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**Author post-print (accepted) deposited by Coventry University's Repository**

**Original citation & hyperlink:**

Salam, MT, Imtiaz, H & Burhan, M 2021, 'The perceptions of SME retailers towards the usage of social media marketing amid COVID-19 crisis', Journal of Entrepreneurship in Emerging Economies.

<https://dx.doi.org/10.1108/JEEE-07-2020-0274>

DOI 10.1108/JEEE-07-2020-0274

ISSN 2053-4604

Publisher: Emerald

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# The perceptions of SME retailers towards the usage of Social Media Marketing amid COVID-19 crisis

## ABSTRACT

### **Purpose:**

During the COVID-19 crisis, diversified attitudes and behaviors of SME retailers were observed in using social media marketing that could have helped mitigate the adverse effects of this crisis on businesses. The paper presents a thorough investigation of these perceptions and limited acceptance of social media marketing among SME retailers in a developing country during a crisis.

### **Design and Approach:**

The investigation was designed using a mixed-method design. A qualitative investigation, as the first part, explored SME retailers' perceptions of the use of social media marketing when they were faced with mandatory lockdown that stifled their business activity. The insights from qualitative study and literature helped devise the second part of the study, a quantitative study using the Technology Acceptance Model (TAM). Analysis of responses from a sample of SME retailers ( $n = 149$ ) was done using Structural Equation Modeling (SEM) in this study.

### **Findings:**

In the qualitative study, SME retailers were found to have a varying outlook toward social media marketing. Some ventured into social media marketing while others were impeded by their limited understanding. The second (quantitative) study showed the general applicability of TAM such that Perceived Ease Of Use (PEOU) through Perceived Usefulness (PU) influenced SME retailers' attitudes toward the usage of social media marketing during the COVID-19 crisis. An important finding in both studies was that business owners' education level influenced their perceptions of social media marketing.

### **Originality:**

Limited or no marketing in the physical marketplace amid lockdown meant almost an existential crisis for entrepreneurs, especially SME retailers, in developing countries during the COVID-19 crisis. While technology acceptance by SME retailers has been discussed in the literature, there are limited discourses on technology acceptance among entrepreneurs and SME retailers during a crisis. These findings from the COVID-19 crisis explicate the possibilities and limitations of technology usage as a means to mitigate challenges faced by entrepreneurs during a crisis.

### **Limitations and Areas of future research:**

The investigation, albeit a comprehensive one, was conducted in a particular market and for SME retailers. This opens avenues for conducting similar studies in other segments of entrepreneurs to generate insights based on comparative analysis across segments as well as scenarios.

***Keywords:***

SME retailers, social media marketing, Technology Acceptance Model, COVID-19, crisis management

## INTRODUCTION

A mandatory lockdown in the aftermath of COVID-19 pandemic proved to be both unprecedented and magnanimous for businesses and public life. Previously unheard terms of ‘social distancing’ and ‘work from home’ meant reduced business activity in physical retail stores and marketplaces around the world. Consumers relied increasingly on online ordering services for everyday necessities while restricted to their homes. In developed and developing markets alike, a significant decline in physical retailing business and surge in e-commerce was observed during the peak of COVID-19 crisis (APP, 2020; OECD, 2020).

Among others, Small and Medium Enterprises (SMEs) operating in the retail sector in developing countries were faced with a unique challenge. Mandatory lockdown meant that SME retailers could no longer operate their physical shops. For the SME retailers, marketing of products and services had mostly been from the physical outlets. These retailers have generally not explored the alternative means of reaching out to customers like online and social media marketing. In the context of technology acceptance in general, literature on SME marketing has discussed the challenges and limitations of SMEs (e.g. Ainin, Parveen, et al., 2015; Harrigan et al., 2012). Interestingly, as the consumers increasingly moved to online shopping and social media, technology acceptance remained limited among SMEs in general and SME retailers in particular.

Although technology acceptance by entrepreneurs for marketing during a crisis has received limited attention, the magnanimity of the COVID-19 crisis further accentuates the need for a detailed inquiry to explore the use of social media marketing by SMEs during this crisis. After all, social media marketing has increasingly become pervasive in the society and is an inevitable part of promotional strategies for any businesses, including SMEs (AlSharji et al., 2018). Such exploratory explication on acceptance of social media marketing during crisis by SME retailers can help understand the preferences of SME retailers and make social media marketing more accessible by removing any impediments.

To fill this knowledge gap, this paper attempts to explore the acceptance of social media marketing by SME retailers. The investigation is driven by a need to understand the extent to which SME retailers used social media marketing during a crisis and what factors instigated, facilitated or impeded the acceptance of social media marketing. The primary research question can be stated as following:

*What are the factors that influence the acceptance and use of social media marketing among SMEs during a crisis like COVID-19 in an emerging economy?*

Whereas the research is being conducted in the aftermath of COVID-19 and its consequences on business and marketing activities, the context of an emerging economy or a developing country is an important aspect of the research question. Economic challenges and the business environment in developing countries are arguably different from those in developed countries. Limited resources and opportunities create unique challenges for businesses in developing countries that can be further amplified in a crisis like COVID-19.

The investigation is conducted in Pakistan, the world's sixth most populated country with immense scope for SME retailers. Pakistan, like other densely populated countries, has been among large markets for social media and has a large number of SME retailers. The findings from this research can be generalized to different emerging economies, having a similar profile. Only in South Asia, the study has implications for countries with similar outlooks including Bangladesh, India, and Sri Lanka.

The rest of the paper is organized as follows. A literature review covering discourses on the use of technology and social media among SMEs and crisis management, particularly among SMEs is presented in the next section. Subsequently, two studies that were done sequentially are explained. Study one was for exploring the SME retailers' preferences using a qualitative approach of semi-structured interviews. This was followed by the second study, which used a quantitative research approach to establish the relations between different constructs identified in the first study and also based on the established Technology Acceptance Model (TAM). A discussion on the combined findings of both studies is presented towards the end, along with implications and future research directions.

## **LITERATURE REVIEW**

All businesses, including Small and Medium Enterprises (SMEs) are actively engaged in a host of formal and informal marketing activities with varying degrees of use of technology. This literature review covers these and other concepts of technology acceptance in SME marketing. The literature reviewed in this section covers the propensity and preferences of technology acceptance, particularly among small businesses. The use of technology is then contextualized specifically for the use of social media marketing techniques among SMEs.

Related to the scope of this paper on COVID-19 crisis, the literature also discusses different measures taken by SMEs to mitigate the effects of the crisis by use of technology.

### ***Use of technology for marketing and Technology Acceptance Model (TAM)***

A paradigm shift of digital transformation of business processes has occurred over the last couple of decades with the emergence of technologies (AlSharji et al., 2018). Several recent developments in Information and Communication Technologies (ICT) imply that even small businesses can leverage low-cost technologies to achieve operational excellence in business functions like marketing (Jones et al., 2014). It is even suggested in research that SMEs using ICTs for business function in the early stages of their life cycle are more likely to survive and grow (Ashurst et al., 2012). However, such acceptance and use of technologies in SMEs for business functions like marketing is dependent on various factors. Among others, these factors include business owners' attitudes and disposition toward technology, their technological expertise, type of market, products and services on offer, cost, and governmental support (Alford & Page, 2015).

Technology acceptance, especially for marketing purposes, has been discussed in the literature in different scenarios and for different type of organizations. For small businesses, limited knowledge and lack of comprehension of returns can impede the use or acceptance of technology (Alford & Page, 2015). Use of technology for activities like managing customer relationships by means of e-CRM is one of the examples of technology acceptance among SMEs (Harrigan et al., 2012; Ramdani et al., 2009). Although the use of e-CRM remains limited among SMEs, the growing interest in this area is encouraging in the domain of SME marketing.

Technology Acceptance Model (TAM) by Davis (1989) is arguably the most widely used framework to understand how organizations and individuals accept and eventually using different technology-based solutions. The model in its original form posits that different external variables affect consumers' Perceived Usefulness (PU) as well as Perceived Ease of Use (PEOU) for any technology. These external variables can vary in different contexts, as shown in the number of studies (Dwivedi et al., 2011). PU refers to the utility of technology in improving performance, where PEOU is all about how the perceived convenience in using a particular technology. Both PU and PEOU are antecedents for the intention as well as the actual use of technology. A number of subsequent versions of TAM covered different

themes, but the overall concept remained the same that usefulness and convenience to use technology influence individuals' acceptance and use of technology (Dwivedi et al., 2011).

### ***Social Media Marketing and SMEs***

Marketing is a key business function with a focus on acquiring and retaining customers. Due to ever-increasing use of the internet and smartphones, SMEs can access new markets, offer diverse products and services, and enhance the customer involvement in product development (Barnes et al., 2012). In the context of technology acceptance, use of digital marketing by SMEs is an important example for technology acceptance for marketing among SMEs (Ritz et al., 2019).

Businesses, including SMEs, can exploit various online tools for marketing such as web communities, blogs, and virtual worlds commonly known as social media platforms (Barnes et al., 2012). The use of social media marketing to promote products and services is of particular interest to new startups and small growing businesses given their low-cost integration and outreach (Constantinides et al., 2009; Donnelly et al., 2015; McCann & Barlow, 2015). Platforms like Facebook, Instagram, WhatsApp, blogs and other online forums are widely used for marketing purposes.

Based on media richness theory, Kaplan and Haenlein (2010) state that the effectiveness of media platforms varies and selecting different platforms should be based on local considerations. Accordingly, managers need to integrate different platforms to achieve effectiveness of their marketing activities. This concept is similar to Perceived Usefulness (PU) as posited in the previously discussed Technology Acceptance Model (TAM). The selection of channels, integration, and allocating resources may become intimidating for SMEs. This 'intimidation' can be likened to low Perceived Ease of Use (PEOU), another important construct in TAM.

### ***Crisis management and marketing activates of SMEs***

The above discussions from the literature relating to technology for marketing and social media marketing for SMEs are largely for normal business conditions. Situation during a crisis situation can present unexpected challenges to the businesses and more severely for SMEs (Ingirige et al., 2008). One such scenario for crisis is presented by COVID-19 outbreak in 2020. The sudden outbreak of COVID-19 in the city of Wuhan, China in December 2019

that later turned into a global pandemic claimed over one million lives globally as of October 2020 (Worldometers, 2020).

In response to the preventive measures (travel bans and mandatory lockdowns, among others) taken by hard-hit countries to contain the spread of this highly contagious virus are bearing the worst ever economic brunt (GDA, 2020). Large businesses like airlines and hotel chains experienced major losses and resorted to cost-cutting during the COVID-19 crisis. The SMEs in different sectors remained even more vulnerable to the economic complications from COVID-19 crisis given their smallness and limited resources (OECD, 2020). The impact has been additionally devastating for developing economies including Pakistan (Javed, 2020). Amid the economic significance of SMEs in terms of their income contributions to the national economy of Pakistan (Burhan et al., 2020), economists feared that almost a quarter of small businesses in Pakistan might cease their operations by the end of September 2020 (Javed, 2020).

In times of a crisis, SMEs are usually more exposed to adversity given their lack of preparedness and scarce resources (Runyan, 2006). Research, however, suggests that small businesses with the ability to mobilize resources strategically show more resilience during a crisis (Doern et al., 2019). Several studies propose that despite scarce resources, flatter hierarchies and openness in SMEs offer swift communication and cooperation between stakeholders, thereby enhancing their ability to mobilize resources in a relatively short time when compared to the larger firms with vertical structures (Beckinsale et al., 2011; Doern, 2016; Smallbone et al., 2012).

Several best practices in times of crises concerning SMEs are covered in the literature (e.g., people management, cost-cutting), yet little is known about the role of strategic marketing in times of a crisis such as a pandemic (Doern et al., 2019; Eggers, 2020). This limited empirical work argues that innovativeness – an important dimension of entrepreneurial resilience in times of crisis – can be effectively channelized through strategic marketing (Eggers et al., 2012, 2013; Soininen et al., 2012).

Similarly, business owners and managers with entrepreneurial skills and knowledge tend to show a greater potential to transform business processes in the face of crisis. Moreover, startups with young and dynamic entrepreneurs are more likely to survive during crisis given their innovative intuitions (Le Nguyen & Kock, 2011; Meutia & Umami, 2018; Vargo &



Seville, 2011). There is a paucity of research concerning the role of social media marketing in mitigating the adversities posed by a crisis (Eggers, 2020). Given the prolonged nature of COVID-19 and fears of second waves across the nations, understanding the role of strategic resilient practices in the form of social media marketing is vital.

### *Overview of the literature and research design*

There are two important findings in the literature that can be summarized as instigating points for a formal investigation into the research question for this study. First, there is limited research on SME retailers' acceptance of social media marketing. This is particularly the case for a crisis scenario where social media marketing can be quite helpful for the struggling SME retailers. Second, there is a need to explore the factors that might have a bearing on the acceptance of technology-based solutions like social media marketing. The widely used framework of Technology Acceptance Model seems useful for such investigation.

In case of a crisis scenario, it is important to explore the experiences of the subjects in addition to finding the factors that impede acceptance of technology-based solutions. Although many studies based on TAM are based only on an explanatory or even predictive approach, it seems that in this particular case, an exploratory study is needed. This is important because COVID-19 and its consequent lockdown is unprecedented in recent history. An exploratory investigation should precede the standard explanatory study to ensure that lived experience of the unprecedented phenomenon is effectively captured.

Considering these factors, a sequential exploratory mixed methods research design was planned for this investigation. Mixed method research allows both exploratory and explanatory investigations and has increasingly being used in marketing. Strictly positivist quantitative investigation coupled with more open interpretivist qualitative can be more generalizable and insightful (Harrison & Reilly, 2011). Two separate studies were therefore planned and conducted to comprehensively understand the acceptance of social media marketing among SME retailers. Both exploratory and explanatory studies are discussed in the following.

## **EXPLORATORY (QUALITATIVE) STUDY**

In the spirit of exploring an event or a phenomenon, this part of investigation follows the qualitative method of phenomenological research with an aim to explicate the key dynamics

of a happening or a phenomenon. This approach is used to comprehend the encounters relates to business hazards, learning and experience, and business disappointment in short periods (Berglund & Hellström, 2002; Cope, 2011). Interpretation is the procedure of seeking an explanation after comprehensive measures through the development of others' perceptions. Semi-structured interviews were conducted from a carefully planned sample of respondents.

### ***Sample and Data collection***

The sample consisted of SME retailers based in the city of Lahore. The city of more than 12 million population is one of the most important metropolitan and business hub in Pakistan – an emerging economy with world's sixth largest population. Like most parts of the world, life in Lahore came to a complete standstill starting March 2020 when the government enforced a mandatory lockdown to contain the spread of COVID-19. The sampling technique was non-probability, purposive sampling. Since the aim was to interact with those who had 'lived' through the experience of COVID-19 crisis, purposive sampling was most suited. This sampling method is particularly suited when specific type of respondents can be targeted, as also suggested and practiced in phenomenological studies (Groenewald, 2004). The purposive sampling technique helped focus on a well-defined group that was accessible and willing to participate.

The SME retailers were approached and interviewed by one of the authors of the study who held in-person interviews during a relaxed period of lockdown. The interviews were conducted while observing the safety protocols for COVID-19, including social distancing and mask wearing. Each interview took around 20 minutes. The sample for this study included 10 SME retailers selling different products including grocery items, clothing, hardware supplies, and furniture. Table 1 profiles the interviewees for this study. The interviews were conducted in April 2020, roughly a month after the start of pandemic lockdown. The timing of interviews is of significance because the respondents had started becoming cognizant of the gravity of the situation and its economic impact. Still, to be certain, the respondents were first asked about their understanding of COVID-19 pandemic, its intensity, and possible effects on economic life. It was observed that most of the respondents felt moderate to high impact of COVID-19 crisis on their business and were generally well aware of the crisis. Further, their reactions in terms of conducting business activities in future were discussed in particular.

**Insert Table 1 around here**

### ***Data Analysis and Findings***

The questions in the semi-structured interviews focused on SME retailers' perception of the COVID-19 crisis, their anticipation of its potential effects on their business. The interview questions set the tone of the discussions and there were anchor questions that were rather common for all interviewees. In the spirit of phenomenological investigation, the investigation focused on helping the respondents recreate their experiences concerning marketing activities amid the unprecedented crisis.

The interviews were first transcribed by the interviewer. The co-authors independently interpreted the statements and categorized them, first into higher level themes and then into different sub-themes using thematic coding. Based on the independent interpretation in inductive style, these themes and sub-themes were identified jointly by the co-authors. The aggregation of themes and sub-themes is presented in Figure 1.

**Insert Figure 1 around here**

The four higher level themes that emerged from these interviews are presented in the following. Selected verbatim quotations from the interviewees are given to explain the responses further. Two of these themes relate to limited comprehension and anticipation of the crisis and a prevailing sense of desperation. Then, there are two distinct themes showing divergent responses to the crisis. One relates to SME retailers doing very little and wait it out. Whereas the other responses can be construed as understanding the inevitability of online and social media as tools for marketing and vying to adopt these options.

#### *Lack of anticipation of the severity of the crisis and skepticism*

Overall, the retailers did not anticipate the crisis to be there and couldn't imagine the impact to be as severe. This lack of anticipation was there for the future adverse consequences of the pandemic as well. The retailers were caught unaware by the crisis and mandatory lockdown. Besides, not a single retailer had ever experienced this sort of crisis before, including those that were in operation for more than 20 years. One retailer opined:

We [business owners] knew right after the New Year, that this virus is going spread everywhere and it will come to Pakistan but never thought that it would be this bad that people will lose their lives and all work will be halted. We thought that it will like typical

outbreak stories that stay for a few weeks and go away. But this is going to stay with us for the rest of our life. (RET6)

Some SME retailers thought it to be nothing of significance and a replay of previous outbreaks like dengue virus, swine flu that had varying degrees of impact but did not last long. They anticipated that COVID-19 will be a similar episode. Some were even skeptical about its authenticity. Overall, the interviews suggested limited awareness of the intensity amid a certain degree of skepticism. All of this resulted in limited preparedness for marketing their businesses in the wake of the pandemic.

### *Sense of desperation*

Amid strictly enforced lockdown, the SME retailers faced the brunt as their day-to-day sales were completely disrupted, and opening the shop became nearly impossible, even for a short period. The damages to the business quickly turned into psychological and emotional stress that reeked of desperation among SME retailers as evident in statements of these two retailers:

We cannot open our shops and if we open the shop against the laid down SOPs [for lockdown], the shop would be sealed permanently. Now you tell me if we don't run our shop how we can make living. (RET7)

I got sick because of fear and was deeply worried about the business what if I couldn't start it again? What will happen in the future? These thoughts made me sick. The first few weeks of lockdown were very harsh because my regular customers just abandoned me as everyone's priority was just food and supplies that it and no one was thinking of [buying clothes]. When I think of that time, I get goosebumps. (RET2)

The interviewed retailers showed concerns for loss of customers leading to loss of sales turning into layoff of employees and even threatening the existence of their business as expressed here:

Our problems started when the government imposed lockdown measures and our sales plummeted as customers isolated themselves as well at home due to the fear of the virus. Lack of sales forced us to lay off the store employees (RET6)

### *Response A: Realizing the inevitability of social media marketing*

As the desperation crept in, online selling and marketing came out as an inevitable choice especially after the mandatory lockdown had been enforced for a prolonged period. There

were a few retailers who felt that ‘something’ was to be done and considered moving online to ensure sales, as shared by one retailer:

We tried going towards online business because we didn’t have any other option left and had resources only to sustain us for a month or two. Going online seemed inevitable in these conditions (RET7)

The SME retailers considering the online and social media marketing to be the inevitable option took some basic steps. Most important was to make sure the customers could contact them via WhatsApp and other social media platforms.

I shared my contact numbers for customers by pasting it on closed shutters so they can contact me through WhatsApp. I started advertising my products on social media apps, and it helped me recoup my sales to a certain extent. I found that it costs me less to promote business by social media compared to the traditional marketing that I was used to. We are making efforts and things are improving. Of course, it is going to take time but it is how it is now. (RET2)

Some business owners even offered services at customers’ doorsteps like in the case of a car wash and services shop. Interestingly, there was some inspirational learning from a customer that instigated the whole process.

One of my very loyal customers who create apps and does social media marketing for businesses gave me an idea to start an online car wash service app. After a few weeks of launching the app, we started getting orders from customers to wash and service cars at their place. We acted immediately on the opportunity and the results have been very encouraging for us after the initial desperation. (RET5)

#### *Response B: Limited or no behavioral response toward social media marketing*

While some respondents expressed hope and started taking small steps in social media marketing to regain sales, not everyone was so upbeat and fortunate. It could be inferred from the interviewed respondents that some SME retailers failed to capitalize on the opportunity. They were the business owners with humble financial backgrounds and limited skillset. They seemed to have no option but wait for things to get better. In other words, they were kind of waiting out the crisis as they felt they had limited choices, as expressed by a retailer facing this situation:

I have been listening to individuals telling me and others to take the business online and use social media marketing. But how am I supposed to do it? I have no clue about how that

works. I am uneducated and don't have any understanding or information about computers and social media. I and others are simply hanging tight for this pandemic and this exacting lockdown to end. (RET8)

The number of retailers within the interviewed sample who had an outlook like this was small within the interviewed SME retailers. However, the proportion may not be generalizable to the wider marketplace which is a developing country having less than ideal literacy rate. This may be further investigated to reach a clearer and more generalizable finding.

### ***Key findings from exploratory study***

The exploratory study showed an overall lack of anticipation of the crisis and a brewing sense of exigency and even desperation among SME retailers. Some retailers realized the importance of online and social media marketing and started exploring different options with varying degrees of success. The favorable outlook for social media marketing emerged from its anticipated utility, particularly during a crisis. This favorable outlook led to different SME retailers taking steps to undertake social media marketing in different ways. At the same time, a discernible number of SME retailers were neither aware nor capable to undertake even rudimentary social media marketing activities for their businesses. While they might have anticipated the benefits, they found social media marketing to be cumbersome and couldn't fathom its scope in their businesses.

The findings of exploratory study allude to the concepts or constructs of 'Perceived Ease of Use' and 'Perceived Usefulness' that are found in Technology Acceptance Model (TAM) as discussed earlier in the literature review. TAM offers a robust yet simple conceptualization of acceptance of technology-based solutions like social media marketing in this case. Considering the relevance of factors identified in the exploratory study, the second study explained in this paper used TAM to explore SME retailers' attitudes towards using Social media marketing during the COVID-19 crisis.

It is important to mention that an important factor relevant to TAM was unraveled from this exploratory study. It was observed that the perception of complicatedness associated with social media marketing has some relation to education level of the entrepreneurs. Those having little or no education were found to be reluctant to use social media marketing perceiving it to be arduous task. This helps in articulating education level as an external

variable having influence on Perceived Ease of Use and Perceived Usefulness in the TAM model applied to acceptance of social media marketing in this scenario.

## **EXPLANATORY (QUANTITATIVE) STUDY**

A quantitative study was conducted to explain and to substantiate and generalize the findings of the preceding exploratory study. The factors identified in the preceding study were investigated to explain the relationship between different constructs in the context of social media marketing usage by SMEs during the COVID-19 crisis. The key factors that played a role in forming attitudes toward the use of social media marketing were the usefulness and convenience. Furthermore, the education level seemed to affect the perceptions of SME retailers in a way that the disposition toward the complexity of social media marketing among SME retailers seemed to vary with their education.

### ***Constructs and Hypotheses***

The outcome variables or constructs of attitudes and behavioral intention toward technology acceptance are preceded by two variables, Perceived Ease Of Use (PEOU) and Perceived Usefulness (PU). As explained earlier in the literature review, Perceived Ease Of Use is the individual's belief that using a particular type of technology is effortless and no hard work is required to do certain tasks. Likewise, Perceived Usefulness (PU) is the person's belief that using a particular type of technology will improve his performance (Davis, 1989). The model posits a relationship of attitudes to the behavioral intention of using a system which in turn influences the actual system use. The intention is the individual's perception that (s)he will use the system.

In the context of social media marketing for SME retailers, while the business owners might have some personal familiarity with social media and social media marketing, the actual use of technology is there only when they use social media marketing for business. In that regard, social media marketing requires learning many skills including creation and maintenance of social media sites, content development, managing different applications, and reviewing their analytics (Ritz et al., 2019).

Therefore, in the context of Social Media Marketing, PEOU can be construed as defined as the degree to which retailers feel that marketing through social media is not difficult and free from much effort to use. If they feel social media marketing is easy to use, they will normally

perceive it as being useful to them. In other words, high PEOU would result in high PU. Both PEOU and PU are expected to influence Attitudes toward social media marketing usage that will in turn influence behavioral intention to use social media marketing SME retailers during the COVID-19 crisis.

Other than PEOU, PU, Attitudes, and Behavioral Intention, External Variables are also posited to have influence PEOU and PU in the original model. It was observed in the exploratory study that the education level of the SME retailers was influencing PEOU and PU. So in the context of this investigation, the education of business owners will be considered as an external variable influencing both PEOU and PU. Based on the theoretical framework and findings of the exploratory study, the following hypotheses are posited.

**H1a & H1b:** Education of SME retailers has:

**H1a:** positive influence on Perceived Ease Of Use of social media marketing among SME retailers during COVID-19 crisis

**H1b:** positive influence on Perceived Usefulness of social media marketing among SME retailers during COVID-19 crisis

**H2:** Perceived Ease Of Use has a positive influence on the Perceived Usefulness of Social Media Marketing among SME retailers during COVID-19 crisis

**H3:** Perceived Ease Of Use has a positive influence on the attitude towards usage of Social Media Marketing among SME retailers during COVID-19 crisis

**H4:** Perceived Usefulness has a positive influence on the attitude towards usage of Social Media Marketing among SME retailers during COVID-19 crisis

**H5:** Attitude toward the use of social media has a positive influence on behavioral intention to use Social Media Marketing among SME retailers during COVID-19 crisis



## ***Methodology***

The hypothesized relations are shown in Figure 2 as the proposed framework. This relationship between the constructs is also a depiction of the classical Technology Acceptance Model (TAM) with education being the external variable influencing PEOU and PU.

**Insert Figure 2 around here**

Like many other models involving different constructs, TAM has been largely tested or applied using multivariate regression techniques in the domain of quantitative analysis. More so, multivariate regression analysis using Structural Equation Modeling (SEM) has been used to test TAM and its variants in different studies (Abdullah et al., 2018; Ritz et al., 2019). Multivariate regression analysis using Structural Equation Modeling (SEM) was used to test the hypotheses. The instrument was a survey-based questionnaire having items for each of the four constructs as well as demographics including education and age. All items were measured on a five-point Likert type scale (Strongly Agree – 1 to Strongly Agree – 5). The sample consisted of SME retailers or business owners as respondents who were selected based on their business profile and accessibility during the lockdown period when some restrictions on movement were there.

A total of 190 SME retailers were contacted for this data collection mainly through field visits and telephonic contacts in the city of Lahore. The convenience sample was selected as it was easily accessible to the authors during the pandemic restrictions. The authors observed that the respondents largely represented the SME retailers in the country in different cities. Out of the 190 respondents, 150 filled the survey. After removing one incomplete survey, 149 valid respondents were considered for further analysis. The profile of valid respondents ( $n = 149$ ) is given in Table 2. Roughly three-quarters, were male respondents. This disproportionate gender representation was in synch with the SME business outlook in Pakistan where SME retailers are largely male.

**Insert Table 2 around here**

## ***Results and Analysis***

The analysis was done using the established protocols of the Structural Equation Modeling (SEM). SEM being a major multivariate analysis technique is commonly used in attitudinal

research in general and in analysis of the Technology Acceptance Model (TAM) in particular (e.g. Ramírez-Correa et al., 2015). There are two main variants of SEM namely Covariance based or CB-SEM and Variance based or Partial Least Squared SEM, also known as PLS-SEM. PLS-SEM is generally preferred for smaller samples where conditions of a normal distribution are not stringently met (Hair et al., 2019; Lowry & Gaskin, 2014). Therefore, PLS-SEM using the software SmartPLS version 3.2.9 (Ringle et al., 2015; Sarstedt & Cheah, 2019) was used for the analysis. A typical SEM-based analysis (in both variants) consists of two parts. In the first part, the measurement model is analyzed to establish construct validity and reliability whereas, in the second part, regression analysis is done to test hypothesized relationships between constructs (Bagozzi & Yi, 2012; Sarstedt & Cheah, 2019).

To assess the measurement model, construct reliability, convergent validity, and discriminant validity were established using the procedures and thresholds typically used for PLS-SEM (Hair et al., 2019; Sarstedt et al., 2017). Construct reliability was measured using Composite Reliability (CR) and Cronbach's alpha. All constructs had CR and alpha values of more than 0.70 that showed construct reliability. For convergent validity, Average Variance Extracted (AVE) was used. AVE was found to be greater than the threshold of 0.50 for all constructs implying convergent validity. For discriminant validity, inner construct relationships were examined using Fornell-Larcker criteria and was found to be within the acceptance parameters. Selected results of measurement model assessment are shown in Table 3.

**Insert Table 3 around here**

The second step in the SEM analysis is to test the structural model in which hypotheses are tested using regression. The bootstrapping procedure was used in SmartPLS with 1,000 samples to test the hypotheses. The results are summarized in Figure 3. As it can be seen that all hypotheses, except one, were accepted as there were significant relations between the constructs as posited. The only exception was hypotheses H3 that was not accepted showing Perceived Ease Of Use having a non-significant influence on attitudes toward the use of social media marketing.

**Insert Figure 3 around here**

## **DISCUSSION AND CONCLUSION**

During the COVID-19 crisis, the business activities of SME retailers were badly affected arguably more than several other sectors. In developing countries like Pakistan, the consequences of the global pandemic were no different. Challenging economic conditions for businesses in the pre-COVID era were compounded by the unprecedented and unfathomable challenges of the pandemic. The government enforced lockdown on marketplaces meant that SME retailers had limited options to engage customers and sell their products.

In such perilous times, SME retailers had the option of using social media marketing to engage customers and generate much-needed revenues. However, the responses from retailers, first in a series of interviews and then in a quantitative study, showed intriguing variance. Although employing social media in marketing for SME retailers could have sustained depleting revenues, SMEs were generally reluctant to use social media marketing. This reluctance to accept new technologies can be attributed to limited resources and lack of understanding of different technologies (Balakrishnan et al., 2014; Harrigan et al., 2012).

Both exploratory and explanatory studies showed the SME retailers had varying degrees of perceptions about the usefulness of social media marketing for their business. They also varied in their perception of convenience of using social media marketing. Interestingly enough, the exploratory study done in a purely inductive style and without any predisposition showed that the convenience and utility of social media marketing topped the concerns of SME retailers. These concerns could easily be modeled using an established framework, the Technology Acceptance Model (TAM), as done in the explanatory study using a quantitative approach.

In general, the findings for SME retailers' acceptance of social media marketing validate that Perceived Ease of Use has an influence on Perceived Usefulness for use of social media marketing. Perceived Usefulness in turn influences attitudes toward social media marketing. Also, in line with TAM as a model (Davis, 1989) and attitudes theory (Fishbein & Ajzen, 1975), attitudes toward the use of social media marketing influence the behavioral intention for the same. Since Perceived Usefulness has a significant influence on attitudes, it is important to note that the construct is generally considered important in technology acceptance in case of marketing and social media marketing (Ainin et al., 2015;

Christodoulides & Michaelidou, 2010). The same is now established in the case of acceptance and usage of social media marketing during a crisis.

An important finding in this regard is that variation in perceived convenience and usefulness was explained by the SME retailers' level of education or literacy. This factor came to the fore in the qualitative study and was posited as an external factor in the quantitative study. Acceptance of both hypotheses H1a and H1b means a significant influence of level of education on both factors. The key inference here is that level of education SME retailers can have an importance influence on technology acceptance.

Another useful dimension is that level of education can be an additional personal factor that can influence entrepreneurial resilience. Role of personal factors in entrepreneurial resilience during a crisis has been discussed in previous literature on entrepreneurial resilience (Bullough et al., 2014; Duchek, 2018) and marketing activities of entrepreneurs in tough environments (Wafeq et al., 2019). Level of education can be a useful addition for such literature. This is especially true in case of SMEs and more so in developing countries where level of education can be significantly low compared to the developed countries. The fact that this factor was validated in the context of crisis like COVID-19 accentuates its importance in normal conditions. This is so because during a crisis, despite the desperation to find means to do business, a business owner's use of social media marketing was inhibited by his or her general literacy. If this state of affairs holds during a crisis period, such inhibition can be even greater during normal circumstances.

In terms of attitudes toward the use of social media marketing, the lack of statistically significant influence of Perceived Ease Of Use (PEOU) shows that SME retailers while having a positive attitude do not have a similar belief about ease of use and vice versa. Presumably, retailers believe that learning to use and adopting social media marketing may not be easy. It must be reminded that these observations came during a major crisis that has a direct bearing on each of the retailers. Had it been the normal conditions, the rationale would have been different. But during a crisis, an unrelenting disposition of SME retailers is intriguing. In its own right, the construct of Perceived Ease of Use alludes to the fact that the technology that the firm is adopting is easy to use and handle. The retailer using social media marketing can manage and adapt skills to increase the efficiency of using the internet and smart devices for commercial transactions before making it a daily habit use.

In this era of social media, businesses are embracing social media in various ways. Social media marketing creates several possibilities to target and facilitate interactions and develop relationships with the customers. Acceptance of social media marketing is possible by means of its perceived usefulness. By enhancing the realized ease of use of today's technology, such use could be improved and later translate into an increased behavior intention and acceptance of Social Media (Abdullah et al., 2016).

### ***Research implications***

Foray of SME retailers into social media marketing (or lack thereof) amid the COVID-19 crisis shall be insightful in different ways that make this study an important investigation. First, understanding the use of social media marketing is a case-in-point for technology acceptance among small businesses. This can help understand the future growth potential of technology solutions for small businesses. Second, the factors that facilitate or impede technology acceptance can help managers and business development professionals working to promote social media marketing in particular and technology solutions in general.

The practical implication of the ongoing study is that for SME retailers they are seeking a new way of marketing efforts, whereas some still using the traditional way of marketing. Retailers that had adopted the social media suggested that they perceive it useful in terms that it enhances business growth and create better customer relationships. They proposed that media platforms are cost-effective and vogue platforms that represent unique and compelling marketing practices for SMEs. Acceptance of technology like social media marketing becomes even more important because of evidence that social media like Facebook can have a positive impact on the financial and non-financial performance of SMEs (Ainin et al., 2015; AlSharji et al., 2018).

Theoretically, there is limited evidence in the literature on the use of social media marketing based on the established Technology Acceptance Model (TAM). Empirical evidence from this study supports the applicability of TAM in acceptance of social media marketing among SMEs. This evidence adds to the existing work on applications of TAM in different settings (Low et al., 2011; Ramdani et al., 2009). An importance contribution is introduction of education as an 'external variable'. This variable is relevant especially to the developing countries.

### ***Limitations and areas of future research***

This study has some limitations that also create avenues for future research. First, the overall investigation was only focused on the perceptions of small or medium-sized firms in a particular country. Replication in other markets is needed to validate the results and increase generalizability. Likewise, researching and comparing other types of entrepreneurial ventures and SMEs can be insightful.

While general level of education was introduced in this study, future research can also explore the role of different nuances of literacy on technology acceptance among entrepreneurs. Comparisons can be made among the SME retailers having technology background or literacy with those having limited technical literacy. In the spirit of comparative analyses, another important direction of research is to compare the results of technology acceptance and usage during periods of normalcy against crisis periods. COVID-19 crisis has provided an opportunity to explore entrepreneurial activity and behaviors in a crisis period. Such understanding can help mitigate the challenges in the future by introducing better training activities.

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**Table 1:** Profile of the Participants (qualitative study)

Ref ID	Business Type	Business Age (Years)	No of Employees	Impact	RET age	RET Gender
RET1	Grocery shop	11	2	Moderate	33	Male
RET2	Clothing shop	2	2	High	27	Male
RET3	Hardware shop	12	4	Moderate	60	Male
RET4	Departmental store	3	3	High	22	Male
RET5	Car wash services	10	5	Low	24	Male
RET6	Clothing shop	3	1	Low	30	Male
RET7	Grocery shop	2	2	High	20	Male
RET8	Grocery shop	20+	3	High	50	Male
RET9	Furniture shop	5	7	High	30	Male
RET10	Fast Food Café	1	4	High	20	Male

**Notes:**

Impact of lockdown: shows the retailers' own perceived impact to the business due to COVID-19 lockdown  
RET: Retailer (respondent)

Characteristics	Attribute	N	% age
Gender	Male	124	83%
	Female	25	17%
Age	20-25	33	22%
	26-30	31	21%
	31-35	35	23%
	35 and Above	50	34%
Education	Less than 12 years of education	71	48%
	Completed 12 years of education	23	15%
	Bachelors	33	22%
	Masters or above	36	24%
<b>Total</b>		<b>149</b>	<b>100%</b>

**Table 2:** Profile of the Respondents (Quantitative study; N = 149)



**Table 3:** Items and Measurement model assessment (Quantitative study)

Items	Factor Loadings	Cronbach's Alpha ( $\alpha$ )	Composite Reliability (CR)	Average Variance Extracted (AVE)
ATT1	0.823	0.789	0.876	0.702
ATT2	0.827			
ATT4	0.863			
BI1	0.900			
BI2	0.750	0.818	0.890	0.732
BI3	0.907			
PEOU1	0.839			
PEOU2	0.847	0.927	0.945	0.774
PEOU3	0.904			
PEOU4	0.904			
PEOU5	0.902			
PU1	0.897			
PU2	0.920	0.935	0.951	0.794
PU3	0.900			
PU4	0.895			
PU5	0.840			

ATT3 was removed due to low factor loading