

A Multidimensional Review of Social Media Marketing Adoption Among MSMEs: Insights from Zambia

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African Journal of Commercial Studies, 2025, 6(2), 81-89

DOI Link: <https://doi.org/10.59413/ajocs/v6.i2.7>

Abstract

Social media marketing (SMM) has emerged as a game-changer for micro, small, and medium enterprises (MSMEs), especially in developing economies. This paper critically explores the evolution, drivers, benefits, and challenges of SMM adoption within the MSME context. Anchored in three theoretical lenses—the Technology Acceptance Model (TAM), the Technology-Organization-Environment (TOE) Framework, and the Social Exchange Theory (SET)—the review presents a comprehensive understanding of the complex factors influencing SMM utilization. It further highlights conceptual and contextual gaps, especially in sub-Saharan African markets like Zambia, and identifies directions for future research.

Keywords: Social media marketing, MSMEs, Zambia, Technology Acceptance Model, TOE framework, Social Exchange Theory, digital transformation

Article Info

Volume 6, Issue 2

Publication history:

Accepted on 16 March 2025;

Published: 26 March 2025

Article DOI:

[10.59413/ajocs/v6.i2.7](https://doi.org/10.59413/ajocs/v6.i2.7)

1. Introduction

The rise of social media has transformed global communication and marketing landscapes, enabling real-time interaction, personalized customer engagement, and cost-effective promotion strategies. Businesses across all sectors are increasingly adopting social media platforms to enhance brand visibility and build relationships with customers. This digital shift is especially significant for micro, small, and medium enterprises (MSMEs), which often lack the financial and infrastructural capacity to invest in traditional advertising (Tuten & Solomon, 2018; Felix, Rauschnabel, & Hinsch, 2017).

Social media marketing (SMM) refers to the use of platforms such as Facebook, WhatsApp, Instagram, and Twitter to promote products and services, engage customers, and foster brand loyalty (Kaplan & Haenlein, 2010; Kietzmann et al., 2011). Globally, the number of social media users has surpassed 4.7 billion, with platforms increasingly integrated into customer journeys, brand communication, and digital commerce (Statista, 2023; Kemp, 2023). These trends have also reached developing economies, where mobile internet access has outpaced desktop-based connectivity. In Africa, and Zambia in particular, mobile broadband via handsets remains the primary source of internet access (ZICTA, 2022).

For Zambian MSMEs, the integration of SMM provides a compelling opportunity to expand market reach, reduce marketing costs, and compete more effectively with larger firms (Ilubala, 2023; Ndhlovu, 2024). MSMEs constitute over 97% of all registered businesses in Zambia and contribute significantly to job creation and economic diversification (Ministry of Small and Medium Enterprise Development, 2023). However, the adoption and effective utilization of social media tools among these enterprises remain inconsistent, often constrained by infrastructural limitations, digital illiteracy, and socio-cultural factors (Hootsuite, 2021; Muthuswamy & Kafweta, 2022).

Previous studies have shown that MSMEs in developing countries face multiple challenges in leveraging digital tools. These include low technological competence, a lack of organizational support, poor regulatory environments, and weak access to

training and digital resources (Alalwan et al., 2017; Dwivedi et al., 2021; Berger & Milkman, 2012). Furthermore, even where access to digital platforms exists, MSMEs may not have the necessary strategies or customer engagement models to fully exploit these tools for business growth (Fakhreldin & Miniesy, 2023).

In Zambia, platforms like WhatsApp and Facebook dominate the social media landscape due to their affordability, functionality, and user familiarity. WhatsApp is used for direct communication with customers, while Facebook is preferred for its broader advertising and engagement capabilities (Hootsuite, 2024; Statcounter, 2023). Despite their potential, many MSMEs lack structured digital marketing plans, and concerns such as data security, high internet costs, and limited content creation skills inhibit widespread adoption (Ade et al., 2023; Berger & Milkman, 2012).

This paper synthesizes current literature on social media marketing utilization among MSMEs, with a particular focus on the Zambian context. Drawing on internationally recognized frameworks and peer-reviewed studies, the paper critically examines the drivers, benefits, and barriers to SMM adoption and highlights key areas for policy intervention and further research.

2. Literature Review

2.1. Understanding Social Media and Its Evolution

Social media refers to internet-based platforms that facilitate the creation, sharing, and exchange of user-generated content and enable real-time, networked communication among individuals and organizations (Kaplan & Haenlein, 2010). These platforms have transformed the way businesses interact with consumers, promoting two-way communication and participatory engagement. Boyd and Ellison (2007) define social networking sites as web-based services that allow individuals to construct a public or semi-public profile, articulate a list of connections, and interact with other users within the system. The shift from Web 1.0, which was largely static and one-directional, to Web 2.0 introduced dynamic, interactive experiences that enabled users to not only consume but also generate content and participate in online communities (Constantinides, 2014; Treem & Leonardi, 2017).

The "Web 2.0" environment also gave rise to the concept of prosumerism, where users are both producers and consumers of content, significantly altering the digital marketing landscape. Kietzmann et al. (2011) identify seven functional blocks of social media—identity, conversations, sharing, presence, relationships, reputation, and groups—which define the structure of interactions on these platforms and help businesses understand how to strategize their online presence.

Globally, social media platforms such as Facebook, WhatsApp, Instagram, Twitter (now X), YouTube, and TikTok have become dominant digital communication tools. As of 2023, there are over 4.76 billion active social media users worldwide, accounting for more than 59% of the global population (Kemp, 2023). These platforms support multimedia sharing, customer feedback loops, targeted advertising, and real-time communication, making them particularly attractive to businesses seeking cost-effective engagement with diverse customer segments (Felix et al., 2017).

In Sub-Saharan Africa, and Zambia in particular, the adoption of social media has mirrored global trends, although at a slightly slower pace due to infrastructural and economic limitations. According to ZICTA (2022), internet penetration in Zambia reached 33.4% in 2022, with urban areas experiencing higher connectivity rates compared to rural regions. Mobile connectivity continues to drive internet access, with over 16 million mobile cellular subscriptions in the country—equivalent to more than 80% of the population (ZICTA, 2022).

In Zambia, Facebook and WhatsApp are the most widely used platforms, with 2.4 million Facebook users and 2.9 million WhatsApp users, representing over 65% of all social media activity in the country (Hootsuite, 2024). WhatsApp is particularly popular among MSMEs for its simplicity, low data consumption, and ease of customer interaction, while Facebook is preferred for broader brand promotion, marketplace features, and paid advertising options (Statcounter, 2023; Ade et al., 2023).

The rise of smartphones and decreasing mobile data costs have further fueled social media adoption across Zambia. According to the Statista Digital Economy Compass (2023), Lusaka Province leads in digital activity, with more than 60% of residents accessing social media on a regular basis, driven by youth demographics, entrepreneurship, and educational campaigns promoting digital inclusion.

Furthermore, the social media ecosystem in Zambia is being shaped by the increasing use of vernacular languages, locally relevant content, and regional influencers, who serve as trusted voices among consumers. This localization of digital content has made social media more accessible and relatable for MSMEs targeting niche or community-based markets (Obar & Wildman, 2015).

As digital infrastructure continues to improve and digital literacy efforts expand, the use of social media for marketing, communication, and commerce in Zambia is expected to grow. For MSMEs, understanding the historical evolution and functional potential of these platforms is essential for leveraging them strategically and sustainably.

2.2. Social Media Marketing and MSMEs

Social Media Marketing (SMM)** refers to the strategic use of social networking platforms to promote products and services, engage existing and prospective customers, and enhance overall brand visibility (Tuten & Solomon, 2018; Mangold & Faulds, 2009). In contrast to traditional marketing approaches, SMM leverages interactive, real-time

communication to foster community building, customer loyalty, and personalized service delivery. Platforms such as Facebook, WhatsApp, Instagram, LinkedIn, TikTok, and Twitter (now X) offer tools for paid advertisements, customer interaction, and audience analytics, making them particularly useful to businesses regardless of size or industry (Kietzmann et al., 2011; Statista, 2023).

For Micro, Small, and Medium Enterprises (MSMEs), SMM presents a unique opportunity to compete in the digital marketplace without incurring high marketing costs. Given their typically limited resources and reduced access to traditional advertising channels, MSMEs benefit from the affordability, reach, and accessibility of social media platforms (Felix et al., 2017; Bresciani & Eppler, 2010). SMM acts as a leveler, allowing small businesses to communicate directly with customers and tailor their marketing efforts in ways previously only available to larger enterprises (Hudson et al., 2016).

MSMEs can leverage SMM for a range of strategic benefits:

- 1) Enhanced brand visibility: Strong online presence across multiple platforms contributes to increased brand awareness and top-of-mind recall among consumers (Keller, 1993).
- 2) Improved customer engagement: Social platforms facilitate two-way interactions that build trust, gather feedback, and nurture customer relationships (Brodie et al., 2013).
- 3) Access to global and niche markets: Even small firms can reach international audiences and diaspora communities through targeted digital campaigns (Felix et al., 2017; Tiago & Verissimo, 2014).
- 4) Data-driven decision-making: Analytics provided by social platforms enable businesses to monitor campaign performance, understand customer behavior, and adjust strategies in real-time (Ashley & Tuten, 2015; Chatterjee & Kumar Kar, 2020).

Despite these opportunities, significant challenges persist—particularly for MSMEs operating in developing economies. One major barrier is limited digital literacy among MSME owners and employees, which hinders effective use of digital tools for marketing and communication (Boateng et al., 2020). Infrastructure constraints, such as inconsistent internet connectivity and high data costs, further limit the scope and frequency of SMM engagement (ZICTA, 2022). In addition, many MSMEs lack awareness of the strategic potential of social media tools, often perceiving them solely as casual or recreational platforms rather than essential business instruments (Nair & Subramaniam, 2019).

Organizational factors also play a role. MSMEs often face capacity gaps in developing coherent digital strategies, hiring or training staff for digital tasks, and aligning social media activities with overall business goals (Jones, Simmons, Packham, Beynon, & Pickernell, 2014). Moreover, concerns over data security, misinformation, and reputational risk sometimes deter small businesses from maintaining an active online presence (Dwivedi et al., 2021).

To realize the full potential of SMM, MSMEs require not just access to technology, but also enabling environments—characterized by supportive policies, affordable infrastructure, targeted training programs, and mentorship initiatives that bridge the digital divide between small and large enterprises.

2.3. Defining and Contextualizing MSMEs in Zambia

Micro, Small, and Medium Enterprises (MSMEs) are widely recognized as the backbone of Zambia's economy. According to the Ministry of Small and Medium Enterprise Development (MSMED, 2023), MSMEs constitute approximately 97% of all registered businesses in Zambia and contribute significantly to employment generation, income distribution, and economic diversification. They operate across diverse sectors such as manufacturing, retail trading, services, agro-processing, and construction, serving both urban and rural communities.

In Zambia, MSMEs are defined by the number of employees, annual turnover, and capital investment thresholds. The Zambia Development Agency (ZDA) classifies micro enterprises as those employing fewer than 10 people, small enterprises as those with 10–49 employees, and medium enterprises as those with 50–99 employees, with additional criteria related to turnover and asset value (ZDA, 2020). However, a large proportion of these businesses operate informally. The International Labour Organization (ILO, 2022) estimates that over 90% of MSMEs in Zambia are informal, lacking formal registration, tax compliance, or access to financial services. This informality limits their ability to scale operations, access institutional credit, and adopt technological innovations.

Despite their critical role in Zambia's socio-economic development, MSMEs face numerous structural and operational challenges:

- 1) Limited access to finance: Traditional banking institutions often perceive MSMEs as high-risk due to lack of collateral, inconsistent financial records, and low credit histories. Consequently, access to working capital and growth financing remains a major obstacle (Bank of Zambia [BoZ], 2022; World Bank, 2022).
- 2) Poor technological infrastructure: Inadequate access to affordable, high-speed internet and digital devices, particularly in peri-urban and rural areas, impedes MSMEs from engaging in e-commerce, digital marketing, and process automation (ZICTA, 2022).
- 3) Low levels of formal training and digital skills: Most MSME owners operate based on informal knowledge or apprenticeships, with limited exposure to formal business management or digital literacy training (ILO, 2022; Muthuswamy & Kafweta, 2022). This skills gap restricts their ability to use social media and digital platforms effectively.
- 4) Challenges in market access: MSMEs struggle with limited distribution networks, competition from larger firms, and low product visibility, making it difficult to reach new or diversified customer bases, especially outside their

immediate communities (COMESA, 2021).

These contextual constraints have a direct impact on the capacity and willingness of Zambian MSMEs to adopt digital tools like Social Media Marketing (SMM). While there is growing awareness of the benefits of digital engagement, many MSMEs lack the strategic support, infrastructure, and technical know-how needed to harness the full potential of social media platforms for business development (Ndhlovu, 2024; Adae et al., 2023). Furthermore, policy fragmentation and lack of coordinated support from public and private sector actors compound these challenges, highlighting the need for targeted interventions to integrate MSMEs into Zambia's digital economy.

Nevertheless, there is increasing momentum around MSME development in Zambia. The government has prioritized MSMEs in its Eighth National Development Plan (8NDP) and the Revised MSME Development Policy (2023), which emphasize digital transformation, access to finance, and enterprise formalization as pillars for inclusive growth (MSMED, 2023).

2.4. Theoretical Frameworks Informing SMM Adoption

Understanding the motivations and processes behind the adoption of Social Media Marketing (SMM) by Micro, Small, and Medium Enterprises (MSMEs) necessitates a multidimensional theoretical approach. Three prominent theoretical frameworks frequently referenced in the literature to explain technology and innovation adoption are the Technology Acceptance Model (TAM), the Technology-Organization-Environment (TOE) framework, and Social Exchange Theory (SET). These frameworks collectively provide insights at both the individual and organizational levels regarding the drivers, inhibitors, and outcomes associated with SMM adoption.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), is one of the most influential models for explaining user acceptance of information technologies. The model proposes that two key beliefs—Perceived Usefulness (PU) and Perceived Ease of Use (PEOU)—are the primary determinants of an individual's intention to use a system, which in turn influences actual usage behavior (Venkatesh & Davis, 2000). In the context of SMM, PU relates to how effectively social media enhances brand awareness and business growth, while PEOU refers to the effort required by MSMEs to adopt and use these tools effectively.

The model has gained substantial empirical support across various sectors, including MSMEs in emerging markets. For instance, Alalwan et al. (2017) demonstrated that PU and PEOU significantly influenced Jordanian SMEs' intention to adopt social media for marketing purposes. Similarly, Martins et al. (2014) found that TAM-based variables were strong predictors of e-business adoption intentions among Portuguese SMEs.

However, TAM is often critiqued for being too individual-centric and for neglecting broader organizational, cultural, and environmental factors that can influence adoption in more complex settings like MSMEs (Legris, Ingham, & Collette, 2003; Jokonya, 2015). Furthermore, TAM does not explicitly account for competitive pressures or regulatory conditions, which are particularly relevant in developing economies where MSMEs operate under different institutional constraints.

Technology-Organization-Environment (TOE) Framework

The Technology-Organization-Environment (TOE) framework, developed by Tornatzky and Fleischer (1990), expands the scope of analysis by identifying three critical contexts that affect organizational technology adoption:

- 1) Technological context includes the availability, compatibility, and complexity of technologies, as well as perceived benefits.
- 2) Organizational context covers internal factors such as firm size, top management support, and technological readiness.
- 3) Environmental context encompasses competitive pressure, customer expectations, industry standards, and government regulation.

This framework is particularly relevant for understanding SMM adoption in MSMEs because it considers external market pressures and internal organizational capabilities. Awa, Ukoha, and Emecheta (2016), for example, found that all three TOE dimensions significantly influenced e-commerce adoption among Nigerian SMEs. Similarly, Alshamaila, Papagiannidis, and Li (2013) applied the TOE model to explore cloud computing adoption by SMEs in the UK, emphasizing its explanatory power across technological and organizational boundaries.

In the context of SMM, Angeles (2014) emphasized that compatibility between social media platforms and existing business processes is a critical determinant of adoption. Additionally, Fu et al. (2023) showed that customer demand and external competitive intensity were among the strongest predictors of social media usage by SMEs in China.

The TOE framework has also been applied in African contexts. Boateng, Okoe, and Mensah (2020) used the model to assess digital tool adoption among Ghanaian SMEs and found that managerial support and IT readiness were significant drivers, while regulatory uncertainty posed challenges. These findings underscore the model's usefulness for countries like Zambia, where structural and policy-related constraints affect digital transformation in MSMEs.

Social Exchange Theory (SET)

Social Exchange Theory (SET), developed by Homans (1958) and further refined by Blau (1964), posits that social behavior is the result of an exchange process wherein individuals or organizations engage in interactions based on expected rewards

and costs. In SMM, this theory helps explain how businesses use engagement, responsiveness, and content sharing to build trust-based relationships with customers.

SET views marketing not as a one-way communication channel but as a reciprocal interaction, where MSMEs offer valuable content, service responsiveness, and emotional connection in exchange for customer loyalty, advocacy, and positive word-of-mouth (Cropanzano & Mitchell, 2005). This makes SET particularly relevant in the age of relationship marketing, where brand loyalty is increasingly influenced by consumer perception of value-added interactions.

Empirical studies support SET's relevance to digital platforms. For instance, Habibi, Laroche, and Richard (2014) found that active customer engagement in brand communities is driven by perceived relational benefits and emotional attachment. Similarly, Liang and Turban (2011) emphasized the importance of trust and social interaction in influencing consumer decisions on e-commerce and social platforms.

For MSMEs operating in informal or semi-formal settings, SET offers a lens to understand customer engagement not only as a result of marketing, but as a process that creates long-term value. Given the personalized nature of many MSME operations in Zambia, fostering mutual trust through social media is central to customer retention and business sustainability.

Synthesis of Theoretical Frameworks

While each of these frameworks provides unique contributions, their integration offers a comprehensive and nuanced understanding of SMM adoption among MSMEs. TAM explains individual perceptions and behavioral intentions; TOE captures organizational readiness and external pressures; and SET reveals the relational dynamics of customer engagement and value co-creation.

For MSMEs in developing economies like Zambia, where constraints are multidimensional—technological, organizational, and cultural—a blended theoretical approach enables researchers and policymakers to identify the multiple touchpoints that influence adoption. This synthesis is not only useful for academic inquiry but also for designing targeted support programs, training, and digital policy interventions to enhance MSME competitiveness in the digital space.

3. Research Gaps Identified

Despite a growing body of literature on Social Media Marketing (SMM) adoption among Micro, Small, and Medium Enterprises (MSMEs), several important research gaps persist. These gaps are particularly pronounced in the context of developing economies like Zambia, where technological, institutional, and socio-economic environments differ significantly from those in more developed nations. Four key categories of research gaps emerge from the current literature: theoretical, empirical, contextual, and methodological.

3.1. Theoretical Gap

While individual theories such as the Technology Acceptance Model (TAM), Technology-Organization-Environment (TOE) framework, and Social Exchange Theory (SET) have been extensively used to explore digital technology adoption, few studies have attempted to integrate these frameworks to develop a multidimensional understanding of SMM adoption in MSMEs. Most research tends to adopt a single-theory lens, which limits the explanatory power when addressing complex adoption behaviors that span technical, organizational, and social dimensions (Awa et al., 2016; Oliveira & Martins, 2011).

The absence of a combined theoretical approach leaves out valuable intersections—such as how perceived usefulness (TAM) interacts with institutional readiness (TOE) and relational trust (SET)—which are critical in understanding the layered nature of SMM adoption. Integrating these models could help capture the full spectrum of factors influencing adoption decisions, especially in environments characterized by resource constraints and social reliance, such as those faced by African MSMEs.

3.2. Empirical Gap

Empirical research on SMM adoption remains heavily concentrated in developed countries and Asian emerging markets, such as India, Malaysia, and China (Alalwan et al., 2017; Chatterjee & Kumar Kar, 2020). In contrast, Sub-Saharan Africa—and Zambia in particular—has been under-researched. The lack of empirical studies grounded in African realities hinders the development of context-specific theories and practical interventions that reflect the unique digital, cultural, and economic challenges faced by MSMEs in the region (Muthuswamy & Kafweta, 2022; Boateng et al., 2020).

This empirical silence results in a knowledge gap around how African MSMEs perceive and engage with social media tools, and whether the benefits observed elsewhere—such as increased brand visibility and customer engagement—are being realized in local contexts. It also obscures the role of factors such as informal business practices, communal customer relationships, and linguistic diversity in shaping SMM adoption.

3.3. Contextual Gap

Much of the existing literature assumes a homogenous environment for SMM adoption, overlooking sociocultural, infrastructural, and regulatory dynamics that characterize MSME operations in African countries. For example, digital divides persist due to uneven internet access, low digital literacy, and high data costs, particularly outside urban centers

(ZICTA, 2022; World Bank, 2022). These structural barriers significantly influence MSMEs' ability and willingness to adopt and sustain digital marketing tools.

Moreover, cultural factors such as language preferences, trust-building through face-to-face interactions, and informal community-based marketing are rarely accounted for in global SMM models (Obar & Wildman, 2015). As a result, most models fail to reflect the full range of adoption behaviors in African settings. Addressing this contextual gap is crucial for designing inclusive and effective digital marketing strategies that resonate with local realities.

3.4. Methodological Gap

The literature also reveals a methodological imbalance, with a predominant reliance on quantitative, cross-sectional survey designs (Dwivedi et al., 2021; Martins et al., 2014). While such methods provide statistical generalizability, they often fail to capture the depth of organizational behavior, individual motivation, and sociocultural influence behind SMM decisions.

There is a marked scarcity of mixed-methods and longitudinal studies that explore both the evolution and sustainability of SMM adoption over time. Qualitative approaches such as case studies, ethnographies, or focus groups can provide rich, contextualized insights into how MSMEs perceive digital tools, navigate constraints, and adapt marketing strategies in dynamic environments (Saunders, Lewis, & Thornhill, 2019). Furthermore, longitudinal studies could track how technological competence and customer engagement evolve over time, offering practical implications for training, policy, and innovation support.

Addressing these four interrelated research gaps is critical for advancing both academic knowledge and practical interventions in SMM adoption. A more integrated theoretical approach, increased empirical work in African contexts, sensitivity to sociocultural factors, and diversified methodological strategies will contribute to a more comprehensive and actionable understanding of digital marketing in the MSME sector—particularly in Zambia and other developing economies.

4. Synthesis and Conceptual Outlook

The adoption of Social Media Marketing (SMM) among Micro, Small, and Medium Enterprises (MSMEs) in Zambia, particularly in Lusaka Province, is a complex, multi-layered process that cannot be understood through a single theoretical lens. The integration of three established frameworks—Technology Acceptance Model (TAM), Technology-Organization-Environment (TOE), and Social Exchange Theory (SET)—offers a more holistic and context-sensitive model to explore the dynamics of SMM adoption in this developing economy.

4.1. Integrating TAM, TOE, and SET: A Multidimensional Lens

Each theoretical framework contributes uniquely to the understanding of SMM adoption:

- 1) TAM explains individual behavioral intentions toward technology use. In the Zambian MSME context, owner-managers often assess perceived usefulness (e.g., increased brand visibility and customer reach) and perceived ease of use (e.g., ease of operating WhatsApp or Facebook Ads) before adopting digital tools (Davis, 1989; Venkatesh & Davis, 2000; Alalwan et al., 2017).
- 2) TOE expands this perspective to include organizational capacity and environmental pressures. As applied in the Lusaka MSME environment, technological readiness (e.g., access to mobile devices, broadband connectivity), organizational factors (e.g., employee skills, leadership support), and environmental elements (e.g., customer expectations, competition, and regulations) interact to shape adoption decisions (Tornatzky & Fleischer, 1990; Mkhonto & Zuva, 2024).
- 3) SET introduces the relational dimension, emphasizing reciprocal value exchanges between MSMEs and their customers. Trust, loyalty, and customer engagement are not just by-products of marketing efforts; they are central motivators for adopting SMM tools (Homans, 1958; Blau, 1964; Patterson et al., 2006).

This theoretical synthesis was necessary due to limitations identified in single-framework studies. For instance, TAM has been critiqued for its limited applicability in organizational settings and its inability to address environmental or social influences (Jokonya, 2015; Abdullah et al., 2013). Similarly, TOE, while robust in examining structural readiness, often underrepresents individual-level and relational influences. SET, on the other hand, lacks the technological specificity required to address usability and platform design issues.

4.2. Application in the Zambian MSME Context

The Lusaka MSME landscape is characterized by diversity in size, formality, and digital exposure. Urban-based MSMEs often demonstrate higher technological competence, greater exposure to customer engagement strategies, and better access to digital infrastructure (ZICTA, 2022). However, a substantial portion of MSMEs in Lusaka remain informal and under-resourced, lacking consistent internet access, digital skills, or awareness of the strategic importance of SMM.

By applying this integrated model, one can better explain:

- 1) Why MSMEs perceive SMM as either beneficial or irrelevant (TAM)
- 2) How organizational capacity or leadership support influences adoption outcomes (TOE)
- 3) What relational benefits drive ongoing SMM engagement and content strategies (SET)

The frameworks also complement each other in analyzing moderating and mediating effects. For example, TOE helps explain how organizational support and access to ICT tools moderate the relationship between perceived usefulness (TAM) and actual usage behavior. Similarly, SET illustrates how customer engagement mediates the relationship between SMM adoption and outcomes like brand visibility and loyalty.

4.3. Conceptual Model for SMM Adoption in Lusaka MSMEs

The conceptual model derived from this synthesis includes four core constructs:

1. Technological Drivers (TAM): Perceived usefulness, ease of use, platform accessibility.
2. Organizational Drivers (TOE): ICT infrastructure, digital skills, managerial support.
3. Environmental Drivers (TOE): Market competition, regulatory frameworks, customer pressure.
4. Relational Drivers (SET): Trust, customer engagement, perceived value exchange.

Each construct interacts with the others in dynamic ways, influenced by contextual variables such as business informality, gender of ownership, education levels, and industry type (Augustine & Nawa, 2022; Mehta & Pradhan, 2024).

4.4. Implications for Practice and Policy

This synthesis offers actionable insights for stakeholders:

- 1) For MSME Owners: A clearer understanding of the relational and technological benefits of SMM can enhance digital strategy and customer engagement.
- 2) For Policymakers: Interventions should target not just access to technology but also training in relationship marketing and content creation.
- 3) For Development Partners: Tailored programs that build both technical and relational marketing capacity are essential for sustainable digital transformation.

An integrated TAM-TOE-SET framework provides a rich, multilayered understanding of SMM adoption among MSMEs in Lusaka. This model acknowledges the importance of user attitudes, structural conditions, and social dynamics in determining technology adoption outcomes. It is uniquely suited to the Zambian context, where technological potential is growing but unevenly distributed across socio-economic and geographic lines. Future research and policy development should adopt this comprehensive lens to enhance MSME competitiveness in Zambia's rapidly evolving digital economy.

5. Conclusion and Future Research Directions

Social media presents transformative potential for Micro, Small, and Medium Enterprises (MSMEs), particularly in developing economies such as Zambia. These platforms offer accessible, affordable, and scalable tools for marketing, customer engagement, and brand development—critical functions that are often out of reach for resource-constrained enterprises using traditional advertising methods. In Zambia, where MSMEs account for approximately 97 percent of all businesses and play a pivotal role in employment creation and economic diversification, digital platforms such as WhatsApp and Facebook have emerged as the most popular marketing tools due to their affordability, ease of use, and widespread accessibility.

However, the adoption and effective use of Social Media Marketing (SMM) is not merely a function of access to technology. Rather, it is shaped by a range of factors including technological readiness, organizational capacity, environmental conditions, and relational exchanges between businesses and their customers. The integration of the Technology Acceptance Model (TAM), Technology-Organization-Environment (TOE) framework, and Social Exchange Theory (SET) provides a comprehensive theoretical framework for understanding the multidimensional nature of SMM adoption among MSMEs. Each of these models explains different aspects of the adoption process, ranging from individual-level behavioral intentions to organizational preparedness and social value exchanges.

In Zambia, multiple constraints continue to limit the broader uptake of social media tools among MSMEs. These include limited digital literacy, high internet costs, weak ICT infrastructure, and a general lack of training on how to use digital tools strategically. Moreover, the literature reveals that social and cultural dynamics—including trust-based marketing, gender disparities in technology access, and informal communication channels—also influence the ways in which entrepreneurs perceive and use digital platforms.

Despite the documented benefits of SMM in enhancing brand visibility and customer engagement, there remains limited research on how sustained usage of social media contributes to broader business outcomes such as profitability, market expansion, or innovation. Much of the literature focuses on short-term benefits without examining long-term impacts. Furthermore, empirical research is disproportionately concentrated in urban areas and among relatively formalized MSMEs, overlooking those operating in rural or informal environments. Similarly, the influence of gender, education, and national digital policy frameworks on SMM adoption remains underexplored.

Future research should expand its geographic and contextual scope by conducting cross-country comparisons within Africa to uncover commonalities and differences in SMM adoption patterns. It is also imperative to conduct comparative studies between rural and urban MSMEs to understand location-specific challenges and opportunities. Additionally, more work is needed to examine how demographic variables such as gender and education levels intersect with institutional policies to either enable or inhibit SMM usage among MSMEs. Finally, longitudinal studies should be undertaken to investigate the long-term effects of social media adoption on MSME growth and resilience, moving beyond surface-level metrics such

as likes, shares, and visibility.

In conclusion, SMM is not merely a digital trend but a strategic necessity for MSMEs in Zambia and across Africa. It offers a pathway for inclusion in the digital economy and a potential mechanism for sustainable business development. However, this potential can only be fully realized if research, policy, and practice align to address the structural, organizational, and relational challenges that MSMEs face. A nuanced, context-sensitive, and theory-driven understanding of these dynamics is essential for designing effective interventions and empowering MSMEs to thrive in the digital age.

Conflict of Interest

The authors declare that they have no conflicting interests

Funding

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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