

Adoption Without Strategy: The Strategy Implementation Gap in SME Digital Marketing in Zambia's Secondary Cities

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Abstract

Small and Medium Enterprises (SMEs) in developing economies are rapidly adopting digital marketing platforms, yet the gap between adoption and strategic utilization remains critically under researched. This study examines the strategy implementation gap in digital marketing among 101 SMEs in Kabwe, Zambia, using a convergent parallel mixed methods design integrating survey data and 12 semi-structured interviews. The findings reveal a significant 33 percentage point gap between basic digital tool adoption (75.2% use visuals) and strategic optimization (41.6% adjust strategies based on results). While 89.1% of SMEs use WhatsApp and 82.2% use Facebook, only 22.8% post daily, 21.8% respond to customers within one hour, and 16.8% invest in paid advertising. Content strategies remain overwhelmingly transactional product posts (80.0%) and promotions (37.9%) dominate, while educational content (17.9%) and testimonials (13.7%) are underutilized. Regression analyses reveal that content quality perception ($\beta=0.593$, $p<.001$) is the strongest predictor of customer engagement, while perceived ease of use ($\beta=0.507$, $p<.001$) drives adoption. The Technology Acceptance Model (TAM) explains 52.7% of adoption variance, with Diffusion of Innovation (DOI) adding a significant 12.9% beyond TAM ($\Delta R^2=0.129$, $p<.001$). Infrastructure challenges poor internet (73.3%) and high data costs (58.4%) have caused 79.07% of SMEs to reduce online marketing activities. The study proposes the Digital Marketing Capability Maturity Framework for SMEs and offers evidence based recommendations for bridging the strategy implementation gap through accessible training, data subsidies, and peer learning networks.

1. Introduction

1.1 The Digital Promise and the Performance Paradox

The global business landscape has undergone a profound transformation driven by the rapid digitization of economies and the pervasive integration of the internet into daily life. Digital marketing offers Small and Medium Enterprises (SMEs) an affordable and scalable pathway to compete with larger firms, increase brand awareness, and establish direct connections with customers (Zamri, Abdul Rahim and Norizan, 2024; Dwivedi et al., 2021). In Africa, the fastest rates of internet and mobile phone penetration globally have created fertile ground for digital commerce (ZICTA, 2024). Zambia, with internet penetration reaching 56.3% and over 18.8 million mobile subscriptions, exemplifies this digital transformation (ZICTA, 2024).

However, a growing body of evidence reveals a troubling paradox: while SME digital adoption rates are rising, the strategic utilization of digital tools for customer engagement and business growth remains limited. This phenomenon is not exclusive to Zambia; research indicates that two thirds of firms globally lack formal social media strategies for their sales departments, leading scholars to conclude that "social selling seems underutilized by organizations to their detriment" (Nthane and Ukpere, 2021). The Ministry of Small and Medium Enterprise Development (2023) reports that only 34% of registered SMEs in Zambia's Central Province utilize digital platforms for marketing, and among those, only 12% employ strategic, analytics driven approaches to customer engagement.

1.2 The Strategy Implementation Gap

The strategy implementation gap the disconnect between adopting digital tools and using them strategically represents a critical yet under researched challenge in SME digital marketing (Taiminen and Karjaluo, 2015). While existing literature has extensively examined adoption factors (Chipongoma and Mwange, 2025; Odoom, Anning Dorson and Acheampong, 2017; Kakumbi and Phiri, 2022), the post adoption phase specifically, how SMEs can optimize digital tools to foster genuine customer engagement remains largely neglected (Brodie et al., 2011; Hollebeek, Glynn and Brodie, 2014).

This gap is particularly pronounced in secondary cities of developing economies like Kabwe, Zambia. Preliminary observations suggest that while 85% of SMEs in Kabwe have WhatsApp accounts, only 22% use them for strategic customer engagement beyond basic product broadcasting. This pattern high adoption but low strategic utilization creates a performance paradox: SMEs invest time and resources in digital presence without realizing commensurate returns in customer engagement or business outcomes (Katongo and Musawa, 2022).

1.3 Research Objectives

This study addresses three interconnected objectives:

- To identify the digital marketing strategies utilized by SMEs in Kabwe and measure the extent of the strategy implementation gap.
- To examine the factors (TAM, DOI, UGT) that explain variations in digital marketing adoption and customer engagement.
- To propose an evidence based framework for bridging the strategy implementation gap in secondary city SME contexts.

1.4 Theoretical Framework

This study integrates four complementary theories: Technology Acceptance Model (TAM) (Davis, 1989): Explains individual adoption decisions based on perceived usefulness and perceived ease of use.

Diffusion of Innovation (DOI) (Rogers, 1962): Explains how innovations spread through social systems based on relative advantage, compatibility, complexity, trialability, and observability.

Uses and Gratifications Theory (UGT) (Katz, Blumler and Gurevitch, 1974): Explains why customers engage with digital content based on gratification seeking motivations.

Customer Engagement Theory (CET) (Brodie et al., 2011): Conceptualizes engagement as a multidimensional construct comprising cognitive, emotional, and behavioral dimensions.

2 Literature Review

2.1 Digital Marketing in SMEs: Adoption vs. Strategic Utilization

Global research robustly establishes a positive correlation between digital marketing adoption and SME performance metrics (Zamri, Abdul Rahim and Norizan, 2024; Dwivedi et al., 2021). However, Taiminen and Karjaluo (2015) demonstrate that capability, not just adoption, drives performance. SMEs with higher digital marketing capability including skills, strategy, and integration achieve better outcomes than those that adopt digital tools without developing corresponding capabilities. This finding is critical for understanding the strategy implementation gap: adoption without strategic capability yields limited returns.

The distinction between adoption and strategic utilization is echoed in Nthane and Ukpere's (2021) South African study, which concluded that "adoption without strategy yields limited returns." Oluyinka and Babatunde (2020) similarly found that Nigerian SMEs with dedicated marketing personnel were more successful in digital marketing than those where owner managers handled all marketing tasks alongside other responsibilities.

2.2 The African SME Digital Marketing Landscape

African studies reveal a consistent pattern of digital marketing adoption among SMEs, yet they also expose significant contradictions. While Zogli and Makalima (2025) found a "strong positive effect" of social media marketing on SME success in South Africa, Odoom, Anning Dorson and Acheampong (2017) identified "owner manager characteristics and perceived benefits" as key determinants in Ghana, while Adeola and Bolarinwa (2021) emphasized "infrastructure challenges including unstable electricity, high data costs, and unreliable internet connectivity."

This divergence suggests that barriers are context dependent internal factors (skills, perceptions) are more salient in urban centers with better infrastructure, while external factors (data costs, connectivity) dominate in secondary cities. This distinction is directly relevant to the present study's focus on Kabwe, a secondary city with infrastructure challenges that differ substantially from Lusaka.

2.3 The Zambian Context

Zambian literature, while growing, exhibits specific conceptual, contextual, and methodological gaps. Studies by Katongo and Musawa (2022), Kakumbi and Phiri (2022), and Mwaanga and Hapompwe (2024) confirm digital marketing adoption but treat engagement as either implicit or conflate it with broader concepts like business performance. The overwhelming focus on Lusaka leaves a critical gap in understanding digital marketing dynamics in secondary cities like Kabwe, where conditions differ substantially in terms of infrastructure, market characteristics, and support ecosystems.

2.4 Research Gaps

Three interconnected gaps justify this study:

Conceptual Gap: Absence of studies explicitly examining customer engagement as a primary dependent variable, with engagement treated as implicit or conflated with broader outcomes.

Contextual Gap: Overwhelming focus on Lusaka, with no empirical research on Kabwe or other secondary cities.

Methodological Gap: Predominance of quantitative surveys measuring "what" is used, with limited mixed methods approaches explaining "how" and "why."

3 Research Methods

3.1 Research Design

This study employed a convergent parallel mixed methods design (Creswell and Plano Clark, 2017), integrating quantitative survey data and qualitative semi structured interviews. This design enabled both statistical breadth and explanatory depth, addressing the methodological gap identified in the literature.

3.2 Study Area and Sample

The study was conducted in Kabwe, the capital of Zambia's Central Province, with an estimated population of approximately 300,000 (Zambia Statistics Agency, 2022). A stratified random sample of 101 SMEs (84.2% response rate) was achieved across retail (34.7%), services (34.7%), hospitality (12.2%), and transport (6.1%) sectors. A purposive subsample of 12 SME owner managers participated in semi structured interviews, with thematic saturation achieved after the 10th interview (Guest, Bunce and Johnson, 2006).

3.3 Instruments

Quantitative: A structured questionnaire comprising five sections demographics, digital marketing strategies (platform adoption, posting frequency, content types), TAM and DOI factors, customer engagement (behavioral, emotional, cognitive dimensions), and challenges. All scales demonstrated acceptable reliability (Cronbach's $\alpha > 0.7$).

Qualitative: A semi structured interview guide exploring platform choice, content creation, customer engagement experiences, adoption factors, and challenges.

3.4 Data Analysis

Quantitative data were analyzed using SPSS Version 27.01, employing descriptive statistics, correlation, regression, and ANOVA. Qualitative data were analyzed using Braun and Clarke's (2006) six phase thematic analysis framework.

3.5 Ethical Considerations

This study was conducted in accordance with the ethical standards of Mulungushi University's School of Business Studies. Ethical approval was obtained prior to data collection. All participants provided informed consent after being informed of the study's purpose, voluntary participation, and the confidentiality of their responses. Participants were assured that their business names and personal identifiers would not be disclosed in any publications. Data was stored securely and accessed only by the research team.

4 Findings

4.1 Demographic Profile

The sample comprised mostly micro enterprises (68.3%) operating in retail and services (69.4%), with a young entrepreneurial population (59.4% aged 26-35) and high education levels (97% post-secondary). Respondents were predominantly owners (57.4%) or owner managers (11.9%), ensuring decision maker perspectives. The majority were male (58.4%), with female representation at 41.6%. Nearly two thirds of businesses (65.4%) had been operating for 3 years or less, reflecting the youthful, emerging nature of Kabwe's SME sector.

4.2 The Strategy Implementation Gap

The findings reveal a significant 33 percentage point strategy implementation gap between basic adoption and strategic utilization.

Table 1: Strategy Implementation Gap Indicators

Indicator	Prevalence	Strategic Level	Gap
Use visuals in posts	75.2%	Basic adoption	-
Talk with customers online	66.3%	Basic adoption	-
Post regularly on social media	48.5%	Moderate	26.7%
Track engagement metrics	44.6%	Strategic	30.6%
Adjust strategies based on results	41.6%	Strategic	33.6%

Source: Survey data (N=101)

"I know how to post pictures that's easy. My daughter showed me. But understanding the insights? I don't even know where to find them on Facebook." (Retail owner, Interview)

"I am not confident at all. I just copy what other businesses do. I don't really know if it works." (Services owner, Interview)

4.3 Platform Adoption: Narrow Focus

Digital platform adoption is highly concentrated, with SMEs relying almost exclusively on WhatsApp (89.1%) and Facebook (82.2%), while Instagram (3.0%), TikTok (10.9%), Google Business (7.9%), and Email (13.9%) show negligible adoption.

Table 2: Platform Adoption Rates

Platform	Adoption Rate	Usage Frequency (Mean, 1-5)
WhatsApp	89.1%	4.19
Facebook	82.2%	3.70
TikTok	10.9%	1.43
Email	13.9%	1.55
Google Business	7.9%	1.32
Instagram	3.0%	1.12
Paid Ads	16.8%	-

Source: Survey data (N=101)

"WhatsApp works best because every customer has it. Even those without Facebook have WhatsApp. I can send photos directly and customers reply fast." (Retail owner, Interview)

"I have tried to post on Instagram but I don't get the same response as WhatsApp. My customers are all on WhatsApp. Why should I waste time on a platform where nobody buys?" (Retail owner, Interview)

4.4 Content Strategy: Transactional Over Relational

Content strategies are predominantly transactional, with product posts (80.0%) and promotions (37.9%) dominating, while educational content (17.9%) and customer testimonials (13.7%) are underutilized. The gap between product posts and educational content is 62.1 percentage points.

Table 3: Content Types Posted

Content Type	Percentage
Product posts	80.0%
Promotions	37.9%
Videos	28.4%
Educational content	17.9%
Customer testimonials	13.7%

"When I post new products with prices, people ask immediately. Promotions like 'buy one get one' get many comments and shares." (Retail owner, Interview)

"Customer testimonials work well when someone posts that they are happy with my service, new customers trust me more. But I don't get many customers willing to give testimonials." (Services owner, Interview)

4.5 Posting Frequency: Inconsistent

Posting frequency is inconsistent, with only 22.8% posting daily and 32.7% posting rarely. The mean posting frequency of 2.58 (between "Several times per week" and "Weekly") suggests most SMEs do not post frequently enough to maintain algorithmic visibility.

Table 4: Posting Frequency

Frequency	Percentage
Daily	22.8%
Several times per week	28.7%
Weekly	15.8%
Rarely	32.7%

Source: Survey data (N=101)

ANOVA confirmed a statistically significant difference in posting frequency across SME sizes ($F(2, 98) = 4.21, p = .017$), with medium enterprises posting more frequently than micro enterprises.

4.6 Customer Engagement: Moderate and Passive

Customer engagement is moderate (Mean=3.28/5) but predominantly passive. Likes are the most common interaction type (52.6%), while purchases are the least common (3.2%).

Table 5: Customer Engagement Types

Interaction Type	Mean Frequency (1-5)	Most Common (%)
Likes	3.41	52.6%
Comments	3.39	14.7%
Direct Messages	3.39	26.3%
Repeat Purchases	3.40	3.2%
Shares	3.08	3.2%

Source: Survey data (N=101)

"Likes are most common by far. I can get 200 likes on a post but maybe 5 messages and 1 or 2 sales. Likes don't pay the bills." (Retail owner, Interview)

"Customers who message me directly always buy. Those who just like and scroll never buy. I have learned that direct messages are more valuable than likes." (Retail owner, Interview)

Information seeking (89.9%) is the dominant customer motivation, followed by convenience (33.7%) and promotions (22.5%). Entertainment (3.4%) is negligible.

"They want to know prices and if the product is in stock. They don't care about entertainment they want information fast." (Retail owner, Interview)

4.7 Challenges: Infrastructure Over Capacity

The primary challenges are infrastructure related rather than internal. Poor internet connectivity (73.3%) and high data costs (58.4%) are the most prevalent, while cost of data (48.39%) is rated as the most severe.

Table 6: Challenge Prevalence

Challenge	Prevalence
Poor internet connectivity	73.3%
High data costs	58.4%
Lack of digital skills	25.7%
Insufficient budget	23.8%
Unreliable electricity	21.8%
Lack of time	18.8%

Source: Survey data (N=101)

"Data is too expensive. I spend K50 on data and it finishes in two days. Then I have to choose between buying more data or buying stock." (Services owner, Interview)

"The biggest problem is network. Sometimes I want to post but there is no internet for hours. By the time it comes back, I have forgotten." (Retail owner, Interview)

79.07% of SMEs have reduced their online marketing activities due to these challenges.

4.8 Skills and Training Gaps

Only 40.35% of SME owners believe they have sufficient digital marketing skills, and only 20.93% have received formal training. However, digital marketing skills are rated as the least severe challenge (only 9.68% rated it as "Severe" or "Very Severe").

"No, I learned everything by myself from YouTube and watching other businesses. I would love to attend training but I don't know where to find it." (Retail owner, Interview)

"I attended one workshop last year. It was helpful but only one day. I need more training, especially on how to run ads." (Services owner, Interview)

4.9 Customer Trust Deficit

Nearly half of SME owners (48.91%) are unsure whether customers trust online businesses, while only 38.04% believe customers do trust.

"Customers don't trust online businesses. Many people think we are scammers. Even when I post real products, they ask 'is this real?' They want to see the product in person before paying." (Services owner, Interview)

"I was scammed once when I bought something online. Now I tell my customers to come and see the product first before paying. I cannot trust online payments." (Retail owner, Interview)

4.10 Hypothesis Testing

All four hypotheses were supported, confirming the integrated theoretical framework.

Table 7: Hypothesis Testing Results

Hypothesis	Statement	Result	Key Statistics
H1	Digital marketing strategies → Customer engagement	Supported	$R^2 = 0.467$, $F(2,89) = 38.96$, $p < .001$
H2	TAM factors → Digital marketing adoption	Supported	$R^2 = 0.527$, $F(2,86) = 47.91$, $p < .001$
H3	UGT factors → Customer engagement	Supported	$R^2 = 0.593$, $F(1,80) = 116.60$, $p < .001$
H4	DOI factors → Digital marketing adoption	Supported	$R^2 = 0.104$, $F(1,99) = 11.471$, $p = .001$

H1: Digital Marketing → Customer Engagement

Content Quality Perception is the strongest predictor ($\beta = 0.593$, $p < .001$), followed by DM Intensity ($\beta = 0.176$, $p = .044$). The model explains 46.7% of variance in customer engagement.

Table 8: Regression Analysis - Predictors of Customer Engagement

Predictor	B	Std. Error	Beta	t	Sig.	95% CI for B
(Constant)	8.237	0.991		8.312	<.001	[6.268, 10.205]
Content Quality Perception	1.002	0.146	0.593	6.867	<.001	[0.712, 1.292]
DM Intensity	0.147	0.072	0.176	2.043	.044	[0.004, 0.290]

Model: $R = 0.683$, $R^2 = 0.467$, Adjusted $R^2 = 0.455$, $F(2, 89) = 38.96$, $p < .001$

H2: TAM → Digital Marketing Adoption

Perceived Ease of Use is the stronger predictor ($\beta = 0.507$, $p < .001$), followed by Perceived Usefulness ($\beta = 0.240$, $p = .048$). The model explains 52.7%

of variance in adoption.

Table 9: Regression Analysis - TAM Predicting Adoption

Predictor	B	Std. Error	Beta	t	Sig.	95% CI for B
(Constant)	7.214	1.108		6.511	<.001	[5.011, 9.417]
Perceived Usefulness	0.383	0.191	0.240	2.002	.048	[0.003, 0.764]
Perceived Ease of Use	0.684	0.162	0.507	4.233	<.001	[0.363, 1.005]

Model: $R = 0.726$, $R^2 = 0.527$, Adjusted $R^2 = 0.516$, $F(2, 86) = 47.91$, $p < .001$

H3: UGT → Customer Engagement

UGT Motivation is a strong, significant predictor ($\beta = 0.770$, $p < .001$) with a very large effect size ($f^2 = 1.457$). The model explains 59.3% of variance in customer engagement.

Table 10: Regression Analysis - UGT Predicting Engagement

Predictor	B	Std. Error	Beta	t	Sig.	95% CI for B
(Constant)	3.148	1.283		2.453	.016	[0.594, 5.701]
UGT Motivation	0.646	0.060	0.770	10.798	<.001	[0.527, 0.765]

Model: $R = 0.770$, $R^2 = 0.593$, Adjusted $R^2 = 0.588$, $F(1, 80) = 116.60$, $p < .001$

H4: DOI → Digital Marketing Adoption

DOI Overall is a significant predictor ($\beta = 0.322$, $p = .001$), explaining 10.4% of variance in adoption.

Table 11: Regression Analysis - DOI Predicting Adoption

Predictor	B	Std. Error	Beta	t	Sig.	95% CI for B
(Constant)	5.141	1.944		2.644	.010	[1.286, 8.996]
DOI Overall	0.277	0.082	0.322	3.387	.001	[0.115, 0.439]

Model: $R = 0.322$, $R^2 = 0.104$, Adjusted $R^2 = 0.095$, $F(1, 99) = 11.471$, $p < .001$

H4 Beyond TAM: DOI Adds Value Beyond TAM

Hierarchical regression confirms that DOI adds significant value beyond TAM ($\Delta R^2 = 0.129$, $p < .001$). TAM alone explains 21.0% of adoption variance; adding DOI increases this to 33.9%.

Table 12: Hierarchical Regression - TAM and DOI Predicting Adoption

Model	Predictors	R^2	ΔR^2	F Change	df1	df2	Sig. F Change
1	TAM	0.210	-	25.582	1	96	.000
2	TAM + DOI	0.339	0.129	18.556	1	95	.000

4.11 Discussion

The Strategy Implementation Gap: A Diagnostic Framework

The 33 percentage point gap between basic digital tool adoption (75.2% use visuals) and strategic optimization (41.6% adjust strategies) is the central finding of this study. This gap is not merely a Zambian phenomenon but reflects a global challenge: Taiminen and Karjaluo (2015) found that SMEs with higher digital marketing capability achieve better outcomes than those that adopt digital tools without developing corresponding capabilities. The present study extends this finding by quantifying the gap in a secondary city context and identifying its key drivers.

The gap manifests across five dimensions:

Platform Concentration: SMEs rely almost exclusively on WhatsApp and Facebook, missing opportunities to reach younger demographics (Instagram, TikTok) and improve local search visibility (Google Business). This narrow focus reflects what Rogers (1962) identified as low observability and low trialability. SMEs have not seen peers succeed with underutilized platforms and lack opportunities to experiment.

Content Myopia: The overwhelming dominance of product posts (80.0%) over educational content (17.9%) and testimonials (13.7%) reflects a transactional mindset that prioritizes selling over relationship building. This finding aligns with Nthane and Ukpere's (2021) conclusion that SMEs use social media primarily for broadcasting rather than engagement.

Inconsistent Execution: Only 22.8% of SMEs post daily, and 32.7% post rarely. This inconsistency reduces algorithmic visibility and limits the potential for building sustained engagement. The ANOVA analysis revealing medium enterprises post more frequently than micro enterprises ($F(2,98) = 4.21$, $p = .017$) suggests resource constraints are a key driver.

Slow Responsiveness: Only 21.8% respond within 1 hour, while 48.5% respond "Next day" or "Rarely." This represents a significant service gap, as customers on messaging platforms expect near instant responses. The finding that 78.2% of SMEs take longer than 1 hour is particularly concerning given that 68.3% of the sample are micro enterprises, where owner managers juggle multiple responsibilities.

Analytics Neglect: Only 44.6% track metrics, and only 41.6% adjust strategies based on results. This means the vast majority of SMEs are operating without feedback loops, unable to optimize their digital marketing efforts. As one participant stated: "I don't even know where to find the insights on Facebook."

Explaining the Gap: TAM, DOI, and the Role of Context

The regression analyses provide insight into why the strategy implementation gap persists. Perceived ease of use ($\beta = 0.507$) is a stronger predictor of adoption than perceived usefulness ($\beta = 0.240$). This challenges the assumption in some TAM research that usefulness is the primary driver of adoption (Davis, 1989; Venkatesh and Davis, 2000), suggesting that in low digital literacy, early-stage adoption contexts, simplifying the user experience is more critical than emphasizing benefits.

However, TAM alone explains only 21.0% of adoption variance. DOI adds a significant additional 12.9% ($\Delta R^2 = 0.129$, $p < .001$), confirming that environmental factors particularly observability (seeing peers succeed) and trialability (opportunities to experiment) are complementary drivers. The finding that observability had the strongest correlation with adoption ($r = 0.534$, $p < .01$) has important policy implications: interventions to accelerate adoption should focus on demonstrating success through peer testimonials and case studies.

The qualitative data reveal why certain platforms are adopted while others are not. WhatsApp and Facebook score high on observability, relative advantage, compatibility, and low complexity. As one participant noted: "I learned how to post on Facebook from my neighbour. I watched what she did and copied her." In contrast, Instagram and Google Business suffer from low observability: "I have tried to post on Instagram but I don't get the same response as WhatsApp. My customers are all on WhatsApp."

The Digital Marketing Capability Maturity Framework

Based on the findings, this study proposes the Digital Marketing Capability Maturity Framework for SMEs in secondary cities:

Table 13: Digital Marketing Capability Maturity Framework

Maturity Level	Characteristics	% of Sample	Typical Indicators
Level 1: Ad Hoc	Occasional, unstructured posting; limited platform use	32.7%	Post rarely, respond next day, no metrics
Level 2: Basic Adoption	Regular posting; single platform focus	48.5%	Post weekly, use visuals, limited strategy
Level 3: Strategic Implementation	Consistent posting; content variety; metrics tracking	14.9%	Post daily, track metrics, adjust strategies
Level 4: Optimized Engagement	Platform diversification; paid ads; customer loyalty focus	3.0%	Multi platform, analytics driven, retention focus

The majority of Kabwe SMEs (81.2%) operate at Levels 1-2, confirming the strategy implementation gap. Only 3.0% have reached Level 4, achieving optimized engagement.

How SMEs Can Progress Between Levels:

Level 1 → Level 2: Establish a regular posting schedule (start with 3-4 posts per week). Use free scheduling tools like Meta Business Suite. Focus on one platform (WhatsApp or Facebook) and master it.

Level 2 → Level 3: Start tracking engagement metrics using platform analytics. Create a content calendar with varied content types. Respond to customers within 1 hour. Begin adjusting strategies based on what content performs best.

Level 3 → Level 4: Diversify to additional platforms (Google Business, Instagram). Allocate budget for paid advertising. Implement customer retention strategies (loyalty programs, follow up messages). Use analytics to optimize content and ad spend.

Examples of Interventions for Each Level:

Level 1: Free workshops on basic digital literacy and platform setup.

Level 2: Training on content creation, posting consistency, and customer response protocols.

Level 3: Advanced training on analytics, paid advertising, and strategy optimization.

Level 4: Mentorship programs, peer learning networks, and access to premium tools.

Infrastructure: The Overlooked Barrier

The finding that infrastructure challenges (data costs, poor internet) outweigh internal capacity limitations challenges the assumption in some literature that skills gaps are the most critical constraint. Poor internet connectivity (73.3%) and high data costs (58.4%) are the most prevalent challenges, and cost of data (48.39%) is rated as the most severe. The impact is substantial: 79.07% of SMEs have reduced their online marketing activities due to these challenges.

This finding reframes policy priorities toward infrastructure investment and data subsidy programs. As one participant noted: "Data is too expensive. I spend K50 on data and it finishes in two days. Then I have to choose between buying more data or buying stock."

The ANOVA analysis revealing that micro enterprises suffer significantly more from internet connectivity challenges than medium enterprises ($F(2,98) = 4.12$, $p = .019$) and that SMEs in outlying areas experience higher data costs than those in Town Centre ($F(2,98) = 3.12$, $p = .048$) indicates that interventions must be targeted to the most vulnerable.

5 Conclusion and Recommendations

5.1 Conclusion

This study concludes that SMEs in Kabwe experience a significant strategy implementation gap between basic digital adoption and strategic optimization. While WhatsApp (89.1%) and Facebook (82.2%) are widely adopted, the strategic utilization of these platforms for customer engagement remains limited. Content strategies are transactional, posting is inconsistent, and response times are slow. Infrastructure challenges particularly data costs and poor internet are the primary barriers, causing 79.07% of SMEs to reduce their online marketing activities.

The integrated theoretical framework combining TAM, DOI, UGT, and CET is validated, with all four hypotheses supported. Perceived ease of use is the strongest driver of adoption, observability is the most critical DOI attribute, and information seeking is the dominant customer motivation. Content quality perception is the strongest predictor of customer engagement.

5.2 Recommendations

For SME Owners:

Improve Response Time: Implement WhatsApp Business automated replies. Target <1 hour response time to improve conversion rates.

Enhance Content Quality: Create educational content and request testimonials. Content quality is the strongest predictor of engagement ($\beta = 0.593$).

Post Consistently: Develop a content calendar. Daily posting significantly increases engagement (ANOVA: $F(3,97) = 6.45$, $p < .001$).

Diversify to Google Business: Zero cost, high ROI action currently ignored by 92.1% of SMEs.

For Policymakers:

Subsidize Data Costs: Partner with mobile network operators for SME data bundles. Data costs are the most severe challenge (48.39% rate as "Severe" or "Very Severe").

Invest in Internet Infrastructure: Prioritize 4G/5G expansion to secondary cities and outlying areas.

Fund Accessible Training: Develop practical, localized training programs. Only 20.93% have received formal training; 88.1% are willing to attend free/low cost training.

For Practitioners:

Develop Affordable Tools: 58.43% find current tools unaffordable.

Focus on Analytics Training: 41.6% gap between using visuals and adjusting strategies.

Leverage Peer Learning: 32.58% prefer peer learning; observability is the strongest DOI predictor ($\beta = 0.341$).

For Future Research:

Intervention Studies: Test specific interventions to establish causality.

Comparative Studies: Compare secondary cities to identify context specific factors.

Longitudinal Studies: Track how adoption and engagement evolve over time.

5.3 Limitations of the Study

While this study provides robust evidence on the strategy implementation gap in SME digital marketing, several limitations should be acknowledged when interpreting the findings.

Sampling Limitations

Age Bias: No respondents over 45 years were captured in the sample, limiting generalizability to older SME owners. The digital distribution of the questionnaire (via WhatsApp, Facebook, and email) may have excluded older owners who are less active on digital platforms. This non response reflects the broader digital divide in Zambia, where ZICTA (2024) data shows smartphone ownership of 32% for those aged 45+ compared to 68% for those aged 18-34. The absence of older respondents is therefore a reflection of self selection and digital non response bias rather than deliberate exclusion. Future research should employ mixed mode data collection (digital and physical) to capture older SME owners.

Education Bias: The sample was highly educated (97% post secondary), significantly higher than national estimates (35-40%), limiting generalizability to less educated SME owners. The digital distribution of the questionnaire may have reached more educated owners who are more active on digital platforms. This bias limits the applicability of findings to less educated SME owners who constitute a substantial portion of Kabwe's informal sector. Future research should employ physical data collection methods to capture less educated owners.

Geographic Scope: The study focused on Kabwe District, limiting generalizability to other secondary cities or rural areas in Zambia. While Kabwe is representative of secondary cities in Zambia, findings may not apply to rural areas where infrastructure challenges are even more severe, or to larger cities like Lusaka where market characteristics differ. Comparative studies across multiple secondary cities would strengthen generalizability.

Informal Sector Representation: While 40.6% of the sample was unregistered, this may underrepresent the informal sector (estimated at 55-60% nationally). The digital distribution may have excluded informal businesses with limited digital engagement, as these businesses are less likely to have smartphones or internet access. The snowball sampling used to identify unregistered businesses partially mitigated this limitation, but the informal sector remains underrepresented.

Methodological Limitations

Cross-Sectional Design: The study is cross sectional, limiting the ability to establish causality or examine changes over time. While the regression analyses identified significant predictors, causal claims cannot be definitively made. The findings identify associations, not causal relationships. Longitudinal research would be needed to examine how digital marketing adoption and engagement evolve over time and to establish causal directions.

Self Reported Data: The findings rely on self reported measures, which may be subject to social desirability bias or inaccurate recall. Respondents may overstate their digital marketing activities or engagement levels to appear more successful. The triangulation of quantitative and qualitative data partially mitigates this limitation, but future research should incorporate objective measures such as platform analytics data.

Small Qualitative Sample: While 12 interviews provided depth, a larger sample might have revealed additional themes. Guest, Bunce and Johnson (2006) suggest that saturation often occurs within 6-12 interviews for homogenous samples, and the 12 interviews in this study exceeded this threshold. However, a larger sample could have provided even richer insights, particularly from under represented sectors and demographics.

Digital Distribution: The reliance on digital distribution (WhatsApp, Facebook, email) may have excluded SMEs without internet access, potentially biasing the sample toward more digitally active businesses. This limitation is acknowledged and informs the recommendation for future research to

employ mixed mode data collection (digital and physical).

Missing Data and Non Response Bias

While Little's MCAR test ($\chi^2 = 530.576$, $df = 1789$, $p = 1.000$) confirmed that data were missing completely at random, several limitations regarding missing data and non response bias should be acknowledged.

First, the digital distribution of the questionnaire introduced non response bias, as evidenced by the complete absence of respondents aged 46 years and older and the overrepresentation of highly educated respondents (97% post secondary versus national estimates of 35-40%). Older and less educated SME owners are less likely to engage with digital platforms, meaning they were systematically excluded from the sample. This limits the generalizability of findings to older and less educated SME owners. While Little's MCAR test confirms the missing data itself is random, it does not address the non response bias caused by the digital distribution method.

Second, while the MCAR confirmation justifies listwise deletion, the varying sample sizes across regression analyses (H1: $n=92$, H2: $n=89$, H3: $n=82$, H4: $n=89$) may have reduced statistical power for some analyses. The platform selection variables (Facebook: 17.8%, WhatsApp: 10.9%) showed the highest missing rates, representing item non response rather than non adoption. The listwise deletion approach, while justified by the MCAR confirmation, may have excluded cases that could have provided additional insight.

Third, while 40.6% of the sample was unregistered, this may underrepresent the informal sector (estimated at 55-60% nationally), as the digital distribution may have excluded informal businesses with limited digital engagement. The snowball sampling used to identify unregistered businesses partially mitigated this limitation, but the informal sector remains underrepresented.

Future research should consider multiple imputation or maximum likelihood estimation to retain larger samples, and should employ mixed mode data collection (digital and physical) to reduce digital non response bias and ensure broader representation of the SME population.

Theoretical Limitations

Theoretical Overlap: The four theories employed in this study (TAM, DOI, UGT, CET) have some conceptual overlap, particularly between TAM and DOI regarding adoption factors. While the hierarchical regression confirmed that DOI adds value beyond TAM ($\Delta R^2 = 0.129$, $p < .001$), there is acknowledged conceptual overlap between constructs such as perceived ease of use (TAM) and complexity (DOI). Future research could explore whether a more parsimonious model would suffice.

Contextual Specificity: The findings are context specific to Kabwe, a secondary city in Zambia. The relative importance of TAM, DOI, UGT, and CET factors may vary across different geographic, cultural, and economic contexts. The Digital Marketing Capability Maturity Framework should be validated in other contexts before broad application.

Declaration of Competing Interests

The authors declare no conflicts of interest.

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Ethical considerations

Ethical standards were followed in line with this type of research.

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