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Adoption of Digital Marketing Strategies by Medical Schemes in South Africa: A Case Study of Two Large Open Medical Schemes

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KEYWORDS	ABSTRACT
<p>Keywords:</p> <p>Customer Engagement; E-mail Marketing; Mobile Marketing; Personalisation; Social Media Marketing; Digital Marketing Strategies.</p> <p>Conflict of Interest Statement:</p> <p>The author(s) declares that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest.</p> <p>Copyright © 2025 ABIM. All rights reserved.</p>	<p>Purpose: This study examines how digital marketing strategies—mobile apps, social media, and e-mail marketing—enhance consumer engagement, retention, and trust within the health insurance sector.</p> <p>Research Design and Methodology: Using purposive sampling, a case study approach was employed to analyze two health insurance schemes (Scheme A and B). Data collection focuses on mobile app usage, social media engagement, and e-mail campaigns.</p> <p>Findings and Discussion: Scheme A saw an 85% increase in daily app logins and a 14% rise in social media followers. Meanwhile, Scheme B experienced a 39% growth in app downloads but lower social media engagement. Both schemes demonstrated a shift from e-mail marketing to mobile and social media platforms.</p> <p>Implications: Health insurers should prioritize mobile and social media marketing to enhance customer engagement and loyalty through personalized digital interactions. The study contributes to understanding digital marketing's role in the industry and provides insights for future research.</p>

Introduction

The growing integration of digital technologies is the primary driver of the health insurance industry's rapid evolution (Stoumpos, Kitsios, & Talias, 2023). Digital marketing strategies have become critical for insurers to improve customer engagement, satisfaction, and retention, helping them stay competitive in an ever-changing market (Kajwang, 2022; Eckert, Neunsinger, & Osterrieder, 2022). Platforms such as websites, mobile applications, and social media enable insurers to provide policyholders with a more cohesive and engaging experience. (Eckert et al., 2022). These digital tools help simplify communication, improve service delivery, and foster stronger customer relationships (Agustian, Mubarak, Zen et al., 2023). In an industry often criticized for its complexity and lack of transparency, digital marketing enables insurers to build trust and provide more personalized client experiences (Qurtubi, Febrianti, Sugarindra, et al., 2022).

Real-time client communication is one of the main advantages of digital marketing for health insurance and has helped the healthcare industry evolve (Krames, 2022). Insurers can assist policyholders in making better decisions by offering transparent information, interactive tools, and rapid updates through digital platforms. This is a significant change from conventional approaches, where clients frequently encounter perplexing procedures. Furthermore, insurers can address every

person's unique requirement through customized marketing and service delivery, guaranteeing a more pertinent and fulfilling client experience. This approach enhances customer loyalty and strengthens the relationship between insurers and policyholders, as trust becomes a central interaction pillar.

Digital tools empower customers with greater autonomy and convenience, driving transformative change within the health insurance sector (Paul, Ueno, Dennis et al., 2024). Mobile applications and online portals enable policyholders to monitor benefits, submit claims, and communicate with insurers efficiently, eliminating the need for time-consuming phone calls or in-person visits. This streamlined approach effectively addresses customer frustrations with the sector's traditionally opaque processes and bureaucratic delays. Delivering a more user-friendly and efficient service experience enhances customer satisfaction, boosts retention rates, and addresses persistent criticisms of the industry. Furthermore, digital marketing strategies contribute to operational efficiency and foster a more customer-centric approach within the health insurance system (Nuseir et al., 2023). The health insurance industry, including medical schemes, is undergoing a significant transformation driven by the adoption of digital technologies (Craig, 2023). In response to evolving customer expectations, medical schemes and insurers leverage digital marketing strategies to engage beneficiaries more effectively. Mobile apps, social media platforms, and websites are central to enhancing communication, offering personalized services, and fostering stronger relationships with members. These digital tools streamline service delivery, create interactive experiences, and play a critical role in maintaining customer satisfaction and retention within an increasingly competitive market (Nuseir et al., 2023). However, there remains a gap in understanding the factors influencing medical schemes' implementation of these platforms and the broader impact on member engagement.

Medical schemes, a vital component of South Africa's healthcare sector, are significant in providing access to private healthcare services. Governed by the Medical Schemes Act 131 of 1998, these non-profit entities pool member contributions to fund healthcare services, ensuring financial protection against the rising costs of medical care (Council for Medical Schemes (CMS), 2023; CMS, 2024). Medical schemes are pivotal in South Africa's health sector, contributing significantly to healthcare financing and addressing healthcare disparities. Although they cater to a relatively smaller proportion of the population, medical schemes contribute approximately half of the country's healthcare expenditure, underscoring their economic importance. Public healthcare is primarily funded through taxes and subsidies, facing challenges such as underfunding and long waiting times (Ataguba, 2021). According to Willie and Maswanganyi (2024), public sector healthcare coverage in South Africa increased from 64.3% in 2005 to 73.6% in 2022, while private medical scheme enrolment slightly declined from 14.9% in 2005 to 14.6% in 2022 (Willie & Maswanyanyi, 2024). Despite their substantial contribution to the Gross Domestic Product (GDP), which accounts for 50% of the country's health spent, the sector faces challenges such as stagnant membership growth and affordability constraints, with contribution increases often outpacing inflation (Ataguba, 2021). These challenges necessitate innovative approaches to attract and retain members while addressing affordability concerns. Digital marketing has emerged as a transformative strategy to address these issues. Digital marketing has emerged as a transformative strategy for addressing these challenges by leveraging tools such as mobile applications, websites, and social media platforms to enhance communication, streamline complex administrative processes, and deliver personalized services to members (Eckert, Neunsinger, & Osterrieder, 2022). As a communication channel and an engagement tool, digital marketing allows schemes to create more member-centric experiences, improving satisfaction and loyalty. This study sought to analyze medical schemes' evolving digital engagement tactics, emphasizing using mobile applications, social media platforms, and e-mail marketing to improve user engagement.

Literature Review

Customer Engagement Theory

Customer Engagement Theory is particularly significant in industries like health insurance, where customers often navigate complex, opaque, and sometimes frustrating experiences (Vivek, Beatty & Morgan, 2012; Harmeling, Moffett, Arnold, et al., 2016). Engagement is crucial for fostering customer loyalty, retention, and overall pleasure, as engaged customers are more inclined to remain loyal to a brand, especially in competitive markets, because they feel valued and understood (Tuti & Sulistia,

2022). This emotional connection fosters long-term relationships, essential in sectors like health insurance, where trust and transparency are critical. Digital marketing tools like mobile applications, social media, and personalized communication enable insurers to create meaningful customer interactions, moving beyond transactional relationships to build deeper emotional connections (Chakraborty & Jain, 2022). Customer Engagement Theory highlights the importance of personalized, real-time interactions in influencing customer behavior and perceptions (Harmeling et al., 2016; Mpinganjira, 2016). Through continuous engagement, insurers can offer tailored experiences that address customer concerns, provide relevant information, and help policyholders make informed decisions. This approach enhances customer satisfaction and strengthens the insurer's brand image, increasing customer retention. In an industry often criticized for its bureaucratic processes, engaging customers meaningfully allows health insurers to build trust, improve service delivery, and create a more customer-centric experience. As customer expectations shift towards convenience, transparency, and initiative-taking communication, applying Customer Engagement Theory enables insurers to meet these demands and establish a competitive edge in the market (Harmeling et al., 2016). This section provides a literature study that analyses three key aspects of digital marketing techniques and their significance in the healthcare sector.

Digital Marketing

Digital marketing involves utilizing digital channels, platforms, and technology to promote and deliver consumer items or services. It includes many strategies such as search engine optimization, social media marketing, e-mail advertising, and mobile applications, all designed to improve consumer engagement, increase brand awareness, and drive conversions (Tiago & Veríssimo, 2014; Dessart, Veloutsou & Morgan-Thomas, 2015). In health insurance, digital marketing has become essential for engaging with policyholders, providing information, and streamlining services. Insurers leverage digital tools such as mobile apps, social media, and telemedicine platforms to offer personalized services, improve customer interaction, and ensure transparency (Adeoye, Okoye, Ofodile, et al., 2024). These strategies enable insurers to promote their services and enhance the overall customer experience, making the often complex and opaque healthcare industry more accessible and responsive to consumer needs (Schivinski & Dabrowski, 2016). This study examines three digital marketing strategies, social media, mobile, and e-mail marketing, owing to their widespread adoption and effectiveness across various industries (depicted and defined in Figure 1 below). The focus on social media, mobile, and e-mail marketing in health insurance stems from the need to offer personalized, accessible, and real-time engagement with policyholders. Social media facilitates interactive communication, which helps build trust and transparency, while mobile apps provide convenient, on-the-go access to services and personalized health insights (Schivinski & Dabrowski, 2016). E-mail marketing enables insurers to deliver targeted, relevant content, reinforcing customer loyalty through customized campaigns while cheaply reaching a broad and diverse audience (Goic, Rojas & Saavedra, 2021; Nobile & Cantoni, 2023). These digital marketing strategies help insurers address customer expectations for convenience, transparency, and personalization, enhancing customer satisfaction, retention, and engagement in the evolving digital healthcare landscape.

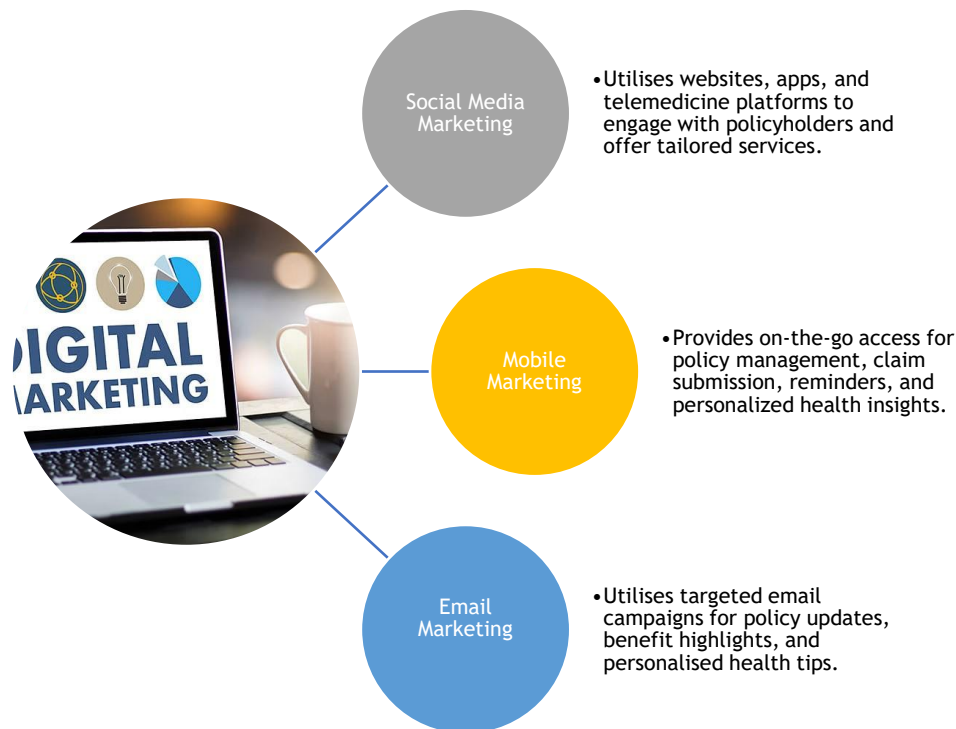


Figure 1. Overview of Digital Marketing Strategies in Health Insurance

Source: Tiago & Verissimo, 2014; Dessart, Veloutsou & Morgan-Thomas, 2015; Adeoye, Okoye, Ofodile et al., 2024; Schivinski & Dabrowski, 2016; Goic, Rojas & Saavedra, 2021; Nobile & Cantoni, 2023

Digital Marketing Landscape in Health Insurance

Digital marketing in health insurance involves using digital platforms and tools to interact with policyholders, disseminate information, and optimize services. Health insurers are leveraging these platforms to share updates, promote awareness about benefits, and offer tailored services that enhance the policyholder experience (Adeoye et al., 2024; Şenyapar, 2024). Digital platforms cater to the growing demand for personalized services, allowing insurers to tailor offerings to specific customer needs (Adeoye et al., 2024). For example, mobile apps enable customers to access policy information, submit claims, or schedule appointments, while telemedicine platforms offer policyholders direct access to healthcare services (Haleem et al., 2021). These innovations align with a broader trend toward self-service in the insurance sector, empowering customers to take control of their policies and healthcare decisions.

Social Media Marketing: Redefining Engagement

Social media has become a vital instrument for customer interaction in health insurance. According to Nuseir, El-Refae, Aljumah, et al. (2023), social media marketing is the most effective brand strategy to enhance customer experience. This effectiveness is attributed to the strategy's ability to offer customer personalization, customization, and interactive engagement. Platforms like Facebook, Instagram, LinkedIn, and Twitter facilitate two-way communication between insurers and policyholders, enabling real-time interactions. In 2023, the global social media user base reached over five billion, with over one billion users in China and over 860 million in India (Statista, 2023).

Furthermore, in 2023, the United States had 308 million users of social networking platforms (Statista, 2023). Social media allows insurers to disseminate health tips, policy updates, and educational content while addressing customer inquiries and concerns (Schivinski & Dabrowski, 2016). Social media fosters transparency and trust, which are key factors in the health insurance sector. Engaging with customers through personalized content and interactive posts helps insurers strengthen their relationships with policyholders, enhancing satisfaction and loyalty. Furthermore, social media enables insurers to create community-driven platforms where customers can share experiences, access support, and feel connected to their insurers, fostering long-term retention (Adeoye et al., 2024).

Mobile Marketing: Driving Accessibility and Personalization

Mobile applications are becoming indispensable in the health insurance industry, providing policyholders access to critical services on the go (Ventola, 2014). These applications offer functionalities including policy administration, claim submissions, premium reminders, and tailored health recommendations, thereby addressing the increasing expectations of policyholders for convenience and immediacy in an accessible format. Mobile apps also allow insurers to provide personalized communication through push notifications, reminders, and tailored health insights. For instance, apps can remind customers of upcoming health screenings covered under their policies or provide tips based on their health profiles. This personalization enhances the customer experience and helps insurers differentiate themselves in a competitive market (Rodrigues & Martinez, 2019).

E-mail Marketing: Targeted Communication for Policyholder Engagements

E-mail marketing is vital for health insurers to communicate effectively with policyholders. Through targeted e-mail campaigns, insurers can share policy updates, highlight new benefits, and provide personalized health tips (Thomas, Chen & Iacobucci, 2022). E-mail also offers a direct and cost-effective way to engage policyholders, ensuring they stay informed and connected. Segmenting audiences based on demographics, policy type, or behavior allows insurers to deliver relevant and timely messages (Sabbagh, 2021). For example, new customers can receive onboarding e-mails. Concurrently, long-term policyholders may be engaged by implementing loyalty rewards or renewal notifications, as consistent and substantive communication via e-mail marketing fosters trust and enhances policyholder retention (Jamil et al., 2020).

Enhancing Policyholder Retention Through Digital Marketing

Policyholder retention is a key focus for health insurers, as retaining existing customers is often more cost-effective than acquiring new ones. Digital marketing methods, including social media interaction, mobile application features, and targeted e-mail campaigns, collectively foster a cohesive and personalized client experience. Policyholders who perceive value and support are more inclined to maintain loyalty to their insurer (Eling & Lehmann, 2018). Furthermore, digital marketing enables insurers to use data analytics to understand customer preferences and behaviors. This data can provide initiative-taking solutions, such as personalized coverage options or wellness programs, addressing policyholder demands beforehand and promoting a customer-centric strategy that enhances long-term retention.

Challenges and Opportunities in Digital Marketing for Health Insurance

While digital marketing offers significant advantages, its implementation in health insurance comes with challenges. Privacy regulations and data security concerns are particularly critical, given the sensitive nature of health and financial information (Filkins, Kim, Roberts, et al., 2016; Paul, Maglaras, Ferrag, et al., 2023; Shojaei, Vlahu-Gjorgievska & Chow, 2024). Insurers must ensure compliance with data protection laws while maintaining transparency about how customer data is used (Bednarz, 2022). Another challenge is inclusivity. Digital strategies must cater to the requirements of varied client segments, including individuals with restricted access to digital technologies. Insurers must offer additional engagement channels to guarantee that no policyholder is excluded. Anticipating the future, nascent technologies like artificial intelligence (AI) and machine learning (ML) offer promising personalization and predictive analytics prospects. AI-powered chatbots, for instance, can manage customer queries efficiently, while ML algorithms can analyze claims data to identify trends and tailor services accordingly. These innovations promise to enhance further the effectiveness of digital marketing strategies in health insurance.

Research Design and Methodology

The study adopts a secondary literature review methodology to investigate the application of digital marketing strategies within the health insurance sector, focusing on mobile, e-mail, and social media marketing. The review identifies key patterns, trends, and gaps in current practices by synthesizing findings from a broad spectrum of peer-reviewed articles, industry reports, and other

relevant publications. Inclusion criteria for the selected studies included publications explicitly addressing mobile marketing strategies like SMS (Short Message Service) and app-based notifications, e-mail marketing as a tool for personalized communication and customer retention (Chaffey & Ellis-Chadwick, 2019), and social media marketing for customer engagement and feedback (Eslami, 2022; Lim, 2022).

A case study approach was employed to assess the relevance and effectiveness of these strategies within the context of South Africa's medical schemes sector. A case study is a qualitative research method that involves an in-depth exploration of a specific phenomenon within its real-world context (Yin, 2018). This approach provides detailed insights into complex issues, allowing for examining dynamic processes and outcomes over time (Eisenhardt, 1989). Its flexibility and ability to gather data from multiple sources make it an ideal choice for studying specific cases, such as healthcare systems, where context and real-life application are critical (Patton, 2015). The study population consisted of medical schemes offering pertinent healthcare services, focusing on those with significant data related to key variables of interest during the review period. A purposive sampling approach was applied to ensure a targeted selection, including schemes that met the specific criteria and could provide valuable insights into the research objectives (Babbie, 2013; Yin, 2018). This method ensures you better grasp digital marketing strategies and their effect in this situation (Stake, 1995; Creswell, 2014). The case studies focused on two large open medical schemes, representing 39% of industry beneficiaries in 2023. These schemes were selected due to the availability of comprehensive data in their annual reports, which provided valuable insights into applying digital marketing strategies. Furthermore, both schemes were classified as open schemes, allowing unrestricted membership regardless of the sector. They were also categorized as large schemes, each serving more than 30,000 beneficiaries, as defined by the CMS classification (CMS, 2023). Secondary data for the case studies was sourced from these annual reports, which are publicly available and audited. The review period for the data was from 2022 to 2023.

Findings and Discussion

Findings

The evolving digital engagement strategies of medical schemes highlight the growing importance of mobile apps and social media platforms in enhancing user interaction, as depicted in Table 1 below. This section compares the experiences of Scheme A Medical Scheme and Scheme B, focusing on mobile app usage and social media engagement over their respective periods. The data reveals notable trends in mobile app usage and social media engagement across the two medical schemes. For Scheme A Medical Scheme (2022-2023), monthly app users declined by 33%, yet daily logins surged by 85%, reflecting a more minor but highly engaged user base. Social media followers grew by 14%, enhancing community interaction and brand visibility.

In contrast, Scheme B (2020-2022) experienced a 39% increase in app downloads, rising from 55,174 to 76,563, positioning the app as a key platform for member services, including benefit checks, GP consultations, and savings account management. Social media engagement trends were not reported for Bonitas. The annual reports reviewed did not provide any data on e-mail marketing, representing a significant limitation of the study. This gap highlights a broader trend: the two medical schemes primarily allocate their investments and resources towards mobile marketing and social media strategies rather than e-mail marketing. The absence of e-mail marketing data suggests that these schemes may have prioritized other digital channels, potentially due to the perceived immediacy and engagement offered by mobile platforms and social media.

Table 1. Mobile App and Social Media Engagement Trends in Medical Schemes

Category	Scheme A Medical Scheme (2022-2023)	Scheme B (2020-2022)
Mobile App Usage	Monthly users decreased by 33%, but daily logins rose by 85%, indicating higher engagement among fewer users.	Downloads increased by 39%, and the app is central for checking benefits, GP consultations, savings balances, and more.
Social Media Engagement	Followers increased by 14%, enhancing community interaction and visibility.	-

Source: Derived from Willie, Musungwini and Ocak (2024)

Discussion

The findings of this study underscore the increasing role of digital marketing strategies, specifically mobile app usage and social media engagement, within the health insurance industry. This aligns with previous research, particularly in the context of Customer Engagement Theory, which asserts that significant connections with customers via personalized and real-time engagement can cultivate loyalty, improve customer happiness, and eventually aid in retention. The findings of this study reveal that both Scheme A Medical Scheme and Scheme B heavily invested in mobile and social media platforms, yet with varying outcomes in terms of engagement levels. Scheme A Medical Scheme's data (2022-2023) highlights a trend where monthly app users declined by 33%, yet daily logins surged by 85%, suggesting that the scheme has succeeded in retaining a more engaged, albeit smaller, user base. This aligns with the idea that personalized, real-time interactions, like those enabled by mobile apps, are more impactful in fostering meaningful customer engagement than mere usage frequency, as they create opportunities for deeper connections. Shotarova (2023) further underscores that the effective deployment of digital health solutions strengthens customer engagement and significantly enhances healthcare access and quality through improved efficiency, advanced data analytics, cost reductions, and expanded opportunities for innovation and research. The 14% increase in social media followers suggests that Scheme A effectively leverages social media platforms to enhance community engagement, fostering greater visibility and trust with its members (Schivinski & Dabrowski, 2016). This engagement aligns with the principles of Customer Engagement Theory, where the emotional bond formed through ongoing interaction enhances brand loyalty and customer retention (Loureiro, Kaufmann & Vrontis, 2012; Harmeling et al., 2016; Lim & Rasul, 2022). The study highlights that brand attachment is positively linked to brand love, which, in turn, strengthens trust, fosters a desire to maintain the relationship, and builds confidence in the brand's future.

Conversely, Scheme B experienced a 39% increase in mobile app downloads over two years, highlighting a more substantial growth in user engagement. This suggests that Bonitas has expanded its user base and increased accessibility to its services, mainly through mobile technology, which meets customer demands for convenience and real-time information (Nuseir et al., 2023). However, the lack of reported social media engagement for Bonitas limits our ability to compare its effectiveness in this domain, suggesting that the scheme may not fully use social media platforms to foster deeper emotional connections with customers.

One of the key findings from this study is the absence of e-mail marketing data, which poses a limitation in assessing the broader scope of digital marketing strategies employed by these medical schemes. Previous literature has highlighted the effectiveness of e-mail marketing in fostering direct, personalized communication and enhancing customer retention (Jamil, Dunnan, Gul, et al., 2022). The lack of e-mail marketing strategies in the annual reports that were reviewed indicates that these schemes have potentially prioritized mobile and social media channels due to their perceived immediacy and higher levels of engagement. This shift away from e-mail marketing may reflect broader trends in digital marketing, where tools offering instant communication, such as social media and mobile apps, are favored for their ability to provide real-time updates and foster dynamic interaction with customers.

The findings from this study also support the growing recognition of digital marketing's role in creating customer-centric experiences in health insurance. As the healthcare sector is often critiqued for its opacity and bureaucratic processes, applying digital marketing strategies such as personalized mobile app notifications and interactive social media content enables insurers to offer more transparent, accessible, and engaging experiences (Schivinski & Dabrowski, 2016). This aligns with Hollebeek et al. (2011), who highlight the importance of ongoing, personalized engagement, which leads to higher trust in the brand. The study by Hollebeek et al. (2011) further shows that customer brand engagement is positively linked to trust, with confidence and commitment often sharing a strong, positive relationship. This connection is particularly significant in health insurance, where trust is essential for fostering long-term consumer loyalty and dedication.

Regarding the theoretical framework, the findings align with the Customer Engagement Theory's demonstration of how personalized digital engagement tools can build long-term emotional connections with customers. However, the limitations noted, particularly the lack of e-mail marketing

data, suggest an opportunity for future research to explore the potential of e-mail marketing within this context. E-mail remains a valuable tool for targeted communication, particularly in fostering long-term relationships with policyholders by providing tailored content and updates (Chaffey & Ellis-Chadwick, 2019).

Conclusion

This study underscores the growing importance of digital marketing strategies, particularly mobile apps and social media, in enhancing customer engagement within the health insurance industry. The comparison of Scheme A and Scheme B highlights varying trends in mobile app usage and social media interaction. Scheme A demonstrates higher engagement despite declining app users, and Scheme B shows notable increases in app downloads but lacks social media engagement data. The findings indicate that insurers prioritize mobile and social media platforms to foster more dynamic, personalized customer experiences, focusing on building trust and long-term loyalty. While mobile apps and social media are central to health insurers' digital engagement strategies, a more comprehensive approach that integrates multiple digital channels could further strengthen customer relationships. This study highlights the need for ongoing exploration into how digital marketing tools can be optimized to create transparent, inclusive, and customer-centric experiences that foster loyalty and satisfaction in the health insurance market.

This study offers significant insights into the function of digital marketing strategies within the health insurance sector; however, it has limitations. First, the research is limited by focusing on only three digital marketing channels: mobile marketing, social media marketing, and e-mail marketing, excluding other significant strategies like search engine optimization (SEO), display advertising and online video content. This restricted focus means the study does not capture the full range of digital marketing strategies in the health insurance industry. Secondly, the study did not account for other important factors such as geographic scope, demographic information such as age and level of education, and rural and urban split. Consequently, the findings may not apply to other geographical areas, where digital marketing strategies may differ due to varying technological infrastructures, cultural preferences, and socioeconomic factors.

The research heavily relies on secondary data, particularly annual reports, which may not fully reflect digital marketing strategies' complete implementation or effectiveness. Without primary data collection, such as surveys or interviews, the study lacks direct consumer feedback and perceptions of these marketing strategies. The absence of data on e-mail marketing in the annual reports of the schemes is another limitation, given its importance in customer retention. Lastly, the study covers a short review period (2020 to 2023), which might not fully capture long-term trends or the impact of digital marketing strategies over time.

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