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"It has become appallingly obvious that our technology has exceeded our humanity." — Albert Einstein

Einstein's remarks are especially true today with more and more companies opting to replace human interactions with automated software in the name of lower operational costs and greater efficiency. As some may point out the inhuman nature of seeing your job replaced by coding another perspective focuses on the need for consistency that using technology satisfies. It is also worth noting that the COVID 19 pandemic and health concerns are also alleviated by reducing face to face contact between customers and employees. This is the position held by Chatbot advocates. Communicating with customers through live chat interfaces has become an increasingly popular means to provide real-time customer service in many e-commerce settings. Today, human chat service agents are frequently replaced by conversational software agents or chatbots, which are systems designed to communicate with human users by means of natural language often based on artificial intelligence (AI).

This year, Zimbabwean financial services provider First Capital Bank announced the launch of Alisa, a WhatsApp banking chatbot, bringing together machine learning and cognitive computing technologies to provide customers and clients with various banking services. Alisa is not the first example of Chatbots being implemented in Zimbabwe. As far back as 2018, a revolution was under way with bots such as Batsi, Steward Bank's customer service bot that uses artificial intelligence to respond to customer queries in real time. Batsi was also the first service of its kind in the local banking sector and Batsi is now deployed on Facebook, Square Mobile App along with the online banking platform. FBC also launched their own chatbot a few days after Steward Bank had launched Batsi. Although mainly used in financial sectors, marketers can find great use for this automated response software. Besides



the chat function and the added customer satisfaction they can learn and acquire valuable marketing insights from the conversations. Essentially, the investment in a 24/7 customer agent is returned by the prospect of higher sales and the potential to exceed just local markets with language functionality also a feature of chatbots.

With the right solutions, chatbots can help your business save a lot of time, money, and resources as well as customer experience. While they don't have emotions and require continuous maintenance, you can assign a personality to them and also add more content to their databases. This will help you ensure that they have all of the essential solutions to cater to your customers' requests. This edition features interesting highlights from events that occurred in the 1st quarter of the year. We are delighted to inform you dear readers that we launched a new program, the Marketing leadership program for young marketers. It commenced in March. Other highlights include the Marketers luncheon, the Zim Chartered Marketers, Digital Marketing, Public Relations graduation and the Women in Marketing High Tea.

Happy Reading
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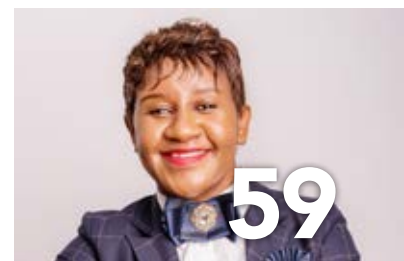
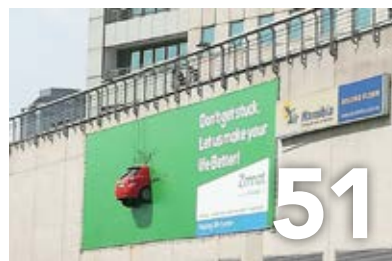


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SHAMING BRANDS ON SOCIAL MEDIA...THE NEW FRUSTRATION OUTLET?

BY TATENDA MARONGWE

"I would like to shame ABC Restaurant. I have never experienced such rudeness in my entire life, worse still from the owners. Ruined my entire Christmas holidays!!! Wouldn't recommend them to any diners!!"

Sounds familiar? I am sure it does.

This has become the new way of letting out frustration. Airing disappointment in the public space particularly on social media, a place where the world can see. This is despite the transaction having happened in a private space. Value for money is what every consumer and customer yearn for. If they give you their hard-earned buck, all they expect is nothing less than what they ordered, on time, in the right state, correct quantity, colour and taste.

By accepting their money as a supplier, an unwritten contract is entered. The supplier or service provider assumes an obligation to deliver as expected immediately without failure. Failure to meet expectation causes frustrations and as human beings, we have different ways of dealing with frustrations.

Some are confrontational, others tell a second person about it and others will just decide to vote with their feet

and leave. Yesteryear's approach to airing disappointment was different. One would log a complaint direct to the organisation, unlike today. Like anything else, there has been a shift in complain logging dynamics. A new frustration outlet has been discovered in the form of S-O-C-I-A-L M-E-D-I-A!

Complaints are now being aired directly onto the public domain where millions can see immediately. In most instances, the one who is being complained about gets to see it last, when it has already gone viral.

Is this the right way to vent? YES, or NO?

A service provider or supplier may say no to protect their brand. The customer who is the king may say otherwise. They may say, "My money, my choice. When a line is crossed, I vent however I want". But what does this do? It has its pros and cons.

Pros 😊

For the organisation, it helps the brand improve. Social media complaints may be harvested as rich sources of insights for companies. Through the feedback,

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they will get to know customers' preferences and dislikes. So companies should take such positively. For the complainant, in most cases, it gets one's query ahead of the queue. No brand manager or public relations executive can stand their brand being roasted on public platforms. They will activate whatever channels to get the issue resolved to protect the brand. So one may take it as a quick way of getting attention though it may come at a cost to the organisation.

Cons 😞

It has a negative bearing on the brand that would have been "shamed". The brand in question receives immense attention. Scrutiny will come from customers, suppliers, competitors, and even non-users all with different views of the story at hand.

It empowers competitors. Exposing brands on public platforms empowers competitors as they get to know their rival's dirty linen. Whether they choose to maximise on it or not is a different story.

For the complainant, in some cases it drives attention and scrutiny of your personal brand as people try and find out more about who you are.

Though customers may not be given a prescriptive way of venting, it is advisable to engage first. There is no need to surprise a service provider without giving them a chance to understand the matter, repent or redeem themselves. Customers engage your suppliers, If they care to produce something and to sell to you, they should care to listen.

To organisations, when your brand is "shamed" remember that customer is always king. Respect their wishes. **Do not be defensive. Do not bully. Listen! Remember there is no bad publicity in business just lessons on how to approach issues better!**



Tatenda Marongwe is a seasoned marketer. She is currently the Group Marketing Executive at Zimnat Insurance Group.

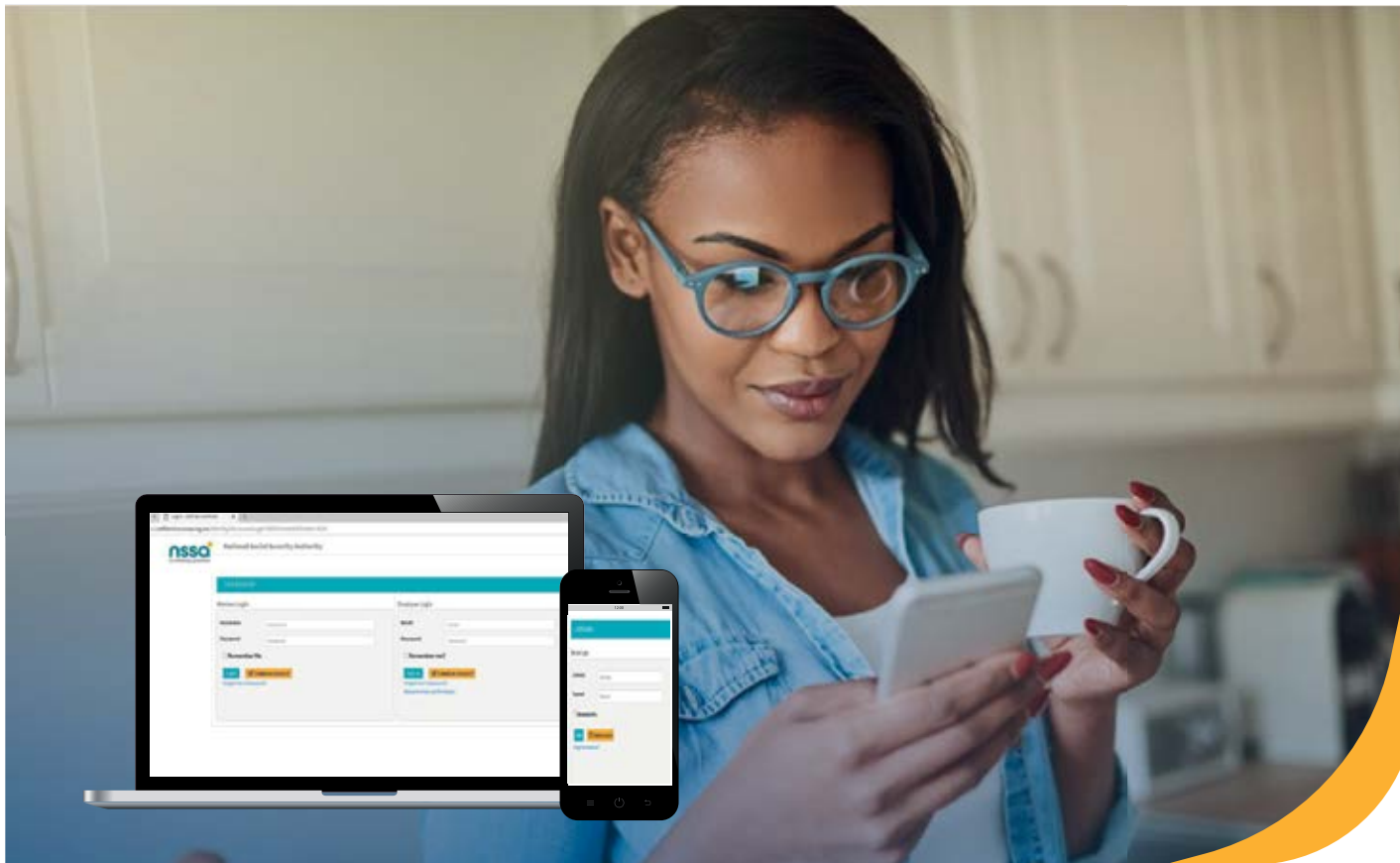


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DEBUNKING 10 BUSINESS MYTHS UNDER COVID: HOW CAN GOVERNANCE HELP?

BY DR EVE GADZIKWA

It is fair to say that, the past year has been a period like no other. Given all the events that have taken place between years 2020-2021 and the onset of COVID 19 pandemic, a lot of adjustments had to be made internally.

The pandemic shocked everyone and had business leaders thinking that it would suddenly go away. As we are all aware, the pandemic is far from over and is still raging on, challenging every aspect of business operations in terms of marketing, business continuity, sustainability, strategy, risk management, financial inclusion, growth prospects, compliance, supply chain management, stakeholder management, value creation, customer acquisition and access to markets.

To get out of this depressive state, we need to hold onto hope and extend trust despite the fact that many organisations have their backs against the wall and are swimming against the tide in a desperate attempt to survive. How can governance help to debunk some 10 business myths?

1 VISION, MISSION & VALUES

COVID 19 has challenged traditional ways of defining Mission, Vision and Values that commonly define organisations and how they want to be perceived by stakeholders. The *raison d'être* as is captured on the reception walls is no longer aligned to the original mould espoused in the founding documents.

Statements like, "we are here to serve" or "we are committed to exceed customer expectations" can be as elusive and deceptive if the organisation fails to respond to a more digital environment. These statements assume a brick and mortar model that assurances face to face customer interactions when in reality, customers have moved online.

2 APPROACH TO VALUE CREATION

Businesses that have a creative way of engaging with their customers can benefit from the vantage point of responding to changing customer behaviours. For instance, the classic

example of KODAK rings true. Due to innovation, this company failed to realise that innovation had quickly replaced hard copy photographs for digital images which could be easily used on social media platforms like Facebook, Instagram and LinkedIn.

Similarly, airlines during the pandemic, have had to quickly realise that the value they were previously creating for passengers was no longer viable as a business model. A number of airline carriers have replaced passenger seats for more profitable cargo business to create value for shareholders. This quick response has turned around the fortunes of a number of businesses that are beginning to see the fruits of their bold decisions.

3 CUSTOMER ACQUISITION

The Marketing function has traditionally been perceived as a cost centre but with the proliferation of social media and digital platforms, Marketing has transformed its traditional role of engaging customers face to face. The onset of e-commerce

and online platforms means that, customer acquisition is getting faster and more cost effective. Virtual marketing and sales activities have therefore replaced the traditional face to face interactions making it possible to reallocate resources to management of online platforms.

Marketing is therefore an integral strategic business unit which enables an organisation to reach its strategic business goals without increasing customer acquisition costs. So is the marketing function a cost centre or a profit centre?

4 INVESTMENTS

Where a business invests large sums of resources does matter in relation to its future growth and sustainability. Some organisations learnt this hard lesson when huge capital investments failed to respond to the changing environment in the face of dropping commodity prices. Today, some businesses have overinvested in outdated technologies which no

longer serve the interests of the business. The type of investments which will matter post COVID must reflect the future needs of the organisation and not on past business success.

5 RISK

Risk has largely been perceived as a bad thing, yet with risk comes opportunities. One can only marvel at the number of new businesses that have sprung up during the pandemic. Organisations like SAZ have been among those that have benefited in the crisis by introducing online audits to deal with back logs. It is not true that all risk is bad. The contrary is true-Risk when managed well creates opportunities to innovate faster. What wasted Marketing opportunities have we missed during the pandemic due to failure to see opportunities in the risk environment?

6 ENTREPRENEURSHIP

Locus of control is the degree to which people believe that they, as opposed to external forces (beyond their influence), have control over the outcome of events in their lives. The concept was developed by Julian B. Rotter in 1954. Faced with uncertainty, one must assess one's locus of control and leverage opportunities while managing the external and non-controllable. Regulated entities like banks understand the balancing act of adhering to onerous compliance requirements whilst at the same time achieving stretch growth targets.

We have witnessed tremendous growth especially in the financial services sector where some entities have experienced unprecedented growth despite the exogenous push backs. Entrepreneurship as we all know it is merely allocating resources to a process in order to convert raw materials into products that can be sold on the market. This definition is limited in the sense that, it fails to unlock the real entrepreneurship



A strategy is meant to be dynamic

which is the “mindset” shift required to unlock true value of an organisation’s output.

7 MONEY

The old adage, “the love of money is the root of all kinds of evil” has its roots in the Bible in 1 Timothy 6:10. Taken out of context this could be construed that, businesses can run devoid of money. Of course this cannot be furthest from the truth as we have all realised that, in fact money is the very lifeblood of business. It is impossible to operate effectively without money. Despite conflicting beliefs of how money should be allocated in the economy, its role in economic development cannot be denied in so far as stabilising the economy, nation building and stimulus for SMEs.



Money has the capacity to reset the economy towards a growth path.

A healthy relationship with money however is not an end in itself but

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a means to an end. How efficiently and effectively businesses allocate resources to productive capacity in the short, medium and long term has a lot to do with reaching a common goal of sustained GDP growth.

8 STRUCTURE

The environment is dynamic to say the least, yet businesses are unwilling or unable to change their business models. A world where customers can identify with your business goals throughout your value chains rather than a static set of statements that have no relevance to their needs. Business models cannot be cast in stone but should be informed by realisation of the changing needs of the society and circumstances of the organisation. We all remember visiting our local post office to buy stamps and post letters. Well some of these have been converted into markets after realising that, they could no longer serve their original purpose. Is it not time for businesses to reimagine a future that is non-linear, abstract and virtualised?

9 STRATEGY

The number one myth that is widely believed about Strategy is about its long-term nature and that leaders who stick to their strategy through downturns as well as upturns and ignore surface noise do very well. This is wrong because, it is precisely when long-held assumptions are

challenged that strategic changes happen. A strategy is meant to be dynamic and about what you are going to do now to shape the future. This hard lesson is one that has led to some businesses collapsing despite having carefully crafted their five year strategies. Sticking to your guns can lead to calamity in a rapidly changing environment.

10 BUSINESS MODELS

Business model innovation has a couple of myths. One myth is that business model innovation takes big thinking. Another myth about business model innovation is that technology is the answer. What is more realistic is the need to look at every situation and apply appropriate solutions. Even the best technology is not the panacea when there is no cost effective, sustainable, efficient and reliable source of distributed energy. Successful business models today are those that understand the ecosystem and create solutions for the customer better than the competition.

CONCLUSION: Whilst some business myths may appear true at face value, we can agree that there is no quick fix to any business related problem. At the end of the day governance of organisations during and post COVID needs to take a more holistic and realistic approach to problem solving.

The danger in all of this is that, there is a temptation to take the easy road

by measuring outcomes at face value without challenging widely held beliefs hence, praising the fish for merely swimming. Confucius summed it up well when he said, "life is really simple but we insist on making it complicated." If we are to reach the 2018 GDP of \$24.3b (1.684/capita) figures, highest achieved since 1960, there are some widely held beliefs that need to be challenged to allow businesses to carve a new path in terms of how organisations will be governed post COVID.

This will take Boards, Executives and everyone concerned to leave behind what has not worked and adopt winning strategies in 2021.



Article By: Dr Eve C Gadzikwa, SAZ Director General, ISO Council Member. She is also a member of the Marketers Association of Zimbabwe (Senior Executive). She can be contacted on evagadzikwa@gmail.com

Disclaimer: The views expressed in this article are her personal views and do not necessarily reflect the views of the organisations in this article.



John Mazhinye

2020 WAS A YEAR OF PAIN AND PROMISE

When the first lockdown was announced in March 2020, John Mazhinye (26) sat in his small workshop in downtown Harare bewildered.

His employees had left, and he was left staring at a poster in his office with popular designs he sometimes copies. A lot was on his mind, questions whose answers could only be the contents of a prayer. Running Saints of God (SOG), a clothing company is no easy feat, especially when you have four employees and a young family to feed. "I did not know what to do. Having seen the impact of lockdowns in other countries, I knew immediately what awaited my business," Mazhinye said.

True to his prediction, this saw the closing of his biggest market. "Weddings make us the most money and they were being cancelled left, right and centre. Our working capital is covered by walk-in clients, with everyone at home this meant we were grounded." In addition, fixed costs continued to balloon, yet he had no revenue stream.

"I was at home, everyone was at home. We were not working as much, but rentals were accumulating both at home and at the workshop. I was also trying to get money to cater for our day to day expenses, it was tough. Covid-19 made us lose business, we ended up trying to get other means to get to clients. It affected us a lot, people were not as liquid as before," he said.

This meant a change of strategy was in order. Mazhinye had to go heavy on social media marketing his work. He started sharing the work he has done as the costume designer for singer Winky D and other showbiz stars, and that seemed to be what the doctor ordered. People started commissioning bespoke pieces from him and his clientele changed from a mass market to a specified niche that came with a complex design for special events.

"The recorded victories against Covid-19 have given us a fighting chance. We now have a new market of high end clients we used to give specialised services during the lockdown. In addition, we have now regained some of our

walk-in clients, business is promising at the moment," Mazhinye said. SOG are in the process of expanding their workspace to accommodate growing traffic and improving business, a sign that there is potential for post-pandemic growth among small businesses. The mixed fortunes encountered by Mazhinye were not unique to him, it was widespread across the whole economy.

The year 2020 was odd; the world was altered by a pandemic whose origins are yet to be ascertained. For the better part of the year, there were no known pharmaceutical responses to Covid-19 and this resulted in multiple lockdowns. A lockdown is a regulatory approach, which requires people to be confined to a single space. Movement was curtailed and business activity was subdued. Although the lockdowns had a utility in saving lives, they were hard on businesses and industry, which in most cases reported contractions influenced by the intermittent closures.

The net effect of the pandemic was computed in the 2021 budget statement where Finance and

Economic Development Minister Professor Mthuli Ncube revealed that the country's Gross Domestic Product had contracted by 4.1 percent. The contraction was felt by businesses which reported that they faced difficulties during the year.

The Zimbabwe National Chamber of Commerce (ZNCC) early this year released a report titled 2020 Achievements in Retrospect in which they summarily gave a description of the realities faced by businesses during the varying lockdown phases.

"We will be thankful to the Almighty if we are to post even a +0,5% GDP growth for 2021, with a negative 6 percent to 9 percent being our forecast before the economy moves out of the hole in the second half of 2022," the report said. Lockdown minimized human interaction, and this affected the service sector, according to the ZNCC, that presented its set

of challenges on the country's growth prospects. "The services sector is becoming the major driver of the Zimbabwean economy and the hard lockdowns we continue experiencing will not do favour to an economy with almost 61 percent concentration of the services sector. We have had enough of lockdowns and we have to graduate to smart and targeted lockdowns with all formal businesses expected to remain open whilst adhering to guidelines of Covid-19," said the ZNCC in the report.

However, Zimbabwe's story is not a tale of a single story. The service sector and some facets of commerce recorded growth. Confederation for Zimbabwe Industry (CZI) Chief Economist Tafadzwa Bandama, compiled a 2020 State of Manufacturing Sector Survey whose findings pointed to growth. "Capacity Utilisation rose by 11 percentage, points to 47 percent in 2020 from 36.4 percent in 2019

(improved foreign currency availability, increased sales, retooling)," the report said. This meant that local industries increased the manner in which they utilise their productive potential. CZI projects that capacity utilisation will grow to 61 percent in 2021. The figures are in sync with what the Minister of Industry and Commerce Dr Sekai Nzenza revealed at a recent event.

She said local products occupy 45 percent of the shelf space in the country, a sign that there has been a degree of progress in local production. It would appear that 2020 was a difficult year but a case of mixed fortunes for local businesses. Those in the service sector struggled, while those who were into commodity production had a slightly different year. Perhaps it is a future point of study for scholars on how a country's economy could contract and grow at the same time.

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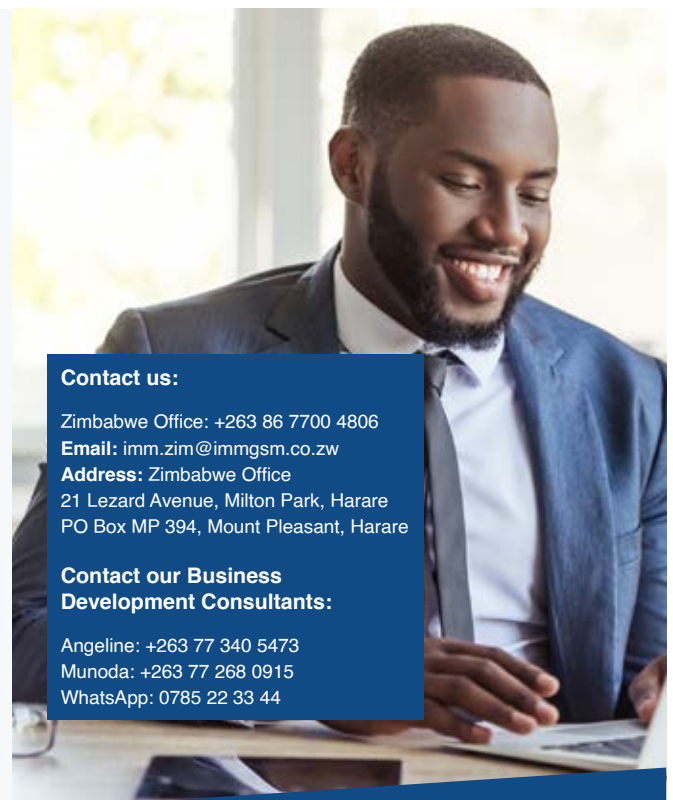
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2ND QUARTER EVENTS UPCOMING EVENTS IN 2021

SUPERBRAND BREAKFAST MEETING

Date: 28 May, 2021

Venue - Crown Plaza/Online

The Top 200 Brands are going to be unveiled at a Business Breakfast meeting to be held in a hybrid set up with 50 guest at the Monomotapa Hotel and others following virtually. This marks the second phase of the Superbrand Process. Superbrand is a process that seeks to recognise and reward the best brands in the country with the finest reputation. It offers customers and other stakeholders' significant emotional and tangible benefits over its competitors consciously and subconsciously. As a result corporates and the community at large realise real economic value from this noble concept.



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Date: 30 July

Venue: ZRP Golf Club

The Marketers Charity Golf Day is an annual event that is hosted by MAZ. The Charity Golf draws teams from various corporates and individuals to play and proceeds go towards charity. The concept of the Charity Golf Day was born out of a discussion to have a fundraising event for charity by marketers. Since its inception a few years ago MAZ has donated over 300 pairs of school shoes to a school in Gutu (2018) and Matthew Rusike in Epworth 2019. In 2020, MAZ donated sunscreen lotion to the Albino Association of Zimbabwe in Harare 2020 after the donate a shoe campaign changed to sunscreen lotion.



ANNUAL CONTINUOUS PROFESSIONAL DEVELOPMENT MASTER CLASS

Dates: 24 to 26 June 2021

Venue: Holiday Inn, Mutare

ACDP is a three day program meant to equip marketing practitioners and related professionals with marketing skills of current trends in the marketing industry worldwide. The first class (Class A) will be open to all Marketers who desire to be accredited with the Marketing Practitioner Status, (MPS), offered by MAZ in conjunction with IMM. While the second class is open to those who have already attained Marketing Practitioner Status and wish to retain this status as well as those who seek to keep abreast with local and global marketing trends.



BANCABC CEO DR LANCE MAMBONDIANI SHARES HIS JOURNEY

BancABC CEO Dr Lance Mambondiani won the coveted Marketing Oriented CEO of the Year at the 2019 Exceptional Marketing Awards held in Inyanga. He shares his business journey with us.

AWARD-WINNING CEO

Firstly, I would like to say what an honour it is to have received the Marketing Oriented CEO of the Year award. It is one of the highlights of my career and the award sits at the top of my trophy cabinet. All credit is due to the incredible team at BancABC that I'm privileged to lead who do all the hard work and allow me to bask in their glory with awards such as this.



LEADERSHIP IS NOT ABOUT DEGREES BUT ABOUT MAKING A POSITIVE IMPACT

I'm just a kid from Sakubva in Mutare, passionate about making a contribution to change the narrative of my country in the area in which I've been called to serve. I'm passionate about change, I'm a self-confessed innovation junkie who happens to be a banker. I could tell you about the schools I attended and the qualifications I attained, but all of that is nothing if it doesn't make a positive impact on others. I strongly believe that leadership is not a title nor the degrees we attain, it is the impact we make despite our titles. I was based in the United Kingdom for a while, until I decided it was time to come home and play my part in changing the face of banking having experienced various banking models worldwide. It's been an exciting journey so far and a rare honour and privilege to have had the opportunity to lead two financial institutions as CEO, one of which is BancABC.

PASSION AND HARD WORK ONLY SURE WAY TO SUCCEED

I believe that one of the key ingredients of success is passion. Skill can be taught but you can't teach passion. For you to succeed ahead of others, you have to be extremely driven and passionate about your cause to the point of obsession. Passion is the fire that no-one can put out and as long as you have that burning desire to succeed, you eventually will succeed. Secondly, hard work. I live by the mantra that 'you can outsmart me, but you cannot outwork me'. You have to be willing to put in the hours to perfect your craft and have a fierce determination to be better, to improve and continuously learn from your mistakes. Passion, perseverance and hard work are often the difference between success and failure.

DAY IN THE LIFE OF A CEO

A CEO is often the *Chief Encouragement Officer* in the business. My primary role is to motivate the incredible team I work with to see the best in what they do and to understand why what they do is important for the greater goal. I'm a firm believer in team work, that's why we call ourselves the A-Team because our collective goal is to do the best we can to serve our customers with exceptionalism, going out of our way to delight and make our customers happy. We will not always get it right, but we are committed to trying.

A CEO is also expected to provide leadership, be a change agent and provide strategic direction for the future of the business. The job of any leader is to leave the asset you have been entrusted with better than you found it.

HOW HAS THE JOURNEY BEEN, HAVE YOU HAD ANY CHALLENGES?

There have been many. I've failed many times over, but I've never really been scared of failure or making mistakes. We often learn more from our failures than we do from our successes. In a recent interview I did with the Global Edition of the CEO Magazine, I mentioned a very challenging IT problem we experienced in my previous CEO role which almost got me fired. In fact, I remember a very influential stakeholder writing to my employer with suggestions for my replacement.

The problem is we grew too quickly and our IT infrastructure couldn't sustain the growth. We were not prepared for it. This was one of the greatest tests I've encountered in leadership. Every leader is engaged to cause change and to leave an organisation better than we found it. Causing change comes with risk, pain and in some cases sacrifices that a lot of people may not be willing to take, including losing your job. I would rather do something and be wrong than do nothing and be right. That's my guiding philosophy.

WHAT'S YOUR LEADERSHIP STYLE?

I am probably not qualified to ascribe a textbook definition to my leadership style. My passion is to make a difference with the opportunities given to me. Those I've been privileged to serve in a position of leadership will testify that I'm driven by the future and not the past. I live by the principle that – 'Innovation is the only constant' and that you're only as good as your last innovation. I've never sat down to count the successes I've had. I don't find fulfilment in yesterday's manna.

I'm motivated by the next ideas, the next big disruptions and how we can make it relevant to the people. In whatever I do, I try as much as possible not to chase success but significance. I believe that success is about an individual, but significance is about others. Significance is the



impact we have on others because of our talent and ideas no matter where we are called to serve. The greatest gift that any leader can give to others is hope. If one kid from Chitungwiza reading this interview gets the inspiration to do better than I did or gets inspired to push towards their dream assignment, job or business because they have watched what I've done, then I consider it a job well done.

HOW VITAL IS MARKETING TO YOUR PLANNING?

Marketing plays the critical role of communicating our purpose as an organisation or any organisation for that matter. How you position your organisation or product to the market is as important as the product itself. For us the marketing department is particularly key in telling the story of BancABC and how we interact with the thousands of customers we serve.

MARKETERS MUST INSPIRE FRESH THINKING

Understand the purpose or the vision of the organisation and communicate it effectively. Marketing has evolved, the old tired marketing techniques and platforms may not be relevant to the customer of today. I quite like working with a marketing team that's fresh in their thinking, relevant in today's world and someone who understands how to appeal to a modern-day customer beyond splashing an advert in a newspaper. Customer engagement is quite important to build lasting loyalty.

FAMILY AND DEMANDS OF THE JOB?

It is a delicate balancing act, and extremely difficult to achieve. I don't always get it right but what I will say is that it is important to carve out time for what matters, when it matters most. Leadership often comes with significant sacrifice. Unfortunately, something always suffers unintentionally. However, despite all the pressures we face in our professional lives, my first and permanent job is to be the best dad I can be to my kids.

'SUCCESS IS AN INSIDE JOB'

We are all responsible for the outcome we desire. I believe that in any capacity, job or pursuit, there is nothing more important than passion, hard work and dogged determination. Success is an inside job.

We can only change our circumstances if we're focused and relentless in what we seek to achieve. There are tremendous opportunities available for young people today that we couldn't have dreamt of a few years ago. Seize them.

Be bold, be fearless. Lastly, have compassion for others – do good by you. When done, do good by others.



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THE CHATBOT REVOLUTION

BY CONSTANCE MAKONI-THODHLANA



The future is here and Artificial Intelligence (AI) is taking the world by storm! Tech savvy institutions have already incorporated and optimized Chatbots, taking the digital customer experience to a whole new level.

When the Future of work narrative began to take shape globally, the general assumption was that the process would be gradual and there would be enough time to prepare the world for the 4th industrial revolution but alas Covid-19 came making it inevitable for companies not to enhance their digital systems.

The contact centre wave that once gripped the market and created jobs for thousands has been side swiped by Chatbots which are proving to be more efficient and cost effective. In 2013 the International Labour Organisation (ILO) initiated the Future of work global dialogue with the aim of gaining a better understanding of the drivers of the current unprecedented change such as technological innovations, the changes in the organisation or work and production, globalization among other issues.

The World Economic Forum is also spearheading the Preparing for the future of work program whose objective is to promote a positive and proactive approach to navigating the future employment and skills landscape, new technologies, demographic shifts and the impact of COVID 19 on the Labour market. The future of work

has been imminent but how prepared was the world, particularly Zimbabwe, for the unexpected plunge? The diffusion of the chatbots has been mainly within the banking sector where names such as Batsie, Chido, Ally and recently Stan have been introduced to the market as cutting edge solutions to customer service. The chatbots have been christened with names so that humans can relate with and have a sense of security when dealing with them.

Chatbots have been known to mimic intelligent conversations in a way similar to humans, moreover they engage in conversations which resemble real-life interactions as they converse using natural language just like human beings. Customer service is among jobs that have been identified as inherently stressful as one often has to deal with complex issues and rude customers. The digital space has made the situation much better for customer service officers but the worst nightmare is that customers have grown very impatient and expect to be responded to in the split of a second.

While the average human can handle one customer at a time and deserves some health breaks in between work, chatbots provide seamless round the clock service to thousands of clients simultaneously which works well in this globalization era where the borders have been collapsed and e-commerce is taking centre stage. Some will argue that the human touch is incomparable and irreplaceable and all customer touch points should have a human face but a recent study revealed that 40% of customers

do not care whether a human or a chatbot responds to their questions as what is important is they have been responded to. Customers want to have their issues handled promptly and satisfactorily with minimal effort involved.

Does my organisation really need a chatbot? You have been asking yourself this question as dealing with customers particularly during this pandemic is increasingly becoming a daunting task albeit being done within the confines of the digital sphere. Any organisation that provides services and has to respond to customer queries should seriously

Most decision makers will embrace Artificial Intelligence on the pretext of cost versus Return on Investment. What are the costs involved in setting up a Chatbot? Some organizations purchase (AI) but others develop their own and customize them to suit their exact needs. Other organizations are taking advantage of inbuilt chatbots that come with applications such as Facebook. Such chatbots also augment the human touch and transform the service experience for most businesses. The architecture of the Facebook chatbot is that it exists within the account and can easily be programmed to respond to FAQs promptly.

WhatsApp also offers the same services for established and upcoming businesses and these chatbots attend to the customer before the human takes over. Whereas an organisation would employ customer care officers and contact centre agency, chatbots have proven to be a cost cutting measure.

Most companies are financially constrained due to the Covid 19 pandemic and the prevailing economic challenges resulting in low remuneration and or delayed payment of salaries. Artificial Intelligence (AI) can provide the much needed relief to some of these companies.

The importance of chatbots can never be over emphasized particularly at a time when the world continues to grapple with the Covid 19 pandemic. Human interaction has significantly minimized and digital platforms have taken over. Chatbots are a game changer and organisations that haven't deployed them might as well start the conversation in their boardrooms now because **the future is here!**

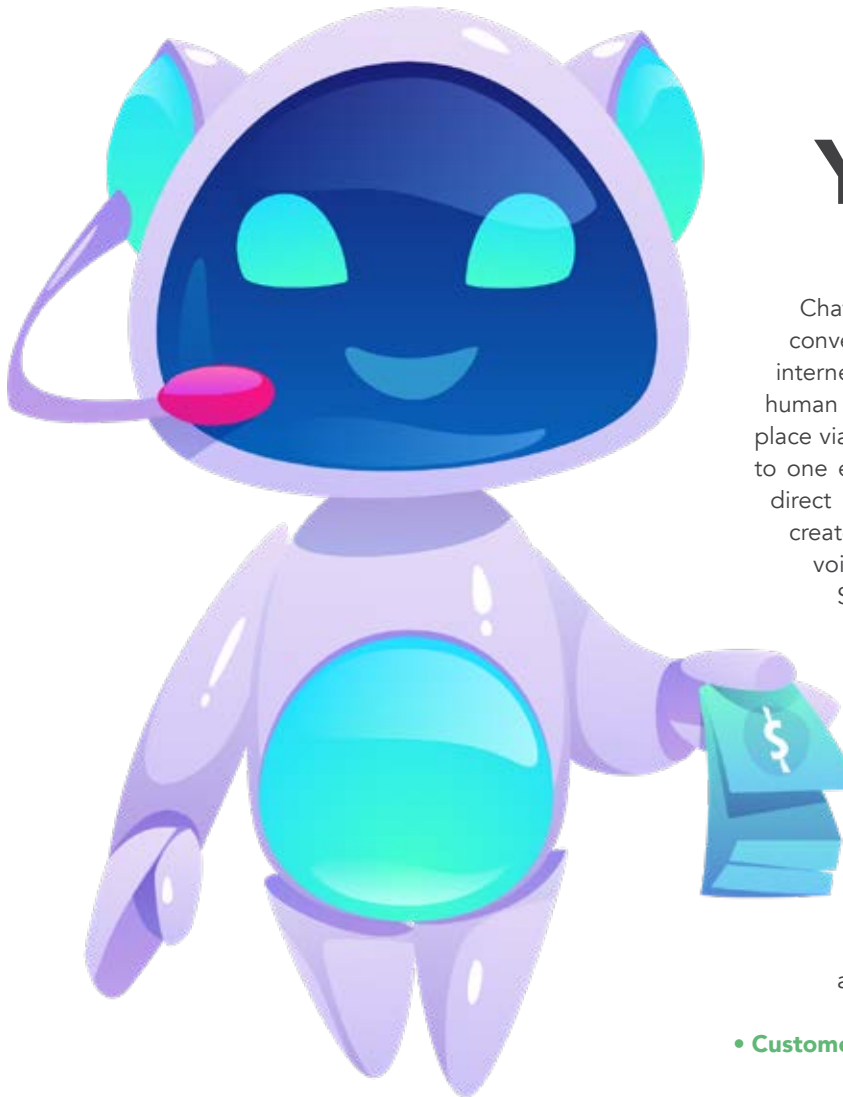


consider factoring chatbots into their systems. Both private and public sector organisation can adopt the use of Artificial Intelligence and transform their interactions with customers. Imagine the Passport Office using a chatbot to respond to all Frequently Asked Questions (FAQs) and people being able to get information about when passports will be out or even just to check if their offices are open during the lockdown. Imagine reporting a burst pipe to the local authority or checking your bills flawlessly anytime of the day.

Chatbotshavebecomeanecessitythatorganizationsthatare serious about customer experience cannot afford to ignore.



Constance. R. Makoni-Thodhlana is a Marketing and Communications Professional. She can be contacted on conney.rudo@gmail.com



CHATBOTS – YAY OR NAY?

BY VARAYIDZO MICHELLE NHANDARA

Chatbots are computer programs designed to simulate conversation with human users, especially over the internet and these bots have the capability to mimic human conversations. Interactions with chatbots can take place via audio, text and as an online conversation similar to one experienced on Facebook Messenger, Instagram direct messages or Gmail chat. The software used to create and maintain chatbots is that used to develop voice recognition functions such as those offered by Siri for Apple, Google Now and Microsoft's Cortana.

Chatbots are not limited only to use in business, but are now useful in other areas of human existence such as social interactions, medical diagnoses, and medical consultations as well as sleep therapy for insomniacs. Chatbots not only handle customer related enquiries, they have the ability to create and maintain brand awareness as well.

Benefits companies can derive from chatbots are as follows:

• Customer analytics

Chatbots are very handy in that they can gather important information about an organizations customers that is the customers' locations, how they spend their time, as well as highlight the most common queries or problems customers are facing with the service or the product. With the information mined and analysed an organization can add additional information tabs to their website where information on how to solve common product or service issues is made available, or can be used to solve recurring problems before the customer complains.

• Increase sales

Chatbots offer immediate responses and solutions to customer queries which aid in improved sales in the long term. The modern customer has become extremely impatient and with life's pressures customers requires timeous responses to queries or they soon explore the services and products offered by the competitors. The success of failure of an organization is hinged on repeat customer purchases, as well as referrals.

• Available 24/7

Chatbots can be likened to a 24 hour call centre or customer services department for an organization, offering customer responses to queries day and night, across time zones, on demand. The chatbot is able to service many customers simultaneously, a task impossible for any human being to carry out successfully. The chatbot also has the ability to

respond to simple queries freeing the customer services team to focus on more complex matters.

• Save money

The organization which employs chatbots stands to reduce human resources costs which entail salaries, allowances, meals and transport. Chatbots will save the organization in the long term, however a sizable investment will need to be made initially to develop the bot, sort out any software kinks and also market the bot so customers are keen to make use of the facility. Chatbots created by Zimbabwean businesses are available over company websites, as well as via mobile apps. In Zimbabwe a number of commercial banks have embraced the chatbot. The local chatbots have names Zimbabweans can relate to, some in Shona such as Batsi the Steward Bank Bot or Kesto the ZB bot, and most recently Sera the NMB bot. local bots have savvy English names too like Ally who is the BancABC bot, a cool superhero type bot. What is most interesting about the chatbots in Zimbabwe is that over 80 percent of them are female. Although chatbot benefits are many, and they are in line with the digital transformation of the customer services space, a few disadvantages remain.

Disadvantages of Chatbots

• Lack emotion

As the name suggests chatbots due to their nature as machines will lack basic human emotion such as the inability to sense when a customer is about to lose their temper, is impatient, or irritated. In a traditional customer/ organisation interaction the customer services agent is able to first calm the client down, take notes of key challenges, and apologise before proceeding to solve

a problem. Unfortunately chatbots are unable to do this effectively, as they are not programed to sense human emotions or respond in a humane manner to a disgruntled customer.

• Difficult and expensive to create and then require maintenance

To design a well working chatbot requires ample skill, funding for software and time. The chatbot is designed to perform in a way a human being would which entails coding to ensure the chatbot can respond meaningfully and in a manner which mimics a conversation with a person. Like any software, smart device, or computer the chatbots need maintenance carried out periodically which includes but is not limited to software updates, increased functions, and perhaps changing the physical image of the bot.

• They can only handle first level enquiries

Chatbots can only handle first level enquiries which they are programed to respond to. Any enquiries which will require more technical knowledge will be difficult for the chatbots to remedy effectively, and ultimately result in a frustrated customer. It would be interesting to carry out a local survey where we compare each bot, customers vote on the best performing bot, and then those who have not developed bots for their businesses will know which areas to focus on when they too develop their own. It could also be an opportunity to enhance technological developments in Zimbabwe, where bots are developed locally, coding is done in Zimbabwe and the youth are trained to develop software for businesses who work closely with customers. Locally developed bots could offer the option to respond to questions in the local languages, making these bots appealing to a wider audience.

In conclusion artificial intelligence combined with traditional customer services functions is the future. Artificial intelligence is to enhance the customer experience, assist in gathering big data which can be used for SMART marketing initiatives and product development.

While the traditional methods employed will be used to maintain relationships and offer the human element which cannot be mimicked completely by machines, artificial intelligence namely chatbots will enhance interactions with customers to create products and experiences they need. Historically company employees shunned technology fearing that their employment prospects will be replaced by machines leaving them jobless and idle. As the technological revolution continues to gather momentum organizations and employees alike need to embrace it, learn about it, refine their skills in making use of it, and monetize the convenience and efficiency technology presents to everyone.



Varayidzo Michelle Nhandara is a seasoned marketer currently working at New World Property Managers as the Marketing, PR and Tenant Coordinator. She holds a BCom degree in marketing management, is a MAZ chartered marketer and avid interior decorator. She has over 10 years' experience in Marketing, PR, Customer Relations and General management. She is the platinum winner Megafest Enterprising woman of the year 2020.

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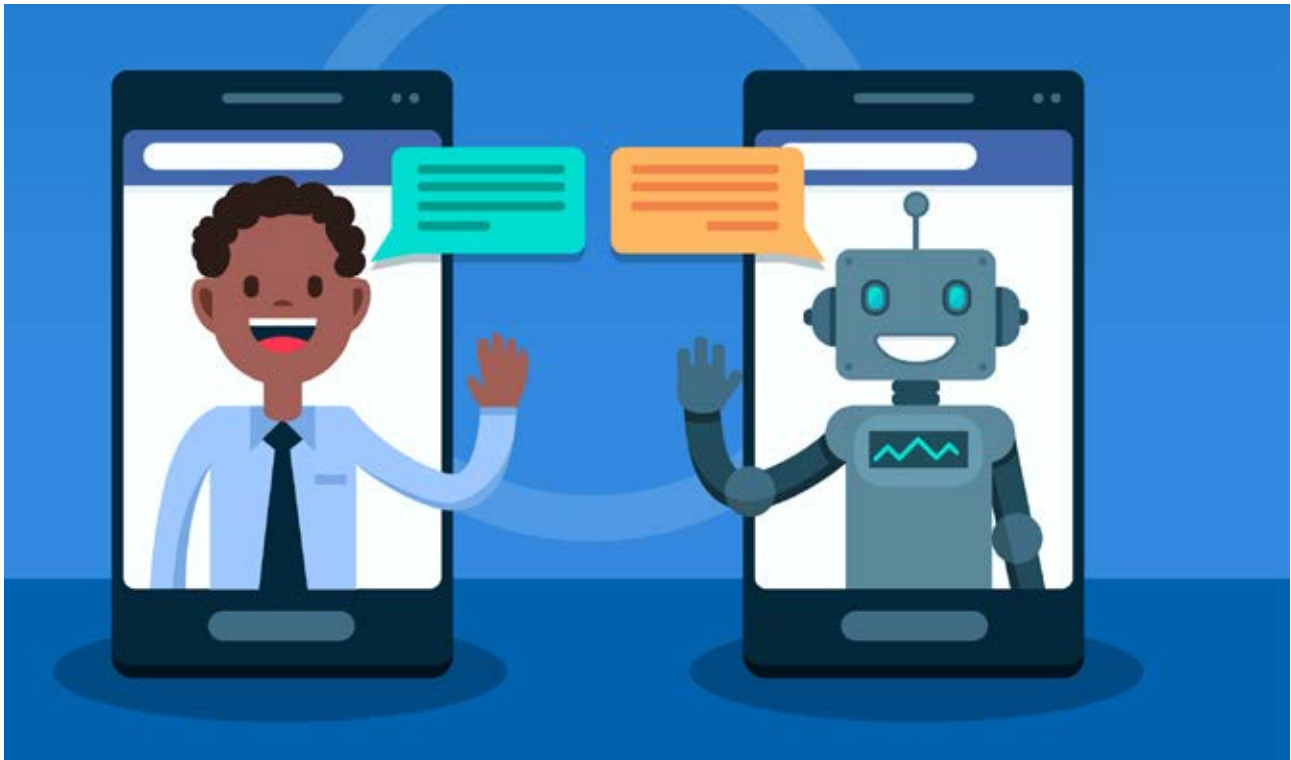
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CHATBOTS, THE FUTURE IS HERE...

BY RUJEKO BARA

Chatbots might be the best thing to happen to marketing yet. According to Grand View Research, the global chatbot economy will total USD \$1.25 billion by 2025. Chatbots have about 1,5 billion world-wide users. A survey done in 2019 by Forbes established that chatbots increase sales by 67 percent.

Marketers, unfortunately, have the worst track record with new communication channels with a Hubspot research report suggesting that marketers tend to abuse a brand new technology until people are buried up to their eyeballs in spam. The need to adhere to COVID-19 physical distancing requirements and the cyclic lockdowns have led to the accelerated adoption of disruptive innovations such as chatbots.

A chatbot is an Artificial Intelligence (AI) on-line software application used to conduct an on-line chat conversation via text or text to speech as opposed to the conventional human face to face interactions. In 1994, Michael Mauldin, creator of the first Verbot,

originally coined the term 'ChatterBot' to describe these conversational programs. Most chatbots are accessed on-line via website pop-ups or through virtual assistants. Communication, transactions and service intertwine and unlike the self-serving marketing of the past, chatbots provide a service and they give the user exactly what they are looking for and nothing more.

There are two categories of chatbots: **informational and utility** chatbots. Informational chatbots give users a new format in which to consume content e.g. subscriptions to breaking news alerts premised on one's reading habits.

Utility bots find a solution to a user's problem via a user-prompted transaction. One of the best examples, is a shopping chatbot that helps one buy a product, for example, new clothes. According to a recent Hubspot survey, 47 percent of shoppers are open to buying items from bots. Chatbots are not limited to making purchases. They can book meetings by scanning emails or remind one about monthly subscriptions that need to be paid or even book a vacation.



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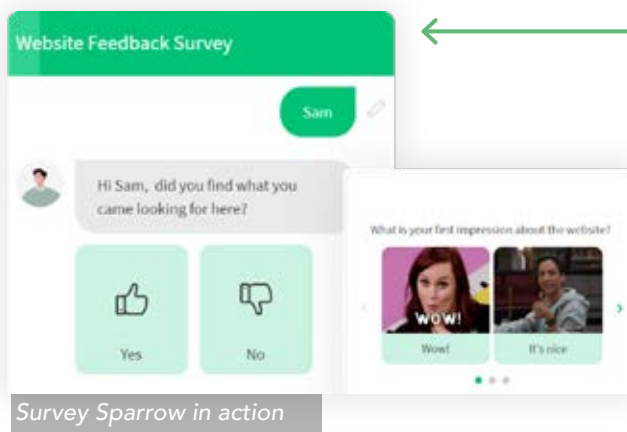
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The top ten chatbots for 2021, according to Netomi.com, include **Netomi** - best for customer service; Drift - best for sales, and Survey Sparrow - best for market research. Netomi's customer experience AI platform aids businesses to automatically resolve customer service tickets on email, messaging, chat and voice. It has the best precision of any customer service AI and can resolve over 70 percent of customer questions. Drift B2B chatbots are implemented on websites to qualify leads without forms. They ask qualification questions and create leads in one's Customer Relationship Management (CRM) for example through Salesforce, Hubspot or Market application. Once a lead is qualified, the chatbot can automatically book meetings for sales teams by connecting to calendars and checking for availability. It also permits businesses to identify the highest valued visitors and then sends them personalized messages.



Netomi Chat Bot in action



Survey Sparrow in action

Survey Sparrow is for conversational surveys and forms. It increases survey completion rates by 40 percent. The platform bundles customer experience surveys, customer satisfaction scores and employee experience surveys, for example, employee check-in and employee exit interviews.

Johnson and Johnson has one of the most successful chatbot implementations and their results show. The organisation introduced a chatbot on Facebook Messenger to provide information and content to expecting or new mothers. The bot uses targeting and personalisation to deliver appropriate information as well as to answer popular questions from users.

As a result of the bot, Baby Centre saw an 84 percent engagement rate and a 53 percent click-through rate. This represented a 1428 percent increase over email communications even though they used the same personalization methods. It has been suggested Africa presents some of the world's biggest challenges to the widespread use of chatbots, but also some of the best opportunities. The multiplicity of languages used in Africa is a challenge to chatbot translators hence text language identification is a hot topic in chatbot research. Africans have a preference for messaging and this preference sets up a good environment for the use of chatbots. In 2016, Barclays became the first bank to setup a chatbot service in Africa via Facebook Messenger and Twitter messaging and presently Barclay's African subsidiary, Absa, uses chatbots to facilitate the authentication, checking of balances and beneficiary payments by clients.



The number of African languages are challenging for chatbots to translate

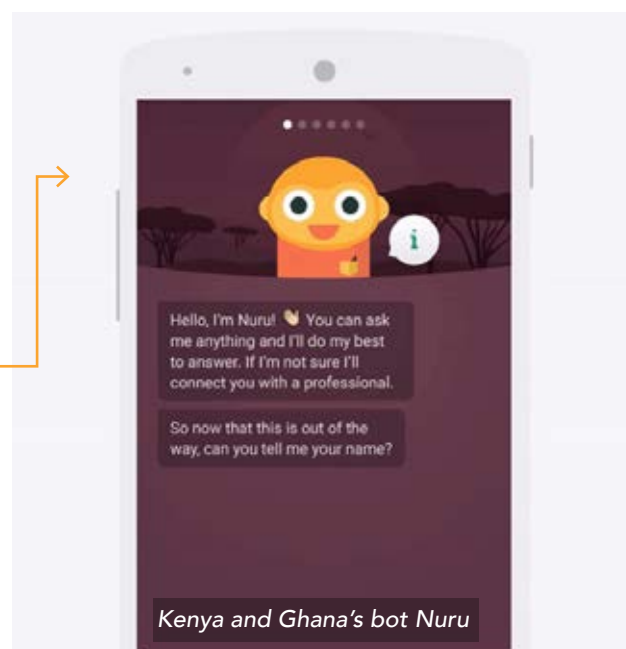
According to Techzim, Zimbabwe's StewardBank was the first in the local banking sector to launch a chatbot, Batsi. It uses Facebook Messenger, Square-Mobile App along with the banking platform. FBC Bank followed suit by launching its chatbot, Chido on WhatsApp, a few days later. The vernacular names are to make them more relatable to Zimbabweans as opposed to giving them random English names. The advantages of using chatbots in the banking sector include faster and cheaper assistance, all around the clock support and financial advice.

Africa has the lowest healthcare delivery. Africans who are not able to see doctors because of a lack of financial resources or due to the health services being inaccessible, alternatives such as chatbots are better than nothing. In Egypt medic bot facilitates communication between patients and their physicians. The world health organisation (WHO), has launched a chatbot that uses the WhatsApp platform to answer users' questions on Covid-19 while the Indian government launched a similar chatbot called My Gov Corona Helpdesk. Agriculture especially, in Africa, is an area where chatbots can be used. Farmers and their customers/market need to stay updated on pricing, weather forecasts, accessing financial resources. Kenya's Farm.

Ink's chatbot and Ghana's **Nuru**, the chatbot targeted at Kenya and Ghana, connect thousands of farmers providing disease monitoring information on livestock and crops. Nuru also allows farmers to negotiate prices. The area of education benefits immensely from the use of chatbots. Zimbabwe's Chatlearn makes use of WhatsApp Messenger to allow students to get educational resources via chat. The chatbots can be used by learners from as early as kindergarten up to those at university level. The University of KwaZulu-Natal (UKZN) has just launched its own chatbot that among other things helps students register, pay fees and access various online resources.

How much is a chatbot worth? cmsgwire.com states that at the low end of the continuum, one can build their own chatbot for only as much as their time costs. On the high end, an average Facebook Messenger chatbot for small business marketing purposes costs from US\$3 000 to US\$50 000 for large businesses. The most important aspect of a chatbot is the conversation it has with its user and not how much it is worth. A lot of effort has to be put in designing a chatbot conversation. The CMO of TOPBOTS emphasizes the point that before building a bot, one should know one's purpose, platform and promotional plan. It is also of paramount importance to select the right AI partner. The creation and implementation of chatbots is still a

developing area, heavily reliant on artificial intelligence and machine learning. Chatbots, therefore, have limitations in terms of functionality. These limitations will be dealt with, gradually, as the chatbots evolve i.e. getting continually tested and tuned. In a survey done by Forbes in 2019, 87 percent of consumers said they prefer humans to chatbots and usually wait to speak to an agent. The capability of chatbots to resolve simple requests and fast response times are still distinct benefits that work with reports that they can reduce service costs by 30%. Whilst it is true that Chatbots cannot replace human agents, they undoubtedly do take a load off of them. Chatbots offer a radical new reality. Marketers can build an authentic relationship with their customers and the customers can learn to trust them again.



Rujeko Adlyne Bara is the Sales and Marketing Manager of Avant-Garde Steel (AVS) which specializes in the fabrication of steel products (Gates, Garage Doors, Palisade Fences and Burglar Proofing). She can be contacted via email: rujekoadlynebara@gmail.com

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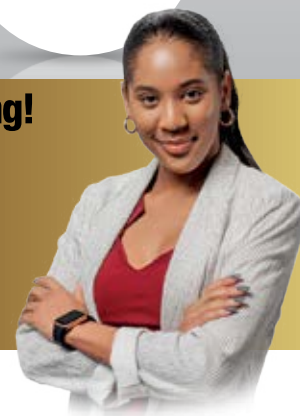
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MAZ LAUNCHES MARKETING LEADERSHIP DEVELOPMENT PROGRAM

Marketers Association of Zimbabwe in February introduced the first ever Marketing Leadership Development Program, (MLDP) in Zimbabwe.

The program is aimed at bridging the gap between theory and practice, at the same time developing future marketing leaders. MLDP is targeted at young marketers and recent graduates, marketing assistants, post graduate marketing students, brand managers, entrepreneurs in growing businesses, consultants, agency directors, leaders from other disciplines seeking to inform their leadership with a strategic marketing perspective. MLDP is also for those with, or anticipating, significant strategic leadership responsibility.

The courses explored will be relevant to those in any size or maturity of organisation and any category, with case studies tailored for practical application. The program commenced in April and ends in December 2021. MAZ Head Operations and Marketing manager, Enia Zimunya said the program presents an exciting opportunity for young marketers to develop both their marketing and leadership skills mainly through practical work scenarios.

"This program is customised and has tailored curriculum that is focussed on enhancing the abilities of students and those who are still at the early stages of their marketing career. The program allows individuals to migrate into high marketing professional status through some practical experiences in marketing leadership, customer experience,

marketing strategy, marketing financial analytics, media, communication and digital transformation," said Mrs Zimunya. She said the MLDP presents a platform for students to be equipped with latest marketing techniques, tools and strategies as well as leadership approaches that addresses the current business realities and challenges. "It is designed to transform the marketing discipline from a mere management skill to building a marketing leader who is able to fully address business issues and influence decisions at the Top," she said.

She added "In this digital age, MAZ's ambition is to listen to the young marketer's ambitions and goals and bring along a program that capacitate and empowers them with practical skills that employers are looking for". MAZ has over the past years been offering relevant programs that have brought a new perspective of learning to both their professional and student membership.

The Association has often introduced practical, forward thinking and latest programs for beginners and those that wish to advance their marketing careers. The first and real-life changing Marketing Leadership Development Program, has taken lead in standing on the gap between postgraduates and those under three years' experience in a marketing job.

It bridges this gap and build a new refreshed Marketer with leadership and some practical experiences of key marketing concepts just within a year.

STAY UP TO DATE WITH OUR ACTIVITIES SAVE OUR 2021 CALENDER OF EVENTS

2nd Quarter - Events Calender

EVENTS	DATE
Annual Continuous Professional Development Course (ACPD)	24 - 26 June
COURSES	
Professional Certificate in Digital Marketing (May Intake)	5 & 8 May
Executive Certificate in Digital Marketing	7 June
WORKSHOPS	
Marketing and Sales Strategy (3 day course)	26 - 28 May
Advertising Innovation and Creativity (3 day course)	19 - 21 May
Customer Service Excellence (1 day course)	16 June
Key Account Management (1 day course)	17 June

4th Quarter - Events Calender

EVENTS	DATE
Annual Marketers Convention	13 - 16 October
Superbrand Awards	26 November
COURSES	
Executive Certificate in Digital Marketing	4 October
Professional Certificate in Digital Marketing (October Intake)	27 October
WORKSHOPS	
PR and Media Management (3 day course)	27 - 29 October
Marketing After-grad Certificate (2 day course)	5 November
Customer Service Excellence (1 day course)	10 November
Key Account Management (1 day course)	11 November



3rd Quarter - Events Calender

EVENTS	DATE
Senior Exec Breakfast	9 July
MAZ Charity Golf Day	30 July
Summer School	5 - 6 August
Boot Camp	26 - 28 August
COURSES	
Professional Certificate in Digital Marketing (July Intake)	6, 8 & 10 July
Professional Diploma in PR and Corporate Reputation	7 August
WORKSHOPS	
Marketing Analytics (Big Data Analytics) (5 day course)	2 - 6 August
Local Authorities and Public Sector Bootcamp	22 - 26 July
Finance for Marketers (2 day course)	23 - 24 September

- ✓ Membership
- ✓ Marketing Professional Development
- ✓ Industry Events
- ✓ Industry Publications
- ✓ Research
- ✓ Career Development

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MARKETERS LUNCHEON 2021: COVID-19 AFFECTS GLOBAL OUTLOOK

Zimbabwe is among the countries whose economy has been severely affected by the Covid-19 global crisis and the recovery rate is dependent on how long the pandemic would last, a renowned economist has said. Presenting the Zimbabwe 2021 economic outlook during the Marketers Virtual luncheon held on 12 March, economist Persistence Gwanyanya said the Covid-19 pandemic had impacted on the global economy.

"The International Monetary Fund (IMF) has indicated that economies will be affected differently and this would also be reflected by structural challenges they have been facing before the pandemic. Zimbabwe enters the pandemic with deep seated structural challenges and these include low confidence level," he said.

He said the confidence level in the Zimbabwe economy has worsened and this has been identified as one of the major drawbacks to the recovery of the Zimbabwean economy. "Our industrial base has currently been very low, characterised by the 60 percent of the 1980 levels and de-industrialisation levels in the country. Against that we have an unsustainable debt of \$8 billion+. The bulk of it has

been external debt," said Gwanyanya. Gwanyanya said the Monetary Policy Statements (MPS) presented by the Reserve Bank of Zimbabwe have been very conservative. "The MPS reflects towards traditionalism where RBZ is now relying on traditional MPS instruments because we have de-dollarised the economy but partially dollarized," he said.

However, Gwanyanya said Government had made a number of reforms to stabilise the economy and they had begun to bear effort. "The efforts to recover the Zimbabwean economy can actually be complemented currently, given the structural challenges, it can be long term and it cannot be sorted overnight.

The recovery will also take a clue from what is happening in the global economy. We may need to be patient as the economy recovers from the challenges it is facing," he said. Presenting on Business Strategies in uncertainty during the same event, Zimnat Chief Executive Officer Mustafa Sachak highlighted that business strategies had been affected by a number of factors, among them geographical, political,

environmental and technological. "Businesses are being impacted and a lot of technologies are coming up. So when you sit down to strategise in these uncertain times, you have to factor in these technologies," said Sachak. He defined strategy as a series of choices you make on where to play and how to win.

"As marketers you know this better than I do. Every journey starts with an insight. Crafting a business strategy in an uncertain environment requires a guiding insight. "As a business leader my insight is 'I want a strategy that sets me apart from my competitor. I want a winning strategy that will make my business dominant'.

The vision is clear however, it's a tough call as I cannot control everything about the environment," he said. The Marketers Luncheon is an annual event hosted by the Marketers Association.

It brings together marketers to discuss critical issues that affect business particularly the economic outlook and marketing related matters. This year the event was hosted virtually due to the Covid-19 pandemic and lockdown restrictions.



MAZ HOSTS THE WOMEN IN MARKETING HIGH TEA

BY TARISAI CHIMHANDAMBA

The Women in Marketing, a platform created by the Marketers Association of Zimbabwe hosted its first physical event, a colourful and well attended High Tea in April. It was indeed a colourful event as women turned up in their floral outfits as prescribed by the dress theme at the event held at the Venue.

The High Tea held under the theme #Choosetochallenge tackled various topics among them leading a business enterprise, values that propel a woman to the top and a woman and her purse. In her opening remarks at event, MAZ Head Operations and Marketing Manager, Enia Zimunya highlighted that WIM, an arm of MAZ was founded in September last year to cater for lady MAZ members.

"The Women in Marketing platform is the MAZ arm formed as a response to the expectations and demands of lady MAZ members who felt that there was a need to create a platform for expression, mentorship, networking and empowerment of the female marketer and its related professions in what level of career development," said Zimunya. She said an 8 lady led committee was

constituted in January 2021 to push the different initiatives of WIM. Zimunya added that WIM membership was at 203 with a nationwide representation and is expected to grow. Guest speaker at the event, MAZ patron and Minister of Information, Publicity and Broadcasting Services, Hon Monica Mutsvangwa highlighted the importance of unity amongst women.

"Ladies unity is key to the success not only of the Women in Marketing but all of us. When we work together as women we do more good. Unity is a stepping stone to success, when we are united we can groom, mentor, uplift and comfort each other in times of need. I have often seen on social media people talking about pull her down syndrome (PHD), this must be a thing of the past, and we must unite for the betterment not only of ourselves but of our families and the nation at large," said Hon Mutsvangwa.

Hon Mutsvangwa said this year's theme of women's month, aptly speaks to women advancement. "As women we must not be held down by the glass ceiling, let's not be content with having a job, a small business or a degree. Let's strive to move up higher, if you are in business strive to expand



your ventures or interests, if you employed as a professional advance your career. Professional career development is very important," she said. The chairperson of then of the WIM committee and MAZ board member Roseline Chisveto unpacked what WIM was about, its pillars and key focus areas. "Among our key focus areas we have the Entrepreneurship and life skills where we seek to equip

members with relevant and applicable skills in and beyond formal careers to help them deal with complex environment and prepare them for the future," said Chisveto. Other key focus areas are membership and leadership development, welfare and compassion, corporate social responsibility and resource mobilisation. She also spoke about the importance of building a large network with women





Ladies join Honourable Minister of Information, Publicity & Broadcasting Services - Monica Mutsvangwa on the dance floor.

from different organizations and to identify programs, entrepreneurship and personal development.

Managing director of DDNS Security Operations Private Limited, Dr Divine Ndhlukula presented on leading a business enterprise. "Business is about acumen ship and brains not about muscles and excellence is important in building a business," said Dr Ndhlukula. She said among the key attributes of good business leadership are integrity, accountability, honesty, selflessness. Dr Ndhlukula emphasised on the importance of reputation and integrity in business.

"It takes 20 years to build a reputation and five minutes to ruin it. Be of high integrity as it is now the new corporate currency," she said. She said a leader must have a clear, vivid picture of where to go, as well as a firm grasp on what success looks like and how to achieve it. "My job is to drive the vision and I try to be inclusive. Success comes from creating the necessary value with customers both external and internal," said Dr Ndhlukula.

Next to take to the podium was Sheree Shereni, the managing director of Mikana Incorporated who shared on the values that propel a woman to the top. "Determine your priorities, for areas where priorities are ahead of you, communicate, manage expectations and create balance. If one knows what they are chasing in mind they will never go wrong," said Shereni.

She encouraged the ladies to enterprise while they are employees. She also gave a powerful presentation on the

quality of a belief system and attitude and highlighted the importance of aligning personal values and organisational values MAZ vice president, Emilian Mabika gave a presentation on a woman with a purse. Her wealth of knowledge and experience gave the ladies a deep rooted understanding of this area. "You cannot think of making money as ladies before you know who you are, why you are created and your purpose in life. Read and understand financial matters it's very important," said Mabika.

Guests at the event went away with gifts sponsored by Associated Foods, Beautiful by Nature Beauty and Spa, Gifts and More, Image Magic, Proton and Clean Box Zw.





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ADAPT OR RISK BEING KICKED OUT BY TECHNOLOGY

Adapt or risk being kicked out by technology, graduates told Bindura University of Science and Technology (BUSE) Vice Chancellor Professor Eddy Mwenje has implored professionals to upgrade their technological skills as they risk being flushed out by lack of digital skills. He said technology is the way to go and any organisation that does not adapt runs the risk of failure. Prof Mwenje said this during the graduation ceremony of Public Relations, Zim-Chartered and Expert Digital Marketing students hosted by the Marketers Association of Zimbabwe (MAZ) on April 9, 2021 at the Marketer Hub in Harare.

He said the world was witnessing the fastest, unprecedented and unpredictable Digital transformation and redundant professionals would be flushed out. "The issue of professional career development cannot be overemphasised. The world is changing and those that are redundant will be flushed out either by technology

or by lack of digital skills. "Nowadays, we are talking of Marketing 5.0 as well as exponential technologies such as artificial intelligence, big data analytics, augmented reality, internet of things, among others. Failure to grasp these and move with the technologies is a recipe for disaster."

Prof Mwenje said digital and social media platforms have taken over and everyone needs to be well-versed and alert.

Prof Mwenje urged marketers to work hard and influence society through marketing acts. "Coming from a Science Education university, I implore you to also update your technological appreciation which is crucial for today's business. We look forward to you rising, inspiring and mentoring other young marketers. As marketing practitioners, work on influencing the community towards marketing so that it values marketing through your acts," he said. Prof Mwenje hailed the partnership between Bindura University and MAZ for the Professional Certificate





ZimChartered Marketing Graduates



in Public Relations and Corporate Reputation Management (PRCRM) which saw the first intake students graduating on the day.

"Allow me to say that on behalf of the Bindura University of Science Education academic community, we are proud of our collaboration with the Marketers Association of Zimbabwe in the delivery of the programmes whose results have brought us together here today, and we look forward to continued partnership with MAZ, and more partnerships going forward. In particular, we look forward to broadening the curriculum beyond the currently existing Public Relations," said Prof Mwenje.

MAZ head of academics Mr Godfrey Dube challenged graduating students to live up to 21st century demands. "Fellow colleagues, I challenge you as marketers to make a mark in your organisations. It is only those that make a mark that can live up to today's market demands. I implore you to utilise all the knowledge and skills in your day-to-day business and make a difference in your various organisations," he said.

MAZ Secretary General, Gillian Rusike said the Association was delighted to be hosting its first graduation ceremony for the PRCRM. "This has been a long awaited milestone since the introduction of the programme. The PRCRM programme was introduced after realising the void of a reputable PR qualification in the country. "As the representative body of the Marketing and related professions in the country, we took it upon ourselves to work towards finding a solution to this void. Our efforts ended with us partnering with Bindura University of



Science Education, who availed their expertise and experience to come up with a strong programme that can impart competent and practical skills in Public Relations and Corporate Reputation.

He said the relationship has proved to be worthwhile so far and MAZ is looking forward to more partnerships. "It has not been an easy road, as we had to go through a challenging phase of learning and smoothening the programme. We give much credit to the students who soldiered on despite some of these challenges and we appreciate their resilience," he said. A total of 23 students graduated on the day, with seven students graduating with the Professional Certificate in Public Relations and Corporate Reputation Management (PRCRM), 14 were accorded the Zim Chartered Marketer status.

This is the highest qualification in marketing in Zimbabwe which seeks to empower students with strategic marketing and mentoring skills. This is a practical course which also enhances participants to develop consultancy skills. Two students also graduated for the Executive Certificate in Digital Marketing (ECDM) which is an eight weeks certificate course. This was designed for senior executives or managers after realising they still need to brace themselves for the demands of the digital era.

MAZ has over the years become a centre of training excellence offering a number of marketing and industry related courses such as Digital Marketing, ZimChartered Marketing, Business Leadership courses, in-house training programmes, workshops and seminars.



TESTIMONIALS FROM ZIMCHARTERED MARKETER GRADUATES

FOURTEEN students from the 2020 Class of the ZimChartered Marketer Class graduated in April marking the end of a year-long programme. The ZimChartered Marketer program is a prestigious program accorded to marketing professionals by the Marketers Association of Zimbabwe. With a structure that combines both theory and practice, the program exposes marketers to the practical approach of marketing rather than just being theoretical. The SME mentoring stage of the course designed to enhance the students' consultancy skills. Students from this program obtain several professional benefits which include marketing recognition, enhanced career prospects, personal development, greater influence and marketing consultancy skills. The programme targets Marketing professionals with a Marketing degree and at least 8 years' working experience. MAZ board member Liberty Kazhanje was among the graduates. They share their testimonials:



ITAI MAKOMBE
Pellavin Marketing

First and for most we at Pellavin Marketing would like to thank the Marketers Association of Zimbabwe for allowing us to honour this opportunity by being part of this tremendous proceeding. The Marketers Association of Zimbabwe has been a thriving body that every corporate dreams to be part of.

As Pellavin marketing this is a long awaited achievement that has and will change our brand perception in the market. This has come at a much appreciated and appropriate time as we are striving to connect our vision day-in, week-in, month-in and overall yearly based.

These baby steps have allowed us to adhere to our values, maintain and surpass our standards. We have come a long way, tough times both economically and market challenging due to the change caused by COVID. We commend our team who have managed to pull through to this day. We would also like to acknowledge and commend Rudo Vicente our multi skill partner for

the late nights and the difficult projects she managed to oversee, provide solutions technically and strategically, the drive to successfully evaluate and implement a project of any magnitude to the maximum retention it deserved. Well done Rudo, we expected greatness from you always.

We are proud to be associated with Rudo and highly salute the Marketers association of Zimbabwe for nurturing this talented young lady and feeding her new skills and tactical practice that has seen her successfully completing this program. We want to thank God for this achievement and again thank you all of you who have made this brilliant program possible as it has changed lives, businesses, communities and best of all the nation at large. We look forward to the change and impact that these talented gentlemen and ladies will bring to the industry.



JEFFREY ZINDONGA TAWIRA
First Mutual Life (Bulawayo)

Am really excited and happy to have gone through and completed this program. It's a program I expected to undergo under a normal environment but it was not to be. We had the Covid-19 pandemic and of course the lockdown restrictions to live with. We all called it the new normal and it meant learning online through Zoom.

From a program perspective, I honed my knowledge and skills in marketing in general. I learnt new concepts and certainly these will come in handy in business and life in general. Mentoring my SME was quite challenging but I persevered and got my new ideas in managing the business accepted by the learned directors. Key issues covered and implemented were Strategy Formulation, Implementation, Execution and Evaluation. Scanning the environment in terms of competitor activities and closing the sale, which matters most. My SME was on auto pilot and I left it in a better organisation with a vision to grow and participate positively in our economy.

I have developed a good relationship such that I will continue to mentor and work with the SME as well as obtain references as a consultant and mentor for other struggling SMEs. To MAZ I say continue to provide Marketers with such enriching programs. I am pleased I have finished this program a better marketer.



INZWIRASHE CHENAI MUWONWA
Corporate Communications Manager
Zimbabwe Revenue Authority

The Chartered Marketing Qualification, offered by the Marketers Association of Zimbabwe, has greatly changed my way of seeing and thinking as I deliver my work responsibilities. When I first heard of the course, I knew instantly that, that was something I needed for a very long time.

Ranging from big data analytics, leadership and advanced strategic marketing, the course has equipped me with the

practical knowledge and skills I need especially in this ever-diverse era, where both business and social life has gone digital. Being the Communications Manager in a service organisation, the Zimbabwe Revenue Authority, I serve customers daily, and the course has made me become more market oriented with a focus on customer satisfaction and good service delivery. The course has empowered me with the critical skills I need to better serve customers online, considering that most clients have gone digital in both enquiries and business.

Through the course, I can serve clients more efficiently on the digital platforms. Moreover, that the course critically measures effectiveness of digital marketing through big data analytics, was an eye opener as I am now able to apply analytics and strategize on improving audience engagements. The course has also improved both my leadership abilities and strategic thinking in formulating the best ways and forms of effectively communicating with clients. It vies for transformational leadership which greatly impacts people and business. I strongly recommend Chartered Marketing for anyone who needs an understanding of the latest trends in the market place as the course offers practical implementation of advanced marketing strategies through placement of the student as a marketing consultant and mentor for SMEs. I am a proud holder of the Chartered Marketing Qualification.



TAVIMBANASHE SHAVA
Business Development Manager
for Brands Consumer Group

The ZimChartered marketing program was designed in a manner that learning is not limited. I found the program to be eye opening, challenging and valuable experience.

I am extremely satisfied with the exposure and knowledge on practical strategies gained to inspire and execute positive changes in the diverse and complex business environment we operate in. Through this fruitful journey, I now have a proper grounding on the basic knowledge to pursue my dreams in my career path.

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DIGITAL MARKETING GRADUATION



The Digital Marketing course offered by the Marketers Association of Zimbabwe has gained momentum as one of the most after training programs. MAZ hosted a graduation ceremony for the June 2020 class.

A total of 73 students completed the six months course and a graduation ceremony was held on March 19, 2021 at the Marketers Hub. However, only 20 graduates attended the ceremony in line with the Covid 19 regulations. Guest Speaker at the event, MAZ board member, Liberty Kazhanje highlighted the importance of the Digital Marketing program. "Congratulations to all the graduates, this is a very important training, there is growing adoption and use of technology plus there is also an increased demand to demonstrate value to our businesses (costs versus efficiency), digital marketing therefore becomes

key," said Kazhanje. He challenged the graduates to pursue further trainings and continue to up-skill. The Professional Certificate in Digital Marketing Course (PCDM) is the leading professional Digital Marketing qualification currently being offered in Zimbabwe. Offering the program online has enabled MAZ to widen its geographical coverage and attract students from countries like Zambia and the UK. The course is designed for individuals ready to expand their skills set in today's internet driven market. It explores the several aspects of the new digital marketing environment and integrates them to current business operations. The next intake is in July 2021.

For more information on the Digital Marketing program email; training@mazim.co.zw or givemore@mazim.co.zw



CYBER-CRIMES ON THE INCREASE IN ZIMBABWE

BY GEORGE MANYAYA

There is an increased risk of Cybercrimes and cyber-attacks especially in the past year. The rapid digital revolution brought about rapid digital transformation, which has come to be known as the Fourth Industrial Revolution (4IR), which has enabled convergence of Information Communication Technology (ICT) services. Whilst this adoption of the converged ecosystem has furthered the interests of consumers as they can access multiple internet-based services on a single device, it has inadvertently ushered the increase of online crime. Cybercrime which is also called digital crime is the use of digital technology in the commission or facilitation of crime such as phishing, cyberbullying, child pornography, online fraud, violation of privacy and cyber grooming among others. This article will focus on Phishing which has been on the rise globally.

The COVID-19 pandemic has validated the significance that ICTs play in ensuring that businesses, governments, and societies remain interconnected and functional. The social distancing and lockdown restrictions led to an exponential rise in the use of technology. Business is now being conducted online, students especially children are using the internet more than ever before owing to e-learning. According to the POTRAZ annual sector performance report for 2020 "A total of 48,781 Terabytes (TB) of mobile Internet and data were consumed in 2020. This represents a growth of 36.5% from 35,733 TB recorded in 2019. Used international incoming bandwidth capacity also increased by 36.6% to record 159,665 in 2020 from 116,927 recorded in 2019".

These online trends have provided cyber criminals with a plethora of new tactics of committing crimes like Phishing. Phishing is a cybercrime in which a target or targets are contacted by email, telephone or text message by someone posing as an authentic institution to lure individuals into providing sensitive personal information or data, such as

usernames, passwords, credit card numbers, PIN Codes or othersensitive details. Several phishing attacks have evolved over the years to become more complex, enticing, and tougher to identify and some of them include the following:

Email phishing (Bulk)

Most phishing messages are delivered by email and are not personalized or targeted to a specific individual or company. The contents of a bulk phishing message vary widely depending on the intention of the attacker and common targets for impersonation include banks and financial services, email and cloud productivity providers, and streaming services. Attackers may use the credentials obtained to directly steal money from a victim, although compromised accounts also often become a jumping-off point from which the perpetrators perform other secondary attacks as well. The emails usually come with attachments that contain a virus and once you open the attachments the virus becomes active and infects the victim's device.

Some scammers have reviewed their usual online phishing schemes by deploying COVID-19 themed phishing emails, often imitating government and health authorities and further lure victims into providing their personal data and downloading malicious content. The country has experienced several reports of phishing where scammers being aware that during the lockdown period, consumers were receiving parcels through the postal and courier services operators like Zimpost, DHL and Fedex; would send emails notifying individuals that they have received a parcel and would direct the individual to a link to view the parcel details. Once the innocent person clicked the link, they would have already subscribed to the malware. Earlier this year, the globally distinguished computer giant Acer suffered a ransomware attack resulting in a payment on a ransom USD50 million. It is believed that a cyber-criminal group called REvil was responsible for the attack and leaked some images of the stolen data.

SMS phishing (SMISHING)

SMS phishing is conceptually similar to email phishing, except attackers use cell phone text messages to deliver the 'bait'. Smishing attacks characteristically invite the user to click a link, call a phone number, or contact an email address provided by the attacker via a SMS message. The victim is then invited to provide their private data and credentials to other websites or services. As the mobile phone market is now saturated with smartphones which all have fast internet connectivity, a malicious link sent via SMS can yield the same result as it would if sent via email. Smishing messages may come from telephone numbers that are in a strange

or unexpected format. Over the past two months, police have received several complaints totalling the equivalent of US\$100 million. In these cases criminals have been hacking Mobile money wallets (Ecocash, OneMoney or Telecash) and WhatsApp accounts, using stolen identities of persons trusted by others in WhatsApp groups and they have offered US dollars at good rates. Innocent consumers then send the local currency to the scammers using their mobile wallet basing on trust and as soon as the funds are released the scammers disappear. Moreover if ones mobile phone is stolen and the criminals can access email, then they can access the private pin and register all they want

Voice phishing (Vishing)

This occurs when a caller leaves a strongly worded voicemail that urges the recipient to respond immediately and to call another phone number. These voicemails are urgent and convince the victim for example, that their bank account will be suspended if they don't respond. Attackers can dial a large quantity of telephone numbers and play automated recordings which are originated using text to speech synthesizers that make false claims of fraudulent activity on the victim's bank accounts or credit cards. The victim is then directed to call a number controlled by the attackers, which will either automatically prompt them to enter sensitive information in order to "resolve" the supposed fraud, or connect them to a live person who will attempt to use social engineering to obtain private information.

Link Manipulation and Fake Websites

These types of attacks entice victims to visit a popular link but this link directs victims to a spoofed version of the popular website, which is designed to look like the real one, and asks them to confirm or update their account credentials. Likewise, cybercriminals send phishing emails that include links to fake websites, such as the mobile account login page for a known mail provider, asking the victim to enter their credentials or other information into the fake site's interface. The deceptive website will often leverage a subtle change to a known URL to trick users, such as mail.update.yahoo.com instead of mail.yahoo.com. According to INTERPOL "In one four-month period (January to April 2020) some 907,000 spam messages, 737 incidents related to malware and 48,000 malicious URLs were reported globally".

CYBERSECURITY TIPS

Phishing attacks have spiked exponentially and are inflicting havoc globally. Accordingly, it has become extremely essential to take all the crucial safeguards to insulate yourself through the following mechanisms:

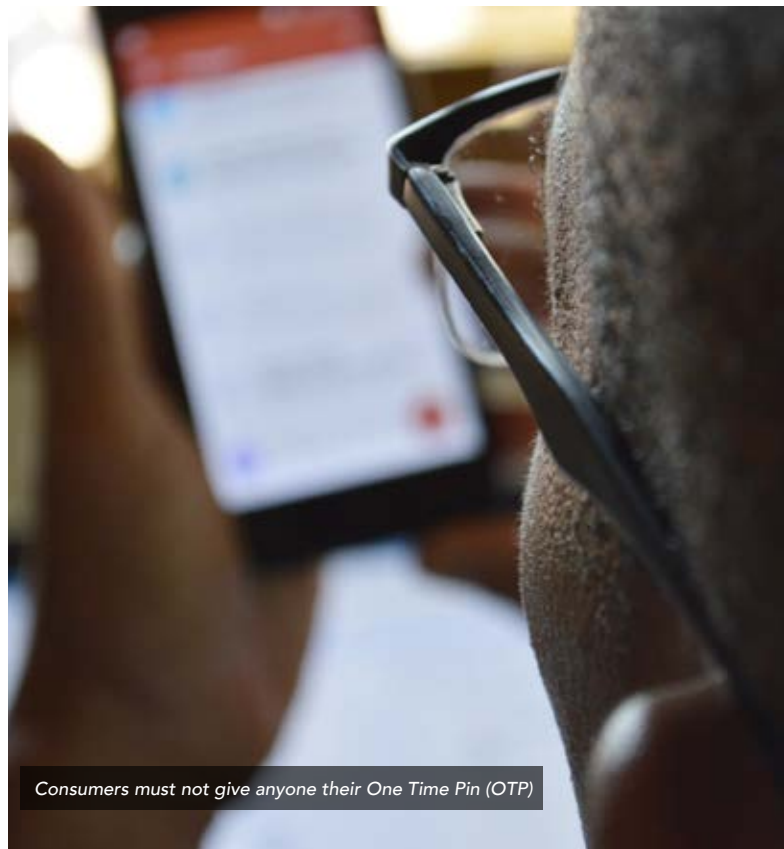
All stakeholders including regulators and law enforcement agencies must create a cyber-security awareness culture by empowering consumers through education and awareness initiatives. Consumers are urged not to open but ignore attachments from suspicious looking emails or emails coming from people they are not expecting to receive emails from. Furthermore, they are urged to avoid forwarding as received messages without proper authentication as they might risk others.

They should have their antivirus regularly updated and not open anything that has been flagged by the antivirus. Consumers must pay attention to detail for example they must be aware of the difference between http and https. As http stands for Hyper Text Transfer Protocol and the missing S stands for "Secure". Engaging an http website or providing personal information like credit card pin number entails you are giving an untrusted source your personal details and risk being scammed. Moreover, when you conduct e-banking logins, make sure that the name just before ".com" is the name of your bank.

Consumers must not give anyone their One Time PIN (OTP) under any circumstances, even if they purport to be from their Bank or Mobile Network Provider. They must change their passwords regularly and as a general rule of thumb, they should not willingly give out card information or any private information. There is need for verification, if they really have to provide personal information so as to check if the website is genuine, that the company/representative is real and that the site itself is secure. Organisations must empower employees with education and awareness information as a cyber-aware workforce is the best defence against all kinds of phishing attacks. They must also be taught to cautiously double-check the sender's email address and look out for any unfamiliar issues like dates and language.

In a nutshell, digital transformation is good and we must all embrace it in line with our National Development Strategy which fosters ICT development by recognising the digital economy as one of the fourteen key pillars to attain our vision. However, we need to be mindful of the vices that come with this digital revolution to enable us to be consistent cyber threat shields. The country needs to avoid being a hub for Cybercrime and protect its citizens by expeditiously enacting the long overdue Cybersecurity Bill, continually update the legal and regulatory framework and empower the relevant institutions with enforceable frameworks. Cross sectoral collaboration must be sustained, whilst consumers must be empowered with consumer education and awareness content on emerging online issues so as to eliminate the knowledge gap that exists

between consumers and service providers on rights and obligations that arise from electronic interactions.



Dr. George Manyaya writes in his own capacity. He recently graduated with a Doctorate in Business Management and his thesis was "Evaluating Consumer Protection in A Converged ICT Environment", with Zimbabwe as a case study. He has over 17 years' experience at both executive and board levels in public and private institutions in Information communication technology, media, mining, aviation, tourism and the United Nations (IOM)

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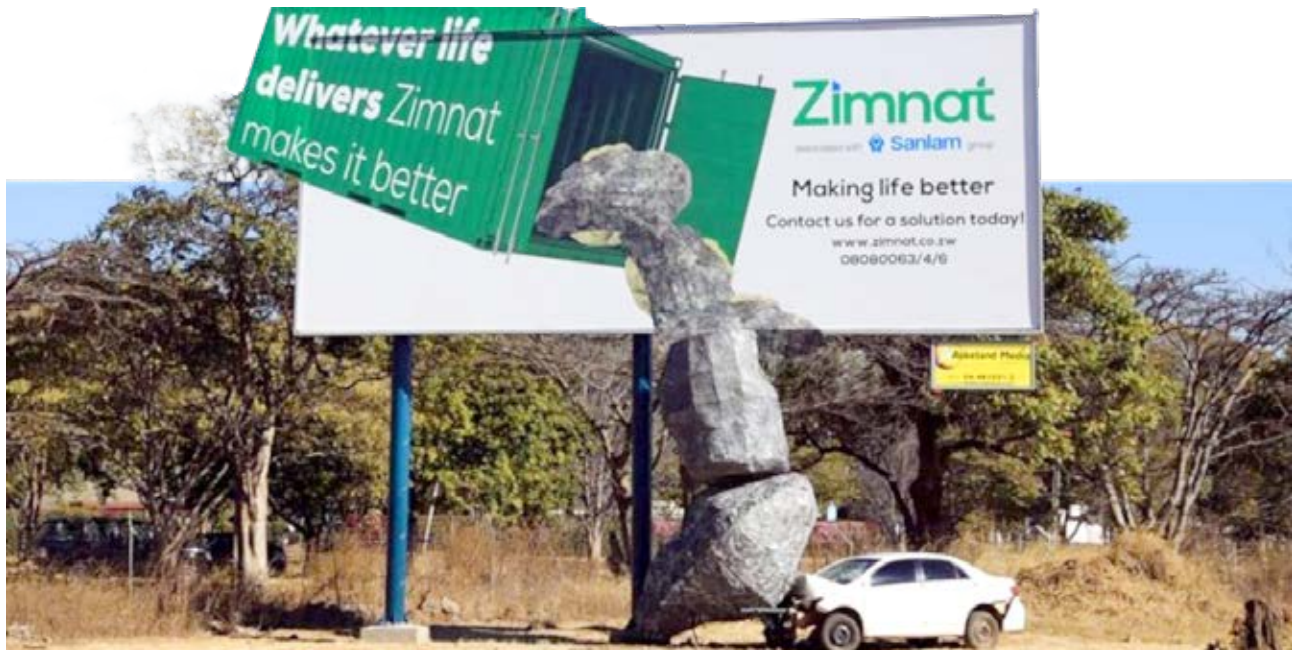
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HOW ZIMNAT HAS TAKEN GUERRILLA MARKETING IN ZIMBABWE TO ANOTHER LEVEL

BY BRIAN CHIKONZO

You would have to be living under a rock to never have heard of Zimnat Insurance. It would not be surprising if Zimnat placed that rock to highlight this point. It's a ubiquitous brand and pretty much every Zimbabwean is aware of Zimnat's marketing efforts. This success in brand positioning is no accident. Zimnat's marketing efforts positioned them effectively in almost every major field that fits its target groups. Yes, we are mainly talking about insurance. Zimnat operates with business units in General Insurance, Life Assurance, Wealth Management and Microfinance.

Zimnat's Guerrilla Marketing Spree

Zimnat thrives on Word-of-mouth marketing (WOM marketing). The surge in availability of social media

and platforms to spread this word-of-mouth has only served to enhance their strategy. Guerrilla Marketing theory is encumbered by three main themes; the first being unconventional advertising, the second is drawing the attention of a large number of recipients and lastly - evoking a surprise effect and a diffusion effect. In 2018, Zimnat launched a series of innovative advertising campaigns through billboards that targeted the ease and speed with which insurance claims are lodged and processed by the company as well as how Zimnat could help with recovery should an unfortunate event befall while insured by Zimnat. The company extended beyond their product offerings and incorporated a corporate social responsibility element to another of its billboards along Borrowdale Road, which showed the chalk

outline of a body and, using texting shorthand, carried the warning message "pll ovr, dnt txt n drv". Two others similarly shocking billboards, one by Coke Corner and another on Robert Mugabe Road, showed a large head and shoulders image emerging from the billboard of a man who was visibly frustrated and looked as if he was about to blow his top.

The billboard message read: "We pay claims quickly to save you the stress." Another billboard, at the intersection of Lomagundi Road and Sam Nujoma Street, showed a man who appeared worried and seems to be pulling out the billboard in frustration over the stress of filling out claim forms. The corner of the billboard has been physically pulled off. The message read: "Is this what your claims process looks like? Rather insure with us."

The company took their innovation further with a billboard on Julius Nyerere Way at Joina City, which had an actual car incorporated in it. "Don't get stuck. Let us make your life better," the billboard read. This campaign saw Zimnat awarded for the Best Outdoor Advert of the Year at the Marketer's Association of Zimbabwe Exceptional Marketing Awards. The next year the company evolved to having billboards that included elements from all of their business units. The most memorable advert was seen along Borrowdale Road again.

A 3D advert which included a realistic looking container and a real wrecked car at the foot of the billboard, made the scene that was portrayed of a car colliding with falling boulders look realistic. The messaging for this advert was "Whatever life delivers, Zimnat makes it better," – an ode to their general insurance, life insurance, asset management and micro finance units.

2020 was the year of the Samora Machel Parkade reminder. Zimnat placed a billboard depicting a vehicle that seemed to have crashed through the Parkade barricades and was almost falling off the building. The company moved towards simplifying their messaging to include a simple hashtag – **"#InsuranceMatters"**.

The use of that message can be construed to be a play on the #BlackLivesMatter trend which was prevalent during the time the billboard went up. The shock value was instant as pedestrians and motorists shared images of the 'accident' on their social networks and word of mouth had spread nationally of the prompt reminder that anything can happen to anyone. In March this year, through its innovative ways, Zimnat left a 'safe' guarded at Joina City Mall. There was no name or announcement about it. Social media was rife with speculation on what that could have been. A

day later, Zimnat announced the launch of a revamped and exciting one-of-a-kind life cover product, that rewards policy holders annually, through a guaranteed cash back and profit share option and beyond death, through a cash pay-out to the deceased's family or estate. The life cover is the best value for money product on the market, available in two packages branded Security Plan and LifeCare Plan. In three of the past 5 years Zimnat was the most innovative brand across platforms, according to Superbrand and Exceptional Marketing Awards given by Marketers Association of Zimbabwe. Additionally, it's worth noting that Zimnat is one of the three biggest insurance companies in Zimbabwe both by balance sheet size and market share position.

What Is To Be Learned Here?

There are lots of lessons to be learned from Zimnat. One of



Billboard on Julius Nyerere Way at Joina City

them is their utilization of guerrilla marketing to create endless amounts of customer engagement. The WOW-factor is clearly visible in most of Zimnat's adverts, causing young and old people from all over the country to share the videos and still images with their friends. Zimnat is as WOW as it gets and, therefore, dominates most insurance content on the Zimbabwean web. Another important lesson to learn from Zimnat is their consistent aim in all of their endeavours: evoking the scary yet necessary realisation that people need insurance, whether it be from horrific car crashes or by unlikely but not impossible scenarios such as having boulders falling on your precious assets. No matter what business endeavours Zimnat partakes in, their goal never seems to shift. A fairly straightforward, but

important, lesson to be learned from Zimnat is their effective use of 3D billboards spark public interest. Zimnat utilizes a unique and unobstructed visual spectacle to grab the attention of onlookers and garner sharing of this spectacle with the result being their brand having first and positive association compared to their competitors.

Maybe you've recently spotted a campaign while stuck in traffic on your way home from work or as you are pulling into the parkade early in the morning. The placement of these adverts is in no way coincidental. It is this understanding of their target market's journeys and focus on their individual underlying concerns that allows Zimnat to be effective in attaining their attention. Audience first, product second: if you

use this in their best interest. By placing surprise adverts like they did with their Borrowdale Road adverts, their brand was at the closest place to their target audience. Don't be afraid to not have the power of Zimnat as Rome has not been built in a day. Define your desired target audience and how you can make them feel better about themselves or about something they enjoy or in this case what they do not enjoy – being unprepared for the unthinkable. Zimnat's Guerrilla Marketing strategy is inexpensive but effective in that it reaches a wide number of people and their adverts stay in the minds of customers for years after they are taken down. When you have a limited advert budget, you can still use creative and memorable ways to grab the attention of your target market.

Finally, it's important to understand that the added value provided by Zimnat and any company can be more powerful than the product itself! Many people will not tell the difference between Zimnat insurance and another insurance but they feel engaged with Zimnat because of the commitment to making life better and more about servicing your worries that the brand conveys through their marketing.



Brian Chikondo is a passionate brand analyst and holds qualifications in International Business and Management Studies; specializing in Entrepreneurship and Retail Management.

No sponsorship has been obtained in the mention of software or generic brands in this article.

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SUCCESS IN AND THROUGH MARKETING

BY PATRICK PARADZA

1 You do not need money to make money, you need customers to make money. It is not necessary to own the goods that you are selling. Your role is to provide a link between those who want to exchange goods or services for money and vice-versa.

2 Success in marketing is not about the amount of money that you have, but the ability to access money in other people's pockets through the exchange of goods and services.

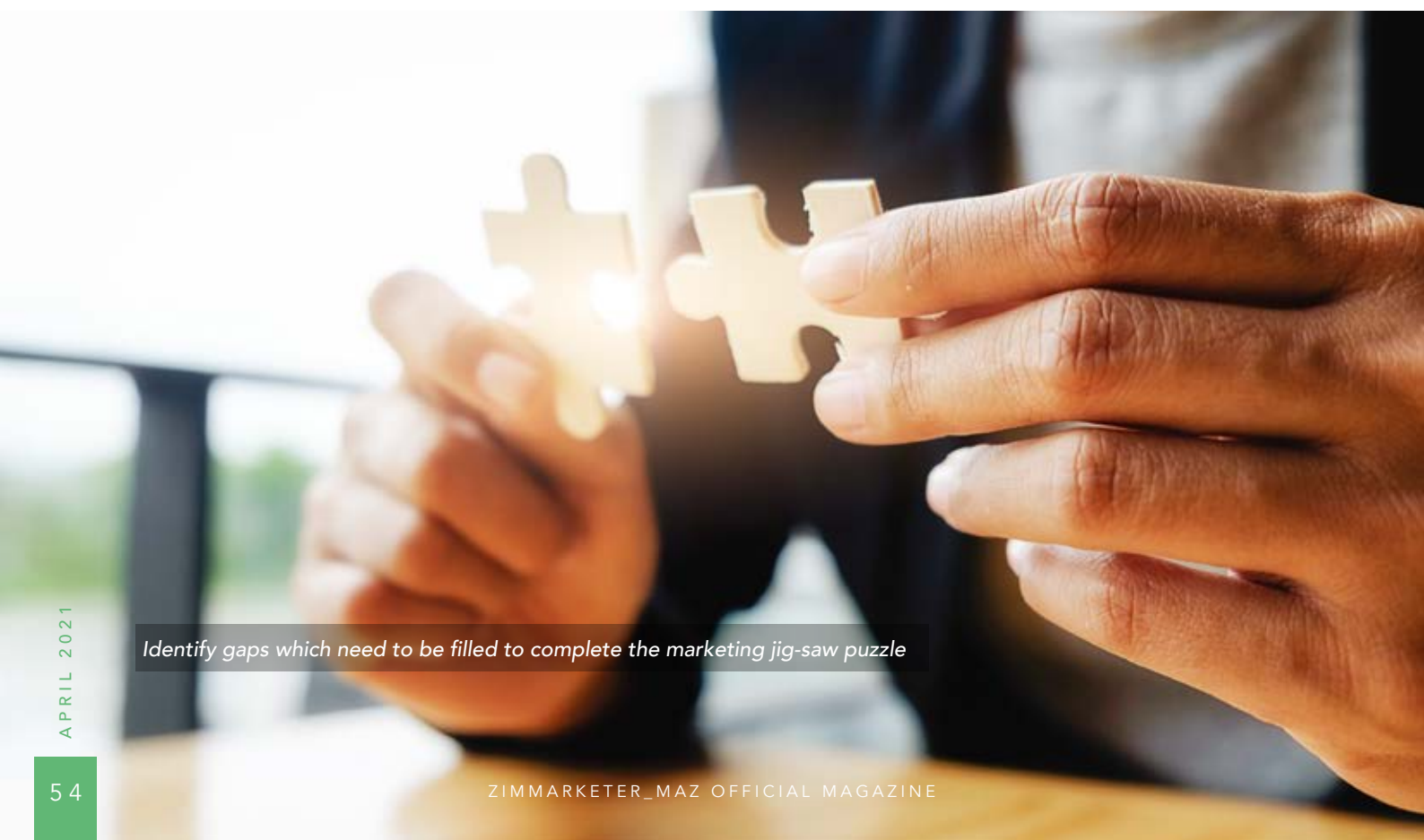
3 Success in marketing requires the ability to make prospective customers and clients see value in what you are offering, vis-à-vis the other options which they have. Value addition to the customer's life, and the ability to solve specific problems through what is being offered are other important components of success.

4 Success in marketing requires the ability to be part of and influence the prospective customers purchase decision process. It is important to know and understand what this process involves.

5 Success in marketing requires a strong belief in the product or service and one's ability to succeed. It is also advisable to use, and be seen using, the product or service which is being offered. The necessary credentials can be obtained by acquiring skills and expertise in the marketing field, as well as specific products and services. Success in marketing usually creates its own momentum, but the initial push has to be created first.

6 Success in marketing is not easy due to the proliferation of products and services which are on offer. However, this success can be achieved by carving out a market niche and developing a reputation for quality, reliability and price competitiveness.

7 Success in marketing can be achieved and strengthened by establishing relationships with prospective customers, even if no sales have taken place yet. Human nature is such that people normally want to deal with those they already know, especially in financial matters. The retention of existing customers through actions which encourage repeat business is also very important.



Identify gaps which need to be filled to complete the marketing jig-saw puzzle

8 Success in marketing requires the ability to make prospective customers associate the marketer with products and services which meet their needs and important wants, and are known for their high quality, serviceability and other desirable product characteristics.

9 Success in marketing requires the realization that prospective customers usually leave home with a good idea of what they want to buy, and from where. Marketing is thus much more than displaying products and services or making them available in other ways. Due to financial constraints which are affecting most people, the possibility of impulse purchases tends to be limited.

10 Success in marketing includes the ability to craft and deliver a marketing message which has the capacity to trigger a favourable purchase decision from the prospective customers. The key essentials of a marketing message include content, impact and brand image (market presence or visibility).

11 Success in marketing requires the ability to identify people who know and appreciate value when they see it. Such people will indeed consider the cost of what is being offered, but they are more concerned with the benefits they will derive from it. It is therefore important for the marketer to distinguish between short term benefits and costs and long term benefits (as well as costs if they are applicable).

12 Success in marketing requires the ability to devise an effective strategy which incorporates all important elements of the marketing mix. Key among these are the traditional elements like price and promotion as well as more recent ones like superior customer care and response to competitive forces. A marketing strategy is only effective if it accomplishes all or most of the identified marketing objectives, both short and long term.

13 Success in marketing requires the realization that sometimes a fundamental change in both strategy and attitude are essential if marketing goals are to be achieved. In this context, it is important to identify challenges which need to be addressed and gaps which need to be filled if the marketing jig-saw puzzle is to fall into place.

14 Success in marketing requires the realization that affordability is a key issue in the prospective customers purchase decision process. In most cases the first question which comes to the customer's mind is 'Can I afford it?'. When the customer says 'I don't have money' this is usually a knee jerk reaction to

a proposed impulse purchase. What he or she actually means is that the item is either not on the shopping list or it is not a priority. Affordability is what distinguishes between those who buy expensive houses and who buy cheap ones, as well as those who can only afford to rent full houses or single rooms. The same distinction can be made between those who drive expensive cars or cheap ones, and those who have to use public transport.



A marketing strategy is only effective if it establishes its objectives

Patrick Paradza is a marketing strategist and sales trainer based in Harare. He specializes in proactive marketing which particularly benefits entrepreneurs, as well as marketing and sales practitioners. He can be contacted on 0772-215 671 or patrick.paradza@mrzconsult.co.zw



TIME FOR PR TO LEAD

BY MARJORIE MUNYONGA

The COVID-19 pandemic had changed the way business is conducted in almost all sectors. The customers and stakeholders we thought we knew have suddenly changed, and preferences are dramatically shifting. Social media has become more prominent and customers are demanding e-commerce, health, and hygiene as well as transparency when it comes to their safety and health.

Customers and stakeholders are now reconfiguring their needs and focusing on key fundamentals which include affordability, COVID-19, empathy, leadership, flexibility, and virtual platforms. Looking at it all this is anchored on communication and stakeholder management, which are key functions of public relations. Public Relations is essential. It is no longer just about communication. It is about influencing what the organization does. PR therefore needs to move from being a support function to a more strategic role.

Sustainability matters

Contemporary concepts such as corporate reputation, corporate trust, organizational legitimacy, corporate governance, socially responsible behaviour, and sustainable development are increasingly becoming topics of societal discourse and key strategic priorities for organizations. Organizations therefore need to consider, adapt to and act upon these important societal issues. This where PR comes in. A fundamental shift has been taking place in the relationship of business to individuals and society. There is a deliberate move to ensure social order. Government regulation and market forces are no longer sufficient

to ensure this order. Customers and stakeholder have become very powerful and are calling the shots when it comes to corporate and institutional behaviour. This has provided a window of opportunity for PR professionals. Organizational legitimacy and transparency are becoming important especially in this era where corporate mismanagement of issues is rife.

Corporate and institutional behaviour are under greater scrutiny currently than ever before and PR plays the role of defining the organization because organizations have an obligation to society. Organizations make corporate decisions and PR navigates and validates those decisions and makes sure that the decisions involve people and the society. Business organizations have traditionally focused more on financial goals but there has been a paradigm shift as we are now in an era characterized by a focus on the "Triple Bottom Line". Businesses should now concern themselves not only with profit but also social, political, environmental, and ethical issues which have gained strategic importance.

All strategic stakeholders, as well societal values and norms must be considered when setting corporate direction. Businesses now need that corporate social acceptance; 'license to operate' and this is obtained from society. As such it is the role of PR to lead the organization in this regard. The PR function therefore needs to be part of the decision-making process.

Many business leaders lack knowledge to provide direction concerning corporate reputation, enterprise risk, stakeholder identification and management and Issues management. All this has provided a window of opportunity for strategic role playing for PR practitioners.

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PR plays the role of defining the organization

Unfortunately, many PR professionals do not seem to be rising to the challenge of giving strategic direction in managing reputation or communication relationships with strategic stakeholders. Many organizations have regrettably tucked away their PR departments in the backyard. For most organizations, the contribution of PR to the achievement of corporate goals is still a mystery. The PR function is often seen as peripheral to policy formulation. This may be because of the way it is practiced which reduces it to nothing more than communications, that is, the exchange and transmission of information.

Strategic role of PR

Organizations are PR and communication. PR helps the organization find its true north as it supports the vision of the organization. Generally, organizations are not trusted. CEO's are not trusted. It is therefore the role of PR to build trust with all internal and external stakeholders, managing reputation, counselling top management on satisfying the societal demand for greater transparency and disclosure. It is PR's role to promote 'truth telling'. PR professionals need to understand that there are the corporate 'voice of reason' and must reside at the topmost level. It is time for PR to lead because communication is becoming more horizontal as opposed to top-down. Organizations now need to address the needs of society through public engagement and being radically transparent. Reputation will work 89% as opposed to financial performance. Businesses must be concerned more about relationships and who they associate with. Emphasis should now be more on how an organization's reputation is affected by these associations. The key question should be are we networked to others who give value to us? Relationships are the new currency for organizations which therefore makes PR a strategic function.



Marjorie Munyonga is the Corporate Communications & Marketing Manager of Zimbabwe National Water Authority (ZINWA). She is a members of the Marketers Association of Zimbabwe (Senior Executive) and a qualified ZimChartered Marketer.

CELEBRATING ACHIEVEMENTS



PATRICIA MURAMBINDA

Patricia Murambinda was appointed General Manager – Corporate Affairs Delta Corporation Limited with effect from 1 April 2021. She is a product of the Delta Corporation Graduate Trainee program and has held various positions in sales and sales services, brand management, and marketing covering both beer and soft drinks. She has accumulated valuable knowledge in consumer marketing, public relations, alcohol responsibility programs, public affairs, corporate governance and sustainable development.

Patricia is a holder of a Bachelor of Science Honors Degree in Psychology (UZ) and a Masters of Business Administration Degree (UZ). She has done over 300 courses in sales, marketing, public relations, public affairs and corporate governance and other related fields over the years.



CHENGETAI MUCHAKATI MUJAKACHI

Chengetai Muchakati-Mujakachi moved to Vivo Energy as Head of Marketing and Communications for Vivo Energy Zimbabwe T/A Engen from Zuva Petroleum. Change is a seasoned Marketing and Communications Executive with over 10 years' regional experience in Strategic Leadership in Marketing, Corporate Communications, Customer Experience Management, Change and Innovation Management, spanning across 8 African markets in the Oil and Gas, FMCG Manufacturing and Financial services sectors. She was also recently appointed a board member for the Corporate Social Responsibility Network of Zimbabwe (CSR Zimbabwe). Change has worked as Marketing and Communications Manager for Zuva Petroleum, Channel and Category Lead Foods and Modern Trade Unilever Zimbabwe, Regional Brand Manager-Personal Care Unilever Central Africa and Assistant Customer Services Manager Unilever Zimbabwe. She has also worked for Olivine Industries, Barclays Bank (First Capital Bank) and Caltex. She holds a Bachelor of Commerce Honours Degree from the National University of Science and Technology amongst other marketing qualifications and is currently studying for an Executive MBA with Africa University.



CONSTANCE RUDO MAKONI-THODHLANA

Constance Rudo Makoni-Thodhlana recently joined the Zimbabwe Investment and Development Agency (ZIDA) as the Corporate Affairs Manager. She is a seasoned Integrated Marketing Communications (IMC) Professional with more than 10 years' experience. Constance moved to ZIDA from the National Social Security Authority (NSSA) where she was a Marketing, PR, Communications and CSR Officer. She started her career as a reporter with the ZBC before moving to the Ministry of Public Service, Labour and Social Welfare where she served as the Deputy Director Public Affairs. She then moved to National Social Security Authority (NSSA) as the Marketing, PR, Communications and CSR Officer.

Constance holds Diploma in Mass Communication and Journalism from CCOSA, Bachelor of Arts in Media Studies (ZOU), Postgraduate Diploma in Marketing Management (IMM) and an MSC in Marketing Management (MSU) and various certificates.



DR. GEORGE MANYAYA

Dr. George Manyaya recently graduated with a Doctorate in Business Management. He is currently the head of consumer affairs and publicity at POTRAZ and vice board chairman of the Airports company of Zimbabwe.

Dr George is a self-driven and dynamic young business executive with a resolute vision of adding value to the nation in its key strategic sectors.

He has vast experience at both executive and board levels in Information communication technology, media, mining, aviation, tourism and international forums. He is renowned for his effective reputational management which has seen him changing the face of several companies.

He holds a Master of Science Degree in International Relations another Masters of Commerce Degree in Strategic Management and Corporate Governance , Bachelor of Commerce Honors Degree Business Management, a Diploma in Mass Communication and Journalism Studies ,Certificate in Diplomacy, Protocol and Etiquette , -and a Certificate in Telecommunications Policy Regulation Management among other qualifications.

1ST QUARTER INDUSTRY/ COMPANY NEWS



ECOSURE NOW OFFERS TENTS AND TOILETS ADD-ON SERVICE

EcoSure, Cassava Smartech Zimbabwe's microinsurance business unveiled a Tents and Toilets Add On package for individuals in its bid to enhance the EcoSure offering and ensure easy access of sanitation services during bereavement.

*The service is available to any
EcoSure policy holder on the
900# short code

The tents and toilets service is available to any EcoSure policy holder on the *900# short code at a cost of ZW100 per person per month, and when bereaved one will get two mobile toilets, a 50-seater tent plus a janitor who will ensure the cleanliness of the mobile toilets or one can opt to get cash in lieu of service of up to ZW50,000.

Speaking to the media at the unveiling of the packages Cassava Smartech's Chief Commercial Officer Mr. Givemore Jojo said the company had responded to customer feedback and had decided to launch the new Add-Ons.

"The COVID-19 pandemic has heightened awareness on the need to keep high standards of hygiene and as such we are giving our customer the choice to ensure that mourners can access toilets during bereavement, and they can also access tents to cover them from the adverse weather conditions".



FBC BANK ENABLES MOBILE MERCHANT AND BILL PAYMENTS FOR EVERYONE

FBC Bank has enabled a mobile merchant and bill payment solution that allows anyone with a bank account to enjoy the convenience of making payments using digital channels such as USSD Codes, Mobile Banking Applications and WhatsApp Banking on the ZIPIT Smart platform.

In simple terms, the new solution allows anyone with a bank account to make payments at churches (tithes), small to medium enterprises, vendors, tuck shops, barber shops, saloons, flea markets, among other merchants using a mobile device without the need to carry a physical ATM Card.

*Individual FBC Account and
non-account holders are not
required to register...*

Individual FBC Account and non-account holders are not required to register, as merchant and bill payment services are available on mobile banking platforms. Commenting on the new development, Roy Nyakunwa (Acting Head-FBC Group Marketing) said mobile merchant and bill payments will play a significant role in mitigating the spread of coronavirus in Zimbabwe. "In the wake of the highly contagious coronavirus, handling banknotes, touching

surfaces and not maintaining social distance amongst other factors increase the risk of Covid-19 transmission. Consequently, as a customer-obsessed and health conscious institution, we have seen it fit to offer a mobile payment platform as part of our digital transformation thrust and our quest to keep pace with global and local standards in the financial services sector", he said.



ZIMNAT GENERAL INSURANCE PARTNERS MULTICHOICE ZIMBABWE

Zimnat General Insurance has introduced another first, a new and exciting decoder insurance cover product. The short term insurance service provider which is a subsidiary of the Zimnat Group has partnered with entertainment service provider Skynet Pvt t/a MultiChoice Zimbabwe to come up with a decoder insurance cover that will make life better for customers and expand the company's product offering to MultiChoice subscribers across Zimbabwe.

A decoder insurance cover that will make life better for customers

The offer covers decoders against theft or damage that may arise from electrical or mechanical faults. Commenting on the launch of the product the Zimnat General Insurance CEO Stanley Mazorodze said, "We are excited to offer another product which is a first of its kind to our clients in Zimbabwe.

Over the past 10 months most of us have spent more time indoors entertaining ourselves and staying up to date with global news via our television sets, in a new world where stayingathomeisthebestsolutiontoprotectyourlovedones.

This product will ensure that our customers remain entertained and informed of what is going on around them without being disturbed by things like fire induced damage to their decoders. This innovative offering will cover physical loss or damage that may arise because of:

- Mechanical or electrical faults that occur after the warranty period,
- Damage resulting from attempted theft, fire, lightning, flood, or explosion or
- Total loss resulting from theft, fire, lightning, flood, or explosion.



PROTON BAKERS CELEBRATES 60 YEARS

The family-owned Proton Bakers was established in Marondera some 60 years ago. Proton Bakers head office is in Marondera where all the manufacturing takes place and then distributes its products through the Harare and Bulawayo Depots. Proton Bakers now have representation nationally through the various retail and wholesale partners.

Proton Bakers is now driven by innovation culture...

Proton Bakers is now driven by innovation culture which have seen the introduction of the Proton Caramel Crunch Cookies and the Proton Chocolate Select Cookies to bring a smile to the consumers. Another highly innovative product, the Proton Sponge Cake Mix was introduced in December 2020 in time for the Christmas Baking period.

TRAINING PROGRAMS

Training programs to keep marketers abreast with the fast changing business environment

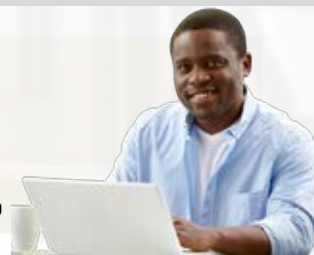
PROGRAM NAME	DESCRIPTION
PROFESSIONAL CERTIFICATE IN DIGITAL MARKETING COURSE (PCDM)	<ul style="list-style-type: none"> The leading professional Digital Marketing qualification in Zimbabwe Designed for individuals ready to expand their skills set in today's internet driven market.
EXECUTIVE CERTIFICATE IN DIGITAL MARKETING (ECDM)	<ul style="list-style-type: none"> Designed for busy senior executives who need an appreciation of Digital Marketing
CERTIFIED DIGITAL MARKETING EXPERT STATUS (CDMEXP)	<ul style="list-style-type: none"> The next level after PCDM An in-depth, practical Digital Marketing course that imparts expert level skills to students
PROFESSIONAL DIPLOMA IN PUBLIC RELATIONS AND CORPORATE REPUTATION MANAGEMENT (PRCM)	<ul style="list-style-type: none"> Offered by MAZ in collaboration with Bindura University of Science Education (BUSE). The most recognized PR qualification in Zimbabwe The program designed to help graduates to efficiently and effectively deal with PR and corporate reputation management issues in today's information age
CERTIFIED BUSINESS LEADERSHIP PROGRAM (CBLP)	<ul style="list-style-type: none"> Targeted at business leaders Tackles current market and economic trends to help participants stay upraised with current information that will help them in decision making. Facilitated by well renowned business gurus in the country
MARKETING LEADERSHIP DEVELOPMENT PROGRAM (MLDP)	<ul style="list-style-type: none"> Developmental program for young marketers who want to develop into marketing leaders. It takes both the theory and practical approach which include a mentorship exercise
ANNUAL CONTINUOUS PROFESSIONAL DEVELOPMENT	<ul style="list-style-type: none"> A three day upgrading and updating programme meant to consolidate marketers' and related professionals' knowledge and skills Unveils trending aspects of the marketing industry world-wide.
ZIMCHARTERED MARKETER	<ul style="list-style-type: none"> A prestigious program accorded to marketing professionals. Combines both theory and practise - exposes marketers to the practical approach of marketing. The SME mentoring stage of the course is designed to enhance the students' consultancy skills.

WORKSHOPS

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