How businesswomen engage customers on social media?

Nida Fatima and Raza Ali

Bahauddin Zakariya University, Multan, Pakistan

Abstract

Purpose – This study aims to explore how businesswomen running micro and small enterprises (MSEs) use social media (SM) to engage customers. The study also investigates how SM (vs traditional media) and customer engagement improve business performance.

Design/methodology/approach – This qualitative study is based on interviews with businesswomen.

Findings – Businesswomen use SM actively but not effectively. SM are used primarily for advertising and promotion. External factors, such as family and friends, are more influential in the decision of women to use SM in business. Women mostly use defensive rather than offensive strategies. Effective use of SM in conjunction with conventional marketing tools can improve customer engagement and increase business performance.

Practical implications – The research findings are valuable for marketing managers, women entrepreneurs and micro and small businesses in making decisions to effectively use SM.

Originality/value – This study investigates customer engagement from the owner/manager's perspective in contrast to the general customer-centric approach. The study contributes analysing an important and scarcely explored area, which is the use of SM by women-run MSEs in less developed countries to engage consumers.

Keywords Social media, Customer engagement, Business performance,
Micro and small enterprises, Business women, Qualitative research

Paper type Research paper

¿Cómo atraen las empresarias a los clientes en las redes sociales?

Resumen

Propósito – Este estudio explora cómo las mujeres de negocios que dirigen micro y pequeñas empresas (MSE) utilizan las redes sociales para atraer a los clientes. El estudio también investiga cómo las redes sociales (frente a los medios tradicionales) y la involucración de los clientes mejoran el rendimiento empresarial.

Metodología – Este estudio cualitativo se basa en entrevistas con mujeres empresarias.

Conclusiones – Las mujeres empresarias utilizan las redes sociales de forma activa, pero no eficaz. Las redes sociales se utilizan principalmente para la publicidad y la promoción. Los factores externos, como la familia y los amigos, influyen más en la decisión de las mujeres de utilizar las redes sociales en los negocios. Las empresarias utilizan sobre todo estrategias defensivas en lugar de ofensivas. El uso eficaz de las redes sociales junto con las herramientas de marketing convencionales puede mejorar el compromiso de los clientes y aumentar el rendimiento de la empresa.

Implicaciones prácticas – Los resultados de la investigación son valiosos para las directivas de marketing, las mujeres empresarias y las micro y pequeñas empresas a la hora de tomar decisiones y para utilizar eficazmente las redes sociales.

Originalidad – Este estudio investiga el compromiso del cliente desde la perspectiva del propietario/gerente en contraste con el enfoque general centrado en el cliente. El estudio contribuye a analizar un área importante y escasamente explorada, que es el uso de las redes sociales por parte de las microempresas dirigidas por mujeres en los países menos desarrollados para involucrar a los consumidores.

Palabras clave – Redes sociales, captación de clientes, rendimiento empresarial, micro y pequeñas empresas, mujeres empresarias, investigación cualitativa

Tipo de artículo – Articulo de investigación

女企业家如何在社交媒体上吸引客户？
摘要
目的 – 本研究探讨了经营微型和小型企业（MSEs）的女商人如何使用社交媒体来吸引客户。该研究还调查了社交媒体（相对于传统媒体）和客户参与如何提高企业绩效。
方法 – 这项定性研究是基于对女商人的采访。
研究结果 – 女商人积极使用社交媒体，但并非有效。社交媒体主要用于广告和推广。外部因素，如家庭和朋友，对妇女在商业中使用社交媒体的决定更有影响力。女性大多使用防御性而非进攻性策略。将社交媒体与传统的营销工具有效地结合起来使用，可以提高客户的参与度，增加企业的业绩。
实践意义 – 研究结果对营销经理、女企业家和小微企业做出有效使用社交媒体的决定很有价值。
原创性 – 本研究从业主/经理的角度调查了客户参与度，与一般的以客户为中心的方法不同。该研究有助于分析一个重要的、很少被探索的领域，即欠发达国家的妇女经营的微型企业使用社交媒体来吸引消费者。
关键词 社会媒体、、客户参与、、商业绩效、微型和小型企业、、商业妇女、、定性研究

1. Introduction

Social media (SM) have become an essential element of our private and social lives (Mack *et al.*, 2017). Such media are used to approach customers and as strategic business tools to enhance customer engagement, business performance and competitiveness (Kumar *et al.*, 2022; Sashi, 2012). The proliferation of digital media and internet sources has become excellent support for many new local and international level micro and small businesses. It is evident from the extant literature that SM are transforming the economies through small and medium enterprises (SMEs) growth (Pergelova *et al.*, 2019) and the development of women digital entrepreneurs (Jiménez-Zarco *et al.*, 2021; McAdam *et al.*, 2019).

Most of the studies on SM and customer engagement have been conducted in developed economies, mainly in the context of large organizations (Eze *et al.*, 2021; Ahmad *et al.*, 2018; Parveen *et al.*, 2016). Large organizations and multinationals (as compared to small enterprises) may tend to emphasize more on customer engagement (and therefore on SM) in their marketing strategy to achieve competitive advantage (Genç and Öksüz, 2015). However, SM usage and customer engagement can be equally important for small and even micro-enterprises. The existing literature suggests that small enterprises behave differently

than large organizations (Hill, 2001; Gilmore *et al.*, 2001). Developing a good understanding of SM usage for customer engagement by smaller enterprises, particularly in less developed countries, is an important area of research that is largely ignored in the previous literature (Mukolwe and Korir, 2016). Therefore, this study selects the research setting of micro and small enterprises (MSEs) operating in a developing economy.

SM offer vast and equal opportunities for women to work from home with limited resources and time (Patil, 2021; Olsson and Bernhard, 2020). Because of such factors, it is observed that many educated and skilled women are now contributing to the economic well-being of their families and nations (Fischer and Reuber, 2011). Still, there are calls for more empirical research regarding digital media, women entrepreneurs and small businesses (Olsson and Bernhard, 2020; McAdam *et al.*, 2019; Mukolwe and Korir, 2016). A deeper and richer understanding of the role and competencies of women entrepreneurs in SM-based businesses is needed. Studying how they use SM to engage customers and leverage the business performance of MSEs would contribute to the literature on women entrepreneurship.

Customer engagement, by definition, refers to "a psychological state that happens by interactive, co-creative customer experiences with a focal agent/object (e.g., a brand) in focal service relationships. . ." (Brodie *et al.*, 2011). It involves both a subject (i.e. customer/buyer) and an object (i.e. brand/seller) (Dessart *et al.*, 2015). Research studies on customer engagement have explored the concept, i.e. customer engagement with different engagement objects such as product or service brands, SM pages or websites, online communities and organizational offerings (Dessart *et al.*, 2015). Although customer engagement refers to a mutual and interactive relationship between two parties (i.e. buyer and seller), most of the studies have examined the customer engagement concept from the customer's point of view. We know relatively less about customer engagement from the seller/manager or the brand's perspective. This study contributes by developing an understanding of what (female) owners/managers (of MSEs) know and think about customer engagement. Moreover, the customer engagement concept is evolving with the introduction of the latest technology (Hollebeek *et al.*, 2021). The dynamic nature of this concept and lack of uniformity in customer engagement conceptualization (Hollebeek, 2019) generate the need for continuous screening and empirical development of the concept with multiple stakeholders and engagement objects (Hollebeek *et al.*, 2021; Ng *et al.*, 2020; Mitchell and Clark, 2019; Alexander *et al.*, 2018). This study also explores the effective use of SM to enhance customer engagement and business performance. Various studies have mentioned such research gap (Li *et al.*, 2021; Syaifullah *et al.*, 2021; Ahmad *et al.*, 2018).

In summary, this study aims to address the following objectives in the context of women-run MSEs in a developing country:

- to explore the motives of women owners/managers for using SM in business;
- to understand the effectiveness of SM as a customer engagement tool;
- to explore the impact of SM usage and customer engagement on business performance; and
- to compare the effectiveness of SM with other conventional tools used to enhance customer engagement and business performance.

This study contributes to the existing literature in multiple ways by addressing the objectives mentioned above. First, this study helps understand how businesswomen running MSEs in developing countries use SM to engage customers. Second, this study

contributes towards a conceptual understanding of customer engagement from the owner/ manager's point of view. Finally, this study attempts to uncover how SM can effectively enhance customer engagement and business performance.

2. Literature review

2.1 Customer engagement – the concept and outcomes

The concept of customer engagement has gained the attention of practitioners and researchers (Rather *et al.*, 2022). Engaging customers can significantly influence customer relationship management and business performance (Bowden, 2009). Brodie *et al.* (2011, p. 260) defined customer engagement as "a psychological state that occurs by interactive, co-creative customer experiences with a focal agent/object (e.g. a brand)".

Extant literature on customer engagement has widely studied the concept in the context of SM (Casaló *et al.*, 2021; Wang and Lee, 2020; Hollebeek *et al.*, 2014). SM provide great opportunities for brands to interact with and engage customers. They may listen to their opinions and perceptions about brands through likes, dislikes, shares and comments on SM pages (Brodie *et al.*, 2013). Therefore, the number of likes and shares can be seen as signs of a customer's future engagement with brands (Wang and Kim, 2017). Customer interaction and active participation on SM networks may largely influence product development and SM marketing decisions of MSEs (Kumar *et al.*, 2022).

Previous studies have shown in their findings that customer engagement results in an improved customer relationship, brand intimacy (Wang and Lee, 2020), satisfaction and loyalty (Vinerean and Opreana, 2021; Brodie *et al.*, 2013), which lead to generating more sales and hence improve business performance (Hollebeek, 2011).

2.2 Social media as a tool for customer engagement

SM and customer engagement have become important considerations for marketers to develop any marketing and business strategy (Vinerean and Opreana, 2021; Hollebeek *et al.*, 2014). Similarly, the use of SM as an advertising tool to enhance financial performance in SMEs and developing countries is already reported (Amoah and Jibril, 2021). Businesses interact with customers and remain socially active on different SM channels and networks. In this way, businesses intend to become competitive, and try to engage customers for their long-lasting, co-creative and superlative brand experience (Casaló *et al.*, 2021; Dessart *et al.*, 2015). SM provide customers equal opportunities to make their voices recognized by the brands (Sashi, 2012). Customers may participate in product development, promotion and marketing through conversation on the brand's SM page or within the brand's communities (Kumar *et al.*, 2022; Sashi, 2012).

The social presence theory provides an excellent approach for understanding the SM engagement of customers and brands. This theory explains the degree of salience and visibility of a person in any subsequent interaction and interpersonal relationship through electronic media (Short *et al.*, 1976). This theory also explains that the quality of medium may affect the degree of social presence. Such social presence may determine how individuals interact and how much influence they can create through any electronic or SM (Gunawardena, 1995).

Based on the previous literature, this study suggests the following proposition:

P1. SM can effectively enhance customer engagement for women-run MSEs in developing countries.

2.3 General motives for social media usage

Owners in small businesses can be solely responsible for all business decisions, including marketing and promotion. Therefore, it is crucial to consider the owner/manager's traits while exploring the motives for SM usage in small business enterprises (Chua *et al.*, 2009). Such personal traits may include age, qualification, entrepreneurial orientation (Fan *et al.*, 2021) and attitude toward the latest technology (Chua *et al.*, 2009). It is observed that enterprises with a high entrepreneurial orientation usually encourage innovation and usage of the latest technology in businesses (Fan *et al.*, 2021; Mack *et al.*, 2017). Minimal expense and expertise required may also be a significant determinant of SM adoption (Abbasi *et al.*, 2022).

Some studies reveal that firms' internal and external pressures may play an essential role in decisions to use digital technologies, i.e. SM, in their businesses. Some internal factors include firm size, experience (Dholakia and Kshetri, 2004), ease of use and perceived benefits of technology (Mack *et al.*, 2017). The significant external factors include industry trends, suppliers, customers, competitors, family influence and other macroeconomic trends (Dholakia and Kshetri, 2004).

Some behavioural theories, such as technology acceptance model (TAM), help explain SM usage and adoption behaviour (Al-Emran *et al.*, 2020). TAM's two key components may affect an individual's intention to use any technology: perceived usefulness and perceived ease of use. These factors describe the core of TAM, which are also known as prior or external factors. Many researchers have extended and strengthened the application of TAM by including some factors other than the core factors. These factors are contextual and consequent factors (i.e. factors related to behavioural intention, usage and attitude) (Al-Qaysi *et al.*, 2020). Similarly, Rauniar *et al.* (2014) expanded the TAM and stated that usage behaviour might also be influenced by some other factors, including critical mass, perceived playfulness (entertainment) and trustworthiness. Therefore, this model is more relevant to MSEs, where an individual (owner or manager) may be exclusively responsible for all the decisions in bringing new technology into the firm's operations (Davis, 1985; Davis, 1989).

2.4 Business use of social media by micro and small enterprises and women entrepreneurs

The technological advancement and rising SM users have helped produce various new businesses and women entrepreneurs (Fischer and Reuber, 2011). For many large-scale organizations, SM are being used in addition to their existing conventional marketing tools. However, for many MSEs, SM is used as the only marketing tool to perform almost all the marketing activities because of their insufficient financial and technical resources and capabilities (Genç and Öksüz, 2015).

Women increasingly use SM to promote their business in national and international markets (Fischer and Reuber, 2011). As women in developing countries may face many challenges in mobility and access to international markets, smartphone technology and SM applications are big support for women entrepreneurs to efficiently operate their businesses from home (Jose, 2018; Ukpere *et al.*, 2014).

2.5 Social media and firm performance

Market research reveals that very few marketing managers could evaluate the impact of SM on their business performance in computable terms (Mack *et al.*, 2017). Large firms can measure the return on SM marketing expenditure with ease. However, in the case of small, medium and, especially micro-enterprises, it is relatively difficult to measure return on investment because they may not be performing formal marketing functions and may not be allocating proper budget to marketing and promotional activities. Such enterprises may be

performing the marketing function informally through word of mouth and SM, with minor or zero investment in the marketing budget (Indrupati and Henari, 2012).

Researchers have used multiple approaches to measure the effectiveness of SM. For example, the popularity of a brand over different SM channels may signal the success of a business, and the number of "likes" on a brand's SM page may genuinely reflect the brand's popularity (Indrupati and Henari, 2012). Similarly, some researchers suggested that the key performance indicators should not be restricted to sales and profit. Instead, they should be capable of measuring the customer's value extracted from a brand's offering throughout the customer life cycle (Lemon and Verhoef, 2016), such as a delightful customer experience, brand awareness and better networking prospects (Wang and Kim, 2017).

The previous literature largely supports a significant positive relationship between SM usage and improved business performance (Jiménez-Zarco et al., 2021; Ahmad et al., 2018; Parveen et al., 2016; Wang and Kim, 2017). Some recent studies also reveal that SM analytics, digital marketing and customer engagement have significant positive relationships with business performance (Fan et al., 2021; Boonmalert et al., 2021; Chatterjee and Kar, 2020). Engaged customers are more likely to make purchases and recommend the purchased products or services to others and therefore help improve business performance in the marketplace (Garg et al., 2020). Based on the existing literature, we suggest the following proposition:

P2. Usage of SM for customer engagement may enhance the business performance of women-run MSEs in developing countries.

3. Research methodology
This study used the qualitative approach to collect the required information from the respondents through in-depth interviews and open-ended questions. As the aim and the objectives of this study are exploratory for which an in-depth and richer understanding of SM usage by businesswomen was required, the qualitative approach and methods look appropriate (Eze et al., 2021)

The study sample consists of women who own and run MSEs in a developing country (i.e. Pakistan). For the selection of MSEs, this study used the definitions of MSEs given by the "State Bank of Pakistan" (SBP). According to SBP, small enterprises have up to 50 employees and an annual sales turnover not exceeding 150m Pakistani Rupees, whereas micro-enterprises are businesses that employ up to 10 individuals (SBP, 2016; SBP, 2018; Jassim and Khawar, 2018). Only the criterion of the total number of employees was used to qualify businesses as MSEs because all respondents were comfortable disclosing such information. Three primary sources used to identify and select MSEs, and target respondents included: the Women Chamber of Commerce and Industries, SM and personal references of the first author.

All the participants agreed to participate in the study, and their respective consent was taken on the phone before the interview. Out of 17 women, 14 showed their willingness to participate (including two for pilot study). All interviews were conducted face to face, and the interview duration ranged between 60 min to 80 min. An interview guide consisting of two sections was prepared based on the research objectives. The first section included questions related to a respondent's personal information (Table 1), whereas the second section included open-ended questions related to the research objectives. Findings from this section have been summarized into different themes and subthemes (Table 2).

After conducting a pilot study with two of the respondents, some modifications were made to the interview guide and the interview process, which included the translation of the interview guide into the national language of Pakistan (i.e. Urdu) along with using its

Resp. No.	Age of resp.	Qualification	Business age (Years)	Industry	Scope of business[a]	Using social media since (years)	Social media channels used[b]
1	33	Graduation	5	Fashion (Handbag, Clutches)	3	5	1 and 2
2	38	BBA	8	Garments (hand-embroidered)	3	6	1, 2 and 3
3	32	MBA	1	Fashion (Jewellery)	2	1	1, 2 and 3
4	39	Post graduate	8	Home Textile (Bedding)	3	3	1 and 2
5	25	Post graduate	2	Food	1	1.5	1, 2 and 3
6	40	graduation	10	Fashion (Garments)	3	4	1 and 2
7	29	Post graduate	2	Services (Psychologist)	2	1.5	1, 2 and 4
8	22	A-Levels	3	Food	2	3	1 and 3
9	47	Post graduate	22	Service (Salon)	1	5	1, 2 and 3
10	40	Post graduate	1	Health (Fitness Products)	2	1	1, 2 and 5
11	32	MBA	6	Fashion (Garments)	2	6	1 and 2
12	38	MBA	8	Fashion (Jewellery)	3	6	1, 2 and 4

Notes: [a]Scope of business: 1 = Regional, 2 = National, 3 = International; [b]Social media channels: 1 = Facebook, 2 = WhatsApp, 3 = Instagram, 4 = Pinterest, 5 = YouTube

Table 1.
Respondents' profile

Themes	Subthemes
Social media usage	• Choice of media; Motives behind using social media; Social media activities
Customer engagement	• Customer engagement conceptualization; Social media strategies to engage customers; Customer engagement indicators
Impact of social media on business performance	• Performance measures; Customer engagement and Social media effectiveness; Impact of multiple social media channels
Social media effectiveness in comparison with other marketing tools	• Marketing tools commonly used by women; Online versus face-to-face customer contact

Table 2.
Themes and subthemes from the qualitative findings

English language version. Some probing and respondents' profiles related questions were also added. Moreover, the criteria for the selection of respondents were modified. Because of such modification, the final sample consisted of only the businesswomen who were business owners managing their MSEs, were at least graduated and had at least one year of experience in using SM for business. A total of 12 in-depth interviews were conducted. All interviews were audio-recorded with the consent of respondents. Table 1 presents the brief profile of sample respondents.

The data collected from respondents were analysed using Braun and Clarke's six steps of thematic analysis, a useful and flexible technique commonly used in qualitative studies (Eze et al., 2021; Maguire and Delahunt, 2017; Braun and Clarke, 2006). The steps followed in analysing qualitative data are summarized in the following flow chart (Figure 1).
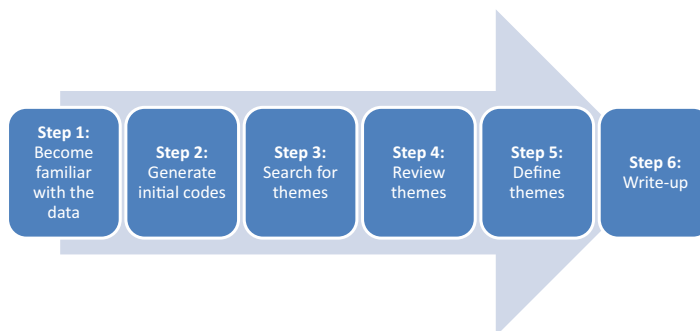
Figure 1.
Process of analysing
qualitative data

Source: Braun and Clarke (2006)

Each audio-recorded interview has been listened to multiple times before making transcripts. Initial codes were developed manually on hard copies of the transcripts. A theme is usually portrayed by its relevance to the research objectives. Then, initially developed codes were examined, and some of them fitted together into themes. In the next step, themes were analysed and revised to check their relevance with the entire data set and to see if there were other themes (i.e. subthemes) within themes.

4. Results and discussion
A thorough thematic analysis of the responses (keeping in view the study's objectives) helped develop themes and subthemes to derive meaningful results (Table 2). This section reports such results. Moreover, this section discusses the same themes, subthemes and results.

4.1 Social media usage
4.1.1 Choice of media. Most of the businesswomen use multiple SM channels. However, this study finds Facebook as the most popular medium among businesswomen, followed by WhatsApp and Instagram. Most women preferred this network because they already used Facebook and were familiar with this medium. Second, such women think the majority of the population in Pakistan use Facebook. Therefore, to target the maximum number of people, they prefer Facebook. Women usually prefer WhatsApp for private chat and group discussions. Instagram is becoming popular nowadays, and many young professionals are found on Instagram. Therefore, many young women entrepreneurs prefer using Instagram to target the young generation. Two of the respondents were using Pinterest, and only one was using YouTube for product promotions, whereas no one among the respondents was using a Twitter account for business promotion.

4.1.2 Motives behind using social media. Respondents were probed to discuss the primary reason for using SM in business. Results show that SM is used to satisfy numerous motives. Such motives are arranged as follows, according to the relative importance assigned by the respondents ranging from the most to the least important:

- product promotion and marketing;
- business visibility;
- business extension;

- decreasing setup, advertising and travel costs;
- communication and customer relationship management;
- convenience to operate the business from home; and
- following SM trends and business demand.

Contrary to our expectation based on reviewed literature on TAM, ease of use was not the primary factor in deciding to use SM for business. Such finding contrasts with the findings of Jose (2018) and Ukpere *et al.* (2014). Rather, some perceived benefits of using SM (i.e. product promotion, business visibility, business extension and cost reduction) are more influential factors in deciding to use SM for business. When respondents were asked to specify who inspired or motivated them to use SM in business, most stated that they were more influenced by their family and friends, followed by competitors and customer demands.

A respondent explained how her family helped and motivated her to use SM in business:

My son helped me a lot to develop and run my Facebook page and how to create ads for promotion on different other social media channels as well (Respondent 10, 40 years, health industry).

Similarly, another respondent stated:

I got inspired by one very famous jewellery brand on social media managed by a girl in Karachi (i.e., the largest city in Pakistan). After much appreciation and good customer response, she expanded her business from one retail shop to many, and now she has a huge setup nationwide and internationally through online sales (Respondent 3, Age 32, Jewellery business).

These findings suggest that perceived benefits from SM can be significant factor in developing individuals' intentions to use SM for business purposes. However, these core factors are not enough to explain the individuals' behaviour towards SM usage. Some contextual factors (e.g. family and friends' influence) can also significantly impact individuals' behaviour to use SM in business.

4.1.3 Social media activities. It is important to understand how and to what extent SM are used for business purposes. We found that most of the women were active internet and SM users. They were usually spending four to six hours daily on SM. They mostly spent time staying in touch with customers, order taking, follow-ups and responding to comments and queries of online customers. When asked, most women were not posting or updating their page daily, except a few. They update their business page once or twice a week. The response time for customers ranged from 10 to 60 min. Respondent 5 (dealing with the frozen food business) commented on her responsiveness as follows:

I never switch off or silent my mobile even if I had to take a nap in order to give prompt response to each customer contacting me online or offline (Respondent 5, age 25, Frozen food business).

It is observed that respondents were not spending much time on SM to attract new customers. It was surprising that none of the respondents preferred to buy materials online from any supplier or wholesaler. Moreover, very few (i.e. just two) of the respondents used paid posts for advertising and promotions on Facebook.

4.2 Customer engagement

4.2.1 Customer engagement conceptualization. Manager's or seller's perceptions about customer engagement may play a critical role in the overall business and marketing strategy. Such perception may affect the extent to which the manager/sellers would

incorporate the concept of customer engagement in their SM strategy to achieve their business goals.

The respondents in this study had varying perceptions about customer engagement. They shared their own descriptions and meanings of customer engagement as follows:

- understanding customer needs, likes and preferences;
- long-lasting and positive relationship with customers;
- strengthening brand image through frequent interactions;
- customer satisfaction;
- winning customer trust through quality products and services; and
- facilitate customers by telling them about the company's offerings.

Based on such perceptions, we propose that customer engagement can be conceptualized as:

Satisfied customers' desire to strengthen the seller's brand image and build a long-lasting positive relationship with the seller through frequent interactions and trusting seller for the quality of its offerings, where seller understands customers' needs and preferences, and effectively communicates about its products and services.

The perceived meanings of customer engagement were compared with the SM activities of each participant. As a result, it was found that the respondents who emphasize more on customer satisfaction and trust are more product-oriented. They emphasize delivering excellent and high-quality products. However, those respondents who think that customer engagement is more about building strong relationships with customers tend to be more customer-oriented. They do their best to satisfy and please customers on SM.

4.2.2 Social media strategies to engage customers. All of the participants have similar responses about the ability of SM to engage customers. The participants consider that SM provide enormous opportunities to interact and communicate with customers by using various features available online (e.g. watch parties, live sessions, group chat and online communities). The smart blend of SM applications and marketing strategies may make brands stand out. Respondents have mentioned different strategies they use to promote customer engagement on SM, for example:

- offering sales, coupons, discounts and giveaways on special occasions;
- offering unique, exclusive and superior products;
- keeping in touch with customers through messages daily;
- being very humble and polite upon interaction on SM;
- providing higher valued products at a low price;
- prompt response to each customer; and
- being honest and open on SM without exaggerating the product's actual value.

The majority of MSEs (in this study's sample) follow such engagement strategies, depending upon the firm's business objectives, producing different engagement levels. This finding endorses recent research by Li *et al.* (2021). Respondent 1 stated:

I used to offer discounts to my customers on special occasions like Eid, Mother's Day, New Year, on my brand's Anniversary, etcetera. Except for these special occasions, I also offer giveaways off and on to make a good impression of the brand in the customer's mind (Respondent 1, age 33, Fashion brand).

4.2.3 Customer engagement indicators. It is challenging to measure customer engagement with a particular brand accurately. However, some indicators on SM may help measure customer engagement to some extent. For example, Facebook has a unique feature of Page Insights, which provides complete information about page likes, views, post reach and check-ins for a particular time. However, very few of the respondents were aware of such features. Respondents described the following indicators on SM, which reflect customer engagement: comments, number of likes, personal messages, hash-tags and page reviews. According to the respondents, such indicators may reflect different levels of customer engagement at different times.

The majority of the respondents do not manage and keep a record of any customer database. Only one respondent stated:

> We have started using a software that keeps record of every customer data, which could be used to improve our services and system. This software records (customers') information regarding the number of visits per month, payment mode, preferences, satisfaction level with the service, etcetera. Keeping a record of customer-centric information helps us provide customized services and manage customer relationships (Respondent 9, age 47, Saloon owner).

4.3 Impact of social media on business performance
4.3.1 Business performance measures. It is important to measure the efficacy of SM either in quantitative way (e.g. sales, number of satisfied customers) or qualitative way (e.g. the feedback/comments of customers) when it is used in business settings. It is observed that SM usage accelerates business performance in terms of repeat purchases, satisfied customers and reduced marketing expenses. This finding is consistent with Fan *et al.* (2021), Boonmalert *et al.* (2021), Garg *et al.* (2020), Ahmad *et al.* (2018). Respondents were requested to explain how they measure the performance of the business after using SM as a marketing tool. The majority preferred the measures such as the number of likes, customers' praising comments and thanks calling. This result aligns with the findings of some previous research studies (i.e. Jiménez-Zarco *et al.*, 2021; Lei *et al.*, 2017). Some of the respondents revealed that sales also increase with the number of likes on SM.

A respondent explained how she measures business performance on SM. She said:

> I usually keep track of the Facebook insights on my Facebook business page to know about the weekly number of page likes and views. The number of likes and comments of the audience on social media indicates how well a business is performing, and through repeat customers, I come to know that my business is successfully growing and performing better day by day (Respondent 5, Age 25, Food industry).

It is observed that businesses on SM, especially MSEs, cannot depend on any single parameter to measure business performance. Therefore, based on observed responses, it seems essential to think of all applicable qualitative and quantitative measures when assessing the business performance of MSEs on SM.

4.3.2 Customer engagement and social media effectiveness. Almost all respondents used both media (i.e. digital and non-digital/traditional media), and they agree that SM play a vital role in marketing and promotional activities. Marketing communications have become very easy for them because even an untrained person can easily understand and use the modern techniques in business, including voice chat and group chat on different SM apps.

When respondents were inquired to elaborate on the effective use of SM, they responded in such a way:

To use social media effectively, every business should have a clear understanding of their business objectives and focus on these business goals/objectives when using social media. Do not just imitate others but understand the latest trends in business and try to create your niche (Respondent 1, age 33, Fashion brand).

One respondent commented:

To maximize business efficiency on social media, everyone should have complete knowledge of social media or digital marketing skills. Paid post is an effective tool to increase customer reach and gives many options for targeted promotions. Initially, prices should be kept low to catch more traffic on social media (Respondent 4, age 39, Home textile).

The effective use of SM may optimize its advantages and minimize the disadvantages. By synthesizing the received responses, we have developed three key dimensions of the effective use of SM for customer engagement, which include as follows:

(1) *Knowledge* about different SM channels (i.e. their features and requirements) and SM marketing skills are essential to get the maximum benefit of using SM in business. Different channels having different users with respect to age, education, attitude, the social and cultural background may have different social impacts.

(2) *Activities* on SM may depict how business is performing. The marketing and brand managers should focus on targeted campaigns. The shared marketing content should be product-focused, brief, informative and entertaining to get more exposure and engage customers in a short time.

(3) *Interactions* with customers should be frequent, which must not end up with sales. Marketers should focus not only on retaining the existing customers but also on forming relationships with prospective customers.

In short, the effective use of SM may engage customers, which results in a higher level of customer satisfaction, and satisfied customers may then spread the brand message through word of mouth. The brand message circulated through customers can create a positive and strong brand image, likely resulting in improved performance (Nguyen *et al.*, 2022).

4.3.3 Impact of multiple social media channels

Different SM channels have different audiences, as supported by study findings, where respondents post the same content on different channels but get different responses. Similarly, according to the response from different channels, respondents use these channels for different purposes. As one respondent stated:

I have got more responses from WhatsApp. It is user-friendly and easy to get in touch with anyone anywhere. Facebook is good because it gives exposure to a large number of people around the world, and it is best for product promotion and marketing, but WhatsApp is good for personal contact, and usually, serious customers are found on WhatsApp (Respondent 1, age 33, Fashion brand).

The visual content generated on different SM networks may help create customers' positive emotions and brand commitment via frequent interactions and feedback (Casaló *et al.*, 2021). Respondent No. 7 also recommended the usage of multiple channels. She said that:

Yes, different social media channels affect performance differently. All social media channels have different audiences with respect to age, attitude and preferences. Each channel has its pros and cons, so we should use multiple channels to exploit all benefits and should not restrict ourselves to one channel (Respondent 7, age 29, Service provider).

However, women entrepreneurs should carefully select an appropriate mix of SM networks according to the business need, target audience and product category (Patil, 2021).

4.4 Social media effectiveness in comparison with other tools
4.4.1 Marketing tools commonly used by women. A majority of the respondents were using both digital and traditional media for product promotion and marketing. Traditional media used by women entrepreneurs include exhibitions, outlets or retail shops and print media, whereas SM marketing and direct marketing play a significant role in their promotional activities.

The respondents state that most of the business comes through personal contacts, and family and friends are supposed to be the biggest support in their businesses. Some of the respondents used to participate in national and international exhibitions. They believe exhibitions are an excellent source of exposure through which they may get transparent and prompt feedback on their products. SM offer great help to spread the marketing messages among their social circle, customers and non-customers, to make their participation in the exhibitions successful.

Product promotion through a retail shop needs significant financial investment, especially in the case of MSEs. This seems true in our study sample, where only a few (i.e. two) respondents have their retail outlets or display shops. For the promotion of any such retail business, social and digital media play an important role by spreading marketing messages to thousands and millions of people.

4.4.2 Online versus face-to-face customer contact. SM provide valuable advertisement options. It may help approach distant customers and generate a greater number of referrals. However, it is not possible to have personal (i.e. face-to-face) contact with all the customers on SM. Most respondents preferred face-to-face contact with customers because they think face-to-face contact results in real-time, transparent and quick feedback that increases loyalty and long-lasting customer relationships. Therefore, most of the women in our sample prefer to use both media (i.e. social and traditional media) side by side. As Respondent 8 said:

> Online customers are normally one-time customers. Their responses are uncertain and they are not reliable at all. The referrals they give online are not long-term. However, the customers with face to face interaction are more reliable, trustworthy and long-term (Respondent 8, age 22, Bakery/food products).

Table 3 presents the key concepts explored in this study and their brief descriptions, along with the supporting comments of the respondents, by following the presentation style of Barta *et al.* (2022).

5. Conclusion
This study aimed to explore how businesswomen running MSEs use SM to engage customers and how such usage of SM (as compared to other traditional media) and customer engagement may help improve business performance.

The study findings reveal that social influences such as family and friends may be an important factor in predicting women's behaviour to adopt SM for business purposes. However, the primary motives behind SM usage for the majority of the respondents include promoting business and approaching distant customers. These findings are consistent with some previous research findings (Li *et al.*, 2021; Ali Qalati *et al.*, 2021; Ahmad *et al.*, 2018). This study finds women spending more time on SM with existing customers than trying to persuade or attract new customers and often using defensive marketing strategies.

Key concept/theme (Description)	Supporting comments from respondents
SM usage (The extent and purpose of using SM in business)	"I mostly use WhatsApp for business, after WhatsApp I started using Facebook and Instagram, I made a Facebook page but I feel more comfortable on WhatsApp. I have made a WhatsApp group to share pictures of new designs so that interested people place orders easily" (Res.4, Age 39) "It has become very easy to make people aware of your new products on daily basis through social media so, I constantly keep in touch with distant customers" (Res.1, Age 33)
Customer engagement (The interactive co-creative relationship between buyer and seller)	"Customer engagement means constantly keeping in touch with customers by showing your presence on social media" (Res.3, Age 32) "Engagement refers to how you facilitate and respond to customers before, during, and after purchase and making stronger relationship with customers day by day" (Res.11. Age 32) "Understanding and meeting customer's needs and demands, satisfying customers with quality products/ services" (Res.4, Age 39)
Impact of social media on business performance (Assessing the financial and non-financial improvements in business after using SM)	"Frequent interactions with customers through SM help increase engagement which results in more number of likes, views and shares" (Res. 9, Age 47) "After using SM I have observed visible upsurge in sales. Through Facebook insights, number of page likes, views and repeat customers I came to know my business is performing better day by day" (Res. 5, Age 25)

Table 3.
Results of qualitative findings

Study findings reveal that customer satisfaction is considered an important driver of customer engagement. Effective use of SM is crucial to engage customers and accelerate business performance. However, it is observed that the concept of customer engagement is not deeply rooted in the marketing and business strategies of women run MSEs. Therefore, a deeper understanding of customer engagement and SM marketing is obligatory for businesswomen to exploit the benefits of SM.

The results suggest that SM usage positively impacts business performance. Such finding is consistent with the previous findings of Nguyen *et al.* (2022), Fan *et al.* (2021), Boonmalert *et al.* (2021), Garg *et al.* (2020), Ahmad *et al.* (2018), Wang and Kim (2017), Hutter *et al.* (2013) and Hollebeek (2011). The customers engaged through SM help spread positive word of mouth and thus enhance brand image.

This study compared the effectiveness of SM and other traditional media. Although SM may have far more business advantages for MSEs, many of them still prefer face-to-face contact with customers due to lack of trust and risk-averse behaviour among women. The results suggest that a combination of SM and traditional media should be used to enhance customer engagement and business performance. However, it also depends upon one's business objectives and nature of the business to decide what type of media is more effective.

5.1 Theoretical contribution
This study's findings contribute to the literature on women entrepreneurship and digital marketing in the SM context.

In most of the marketing literature, the customer engagement concept has been explored from customer's perspective instead of seller's perspective. This study has contributed towards the conceptual understanding of the nascent concept of "customer engagement" from the seller's (or brand's) point of view. This study has also developed a comprehensive definition of customer engagement, based on the respondents' opinions.

The study has made another valuable contribution by exploring the motives behind SM usage by businesswomen, and the relationship between SM usage and business performance. The study findings support some of the previous studies (Fan *et al.*, 2021; Boonmalert *et al.*, 2021; Garg *et al.*, 2020; Parveen *et al.*, 2016; Ahmad *et al.*, 2018; Indrupati and Henari, 2012; Wang and Kim, 2017). The study findings in this regard have meaningful contributions to the literature on the choice and usage of media by businesswomen.

This study proposes that the effective use of SM may comprise the following:

- complete knowledge about different SM networks;
- frequent interactions with existing and potential customers on SM by using effective marketing strategies; and
- targeted and product-focused SM marketing campaigns.

5.2 Practical implications

This study offers practical implications for marketing managers, entrepreneurs, information technology professionals and policymakers, particularly within the economic and business settings selected for this study. The *first* implication is related to planning phase of businesses. By using the findings of this study, business individuals may develop more precise and targeted marketing and customer engagement strategies to improve business performance (Jiménez-Zarco *et al.*, 2021; Garg *et al.*, 2020; Jose, 2018). For example, this study finds that family and friends may play an influential role in businesswomen' decision to use SM for business. Therefore, marketers and entrepreneurs may plan for influencer marketing in their marketing campaigns to persuade businesswomen (through their friends and family members) for using SM in their businesses.

Secondly, this study provides valuable insights for practitioners (i.e. software/application developers) for developing SM applications according to the needs and preferences of women entrepreneurs running MSEs. It is proposed that the applications and features of SM channels should be made more accessible, simple and easier.

The *third* implication is for government, educational institutions and corporate entities. It is observed that women have great potential and skills to make significant contributions to the growth of MSEs. More training and workshops can be helpful to educate women entrepreneurs seize business opportunities and expand businesses through SM marketing skills. Businesswomen should also develop and learn more soft skills (i.e. critical thinking, design thinking and communication skills) to use SM networks efficiently and effectively (Jiménez-Zarco *et al.*, 2021). Government, educational institutions and corporate entities may play an important role in organizing such trainings and workshops.

Finally, this study can help businesswomen (running MSEs) in media selection for their promotional campaigns. SM platforms may play an important role in the decision making process of MSEs (Kumar *et al.*, 2022). Similarly, the relevance and effectiveness of traditional media may not be ignored for MSEs. The findings of this study encourage the businesswomen (running MSEs) to use a smart blend of digital and non-digital media for promotion purposes.

A brief snapshot of study findings and implications are presented in Table 4.

Conclusions	Theoretical implications	Practical implications
The influence of family and friends is important in decisions to use SM The primary motives for SM usage are marketing, promotion of business and customers outreach	This conclusion confirms findings of many previous studies	Social media applications for promotion of MSEs should be made more user-friendly and customised
Only effective use of social media can be helpful to engage customers on social media	The study finding contributes towards the conceptual understanding of customer engagement	This finding is useful for Marketing Managers, business women and MSEs in general in developing SM marketing strategies
Effective use of SM and fine blend of digital and non-digital media may help improve customer engagement and business performance of MSEs	Endorses previous research findings and contributes towards the literature on effective use of SM	More training and workshops about social media marketing are needed to supplement women contribution towards economic wellbeing of society

Table 4.
Conclusions, theoretical and practical implications

Note: SM = social media

5.3 Research limitations and future research implications

This study has certain research limitations, leading to future research opportunities. This study is conducted in a single country, and a small sample is drawn from specific areas. It is suggested that future researchers should collect large data from different geographical areas including other developing countries to have better insights and inclusive results. Furthermore, this study's exploratory and subjective nature has directed to gather and analyse the empirical data by using qualitative methods. Future research may replicate this study by using quantitative methods to study large populations and broader groups of people and to generalize about them (Swanson and Holton, 2005).

This study focuses on the customer engagement concept from the seller/brand's point of view, whereas there is sizable literature available on the same concept from the customer's point of view. Future studies may collect data from both customers and sellers/business owners or managers simultaneously and compare both perspectives. Future studies may also compare their findings with the existing literature on customer engagement dimensions. It would be a valuable contribution to the conceptual and theoretical development of this emerging concept. It would also help in formulating a more precise and comprehensive definition of customer engagement.

References

Abbasi, G.A., Abdul Rahim, N.F., Wu, H., Iranmanesh, M. and Keong, B.N.C. (2022), "Determinants of SME's social media marketing adoption: competitive industry as a moderator", *SAGE Open*, Vol. 12 No. 1, doi: 10.1177/21582440211067220.

Ahmad, S.Z., Ahmad, N. and Bakar, A.R.A. (2018), "Reflections of entrepreneurs of small and medium-sized enterprises concerning the adoption of social media and its impact on performance outcomes: evidence from the UAE", *Telematics and Informatics*, Vol. 35 No. 1, pp. 6-17.

Al-Emran, M., Mezhuyev, V. and Kamaludin, A. (2020), "Towards a conceptual model for examining the impact of knowledge management factors on mobile learning acceptance", *Technology in Society*, Vol. 61, pp. 101-247.

Alexander, M.J., Jaakkola, E. and Hollebeek, L.D. (2018), "Zooming out: actor engagement beyond the dyadic", *Journal of Service Management*, Vol. 29 No. 3, pp. 333-351.

Ali Qalati, S., Li, W., Ahmed, N., Ali Mirani, M. and Khan, A. (2021), "Examining the factors affecting SME performance: the mediating role of social media adoption", *Sustainability*, Vol. 13 No. 1, p. 75.

Al-Qaysi, N., Mohamad-Nordin, N. and Al-Emran, M. (2020), "Employing the technology acceptance model in social media: a systematic review", *Education and Information Technologies*, Vol. 25 No. 6, pp. 4961-5002.

Amoah, J. and Jibril, A.B. (2021), "Social media as a promotional tool towards SME's development: evidence from the financial industry in a developing economy", *Cogent Business and Management*, Vol. 8 No. 1, p. 1923357, doi: 10.1080/23311975.2021.1923357.

Barta, S., Gurrea, R. and Flavián, C. (2022), "The role of flow consciousness in consumer regret", *Internet Research*, Vol. 32 No. 3, pp. 875-896.

Boonmalert, W., Ayasanond, C., Phoothong, B. and Chaitorn, T. (2021), "A causal influence model of innovation and digital marketing on the small and medium enterprise (SME) performance in Thailand", *European Journal of Molecular and Clinical Medicine*, Vol. 8 No. 3, pp. 63-72.

Bowden, J.L.H. (2009), "The process of customer engagement: a conceptual framework", *Journal of Marketing Theory and Practice*, Vol. 17 No. 1, pp. 63-74.

Braun, V. and Clarke, V. (2006), "Using thematic analysis in psychology", *Qualitative Research in Psychology*, Vol. 3 No. 2, pp. 77-101.

Brodie, R.J., Hollebeek, L.D., Jurić, B. and Ilić, A. (2011), "Customer engagement: conceptual domain, fundamental propositions, and implications for research", *Journal of Service Research*, Vol. 14 No. 3, pp. 252-271.

Brodie, R.J., Ilic, A., Juric, B. and Hollebeek, L. (2013), "Consumer engagement in a virtual brand community: an exploratory analysis", *Journal of Business Research*, Vol. 66 No. 1, pp. 105-114.

Casaló, L.V., Flavián, C. and Ibáñez-Sánchez, S. (2021), "Be creative, my friend! Engaging users on Instagram by promoting positive emotions", *Journal of Business Research*, Vol. 130, pp. 416-425.

Chatterjee, S. and Kar, A.K. (2020), "Why do small and medium enterprises use social media marketing and what is the impact: empirical insights from India", *International Journal of Information Management*, Vol. 53, p. 102103.

Chua, A., Deans, K. and Parker, C. (2009), "Exploring the types of SMEs which could use blogs as a marketing tool: a proposed future research agenda", *Australian Journal of Information Systems*, Vol. 16 No. 1, pp. 117-136.

Davis, F.D. (1985), "A technology acceptance model for empirically testing new end-user information systems: theory and results", Doctoral dissertation, Massachusetts Institute of Technology.

Davis, F.D. (1989), "Perceived usefulness, perceived ease of use, and user acceptance of information technology", *MIS Quarterly*, Vol. 13 No. 3, pp. 319-340.

Dessart, L., Veloutsou, C. and Morgan-Thomas, A. (2015), "Consumer engagement in online brand communities: a social media perspective", *Journal of Product and Brand Management*, Vol. 24 No. 1, pp. 28-42.

Dholakia, R.R. and Kshetri, N. (2004), "Factors impacting the adoption of the internet among SMEs", *Small Business Economics*, Vol. 23 No. 4, pp. 311-322.

Eze, S.C., Chinedu-Eze, V.C. and Awa, H.O. (2021), "Key success factors (KSFs) underlying the adoption of social media marketing technology", *Sage Open*, Vol. 11 No. 2, doi: 10.1177/21582440211006695.

Fan, M., Qalati, S.A., Khan, M.A.S., Shah, S.M.M., Ramzan, M. and Khan, R.S. (2021), "Effects of entrepreneurial orientation on social media adoption and SME performance: the moderating role of innovation capabilities", *Plos One*, Vol. 16 No. 4, p. e0247320.

Fischer, E. and Reuber, A.R. (2011), "Social interaction via new social media: how can interactions on twitter affect effectual thinking and behavior?", *Journal of Business Venturing*, Vol. 26 No. 1, pp. 1-18.

Garg, P., Gupta, B., Dzever, S., Sivarajah, U. and Kumar, V. (2020), "Examining the relationship between social media analytics practices and business performance in the Indian retail and IT industries: the mediation role of customer engagement", *International Journal of Information Management*, Vol. 52, p. 102069.

Genç, M. and Öksüz, B. (2015), "A fact or an illusion: effective social media usage of female entrepreneurs", *Procedia-Social and Behavioral Sciences*, Vol. 195, pp. 293-300.

Gilmore, A., Carson, D. and Grant, K. (2001), "SME marketing in practice", *Marketing Intelligence and Planning*, Vol. 19 No. 1, pp. 6-11.

Gunawardena, C.N. (1995), "Social presence theory and implications for interaction and collaborative learning in computer conferences", *International Journal of Educational Telecommunications*, Vol. 1 No. 2, pp. 147-166.

Hill, J. (2001), "A multidimensional study of the key determinants of effective SME marketing activity: part 1", *International Journal of Entrepreneurial Behavior and Research*, Vol. 7 No. 5, pp. 171-204.

Hollebeek, L.D. (2011), "Demystifying customer brand engagement: exploring the loyalty nexus", *Journal of Marketing Management*, Vol. 27 Nos 7/8, pp. 785-807.

Hollebeek, L.D. (2019), "Developing business customer engagement through social media engagement-platforms: an integrative SD logic/RBV informed model", *Industrial Marketing Management*, Vol. 81, pp. 89-98.

Hollebeek, L.D., Glynn, M.S. and Brodie, R.J. (2014), "Consumer brand engagement in social media: conceptualization, scale development and validation", *Journal of Interactive Marketing*, Vol. 28 No. 2, pp. 149-165.

Hollebeek, L.D., Sharma, T.G., Pandey, R., Sanyal, P. and Clark, M.K. (2021), "Fifteen years of customer engagement research: a bibliometric and network analysis", *Journal of Product and Brand Management*, doi: 10.1108/JPBM-01-2021-3301.

Hutter, K., Hautz, J., Dennhardt, S. and Füller, J. (2013), "The impact of user interactions in social media on brand awareness and purchase intention: the case of MINI on Facebook", *Journal of Product & Brand Management*, Vol. 22 Nos 5/6, pp. 342-351.

Indrupati, J. and Henari, T. (2012), "Entrepreneurial success, using online social networking: evaluation", *Education, Business and Society: Contemporary Middle Eastern Issues*, Vol. 5 No. 1, pp. 47-62.

Jassim, J. and Khawar, M. (2018), "Defining micro, very small and small enterprises: moving towards a standard definition-continuum", available at: www.pmn.org.pk/publications.pdf (accessed 26 March 2020).

Jiménez-Zarco, A.I., Clemente-Almendros, J.A., González-González, I. and Aracil-Jordà, J. (2021), "Female micro-entrepreneurs and social networks: diagnostic analysis of the influence of social-media marketing strategies on brand financial performance", *Frontiers in Psychology*, Vol. 12, pp. 1-11.

Jose, S. (2018), "Strategic use of digital promotion strategies among female emigrant entrepreneurs in UAE", *International Journal of Emerging Markets*, Vol. 13 No. 6, pp. 1699-1718.

Kumar, V., Nanda, P. and Tawangar, S. (2022), "Social media in business decisions of MSMEs: practices and challenges", *International Journal of Decision Support System Technology*, Vol. 14 No. 1, pp. 1-12.

Lei, S.S.I., Pratt, S. and Wang, D. (2017), "Factors influencing customer engagement with branded content in the social network sites of integrated resorts", *Asia Pacific Journal of Tourism Research*, Vol. 22 No. 3, pp. 316-328.

Lemon, K.N. and Verhoef, P.C. (2016), "Understanding customer experience throughout the customer journey", *Journal of Marketing*, Vol. 80 No. 6, pp. 69-96.

Li, F., Larimo, J. and Leonidou, L.C. (2021), "Social media marketing strategy: definition, conceptualization, taxonomy, validation, and future agenda", *Journal of the Academy of Marketing Science*, Vol. 49 No. 1, pp. 51-70.

McAdam, M., Crowley, C. and Harrison, R.T. (2019), "To boldly go where no [man] has gone before-institutional voids and the development of women's digital entrepreneurship", *Technological Forecasting and Social Change*, Vol. 146, pp. 912-922.

Mack, E.A., Marie-Pierre, L. and Redican, K. (2017), "Entrepreneurs' use of internet and social media applications", *Telecommunications Policy*, Vol. 41 No. 2, pp. 120-139.

Maguire, M. and Delahunt, B. (2017), "Doing a thematic analysis: a practical, step-by-step guide for learning and teaching scholars", *AISHE-J: The All Ireland Journal of Teaching and Learning in Higher Education*, Vol. 9 No. 3, pp. 3351-33514.

Mitchell, S.L. and Clark, M. (2019), "Reconceptualizing product life-cycle theory as stakeholder engagement with non-profit organizations", *Journal of Marketing Management*, Vol. 35 Nos 1/2, pp. 13-39.

Mukolwe, E. and Korir, J. (2016), "Social media and entrepreneurship: tools, benefits, and challenges. A case study of women online entrepreneurs on Kilimani mums marketplace on Facebook", *International Journal of Humanities and Social Science*, Vol. 6 No. 8, pp. 248-256.

Ng, S.C., Sweeney, J.C. and Plewa, C. (2020), "Customer engagement: a systematic review and future research priorities", *Australasian Marketing Journal*, Vol. 28 No. 4, pp. 235-252.

Nguyen, A., Nguyen, P. and Do, H. (2022), "The effects of entrepreneurial orientation, social media, managerial ties on firm performance: evidence from Vietnamese SMEs", *International Journal of Data and Network Science*, Vol. 6 No. 1, pp. 243-252.

Olsson, A.K. and Bernhard, I. (2020), "Keeping up the pace of digitalization in small businesses–women entrepreneurs' knowledge and use of social media", *International Journal of Entrepreneurial Behavior and Research*, Vol. 27 No. 2, pp. 378-396.

Parveen, F., Jaafar, N.I. and Ainin, S. (2016), "Social media's impact on organizational performance and entrepreneurial orientation in organizations", *Management Decision*, Vol. 54 No. 9, pp. 2208-2234.

Patil, M.J.P. (2021), "Study to assess the scope and essential factors to market a business on social media, with special reference to home based women entrepreneurs", *Small Business and Enterprise Development*, Vol. 22 No. 4, pp. 611-632.

Pergelova, A., Manolova, T., Simeonova-Ganeva, R. and Yordanova, D. (2019), "Democratizing entrepreneurship? Digital technologies and the internationalization of female-led SMEs", *Journal of Small Business Management*, Vol. 57 No. 1, pp. 14-39.

Rather, R.A., Hollebeek, L.D. and Rasoolimanesh, S.M. (2022), "First-time versus repeat tourism customer engagement, experience, and value co-creation: an empirical investigation", *Journal of Travel Research*, Vol. 61 No. 3, pp. 549-564.

Rauniar, R., Rawski, G., Yang, J. and Johnson, B. (2014), "Technology acceptance model (TAM) and social media usage: an empirical study on Facebook", *Journal of Enterprise Information Management*, Vol. 27 No. 1, pp. 6-30.

Sashi, C.M. (2012), "Customer engagement, buyer-seller relationships, and social media", *Management Decision*, Vol. 50 No. 2, pp. 253-272.

SBP (2016), "Infrastructure, housing and SME finance department, circular no. 2 of 2016", available at: www.sbp.org.pk/smefd/circulars/2016/C2.htm (accessed 7 June 2020).

SBP (2018), "State bank of Pakistan, financial inclusion and infrastructure project, environmental and social risk management policy and procedures", available at: www.sbp.org.pk/acd/2018/C2.pdf (accessed March 2021).

Short, J., Williams, E. and Christie, B. (1976), *The Social Psychology of Telecommunications*, John Wiley and Sons, London.

Swanson, R.A. and Holton, E.F. III (2005), *Research in Organizations – Foundations and Methods of Inquiry*, Berrett- Koehler Publishers, San Francisco, CA.

Syaifullah, J., Syaifudin, M., Sukendar, M.U. and Junaedi, J. (2021), "Social media marketing and business performance of MSMEs during the COVID-19 pandemic", *The Journal of Asian Finance, Economics, and Business*, Vol. 8 No. 2, pp. 523-531.

Ukpere, C.L., Slabbert, A.D. and Ukpere, W.I. (2014), "A rising trend in social media usage by women entrepreneurs across the globe to unlock their potentials for business success", *Mediterranean Journal of Social Sciences*, Vol. 5 No. 10, pp. 551-559.

Vinerean, S. and Opreana, A. (2021), "Measuring customer engagement in social media marketing: a higher-order model", *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 16 No. 7, pp. 2633-2654.

Wang, Z. and Kim, H.G. (2017), "Can social media marketing improve customer relationship capabilities and firm performance? Dynamic capability perspective", *Journal of Interactive Marketing*, Vol. 39, pp. 15-26.

Wang, T. and Lee, F.Y. (2020), "Examining customer engagement and brand intimacy in a social media context", *Journal of Retailing and Consumer Services*, Vol. 54, p. 102035.

Corresponding author
Raza Ali can be contacted at: razaali@bzu.edu.pk