CRITICAL SUCCESS FACTORS IN E-MARKETING ADOPTION AND IMPLEMENTATION AMONG THE FAST-MOVING CONSUMER GOODS RETAILERS IN ZIMBABWE[*]

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Abstract

The institutionalization of e-marketing strategies, their adoption, and implementation hinges on the customers' perceptions of the critical success factors that the literature identifies in terms of an online competitive advantage, online shopping infrastructure development, online customer relationship, and online shopping risk. To assess the critical success factors, a sample of 300 customers of the fast-moving consumer goods retailers throughout the provinces of Zimbabwe participated in this study. The results indicated that customers' province of residence, their education and computer literacy levels are significantly associated with the critical success factors (CSFs) of e-marketing adoption and implementation. However, the study found that gender does not significantly affect the e-marketing CSFs. It is suggested that the demographic characteristics, related to education, computer literacy levels, and the province of residence are the strategic criteria for niche market segmentation and development that the fast-moving consumer goods retailers need to leverage for the successful adoption and implementation of e-marketing.

Keywords: *e-marketing adoption and implementation, online competitive advantage, online infrastructure development, online customer relationship, online risk*

1. INTRODUCTION

The purpose of this study was to investigate customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in Zimbabwe in terms of the customers' demographic configuration. The Zimbabwean retail

sector has been slow to adopt and implement e-marketing, although there are 99% of mobile subscriptions and 6,900km of Internet cable linking Zimbabwean towns and cities (POTRAZ, 2015). According to POTRAZ (2021), Zimbabwe has experienced increased growth of the Internet in the past decade (2010-2020). The number of Internet users increased by +4.2% between 2020 and 2021, and in 2021, there were 5.01 million Internet users in Zimbabwe. Internet penetration rate stood at 31.4% in January 2021 (Kemp 2021; POTRAZ 2021). A significant growth was experienced in mobile connections as well. There were 14.16 million mobile connections in Zimbabwe by January 2021, which is equivalent to 98.5% of the total population (Kemp 2021). There is no doubt that e-marketing is a contributory tool to marketing and transacting. However, it is worrying why the Zimbabwean fast-moving consumer goods (FMCG) retail sector lacks optimum usage regardless of a comprehensive Information Communication Technology (ICT) infrastructure. While the preceding background clearly shows the state of ICTs, the causes of low adoption and implementation of e-marketing by FMCG Zimbabwean retailers are unknown. It is also evident from this background that the Internet provides significant benefits as a new medium of interaction. Chaffey and Smith (2017) argue that customers and companies use the Internet to engage in real-time communication, building strategic relationships and trust. FMCG retailers in Zimbabwe have been generally slow in embracing the use of technology; hence, they still concentrate on traditional marketing strategies (Siwadi & Pelser, 2015). In these circumstances, the internationally recognised e-commerce giant Pay Pal entered the Zimbabwean market after receiving signals that the Zimbabwean economy had the potential to embrace the technology. In view of this, the majority of the Zimbabwean population can now purchase goods online in more than 203 countries using Pay Pal (Dzoma, 2016). The growth of Internet transactions signals that the country is open to online business. Nevertheless, the FMCG retailers in Zimbabwe have not embraced this opportunity fully. Tengesa.com, an e-commerce website, has experienced a premature failure before being commercially launched. Some of the interactive e-commerce websites, including Econet's Eco shop and the Food World's e-commerce, are also failing to fully engage in online business (Dzoma, 2016).

Makherjee and Basu (2015) warn that to survive in business, organisations need to be proactive and embrace the dynamic environmental changes such as the adoption of e-marketing. Internet technology is growing fast and would soon outpace the traditional marketing strategies. Retailers should strategically and gradually move towards e-marketing adoption and implementation to survive the current and future market forces as far as the Internet is concerned. Technological developments are essential in understanding that the adoption of ICT has brought in an increase in profitability and competitiveness amongst the Zimbabwean FMCG retailers. Zimbabwean FMCG retailers that have failed to embrace technological changes are bound to lose their market share. Contemporary retailers need to embrace these technological developments to ensure their own existence and survival (Makherjee & Basu, 2015). These ever-charging technological developments are essential in conceptualising the integration of ICT and marketing activities to satisfy customer needs at a profit. The diffusion of technology in marketing has positively influenced the way goods and services are marketed. It has improved the interaction between retailers and consumers (Ryan &

Jones, 2012). Studies have confirmed that since the Internet entered the commercialisation stage, there have been radical changes in its usage, including the consumer behaviour, perceptions, and attitudes towards e-marketing and online purchasing (Ryan & Jones, 2012).

Crucially, understanding customer behaviour and needs remains critical in any business venture (Ryan & Jones, 2012). This study incorporates customer perspectives into the development of e-marketing strategy by FMCG retailers in Zimbabwe. The customer perspective remains critical in addressing online shopping experiences and increases in its usage. Retailers have to incorporate customer perspectives in the development of their e-marketing strategies. The study brings new insights regarding the contributions associated with FMCG retailers' participation in e-commerce. The research further addresses issues that are important to understand the customers' perception with the view of influencing organisational policy on the increase in ICT diffusion. It also seeks to break the technological divide that exists between the rural and urban populations in Zimbabwe (Ngwenya & Pelser, 2018). This technological gap, if addressed properly, has the potential of improving the retailers' contribution.

The customer perspectives and perceptions towards the use of e-marketing for online purchasing as well as online trust and perceived benefits are determined and can be influenced by customer demographics such as province of residence, gender, educational level, and computer literacy levels (Debei et al., 2015). These attributes are the products of perceived web quality (Debei et al., 2015). The higher the levels of perceived web quality, the higher the levels of customers' online purchasing trust and hence the adoption of e-marketing. As

a result, website architecture design and development are thus crucial in changing customer online perceptions of online purchasing infrastructure, online competitive advantage, online customer relationships, and online purchasing risk (Nabat et al., 2014). Aharony (2014) argues that retailers should provide their customers with effortless, user-friendly, and useful web interfaces that create an online shopping experience to mould online relationships and facilitate regular purchases. In view of the above, Aharony (2014) and Lawrence (2010) also argue that the internet technology is dynamic and evolving; hence retailers' application of e-marketing strategies should focus on customers and on understanding the cognitive aspects of consumers' behaviour and demographics.

From the introductory background above, the study proposed the following objectives for conceptual guidance:

1. To investigate customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of the area of residence.

2. To investigate customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of gender.

3. To investigate customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of educational level.

4. To investigate customers' perception of the critical success factors in e-marketing adoption and implementation

among the fast-moving consumer goods retailers in terms of computer literacy level.

Our research questions are as follows:

1. What are the customers' perceptions of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of the area of residence?

2. What are the customers' perceptions of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of gender?

3. What are the customers' perceptions of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of educational level?

4. To investigate the customers' perceptions of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of computer literacy level?

The following research hypotheses are being tested:

H_1: Customers' area of residence significantly influences customers' perceptions of the adoption and use of online shopping among the FMCG retailers in Zimbabwe.

H_2: Gender significantly influences customers' perceptions of the adoption and use of online shopping among the FMCG retailers in Zimbabwe.

H_3: Level of education significantly influences customers' perceptions of the

adoption of online shopping among the FMCG retailers in Zimbabwe.

H_4: Computer literacy significantly influences customers' perceptions of the adoption and use of online shopping among the FMCG retailers in Zimbabwe.

2. E-MARKETING DIFFUSION SUCCESS FACTORS

Statistics from Statista (2020) have proved that Internet technologies have become a part of everyday life globally. A total of 2.95 billion people are active social media users, and this figure is expected to grow to 3.43 billion by 2023 (Statista, 2020). The FMCG retailers need to adopt and implement e-marketing using an accurate marketing mix (Andreki & Yazdanifard, 2014). Digital marketing mix comprises digital advertising website development, design and content, electronic customer relationship management (E-CRM), online direct marketing, social media integration, online pricing, e-mail marketing, and understanding electronic marketing strategy development in retailers. Retailers who appreciate this mix are likely to adopt and implement digital technology successfully and faster than their competitors. Understanding the pillars of e-marketing as espoused in this digital framework facilitates retailers' quick adoption of e-marketing. The following paragraphs will present how this mix can facilitate the adoption and implementation of e-marketing.

2.1. Online competitive advantage

Evidence from literature indicates that understanding customer attitudes towards online shopping assists retailers in improving their online value proposition and sustainable competitive advantage (Rajesh

& Purushothaman, 2013; Pei et al., 2020). Consumers purchase products online based on discounts, free home delivery, and website friendliness (Rajesh & Purushothaman, 2013). Retailers now encourage their customers to use direct online platforms to purchase their products as a way of cutting costs and saving time (Rhee, 2010). Although online direct marketing has proved to be cheaper for retailers, Rhee (2010) recommends that retailers should maintain call centre channels for extended customer problem-solving services. Online direct marketing enables a more accurate household-level targeting and offers improved campaign responses with more accurate online impression calculations (Pei et al., 2020). The Internet has become central in the marketing of products and services through relationship marketing with individual customers. It facilitates the application of a full range of marketing activities through personalization and customization (Harris & Dennis, 2007; Smith & Chaffey, 2017; Baker & Hart, 2016; Pei et al., 2020; Statista, 2020). Molenaar (2016) states that the diffusion of e-marketing has increased retailers' competitiveness since they can respond to individual customer needs. E-marketing adoption and implementation make competitive advantage a crucial element since it helps retailers sustain, retain, and enhance their market share (Shams, 2013). E-marketing allows multi-channel retailing, which enables the use of both traditional and online retailers. Customers purchasing their products online enjoy a broader product selection, convenience, easier price comparison, and a better choice of products. However, there is a channel conflict and pricing between the click and mortar company. Online pricing models should be in line with the physical shop prices to avoid channel price conflict (Xu & Paulins 2005).

2.2. Infrastructure development

Websites act as the gateway in which organisations interact with their existing and prospective clients (Andreki & Yazdanifard, 2014; Chaffey & Smith, 2017; Chaffey et al., 2009; Pei et al., 2020). The website should be the priority for retailers who decide to adopt e-marketing (Chaffey & Smith, 2017; Bickerton et al., 2001). Gay et al. (2007) claim that website development, design, and information update should be consumer-oriented. Chaffey and Smith (2017) further explain that websites should sell, serve, speak, save, and sizzle their customers. Retail websites unveil benefits, which include the exchange of information, cost reduction, new capabilities, competitive advantage, improved control, and customer service improvement (Gay et al., 2007). Fernie et al. (2016) note that once a website is established, retailers need to establish online strategies and models that build confidence, provide prompt delivery of goods, allow online discounts on bulk purchases, and reduce delivery service costs. While developing countries still rely on traditional marketing stores with basic websites (Baker & Hart, 2016), retailers in developed countries have adopted fully interactive websites like Amazon.com, eBay, and www.buypower.vauxhall.co.uk (Baker & Hart, 2016). Drummond and Ensor (2006) argue that fully interactive websites provide an online value proposition, which includes product offerings with enhanced value. It is pertinent to note that fully interactive websites offer a variety of benefits.

2.3. Online customer relationships

Electronic Customer Relationship Management (E-CRM) consolidates the traditional customer relationship management with e-business applications, aiming to maintain customer relationships within an organisation (Andreki & Yazdanifard, 2014; Chaffey, et al., 2009). Retailers need to use E-CRM to integrate and manage all aspects of online customer interactions (Muruko et al., 2013). The integration of front-office applications with the target market ensures customer satisfaction results in customer loyalty (Rainarz & Kumar, 2012). E-CRM allows the organisation to interact with and complement online marketing; selling and service function to retain customers (Baran et al., 2008, Rainarz & Kumar, 2012; Masengu, 2020). E-CRM enables retailers to establish a flexible support system that communicates directly with customers (Baran et al., 2008). This allows corporations to deal directly with product innovation, customer expectation, acquisition, globalization, deregulation, and the convergence of traditional markets, the emergence of new technology, privacy issues, and online contact channels (Rainarz & Kumar, 2012).

E-CRM remains an e-business strategy integrated into the e-marketing field to optimize revenue, profits, and customer satisfaction by organizing market segments, fostering satisfaction behaviours, and implementing a customer-centred process. E-CRM assists retailers in serving targeted customers effectively and efficiently through critical real-time analysis and management of customer relationships (Masengu, 2020; Baran et al., 2008). Online direct marketing enables retailers to directly engage with specific customers using specific sites and different online platforms (Chaffey et al., 2009).

2.4. Online risk

Empirical evidence suggests (Miyazaki & Fernandez, 2009) that customers' risk perception of Internet privacy and security is the key issue to consider for both new and experienced online customers. The higher the perceived risk and security concerns, the lower the attitude to purchase products online (Miyazaki, 2009). Retailers need to improve their online transaction security features to protect customers using e-marketing strategy services. The fact that customers are exposed to online financial risk is a limiting factor to their adoption of e-marketing strategy. The security of a retailer's website and product tracking after online purchase remain relevant factors in e-marketing strategy use. Linked to the above is a reliable and user-friendly online infrastructure (Masengu, 2020).

The framework urges retailers to establish an efficient online infrastructure to allow real-time interaction between employees and customers. The absence of such an infrastructure encumbers the expected benefits of online shopping, as customers would prefer traditional shops to online shopping (Masengu, 2020). Crucially, security concerns remain the biggest hindrance in the adoption of e-marketing strategy. Customers need to be protected from online risks and fraud. Retailers' website credibility is an important factor in e-marketing strategy use. Customers need to feel secure and confident about innovation to create repeat purchases. The framework, therefore, privileges the protection of customers until the product is delivered (Masengu, 2020).

3. DEMOGRAPHIC PERSPECTIVES OF CONSUMER BEHAVIOUR

Various empirical studies have been conducted to understand customer perspectives in the adoption of e-marketing.

3.1. Province of residence

McHugh's (2014) and Xu and Paulin's (2005) studies on understanding customers' perspectives between urban and rural areas show that customer perception regarding e-marketing does not vary between the areas of residence (urban and rural). According to the International Trade Administration (2021), "E-commerce is limited to urban centres, with much of it taking place on social media platforms, such as WhatsApp, using cash on delivery or mobile payments rather than credit card transactions on traditional websites." Customer perception to purchase products online is not linked to customers' area of residence but rather to customer online review experience (Zhang et al., 2014). However, Hsieh et al., (2013) and Saharan (2019) believe that there is a significant difference between rural and urban customers regarding e-marketing due to Internet connectivity and customers' background information. Nabat et al. (2014) concluded that customers in rural areas have a positive perception about the adoption of e-marketing and consider it an alternative way of shopping.

Singh and Chiliya (2014) indicate that the use of an e-marketing strategy is not affected by the location because the use of the Internet allows for continuous interaction regardless of the geographical divide. Singh and Chiliya (2014) state that the proliferation of mobile devices helped in the improvement of online customer relationships, and that the retailers are in a position to maintain their relationship with their customers from different localities using an e-marketing strategy. E-commerce, as a nationwide sales strategy, has not yet taken off in Zimbabwe due to low internet penetration of around 52 percent. With the installation of broadband currently in progress, e-commerce may improve in the medium term, especially when targeting the wealthier classes of consumers (International Trade Administration, 2021; Xiaochen et al., 2018).

3.2. Gender

Gender profiling plays an important role in understanding customers' perception of the use of e-marketing (Liu et al., 2013). Female customers attach a higher level of importance to their security than their male counterparts when using e-marketing. Liu et al. (2013) suggest that secure payment methods should support retailers' use of e-marketing to create a positive perception. It has been observed that women seem to display rational shopping disposition than men (Laforet & Li, 2005) because the purchasing decisions that they often make, e.g. clothing, can be better explained by optimisation rather than minimisation strategy (Simmons & Istook, 2013; Laforet & Li, 2005).

Gender differences in online purchase behaviour naturally depend on the types of products being purchased as they engage in contrasting decision and information processing styles (Chaffey, 2011; Chaffey & Smith, 2017; Albee, 2015). In contrast to men, products that are more frequently bought by women are clothes and cosmetics, and these can be most suited to the traditional buying environments where goods intended to be purchased can be evaluated with ease without any complications. Laforet and Li (2005) indicate that female customers have hindered insecurity and

think about risk consequences before using e-marketing strategy. This implies that they consider purchasing products in traditional retailers (Mupemhi & Muposhi 2018).

3.3. Educational level

Customers' demographic variables also play a crucial role in customers' perception regarding the adoption of e-marketing (Kim et al., 2013; Laforet & Li, 2005). Chinese customers' perception is greatly influenced by demographic variables such as the level of education, computer literacy, income, and age (Gong et al., 2013). Customers with a high level of education and computer literacy perceive that the use of e-marketing exposes them to the global market with the opportunity to compare prices and products (Jagonews24.com, 2015). A study in Jordan on online shopping (Hussein & Ahmed, 2017) found that online shopping was low due to a lack of delivery options and of retailers' websites. Although the customers in Jordan were highly educated and informed on e-marketing strategy, a lack of websites hindered the full adoption of e-marketing strategy.

3.4. Computer literacy

Empirical evidence (Kumar & Govindarajo, 2015) suggests that the millennial generation or Generation Y, also known as digital natives, is highly computer-literate. This generation has a patronage towards e-commerce activities. This argument is also in line with an empirical study done in Singapore. A study by Liao and Cheung (2000) examined the role of computer literacy and e-commerce. The study concluded that computer-literate customers have a positive view of online shopping, and are more attracted to the use of online platforms.

4. METHODS

Quantitative data was collected using a self-developed questionnaire whose design was guided by the research objective derived from the TAM Model. The questionnaire had thirty-three questions divided into two sections. The first section contains customer characteristics, while the second section contains the TAM variables. The questionnaires were coded with the assistance of a statistician to facilitate inputting the data into the Stata for analysis. The questionnaire used a Likert scale of 1- 5 (1 representing "Agree" and 5 "strongly disagree"). The questionnaire was pilot tested on ten participants with the involvement of a statistician to improve the questions. The marketing managers in six FMCG retailers assisted the researcher in identifying customers from different retailers who participated in the study. These customers were targeted for questionnaire administration on a convenience and purposive basis. The questionnaires were returned through identified research assistance from different branches.

To conduct the reliability test, corrected-item-total item correlations were used to remove unreliable variables before descriptive and inferential analysis. This reliability test was used to test the appropriateness of the tools used, the accuracy of the analysis of the results, and the generalisation of the findings (Saunders et al., 2016:202). This enables researchers to replicate the same research design and achieve the same conclusions (Saunders et al., 2016:202). It also measured the appropriateness of the tools used, the accuracy of the analysis of the results, and the generalisation of the findings (Saunders et al., 2016:202; Piaw, 2013:137).

The chi square-test between the area of residence and each factor was conducted. The likelihood chi-square tests are significant for all the factors (p-values<0.05),

indicating a significant association between each factor and the area of residence. The chi-square test was used to test the Likelihood Ratio of the demographic and the factors. Stata was used to calculate the test. According to Saunders et al. (2016:538), the Chi-square test assesses the likelihood of data by comparing it with what is expected. In this view, the likelihood of the demographics was compared with four factors to test the relationships.

In order to have a clear understanding and appreciation of the customers' perspectives regarding the adoption and implementation of an e-marketing strategy, the male and female participants in the survey possessed qualifications ranging from ordinary level certificate, advanced level certificate, college diploma, undergraduate degree, postgraduate, and other qualifications. The majority of participants were computer literate and were at the intermediate level. Table 1 presents the participants' demographics.

Table 1. Demographic sample data

Variable	Province	Surveys distributed	Surveys returned	Percentage
Province of residence	Harare	63	41	16.6
	Bulawayo	19	15	5.0
	Mash West	44	30	11.5
	Mash Central	34	30	8.8
	Mash East	40	30	10.3
	Manicaland	52	40	13.4
	Masvingo	44	35	11.5
	Midlands	48	36	12.4
	Mat North	22	18	5.7
	Mat South	20	16	5.2
Total		386	300	100.0
Gender	Male		208	69.3
	Female		92	30.7
Total			300	100
Level of education	Basic education		29	9.7
	Advanced level		18	6.0
	College diploma		33	11.0
	Undergraduate degree		120	40.0
	Post-graduate		98	32.7
	Other		2	0.5
Total			300	99.9
Computer literacy	Beginner		19	6.3
	Intermediate		133	44.3
	Advanced		148	49.3
Total			300	99.9

The demographic sample data in Table 1 above shows that the highest number of customers selected for the study resided in Harare (16.6%) and Manicaland (13.4%), respectively. The other respondents were from Bulawayo (5%), Mashonaland West (11.5), Mashonaland Central (8.8%), Mashonaland East (10.3%), Masvingo (11.4%), Midlands (12.4%), Matabeleland North (5.7%), and Matabeleland South (5.2%). Understanding customer perception based on their area of residence is important for the FMCG retailers' strategies to adopt and implement e-marketing. With regard to the level of education, the results indicated that the majority of customers had undergraduate (40%) and postgraduate degrees (32.7%), respectively. The rest, i.e. 9.7%, had basic level certificates. Six percent (6%) had advanced-level certificates. Given the general literacy rate of 98% in Zimbabwe, these results were expected. Each province in the country has at least one university (Zimbabwe National Statistic Agency, 2012).

These results are supported by Mityko and Teu's (2012) research on understanding the correlation between education and online shopping. In this study, it was concluded that education plays a critical role in influencing online shopping decision-making. However, on the other hand, the study found that the influence of education is not significant when it comes to purchasing certain products. Regarding computer literacy level, the current study found that almost half of the selected customers (49.3%) were computer literate, with 44.3% at an intermediate level of computer literacy and (6.3%) at the entrance literacy level.

These results correlate with the results of a study by Kumar & Govindarajo (2015), which indicated that the higher the computer literacy level, the higher the attitude of customers towards technology adoption. In harmony, this current study revealed that computer literacy is directly associated and linked to knowledge acquisition and the ability to use a computer, hence the customers' ability to understand the e-marketing strategy platform.

5. EMPIRICAL RESULTS

5.1. Chi-square test on the identi ied factors and demographics

Objective 1: *To investigate customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of the area of residence.*

Table 2 presents the likelihood test between the area of residence and the different success factors of e-marketing diffusion

Table 2. Likelihood chi-square test between the area of residence and critical success factors

Province vs. CSFs	Chi-square tests	Value	df	Asymp. Sig. (2-sided)
Online competitive advantage	Likelihood Ratio	61.846	36	0.005
Infrastructure development	Likelihood Ratio	63.173	36	0.003
Online customer relationship	Likelihood Ratio	49.882	36	0.062
Online risks	Likelihood Ratio	52.751	36	0.035

The chi square-test between the province and each critical success factor is shown in Table 2 above. The table shows that the likelihood chi-square tests are significant for all the factors (p-values<0.05), indicating a significant association between each factor and the province. These findings are supported by Pilelienė and Grigaliūnaitė's (2017) empirical study on a Lithuanian grocery shop, which concluded that the use of e-marketing strategies differs between the rural and urban population.

The study indicates that customers in different provinces have limited access to Internet activities due to poor network connectivity and insufficient ICT infrastructure. The urban population (Harare and Bulawayo) has stronger patronage and a positive attitude towards certain retailers due to a variety of shopping alternatives, which exist in urban areas. These findings also suggest that customers in Harare and in rural areas such as Mashonaland have different online loyalty levels due to the limitation of income, Internet access, and status levels.

The results confirm that retailers must have an understanding of the customer area of residence as this affects both the product design and delivery system once the products are purchased online. The way e-marketing strategy is used in different demographics and geographical characteristics differs; hence, customers' perceptions of its use are also bound to differ. Based on the area of residence, the adoption of an e-marketing strategy can be viewed differently by people in different geographical areas. Empirical studies by Sharan (2019) also indicate that the perception between the urban and rural populations regarding online competitive advantage between the areas differs. The study reveals that the thinking, liking, and purchasing patterns between the rural and the urban population are different.

Objective 2: To investigate customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of gender.

Table 3 presents the likelihood chi-square test between gender and the e-marketing strategy diffusion factors.

Table 3. Likelihood ratio chi-square between gender and critical success factors

Gender vs. CSFs	Chi-square tests	Value	df	Asymp. Sig. (2-sided)
Online competitive advantage	Likelihood Ratio	3.358	4	0.5
Infrastructure development	Likelihood Ratio	0.821	4	0.936
Online customer relationship	Likelihood Ratio	0.821	4	0.936
Online risks	Likelihood Ratio	4.296	4	0.367

Table 3 presents a Chi-square test between gender and each critical success factor. The statistical results of the likelihood ratio test indicate insignificant associations between each factor and gender (p-values>0.05). These results suggest that gender is not related to any of the identified factors representing customer perceptions. There has been an interesting relationship in the use of online shopping between males and females. The study showed significant gender differences between the uses of e-marketing strategies. The results established that female as compared to male customers viewed online security and secure transaction as important to continue shopping online.

The study also established that female customers have a higher level of online satisfaction, and they are considered to price models rather than male customers. Male respondents also scored higher regarding online brand consideration than female customers did. As noted by Özdemir (2012), women have begun to have a more important role in business life. In addition to their crucial role within the family in the decision-making process of making purchases, they are more financially independent. Additionally, the gap in Internet use in favour of men has also begun to narrow (Benhabib et al., 2021), which makes it necessary for e-marketers that carry out some or all of their transactions online to be fully aware of the effects of gender differences in online purchasing behaviours (Özdemir, 2012; Wang et al., 2016).

Objective 3: *To investigate customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of educational level.*

Table 4 outlines the likelihood chi-square test between the level of education and identified factors

Table 4. Likelihood ratio chi-square between the level of education and critical success factors

Education vs. CSFs	Chi-square tests	Value	df	Asymp. Sig. (2-sided)
Online competitive advantage	Likelihood Ratio	42.583	16	0.000
Infrastructure development	Likelihood Ratio	33.322	16	0.007
Online customer relationship	Likelihood Ratio	32.834	16	0.008
Online risks	Likelihood Ratio	34.473	16	0.005

Presented in Table 4 above are Chi-square test results between the level of education and each critical success factor. The results show that the likelihood ratio chi-square indicates significant associations between each critical success factor and the highest educational level (p-values<0.05). Doherty et al., (2010) reveal that the higher the level of education, the more the customers would view an e-marketing strategy as attractive. Customers with a low level of education prefer to take their time and purchase products from traditional shops with less risk. Doherty et al. (2010) concluded that the more educated the customers, the more risk-averse they become when it comes to e-marketing strategy platforms. Doherty et al. (2010) found that 2.5 % of online customers with a low level of education who purchase their product online had suffered financial losses due to online fraud.

Customer understanding of online fraud (Choi & Lee, 2003), online risks (Miyazaki & Fernandez, 2009), and online exploitation (Alreck & Settle, 2015) is dependent on the customers' level of education. This suggests that since the results show that the majority of customers possess a diploma and have completed a postgraduate level of education, their understanding of online purchases creates a negative perception of the use of an e-marketing strategy rather than of those with an ordinary level. Empirical studies by Kim et al. (2013), Gong et al. (2013), and Jagonews24.com (2015) confirm the same findings. The Chi-square test also confirms the same results. These results suggest that customers with a high level of education or high literacy level may positively perceive the use of e-marketing strategy platforms for online shopping. The level of education and computer

literacy are critical in using ICT-related services offered by retailers.

Objective 4: *To investigate the customers' perception of the critical success factors in e-marketing adoption and implementation among the fast-moving consumer goods retailers in terms of computer literacy level.*

Table 5 presents the likelihood chi-square test between the customer computer literacy level and their perception on e-marketing diffusion.

Table 5. Likelihood ratio chi-square between computer literacy and critical success factors

Computer literacy vs. CSFs	Chi-square tests	Value	Df	Asymp. Sig. (2-sided)
Online competitive advantage	Likelihood Ratio	7.915	8	0.442
Infrastructure development	Likelihood Ratio	16.841	8	0.032
Online customer relationship	Likelihood Ratio	13.773	8	0.088
Online risks	Likelihood Ratio	8.495	8	0.387

Testing for computer literacy using the likelihood ratio chi-square indicates significant associations between each critical success factor and computer literacy Level (p-values<0.05). These results confirm Kumar & Govindarajo (2015) findings that the millennial generation or Generation Y, which is also known as the digital natives, are highly computer-literate. This generation has patronage towards e-commerce activities. This argument is also in line with an empirical study done in Singapore by Liao and Cheung (2000), who examined the role of computer literacy and e-commerce. The study concluded that computer-literate customers have a positive view of online shopping, and are more attracted to the use of online shopping platforms. The same results also suggest that customers who are able to use computers are more likely to use e-marketing strategy platforms for online purchases.

6. RECOMMENDATIONS AND CONCLUSIONS

The main purpose of this paper was to research customers' perceptions of the critical success factors in e-marketing adoption and implementation among the fast-moving goods retailers in Zimbabwe. The study overall established that customers` demographics play a significant role in influencing customer perceptions of e-marketing, as indicated in this study by the critical success factors in e-marketing. Literature suggests that understanding consumer behaviour and customers' perspectives and how demographics such as gender, levels of education, social environment, and many more affect perceptions is critical for the success of organisational marketing strategies, and sustainable competitive advantage.

The study espouses and recommends that the FMCG retailers understand customer area of residence as this affects both the product design and delivery system once products are purchased online. The way e-marketing strategies are used in different demographics and geographical characteristics differ, so customers' perceptions of the success factors in e-marketing are also bound to differ. Based on the area of residence, people in different geographical areas can view the adoption of e-marketing strategies differently. The rural population has a negative perception of online shopping due to a lack of information about online purchasing. They consider online

products expensive. The study further recommends that the FMCG retailers provide essential information on the benefits of online shopping to rural population to change their perceptions or influence their positive perceptions.

Gender profiling, personalisation, and online identification play an important role in the adoption of e-marketing strategies. FMCG retailers need to understand customer background and be gender-sensitive to increase customer e-marketing strategy usage, although the Chi-square results in this study were insignificant and were not in harmony with major past studies. The study recommends that male customers consider website content, lead-time, and product guarantee rather than female customers before they purchase products online.

The study also suggests that retailers should offer comprehensive after-sales services and quality assurance to female customers rather than to male customers to increase repeat purchases, indicating loyalty. Male counterparts focus on saving time and focus on convenience. Accordingly, they are quick to purchase online while shunning traditional retailers. The study also concludes that due to risks perceived by females, they tend to search more about the product before purchasing. In contrast, the male counterparts search for the products and ignore the products' information. This implies that female customers believe that traditional retailers should not use e-marketing strategy since they enjoy purchasing their products in traditional shops with little risk. The results overall suggest that FMCG retail managers should appreciate that gender and societal culture have a bearing when it comes to the use of e-marketing strategy.

The study recommends customer profiling as important in the personalisation and customisation of products to suit given markets. Given the high educational and computer literacy levels in Zimbabwe, the adoption of an e-marketing strategy should be easy since customers would be aware of the benefits inherent in its use. The study, thus, considers the following personal and social factors as key determinants for adopting and implementing an e-marketing strategy. FMCG retailers build their online competitive advantage through quality designed online shopping infrastructure, sustained customer relationships, and minimised online risk exposure. These personal and social factors are customer area of residence, gender, level of education, computer literacy level, online risks, online fraud, data cost, and online regulations.

7. RESEARCH LIMITATIONS

The main aim of this paper is to research the adoption and implementation of e-marketing amongst FMCG retailers in Zimbabwe. Accordingly, it is difficult to generalise the results to other retail sectors. The other limitation is that the study is based on a mono design. Further studies can be done using some mixed designs. The study applied convenient sampling techniques in choosing the population and the sample; hence this can be a limitation compared to the use of quantitative methods. Another limitation is that the proposed e-marketing strategy results have not been tested even though they were validated. Despite these limitations, the use of mono methods proved useful in generating results that would not have been possible through mono methods.

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KRITIČNI ČIMBENICI USPJEHA U PRIHVAĆANJU I IMPLEMENTACIJI E-MARKETINGA MEĐU MALOPRODAVAČIMA ROBE ŠIROKE POTROŠNJE U ZIMBABVEU

Sažetak

Institucionalizacija strategija e-marketinga, njihovo prihvaćanje i implementacija ovise o percepciji kupaca, koja se odnosi na kritične čimbenike uspjeha, u literaturi identificirane kroz konkurentsku prednost e-poslovanja, razvoj infrastrukture za e-kupovinu, e-odnose s kupcima i rizik e-kupovine. Kako bi se ocijenili kritični čimbenici uspjeha, u ovom je radu obuhvaćen uzorak od 300 kupaca robe široke potrošnje, iz svih provincija u Zimbabveu. Rezultati analize ukazuju da su mjesto stanovanja kupaca, njihova razina znanja i računalne pismenosti značajno povezani s ostalim kritičnim čimbenicima uspjeha u prihvaćanju i implementaciji e-marketinga. Također je utvrđeno da spol ne djeluje značajno na kritične čimbenike uspjeha u e-marketingu. Može se sugerirati da su demografske karakteristike, povezane s razinom obrazovanja, računalnom pismenošću i mjestu stanovanja strateški kriteriji segmentacije i razvoja tržišnih niša, koje maloprodavači robe široke potrošnje trebaju koristiti za uspješno prihvaćanje i implementaciju e-marketinga.

Ključne riječi: *prihvaćanje i implementacija e-marketinga, konkurentska prednost e-poslovanja, razvoj strukture za e-poslovanje, e-odnosi s kupcima, rizik e-poslovanja*