

**EFFECT OF DIGITAL MARKETING TECHNOLOGIES ON
CONSUMER'S INCLINATION TOWARDS HEALTH
INSURANCE PRODUCTS**

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Abstract

The proliferation of digital marketing technologies has significantly transformed the landscape of consumer engagement across various industries. The health insurance sector, traditionally reliant on direct sales and agent-grounded interactions, is increasingly espousing digital marketing strategies to draw in and keep customers. This study investigates the impact of digital marketing technologies on consumers' inclination towards health insurance products, with a focus on understanding how these technologies impact awareness, engagement, decision-making, and purchasing behavior. The study analyzes the extent to which digital marketing technologies affect consumers' decision-making processes and their willingness to purchase health insurance, considering the role of personalized and customized marketing approaches.

Key words Digital marketing, Digital marketing communication, Health insurance, Consumers.

Preface

Tireless mechanical height is radically changing shopper conduct all through the globe. Clients are being pushed to ended up more astute, more taught, associated, steamlined and engaged by the omnipresent, reasonable, simple to utilize and progressed innovation (Miller. R., Michalski and Stevens, 1998; Prahalad and Ramaswami, 2004). In the socially connected age, clients

have advanced into “prosumers”, effectively contributing to the co-creation, customisation and intense advancement of promoting substance in expansion to being the beneficiaries (Bollier, 2007).

Marketers are also aware of and grateful for the shift that technology has brought about, which is evident in how consumers are using it. Concrete effects of this transition are being felt in the lives of customers and marketers alike. The cyberspace which has drastically changed the way the people communicate, share and obtain information and conduct business, is the best example of transformation. Due to the internet’s explosive growth, especially the creation of the World Wide Web (www), consumers and businesses are now involved in a global online marketplace. This has forced merchandisers to explore new as well as creative approaches to marketing in computer mediated environments. The development of digital technologies in recent times and the internet’s constant and quick integration with a wide range of devices have fueled the shift even more (Brinker, 2015). Today’s interactive media transcends the boundaries of a traditional monitor and embraces a variety of digital gadgets including tablets, smart phones, cell phones, digital T V, and digital outdoor screens (Dahiya, 2014). The digital technology revolution has forced business to reorganize their marketing strategies, particularly in the area of communication., in order to effectively interact with their past, present and future clients (Dahiya, 2015; Gay, Charlesworth and Esen 2007). The option to refuse modification has not been extended to market participants. In order to avoid become victims of “Digital drawinism” businesses must practically modify their behavior and operations (Wertime and Fenwick, 2008).

Each region of company counting showcasing acquirement administration, item administration, marketing along with Client Relationship administration has changed as a result of computerized innovation, outstandingly the web (Hudson, Roth and Madden, 2012). The execution of innovation in trade has conferred a competitive advantage and reduced various organizational costs (Edelman and Heller, 2015). Businesses have bettered their total product advancement aptitudes by utilizing the control of advanced innovations to assemble exact conclusion client input. Electronic media offers a wide assortment of openings for drawing in unused clients and setting up important interface with them, all of which contribute to raising brand acknowledgment, improving brand recognition, and building up brands in the minds of target clients (Holliman and Rowley, 2014). Exact buyer profile that emerges from this permits for beneficial client focusing on over advanced media. The most later specialized disobedient which uncover the one of a kind needs of the clients to the marketers can offer assistance protect way better client relations. According to Adobe (2015), the securing of significant information around target clients through computerized channels

results in upgraded client encounter and esteemed client engagement which in turn makes an enduring competitive advantage.

Review Of Literature

Digital Marketing-The Concept

Diverse individuals utilize the term of “Digital marketing” in distinctive ways. It is as often as possible utilized traded with terms like “web or web marketing”, “e-marketing”, “e-commerce” and “e-business”. In spite of the truth that these concepts are related to one another, each term has a one of a kind meaning (Rowan, 2002). Online showcasing is the hone of advancing items and administrations through the web whereas requiring a live, genuine time web association (Hanson and Kalyanam, 2007). The word e-commerce alludes to the utilize of innovation in both inner trade prepares and outside third party exchanges. It includes e-promoting, which covers its showcasing side and e-commerce, which speaks to its commerce side. E-promoting commonly alluded to as electronic promoting, is the advancement of items or administrations through electronic implies or media whereas utilizing the web and other advanced innovation (Hoge,1993). E-promoting, agreeing to Rowan (2002), is the hone of utilizing data innovation to wrap up the showcasing prepare, which incorporates overseeing client associations and making, communicating and conveying esteem to clients (Sheep, Hair and Mc Daniel, 2001). E-Commerce which epitomizes the commerce side of things, is the term for online obtaining and offering as well as money related exchanges including electronic media.

Concurring to Kaufman and Horton (2014), the term computerized alludes to an information transmission procedure that is constrained and perpetual in nature. Simple is a procedure that transmits information ceaselessly is differentiated with computerized when a promoting activity is carried out only utilizing advanced implies, it is considered as advanced. To put it basically computerized promoting is the advancement of products and administrations through the utilize of one or more electronic or computerized media stages. Concurring to Fowl (2007), advanced showcasing is any kind of communication that is done by advanced transmission that includes an enterprise and its person buyers or prospects specifically. The channels, instruments, applications, strategies and contraptions that depend on advanced codes to work are all considered mediums in this setting (Rowan, 2002). Computerized media incorporate substance based stages such as websites, social organizing locales, online communities, look motors and portable phones that utilize both web and versatile innovations. It moreover incorporates gadgets like advanced TVs, advanced open air shows and versatile phones.

Computerized promoting sets itself separated from web promoting in that it envelops not as it were the channels that require a genuine-time web association, but too computerized TVS, bulletins, e-books, diversions, call back and on hold portable ringtones, computerized outside, portable apps, MMS (Multimedia Message Services) and e-books on a computerized stage that can run offline (Scharl, Dickinger and Murphy, 2005; Pandey and Shukla,2010; Gaythri and Rekha ,2014). It makes advantage of computerized stage channels and contraptions whether they are online or offline. Moreover, the advert of cutting-edge thoughts like increased reality and wearable innovations is growing the domain of advanced showcasing exterior the web (Yasmin et. al.,2015) Web promoting is hence a subset of advanced showcasing.

Digital Marketing Communication

Marketing communication is the handling of trading thoughts, considerations and data between marketers and shoppers with the objective of making a common ground (Smith and Taylor, 2004). Marketing communication is the handle of communicating data to the open or clients around a marketer's modern item presentation, item advancement and community outreach (Kotler and Keller, 2012). According to Steinberg (2007), communication is an efficient and organized process in which messages are send by means of a media or channel from the sender to the beneficiaries. A company has to weigh the costs, benefits and communication channels some time recently choosing which channel to contribute. The most broadly utilized channels nowadays are advanced, basically depending on web and portable organize administrations and communication streams are computerized bundles counting information, content, sound, pictures or a combination of these (Corniani, 2006). This is due to the development and broad acknowledgment of data communication technology. Corporate has been able to create both private and open communication channels since to the digitalization of communication channels. Open communication channels have exceptionally less improvement costs, whereas private channels have considerable improvement costs. Open computerized communication channels, which are less costly to set up and keep up and are moreover picking up broad ubiquity are being utilized by organizations more and more. These channels are inalienably able to profile the expecting group of audience, take after an individual's exercises, personalize, adjust, and give criticism (Salehi, Mirzari, Aghari and Abyari, 2012). Computerized innovation permits marketers to tailor the buyer involvement, which in turn energizes the client to take a dynamic interest. Agreeing to computerized promoting established in Dublin, Ireland, Advanced showcasing communication is a coordinate centred and quantifiable communication with clients through the utilize of advanced advances. This makes a difference marketers pull in modern clients, hold onto their current clients and develop beneficial, long term commerce connections. To put it basically, computerized promoting communication is the dispersal of data around a marketer's item and administrations to particular clients utilizing computerized channels (Ryan, 2014).

The most widely used digital channels are those found on computers, smartphones, Digital TVs and digital outdoor equipment. Digital marketing communication is defined as interactive, personalized, quantifiable and targeted communication via digital media between a marketer and their target audience about their products (Merisavo et. al., 2007). With online marketing as it's central focus, digital marketing communication effectively serves the same purpose as its traditional counterpart. Customers are drawn to it, and it informs them of new developments, shapes their decisions, and prioritize their happiness above all else. However, it has an advantage over traditional media since it can tailor the communication to the specific demands of the target audience (Hawks, 2015).

There are various strategies for making marketing communication in a computerized setting. An advertiser can tell their target gathering of people almost their items and administrations by utilizing Search engines and applying SEO and SEM. Marketers can moreover utilize web

marketing, especially e-mail marketing, banner publicizing, pay per click and e-newsletters, to reach out to potential clients. A producers site that gives basic points of interest approximately the trade, brand, merchandise and administrations accessible can be a profitable data source for clients. According to Solomon, Marshall and Stuart (2012), social media especially, social organizing destinations and video sharing websites, makes it less demanding to construct veritable connections with clients. DigitalTV offers more data if asked by the target gathering of people and advances the basic data in the way that watchers need. Marketers can target potential clients by deliberately putting advanced open air shows with intuitively highlights like touch screens and QR codes. The noteworthiness of mobile phones in remaining always in near nearness to the target gathering of people and giving marketers with client inclinations and tastes cannot be exaggerated. Furthermore, utilizing the most broadly utilized versatile organizing instruments- SMS, MMS, VAS (Value Added Services) and mobile friendly websites- marketers can edify their target audience. When combined with conventional strategies, modern advanced channels provide marketers exceptionally great results.

Health Insurance

In the western countries, health insurance is a widely accepted idea. A vital component of insurance policies in nations including the US, Canada, Australia, New Zealand, UK, Germany, France, and the Scandinavian nations is healthcare insurance. However, the idea is still relatively new in India and has very little traction there. Nonetheless, healthcare insurance in India has grown thanks to rising public awareness and fierce competition in the insurance market.

In India, healthcare insurance is currently becoming more and more popular. An increasing number of individuals are choosing health insurance plans from well-known insurance providers that provide competitive rates. The insured parties are required to complete a form as part of the healthcare insurance policy. To ensure the benefits of the plan or insurance, fill out the form and pay the annual premiums. Nonetheless, a crucial component of the health insurance plan is the differences in terms and conditions provided by various insurance companies. Generally speaking, the amount of premium increases with age. This strategy is based on the idea that an older individual will probably have more illnesses, which means that their premium will be greater. However, everything depends on which healthcare insurance coverage in India you choose and from whom. People can be shielded from, especially those living in impoverished homes

Reducing health costs by lowering the amount of money that patients must pay out of pocket and increasing financial risk protection for health systems. Expanding access to healthcare services is essential to enhancing the health of underprivileged countries, but this strategy would increase the number of households having to pay for catastrophic expenses; in this case, risk prevention measures would be extremely crucial. The degree of positive or adverse selection into insurance has a significant impact on the capacity of an insurance provider to pay its expenses. According to standard insurance theory, the health insurance markets will

experience adverse selection, which happens when individuals with lower health risk or those who are less well-off are more likely to buy insurance because they anticipate paying a higher premium than they would for healthcare.

statement Of The Problem

In the digital age, marketing strategies have undergone a significant transformation, with businesses increasingly leveraging digital marketing technologies to reach and engage consumers. The health insurance sector traditionally dependent on direct sales and agent-based interactions, is no exception. In Ernakulam, the major urban centre in Kerala, the adoption of digital marketing by health insurance providers is on the rise. However, there is a paucity of localised research looking at the impact of these web based marketing efforts on consumer behaviour in the context of health insurance products. This study focusses to fill this research gap by investigating the effects of digital marketing technologies on the inclination of consumers in Ernakulam towards health insurance products.

Understanding the localized affect of web based marketing on buyer behaviour in the health insurance sector is pivotal for creating effective marketing strategies that cater to the specific needs and preferences of the population in Ernakulam.

Objectives Of The Study

The major objectives are as follow: -

- ❖ To ascertain awareness of customers on various digital marketing tools
- ❖ To identify customer's preference towards Health insurance products on digital marketing platforms
- ❖ To assess the factors influencing customer's preference towards Health insurance policies

Research Methodology

This study contributes to a deeper acknowledgement of the contribution of digital marketing technologies in moulding end user behaviour within the health insurance industry, ultimately guiding strategic decision-making for market players in this domain.

The study is descriptive and analytical in nature. Both primary and secondary sources of data were employed in this study. A standardized questionnaire was used to gather consumer data. The study's population is restricted to Kerala. There are 114 consumers in the sample. The method of sampling used s convenience sampling. The statistical software SPSS has been used to code, tabulate, and analyse the collected data. The analysis of data is done using Percentage analysis, correlation analysis and One-way ANOVA.

Results And Discussions

Demographic profile

Table 1 Demographic profile of respondents

Sl. No.	Demographic factor	Option	Frequency	Percentage
1	Age (in years)	25 years or below	55	48.2
		26-35	26	22.8
		36-45	27	23.7
		46-55	5	4.4
		Above55	1	0.9
2	Gender	Male	47	41.2
		Female	67	58.8
3	Educational Qualification	10 th Grade	0	0
		Pre Degree/ +2	23	20.2
		Degree	36	31.6
		Master Degree	48	42.1
		Others	7	6.1
4	Annual Income (in Rupees)	Less than 25000	73	64
		25000-100000	28	24.6
		100001-500000	7	6.1
		500001-1000000	4	3.5
		Above 1000000	2	1.8
5	Marital Status	Married	53	46.5
		Single	59	51.8
		Widowed	0	0
		Divorced	2	1.8
6	Place of residence	Rural	55	48.2
		Urban	26	22.8
		Semi urban	33	28.9
7	Occupation	Agriculture	4	3.5
		Business	27	23.7

	Employment	32	28.1
	Profession	29	25.4
	NRI	1	0.9
	Others	11	9.6

Table 2Frequency of Internet usage

Internet usage	Frequency	Percentage
Daily Once	11	8.7
Once in every 3 hours	21	18.4
Once in every 2 hours	17	14.9
Once in every 1 hours	28	24.6
Once in every ½ an hour	17	14.9
Once in every 10 minutes	20	17.5

It is clear from the Table 2 that only 11 (8.7%) respondents use the internet daily once, 21(18.4%) respondents use the internet once in every 3 hours, 17(14.9%) respondents use internet once in every 2 hours, 28(24.6%) respondents use the internet once in every one hour, 17(14.9%) respondents use internet once in every ½ an hour and 20(17.5%) respondents use internet once in every ten minutes. It is concluded that most of the respondents use internet once in every one hour.

Table 3Time spent on social media

Time spent per day	Frequency	Percentage
Less than 1 Hour	29	25.4
2-3 Hours	45	39.5
3-4 Hours	23	20.2
More than 4 Hours	17	14.9

From the Table 3, it is clear that 29(25.4%) respondents spend less than 1 hour in a day on social media, 45(39.5%) respondents spend 2-3 hours, 23(20.2%) respondents spend 3-4 hours and 17(14.9%) respondents spend more than 4 hours a day. It is understood that most of the respondents spend 2-3 hours per day on Social media.

Table 4Social media usage

Social media	Frequency	Percentage
Facebook	42	36.8
Whatsapp	107	93.9
Instagram	82	71.9
Twitter	10	8.8
Linked In	30	26.5
Snap Chat	28	24.6
E- mail	66	57.9
Youtube	88	77.2

From the Table 4, it is clear that 42(36.8%) respondents are using Facebook, 107(93.9%) respondents are using Whatsapp, 82 (71.9%) respondents are using Instagram, 10 (8.8%) respondents are using Twitter, 30(26.5%) are using Linked in, 28(24.6%) respondents are using Snap Chat, 66(57.6%) respondents are using E- mail and 88(77.2%) respondents are using Youtube. It is clear that almost all the respondents are using Whatsapp.

Table 5 Ranking of Social media usage

Social media	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7
Facebook	17	16	18	10	5	4	4
Whatsapp	68	19	13	9	2	1	2
Instagram	28	28	23	12	4	6	13
Twitter	9	5	9	9	11	15	56
Linked In	7	13	9	16	14	9	46
Telegram	3	15	19	23	13	13	28
Snap Chat	3	9	12	19	9	13	49

Table 5 shows the ranking of Social media. From the Table 5 it is clear that 68(59.6%) respondents have given Whatsapp Rank 1. Least preferred Social media is Twitter.

Table 6 Purpose of using Social media

Purpose	Frequency	Percentage
Entertainment	104	91.2

To know current issues	74	64.9
Connecting with friends	88	77.2
Sharing information with friends and family	72	63.2
Professional networking	49	43
Others	2	1.8

From Table 6, it is clear that 104(91.2%) respondents are using Social media for the purpose of entertainment, 74(64.9%) respondents are using social media to know current issues, 88(77.2%) respondents are using Social media to connect with friends, 72(63.2%) respondents are using social media for sharing information with friends and family, 49(43%) respondents use Social media for professional networking and 2(1.8%) respondents are using social media for other purposes. It is concluded that almost all the respondents are using social media for entertainment.

Table 7Change in Perception on Health insurance policies after being exposed to digital marketing tools

Change in perception	Frequency	Percentage
More positive	9	7.9
Positive	51	44.7
No noticeable change	53	46.5
Negative	1	0.9
More negative	0	0

From the Table 7, it is clear that 9(7.9%) respondents had more positive change in their perception towards health insurance policies after being exposed to digital marketing tools, 51(44.7%) respondents had positive change, 53(46.5%) respondents don't have a noticeable change and 1 (0.9%) respondent had negative change in the perception towards health insurance policy. It is concluded that most of the respondents doesn't had a noticeable change on their perception after being exposed to digital marketing tools.

Table 8Features of Health insurance policy highlighted by Digital marketing tools

Features	Frequency	Percentage
Premium rates	13	11.4
Customer reviews and testimonials	15	13.2

Coverage options	32	28.1
Benefits and Perks	28	24.6
Accessibility and ease of application	16	14
Information about network providers and hospitals	3	2.6

From the Table 8, it is understood that in the opinion of 13(11.4%) respondents digital marketing tools highlight the premium rates of insurance policies, 15(13.2%) respondents says that customer reviews and testimonials are highlighted by digital marketing tools, 32 (28.1%) respondents says that digital marketing tools highlight coverage options, 28 (24.6%) respondents go with benefits and perks, 16(14%) respondents go with accessibility and ease of application and only 3(2.6%) respondents go with information about network providers and hospitals. It is understood from this table that most of the respondents says hat digital marketing tools highlight coverage options of health insurance policies.

Table 9Cronbach’s Alpha

Case Processing Summary

		N	%
Cases	Valid	112	100.0
	Excluded ^a	0	.0
	Total	112	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.954	71

As the Cronbach’s Alpha value is 0.954 without excluding variable and it is more than 0.9. So the reliability of the scale is excellent.

H0: There is no considerable relationship between effect on perception and consumer’s preference

Table 10 Correlation

		Effect of Digital marketing on Consumer perception	Consumer preference
Effect of Digital marketing on Consumer perception	Pearson Correlation	1	.080
	Sig. (2-tailed)		.399
	N	112	112
Consumer preference	Pearson Correlation	.080	1
	Sig. (2-tailed)	.399	
	N	112	112

From the Table 10 it is clear that the P value is more than 0.05, and the two factors effect on perception and consumer’s preference are not having relationship. So the null hypothesis can be accepted.

H0: There is no considerable difference between different age groups with respect to consumer’s preference towards health insurance policies

Table 11 ONE WAY ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Awareness	Between Groups	76.323	4	19.081	.894	.470
	Within Groups	2284.534	107	21.351		
	Total	2360.857	111			
Financial Security	Between Groups	41.722	4	10.431	.682	.606
	Within Groups	1636.528	107	15.295		
	Total	1678.250	111			
Service Quality	Between Groups	124.540	4	31.135	2.934	.024
	Within Groups	1135.451	107	10.612		

	Total	1259.991	111			
Variety of Schemes	Between Groups	82.166	4	20.542	1.256	.292
	Within Groups	1750.548	107	16.360		
	Total	1832.714	111			
Marketing Strategy	Between Groups	110.459	4	27.615	1.346	.258
	Within Groups	2195.255	107	20.516		
	Total	2305.714	111			
Perception	Between Groups	40.267	4	10.067	1.122	.350
	Within Groups	959.983	107	8.972		
	Total	1000.250	111			

The mean differences in the consumer’s preference towards health insurance policies among different age groups are examined using One-way ANOVA. As shown in the table, the F- value is significant at 5% level in the case of service quality only. So null hypothesis is rejected in this case. F- value is not significant in other cases like awareness, financial security, variety of schemes, marketing strategy and perception. So null hypothesis is accepted in these cases.

Findings And Suggestios

From analysing the data collected, reached on the findings that most of the respondents use internet once in every one hour. They spend 2-3 hours per day on Social media. The people are using Whatsapp in comparison with other social medias. Least preferred social media is Twitter. The purpose of using social media is for entertainment other than getting information and connecting with friends. People doesn’t have a noticeable change on their perception after being exposed to digital marketing tools. Digital marketing tools highlight coverage options of health insurance policies. Effect of digital media on perception of consumers not have an impact on consumer’s preference. For enhancing the exposure of consumers towards the insurance products, the marketers should increase the marketing through social medias than conventional digital marketing tools.

Conclusion

The findings of this study provides valuable insights for health insurance companies seeking to optimize their digital marketing investments and improve consumer engagement and satisfaction. The advent of digital marketing technologies has significantly reshaped consumer’s inclination towards health insurance products. By leveraging data analytics, personalized content and targeted advertising, insurers can more effectively reach and engage potential customers. The convenience and accessibility of digital platforms also facilitate informed decision making, allowing consumers to compare policies and make choices that best suit their needs. As web based marketing continues to evolve, it is poised to further enhance

the consumer experience, driving higher engagement and potentially increasing the adoption of health insurance products. Insurers that embrace these technologies will likely see improved customer satisfaction and loyalty, positioning themselves favorably in a competitive market.

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