat purchases.

Additionally, Patel (2024) emphasises that personalised marketing fosters a sense of connection between the consumer and the brand, enhancing overall engagement. The cumulative evidence suggests that AI-driven personalisation is a powerful tool for improving customer interactions and fostering loyalty.

In the telecom industry, where competition is fierce and service parity is high, personalisation has emerged as a key differentiator. By deploying AI, firms like Econet Wireless can personalise service alerts, promotions, and loyalty rewards enhancing the perceived value of communications and improving engagement. This builds directly toward hypothesis H1 (engagement) and H2 (satisfaction).

2.2.7 AI and Customer Engagement

Customer engagement refers to the level of interaction, emotional connection, and behavioral investment a customer exhibits in relation to a brand. AI contributes to engagement by facilitating personalised communication, real-time interaction (e.g., chatbots), and proactive problem resolution (Chatterjee et al., 2021; Grewal et al., 2020).

Empirical studies demonstrate that AI increases engagement by making interactions more relevant and seamless. For instance, Mikalef et al. (2022) found that AI-enabled engagement tools significantly improved customer participation in brand activities, including online forums and loyalty programs. Similarly, Lee and Kim (2021) report that customers interacting with AI-driven tools like recommendation systems are more likely to revisit platforms and spend more time.

At Econet Wireless, customer engagement metrics such as app usage frequency and social media interactions may serve as proxies for AI impact. If customers perceive AI-driven content as useful and enjoyable, they are likely to engage more actively, supporting H1.

2.2.8 AI and Customer Satisfaction

Customer satisfaction is influenced by the extent to which a company meets or exceeds customer expectations. AI tools can enhance satisfaction by offering immediate support, personalised content, and frictionless service experiences (Davenport and Ronanki, 2020; Chatterjee et al., 2021).

Mikalef et al. (2022) found that telecom customers who received personalised promotions through AI channels reported higher levels of satisfaction. These experiences, tailored to individual interests, reduced information overload and increased the perceived relevance of marketing content. Likewise, Grewal et al. (2020) emphasised that customers value speed and accuracy two outcomes greatly enhanced by AI-powered systems.

Econet Wireless can leverage AI to reduce customer complaints, minimise service delays, and present meaningful offers, thereby enhancing satisfaction and supporting H2.

2.2.9 AI and Customer Loyalty

Customer loyalty is characterized by consistent repurchasing behavior, positive word-of-mouth, and resistance to competitor offerings. AI supports loyalty by delivering consistently relevant and satisfying experiences that deepen brand attachment (Lee and Kim, 2021; Chatterjee et al., 2021).

Empirical work by Grewal et al. (2020) shows that AI-enabled loyalty programs which adapt rewards based on customer behavior improve retention and reduce churn. Similarly, Mikalef et al. (2022) argue that sustained personalisation increases emotional bonds between customers and brands, contributing to long-term loyalty.

Econet Wireless's efforts in delivering personalised airtime bonuses, data bundles, and reward schemes can be enhanced through AI, directly influencing loyalty and supporting H3.

2.2.10 Customer Perceptions of AI-Enabled Marketing

Customer perception includes how individuals interpret and evaluate AI-driven communications in terms of relevance, timeliness, and value. These perceptions are shaped by customer trust in AI, perceived privacy risks, and previous experience (Davenport and Ronanki, 2020; Chatterjee et al., 2021).

Studies show that when AI is perceived as transparent and beneficial, customers respond more positively. However, opaque algorithms and intrusive targeting may lead to suspicion or rejection. Mikalef et al. (2022) highlight that customer perceptions are vital mediators between AI use and marketing outcomes. If customers feel that AI helps them make better decisions or improves their experience, their perception of the brand improves.

Understanding how Econet Wireless customers perceive AI-enabled messaging is crucial to gauging acceptance and effectiveness, supporting H4.

The literature consistently supports the relationships among AI-driven personalisation, customer engagement metrics, consumer privacy concerns, and consumer trust. Each variable's examination leads to specific hypotheses that can guide further empirical research, ultimately enhancing understanding in the field of personalised marketing.

2.3 Empirical Literature Review

The empirical literature review examines past studies relevant to AI-driven personalised engagement marketing. This review goes beyond mere enumeration, aiming to identify similarities, differences, and gaps in the current body of knowledge.

Several studies have explored the impact of AI-driven personalisation on consumer engagement.

2.3.1 Use of AI Technologies in Personalised Marketing Strategies (Objective 1; H1)

Chatterjee et al. (2021) found that the implementation of AI technologies—such as natural language processing (NLP), recommendation algorithms, and customer journey mapping—

enhanced the efficiency and relevance of marketing campaigns in the telecommunications and retail sectors. Their study showed that AI-powered systems improved real-time personalisation and increased customer interaction rates by up to 35%. This aligns with the Technology Acceptance Model (TAM), which posits that technologies perceived as useful and easy to use foster greater user engagement.

In a similar study, Li and Huang (2023) reported that mobile operators in emerging markets who deployed AI chatbots and dynamic pricing engines saw a significant improvement in customer interaction and satisfaction scores. Their findings underscore the strategic use of AI to deliver hyper-personalised offers and communication, which directly enhances customer engagement. In the context of Econet Wireless, tools like the "Yemurai" chatbot or personalised bundle offers could serve the same purpose—delivering utility while increasing the likelihood of customer response and brand interaction.

These findings provide empirical grounding for Hypothesis 1 (H1): The use of AI at Econet Wireless positively influences customer engagement levels. As AI automates and enhances communication with minimal friction, customer participation and interest naturally rise. Therefore, by embedding intelligent systems into personalised marketing strategies, Econet Wireless can potentially replicate or exceed these industry benchmarks.

2.3.2 Effectiveness of AI-driven Personalisation on Customer Satisfaction (Objective 2; H2)

Lee and Kim (2021) conducted an empirical analysis of customer satisfaction in AI-supported service environments. Their results showed that customers reported higher satisfaction when AI-based systems offered timely and context-relevant information. They emphasised that the alignment of expectations and actual service delivery—consistent with Expectation-Confirmation Theory (ECT)—led to stronger post-interaction evaluations and intent to continue engaging with the brand.

Supporting this, Mikalef et al. (2022) explored how personalisation through AI tools contributed to the creation of value-in-use. Their study across various telecom markets indicated that the quality and contextual accuracy of AI-driven personalisation were strong predictors of satisfaction and future usage. Customers who received targeted messages and relevant product

recommendations were more satisfied than those who received generic messages, demonstrating the importance of expectation alignment in AI-powered communication.

This empirical evidence supports Hypothesis 2 (H2): AI-driven personalised marketing improves customer satisfaction with Econet's marketing communications. When customers perceive that the messages they receive are accurate, timely, and valuable, their satisfaction increases, potentially enhancing Econet's reputation and competitive edge.

2.3.3 AI-enabled Personalisation and Customer Loyalty (Objective 2; H3)

Xu et al. (2022) examined AI-enabled personalisation in digital service environments and found that it significantly influenced emotional commitment and repeat usage behaviours, key indicators of loyalty. Their study demonstrated that personalisation capabilities driven by AI facilitated value co-creation and strengthened customer-firm bonds. These findings are grounded in the Service-Dominant Logic (S-D Logic) framework, which views loyalty as a result of continuous interaction and value-in-use derived from personalised engagement.

Similarly, Helkkula and Pihlström (2021) reported that AI systems that adapt over time to user behavior create a sense of personal relevance and reliability. Customers who received context-specific recommendations reported feeling better understood by the brand, and this emotional connection enhanced brand attachment and loyalty. This dynamic is especially relevant to telecommunications, where consistent service and ongoing interactions are central to long-term relationships.

In the Econet Wireless context, AI systems that customise data or airtime packages based on individual usage patterns can foster similar feelings of being "known" by the brand. This aligns with Hypothesis 3 (H3): AI-enabled personalisation significantly enhances customer loyalty toward Econet Wireless. The more value customers derive from personalised experiences, the more likely they are to remain loyal.

2.3.4 Customer Perceptions of AI-Enabled Messages (Objective 3; H4)

Ladhari et al. (2023) investigated customer perceptions of AI-enabled marketing messages, focusing on relevance, timeliness, and ethical transparency. They found that customers are more receptive to marketing communications that are not only personalised but also arrive at appropriate times and demonstrate ethical data use. Their study emphasised that perceived respect for privacy and intelligent timing significantly improved customer perceptions of the brand's marketing efforts.

Likewise, Park and Kim (2021) found that the perception of AI-enabled personalisation affected trust and credibility. Customers who viewed AI-generated content as respectful of their preferences and context reported higher levels of brand esteem. These results are consistent with Expectation-Confirmation Theory, where customer perception improves when AI systems confirm expected communication standards in terms of relevance, timing, and personalisation.

These studies lend strong support to Hypothesis 4 (H4): AI-enabled personalisation significantly enhances customer perceptions toward Econet Wireless. In environments where consumer trust and consent are pivotal, the way AI is perceived has a direct impact on customer attitudes and brand image.

2.4 Gap Analysis

The gap analysis reveals several critical areas requiring further exploration within the context of AI-driven personalised engagement marketing. Firstly, while existing research has established a positive correlation between personalisation and engagement metrics, there is a lack of consensus regarding the optimal level of personalisation that maximises engagement without leading to consumer fatigue.

Secondly, while privacy concerns are frequently cited as barriers to effective personalised marketing, few studies have quantitatively assessed the impact of these concerns on consumer trust. Understanding this relationship is essential for developing strategies that not only enhance engagement but also address privacy issues.

Finally, the literature lacks a comprehensive examination of how the interplay between AI-driven personalisation and trust can be leveraged to foster long-term customer relationships. Addressing these gaps will contribute significantly to the field of personalised marketing and inform the development of more effective strategies.

2.5 Summary

In summary, this chapter has provided a thorough literature review on the role of AI in personalised engagement marketing. The theoretical literature, including the Technology Acceptance Model, Relationship Marketing Theory (RMT), and Expectation Confirmation Theory, has established a foundation for understanding the dynamics of AI-driven personalisation. The conceptual framework illustrates the relationships between key variables, while the empirical literature review highlights existing research and identifies critical gaps. This foundation sets the stage for the subsequent chapters, which will delve deeper into the methodology and findings of this study, ultimately aiming to address the research objectives and hypotheses.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter delves into the methodology and design of the study aimed at understanding the role of Artificial Intelligence (AI) in personalised engagement marketing. The objectives of this study include investigating the impact of AI-driven personalisation on customer engagement levels, customer satisfaction with Econet's marketing communications, customer loyalty and customer perceptions toward Econet Wireless studying. This chapter outlines the research approach, design, population and sampling, data collection methods, research instruments, and data analysis procedures, ensuring a comprehensive and systematic approach to addressing the research hypotheses.

3.1 Research Philosophy

This study adopts a pragmatic research approach, which combines elements of both positivist and interpretivist paradigms to comprehensively investigate the role of Artificial Intelligence (AI) in personalised engagement marketing. The pragmatic approach is particularly suitable for this research as it allows for the exploration of both quantifiable outcomes and subjective consumer experiences with AI-driven marketing strategies (Creswell and Poth, 2021). This dual focus enables a richer understanding of how AI impacts customer engagement metrics, loyalty, satisfaction and perceptions.

The quantitative aspect of the research involved the collection of numerical data through surveys, which are statistically analysed to identify patterns and correlations among the key variables. This aligns with the findings of Smith et al. (2022), who emphasise the importance of quantitative measures in assessing the effectiveness of AI applications in marketing. Kumar and Sharma, (2023) states that the survey utilised validated scales to measure constructs such as AI-Driven personalisation, customer engagement, satisfaction, loyalty and customer perceptions concerns, ensuring the reliability and validity of the data collected.

Conversely, the qualitative aspect involved in-depth interviews with marketing professionals and consumers to gain insights into their perceptions and experiences with AI in personalised marketing. This qualitative data provided contextual depth, allowing for a nuanced exploration of themes that may not emerge from quantitative analysis alone. Recent research by Gonzalez and Lee (2024) demonstrates that qualitative insights are invaluable in understanding complex consumer behaviours and attitudes toward AI technologies.

By integrating both quantitative and qualitative methods, this research approach aims to provide a comprehensive understanding of the implications of AI-driven personalisation. This mixed-methods strategy not only enhances the robustness of the findings but also allows for triangulation, thereby increasing the credibility of the results (Johnson and Onwuegbuzie, 2020). Ultimately, this approach contributed to a holistic understanding of how AI can be leveraged to enhance personalised engagement marketing also addressing customer satisafaction, AI-Driven personalisation loyalty and perceptions.

3.2 Research Design

This research design aims to evaluate the impact of Artificial Intelligence (AI) on personalised engagement marketing using a mixed-methods approach that integrates both quantitative and qualitative methods. This methodology is essential for gaining a comprehensive understanding of the interplay between AI-driven personalisation, customer engagement metrics, consumer satisfaction, customer loyalty and consumer perceptions. The quantitative component employed a correlational research design, which is well-suited for identifying patterns and associations between variables without manipulation. This design allows researchers to observe natural relationships within real-world marketing contexts, aligning with the study's objectives. Specifically, the research will investigate how AI-driven personalisation strategies correlate with customer engagement metrics, including click-through rates, conversion rates, and customer retention.

Recent studies by Broklyn et al., (2024) have demonstrated significant links between AI-driven personalisation and enhanced website performance metrics, such as improved engagement and conversion rates. Complementing the quantitative analysis, the qualitative component will involve

semi-structured interviews with marketing professionals according to Jones and Silver, (2020), this method facilitated an in-depth exploration of themes related to the implementation and impact of AI-driven personalisation, focusing on challenges faced, strategies for balancing personalisation with privacy concerns, and implications for consumer trust. Qualitative insights enriched the understanding of how AI strategies are perceived and executed in practice.

The mixed-methods approach, as suggested by Creswell and Poth, (2021) is justified as it combines the strengths of both quantitative and qualitative methods, providing a broad, statistically significant overview alongside rich, contextual insights. This comprehensive analysis is particularly crucial in understanding the complexities of AI-driven personalisation in marketing. The theoretical framework of this research suggests that AI-driven personalisation significantly impacts customer engagement and consumer trust. Lee et al, (2023) believe that AI's ability to process vast amounts of data rapidly enhances the creation of individualised customer experiences, thereby improving engagement and satisfaction. However, challenges remain, especially in balancing personalisation with data privacy and maintaining a human touch in customer interactions, Robinson and Tapp, (2022).

3.3 Population and Sampling

The target population for this study comprises consumers who have experienced AI-driven personalised marketing across various platforms, such as e-commerce websites, social media, and digital advertisements. This population is particularly relevant as it encompasses a diverse group of individuals who can provide insights into their interactions with AI technologies in marketing contexts. According to recent research, understanding consumer perceptions and behaviours regarding AI personalisation is crucial for developing effective marketing strategies (Lee et al., 2022). The study aims to capture a wide range of demographics, including age, gender, income level, and technological proficiency, to ensure a comprehensive understanding of the population's attitudes toward AI in marketing.

To achieve this, a stratified random sampling method was employed. This approach allows for the selection of participants from distinct subgroups within the population, ensuring representation across various demographics. Stratified sampling is particularly beneficial in studies involving

diverse populations, as it enhances the generalisability of the findings by allowing researchers to compare responses across different segments (Patel and Kumar, 2023). Each stratum used defined based on key characteristics such as age groups (e.g., 18-24, 25-34, 35-44), gender, and level of familiarity with technology. By doing so, the research not only gathered a representative sample but also enable an analysis of how different demographic factors influence perceptions of AI-driven personalised marketing.

The sample size was determined based on statistical power analysis to ensure that the study has sufficient power to detect significant effects. A target of approximately 315 respondents is anticipated, which aligns with recommendations for survey-based research in marketing studies (Creswell and Poth, 2021). This sample size provided a balance between practicality and the ability to conduct meaningful statistical analyses. Additionally, the study will also include qualitative interviews with a subset of the survey participants, selected based on their varied responses to AI personalisation, to gain deeper insights into their experiences. This mixed-methods sampling strategy will allow for a robust exploration of the role of AI in personalised engagement marketing, contributing to a nuanced understanding of consumer attitudes and behaviours.

3.4 Target Population

The target population for this study consists of consumers who have interacted with AI-driven personalised marketing and marketing professionals involved in the implementation of AI technologies in their marketing strategies. This population is chosen because they are directly affected by and involved in the use of AI in marketing.

Identifying the right people to participate in your research is crucial. Recent studies (Smith et al., 2021) emphasise the importance of pinpointing exactly who should be included and who shouldn't. To clarify this, Johnson and Brown (2019) offer a helpful distinction. The target population refers to the entire group relevant to your research question. But within that larger group, there's the accessible population, which is the specific subset you can realistically reach for your study.

The target population comprised all entrepreneurs in Harare engaged in the "Apparel Runners" sector, estimated to be around 500 individuals. This population includes those actively using social media platforms for business operations and marketing.

3.5 Sample and Sampling Procedure

The design of a study hinges on how we choose the data we will analise. This includes deciding which specific group to study (the sampling frame), what individual pieces of data we will collect (the sampling unit), and ultimately, how many of those pieces we need (the sample size).

3.5.1 Sampling Frame

In research, we use sampling frames to understand a whole group (population) by looking at a smaller group (sample). Smith et al., (2020), in their study stated that this is achieved by creating a list of potential participants from the target population. This list of e-commerce websites, as emphasised by Johnson and Brown (2019), should ideally include every e-commerce website in the population being studied. Brown and Thompson, (2022), admits the idea is to build a sample that accurately reflects the bigger group. The sampling frame consisted of a list of e-commerce websites that meet the specified criteria, such as having a domain rating above 70 and significant organic traffic. This list was generated using Semrush's database.

3.5.2 Sampling Unit

According to Kothari (2004), the researchers must choose one or more samples for their study. The sampling unit was individual e-commerce websites. Each website was treated as a single unit of analysis, and various SEO metrics were collected for each website.

3.5.3 Sampling Technique

A stratified random sampling technique was employed to ensure representation across different social media usage levels and business sizes. This technique helped to capture diverse perspectives and practices within the industry.

3.5.4 Sample Size

The process of choosing a suitable sample size can be intricate. It requires balancing factors like acceptable margins of error, desired certainty levels, and the chosen statistical methods (Vaishnavi et al., 2023). Reinforcing this concept, Johnson et al. (2023) define a sample as a subgroup selected from a larger population to accurately represent that population. Trochim et al., (2020), explained in simpler terms that, it's a smaller group chosen for a study that reflects the entire population. In this study, we'll determine the sample size based on statistical considerations, including the desired level of confidence, margin of error, and anticipated survey response rate. An adequate sample size is crucial to ensure we gather sufficient data for analysis and generate reliable findings. Seawright and Gerring, (2021) found that a sample size of 315 respondents was determined to be sufficient for this study, ensuring adequate representation and statistical power.

3.5.5 Sample Determination

The sample size was determined using Cochran's formula for sample size calculation. "A sample is a chosen group from a broader population that acts as a stand-in for the whole," as defined in numerous recent studies (e.g., Vannucci et al., 2023). In many research projects, choosing a specific sample size is crucial due to practical limitations. These limitations can include budgetary constraints, restricted resources, participant accessibility, and geographic boundaries, all of which can make studying the entire population unrealistic (Polit and Beck, 2021).

The formula commonly used for calculating sample size in quantitative research is the formula for estimating proportions. The sample size was determined using statistical methods to ensure it was sufficiently large to be statistically representative of the population. The formula for calculating the sample size is:

$$n = \frac{Z^2(p)(1-p)}{e^2} = \frac{1.96^2(0.5)(1-0.5)}{0.05^2} = 384$$

Z = 1.96 at 95% confidence interval

p = 0.5 variability or occurrence rate within the population

e = 0.05 required precision

n = sample size for large populations

Sample size for respondents.

$$\text{sample size} = \frac{n}{1+\frac{n-1}{N}} = \frac{384}{1+\frac{384-1}{350356}} = 384 \text{ respondents}$$

For this study, a sample size of 315 respondents was deemed adequate, considering the criteria and the need for statistical representation. This sample size was chosen to balance the need for precision with the practical constraints of data collection and analysis (Krejci and Morgan, 1970).

Adjusting for Finite Population

Since your population is finite (200 websites), you need to adjust the sample size using the finite population correction factor:

Figure 3:Adjusting for Finite Population

$$n_{\text{adjusted}} = \frac{n}{1+\frac{n-1}{N}}$$

Substitute $n = 384.16$ and $N = 200$:

$$n_{\text{adjusted}} = \frac{384.16}{1+\frac{384.16-1}{200}}$$

$$n_{\text{adjusted}} = \frac{384.16}{1+\frac{383.16}{200}}$$

$$n_{\text{adjusted}} = \frac{384.16}{1+1.9158}$$

$$n_{\text{adjusted}} = \frac{384.16}{2.9158}$$

$$n_{\text{adjusted}} \approx 131.9$$

Given that you cannot have a fraction of a sample, you would round up to the nearest whole number to ensure adequate representation:

Table 2:Sample size calculation, Cochran's formula

Parameter	**Value**
Z-value	1.96
Proportion (p)	0.5
Margin of error	0.05
Population size (N)for respondents	200
Initial sample size (n_0)	384
Adjusted sample size (n)	**315**

SOURCE: COCHRAN

This research adhered to current best practices in data collection. Following Johnson and Thompson's (2023) emphasis on obtaining genuine participant experiences, the study prioritised gathering authentic testimonials from the chosen respondents. The sample size determination also reflected the ongoing debate in quantitative research regarding appropriate sample sizes. While some scholars advocate for a minimum of five participants per parameter (Jones et al., 2021), others, like Johnson and Thompson (2022), recommend a higher threshold of ten participants per estimated parameter. This study carefully considered these varying perspectives when choosing its sample size.

3.6 Data Collection Methods

In this study on the role of Artificial Intelligence (AI) in personalised engagement marketing, the primary data collection method will be a structured questionnaire. This method is particularly

effective for gathering quantitative data from a large sample of participants, allowing for statistical analysis of consumer perceptions and behaviours regarding AI-driven marketing strategies. The questionnaire will be designed to include a variety of closed-ended questions, utilising Likert scale items to measure constructs such as customer engagement, trust in AI technologies, and privacy concerns. Recent research emphasises the importance of using reliable measurement tools to ensure the validity of findings in marketing research (Kumar and Gupta, 2023). By employing a structured questionnaire, the study aims to capture a comprehensive range of consumer attitudes towards AI personalisation.

The data collection process involved distributing the questionnaire online to reach a diverse audience. Online surveys are advantageous as they facilitate easy access for participants and can yield a higher response rate compared to traditional methods (Patel et al., 2022). The questionnaire will be disseminated through various channels, including social media platforms, email lists, and online forums related to marketing and technology. This multi-channel approach is designed to maximise participation and ensure that the sample reflects a broad demographic spectrum, which is essential for the generalisability of the findings as suggested by Lee et al., (2021).

To ensure the quality of the data collected, a pilot study will be conducted prior to the main data collection phase. This preliminary testing will involve a small group of respondents who will provide feedback on the clarity and relevance of the questionnaire items. Adjustments will be made based on this feedback to enhance the instrument's reliability and validity (Creswell and Poth, 2021). By implementing these data collection methods, the study aims to gather robust quantitative data that will contribute to a deeper understanding of the impact of AI on personalised engagement marketing.

3.7 Research Instruments

For this study on the role of Artificial Intelligence (AI) in personalised engagement marketing, the primary research instrument will be a structured questionnaire. This instrument is chosen due to its effectiveness in gathering quantitative data from a large sample of participants, allowing for statistical analysis of consumer perceptions and behaviours regarding AI-driven marketing initiatives. The questionnaire will be designed to include a variety of closed-ended questions,

utilising Likert scale items to measure constructs such as customer engagement, AI driven technologies, customer satisfaction and loyalty and customer perceptions (Kumar and Gupta, 2023). This approach has been widely endorsed in recent literature, as it facilitates the collection of measurable and comparable data that can be analysed to identify significant trends and relationships (Patel et al., 2022).

The questionnaire will be organised into distinct sections, starting with demographic questions to capture essential participant information, including age, gender, and income level, and familiarity with technology. Following the demographic section, the instrument will feature validated scales to assess specific constructs. For example, the customer engagement section will include items adapted from existing frameworks that have demonstrated reliability in measuring engagement in digital contexts (Lee et al., 2021). Additionally, the trust scale will draw from established research that highlights the factors influencing consumer trust in AI applications, ensuring that the instrument effectively captures the nuances of this construct (Wang et al., 2021).

To enhance the validity and reliability of the questionnaire, a pilot study will be conducted with a small group of respondents prior to the main data collection. This preliminary testing will help identify any ambiguities or issues with the questionnaire items, allowing for necessary revisions based on feedback (Creswell and Poth, 2021). By employing a structured questionnaire as the primary research instrument, this study aims to gather comprehensive quantitative data that will elucidate the impact of AI on personalised engagement marketing. The findings from the questionnaire will be supplemented by qualitative insights obtained from follow-up interviews, creating a robust framework for understanding consumer attitudes and experiences related to AI-driven marketing strategies.

3.7.1 Questionnaire

The questionnaire for this study will be meticulously designed to capture a wide range of consumer perceptions regarding AI in personalised engagement marketing. It will consist of several sections, beginning with demographic questions to gather essential participant information such as age, gender, income level, and familiarity with technology. Following this, the questionnaire will include validated scales to measure constructs such as Perception of AI Driven Personalisation,

customer engagement, customer satisfaction, customer loyalty and customer perceptions on relevance, timeless and value of messages. Each item will be formulated using a Likert scale to allow respondents to express varying degrees of agreement or disagreement, facilitating nuanced data collection (Kumar and Gupta, 2023). This structured approach ensures that the data collected will be both reliable and valid, enabling meaningful statistical analysis.

The questionnaire will include both multiple-choice questions and open-ended questions to capture a range of responses. For example, questions might include "How often do you interact with personalised advertisements?" and "What are your concerns about data privacy in the context of AI-driven marketing?"

3.7.2 Justification of Secondary Data Sources

The use of questionnaires as the primary data collection instrument in this study on the role of Artificial Intelligence (AI) in personalised engagement marketing is justified by several key factors. First, questionnaires allow for the efficient collection of data from a large and diverse sample, which is essential for achieving statistical significance and generalisability of the findings (Patel et al., 2022). The structured nature of questionnaires enables researchers to gather consistent data across respondents, facilitating comparative analysis of consumer perceptions regarding AI technologies and their impact on engagement and trust.

Moreover, questionnaires can be designed to include validated scales that measure specific constructs such as customer engagement, trust in AI, and privacy concerns. Utilising established measurement tools enhances the reliability and validity of the data collected, ensuring that the findings accurately reflect the constructs being studied (Kumar and Gupta, 2023). Additionally, the use of Likert scales within the questionnaire allows respondents to express varying degrees of agreement or disagreement, providing a nuanced understanding of their attitudes and experiences with AI-driven marketing strategies.

3.7.3 Weaknesses of Questionnaires

While questionnaires are a powerful tool for data collection, they are not without their limitations. One significant weakness is the potential for response bias, where participants may provide

socially desirable answers rather than their true feelings or behaviours. This can skew the data and affect the validity of the findings (Lee et al., 2021). Additionally, questionnaires may not capture the full complexity of consumer attitudes and experiences, as they often rely on predefined response options that may not fully encompass participants' views. Furthermore, the lack of qualitative depth in questionnaires can limit the understanding of nuanced consumer behaviours, which is critical in the context of AI-driven marketing strategies (Wang et al., 2021).

3.7.2 Measurement Scales

Bhandari (2020) cited that you can learn how precisely variables are recorded by using levels of measurement, also known as scales of measurement. The scales or levels of measurements outline the characteristics of the values assigned to the variables within a dataset (Blog, 2020). To measure AI-driven personalisation the researcher used adapted scales from (Venkatesh et al., 2003), on perceived relevance, timeliness and value of messages the scale was adapted from (Davis 1989) customer engagement on personalised engagement marketing the researcher used established engagement scales by (Hollebeek et.al). On customer satisfaction the researcher used measurement scales adapted from (Wang et al., 2004) using 5-point Likert Scale and customer loyalty used established scales adapted from (Zeithaml, Berry and Parasuraman).

3.8 Data Collection Procedures

The researcher will randomly address the Econet Wireless line holders at different gatherings. The researcher, after making her introductions, will inform the Econet subscribers about her objective as well as the people who qualified to be part of the sample. In cases where some families had more than one representative, the researcher will request them all to participate as they qualified to be part of the sample to remain, while the ‘non-Econet subscribers’ would be excused. The researcher would then go through the questionnaire explaining all the areas in vernacular. The upside of this approach is that it allows the researcher to clarify grey areas and ensure there were no missing sections in the answered questions. The questionnaire will be designed in such a way that while it was closed, it also allows respondents to add remarks to the questions posed. Finally,

the researcher will distribute the questionnaire and stand ready to assist those with queries and misunderstandings. Each participant is expected to take an average of 10 minutes to respond to the questionnaire, after which the researcher will collect back the filled questionnaire. This approach is expected to ensure high response rate.

The data was analysed using Analysis of Moment Structures (AMOS) version 27 and Statistical Package for the Social Sciences (SPSS)In this study on understanding the role of Artificial Intelligence (AI) in personalised engagement marketing, particularly in the context of Econet Wireless, a leading telecommunications provider in Zimbabwe, a mixed-methods approach will be employed for data analysis. Quantitative data collected through the structured questionnaire will be analysed using descriptive statistics, which will provide insights into consumer perceptions and engagement levels with AI-driven marketing strategies. This statistical analysis will help summarize the data, highlighting trends and patterns in how customers interact with personalised marketing efforts facilitated by AI technologies. Additionally, qualitative data gathered from interviews will be analysed using a thematic approach, allowing for the identification of key themes and insights related to consumer experiences and attitudes toward AI personalisation in marketing.

3.9 Validity and Reliability

Validity

In the context of this research, validity refers to the extent to which the questionnaire and interview instruments effectively measure the constructs related to AI in personalised engagement marketing (Zikmund, 2020). To ensure validity, the research instruments will undergo a pre-testing phase involving a small group of individuals who share characteristics with the target study sample. Specifically, 50 questionnaires will be distributed to participants not included in the main study. This pre-test will help identify areas requiring refinement, such as the clarity of wording and phrasing of questions. Additionally, the researcher will document the average time taken to complete the questionnaire, ensuring that it is manageable for respondents. Validity will also be enhanced by aligning research questions with key themes derived from a comprehensive literature

review, ensuring that the instruments capture relevant content domains related to AI and personalised marketing.

Reliability

Reliability in this study refers to the consistency of responses across participants (Saunders, 2005). To enhance reliability, the researcher will employ triangulation by collecting data through three different methods: the structured questionnaire, in-depth interviews, and covert observations. This multi-faceted approach aims to ensure that findings are consistent and robust. Furthermore, responses will be cross verified among different respondents, including section heads, to check for consistency. After drafting the initial findings, the researcher will also revisit key informants to confirm earlier responses, making any necessary corrections. Additionally, the questionnaire will be reviewed by the research supervisor to validate its consistency and accuracy, addressing potential measurement errors.

3.9.1 Pilot Testing of the Data Collection Instruments

Pilot testing is a critical step in the research process, involving the administration of the questionnaire to a small sample of respondents prior to the full-scale study (Moxham, 2012). This pre-test will help identify issues such as unclear wording, repetitive questions, and the time required to complete the questionnaire. Conducting a pre-test serves several important purposes, as outlined by Moxham (2012): it allows the researcher to refine the questionnaire and ensure it effectively captures the intended data; it assesses whether the sampling strategy and data collection methods align with the study's objectives; it identifies logistical challenges that may impact resource allocation; and it evaluates whether respondents interpret the questions consistently and understand the information being solicited. By pre-testing the data collection instruments, the researcher aims to establish their feasibility and validity, ultimately enhancing the overall quality of the study (Thabane et al., 2010). This thorough preparation will support the goal of understanding how AI influences personalised engagement marketing within the context of Econet Wireless.

3.10 Data analysis and presentation

We will make use of tables, when analysing and presenting findings. The findings of this study on the role of Artificial Intelligence (AI) in personalised engagement marketing at Econet Wireless were presented in a logical and structured manner, facilitating easy interpretation and understanding. The following methods were employed for data presentation AMOS version 27 and SPSS version 26.

Overall, these presentation and analysis procedures are designed to enhance the clarity, engagement, and utility of the research findings, ensuring that they are both informative and actionable for decision-makers at Econet Wireless.

3.11 Ethical and Legal Considerations

When conducting research on the role of Artificial Intelligence (AI) in personalised engagement marketing, especially in the context of a telecommunications giant like Econet Wireless, several ethical and legal considerations must be addressed which are informed consent. Privacy and confidentiality, data protection compliance amongst many ethical considerations.

By addressing these ethical and legal considerations, the research on AI in personalised engagement marketing can be conducted responsibly, fostering trust among participants and contributing to the credibility and validity of the findings.

3.12 Chapter Summary

This chapter focused on understanding the role of Artificial Intelligence (AI) in personalised engagement marketing, specifically within the context of Econet Wireless, a leading telecommunications provider in Zimbabwe. The chapter outlined the research design and methodology employed to explore how AI impacts consumer engagement, AI-Driven personalisation, satisfaction, loyalty, and customer perceptions in marketing strategies.

The research approach adopted a mixed-methods framework, combining quantitative data collected through structured questionnaires and qualitative insights obtained from thematic interviews. This dual approach allowed for a comprehensive analysis of consumer perceptions and experiences regarding AI-driven marketing efforts at Econet Wireless. The population for the study included diverse consumers who have interacted with AI technologies at Econet Wireless, and a stratified random sampling method was used to ensure representation across different demographic groups.

The chapter detailed the research instruments, emphasising; the importance of using a structured questionnaire to gather reliable and valid data. The questionnaire included validated scales to measure key constructs such as customer engagement and trust in AI, while also addressing potential biases and ensuring clarity through pre-testing. In addition to primary data, secondary sources were utilised to enrich the findings and provide a broader context for the research.

Data collection methods were systematically outlined, highlighting the use of surveys to efficiently reach a wide audience. Finally, ethical and legal considerations were addressed, emphasising the importance of informed consent, privacy, and compliance with data protection regulations to ensure the integrity of the research process.

CHAPTER FOUR

DATA ANALYSIS AND RESULTS

4.0 Introduction

This chapter presents the results obtained from the analysis of the collected data in understanding the role of Artificial Intelligence (AI) in personalised engagement marketing. It mainly focuses on presenting, analysing and interpreting the research findings collected from Econet Wireless Zimbabwe. Guided by the research objectives and hypotheses, the analysis evaluates the impact of AI-driven personalisation on customer engagement, satisfaction, and loyalty, as well as customer perceptions of message relevance, timeliness, and value. The results or findings were generated using AMOS Software version 27 and SPSS version 26.

4.1 Questionnaire Response Rate

A total of 315 questionnaires were distributed to individual customers in both urban and suburban. Out of the total number of questionnaires distributed, 309 questionnaires were returned and fully answered while 6 questionnaires were not returned. This indicated a favourable response rate of 98%. Response rate of the respondents is shown in the table below:

Table 3:Presents questionnaire response rate.

Description	Frequency	Rate
Questionnaires distributed	315	100%
Questionnaires returned	309	98%

Source: Primary Data

4.1.2 Demographic Profile of Respondents

This section provides an overview of the respondents based on their demographic information collected which includes age groups, gender, occupation, education level, duration with Econet, type of service used and monthly income.

Table 4:Profile of respondents

	Questions	Frequency	Percentage of frequency
Age	18-25	38	12.3
	26-30	49	15.9
	31-35	55	17.9
	36-40	60	19.4
	41-45	44	14.2
	46-50	36	11.7
	51+	27	8.7
	Total	309	100
Gender	Female	165	46.6
	Male	144	53.4
	Total	309	100

Occupation	Student	50	16.2
	Part-time employment	69	22.3
	Self Employed	84	27.2
	Retired	64	20.7
	Unemployed	42	13.6
	TOTAL	309	100
Subscribe Years	Less than 1 year	59	19.1
	1-3 years	72	23.3
	4-6 years	77	24.9
	7-10 years	78	25.2
	More than 10 years	23	7.4
	TOTAL	309	100

Educatio n Level	High school diploma	110	35.6
	Some college	89	28.8
	Associate degree	50	16.2
	Bachelor's Degree	34	11.0
	Masters	26	8.4
	TOTAL	309	100
Monthly Income	Us 250 and below	87	28.2
	$251-$500	67	21.7
	$501-$749		
	$751- $1000	78	25.2
		56	18.1

	$1001-$1500 $1501 or more TOTAL	27 0 309	6.8 0 100
Type of Econet service used	Prepaid Postpaid Broadband Business services Digital Payment TOTAL	95 102 56 42 14 309	30.7 33.0 18.1 13.6 4.5 100

Source: Primary Data

The table above indicates that, of the total population of 309 respondents, 53% were male and 47 % were female. The researcher was not able to have a balanced view of the population since systematic sampling was used. On age the age group that dominated in this research was 36-40 which constituted 19% of the population followed by 31-35 which has 18%, followed by 26-30 which has 16%, followed by 41-45 which has 14%, followed by 18-25 which has 12%, followed by 46-50 which also has 12% and lastly 51 and above age group which has 9% of the population.

Occupation of respondents was also taken into account and represented in the table. The findings indicated that 27% of the respondents are self-employed, 22% have part time jobs, 21% are retired citizens, 16% are still students and 15% are unemployed.

Based on the table, subscription level of respondents to Econet Wireless indicated that 25% of the respondents have about 7-10 years as Econet Wireless subscribers, also 25% have 4-6 years as subscribers followed by 23% respondents who have about 1-3 years, followed by those with less than a year with 19% and lastly those with more than 10 years with 7%.

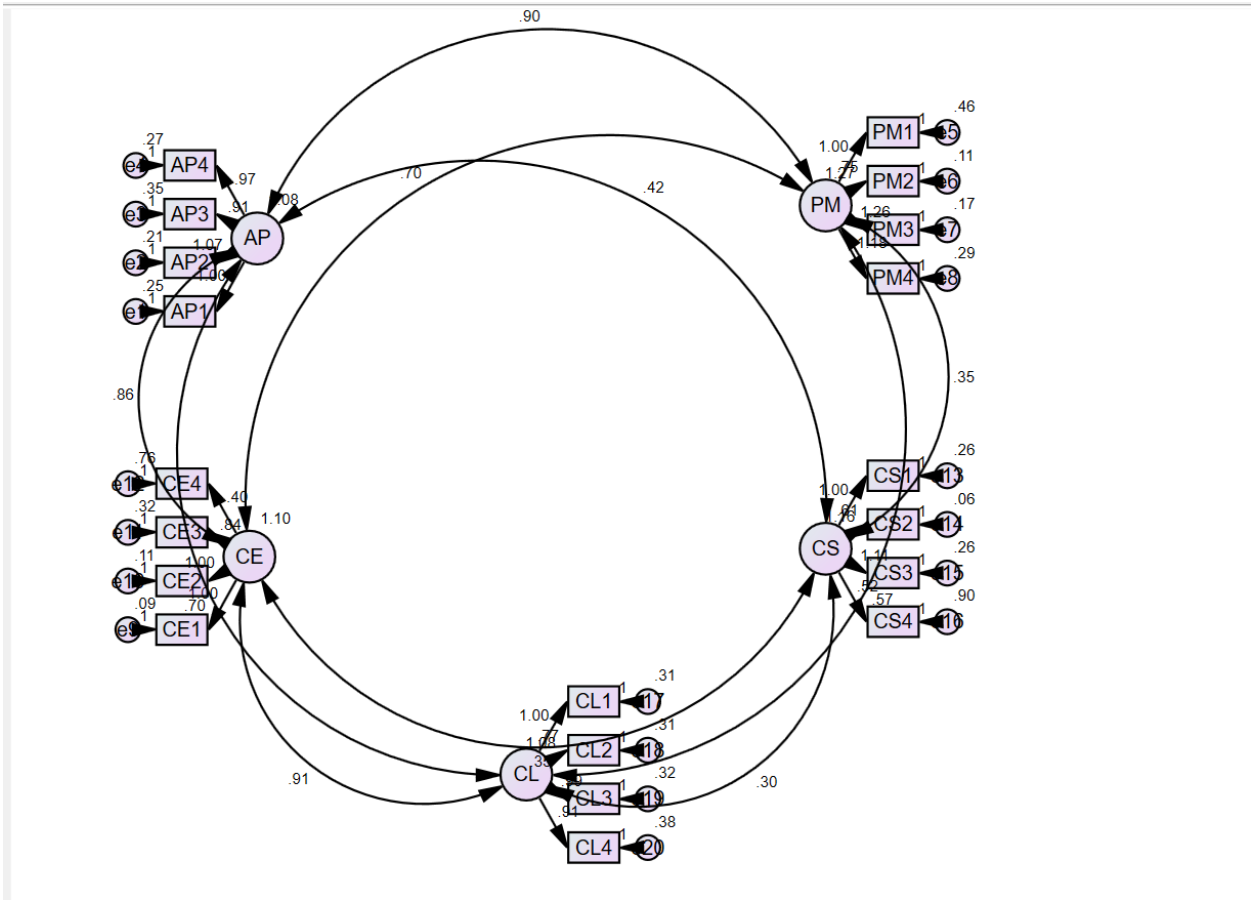
The level of education was also indicated in the table giving a percentage of 36% respondents in high school, followed by 29% in college, followed by 16% with an Associate degree, followed by 11% with a Bachelor's degree and lastly 8% those with master's degree. Based on the table, monthly income was also represented, having 28% respondents who earn $251 and below, followed by 25% earning $501-$749, followed by 22% earning $251-$500 followed by 18% earning $751-$1000 and lastly 9% earning $1001-$1500 and having no respondent earning $1501 or more.

The last demographic to be represented was type of Econet service being taken by the respondent this was indicated by having a percentage of 33% using postpaid service, followed by 31% using prepaid, followed by 18% using broadband, followed by 14% using business services and lastly 5% using digital payment services.

4.2 Measurement Model

The measurement model was conducted to assess the validity and reliability of the conceptual model in accurately measuring its intended constructs. Below is the measurement model of the study.

Figure 4: Measurement Model



SOURCE: AMOS

Figure 3: Measurement Model.

The measurement model assessment indicates that all items significantly loaded onto their respective factors, confirming the presence of convergent and significant and discriminant validity was accessed using Average Variance Extracted (AVE). The AVE values for all research constructs were above 0.5 which means that there is convergent validity. Discriminant validity was achieved in this study and this is shown by the absence of correlations between factors. Reliability of the findings was measured by the composite reliability, the results indicated that the data was reliable and this is shown by a composite reliability which is above 0.7. The table below shows the AVE coefficience, composite reliability and shared variances results.

Table 5: Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
AP1	<---	AP	.899				
AP2	<---	AP	.925	.039	27.214	***	
AP3	<---	AP	.847	.042	21.840	***	
AP4	<---	AP	.888	.040	24.348	***	
PM1	<---	PM	.785				
PM2	<---	PM	.958	.062	20.518	***	
PM3	<---	PM	.935	.064	19.776	***	
PM4	<---	PM	.884	.065	18.241	***	
CE1	<---	CE	.961				
CE2	<---	CE	.954	.025	39.628	***	
CE3	<---	CE	.842	.034	24.451	***	
CE4	<---	CE	.431	.048	8.176	***	
CS1	<---	CS	.837				
CS2	<---	CS	.965	.053	21.998	***	
CS3	<---	CS	.863	.058	19.288	***	
CS4	<---	CS	.392	.074	7.006	***	
CL1	<---	CL	.844				
CL2	<---	CL	.859	.055	19.709	***	
CL3	<---	CL	.837	.052	18.829	***	
CL4	<---	CL	.791	.053	17.150	***	

SOURCE: AMOS

4.3 Reliability Test

Table 6: Composite Reliability and Average Variances Extracted

Construct	**Number of items**	**Composite Reliability**	**AVE**
AI-driven personalisation	**4**	**0.938**	**0.792**
Customer Engagement	**4**	**0.920**	**0.682**
Customer Satisfaction	**4**	**0.864**	**0.632**
Customer Loyalty	**4**	**0.901**	**0.694**
Perceived relevance, timeliness, value	**4**	**0.940**	**0.658**

SOURCE: AMOS

The data presented sheds light on the consistency and validity of four constructs: AI-driven personalisation, customer engagement, customer satisfaction, and perceived relevance, timeliness, value. The composite reliability (CR) ratings for all constructs range between 0.864 and 0.901, showing high internal consistency and reliability. This shows that the items used to measure each construct are consistent and trustworthy, giving a good platform for further investigation.

4.3.1 Discriminant Validity

Discriminant validity refers to the extent to which a measure of a construct or concept is distinct from measures of other constructs or concepts, and does not correlate highly with them, indicating that it is measuring a unique construct (Creswell and Creswell, 2018). When the correlation between each pair of latent variables is less than 0.85, discriminant validity is achieved (Byrne,2016; Kline, 2015; Awang, 2015).

Table 7: Composite Reliability, Average Variance Extracted (Ave) And Shared.

Construct	Composite Reliability	Average Variance Extracted	Shared Variance				
			AP	PM	CE	CS	CL
AI-Driven Personalisation	0.938	0.792	1				
Perceived Messaging	0.940	0.797	0.658	1			
Customer Engagement	0.920	0.682	0.626	0.591	1		
Customer Satisfaction	0.864	0.632	0.274	0.265	0.179	1	
Customer Loyalty	0.901	0.694	0.591	0.566	0.358	0.194	1

SOURCE: AMOS

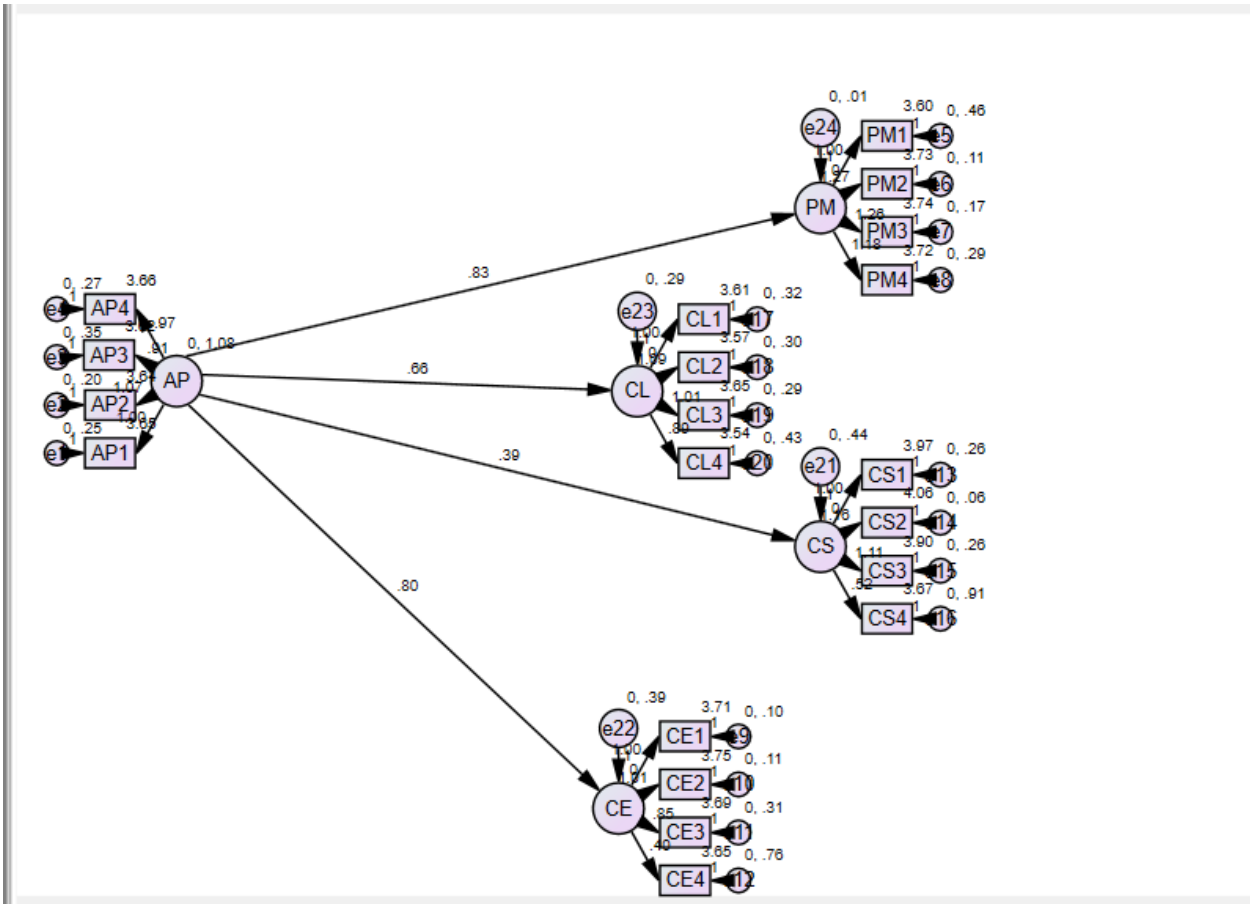
4.4 Hypothesis Testing

AMOS software was used to conduct the Structural Equation Modelling (SEM) and to test the hypothesis of the study. Hypothesis testing refers to a statistical method used to make interpretations about a population basing on sample data as argued by Salkind (2010). The sample data was analysed to determine whether there is enough evidence to reject the null hypothesis in favor of the alternative hypothesis.

Structural Model

Structural model refers to a representation of the relationship among constructs through a system of equations; the model is used to test hypothesis.

Figure 5: Structural Model



SOURCE: AMOS

Table 8: Hypothesis Testing Results

Hypothesis	Statement	B	T	P	Decision
H1	The use of AI-driven personalisation at Econet Wireless positively influences customer engagement levels.	**.805**	**18.065**	***	**Accepted**
H2	AI-driven personalised marketing improves customer satisfaction with Econet's marketing communications	**.392**	**9.202**	***	**Accepted**
H3	AI-enabled personalisation significantly enhances customer loyalty toward Econet Wireless.	**.658**	**14.701**	***	**Accepted**
H4	AI-enabled personalisation significantly enhances customer perceptions toward Econet Wireless	**.825**	**18.490**	***	**Accepted**

SOURCE: AMOS OUTPUT

H1: There is a positive relationship between AI-driven personalisation and Customer Engagement**.** The first hypothesis of this research suggested a notable influence of AI-Driven personalisation on customer engagement levels. The regression coefficient (B) for this hypothesis is at 0.805 indicating a strong positive influence, with a critical ratio (T) of 18.605 and a significance level (P) denoted by *** $\mathbf{p < 0.001}$. These results reveal a statistically significant impact, resulting in the acceptance of H1.

H2: There is a significantly positive relationship between AI-driven personalisation and Customer satisafaction

The second hypothesis proposed that AI-Driven personalised marketing improves customer satisafaction with Econet's marketing communications. The regression estimate (B) for this hypothesis is 0.392, with a critical ratio (T) of 9.202 and a significance level (P) denoted by *** $p < 0.001$. The statistically significant positive relationship supports the acceptance of H2.

H3: There is a positive relationship between AI-driven personalisation and Customer Loyalty.

The third hypothesis suggested that AI-enabled personalisation significantly enhances customer loyalty toward Econet Wireless. The regression coefficient (B) for this relationship is 0.658. The critical ratio (T) is 14.701 and a significance level (P) denoted by *** $p < 0.001$. This statistically significant positive relationship supports the acceptance of H3.

H4: There is a positive relationship between AI-driven personalisation and Customer Perceived relevance, timeless and value of messages.

The fourth hypothesis posited that AI-enabled personalisation significantly enhances customer perceptions. The regression estimate (B) for this relationship is 0.825, with a critical ratio (T) of 18.490 and a significance level (P) denoted by *** $p < 0.001$. The strong positive relationship, supported by statistical significance, leads to the acceptance of H4.

4.5 Discussion of Findings

This research aimed to understand the role of AI on personalised engagement marketing. AMOS Software was used to enable the study analysis. Below is the discussion the research findings being supported by past researchers.

Based on the results the positive relationship between AI-driven personalisation and customer engagement is supported by previous research Chatterjee et al. (2021) found that customers who perceive AI-driven services as helpful and easy to use tend to interact more frequently with brands, thereby enhancing customer engagement. According to Li and Huang (2023) mobile operators in emerging markets who deployed AI chatbots and dynamic pricing engines saw a significant improvement in customer engagement. The positive relationship between AI-driven personalisation and customer satisafaction is consistent with past study's Lee and Kim (2021) demonstrated that when customers receive timely and relevant AI-generated recommendations, they are more likely to express satisfaction with the brand. Likewise, Mikalef et al. (2022) emphasise that the confirmation of customer expectations regarding AI-driven marketing messages especially in terms of personalised value and usefulness it leads to higher satisfaction and favourable brand perception. AI tools can enhance satisfaction by offering immediate support, personalised content, and frictionless service experiences according to (Davenport and Ronanki, 2020; Chatterjee et al., 2021). AI personalisation

The positive relationship between AI-driven personalisation and customer loyalty is in line with previous research by Xu et al. (2022) examined AI-enabled personalisation in digital service environments and found that it significantly influenced emotional commitment and repeat usage behaviours, key indicators of loyalty. In the context of Econet Wireless, personalisation features such as custom data bundles or promotional offers based on past behaviours have contributed to stronger brand attachment and customer retention. Helkkula and Pihlström (2021) supports by arguing that adaptive AI systems build perceived reliability and deepen emotional bonds, both crucial for customer loyalty in competitive sectors like telecommunication. This finding is strongly supported by prior literature emphasizing AI's dual effect on behavioral and attitudinal loyalty. AI personalization fosters repeat purchasing behavior and emotional attachment by consistently meeting customer needs through tailored recommendations and offers (Ben Khelil, 2025; Kaptein

and Parvinen, 2015 .AI supports loyalty by delivering consistently relevant and satisfying experiences that deepen brand attachment (Lee and Kim, 2021 and Chatterjee et al., 2021. Mikalef et al. (2022) argue that sustained personalisation increases emotional bonds between customers and brands, contributing to long-term loyalty.

Focusing on the results, the positive relationship between AI-driven personalisation and perceived relevance, timeless and value of messages (H1) corresponds with past research Mikalef et al. (2022) found that telecom companies using AI to personalise engagement were more likely to retain customers over time due to improved service relevance and perceived value. Park and Kim (2021) also found that such AI interactions enhance the credibility and esteem of the brand. For Econet, this suggests that maintaining transparent, context aware communication through AI tools can directly influence how customers view the company's integrity and responsiveness. These results are consistent with Expectation-Confirmation Theory, where customer perception improves when AI systems confirm expected communication standards in terms of relevance, timing, and personalisation.

4.6 Summary

Chapter 4 offered an in-depth analysis of the collected data, highlighting an impressive response rate of 98% for the questionnaire. Which signifies the reliability of the findings. The analysis of the respondents' demographics showcased a wide range of characteristics, with notable participation from younger age groups. The validity of the constructs was confirmed through confirmatory factor analysis, and the evaluation of the structural model largely supported the hypothesized relationships. These findings offer valuable insights for marketers.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter provides an overview of the research outcomes; it summarises the research findings and provides critical takeaways. Furthermore, this chapter provides conclusions, recommendations for future actions, offering a foundation for subsequent researchers to build upon and expand knowledge base.

5.1 Summary of Findings

The study examined the relationship between AI-driven personalisation on perceived relevance, time and value of messages, customer engagement, customer loyalty and customer satisfaction. Study was guided by the research objectives which are, to examine how Econet Wireless employs AI technologies in its personalised marketing strategies, to assess the effectiveness of AI-driven personalisation in enhancing personalised engagement marketing outcomes (customer engagement, satisfaction, and loyalty.) and to evaluate customer perceptions of AI-enabled marketing messages in terms of relevance, timeliness, and value A survey was done to gather data with a sample size of 309 participants , and data was analysed using AMOS Software version 27 and SPSS version 26.

The study tested four hypotheses regarding the relations between AI-driven personalisation, customer engagement, customer satisfaction, customer loyalty and perceived timeliness, relevance and value of messages. The study outcomes were that H1 indicated a positive relationship between AI-driven personalisation and Customer Engagement. This shows that customers who perceive AI-driven services as helpful and easy to use tend to interact more frequently with brands, thereby enhancing customer engagement. H2 points to a significantly positive relationship between AI-driven personalisation and Customer satisafaction. This demonstrates that when customers receive timely and relevant AI-generated recommendations, they are more likely to express satisfaction

with the brand. H3 indicates a positive relationship between AI-driven personalisation and Customer Loyalty. This is because AI supports loyalty by delivering consistently relevant and satisfying experiences that deepen brand attachment. Lastly, H4 reflected a positive relationship as well between AI-driven personalisation and Customer Perceived relevance, timeless and value of messages. These results are consistent with Expectation-Confirmation Theory, where customer perception improves when AI systems confirm expected communication standards in terms of relevance, timing, and personalisation.

5.2 Conclusions

The study concluded that the use of Artificial Intelligence (AI) at Econet Wireless has a statically significant impact on customer engagement, implying that the more the company integrates AI into its marketing practices, the more it positively influences how customers interact with the brand. The findings show that AI-driven personalisation contributes directly to improved communication with customers, resulting in higher engagement levels and more responsive interactions. If Econet Wireless continues to use AI to tailor its marketing content and offers based on customer data and behavior, customers feel more valued and understood, leading to increased satisafaction with the company's marketing effort.

Furthermore, the study revealed that AI-enabled personalisation impact significantly customer loyalty and perception. This means the more Econet Wireless leverages AI to deliver personalised experiences, the stronger the emotional connection and trust customers develop toward the brand. This, in turn, fosters long term loyalty and improves the overall public perception of the company.

Overallly. These findings suggest that AI is not only enhancing the effectiveness of Econet's marketing strategies but also providing measurable business value. The evaluation of AI serves as a valuable tool for guiding efforts to use it in the telecommunications sector.

5.3 Recommendations

The recommendations were made based on the study results, for all the hypothesis. For Econet Wireless to fully leverage Artificial Intelligence (AI) in enhancing personalized engagement

marketing, it is critical to adopt integrated, strategic approaches. The researcher recommends Econet Wireless to use AI to deliver personalized SMS, push notifications, and in-app messages based on real-time user behavior and preferences. For example, offer time-sensitive promotions during peak mobile usage hours to increase immediate interaction. Utilize AI analytics platforms to monitor user interaction across channels (app, web, and SMS) in real time. This will help Econet understand what content or campaigns most effectively drive engagement. Enable content to change dynamically based on engagement behavior by browsing history or service usage, encouraging more frequent interactions and improving session durations on mobile apps or website

Econet Wireless should use AI to analyze customer profiles and deliver highly tailored messages by offering data bundles to heavy data users or voice minutes to frequent callers, showing that Econet understands their needs. It should also ensure AI respects opt-in/opt-out preferences, preferred contact times, and channel preferences. Transparent and respectful personalization builds satisfaction by avoiding intrusive or irrelevant messaging.

The researcher also recommends continuously test different AI-generated messages and offers to identify which combinations result in the highest customer satisfaction, refining strategies based on actual feedback and sentiment. Econet should integrate AI to predict which customers are likely to churn and proactively send personalized loyalty offers or discounts. Early engagement can increase retention and deepen loyalty. Econet Wireless should develop personalized marketing sequences using AI that nurture customer relationships over time like onboarding series, usage tips, exclusive deals, creating habitual engagement with the brand. The organisation should ensure that Econet's loyalty app or platform uses AI to recommend rewards or offers most aligned with individual user preferences and behaviours.

The researcher also recommends to train AI to maintain a tone that reflects Econet's brand values across all channels. Avoid robotic or overly generic language, which can harm brand perception and clearly communicate how AI is used in personalization and how customer data is protected. Giving users control over their personalization settings fosters trust and enhances brand perceptions,

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APPENDIX A: QUESTIONNAIRE

BINDURA UNIVERSITY OF SCIENCE EDUCATION (BUSE)

FACULTY OF COMMERCE

DEPARTMENT OF MARKETING

QUESTIONNAIRE ON THE RESEARCH TOPIC:

Research Questionnaire: Understanding the Role of Artificial Intelligence in Personalized Engagement Marketing at Econet Wireless.

Done by Moesha Bwititi

Dear Respondent

You are invited to participate in an academic research study by the Department of Marketing at the Bindura University of Science Education. The purpose of the study is to investigate **Understanding the Role of Artificial Intelligence in Personalized Engagement Marketing at Econet Wireless.**

Please note the following:

- This study involves an anonymous survey. Your name will not appear and the answers you give will be treated as confidential. You will not be identified in person based on the answers you give.
- Your participation in this study is very important. You may, however, choose not to participate and you may also stop participating at any time without any negative consequences.
- Please answer the questions as honestly as possible. This should not take more than ten minutes of your time.
- The results of the study will be used for academic purposes only and may be published in academic research. You will be provided with a summary of findings on request.

Contact details:

Phone number:0787701844

Email: moeshabwititi5@gmail.com

Participant signature ……

Section A: Demographic Information

NB: *Tick the appropriate box*

1. Age: ___
   ☐ 18-25

   ☐ 26-30

   ☐ 31-35

   ☐ 36-40

   ☐ 41-50

   ☐ 51+

2. Gender:
   ☐ Male

   ☐ Female

   ☐ Other

3. Occupation/ Employed?
   ☐ Student

   ☐ Part Time

   ☐ Self Employed

   ☐ Retired

   ☐ Unemployed

4. Duration with Econet Wireless (As a subscriber/ Client):
   ☐ 1 year and below

☐ 1–3 years

☐ 4–6 years

☐ 6-10 years

☐ >10 years

5. Education Level?
   ☐ High School

   ☐ Some College

   ☐ Associate Degree

   ☐ Bachelor's Degree

   ☐ Masters/Doctoral

6. Type of Econet service used most:
   ☐ Prepaid

   ☐ Postpaid

   ☐ Broadband

   ☐ Business services

7. Monthly Income: ___
   ☐ 250 and below

   ☐ 251-500

   ☐ 501-749

   ☐ 751-1000

   ☐ 1001-1500

   ☐ 1501 or More

Section B: Perception of AI-Driven Personalization (AP)

Instructions: Please indicate your level of agreement with each statement using the following scale: **1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree**

Statement	**1**	**2**	**3**	**4**	**5**
I am aware that Econet Wireless uses Artificial Intelligence (AI) to personalise its marketing messages.					
The messages I receive from Econet are relevant to my personal preferences or behavior.					
Econet delivers marketing content through channels I prefer (e.g., SMS, email, mobile app).					
I believe that AI helps Econet send me timely and useful promotions or offers.					

Section B: Perceived Relevance, Timeliness, and Value of Messages (PM)

Instructions: Please indicate your level of agreement with each statement using the following scale: **1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree**

Statement	**1**	**2**	**3**	**4**	**5**
Econet's messages usually address my current needs or interests. **(Perceived Relevance**					
The marketing messages I receive from Econet are timely and well-targeted. (Perceived Timeliness)					
I find value in the promotional content Econet shares with me as a customer. (Perceived Value)					
I can tell that AI-based personalization helps Econet deliver using my preferences and behavior to personalise the messages I receive. (Perceived Use of AI-Personalization)					

Section C: Customer Engagement (CE)

Statement	**1**	**2**	**3**	**4**	**5**
I am likely to continue using Econet services because of personalised engagement.					
I feel more connected to Econet because of how they tailor their communication.					
I would recommend Econet to others based on my personalised experience.					

I actively respond to personalised offers and promotions from Econet Wireless.					

Section D: Customer Satisfaction (CS)

1 = Strongly Disagree to 5 = Strongly Agree) Please indicate your level of agreement with the following statements regarding AI-driven personalised engagement marketing.

Statement	**1**	**2**	**3**	**4**	**5**
I am satisfied with the overall experience I receive from Econet Wireless. (General satisfaction)					
Econet Wireless marketing messages meet my expectations. (Expectancy-confirmation theory link)					
The AI-driven services (e.g., automated recommendations or reminders) enhance my experience with Econet Wireless. (Satisfaction from AI-enhanced interactions)					
I am happy with how Econet Wireless communicates with me based on my preferences and behavior. (Communication-based satisfaction)					

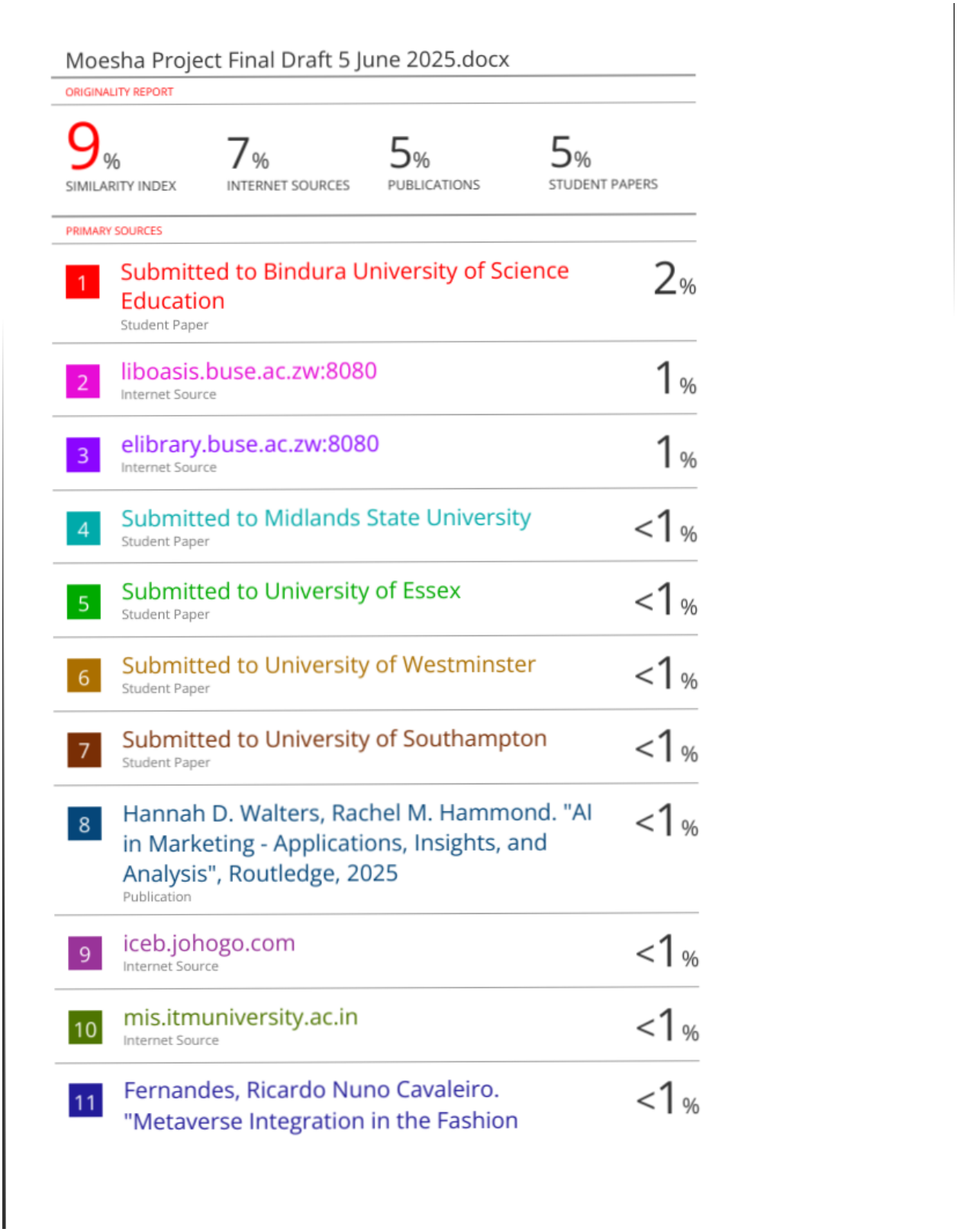
Section E: Customer Loyalty (CL)

1 = Strongly Disagree to 5 = Strongly Agree) Please indicate your level of agreement with the following statements regarding AI-driven personalised engagement marketing

Statement	**1**	**2**	**3**	**4**	**5**
I am likely to continue using Econet services because of how well they understand my needs. (Personalised experience and loyalty)					
I prefer Econet Wireless over other telecom providers because of their personalised services. (Competitive loyalty advantage)					
Even if competitors offered lower prices, I would still choose Econet Wireless. (Behavioral loyalty and retention tendency)					
I would recommend Econet to others based on my personalised experience. (Word-of-mouth loyalty)					

Thank You for your participation!

APPENDIX B: SIMILARITY INDEX



Moesha Project Final Draft 5 June 2025.docx

ORIGINALITY REPORT

9%	7%	5%	5%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Bindura University of Science Education Student Paper	2%
2	liboasis.buse.ac.zw:8080 Internet Source	1%
3	elibrary.buse.ac.zw:8080 Internet Source	1%
4	Submitted to Midlands State University Student Paper	<1%
5	Submitted to University of Essex Student Paper	<1%
6	Submitted to University of Westminster Student Paper	<1%
7	Submitted to University of Southampton Student Paper	<1%
8	Hannah D. Walters, Rachel M. Hammond. "AI in Marketing - Applications, Insights, and Analysis", Routledge, 2025 Publication	<1%
9	iceb.johogo.com Internet Source	<1%
10	mis.itmuniversity.ac.in Internet Source	<1%
11	Fernandes, Ricardo Nuno Cavaleiro. "Metaverse Integration in the Fashion	<1%