DETERMINANTS OF SOCIAL MEDIA MARKETING ADOPTION BY SMALL, MICRO AND MEDIUM ENTERPRISES IN CAPRICORN AND WATERBERG DISTRICT MUNICIPALITIES OF LIMPOPO PROVINCE, SOUTH AFRICA

by

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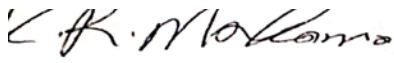
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DECLARATION

I, Makama Kgabo Raymond declare that this dissertation titled "**Determinants of Social Media Marketing adoption by Small, Micro and Medium Enterprises in Capricorn and Waterberg District Municipalities of Limpopo Province**" is submitted in fulfilment of the requirements for the degree of Master of Commerce in Business Management in the Department of Business Management at the University of Limpopo and is my own work in design and in execution, and has not been previously submitted by me for a degree in another university. All the sources used in this study have been indicated and acknowledged correctly.

_____   **23 August 2023**

  Makama Kgabo Raymond   **Date**

DEDICATION

I dedicate this study my parents. To my parents, Mr Frans Machuene Makama and Mrs Koena Salminah Makama, thank you for all the support that you gave me throughout the course of my study.

ACKNOWLEGEMENT

ABSTRACT

The aim of this study was to investigate the determinants of the adoption of Social Media Marketing by small, micro and medium enterprises. The study integrated the Technology Acceptance Model (TAM) and the Technology-Organisation-Environment (TOE) Framework to develop a theoretical framework. This study had four objectives: (1) to evaluate the effects of TAM constructs (perceived usefulness and perceived ease of use) on the intention to adopt SMM by SMMEs; (2) to examine the effects of TOE constructs (relative advantage, customer pressure, competitive pressure and top management support) on the intention to adopt SMM by SMMEs; (3) to identify the moderating influences of demographic variables (age and gender) on the relationship between TAM and TOE constructs and intentions to adopt SMM by SMMEs; and (4) to find out whether the intention to adopt affects the actual adoption of SMM by SMMEs. The study made use of a quantitative research design. The study population is SMMEs in Capricorn and Waterberg District Municipalities of Limpopo Province. The sample size of the study was determined by using the ten-times rule and the non-probability sampling (convenience and snowballing) methods were used. The cross-sectional survey method was used to collect data. A sample of 360 was selected. A self-administered questionnaire was used to collect primary data from respondents. Data analysis was completed using the Partial Least Square-Structural Equation Modelling (PLS-SEM). The Cronbach's alpha and composite reliability were employed to measure reliability. The results of the research study revealed that perceived usefulness; relative advantage; top management support and customer pressure produced direct positive relationships towards intention to adopt social media marketing. Whereas perceived ease of use and competitive pressure produced insignificant direct negative relationships towards intention to adopt social media marketing. The results of the moderating effects of age and gender on TAM and TOE constructs and the intention to adopt were also presented. It is recommended that SMMEs should adopt SMM so that they can fully enjoy the benefits of engaging with stakeholders and advertise products and services through social media platforms.

LIST OF ABBREVIATIONS AND ACRONYMS

Abbreviations/ Acronyms	**Referent**
AVE:	Average Variance Extracted
BBSDP:	Black Business Supplier Development Programme
COM:	Competitive Pressure
CUS:	Customer pressure
EU:	European union
GDP:	Gross Domestic Product
HTMT:	Heterotrait-monotrait ratio of correlation
INT:	Intention to Adopt
IT:	Information Technology
MGA:	Multi Group Analysis
OECD:	Organisation for Economic Co-operation and Development
PEU:	Perceived ease of use
PLS-SEM:	Partial Least Square Structural Equation Modelling
PU:	Perceived usefulness
RA:	Relative Advantage
SEDA:	Small Enterprise Development Agency
SEM:	Structural Equation Modelling
SMM:	Social Media Marketing
SMMEs:	Small, Micro and Medium Enterprises
TAM:	Technology Acceptance Model
TOE:	Technology-Organisation- Environment
TREC:	Turfloop Research Ethics Committee

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CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1. INTRODUCTION AND BACKGROUND

Small, medium and micro enterprises (SMMEs) contribute significantly to the socioeconomic evolution of developing and developed nations (Cant, 2016; Ayandibu & Houghton, 2017; Matlakala, 2021), job creation, poverty reduction, income equality, and gross domestic product in many countries (Muriithi, 2017; Organisation for Economic Cooperation and Development, 2017). SMMEs are the most prevalent type of business worldwide and a significant contributor to job creation and economic growth (Herrington, Kew & Mwanga, 2017; Labour, 2017), and account for approximately ninety percent of global firms and over fifty percent of global employment (World Bank, 2021). SMMEs are the lifeblood of the South African economy, accounting for more than 98% of all businesses and between 50% and 60% of all jobs across the economy's various sectors (International Finance, Corporation, 2018; McKinsey, 2020).

Despite these contributions by SMMEs to the South African economy, the sector has suffered from a weak level of performance and a high failure rate (Bushe, 2019; van Staden, 2022). In recent years, the performance of SMMEs has been relatively stagnant due to high levels of competition, weak economic growth in South Africa and inadequate access to funds (International Finance, Corporation, 2018; McKinsey, 2020). Many SMMEs have experienced a sharp decline in revenue and profitability over the past decade, with roughly half of them failing within the first year of operation (Cova Advisory, 2021; Loury-Okoumba & Mafini, 2021). The poor performance and extreme unsuccessful rate of SMMEs have detrimental effects on their capability to add value to employment and economic growth in South Africa (International Finance, Corporation, 2018; McKinsey, 2020). Attempting to overcome these challenges, SMMEs are increasingly implementing the services of marketing tools such as SMM social in their enterprises. They make use of marketing tools to

interact with customers and to advertise products and services, and in doing so improving the performance of the business.

Marketing is of utmost importance for improving the performance of SMMEs, and the marketing strategies adopted by small businesses can assist in attracting and retaining customers and increasing sales and profitability (Afriyie, Du & Musah, 2019; Yalo, Enimola & Nafiu, 2019). Traditional and electronic marketing tools exist. These include (1) print media (brochures, magazines, newspapers, and newsletters that are distributed to active or potential customers); (2) broadcast media (on-screen theatre advertising, television and radio); (3) direct mail (printed postcards, brochures, and catalogues that are sent to probable or current customers); and (4) telemarketing (calling consumers directly to encourage the purchase of a company's product) (Manley, 2015; Cant & Wiid, 2016). A digital marketing strategy is the usage of digital networks like the internet to advertise and market a firm's products and services (Kalei, 2020; Saura, Palacios-Marqués & Ribeiro-Soriano, 2021). Search Engine Optimization (SEO), Facebook and Twitter, e-mail marketing, blogs and websites, and advertising products and services over online traits and social influencers are examples of digital marketing strategies that a small business can employ (Shaltoni, West, Alnawas & Shatnawi, 2018; Kalei, 2020). Digital marketing allows a small business to save money, target specific customers, create online interactions with customers, and reach a larger audience than traditional marketing tools (Jin, 2018; Kalei, 2020). There are various theories that are linked with the implementation or acceptance of SMM by businesses.

The Theory of Planned Behaviour (TPB), the Social Cognitive Theory, the Innovations Diffusion Theory, the Technology Acceptance Model (TAM), the Theory of Reasoned Action (TRA) and the Technology-Organisation-Environment framework (TOE) are among the theoretical frameworks utilised to examine the antecedents of digital marketing by firms (Njenga, Litondo & Omwansa, 2016; Momani, Hilles & Jamous, 2017). Nevertheless, the TAM and the TOE are two of the utmost prevalent theories used to describe the adoption of a technology by businesses. Davis (1989) indicated that TAM investigates the fundamental

associations between perceived utility, perceived ease of use, behavioural intentions and actual use. The TOE established by Tornatzky, Fleischer and Chakrabarti (1990) postulate that the drivers of an organisation's adoption of technology are the technology's characteristics, the organisation's preparedness, and environmental conditions. Studies on social media marketing adoption by SMMEs have typically relied on one of these theories: TAM and TOE (Nistor, 2019; Ostic, Qalati, Galvan Vela, Barbosa, Herzallah & Liu, 2021). This study aims to combine the TAM and the TOE to comprehend the antecedents of SMM by SMMEs. Several factors influence human behaviour, and an integrative method allows a researcher to overcome the limitations of a single theory (Bryan & Zuva, 2021). An integrated approach also allows the consideration of the effects of numerous constructs in explaining SMMEs' adoption of social media marketing (Sugandini, Effendi, Istanto, Arudanti & Rahmawati, 2020).

1.2. PROBLEM STATEMENT

SMMEs are essential contributors to economic development and the reduction of income inequality in both developing and developed nations (Umar, Omar, Hamzah & Hashim, 2018; Arshad & Arshad, 2019). However, the performance of many SMMEs is weak, and the failure rate of small businesses is exceptionally high, particularly in developing nations such as South Africa (Small Enterprise Development Agency, 2021). Lack of financial and human resources, high levels of competition, and the absence of a marketing strategy are among the causes of SMMEs' poor performance and extreme rate of failure (Ramasobana, 2017). The adoption of SMM can be advantageous for SMMEs to create virtual communities where they can share information that can aid business expansion (Muwanga-Zake & Herselman, 2017). According to Matikiti, Mpinganjira and Roberts-Lombard (2018), a decrease in administrative fees and a rise in awareness are two of the primary advantages of SMM for small businesses. Dekker, Engbersen, Klaver and Vonk (2018) and Nguyen and Luu (2020) found that the SMM adoption rate by SMMEs has stayed low in many developing nations. This is because of a lack of understanding of how to maximise the aids of SMM (Bogéa, 2018; Dekker *et al*.,

2018; Matikiti *et al.*, 2018). In addition, most research on SMM has focused on large companies, while studies on SMMEs, particularly in developing nations, are scarce (Felix, Rauschnabel & Hinsch, 2017; He, Wang, Chen & Zha, 2017). Social, economic and technological factors tend to differ amid developed and developing countries. Consequently, the findings by studies that focused on developed nations may not be applicable to developing nations like South Africa (Moyo, 2017). Therefore, it is essential to comprehend the antecedents of the adoption of SMM by SMMEs in the country. Furthermore, studies that have investigated the antecedents of SMM have typically employed a single theoretical approach, and research that has integrated theories is limited (Julies & Tranos, 2021). An integrative approach enables the researcher to comprehend the effects of multiple constructs and to overcome the limitations of a single theory, particularly in human behaviour studies (Bryan & Zuva, 2021; Sugandini, Effendi, Istanto, Arudanti & Rahmawati, 2020). TAM explains the adoption of a technology by emphasising perceived utility, perceived usability and user attitudes. As antecedents of SMM adoption, the TOE investigates the characteristics of the technology, the readiness of the organisation, and the environmental conditions. There are few studies that integrate two theories to explain the adoption of SMM by SMMEs in various industries. Additionally, demographical concepts including the likes of owner/manager, gender, age and highest qualification can impact the intention to adopt SMM (Janavi, Soleimani, Gholampour, Friedrichsen & Ebrahimi, 2020). However, there are few studies examining the impact of age and gender as moderating constructs in the association concerning TAM and TOE constructs and the intention of SMMEs to adopt SMM.

1.3. SIGNIFICANCE OF THE STUDY

The research will be significant from a theoretical, empirical and policy standpoints. First, the study will develop and test a model that incorporates age and gender as moderators in the relationship between the determinants of SMM adoption by SMMEs as well as their intention to adopt SMM. Empirically, the combined TAM and TOE model will contribute significantly to the understanding of the determinants of SMM adoption, particularly among SMMEs in developing nations. Considering South

Africa's slow economic growth and extreme rate of unemployment, the influence of SMMEs to economic development and employment is weakened by their high failure rate. Understanding determinants that can impact the acceptance of SMM by SMMEs will assist owners and managers in implementing digital marketing for enhanced performance. In addition, agencies that assist SMMEs in South Africa, such as the Small Enterprise Development Agency, will have a better understanding of the determinants of SMM among SMMEs. This can influence the assistance provided by these agencies to SMMEs, particularly in terms of digital marketing and technology use.

1.4. AIM OF THE STUDY

The aim of this study is to investigate the determinants of the adoption of SMM by SMMEs by integrating the TAM and TOE.

1.5. OBJECTIVES OF THE STUDY

Based on the aim, the following are the objectives of the study:

To evaluate the effects of TAM constructs (perceived usefulness and perceived ease of use) on the intention to adopt SMM by SMMEs.

To examine the effects of TOE constructs (relative advantage, customer pressure, competitive pressure, top management support) on the intention to adopt SMM by SMMEs.

To identify the moderating influences of demographic constructs (age and gender) in the relationship between TAM and TOE constructs, and the intention to adopt SMM by SMMEs.

To find out whether the intention to adopt affects the actual adoption of SMM by SMMEs.

1.6. RESEARCH HYPOTHESES

Building on the objectives of the study, the following hypotheses were suggested:

H1: Perceived usefulness has a significant positive effect on the intention to adopt SMM by SMMEs.

H2: Perceived ease of use has a significant positive effect on the intention to adopt SMM by SMMEs.

H3: Perceived ease of use has a significant positive effect on perceived usefulness.

H4: Relative advantage (technological factor) has a significant positive effect on the intention to adopt SMM by SMMEs.

H5: Top management support (organisational factor) has a significant positive effect on the intention to adopt SMM by SMMEs.

H6: Customer pressure (environmental factor) has a significant positive effect on the intention to adopt SMM by SMMEs.

H7: Competitive pressure (environmental factor) has a significant positive effect on the intention to adopt SMM by SMMEs.

H8: Age positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

H9: Gender positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

H10: The intention to adopt SMM has a significant positive effect on the actual adoption of SMM by SMMEs.

1.7. DEFINITIONS OF TERMS

1.7.1. Adoption

The adoption of innovation denotes to the act of acquiring an innovation (da Silva Gabriel & Da Silva; 2017). Adoption in this study is divided into the intention to adopt as well as the actual adoption. Intention is defined as the willingness to adopt SMM,

and actual adoption refers to firms that are actually using SMM as part of their marketing strategy.

1.7.2. Environmental Factors

The TOE defines environmental factors as external conditions that influence an organisation's adoption of technology. Environmental concepts such as pressure from competitors and customers affect the technological adoption such as SMM (Ahmad *et al.,* 2018; Julies *et al.,* 2021). Environmental factors in this study are external pressures that influence the adoption of SMM by SMMEs.

1.7.2.1. Competitive Pressure

Competitive pressure refers to the pressure exerted by exterior competitors in the same industry (Swallehe, 2021). This study defines competitive pressure as the extent to which competitors have the ability to influence the adoption decisions of SMMEs.

1.7.2.2. Customer pressure

Customer pressure refers to the range to which customers attempt to impact the acceptance of a certain technology (Al-Rahbi, 2017). Customer pressure in this study denotes the degree to which customers try to influence the adoption of SMM by SMMEs

1.7.3. Organisational Factors

Organisational factors are defined as determinants that are internal to the organisation and include the nature and features of the organisation (Swallehe, 2021). In this study, the organisational factors in focus will be the support from the top management.

1.7.3.1. Top Management support

Top management support denotes any aid by an enterprise's management to adopt technology (Abbasi *et al.*, 2022). In this study, support from top management will be defined as any assistance that top managers provide towards the adoption of SMM.

1.7.4. Technological factors

Technological factors are defined as technologies that are already in use within an organisation (internal technologies), or those that have been identified as existing but have not yet been applied or used (Al-Rahbi, 2017). In the current study, technological factors will be labelled as technological systems utilised by SMMEs. There are several technological factors. This study focuses on relative advantage.

1.7.4.1. Relative advantage

Relative advantage is the grade to which it is asserted that a certain technology improves a job or organisational performance more than its predecessors or competing technologies or strategies (Wang, Meister & Wang, 2018). In this study, relative advantage signifies the perceived benefit of SMM over conventional marketing strategies.

1.7.5. Perceived ease of use

Efosa *et al*. (2018) define perceived ease of use as the level to which operators perceive the employment of a new application to be effortless. Perceived ease of usage is defined in this study as the level at which SMMEs will find SMM adoption simple.

1.7.6. Perceived usefulness

Efosa *et al*. (2018) explain perceived usefulness as the level to which the operator trusts that the adoption of a specific technological mechanism would assist the user in improving overall performance. This research describes perceived usefulness as the level to which the SMMEs believe that adopting SMM will improve their overall performance.

1.7.7. SMMEs

SMME is qualitatively labelled as cooperative establishments and non-legislative enterprises that have separate as well as different features that are owned and / or managed by a single or more people, including its stretched outlets or subsidiaries (Government Gazette, 2019). The quantitative explanation concentrates on the

business' revenue, the number of employees as well as the gross asset value of the business. A micro business will have 0-10 employees, small business will have 11-50 employees and medium-sized business will have 51-250 employees (Government Gazette, 2019). The number of employees will be used to define SMMEs in this study.

1.7.8. Social Media

Social media refers to the setting where social networking takes place (Kuss, 2017). Social media in this study is defined as the various social media channels that SMMEs can use to interact with various stakeholders.

1.7.9. Social Media Marketing (SMM)

Ahmad and Khan (2017) define SMM as the usage of multiple social media channels to promote a firm's goods and services to customers. This study focuses on business-to-customer SMM. The study defines SMM as the usage of multiple social media platforms/channels by SMMEs to advertise their products and services to consumers.

A detail discussion of the preliminary literature review is presented in the next section.

1.8. PRELIMINARY LITERATURE REVIEW

The literature review is discussed in detail in chapter two and three. The study is grounded on two theories namely, the Technology Acceptance model (TAM) as well as the Technology-Organisation-Environment (TOE) framework. TAM explains the adoption of a technology by emphasising perceived ease of use, perceived utility and the user intentions. TAM is a model that is mostly applied to study the acceptance of innovative technological systems by businesses. TOE framework is adopted to investigate the organisational-level adoption of technologies through the usage of three main contexts (technological, organisational and environmental) that can probably impact the implementation of information technology. As antecedents of SMM adoption, the TOE framework explores the characteristics of the technology,

the readiness of the organisation and the environmental conditions. The study integrated the models of TAM and TOE in investigating the determinants of SMM adoption by SMMEs. The conceptual model for this study (figure 3.3 in chapter 3) is implemented to make expectations about the hypotheses. The intent to adopt SMM by SMMEs is impacted by perceived usefulness, perceived ease of use, relative advantage, top management support, customer pressure and competitive pressure. In addition, the moderating influences of demographic variables (age and gender) plays a huge role towards the association between TAM and TOE constructs and the intention to adopt SMM by SMMEs. These factors influence the adoption of SMM, which results in the actual adoption of SMM.

In the following segment, a brief discussion on research methodology is provided.

1.9. RESEARCH METHODOLOGY

The research methodology was explained in detail in chapter four. The study used the quantitative design technique to examine the association among TAM-TOE constructs and SMMEs' intention to adopt SMM. The study made use of the positivist viewpoint and the deductive research technique. The author investigated the determinants of the adoption of SMM by SMMEs and analysed the relationships as suggested in the research hypotheses through the use of the quantitative research design. Descriptive, exploratory and causal research methods were applied to investigate the associations between the constructs. The study was carried out in Capricorn and Waterberg District Municipalities in Limpopo Province of South Africa. Specifically, the study was done in Polokwane, Mankweng and Seshego in the Polokwane Local Municipality. In addition, the study was done in Bela-Bela Local Municipality in the Waterberg District Municipality. Only SMMEs in the town of Bela-Bela were sampled. The population of the study included SMMEs in Capricorn and Waterberg District Municipalities of Limpopo Province. There was no official population or sampling frame for SMMEs. Non-probability sampling was used in the study since the size of the SMME population is unknown. This study used convenience and snowball sampling because there was no accessible population or

sampling setting of SMMEs in the area of study. The survey method was utilised in obtaining data from respondents. The researcher collected data using a cross-sectional survey design. The 10-times rule was used to create the sample size of the study. 760 questionnaires were sent out and only 360 of them were returned and deemed to be usable. A method of self-administered questionnaires was used to gather primary information from the participants who, in this case, were the SMME owners and/or managers from three industries (sectors), specifically, the hospitality, retail and wholesale sectors. The self-administered questionnaire was built on closed questions. The questionnaire items were derived from earlier research. To assess reliability and validity, the psychometric features of scales used in prior investigations were used. Furthermore, the questions on the survey were assessed on a 5-point Likert scale. The researcher distributed the questionnaires to identify respondents in person. The respondents were given enough time to complete the survey. The composed data from respondents were coded. The researcher made use of the PLS-SEM to analyse the information, and to assess the research hypotheses. PLS-SEM was utilised to evaluate the measurement of latent concepts as well as to examine the associations between the constructs (Henseler *et al.*, 2015). The descriptive analysis, response rate, demographics analysis, PLS-SEM, as well as moderation effects analysis were all part of the data analysis. In ensuring reliability, composite reliability and Cronbach's alpha were utilised by the researcher, and was attained from PLS SEM. As already mentioned, elements that were utilised on the survey were obtained from preceding research studies. Procedures were taken to ensure that they were reliable. The procedures that were taken to ensure face and content validity are as follows: to start with, the supervisor and co-supervisor who are considered specialists in the arena of research as well as in the arena of business management and/or marketing revised the questions included in the questionnaire and gave recommendations on how to improve them. Secondly, the survey was pilot-tested with thirty participants. This was done prior to issuing of the final survey. To achieve statistical validity, the ten-times rule was used. To measure convergent validity, the AVE was used. The HTMT was applied to ensure discriminant validity. In

addition, the structural model's significance will be determined using a 5% significance threshold and a t-value of at least 1.96. The researcher took into account ethical procedures when engaging with the participants. To guarantee that the study was conducted in an ethical way, the scholar submitted an application for an ethical clearance certificate from TREK for permission to perform the research. In addition, throughout the procedure of data gathering, the researcher ensured that ethical practices were considered and adhered to.

1.10. OUTLINE OF CHAPTERS

This section explains the work that was done in each chapter.

Chapter One: Introduction and Background of the Study

The introductory chapter outlines the study's context. A discussion of the significance of the research is presented, as well as the aims and hypotheses of the study. it further delivers the definition of terms. A brief overview of literature review as well as the research methodology is provided.

Chapter Two: Small, Micro and Medium Enterprises (SMMEs)

This chapter starts by introducing SMMEs from different parts of the world. The general definition of SMMEs will be presented and the way in which they are classified and defined from both local and international perspectives is outlined. In addition, the definition of SMMEs in the setting of South Africa   will be provided. The characteristics and development phases of SMMEs in the South African background will be outlined. SMMEs contributions will be presented. The chapter will also discuss the internal and external challenges faced by SMMEs.The features that usually limit the evolution of SMMEs in the country will be outlined. Furthermore, the chapter will discuss the SMMEs failure rate. This is then followed by the contrast of SMMEs failure in international and local settings, and afterward the chapter is concluded.

Chapter Three: Determinants of Social Media Marketing Adoption

This chapter offers an overview of social media marketing and determinants of SMM adoption. Benefits of SMM and the challenges of SMM confronted by SMMES will be outlined. The chapter will further explain the theoretical as well as the empirical literatures. A detailed discussion on the moderating factors will be provided. Moreover, the conceptual framework will be constructed from the hypotheses of the study.

Chapter Four: Research Methodology

This chapter explains the study's research methodology. An overview of the research philosophy and approach is offered first. The chapter proceed by discussing the research design. Then it further explains the study area, the study's population size, sample size and sampling techniques that will be used. A description of data collection approaches, methods of surveys and data collection procedures will be reported. Pilot testing and the main data collection procedure (the survey distribution process) will be outlined. The discussion of data analysis methods will be provided. The reliability and validity issues will be outlined. Lastly, the ethical issues raised by the study will be discussed.

Chapter Five: Presentation and interpretation of the research Findings

The primary objective of this chapter is to present and explain the findings derived from the composed information obtained by a self-administered questionnaire (survey) and later on analysed through the use of Smart PLS 4 software. The chapter will first outline and explain the normality of the data. The interpretation of findings of the response rate, demographic characteristics will then follow. Moreover, it will assess whether the drawn hypotheses should be approved or declined, as well as whether the conclusion reached is in good agreement with former research.

Chapter Six: Summary of Findings, Recommendations and Conclusions

Chapter six completes the study by presenting the summary of the results. In addition, conclusions and suggestions guided by the findings of the research are

provided. The chapter ends by classifying research limitations as well as possible research extensions.

1.11. CHAPTER SUMMARY

This chapter delivered an outline of the research study. The literature was presented in the introduction or background on the study. SMMEs and theories linked with the adoption of SMM were outlined. The importance of establishing an empirical study to confirm if the association between the determinants of social media marketing (TAM and TOE constructs) influences the intention and actual adoption by SMMEs was explained in the problem statement segment. The significance of the study was explained. Additionally, the aims as well as the hypotheses of the study were drawn. A short discussion of the preliminary literature review was presented. Lastly, an explanation of the methodology to be utilised was provided. In the part on research methodology, it was outlined that the respondents were owners and managers of SMMEs in Capricorn and Waterberg District Municipalities. A cross-sectional survey will be employed to obtain data from the participants. It was also noted that ethical considerations would be followed prior to and during the data gathering course. The outline of chapters was presented. The second chapter will look at SMMEs.

CHAPTER TWO

SMALL, MEDIUM AND MICRO ENTERPRISES

2.1. INTRODUCTION

The previous chapter explained the study's context. A discussion of the significance of the research and problem statement were presented. The current chapter offer a detailed discussion on SMMEs.

Small, medium and micro enterprises (SMMEs) are important players in the well-being of the economy, job creation as well as the overall quality of living (Legoabe, 2017; Afolayan & De la Harpe, 2020). In both developed and developing countries, SMMEs drive world economies and serve as a facilitator of industrialisation (Moise, Khoase & Ndayizigamiye, 2020). The significance of SMMEs is recognised locally and internationally. The literature review in this chapter gives an outline for understanding how SMMEs function providing a general overview of how they operate in various nations. As such, the literature will include the description of SMMEs in developed and developing countries. The qualitative and quantitative approaches will be applied in defining the SMME on some of the local and international countries. The chapter will further provide a comparison of SMMEs by focusing on the qualitative and quantitative definitions based on the countries (developed and developing) that will be used. The characteristics of SMMEs in South Africa and their development phases will be discussed. In addition, both the contributions of SMMEs and challenges that they are facing (internal and external) will be outlined. Aspects that influence the evolution of SMMEs in the South African context will be highlighted. Lastly, the definition and failure rate of SMMEs will be discussed.

2.2. DEFINITION OF SMMEs

The definition of SMMEs varies, depending on the country in question, and is constructed on the criteria each utilises to define the concept. In other words, there is no precise universal definition of SMMEs, mainly because of changes in economic structures and stages of growth. The OECD (2017) and Zilwa (2019) highlighted that

defining an SMME is a massive duty, given the difference in classification across countries and industries with levels of capitalisation, size and turnover (Bank, 2014; Finfind, 2018). As a result, countries have established their own definitions to form suitable and working policies and programmes for SMMEs to fit its contexts and economic circumstances. The number of workers, the annual turnover and the value of assets are three criteria that are often used to define and or compare SMMEs in different countries, and by several institutions and bodies (the European Union, the OECD, the Multilateral Investment Guarantee Agency, and the International Finance Corporation).

The next sub-section offers a discussion of SMMEs from an international point of view.

2.2.1. DEFINITION OF SMMEs FROM AN INTERNATIONAL PERSPECTIVE

2.2.1.1. Definition of SMMEs from the European Union perspective

The EU make usage of number of workers and the annual revenue or the total annual balance sheet as factors in categorisation of a business as a small, micro and medium enterprise (SMME). Businesses that comprise not over 250 workers, with an annual revenue not beyond €50 million and a total annual accounts of not over €43 million are regarded or categorised as SMMEs (European Union Commission Recommendation, 2018). SMMEs from the EU context can be defined qualitatively and quantitatively.

➤ **Qualitative Definition**

According to the new European Union definition, an SMME is classified as any business involved in an economic task, regardless of its lawful status. It replicates the vocabulary applied by the European Court of Justice in its choices about what they label to be SMME. Hence, according to the decision of the European Court Justice, entrepreneurs, private businesses, corporations, and relationships frequently involved in economic activities can be regarded as SMMEs. The motive is easy. Its commercial responsibility is the defining aspect, not the legal status implemented (The new SME definition. User guide and model declaration, 2018). SMMEs are also

classified as autonomous for the reason that they are either entirely self-directed or have single or other smaller corporations (respectively fewer than twenty-five percent) with other businesses.

➢ **Quantitative Definition**

EU's quantitative definition creates an all-inclusive group dimension on ways the businesses that are classified as SMMEs are more allocated into various forms. The number of workers, the annual revenue and the overall annual balance sheet are three criteria considered during the classification of businesses (see Table 2.1).

Table 2. 1. Types of SMMEs according to European Union

Business Category	Employees	Annual turnover	Annual balance sheet
Medium	250 ≤	€ 50 m ≤	€ 43 m ≤
Small	50 ≤	€ 10 m ≤	€ 10 m ≤
Micro	10 ≤	€ 2 m ≤	€ 2 m ≤

Source: European Commission (2018)

Based on the results outlined in Table 2.1, micro enterprises are defined as enterprises that hire workers not exceeding ten, have an annual revenue and an annual balance sheet of fewer or equal to € 2 million. Enterprises that hire not more than fifty people and have an annual revenue and a total balance sheet not exceeding €10 million are classified as small enterprises. Medium sized enterprises are those that hire less or 250 people with an annual revenue below the value of €50 million as well as a balance sheet total not exceeding the value of €43 million.

The following sub-section discusses SMMEs from the World Bank point of view.

2.2.1.2. Definition of SMMEs from the World Bank perspective

The World Bank depends on nation principles to label SMMEs based on the number of workers, total assets and annual turnover (United Nations Department of Economic and Social Affairs Division for Sustainable Development Goals (UNDESA); (undated), Pedraza, 2021). Refining the credit infrastructure to permit better SMMEs entrance to the monetary marketplace is one of the key services offered by the World Bank (2020) to SMMEs. The World Bank's classification of SMMEs is as follows:

Table 2. 2.SMMEs according to the World Bank

Category	Definitions
Small Enterprise	Businesses with total assets or annual turnover between US$100,000 and equal to US$3 million and hire between 10 and 50 individuals.
Micro Enterprises	Businesses with total assets of beneath US$100,000, total revenue underneath US$100,000, and hire not more than ten individuals.
Medium Enterprises	Businesses with total assets ranging from US$3 million up to US$15 million and hire between 50 and 300 individuals.

Source: World Bank (2020)

The following sub-section offers literature on SMMES from the USA viewpoint.

2.2.1.2. Definition of SMMEs from the United States of America (USA) perspective

In the USA, the commercial division took the European Union approach to define SMMEs qualitatively and quantitatively. The Small Business Administration sets small enterprise criterion grounded on sector, ownership structure, revenue as well as employee number. The number of SMME workers can be as high as 1500 in some circumstances, even though the limit is normally 500 (United States Small

Business Administration "Size Standards, 2011). In the United States of America, SMMEs have been answerable for almost 67% of new jobs created in the private sector (Office of the United States Trade Representative, 2017).

➢ **Qualitative Definition**

An SMME is any enterprise that is organised for profit and operates primarily in the United States of America. The USA's qualitative definition includes the organisational features of employees, which indicate that the business must be managed by the owner, and that it should have a small market share and internal freedom of control in making its key decisions (Berisha, Justin & Pula; 2015, Chidi, 2020).

➢ **Quantitative Definition**

In the quantitative approach, SMMEs are defined based on the type of industry. SMMEs in the industry of farming are classified as businesses consisting of fewer than 500 workers with an annual revenue of less than $250 million (US Small Business Administration, 2011). Table 2.3 illustrates definitions of SMMEs according to several industry criteria.

Table 2. 3. Quantitative definition of SMEs in the United States of America

	Manufacturing and non-exporting services firms	Exporting services firms	Exporting services firms	Farms
		Most	High Value	
Number of employees	<500	<500	<500	<500
Revenue	Not applicable	≤$7 million	≤ $25 million	≤$250 million

Source: United States of America, Small Business Administration (2011)

In the following sub-segment, SMMEs are defined from the Indian point of view.

2.2.1.3. Definition of SMMEs from the Indian perspective

The definition of what qualifies as SMME (MSME) in India has changed. As per MSME Act 2006, SMMEs are classified in terms of investment and annual income (Rajamani, Akbar Jan, Subramani & Nirmal Raj, 2022). The new definition announced on May 13, 2020, applies to both manufacturing and services MSMEs in India. The manufacturing business is described in terms of investment in plant and machinery. On the other hand, services businesses in India are defined as businesses involved in "providing services defined in equipment investment" (Archana, 2018; Rajamani *et al.*, 2022). According to India Briefing (2020), the new definition increases the forms of businesses that can now avail themselves in terms of MSME status and appreciate related benefits. The types of businesses are as follows:

Small enterprise comprises of businesses with investment up to US$1.3 million and an income up to US$6.62 million.

Micro enterprises are businesses with investment up to US$132,521 and an income u to US$662,715; and

Medium enterprises are those companies with investment up to US$2.6 million and income up to US$13.24 million.

The next sub-section provides a description of SMMEs from the viewpoint of Sri Lanka.

2.2.1.4. Definition of SMME in the perspective of Sri Lanka

The frequently used measures of definitions of SMMEs are total number of workers, annual revenue and total investment. In the Sri Lankan context, the SMME policy framework defines SMMEs based on the number of employees and the annual turnover (Ministry of Industries and Commerce, 2017). SMMEs in Sri Lanka are businesses that have employees not exceeding 300 and their revenue not exceeding Rs 750 million. According to Wickramathilaka (2018), seventy five percent of SMMEs

contribute 52 percent to the GDP and 45 percent to employment. This indicates that SMMEs are important contributors to economic growth and the sustainability of many countries.

The next section provides a detailed discussion of SMMEs in the African context.

2.2.2. DEFINITIONS OF SMMES FROM AFRICAN PERSPECTIVES

This section of the study provides the discussion of SMMEs in the continent of Africa.

2.2.2.1. Definitions of SMMEs in Nigeria

Grouping businesses as small, medium or large means that they can be classified in terms of their size. Since it is difficult to track down when a business changes from micro or small to medium, the definition of SMMEs is rooted mainly on the following measures: number of employees, the annual turnover and the value of assets (Small Medium Enterprise Development Agency, 2013). In an interview with the Daily Independent (2013), the coordinator (Yinka Fisher) of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) defined SMMEs as follows (quantitative definition):

Micro enterprise: Any business with one to nine employees and with an asset base from one to five million naira, excluding the land cost.

Small enterprise: These businesses have number of workers ranging from 10 and 49 and comprise a capital base from ₦5 million to ₦50 million.

Medium: Businesses that employ 50 to 199 individuals with a capital base ranging from ₦50 million to 500 million naira (SMEDAN, 2013).

The following sub-section provides a brief definition of SMMEs in Ghana.

2.2.2.2. Definition of SMMEs in Ghana

The definition of SMMEs in Ghana changes from time to time and according to institutions. The Ghanaian government at certain point in time used investment in machinery and equipment and working capital to define SMMEs. Sometimes the

capital cost and revenue were employed. In Ghana, majority of definitions of SMMEs rest upon the number of workers employed by the business. Ghana Statistical Service (GSS) defined SMME as any business entity that employs between 1 to 5 employees as micro, a firm employing between 6 to 30 employees as small, and a firm employing between 31-100 employees as medium (GSS, 2016; Amoah & Amoah, 2018).

The next sub-section provides a description of SMMEs from the context of Kenya.

2.2.2.3. Definition of SMMEs in Kenya

The definition of SMMEs changes from time to time since there is no universal definition. This statement is also applicable in Kenya. The Micro, Small and Medium Enterprises Development Act of 2006 is now regarded as an old Act because of the amendment made in section 7 of the Act. The criteria previously used by the MSME Act of 2006 to define SMMEs included the number of employed individuals, annual revenue, investment in plant and machinery for businesses operating in the manufacturing sector, and investment in equipment for businesses providing services. The new SMME definition amended by the Micro, Small and Medium Enterprises Development Bill, 2018 focuses on the following criteria: annual turnover of the business; investment in plant and machinery for businesses operating in the manufacturing of goods; and investment in equipment for businesses providing services. The table below classifies the definition of SMMEs from the old (MSME Act, 2006) and new (MSME Bill, 2018).

Table 2. 4. SMMEs definition (old and new) in Kenya

Category	Old definition (MSME Act, 2006)	New definition (MSME Bill,2018)
Micro	Businesses with individuals not beyond ten; annual revenue not surpassing 500 000 shilling, with an investment in machinery and plant not surpassing 10 million, and investment in equipment not over 5 million shilling.	Business with investment in plant and machinery worth 2 million five hundred thousand shilling, and when investment in equipment is 1 million with an annual revenue of 5 million Kenyan shilling.
Small	Enterprises with more than 10 but less than 50 workers, annual turnover ranging from 5 hundred thousand to 5 million shilling, and an investment plant greater than 10 million but less than 50 million shilling with equipment investment of 5 million to 20 million.	Business with 2 million 5 hundred thousand to 50 million Kenyan shilling, investment in equipment ranging from 1 million to 2 million shilling, with an annual turnover being 50 million to 7 hundred and 50 million Kenyan shilling.
Medium	Firm employing more than 50 but less than 100 employees with an annual turnover between 5 million and 8 hundred million Kenyan shilling.	Firm with an investment in plant and machinery ranging from 50 million to 100 million Kenyan shilling, equipment investment ranging from 20 million to 50 million shilling in equipment and annual revenue ranging from 7 hundred and fifty million to 2 thousand and 5

			hundred million Kenyan shilling.

Source: The Medium, Small and Micro Enterprises Development (Amendment) Bill (2018)

The next sub-section provides a brief explanation of SMMEs in Eswatini.

2.2.2.4. Definition of SMMEs in Eswatini (Swaziland)

An SMME are defined by the number of employees (according to Eswatini SMME Policy of 2009). The SMME should employ less than 50 employees, has assets of up to €5 million and an annual turnover of up to €8 million (FinMarket Trust, 2018). This policy categorises SMMEs as a variety from informal micro-enterprises all the way to formal medium-sized enterprises (Revised SMME Policy of Eswatini, 2018). The dissimilarity within the variety is not significant. Only the ease with which businesses can change within the scale is important.

In the next section, a detailed description of SMMEs from the South African point of view is provided.

2.2.3. Definition of SMMEs in South Africa

In South Africa, the term SMME or SME is usually used. Similarly, there is no primary meaning for these terms (Bhorat, Asmal, Lilenstein & Van der Zee, 2018). The definition of SMMEs varies depending on the country in question and is based on the criteria each utilises to define the concept. In the South African context, the definition of an SMME is provided in the National Small Business Act (Act 102 of 1996), which provides both qualitative and quantitative definitions.

2.2.3.1. Qualitative Definition

In the National Small Business Act of 1996 as revised in 2003, a small business (SMME) is defined as a cooperative enterprise and non-governmental enterprise that has distinct and different features that are owned and / or managed by one or

more people, including its stretched branches or subsidiaries (Government Gazette, 2019).

2.2.3.2. Quantitative Definition

The quantitative definition concentrates on the business' turnover, the number of employees and the gross asset value of the business. The National Small Enterprise Act 1996 (Act no 102 of 1996) has been revised by the Minister of Small Enterprise Development, Lindiwe D. Zulu in March 2019. The new definition now uses two instead of three proxies namely, total full-time employees, and total annual turnover. The third proxy which is "the total gross asset value" has been removed as it is considered difficult to measure. A micro business will have 0-10 employees, a small business 11-50 employees and a medium-sized business will have 51-250 employees (Government Gazette, 2019). The number of employees is used to define SMMEs in this study.

Table 2.5 below depicts the quantitative definition of SMMEs in South Africa as per the National Small Business Act No. 102 of 1996, as amended in 2003.

➢ National Small Business Act 2003 definition of SMME in South Africa.

Table 2. 5. Quantitative definition of SMMEs in South Africa as per the National Small Business Act 2003.

Column 1	Column 2	Column 3	Column 4	Column 5
Sector or subsector in accordance with the Standard Industrial Classification	**Enterprise class or size**	**The Total full-time equivalent of paid employees**	**Total Turnover**	**Total gross asset value (fixed property excluded)**

Manufacturing	Medium	200	R51m	R19m
	Small	50	R13m	R5m
	Very small	20	R5m	R2m
	Micro	5	R0.20m	R0.10m
Retail, motor trade and repair services	Medium	200	R39m	R6m
	Small	50	R19m	R3m
	Very small	20	R4m	R0.60m
	Micro	5	R0.20m	R0.10m
Wholesale	Medium	200	R64m	R10m
	Small	50	R32m	R5m
	Very small	20	R6m	R0.60m
	Micro	5	R0.20m	R0.10m
Agriculture	Medium	100	R5m	R5m
	Small	50	R3m	R3m
	Very small	20	R0.50m	R.50m
	Micro	5	R0.20m	R0.10m
Mining and Quarrying	Medium	200	R39m	R29m
	Small	50	R10m	R6m

	Very small	20	R4m	R2m
	Micro	5	R0.20m	R0.10m
Construction	Medium	200	R26m	R5m
	Small	50	R6m	R1m
	Very small	20	R3m	R0.50m
	Micro	5	R0.20m	R0.10m
Electricity, Gas and Water	Medium	200	R51m	R19m
	Small	50	R13m	R3m
	Very small	20	R5.10m	R1.90m
	Micro	5	R0.20m	R0.10m
Catering Accommodation and Other Trade	Medium	200	R13m	R3m
	Small	50	R6m	R1m
	Very small	20	R5.10m	R1.90m
	Micro	5	R0.20m	R0.10m
Transport storage and communications	Medium	200	R26m	R6m
	Small	50	R13m	R3m
	Very small	20	R3m	R0.60m
	Micro	5	R0.20m	R0.10m

Finance and Business Service	Medium	200	R26m	R5m
	Small	50	R13m	R3m
	Very small	20	R3m	R0.50m
	Micro	5	R0.20m	R0.10m
Community, social and personal services	Medium	200	R13m	R6m
	Small	50	R6m	R3m
	Very small	20	R1m	R0.60m
	Micro	5	R0.20m	R0.10m

Source: The National Small Business Act No. 102 of 1996, as amended in 2003

Table 2.6 below quantitatively categorises SMMEs in accordance with the total full-time equivalent of paid employees and the total annual turnover in different industry types (Department of Small Business Development, 2019).

➢ **Amendment 2019 of the definition of SMMEs by the National Small Business Act 2019.**

Table 2. 6. Quantitative definition of SMMEs in South Africa as per National Small Business Act 2019

Column 1	Column 2	Column 3	Column 4
Sectors or subsectors in accordance with the standard industrial	**Size or class of enterprise**	**Total full -time equivalent paid employees**	**Total annual turn over**

classification			
Manufacturing	Medium	51-250	≤R170 million
	Small	11-50	≤R50 million
	Micro	0-10	≤R10 million
Retail, motor trade and repair services	Medium	51-250	≤R80 million
	Small	11-50	≤R25 million
	Micro	0-10	≤R7,5 million
Wholesale	Medium	51-250	≤R220 million
	Small	11-50	≤R80 million
	Micro	0-10	≤R20 million
Agriculture	Medium	51-250	≤R35 million
	Small	11-50	≤R17 million
	Micro	0-10	≤R7 million
Mining and Quarrying	Medium	51-250	≤R210 million
	Small	11-50	≤R50 million
	Micro	0-10	≤R15 million
Construction	Medium	51-250	≤R170 million
	Small	11-50	≤R75 million
	Micro	0-10	≤R10 million

Electricity, Gas and Water	Medium	51-250	≤R180 million
	Small	11-50	≤R60 million
	Micro	0-10	≤R10 million
Catering Accommodation and Other Trade	Medium	51-250	≤R40 million
	Small	11-50	≤R15 million
	Micro	0-10	≤R5 million
Transport storage and communications	Medium	51-250	≤R140 million
	Small	11-50	≤R45 million
	Micro	0-10	≤R7.5 million
Finance and Business Service	Medium	51-250	≤R85 million
	Small	11-50	≤R35 million
	Micro	0-10	≤R7.5 million
Community, social and personal services	Medium	51-250	≤R70 million
	Small	11-50	≤R22 million
	Micro	0-10	≤R5 million

Source: Government Gazette (2019)

The previous section defined SMMEs from both the local (developing nations) and international (developed nations) contexts. The definition of SMMEs from the international context focused on the European Union, World Bank, United States of America, India and Sri Lanka. From the local perspective, the definition of SMMEs were discussed from the viewpoints of nations such as Nigeria, Ghana, Kenya,

Eswatini (Swaziland) and South Africa. The next section provides the literature that compares similarities and differences between SMMEs. Firstly, the literature will compare the similarities and differences in terms of the 2003 and 2019 definitions in the South African context. Secondly, the literature will compare similarities and differences among SMMEs from local and international perspectives.

2.3. SIMILARITIES AND DIFFERENCES BETWEEN SMMES

This sub-section first discusses the similarities and differences in terms of the 2003 and 2013 definitions in South Africa.

2.3.1. Similarities and differences in terms of the 2003 and 2019 definitions of SMMEs in South Africa

The number of proxies, size or classification of enterprise, the total number of fully paid employees and the total annual turnover are used in this section to outline and discuss the similarities and differences between the 2003 and 2019 definitions of SMMEs in the South African context.

➤ **Number of proxies**

With the amendment made on the National Small Enterprise Act 1996 (Act no 102 of 1996) in 2019 by the then Minister of Small Enterprise Development, Lindiwe D. Zulu (March 2019) as depicted in Table 2.6, the measurement system for defining SMMEs were also affected. Prior to the amendment made in 2019, the old definition of SMME (as amended in 2003) used three proxies namely, total full-time employees, total annual turnover and the total gross asset value. However, the new SMME definition (as amended in 2019) uses two proxies instead of three namely, total full-time employees, and total annual turnover. The new 2019 definition removed the third proxy, which is "the total gross asset value" as it is considered as a proxy that is difficult to measure.

➤ **Size or classification of enterprise**

The size or classification of enterprise has changed. In 2003, there were four classes (namely: medium, small, very small and micro for all industries classified). As a result

of adjustments made on the definition of SMMEs in 2019, the classes were also affected and amended to medium, small and micro enterprises.

➤ **The total number of fully paid employees**

The proxy of the total full-time employees was also affected and changed. Based on the definition of SMME as amended in 2003, with the focus being on the sector or industry of agriculture, the number of fully paid employees was restricted to 100 in the medium class. However, after the amendments made by the then Minister of Small Enterprise Development, Lindiwe D. Zulu in March 2019, the number of fully paid employees increased from a minimum of 51 to a maximum of 250. The small class moved from 0 to 50 employees (as per the old SMMEs definition as amended in 2003) to a minimum of 11 and a maximum of 50 employees (as per the new SMMEs definition as amended in 2019) for all industries. The micro class moved from a maximum of 0 to 5 employees (as per the old SMMEs definition as amended in 2003) to a minimum of 0 and a maximum of 10 employees (as per the new SMMEs definition as amended in 2019) for all industries.

➤ **The total annual turnover**

Lastly, the total annual turnover has also changed per the size or class of the enterprise. The total annual turnovers as introduced in the amended 2019 definition of SMMEs by the National Small Business Act 2019 are much bigger than those of the of the amended 2013 definition of SMMEs for all industries classified and the class or size of enterprise.

The next sub-section explains the similarities and differences between definitions of SMMEs from local and international perspectives.

2.3.2. SMMEs similarities and differences for local and international definitions

The similarities associated with local and international definitions of SMMEs are discussed as follows**:**

➢ **Similarities**

According to Jaiswal, Kishtawal and Bhomia (2018), studies on the subject specifies that the sector of SMME is usually characterised into three namely (1) small, (2) micro and (3) medium enterprises. Even though previous studies (Cant, 2016; Ayandibu & Houghton, 2017; OECD, 2017) have indicated that SMMEs play a significant role in the economies of both developed and developing countries, one thing that remained the same is that there is no single, universally accepted definition of SMMEs (Jaiswal *et al.*, 2018). The definitions of SMMEs vary, depending on the country in question, and is constructed on the criteria each utilises to define the concept. The reasons for the problematic formulation of the universal definition may be because of changes in economic structures and stages of development. This statement was also supported by the OECD (2017) and Zilwa (2019), that defining SMME is a massive task given the distinction in classification across countries and sectors with levels of capitalisation, size and turnover (Bank, 2014; Finfind, 2018). Definitions of SMMEs have a similarity of identifying businesses of a particular size as either "micro", "small" or "medium" as compared to larger businesses (BusinessEurope, 2017). The number of workers, the annual turnover and the value of assets are three criteria often used to define and or compare SMMEs in different countries and by several institutions and bodies (the EU, the OECD; the Multilateral Investment Guarantee Agency; the International Finance Corporation). The number of employees is criteria that is frequently applied by both developed and developing countries. The number of employee criteria play a huge role in classifying whether a firm is micro, small or medium enterprise. Recent studies define SMMEs as those with less than 250 employees, though very small businesses are allowed to have less than 50 employees.

The next segment explains the differences associated with the local and international definitions of SMMEs.

➢ **Differences**

Since there is no single, commonly accepted definition of SMMEs, quantitative and qualitative approaches are usually used to define SMMEs (Berisha & Pula, 2015). The application of the quantitative approach plays a vital role in defining SMMEs since its criteria (which include annual turnover, total value of assets and number of employees) happen to be different when used by different nations. As indicated by Berisha and Pula (2015), the differences in the definitions of SMME can be extended to three flanks namely, (1) international institutional definitions, (2) international legal definitions and (3) by definitions of industries. The current literature on the definitions of SMMEs from local and international perspectives suggests that it is very challenging to arrive at a common definition (Motebejane, 2023). Based on the country, government laws, size of the business, sectors with levels of capitalisation, products and assets, and the definition of SMME will continue to be different. As such, developed nations such as the European Union (EU) define SMMEs by using the quantitative characteristics. The EU's recent definition of SMME (European Union Commission Recommendation, 2018) is a business that comprises not more than 250 employees, with an annual turnover not exceeding €50 million and a total annual balance sheet of not more than €43 million. In the USA, the employment size threshold of an SMME is 500 people, with small enterprises employing 100 people (Berisha, Justin & Pula, 2015; Ndayizigamiye, 2019). In India, SMMEs are defined in terms of investment and annual income and the definition apply to both manufacturing and services MSMEs. According to India Briefing (2020), the new definition increases the forms of businesses that can now avail themselves in terms of MSME status and appreciate related benefits. As a result, medium enterprises are now categorised as those companies with investment up to US$2.6 million and an income of up to US$13.24 million; small enterprises comprise businesses with investment up to US$1.3 million and an income of up to US$6.62 million; and micro enterprises are businesses with investment up to US$132,521 and an income up to US$662,715. SMMEs in Sri Lanka (also a developed country) are defined as

enterprises with employees not exceeding 300 and revenue not exceeding Rs 750 million.

In some developing countries such as Nigeria, a micro enterprise is described as any business with one to nine employees and with an asset base from one to five million naira, excluding the land cost. Small enterprises are classified as businesses that have a number of workers ranging from 10 and 49 and comprise a capital base from ₦5 million to ₦50 million (Franklin Eze, Ruhode & Gervase Iwu, 2018). Medium enterprises are classified as businesses that employ 50 to 199 individuals with a capital base ranging from ₦50 million to 500 million naira (SMEDAN, 2013). In Ghana, another developing country, the definition of SMMEs changes from time to time and according to institutions. Majority of definitions of SMMES rest upon the number of workers employed by the business. SMMEs in the Ghanian context of are defined SMME as any business entities that employ between 1 to 5 as micro, a firm employing between 6 to 30 as small, and a firm employing between 31 and 100 as medium (GSS, 2016; Amoah & Amoah, 2018). In Eswatini (another developing country), SMMEs are defined based on the number of employees. According to the Eswatini SMME Policy of 2009, SMMEs are classified as businesses that employ less than 50 employees, have assets of up to €5 million and an annual turnover of up to €8 million (FinMarket Trust, 2018). In South Africa, SMMEs have a maximum of 250 full-time paid employees and a maximum of R70 million annual turnover. These definitions from developed (EU, United State of America, India, and Sri Lanka) and developing (Nigeria, Ghana, Eswatini and South Africa) nations confirm that there is a difference in the manner in which SMMEs are defined.

The next section provides a detailed discussion of the characteristics of SMMEs, and development phases associated with SMMEs.

2.4. CHARACTERISTICS AND DEVELOPMENT PHASES OF SMMES

This section firstly provides a discussion of the characteristics of SMMEs in South Africa, which are outlined below.

2.4.1. Characteristics of SMMEs in South Africa

SMMEs have several characteristics that make them unique and different in comparison with big companies. These differences influence the ways in which they adopt technologies (Al-Rahbi, 2017). Regardless of their industries, SMMEs share more than a few characteristics, including the following:

➢ **Independent and owner-managed**

According to Sami (2016), SMMEs are naturally managed and controlled by the owner. In other words, the owner is responsible for the day-to-day operations of the business. The owner's skills and preferences play a vital role on the level to which an SMME adopts an innovation (Al-Rahbi, 2017). In some circumstances, a sole manager can be employed by the owner to manage the business (Lejaka, 2021).

➢ **Organisational structure**

The organisational structure of SMMEs in the South African context is plane and very simple, which in return improves flexibility (Góngora, 2016; Al-Rahbi, 2017).

➢ **Level of resource constraints**

SMMEs face several restrictions regarding resources, such as the technical, financial, and human capacity (Góngora, 2016). Góngora (2016) further indicated that the key constraint for SMME growth is access to financial resources.

➢ **Business objectives**

According to Andoh-Baidoo, Osatuyi and Kunene (2014), decisions are typically made in the context of survival and operational necessity, rather than growth and business development.

➢ **Limited product range**

SMMEs are limited to offer goods and services at a certain level (Andoh-Baidoo, Osatuyi & Kunene, 2014; Nieman & Nieuwenhuizen, 2014).

➢ **Not dominant in their field**

Because of their size, SMMEs are often not leaders in the field of their business operations (Nieman & Nieuwenhuizen, 2014; Lejaka, 2021).

Having identified the characteristics of SMMEs in South Africa, the next part explains the phases of SMME development.

2.4.2. Phases of SMME Development

SMMEs and large firms expand in different phases. Figure 2.1 below depicts the five phases of SMME development (as introduced by Lewis & Churchill, 1983).

Figure 2. 1. Five phases of SMME development
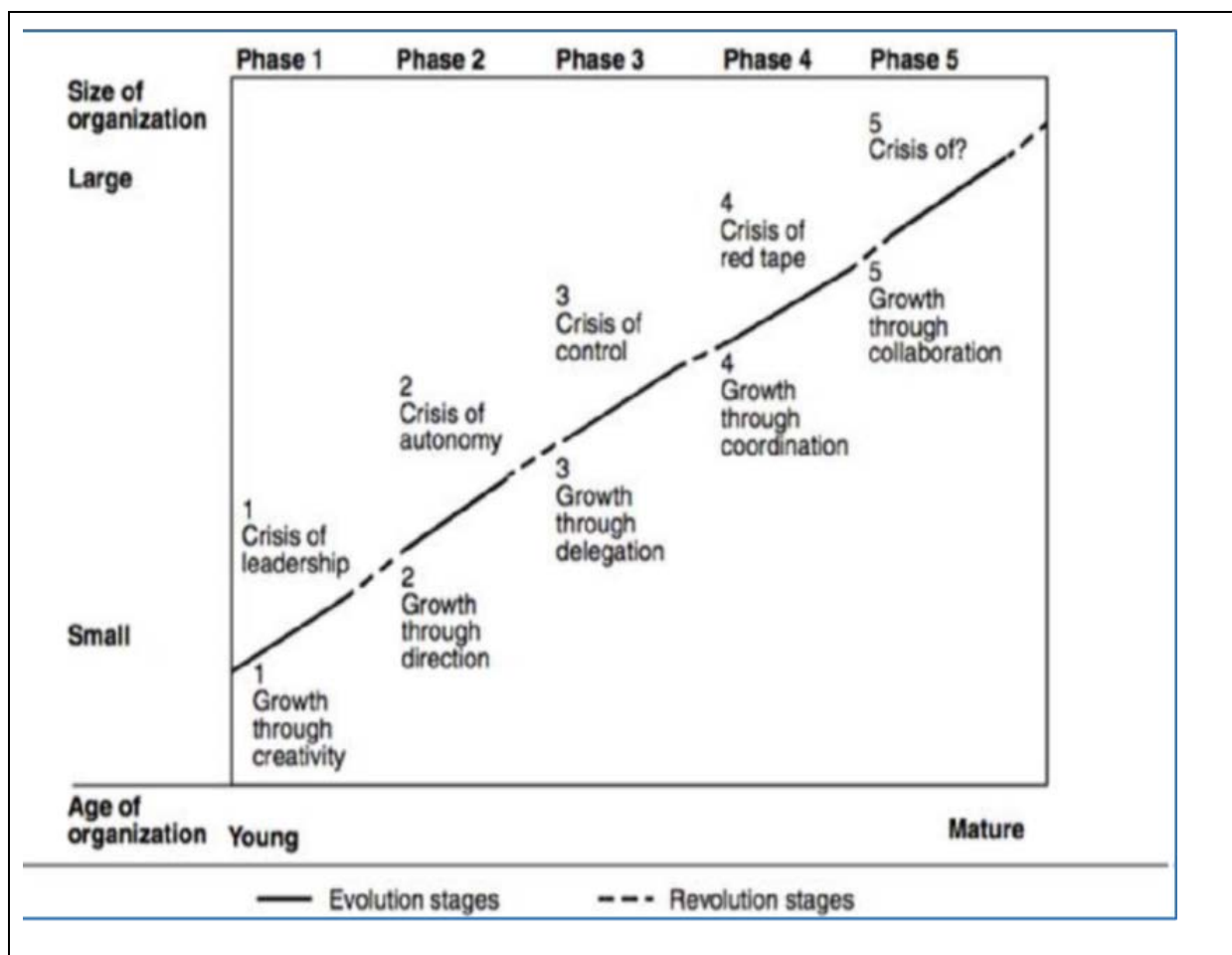
Source: (Lewis & Churchill, 1983)

The five phases of SMME development are discussed as follows:

➢ The first phase: Growth through creativity -This takes place when the owner applies his skills and knowledge to start a business (Lejaka, 2021).

➢ The second phase: Growth through direction- is when the owner manages to employ more personnel to assist with the manufacturing process and the selling of goods and services (Lejaka, 2021).

➢ The third phase: Growth through delegation -is when the owner delegates work to the workforce and still sustains the business itself (Lejaka, 2021).

➢ The fourth phase: Growth through coordination- is when the owner can offer the workforces with guidance (Lejaka, 2021).

➢ The firth phase: Growth through collaboration - is when an SMME can run smoothly and swiftly without the owner getting involved (Lejaka, 2021).

In the next section, the contribution of SMMEs in both developed and developing nations will be identified and discussed.

2.5. CONTRIBUTION OF SMMEs

The latest results obtained by Small Enterprise Development Agency (SEDA), which were extracted from Quarterly Labour Force Survey(QLFS) by Stats SA indicated that the number of SMMEs in the third quarter of 2021 rose by 41 000 (1.7%) compared to the third quarter of 2020 (SEDA, 2020). According to Muriithi (2017) and Turyakira (2018), ninety per cent of businesses across the world are recognised as SMMEs, which makes their importance towards the economy clear. Mabasa, Akinradewo, Aigbavboa and Oguntona (2023) recognise SMMEs as tools utilised by countries in improving their social development goals and advancing employment chances, in so doing contributing meaningfully toward the growth of the economy. SMMEs contribute to economic growth, GDP, poverty reduction and employment, among others.

2.5.1. Contribution to Economic Growth

According to Exposito and Sanchis-Llopis (2019), an increase in real Gross Domestic Product (GDP) in a certain period (usually one year) or an increase in GDP per capita is a method used to measure economic growth. SMMEs are regarded as key contributors of economic growth in the developed world (Asgary, Ozdemir & Özyürek, 2020; Moodley, 2021). In accordance with the Fact Sheets on the European Union (EU) entitled "Small and medium-sized enterprises" (2020), ninety-nine (99) percent of registered businesses within the EU are classified as SMMEs. They are responsible for offering employment to over sixty-six percent of the workers and 58 per cent of industry value added in the EU (European Commission, 2015; Malvern, 2021). Approximately 99.7% of all businesses in the Organisation for Economic Co-operation and Development (OECD) countries such as Columbia, Italy, Germany and Japan are categorised as SMMEs (Mbuyisa & Leonard, 2017; Yoshino & Taghizadeh-Hesary, 2018; Asgary *et al.*, 2020).

In addition, Bongini, Ferrando, Rossi and Rossolin (2017) indicate that SMMEs have also played a substantial part in the development of many developing economies. Matlakala (2021) and Malvern (2021) highlighted that most African countries are on the path to obtain rapid economic growth, and SMMEs are recognised as a crucial force to help them attain it. SMMEs contribute substantially towards local economic development, which leads to the overall economic growth of a country (Ayandibu & Houghton, 2017). The South African government has made remarkable efforts to support SMMEs because of their critical role towards economic growth (Department of Small Business Development Strategic Plan, 2015-2019). Since SMMEs are innovative, plentiful and flexible enough to adapt to changes, Susman (2017) believes that they have unquestionable potential to transform the economy of South Africa by attaining economic growth. In addition to that, Sibiya, van der Westhuizen and Sibiya(2023) revealed that SMMEs contribute to economic growth in several ways which include jobs creation in rural and urban areas, provision of essential sustainability (Ratten & Leitão, 2022), and the improvement of innovation in the economy (Berisha & Pula, 2015; Khan, Khan & Naqvi, 2022).

2.5.2. Contribution to Employment

The researcher defines employment is as an agreement between an employer and employee, where both parties agree about the services to be provided and the remuneration package. SMMEs in South Africa have a good potential when it comes to job creation as costs involved in creating jobs for them are less compared to the costs involved in creating employment opportunities for large businesses (Chidi, 2020). Due to their less complicated size and nature in terms of their transactions when compared to large businesses, SMMEs provide exceptional opportunities to create and nurture raw talent (Grater, Parry & Viviers, 2017; Mabulele, 2020). Makwara (2019) pointed out the significant role that SMMEs play towards the South African economy and development.

Globally, SMMEs provide jobs to approximately 60% of the workforce (Moodley, 2021). They play a substantial role in hiring individuals who may have been retrenched in other sectors (Bamata, Govender & Fields, 2019). The future success of the South African economy depends severely on newly established businesses(SMMEs) sectors as well as growing SMMEs in both the formal and informal sectors (Imbadu, 2016; Wiid & Cant, 2021). The South African unemployment rate was 33.9% in the second quarter of 2022 (Stats, 2022). The World Bank Report (2018) indicates that South Africa has one of the highest unemployment rate in the world. Vuba (2019) stated that this low unemployment rate arises because of unskilled population despite the availability of vacancies. In the National Development Plan, the government stressed the significance of SMMEs in innovation, competitiveness and job creation, with the anticipation that ninety per cent of new job opportunities will be formed in South Africa by 2030 (Bhorat, Asmal, Lilenstein & Van Der Zee, 2018). SMMEs contribute towards employment at 15.4% to the South African economy (Small Enterprise Development Agency, 2019). Employees who lost their jobs due to restructuring, downsizing, and retrenchment from state-owned entities such as South African Broadcasting Corporation have turned to entrepreneurial venture to alleviate poverty (SEDA, 2018).

Table 2. 7. Contribution of SMMEs to employment in selected developed and developing countries

Country	Contribution towards employment	Unemployment rates
USA	80%	3.6%
European Union	66%.	7.5%
Nigeria	50%	23.10%
South Africa	47%	33.9%

Source: Author's own compilation based on various sources

Table 2.7 above shows that developed countries like the USA and the European Union contribute significantly towards job creation, with each contributing about 80% and 60% respectively. That is why these countries are considered as the core of the economy and a major source of employment, whereas developing countries such Nigeria and South Africa contribute about 50% and 47% respectively towards employment. The stats highlight that the contribution of SMMEs towards employment is higher in developed countries (USA) as compared to developing countries (South Africa). Table 2.7 further shows the unemployment rate of developed and developing countries. Developing countries, which are represented by Nigeria and South Africa, have the highest unemployment rate of 23.10% and 33.9%, respectively. This contrasts with those of developed nations. The developed nations show a lower rate of unemployment at 3.6% and 7.5%, respectively.

 2.5.3. Contribution to Gross Domestic Product

The contribution of SMMEs to national GDP differs across economies, ranging from 16% in lower income countries to 51% in higher income countries (Nieuwenhuizen, 2019). Gross Domestic Product as defined by Callen (2020) is a tool used to measure the aggregate and monetary value of final goods and services within the borders of a country at a given time. Lamola (2021) stated that from the economic

point of view in the South African context, GDP comprises factors such consumption (C), government (G), investment expenditures (I) and net exports that happen within the country (South Africa) within a year. One of the SMMEs' objectives is to add value to the economy of South Africa. The National Development Plan outlined that SMMEs are important players to the GDP of the economy and are expected to contribute sixty to eighty percent of GDP by the end of 2030 (Bhorat, Asmal, Lilenstein & Van Der Zee, 2018; Vuba, 2019). SMMEs work together to create the wealth that contributes significantly to the Gross Domestic Product (GDP) in South Africa. SMMEs offer the much-needed support towards the economy, contributing significantly to the country's gross domestic product (GDP) with an approximate generation of 34 to 38.8 percent in South Africa (IFC, 2018; Kalidas, Magwentshu & Rajagopaul, 2020; Seda, 2020).

SMMEs are viewed as the second if not the first contributor to the country's GDP in several countries. But in South Africa, this seems to be a problem because SMMEs have problems in terms of accessing funding (Mosia, 2018). Thulo (2019) stated that SMMEs' contribution to the economy is influenced by little financial support from the government, market access and growth strategies. In the South African economy, the contribution of SMMEs towards the GDP is thirty six percent (Smit, 2017). The formal SMME sector's contribution towards the Gross Value Added (GVA) in South Africa improved from 18% in 2010 to 22% in 2015 (Nieuwenhuizen, 2019). Table 2.8 below shows the contributions of SMMEs towards GDP.

Table 2. 8. Contribution of SMMEs to Gross Domestic Product in selected developed and developing countries

Country	Contribution to GDP
United States of America	60%
European Union	67%.

Nigeria	48%
South Africa	36%
Tanzania	33%

Source: Author's own conceptualisation based on various sources

Table 2.8 above shows the contribution of SMMEs to Gross Domestic Product in the USA, European Union, Nigeria, South Africa and Tanzania.

The findings in Table 2.8 show that SMMEs contribute more towards gross domestic product in developed countries (where European Union contribute about 67% towards GDP, and the USA contribution percentage is approximately 60%) than they do in developing countries (where Nigeria has a contribution of 48% towards the GDP; South Africa and Tanzania contribute about 36% and 33%, respectively towards the GDP). The above table moreover illustrates that developed countries contribute more to Gross Domestic Product than developing countries.

2.5.4. Contribution to Poverty Alleviation

Poverty is real in both developed and developing countries across the world; it is only the rates of poverty from country to country that are different. According to Statista (2022), around 18.2 people in South Africa lived in extreme poverty with a poverty threshold of 1.9 U.S dollars a day. SMMEs play a vital role towards poverty reduction. The act of practising economic principle through full employment is viewed as poverty alleviation (Lamola, 2021). Poverty could be eliminated through SMMEs' contributions towards employment. Fatoki (2014) and Matlakala (2021) indicate that SMMEs across the world continue to provide alternatives towards poverty reduction. SMMEs contribute to poverty alleviation by providing workers who have no skills and training with a comprehensive learning experience (Lejaka, 2021). SMMEs in Africa managed to significantly reduce poverty (Ayandibu & Houghton, 2017) since most of them are operational in rural areas and employ individuals from disadvantaged groups (women and the youth). SMMEs employ various people in construction,

manufacturing, tourism and transport sectors irrespective of their skills levels. This increases productivity in the workplace, which leads to economic development and reduction on the level of unemployment. When more people are working in a country, the level of poverty will drop since people have the financial resources to satisfy their needs (Chidi, 2020).

2.5.5. Contribution to Income inequality reduction

The post- apartheid South Africa is classified as one of the most unequal countries in the world in terms of income and wealth (World Bank Report, 2018). According to Wester, Valodia and Francis (2017), ninety five percent of the wealth and sixty percent of the national income is owned by ten percent of rich people (richest). In 2017, the World Bank classified South Africa as the most unequal country worldwide with the Gini Coefficient of income staying at 0.66 (Victor & Zikhali ,2018). High income inequality results in the omission of economic activities, which lead to the creation of fewer employment, low economic growth and high poverty. SMMEs can play a significant role towards the reduction of income (Chimucheka & Mandipaka, 2015; Bushe, 2019). Majority of SMMEs are placed in rural areas and townships where low-income groups reside, hence this will give them an opportunity to increase their incomes (Malvern, 2021). By employing individuals that were excluded by the formal sector from all spheres irrespective of their skills, it will improve economic inclusion.

2.5.6. Contribution to increase government revenue.

Since SMMEs form most of (contributing about 90%) businesses in South Africa (Bushe, 2019), this means that the government will be pleased from massive borrowing since SMMEs can pay tax. The taxes paid by the SMMEs, and their workers play a vital role towards the government since government relies on tax to reach its mandate (Malvern, 2021).

2.5.7. Contribution towards innovation

According to the OECD (2017), the contribution of SMMEs to innovation dynamics has improved in recent times, as growth in income and shifting technologies have

allowed SMMEs to reinforce their relative benefits and minimised the structural hindrances stemming from resource limitations. SMMEs account for approximately twenty percent (20%) of patents, one measure of innovation in biotechnology-related fields in Europe (Eurostat, 2014). As such technology based innovative SMMEs function as a keystone for South Africa's international trade and development, allowing active participation in the economies of Brazil, Russia, India, China, and South Africa (BRICS) (Khan, Khan & Naqvi 2020; Sibiya, van der Westhuizen & Sibiya,2023). Innovative SMMEs in several OECD countries play a significant role in the eco-industry and clean-tech markets. As such, SMMEs in the United Kingdom and Finland respectively contribute above 90% and 70% of clean technology companies (Carbon Trust, 2013; ETLA, 2015).

2.5.8. Contribution towards value added.

According to Bowmaker-Falconer and Herrington (2020), in 36 countries that are part of the Organisation for Economic Co-operation and Development (OECD), SMMEs are considered to be the key contributors to value creation, which accounts for 99% of all firms, and contribute between fifty percent and sixty percent of total-value added on average (OECD, 2016b). SMMEs also contribute to value creation by accepting innovation produced elsewhere, adapting it to diverse contexts through incremental changes, and by bringing new products and services which respond to different needs of customers (OECD, 2017). Additionally, SMME growth can contribute to economic diversification and flexibility, particularly for resource-rich nations that are predominantly defenceless to commodity price changes (OECD, 2017).

2.5.9. Contribution towards achieving environmental sustainability.

SMME participation in the transition to more sustainable patterns of production and consumption is vital for the greening of economic development. Weakening the environmental impact of SMMEs by accomplishing and going beyond environmental agreement with prevailing rules and protocols in both manufacturing and services is a significant factor for success in the green transformation (OECD, 2017). This is

mainly crucial for SMMEs in the manufacturing sector, which is responsible for a huge part of the world's consumption of resources, air, land and water pollution and the creation of waste (OECD, 2013a). According to the International Bank for Reconstruction and Development (IBRD) (2014), SMMEs are particularly well put to take advantage of all the opportunities of greener supply chains in local clean tech industries, which may be unpleasant for huge international businesses, including in developing economies and low-income nations. As a result, small "green entrepreneurs" motivated by financial profit joint with environmental awareness can drive a bottom-up transformation and job creation (OECD, 2013a), which will ultimately lead to economic growth.

2.5.10. Contribution towards sustainable development

Across nations at all stages of development, SMMEs play a significant role towards achieving the Sustainable Development Goals (SDGs) by encouraging full and maintainable economic growth (Chimucheka, 2013), contributing towards the creation of employment, fostering innovation and decreasing the income inequality rate (OECD, 2017).

2.5.11. Contribution towards Competition

According to Chimucheka (2013), SMMEs compete against large companies and expand the nature of the competitive atmosphere, which ultimately results in or leads to quality goods and services in the economy. SMMEs are actually vital in encouraging competitiveness and in introducing new products or services to the marketplace (Mankgele, 2021). They compete against one another, which is beneficial to clients in terms of price and quality of the products and services being offered (Chimucheka, 2013).

The next section will discuss challenges faced by SMMEs on regular basis.

2.6. CHALLENGES FACING SMMEs

SMMEs play a significant role towards the economy of South Africa through job creation, reduction of poverty and decreasing unemployment. However, there are

challenges that negatively influence the growth of SMMEs and automatically lead to business failure. Challenges that are faced by SMMEs are characterised as internal and external challenges (Chidi, 2020, Lejaka, 2021). Internal factors are challenges that can be controlled by the business, and external factors refer to those that a business has no control over.

2.6.1. INTERNAL FACTORS

The following are some of the internal challenges faced by SMMEs:

2.6.1.1. Poor management skills

The owners of SMMEs need to attain relevant training and skills for them to ensure that they stay in existence and accomplish goals of the business. Mamabolo, Kerrin and Kele (2017) define skills as the ability to perform a task. The basic problem of SMMEs as indicated by Ebitu, Basil and Ufot (2016) is the failure of the owner and /or manager to design, organise, direct, coordinate and control both material and human resources in the business in order to attain results. Several SMME owners lack appropriate skills, training, knowledge and experience to run a business (Chidi, 2020). Bussy (2021) concurs that lack of training and education has also been identified as one of the main causes of business failure.

SMMEs lack formal training (Wiid & Cant, 2018). Since most SMMEs are rural-based, this means that majority of owners are not well trained due to limited resources in rural areas. Limited training opportunities means that SMMEs are not able to cope with the ever-changing business environment (GEM, 2009). Fani *et al.* (2017) posit that SMMEs do not have sufficient knowledge and capacity, that is, acquired learning from formal education and industrial exposure. This is supported by SAICA (2015), which states that owners of SMMEs lack adequate skills for business operations and management.

2.6.1.2. Limited access to finance

Funding plays an important role towards the enterprise's growth and development (Sityata, 2019). In South Africa, accessing finance is regarded as a major issue

delaying the growth and performance of SMMEs in most developing countries (Malvern, 2021). This is supported by a statement by Herrington, Kew and Mwanga (2017), that SMME financing in South Africa is at its lowest when compared to similar economies worldwide. The problem with funding SMMEs is not so much the sources of funds, but the accessibility (Moos & Sambo, 2018). Hence, SMME owners opt to use their personal wealth and financial resources from their families and friends to take advantage of growth opportunities (Mutezo, 2015; Dlova, 2017; Finfind, 2018, Bushe, 2019). These sources of capital make it difficult for them to operate their businesses (Mpe, 2018).

Even though financial institutions are available and willing to assist, the usage rate of these financial institutions is possible because of the procedures that need to be followed when accessing them (Moodley, 2021). Malvern (2021) adds that some SMMEs do not have tangible collateral security needed by banks to approve a loan. Other reasons that play a huge role towards the rejection of loan include problems with a credit record, lack of profit, lack of information and inability to repay the loan (Mutezo, 2015; Dlova, 2017; Ngcobo, 2017; Herrington, 2018). A study by Muriithi (2017) indicates that SMMEs in South Africa find it problematic to obtain finances from formal institutions because of high interest rates, demand for collateral and loan guarantees. Banks are unwilling to fund SMMEs because of their high failure rate (Standard Bank, 2013).

2.6.1.3. Location

The geographical location plays a huge role in the success and failure of SMMEs. SMMEs often make use of their households as their initial office space (Debiela, 2018). This can be perceived as a negative image to potential customers. A decent geographical location contributes to attracting and retaining clients (Fani *et al.*, 2017). The location of several SMMEs is in rural areas, where they have problems in growing their businesses and reaching certain figures in terms of customers and income (Lejaka, 2021). The location also plays a role on SMMEs' ability to access funds. Findings indicate that the distance between the bank and the borrower has an

impact on SMMEs' ability to access finance (Olabamiji *et al*., 2018; Raina *et al*., 2019).

2.6.1.4. Lack of access to the latest appropriate technology and advanced equipment

Using the latest appropriate technology is one of the most important factors behind a successful SMME's competitive advantage (Rankhumise & Masilo, 2017). Risk and uncertainty involved in obtaining technology may result in underinvestment by SMMEs (Moos & Sambo, 2018). Several SMMEs are not aware or rather uninformed that they can access appropriate technology through services provided by the National Research Foundation and the South African Bureau of Standards (Phangwana, 2014; Moos & Sambo, 2018). According to Sityata (2021), lack of capital is hindering SMMEs' ability to access advanced modern equipment and machinery. Advanced equipment and modern machines reduce cost of production and in return increase the revenue of the business (Boggs & Hojlo, 2016).

2.6.1.5. Access to markets

Marketing is regarded as a tool for the growth and development of SMMEs. Numerous SMMEs find it problematic to market their products or services (Sityata, 2021). Majority of businesses do not conduct a proper market research on their products; instead, they just start producing. SMMEs in the country fail to participate in meaningful research regarding markets and advertising (Mngadi, 2016). Cant (2016) and Labour (2017) mentioned that most small businesses fail because of lack of knowledge of the importance and relevance of marketing an enterprise. Diverse markets have different growth rates; therefore, it is significant for SMMEs in South Africa to forecast future market changes for them to adapt to these changes (Sitharam & Horque, 2016). This will be a difficult task for SMMEs to complete because they lack marketing skills, have unlimited funds to employees and expect them to do marketing duties for them.

Having explained the internal factors associated with the challenges faced by SMMEs, the next part provides a discussion of external factors linked with challenges faced by SMMEs.

2.6.2. EXTERNAL FACTORS

These factors affect the firm from the outside. The business does not have control over these factors. The following are some of the external challenges faced by SMMEs.

2.2.2.1. Corruption

Corruption is one of the challenges holding SMMEs back. The governments in Africa assign a budget every financial year towards small business development. Yet, these funds are misused and never reach the proposed recipients (Matlakala, 2021). In the South African context, the minister of Small Business Development recently suspended nine officials who work within Cooperatives Incentives Scheme (CIS) and Black Business Supplier Development Programme (BBSDP) for their involvement in corrupt activities (South African Government, 2019). Majority of SMMEs functioning within South Africa are exposed to the high costs of corruption (Tsoabisi, 2014). The empirical findings of the study on "Ranked Factors Influencing the Sustainability and Growth of SMMEs in the City of Port Elizabeth" show that majority of small businesses see corruption as a negative influence on their businesses (Bussy, 2021).

2.6.2.2. High crime rate

According to Mukwarami, Mukwarami and Tengeh (2020), the disturbing crime statistics in South Africa have continued to create panic among SMME owners. South Africa has a high crime rate of 77.29% when compared to other African countries, and ranks number three out of 133 countries worldwide (Numbeo, 2020). The high crime rate leads to high cost on business expenditure on security measures (Wiid & Cant, 2018). In South Africa, most SMMEs not only complain about the cost of doing business as they are forced to upgrade the security at their business premises, but they are often worried about the cost of replacing stolen goods

(Bushe, 2019). SMMEs that do not have enough money to hire securities to protect their businesses are invaded frequently, and this decreases and hinders the growth of their businesses (Malvern, 2021).

2.6.2.3. Lack of cyber security measures

Due to lack of cyber security measures, SMMEs are progressively attacked by cyber criminals (Bedi, 2013; Hubbard, 2019; Microsoft, 2019; Symantec, 2019). PwC (2020) added that SMMES are vulnerable to cyber attackers. They need to defend themselves against cyber attackers because this may result in their clients or their stakeholders' becoming victims of this activity. In South Africa, legal measures such as the POPI Act may require SMMEs to create cyber security systems because the Act requires that businesses protect data about their stakeholders and other parties (Lejaka, 2021). This Act is applicable to both public and private businesses, and according to condition 7 relating to security, SMMEs would require security measures in cyberspace (POPI Act, 2013). Since SMMEs are mostly constrained over limited financial resources and technical resources, they find it difficult to create suitable cyber security measures (Von Solms, 2015; PwC, 2020; Lejaka, 2021).

2.6.2.4. Taxation

All formal SMMEs are liable to pay tax to the South African Revenue Service (SARS) in the context of this study (Fani *et al.*, 2017). The profitability and growth of SMMEs are influenced by a country's taxation structure (Bhall and Sharma, 2022) since higher rates of taxes result in declining earnings for SMMEs (Sánchez-Ballesta & Yagüe, 2021). Mgammal, Al-Matari and Alruwaili (2023) indicate that the costs of corporate tax and value-added tax (VAT) in the country (South Africa) are amongst the highest in the world. Higher payments of taxes in the country have not been ideal to SMMEs, particularly in terms of the growth in the workforce (Sityata, 2019). High tax rates have a negative impact on the cash flow and delay the business from growing through reinvestment (Sityata, 2019). Similarly, Fatoki (2014) said that higher taxation influences the networking and working relationship between

enterprises. Registered SMMEs are obligated to pay tax, and if payment is not made, the business will be fined and face penalties (Lejaka, 2021).

2.6.2.5. Competitive issues

Competition is particularly challenging for SMMEs because they have little resources to use to their advantage (Krüger, 2020). SMMEs face unidirectional competition from big firms that might decide to compete for market share, and SMMEs are regularly trying to enter their market with advanced products and business models (SEDA, 2007). Mukwarani, Mukwarami and Tengeh (2017) indicate that naturally, South Africans face rigid competition from immigrant-owned businesses in the spaza industry.

The next section will outline some of the factors that constrain SMME growth in South Africa.

2.7. Factors constraining the growth of SMMEs in South Africa

The following factors constrain the growth of SMMEs in South as identified by Nieuwenhuizen (2019):

➢ A very sluggish pace of economic growth. An average growth rate of 2.87% per annum from 1994 to 2017 has been recorded, with the highest at 7.10% in the fourth quarter of 2006 and the lowest at 0.3% in 2016.

➢ An increase in the unemployment rate at 27.7% for the second quarter of 2017, with "unemployment" including persons who have given up hope looking for work at 36.4%. South African unemployment rate for 2021 stood at 33.56%.

➢ South Africa was ranked 47th out of 138 countries in the Global Competitiveness Report owing to inefficiency at government level, which was cited as the most significant hurdle when it came to doing business in the country.

2.8. DEFINITION OF FAILURE RATE OF SMMEs AND LEVELS OF FAILURE IN A BUSINESS

This section provides a description of SMME failure rate and outlines the levels of failures encountered by businesses.

2.8.1. Definition of SMME failure rate

There is no single definition of SMME failure about which scholars and prominent exponents of the discipline of entrepreneurship are commonly in agreement. This makes SMME failure a difficult concept to describe. Further, it is problematic to put into perspective an approach to tackle such failure. For the purpose of the current study, SMME failure will be defined as a state where an enterprise (small, micro and or medium) finds itself unable to pay its debts (insolvent) and create enough income to keep it liquid and sustainable over the long term, and therefore, is rendered inoperative (Bushe, 2019). According to Wiid and Cant (2021), the failure rate of newly formed SMMEs ranges from 70–90 per cent, depending on the country and form of industry. Kaminskaite (2017) also indicated that over 90 per cent of SMMEs that have been in existence for over five years still struggle to grow (Kaminskaite, 2017). Challenges such as poor management skills, crime and corruption, among others, are contributing factors to the high failure rate of SMMEs in developed and developing countries.

2.8.2. The four levels of failure in a business

According to Mankgele (2021), small business failure is not an immediate incidence. It happens through a sequence of minor failures, concluding in final and resulting as a complete failure. Mankgele (2021) also argued that Nieman and Nieuwenhuizen (2009) recommended four different levels of failure that may arise, causing a well performing business to be categorised as a failed one. The four levels of failure in a business are discussed below:

➢ **Level 1:** The firm is performing well:

The business is experiencing an excellent performance on this level, and it is not showing a clear problem at all (Mankgele, 2021). Long term-goals are achieved, shareholders are pleased with the business, and all its acquired tangible and intangible assets are appreciable. In this level, small failures can occur at a minor management level but are easily corrected as the business is well structured and controlled.

➢ **Level 2:** The firm is underperforming:

At this level, failure signs are not easily visible (Mankgele, 2021). However, they may become visible when financial statements of the business are compared at different points in time. A decrease in gross revenue is regarded as a sign of business failure at this level.

➢ **Level 3:** The business is in trouble:

At this level, the business comes across several diverse problems, which include not being able to achieve their shot-term objective. There is a decrease in net profit accompanied by a cash flow problem (Mankgele, 2021). In this case, failure is a threat, but business failure may differ on the severity of the hazard to the business.

➢ **Level 4:** The business in crisis:

According to Mankgele (2021), the business starts suffering from extreme cash flow problems; stakeholders are no longer interested in the business; and sales are constantly declining. At this level, the failure rate is high and more dangerous and ultimately the business fails. In business failure, the business is bankrupt, the owner loses control of the business and finally shut down.

2.8.3. COMPARISON BETWEEN SMMEs FAILURE RATES

Table 2.9 shows the failure rate of SMMEs based on the selected local and international countries.

Table 2. 9. The failure rate of SMMEs in selected countries

Country	Failure rates of SMMEs
European Union (1)	31%
United Kingdom (2)	20% within their 1st year 30% within 3 years 50% in 5 years
USA(3)	60% within 3 years of operation
Malaysia(4)	50% in the first five years
China (4)	60% in the first five years
Nigeria (5)	70% within 5 years
South Africa(6)	70% - 80%

Source: Author's own compilation based on various sources: (1) European central bank (2015); (2) Fundera (2020); (3) Office of National Statistics (2020); (4) Sityata (2019);(5) SMEDAN, 2013; (6) Kriel (2020).

The findings shown in Table 2.9 are as follows:

The findings show that SMME failure rate in developed nations is statistically lower in comparison to developing countries. The findings from the United Kingdom published by Fundsquire, which is a global startup funding network were as follows (Fundera, 2020): twenty percent of small businesses fail in their first year of their operation; thirty percent within the period of three years; and fifty percent fail within five years. The failure rate in the United States of America, which is another developed nation, indicated that sixty percent of their SMMEs fail within three years of operation (Office of National Statistics, 2020). Malaysia is a country that is found in Asia. It is estimated that SMMEs in Malaysia face a 50% chance of failure in the

first five years of establishment due to challenges such as lack of financial support, managerial inefficiency and competition (Sityata, 2019). From a Chinese perspective, statistics showed that sixty percent of their SMMEs have a chance of failing in the first five years of operation (Sityata, 2019).

In African countries such South Africa, Kenya and Nigeria, SMMES are viewed as the backbone of their economies. Even though they play a substantial role towards economic growth through reduction in poverty and lowering unemployment, the failure rate is still higher. In South Africa, it is estimated that seventy percent of SMMEs fail in the first three to five years of existence. These estimations change drastically each year. A study conducted by EVA Financial Solutions (2019) in the South African context stated that fifty percent of SMMES fail within one year. However, according to Kriel (2020), it is estimated that 70–80 percent of all new SMMEs in South Africa fail within the first year. These outcomes categorised South Africa as one of the lowest success rates in the world (OECD, 2020). Currently, a report by the University of Western Cape (2021) added that the failure rate of SMMEs in South Africa within the first five years is between seventy and eighty percent (Institutional Advancement, 2021). Bamata, Govender and Fields (2019) concurred with the above statements that majority of SMMEs in South Africa fail to make it past the 'start-up' phase, with the noted failure rate of around 75% being among the highest in the world. The consequence of this to the economy and unemployment is enormous.

With the focus still on developing nations in terms of comparing the failure rate of SMMEs? From the Nigerian perspective, findings in Table 2.8 show that seventy percent of SMMEs fail within five years of operation (SMEDAN, 2013). In comparing the SMME failure rate locally between Nigeria and South Africa, the findings suggest that there is apparently higher failure rate of SMMEs in South Africa (Lings, 2014).

The next section provides a summary of this chapter.

2.9. CHAPTER SUMMARY

The literature indicates that definitions of SMMEs from different parts are not very different and can be linked together. Scholars agree that there are different definitions globally and that there is no single definition. Most countries define SMMEs based on one or two criteria, e.g. number of employees and annual revenue. The literature also shows that SMMEs play a huge role towards economic growth, poverty reduction, innovation, value added, sustainable development and employment creation in a country. The literature uncovered challenges that SMMEs come across and classified them into internal and external factors. The literature also outlined factors that usually constrain the SMME growth in South Africa. Furthermore, the literature provided the definition of SMME failure rate. Still on the definitions of failure rate of SMMEs, the literature revealed that there is no single definition of SMME failure about which scholars and prominent exponents of the discipline of entrepreneurship are commonly in agreement. Lastly, the researcher compared the failure rate of SMMEs in local and international contexts. The results indicated that SMMEs in developing countries have higher failure rates in comparison to those in developed countries.

Chapter 3 will provide literature on determinants of social media marketing adoption.

CHAPTER THREE

DETERMINANTS OF SOCIAL MEDIA MARKETING ADOPTION

3.1. INTRODUCTION

The previous chapter presented detailed literature on SMMEs with focus being on definitions from different perspectives, its contributions and the challenges that are often faced by them. This chapter provides literature on social media marketing and determinants of social media marketing adoption. The first part of the chapter will provide literature on the definition of social media. This will be followed by the discussion of social media marketing with its five dimensions and social media platforms that are commonly used for business purposes. The third part of the literature will discuss social marketing adoption by SMMEs. The fourth part of the chapter will provide literature on the benefits and challenges of social media marketing faced by SMMEs. The chapter will further discuss the theoretical and empirical literature of the study. The Technology Acceptance Model and Technology, Organisation and Environment (TOE) framework will be discussed as the theoretical literature of the study focusing on factors or constructs used in the study. In addition, the theoretical literature on the effect of demographic variables (such as age and gender) as moderators will be reviewed. The last part of the section will discuss the empirical literature of the study on the relationship between moderating variables and the intention to adopt SMM. Finally, the conceptual research model of the study will be presented.

3.2. DEFINITION OF SOCIAL MEDIA

Social media have been defined in several ways by different authors and researchers across the world. Wolf, Sims and Yang (2018) highlighted that there is no clear or precise definition of what social media is, which advocates that research outcomes are often not similar or transferable. In the case of social media, scholars have focused on one specific platform or application, though in a diverse context; for example, the use of twitter (Delery & Roumpi, 2017) and blogs (Lu, Guo, Luo & Chen, 2015). With the absent of a clear definition, it is uncertain and questionable if

the findings from a one platform would apply to another application (Maxim *et al.*, 2018). The following section provides the definitions of social media as outlined by various authors.

According to Akram and Kumar (2017), social media is an online platform for members of the public around the world to discuss their issues and opinions. The public uses this platform to create social networks or social relationships with other individuals who share equal personal or career interests. Oestreicher-Singer and Zalmanson (2013) and Kapoor, Tamilmani, Rana, Patil, Dwivedi and Nerur (2017) define social media as social media sites or tools of information technologies which facilitate communication and interaction. The term "social media" characteristically refers, then, to the setting where social networking takes place (Paquette, 2013; Kuss, 2017). Another definition of social media as specified by Huang and Benyoucef (2013) is that it refers to "Internet-constructed applications made on Web 2.0, where Web 2.0 refers to a concept and a platform for connecting shared intelligence (Huang & Benyoucef, 2013). Even so, there appears to be a wide agreement that Web 2.0 technologies played a substantial role in the growth and adoption of social media (Wolf *et al.*, 2018). All the definitions above agree that social media suggests the use of online or internet technologies.

3.3. DEFINITION OF SOCIAL MEDIA MARKETING

The use of information technology (IT) tools or applications has been on the rise recently. According to Dutot and Bergeron (2016) and Ahmad, Bakar and Musa (2017), the use of social media in both local and international world has been spreading due to the progression of the internet in the twenty-first century with more focus shifted to the manner and method in which firms communicate with several stakeholders and their promotional activities. Chigombe, Chundu and Mucheri (2022) suggested that social media and the technological revolution have changed the technique in which firms run their businesses in today's environment with 3.5 billion individuals worldwide using social media. Progressively, people across the universe consider social media applications a substantial portion of their daily lives, and the

world's largest population is regularly on their phones browsing over various web 2.0 social media platforms daily, which benefits social media marketers (Alalwan, Rana, Dwivedi & Algharabat, 2017). As of late, a significant amount of attention has been given to ICT applications, particularly in the field of social media marketing (Tafesse & Wien, 2018). According to Chatterjee and Kumar Kar (2020), the use of social media in the business affairs of enterprises is known as social media marketing (SMM), a catchphrase employed to define the market situation in our technologically developed world (Wang, Ahmed, Deng & Wang, 2019). Social media marketing refers to the use of social media technologies, platforms and software to link with the relevant stakeholders to create the firm's brand, increase sales and drive website traffic (Tuten & Mintu, 2018; Mshana, 2020; Van-Geldere, 2020; li *et al*., 2021; Ayokunmi, Seman & Rashid, 2022). Several authors (Dahnil, Marzuki, Langgat & Fabeli, 2014; Danish, 2019; Niranjala, 2020; Ramphele & Msosa, 2022) similarly defined SMM as follows: the marketing system that includes the usage of the social media network and social media website to market products or services. Kaplan and Haenlein (2010) defined SMM as an effective online marketing activity over other traditional marketing activities. Lempinen (2020) defines SMM as a marketing method that uses collaborating social platforms to generate communities of individuals with similar interests, and network with clients and potential clients. It also allows businesses and individuals to advertise their brands and to promote themselves via social media platforms.

These days individuals use technology in various ways. SMMEs need to learn more about SMM strategies to increase their chances of survival while keeping current customers and recruiting new ones (Li, Larimo & Leonidou, 2021). The use of social media tools and channels has transformed over the years from being only for socialisation and social communication purposes to becoming significant for business as well (Zahoor & Qureshi, 2017). Due to its lower cost, capability to grasp targeted customers fast and capacity to generate additional leads, social media has become a significant component of SMMEs' marketing strategies (Ramphele & Msosa, 2022). Studies by Prince (2019) and Alalwan *et al.* (2017) indicated that

social media has been broadly recognised as a successful method that assists a business' marketing goals and strategy, focus being on building good business-customer relationship and the introduction of new goods and services. SMM plays a significant role by making sure it increases the trust and brand loyalty of a business. Moreover, SMM makes it simpler for consumers to attain information about a business' goods and services (Puspaningrum, 2020). Alnaser, Habes, Alghizzawi and Ali (2020) added that SMM permits operators to obtain each other's effective information about proceedings around the world. SMM also shows a positive association with trust, intimacy and customer loyalty (Khoa, 2020). According to Chatterjee and Kumar Kar (2020), SMM is viewed as a simple way to develop a brand and improve business operations. The use of social media by a business makes it easy for firms to build their brands and increase their business proceedings (Sullivan & Koh, 2019; Fatima & Bilal, 2019; Chatterjee & Kumar Kar, 2020). Keller (2013) stated that through SMM activities, with the inclusion of advertising on social networking sites, businesses can gradually communicate information about brands. This is done with the aim of creating a strong and favourable brand knowledge in the minds of customers. Businesses perceive SMM as more targeted advertising. That is why it is considered as being extremely effective in the building of brand awareness (Bija & Balaş, 2014). According to Pranoto and Lumbantobing (2021), businesses use SMM to attract customers to purchase their goods and services. They consider social media not only as a mediator to boost the brand's image but also as customers' problem solver with plenty of info and understandings. SMM has a genuine influence on the business of SMMEs (Dwivedi, Kapoor & Chen, 2015; Ware, 2018). There are numerous aspects which might encourage SMMEs to use SMM for fetching business benefits. The advantages of using SMM, according to Matikiti *et al.* (2018), include the reduction on cost of administration, growing awareness (Jones, Borgman & Ulusoy 2015), and assisting small businesses to contest with big businesses and to access global markets (Ndekwa & Katunzi 2016). In addition, SMM has been recognised as gifting SMMEs benefits in building customer associations and a competitive advantage. Social media offer an exceptional

marketing communication method. According to Dixon (2023), social media penetration is growing faster in developing countries than in developed countries, generating new opportunities for local businesses to advertise for selling purposes. In summary, SMM makes use of social media applications as an extension to assist the traditional marketing.. In addition to this, there are several dimensions of SMM. These are discussed in the next sub-section.

3.3.1. SMM and its Five Dimensions

SMM is a complex construct with numerous dimensions. The following are the five known dimensions to specify SMM (Tugrul, 2015; Kudeshia & Kumar, 2017):

➢ **Entertainment**

Entertainment in SMM as explained by Dessart *et al*. (2015) happens when sellers generate experiences that are entertaining and playful on social-media channels or platforms. Kudeshia and Kumar (2017) proposed that in SMM setting, entertainment signifies the degree to which social media platforms offer fascinating, thrilling and funny content and info to customers. According to Godey *et al*. (2016), entertainment drives participation in social networks to some extent.

➢ **Customisation**

In the contexts of SMM, customisation refers to the level to which services are customised to satisfy clients' preferences (Godey *et al*., 2016), so that customised services and customised information search for clients are easy to use (Wang *et al*., 2019). Wang *et al*. (2019) postulate that customisation is effective for businesses to increase interactions with clients by enabling them to design and customise goods and services.

➢ **Interaction**

Interaction in SMM transpires when social-media users contribute their thoughts to encounter, engage and discuss with those that have the same objectives about certain goods or brands on social media networks (Zhu & Chen, 2015). Consequently, interaction signifies the level to which social media channels offer

opportunities for opinion exchange, two-way communications and sharing information (Dessart *et al.*, 2015). Bowen (2015) indicated that interactive activities and messages accessible on social networking channels can be more active in attaining customers than traditional media.

➢ **Electronic word of mouth(e-WOM)**

EWOM denotes the level in which customers exchange, distribute and upload content on social media channels (Kudeshia & Kumar, 2017). This comprises the level to which customers pass along news about products, upload content from a product page to their blog and share ideas with their peers (Chae *et al.*, 2015). Lawal and Adejuwon (2023) has revealed that e-WOM has appeared as a powerful tool in the business world because of its ability to spread quickly and casually.

➢ **Trendiness**

Wang *et al.* (2019) describe trendiness as a social media instrument for snatching attention by providing customers with the most recent information on the up-to-date trends. As such customers gradually search and obtain product-related information through social media channels, since it is perceived as more convenient and up to date than traditional channels (Ashley & Tuten, 2014). According to Kudeshia and Kumar (2017), trendy information on social media consists of four motivations: surveillance, knowledge, pre-purchase information and inspiration.

In addition, there are many social media platforms that SMMEs use to operate their businesses. These platforms are explained in the next sub-section.

3.3.2. SMM and Social Media Platforms (Networks)

The term 'social media marketing' refers to the act of using social networks for marketing purposes. Chikandiwa *et al.* (2013) define SMM as a tool that allows marketers to participate, co-operate, interact and harness shared intelligence crowdsourcing for marketing purposes. Yadav and Rahman (2018) indicate that SMM utilises social media machineries, networks and software to generate, connect, deliver, and discuss contributions that add value to the stakeholders of the business.

As stated by Góngora (2016), majority of SMM practices among SMMEs involve creating and operating a business' fan page, managing promotions, maintaining public relations, and conducting market research. Social networks are recognised by businesses as a new way to connect with clients, allowing a business to extend its communications, develop a reputation and promote the image of the business (Akram & Kumar, 2017). SMM is permitted by the digital structure of the Web as well as the accessibility of online social media channels like Facebook, YouTube, Instagram and Twitter, just to mention a few, which are available on a host of smart devices, including mobile phones, laptops, tablets and others (Ming-Yi Wu, 2020; Tuten & Mintu, 2018). There are different types of social media platforms nowadays, each consisting of some specific structures that enable SMMEs to utilise them in different ways and for different purposes. The following are some of the most used social media networks:

➢ **Facebook**

According to SMM industry report, Facebook is regarded is the most popular one among all social media channels (Stelzer, 2018). This statement is supported by Akram and Kumar (2017), that "Facebook is the biggest social media network on the Internet, both in terms of total number of users and name recognition". It is considered the biggest and 1 of the utmost influential social media networks worldwide (Niranjala, 2020). Facebook is a social network application that allows the person or organisation using it to create personal websites that are available to other users for the exchange of individual content and interaction purposes. It is an appropriate tool to be employed for business purposes because of its size, which will give businesses opportunities to reach almost everybody (Geoff, 2014).

➢ **WhatsApp**

WhatsApp is viewed as a cross-platform instant messaging client for smartphones, personal computers, and tablets which was established as a substitute to traditional messaging (Kircaburun, Alhabash, Tosuntaş & Griffiths, 2018). It is suggested that in the year 2017, WhatsApp met the communication requirements of over 1 billion

individuals (WhatsApp, 2017). At the moment, this social media tool offers voice and video calling, and the transfer and reception of several diverse forms of media such as documents, messages, pictures and voice notes (Akram & Kumar, 2017).

➢ **Twitter**

Twitter is recognised as 1 of the utmost famous microblogging platform in the entire universe (Statista, 2018). Twitter is commonly used for the sharing of information, social interaction, information seeking and mobilisation (Kircaburun *et al.*, 2018). As stated by Shabnoor and Tajinder (2016), enterprises can utilise Twitter to interact with potential customers, answer questions and issue the latest update.

➢ **Instagram**

Instagram is a social media application constructed completely on picture and video posts (Helmrich, 2016). In basic terms, this platform enables individuals to capture and share pictures, and permits live transmission and story making with the latest added features. It is regarded as the fastest rising social media platform (Wagner, 2015) due to the swift development in its popularity among youngsters and the youth in general (Alhabash & Ma, 2017; Jackson & Luchner, 2017).

➢ **LinkedIn**

LinkedIn is recognised as the world's largest professional networking platform and had 300 million users by 2017 (Hildebrand, 2017). Users are inspired to share their résumés and professional associates when they use this platform. LinkedIn is a convenient tool that can lead operators to more chances and jobs if the operator likes other individuals' posting on it and recommends users to look at other people's posting (Prince, 2019).

➢ **Google+**

Google+ is acknowledged as a social media application or tool controlled by Google, and provides immediate messaging, grouping families to enable content sharing and engaging individuals with comparable welfares (Google+ 2017).

➢ **Snapchat**

According to Kircaburun *et al.* (2018), Snapchat is an image informing application that enables people to send pictures or short videos. According to Alhabash and Ma (2017), Snapchat users have the power to control the period in which the posted snapshots can be watched and can generate limitless stories for twenty-four hours.

➢ **Flickr**

Flickr is an online picture and video facilitating platform (Akram & Kumar, 2017). This platform had more than 112 million customers and had its brand in more than 63 countries (Akram & Kumar, 2017).

➢ **Pinterest**

Pinterest is generally a trainee in the online networking arena. This platform consists of computerised announcement sheets where organisations can post their content (Akram & Kumar, 2017).

➢ **YouTube**

YouTube was originally introduced to the world on February 14, 2005, by three former PayPal employees. It was later purchased by Google in November 2006 at a price of $1.65 billion (Akram & Kumar, 2017). This application is considered second in the rating of all sites visited on the Internet (Kircaburun *et al.* 2018), and rated number one within video sites (Alexa, 2017). It attends the needs of a very widespread viewers, all unprofessional and professional (Xu, Park, Kim & Park, 2016).

The next section discusses social media marketing adoption by SMMEs.

3.4. SOCIAL MARKETING ADOPTION BY SMMEs

Information and communication technology application tools have played a huge part in several industries (including in the SMMEs) during the period of the pandemic (Covid-19). From the business perspective, the convenience and reliability of technologies made it simple for businesses to communicate and engage with several

stakeholders and to promote their products and services without risking their lives. Nuseir (2018) added that SMMEs could reach their clients across the world without considering factors such as time and place since technology has expanded the markets. SMMEs have multiple and unique characteristics that distinguish them from big firms. Some of the characteristics are that SMMEs are elastic, adapt to fluctuations well and are well positioned to develop and adopt new concepts than big firms (Al-Rahbi, 2017). These features enable SMMEs to compete with big firms, and to access and implement new technologies in their businesses. Furthermore, in SMMEs one individual, usually the owner is responsible for making strategic and operational decisions (Elbeltagi *et al.*, 2013; Ghobakhloo & Sai, 2013). In simple terms, owners' or managers' attitude, skills and knowledge of ICT background are important features in the adoption and rejection of ICT application tools.

At this point in time, owners of SMMEs should be mindful of ICT tools such as digital marketing and the internet. Niranjala (2020) indicated that digital marketing comprises several services such as web designing, search engine optimisation, social media marketing and content marketing. This statement is complimented by Wolf, Sims and Yang (2018), who defined SMM as the usage of virtual channels such as the internet to promote, endorse and advertise goods or services for the business. Therefore, SMM is a sub-category of digital marketing. Moreover, digital marketing strategies consist of social media channels which include Facebook, search engine optimisation, marketing goods and services via online personalities and social influencers (Tuten & Mintu, 2018; Ming – Yi Wu, 2020). Additionally, SMM can be viewed as a new segment and commercial exercise involved with the promoting of staff, skills as well as ideas done over the modern social media (Dwivedi, Ismagilova, Hughes, Carlson, Filieri, Jacobson & Wang, 2020). Tajudeen *et al.* (2018) indicated that small enterprises adopt the use of SMM due to its ability to connect with various potential clients at a time, low cost, user friendly and technically controllable.

Fewer studies have been conducted across the globe based on the determinants of e-marketing and SMM by SMMEs. In addition, research conducted by Ahamat *et al.*

(2017), Trawnih *et al.* (2019) and Ali Abbasi *et al.* (2022) are some of the examples of studies examined in different sectors that emphasised on the determinants of SMM adoption in SMMEs. Kurian *et al.*'s (2019) study examined the integration of SMM and SMMEs in Singapore. Inadequate training and insufficient knowledge to SMME employees were among the issues that were found to be influencing the adoption of SMM in their businesses, which resulted in the underutilisation of business abilities in the country. A study by Ikeni, Tonye and Arumdeben (2022) examined the association between SMM and business success of food and beverage firms in Rivers State. The results yielded a positive and substantial association between the dimensions of social media and the measures of business success. It was revealed that SMM adoption has developed to a genuine marketing device to achieve cost-effectiveness and successful business performance. Similarly, McLaughlin and Stephens (2019) explored the social media adoption of intentions of SME owners utilising the theory of planned behaviour in Ireland. The results specified that the concepts of theory of planned behaviour(such as subjective norms) have a substantial impact on SME owners' intention to adopt SMM in the country. In the South African context, a study was conducted by Sanne and Wiese (2018) to examine whether the theory of planned behaviour can be utilised to forecast social media advertisement. The outcomes of the research revealed that attitudes and subjective norms have a significant impact towards sellers' behaviour intention to accept Facebook advertisement. In the same study, perceived behavioural control was found to have an unimportant effect (Sanne & Wiese, 2018; Mapunda, 2021). In addition, Mugobi and Mlozi (2020) conducted a study to evaluate the factors of ICT adoption at UNESCO World Heritage Sites in Tanzania. The outcomes of the study indicated that relative advantage, perceived less complexity, IT infrastructure and support skills as well as competitive pressure had significant impact on decision makers' intention to adopt the technology in the country. But perceived compatibility was numerically irrelevant.

From the above-stated reviewed empirical studies, there are questionable findings on the determinants of SMM. Some studies generated substantial results

(McLaughlin & Stephens, 2019; Ikeni *et al.*, 2022), while others produced insignificant results (Sanne & Wiese, 2018; Mugobi & Mlozi, 2020). Even though several studies on SMM are conducted worldwide (Mapunda, 2021), many SMMEs are still unwilling to adopt new technologies which could enable them to improve their procedures and events (Niranjala, 2020). SMMEs come across various problems in the acceptance and dispersion of IT. Calli and Clark (2015) added that since SMMEs are characterised as being smaller in size and having inadequate resources, most of them are still trying to survive with imperfect promotional activities. These characteristics play a part towards the challenges faced by SMMEs when trying to adopt SMM. Proof from numerous studies reveals that SMMEs are challenged with both external and internal barriers to SMM adoption (Van-Geldere, 2020). According to Verbano and Venturini (2013), limited access to appropriate technology and lack of awareness of SMM by various stakeholders are some of the external issues that delay the adoption of SMM. Internal factors include poor management and unskilled staff (Kadam & Ayarekah, 2014). This is reinforced by a recent research conducted by Niranjala (2020), which also indicated that challenges faced by SMMEs consist of the inadequate human and technological resources (Niranjala, 2020).

The next section discusses the benefits of SMM for SMMEs.

3.5. BENEFITS OF SMM FOR SMMEs

Social media marketing provides various benefits to SMMEs. According to Danish (2019), these benefits make it possible for enterprises to obtain excessive information of their clients that can assist them in intensifying and improving their firms. A study conducted by Solomon, Allen and Wangombe (2023) suggested that large number of SMMEs in developing countries use social media to connect their customers to their products and services. Additionally, SMM allows the firms to seal the spaces left in traditional marketing practices (Okazaki & Taylor, 2013). The SMM benefits are described below.

3.5.1. Cost Related (Lower Cost)

The key merit of SMM is cost-related (reduced advertising costs). This is because the cost of SMM usage is significantly lower in comparison with other marketing platforms (Mshana, 2020). The cost of marketing platforms, which includes face-face salespeople are higher when compared with the costs of advertising on social media platforms, which are reasonably lower. In addition, most social networking platforms allow free registration, profile creation and information posting (Góngora, 2016). Since the cost of doing business is lower thanks to SMM, this can produce a number of surpluses to the business. The use of SMM as a technique to promote goods and/or services is inexpensive compared to traditional marketing and advertising systems (Góngora, 2016).

3.5.2. Increase in Brand Awareness and Increase of Sales

Businesses can benefit from SMM adoption in various ways (Siamagka *et al.*, 2015; Andersson & Wikström, 2017). Several studies (Bîja and Balaş, 2014; Cawsey & Rowley, 2016; Andersson & Wikström, 2017; Felix, Rauschnabel & Hinsch, 2017; Makrides, Vrontis & Christofi, 2020) specified that increase in brand awareness is amongst significant advantages that SMM and its channels bring to a business. Martyr and Gambett (2013) and Odoom *et al.* (2017) suggest that by using SMM, a business can effortlessly create its brand to improve its activities. Furthermore, it is not a condition for businesses to invest a large sum of money or capital when they use social media for the purposes of increasing brand and product awareness. Accordingly, Huang and Brown (2018) have speculated that SMM has a few effects towards the growth of an enterprise. One area where SMM has been demonstrated to positively impact is increase in sales.

3.5.3. Targeted market

Before the birth of SMM, businesses used traditional media such as newspapers, radio and television as a communication and advertising method to interact with their target market or audience. According to Danish (2019), one of the issues about traditional marketing is that it is a one-way communication (there is no

communication between a buyer and seller). Now with the arrival of SMM, marketers and businesses can use the two-way communication method where they are able to obtain suggestions and complaints raised by their current and potential customers. Fatima and Bilal (2019) added that SMM offers businesses the capacity to target viewers and customers on networking platforms by looking into their interests and what their acquaintances like.

3.5.4. Interactivity

Interactivity in SMM context refers to a user-centred communication with machineries, messages or other users, concentrating on the empirical part of the networking process (Khoa, 2020). This user interactivity permits clients to take part in personal social networking by selecting the content, timing and communication tool of social media to empower clients so that they can take active control and execute two-way communications. Through each interaction, business loyalty (customer loyalty) can be established and re-established (Góngora, 2016).

3.5. 5. Customer Service

Another important area for SMM is customer service (Khoa, 2020). It is compulsory to have a thoughtful customer service system. When operating a firm, client feedback can be 1 of the best foundations of learning (Góngora, 2016). When clients have a criticism, enquiry or praise, more than a few of them go straight to social media. In these cases, links to Frequently Asked Questions and to online representative are valuable to support customers in solving their grievances, questions or purchasing processes. It is extremely important for businesses to monitor all their social media accounts to observe and understand their client's remarks so that they can know which areas of the business they can improve (Telio, n.d.).

The next section explained the SMM challenges faced by SMMEs.

3.6. CHALLENGES OF SMM FACED BY SMMEs

The challenges of SMM faced by SMMEs in their day-to-day operation are as follows:

3.6.1. Time Intensive

According to Góngora (2016), lack of time is regarded as huge problem to solve when implementing and using SMM. It is known that investment of time for SMM to perform efficiently is vital (Odediran, 2020), with some enterprises noticing the supervision of social media as a full-time work but failing to implement it due to financial constraints (Carter, 2014). SMM content must be supervised and updated to attract accurate stakeholders (Odediran, 2020). Businesses need to appoint someone to monitor social networking platforms, reply to remarks, answer enquiries and post good or service data considered valuable by clients (Góngora, 2016). For SMMEs, this will be a difficult task to complete because they do not have adequate financial resources to pay the person who needs to monitor the SMM content.

3.6.2. Negative Feedback

Fear of negative comments is one of the common challenges faced by SMMEs when they implement social media marketing (Al-Haidari, Kabanda & Almukhaylid, 2021). Negative post responses or negative publicity is one part of social networking that is harmful to marketing campaigns (Odediran, 2020). An empirical study conducted by Al-Haidari, Kabanda and Almukhaylid (2021) demonstrated that about seven articles, particularly from the European region, have stated the fear of negative comments as a barricade that hampers SMMEs from implementing SMM strategies. It is impossible for enterprises to ignore negative feedback and reviews from several stakeholders since they can harm a business or product's reputation.

3.6.3. Lack of Technological Knowledge

SMME owners' lack of knowledge about SMM is among some of the issues raised by few studies (Góngora, 2016). As stated by Matikiti *et al.* (2018) and Mhizha *et al.* (2015), lack of technological knowledge and skills hinders SMMEs' ability to take full

advantage of using SMM. SMMEs are still finding it difficult to understand the worth of SMM and social media for their enterprise (Howson *et al.*, 2015; Rizk *et al.*, 2018) since they lack the knowledge of understanding social media platforms. Most SMMEs are still using social media only to keep a profile, which expresses their lack of understanding when it comes to the use of SMM (Howison *et al.,* 2015). Al-Haidari, Kabanda and Almukhaylid (2021) revealed that articles with an African research context, precisely those from South Africa, identified lack of technological knowledge as a challenge more than those from the South Asian region.

3.6.4. Lack of Human Resource and Financial Resources

SMMEs can encounter challenges conducting SMM because of lack of human resources with skills. For instance, dedicated IT staffs with professional skills to adopt SMM (Brink, 2017; Chirumalla, Oghazi & Parida, 2018; Ritz, Wolf & Mcquitty, 2019) along with lack of financial resources, time and expertise (Chirumalla *et al.*, 2018). Due to these inadequate resources, SMMEs cannot afford to subcontract, and frequently use a 'learn as you go' system when working with social media networks, which does not always promise positive results (Ritz, Wolf & Mcquitty, 2019).

The theoretical literature review of the study is discussed in the following segment.

3.7. THEORETICAL LITERATURE REVIEW

There are various theories that can be employed in conducting a study on the determinants of the adoption of SMM by businesses. The Theory of Planned Behaviour, Social Cognitive Theory, the Unified Theory of Acceptance and Use Technology, the Innovations Diffusion Theory, Technology Acceptance Model, the Theory of Reasoned Action and Technology-Organisation-Environment framework are amongst the theoretical frameworks utilised to examine the antecedents of SMM (Njenga, Litondo & Omwansa, 2016; Momani, Hilles & Jamous, 2017, Lai, 2017; Tarhini *et al.*, 2015). The TAM and the TOE are two of the utmost prevalent theories used to describe the adoption of a technology by businesses. The current study uses the integrated model of TAM-TOE to investigate determinants of SMM adoption by

SMMEs. As such, the theoretical review of the current study focuses on TAM and TOE. In addition, the study provided a theoretical literature on the effects of age and gender as moderators.

It is quite clear that most of the acknowledged theories have been applied in research papers to find and assemble determinants influencing the adoption of more than a few technologies in the SMMEs environment. In relation to the current study, two theories are applicable. With that being said, the next two sub-sections will discuss the chosen theories of the study.

3.7.1. Technology Acceptance Model (TAM)

Davis (1989) established the Technology Acceptance Model to predict the behavioural intention to adopt technologies. According to TAM, a potential user's attitude regarding employing a certain technology is hypothesised to be a significant factor in determining whether the user employs it. The model propose that the adoption of innovative system is primarily dependent on 2 factors: perceived usefulness and perceived ease of use (Davis, 1989). Perceived usefulness is the level to which an individual or organisation trusts that the utilisation of a technology would aid in enhancing overall performance. Perceived ease of use is the level to which operators perceive new technology to be effortless. Consequently, an individual's disposition would determine his or her intent to use the technology (Davis, 1989). Figure 3 below shows the TAM and its variables. The other TAM variables (excluding perceived ease of use and perceived usefulness) are described below.

➢ External factors: Factors that a business has control over, which may affect users in adopting technology.

➢ Behavioural Intention: is the amount of a user's strength concerning the intention to accomplish a certain behaviour (Davis, 1989). Bamberg, Ajzen and Schmidt (2003) defined behavioural intention as the willingness of a person or business to use technology. The general rule by Kim and Ko (2012) indicates that the higher

the intention to take part in a behaviour, the more prospective should its performance be.

➢ Actual usage: The repetitive use of technology over time (Andarwati, Zuhroh & Amrullah, 2019).

Figure 3. 1. Technology Acceptance Model (TAM)
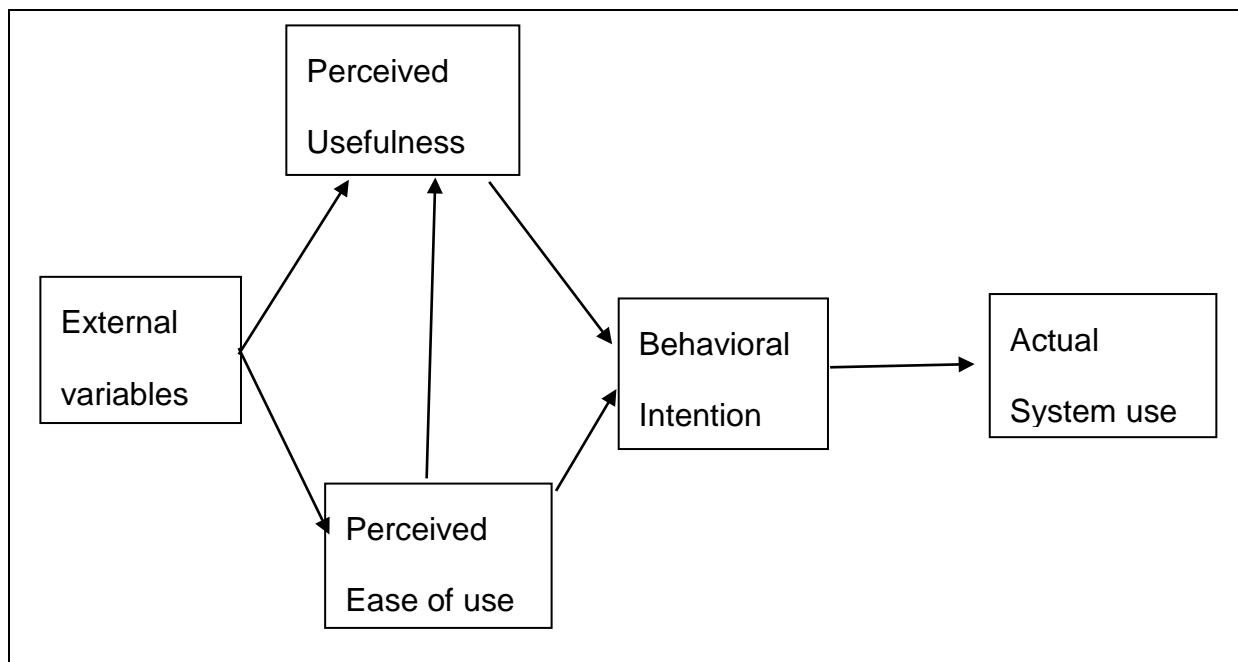
Source: Davis, (1989)

It is commonly known that TAM is a variation of the TRA in the field of Information System. Mugo, Njagi, Chemwei and Motanya (2017) stated that the model has been advanced to integrate factors and relationships attained from the Fishbein and Ajzen's TRA of 1975. According to Escobar-Rodriguez and Bartual-Sopena (2015), TAM is utilised to examine the acceptance of new technologies by businesses. This statement is complimented by Al-Fahim (2016), who emphasised that in the last two decades, TAM has been among several studies that have assisted in creating a theoretical framework for studies in the adoption of information technology (Davis,1989). TAM is typically among the substantial theories for describing a person's adoption and use of technological innovations (Gangwar *et al.*, 2015). Fanny (2015) speculates that TAM is the most used and powerful framework when it

comes to understanding and forecasting the adoption of technology when compared to other models. TAM is applicable in the context of SMMEs, which is normally characterised by fewer hierarchical management stages, and which ultimately lead to a more direct decision-making procedure (Thrassou & Vrontis, 2008).

TAM has been used by several authors (Adams *et al.,* 1992; Hendrickson *et al.,* 1993; Riemenschneider *et al.*, 2003; Subramanian, 1994; Szajna, 1994); Taylor & Todd, 1995). Alshare (2004) noted that the TAM model in most of these studies was able to clarify a reasonable volume of change in the actual usage of the technology (Alshare, 2004). Because of the widespread use of TAM, the model has been developed by the combination of new concepts (Röcker, 2010). According to Venkatesh *et al.* (2003), such studies have led to various results of TAM, for example, TAM II and UTAUT. Utility and ease of use are perceived to be active interpreters of behavioural intention to utilize technology (Chatterjee *et al.,* 2021). Moreover, a study by Adam, Nelson and Tod (1992) on TAM found that perceived ease of use and perceived usefulness are critical aspects that determine the attitude of the user towards intention to use and the actual utilisation of a particular technology.

3.7.2. Technology-Organisation-Environment (TOE) Framework

The Technology-Organisation-Environment framework is an organisation-level theory that clarifies how three dissimilar factors in a company's context impact adoption decisions (Tornatzky & Fleischer, 1990). Technological, organisational and environmental factors are the three elements that can impact the acceptance or adoption of technological innovation. The technological factor includes all technologies that are applicable to the business, comprising those that are currently in usage at the business and those that are accessible on the market but not in usage. Relative advantage, complexity, compatibility, trialability as well as observability are the five features of technology that may impact an organisation's choice to adopt or not adopt a specified technology (Tornatzky & Fleischer, 1990). The organisational factor denotes the enterprise's characteristics and properties, as

well as worker connecting structures, intra-firm communication methods, size of the enterprise, and the number of available resources (Tornatzky & Fleischer, 1990). The environmental context consists of factors beyond the organisation's control, such as rivals, associates and the industry environment (Tornatzky & Fleischer, 1990).

As of late, there has been a rising number of interests pertaining to the literature for the usage of TOE framework to examine and find out how constructs within the technology, organisation and environment dimensions affect application, post-application and performance pointers of IT applications and systems (Hwang, Huang & Wu, 2016; Chiu, Chen & Chen, 2017; Pateli & Mikalef, 2017; Ahmed *et al.,* 2019). The TOE has occurred as a stable and strong model for investigating the elements (internal and external) that influence the application of various types of ICT in the context of SMME (Abeysinghe & Alsobhi, 2013). According to Oliveira and Martins (2011), the TOE is one of the theoretical models that is frequently applied to predict the acceptance as well as dissemination of emerging technologies in organisations. As a result, the framework has been extensively applied to investigate organisational-level technology acceptance through the use of technological, organisational, and environmental constructs (Baker, 2012) that may influence information technology adoption. Lately, this framework has been mostly utilised to investigate SMM usage by businesses. In a study on determinants impacting the adoption of web-based social media amongst SMEs in Tanzania, Ndekwa and Katunzi's (2016) results showed that organisational and environmental contexts are significantly influencing the adoption of social media, whereas technology background was found to have an insufficient influence. In a Greece study of 106 respondents using the integrated model of DIT and TOE framework to determine features that impact a hospitality business's verdict to adopt social media, Pateli, Mylonas and Spyrou (2020) revealed that out of the three TOE constructs, technological determinants played a significant part towards the business's decision to adopt social media. Figure 3.2 depicts the TOE framework.

Figure 3. 2. Technology, Organisation and Environment framework
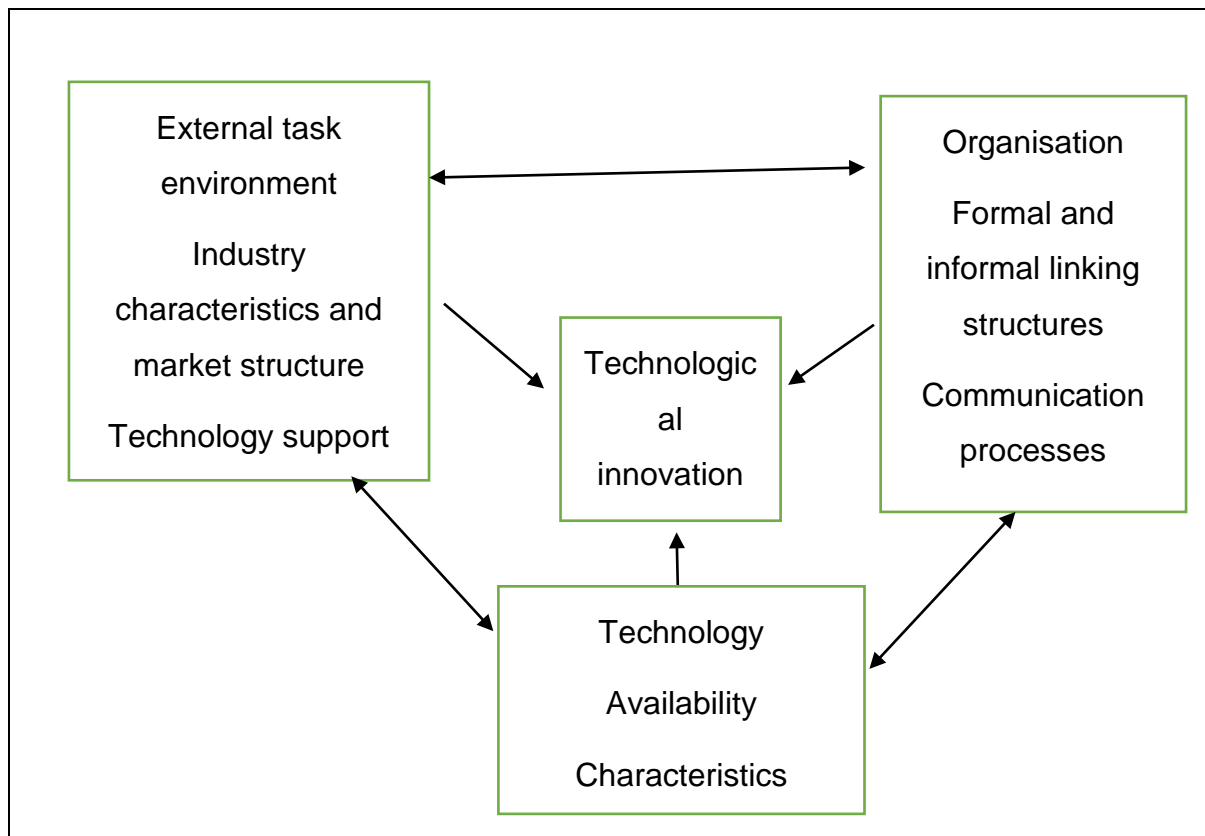
Source: (Tornatzky and Fleischer 1990)

Based on the above figure, it is significant to explain and know the 3 constructs of the TOE framework and its core elements as shown in the theoretical literature. The constructs are discussed below.

3.7.2.1. TOE's constructs

This segment discusses the TOE constructs and determinants comparable to each construct.

Technological Construct

Technological factors are defined as technologies that are already in use within an organisation or those that have been identified as existing but have not yet been applied or used (Al-Rahbi, 2017). There are three technological factors: compatibility, complexity and relative advantage. This study focuses on relative advantage.

➢ **Relative advantage**

Relative advantage is the grade to which it is asserted that a certain technology improves a job or organisational performance more than its predecessors or competing technologies or strategies (Wang, Meister & Wang, 2018). In the SMME context, the relative advantage of adopting SMM is known as the perceived benefit of adoption (Abbasi *et al.*, 2022). This factor is measured as a fundamental factor that encourages the business' decision to adopt technologies. SMM offers numerous benefits to adopters, for instance, reduction on the cost of advertisement (Al-Rahbi, 2017). Scholars such as Low *et al.* (2020) contended that the relative advantage is the power of exploiting internet technology, e-business and similar technologies in SMMEs.

Organisational Construct

Organisational factors are defined as determinants that are internal to the organisation and include the nature and features of the organisation (Swallehe, 2021). Organisational factors were found to have an influence towards the acceptance of new technologies. The organisational construct that has been extensively investigated by SMMEs include the following: size of the enterprise; support from top management and past IS experience. In this study, organisational construct will focus support on the top management.

➢ **Top management support**

Top management support denotes any assistance by management of an enterprise to accept technology (Abbasi *et al.*, 2022). Olanrewaju *et al.* (2020) stated that the existing literature on innovation mostly concentrates on top management as the main construct for changing the norms, ethics and culture within businesses; sequentially, this enables other stakeholders to adapt to the new technology. The adoption of e-marketing in enterprises is affected by top management since they are control and make final verdicts about the acceptance and upcoming adoption of new technologies (Nguyen 2009). In reviewing the literature in relation to IT adoption, Al-

Rahbi (2017) argued that support from top management had a robust influence on the verdict to accept new technologies within businesses.

Environmental Construct

The TOE defines environmental factors as external conditions that influence an organisation's adoption of technology. Environmental constructs such as pressure from competitors and customers affect technological adoption such as SMM (Ahmad *et al.,* 2018; Julies *et al.,* 2021). Environmental factors in this study are external pressures that influence the adoption of SMM by SMMEs, such as competitive and customer pressure.

➤ **Competitive pressure**

The pressure applied by rivals from outside in the same industry is referred to as competitive pressure (Swallehe, 2021). This study defines competitive pressure as the extent to which competitors have the ability to influence the adoption decisions of SMM.The majority of IT adoption research study done in an organisational perspective recognises that pressure of competitors has a significant part in the adoption course. Kimberly and Evanisko (1981) and Link and Bozeman (1991) stated that competition increases the chances of a business to adopt an innovation. When competition is very intense (Góngora, 2016), businesses are further persuaded to adopt new technologies to obtain a competitive advantage and boost their performance and their existence percentage (Haller & Siedschlag, 2011). Moreover, when the competitors adopt a specific technology, the SMME will likely start to feel pressure and choose to implement the same technology as well (Grandon & Pearson, 2004).

➤ **Customer pressure**

Customer pressure refers to the extent to which customers attempt to influence the adoption of a certain technology (Al-Rahbi, 2017). In this study, customer pressure denotes the degree to which customers try to influence the adoption of SMM by SMMEs. According to the literature, customer pressure influences SMMEs' decisions to adopt innovative technologies (Rahayu & Day, 2015) particularly when they are

operators this new technology (Mehrtens *et al*, 2001). Since SMMEs are more defenceless to customer pressure as compared to larger firms (Premkumar & Roberts, 1999), they are expected to adopt SMM if their consumers request them to adopt it.

The empirical literature review will be discussed in the following section.

3.8. EMPIRICAL LITERATURE REVIEW

The goal of the empirical literature review in the current study is to explain the theories used to comprehend which construct leads to or does not lead to the intention to adopt SMM as well as the actual adoption of SMM.

3.8.1. Perceived usefulness and behavioural intention to adopt SMM.

In an Indian study of 304 respondents using the TAM model to investigate the effect of SMM adoption for sustainable business growth of SMEs in an evolving economy, Chatterjee *et al.* (2021) discovered that perceived usefulness significantly influences the behavioural intention of SMMEs to utilise SMM. In a study on the factors of the actual ICT adoption amongst SMEs in Kogi State, Nafiu, JAkuh and Peter (2020) found that perceived usefulness had a substantial impact on ICT adoption by SMEs. Ahamat, Ali and Hamid (2017) investigate determinants impacting SMM adoption by Malaysian SMEs in the food and beverage industry. The study was based on the responses of 150 respondents, including top management, experts, entrepreneurs, skilled workers and other workers who contribute to social media adoption in Halal SMEs. The outcomes indicate that perceived usefulness has a substantial positive association with SMM adoption. Based on 310 respondents, Chatterjee and Kumar Kar (2020) examined the applicability of TAM and UTUAT2 to determine features that would encourage SMEs in India to adopt SMM. The results specify that perceived usefulness has a substantial positive impact on SMEs' adoption of SMM. Akinwale and Kyari (2022) examined the applicability of TAM on factors that influence attitudes and intention to adopt financial technology services among the end-users in Lagos State, Nigeria using 467 bank customers as respondents. The outcomes of the study indicate that perceived usefulness influences attitudes and the

intention to adopt financial technology services positively. Based on a survey of SMEs in Indonesia, Syaifullah, Syaifudin, Sukendar and Junaedi (2021) used TAM and UTAUT to study the impact of perceived usefulness on the use of SMM by MSMEs. The outcomes indicated that perceived usefulness has a substantial influence on the usage of social media as a marketing tool. Pranoto and Lumbantobing (2021) conducted a study to find out the influence and impacts of SMM in promoting MSMEs in Indonesia (Jakarta & Tangerang). The study was based on 163 respondents who were owners of MSMEs. The outcomes revealed that perceived usefulness has a substantial impact towards the adoption of SMM by MSMEs. Ramphele and Msosa (2022) conducted a study on the factors of SMM adoption in SMMEs during the Covid-19 pandemic. The study was based on 150 respondents. The results discovered that perceived usefulness has a noteworthy impact concerning the adoption of SMM by SMMEs. From this, hypothesis one can be drawn:

H1: Perceived usefulness has a significant positive effect on the intention to adopt SMM by SMMEs.

3.8.2. Perceived ease of use and behavioural intention to adopt SMM.

Kim and Chiu (2018) used the technology readiness and acceptance model (TRAM) to examine the effect of perceived ease of use on consumers' intention to utilise sports wearable devices based on a survey of 247 Korean customers. The findings signify that perceived ease of use has a substantial impact on consumers' intention to use sports wearable devices. During the COVID-19 pandemic, Syaifullah *et al.* (2021) examined the effect of SMM on the performance of SMMEs. Based on a survey of 254 MSMEs in Indonesia, the study employed TAM and UTAUT to test the effect of perceived ease of use on the use of SMM by MSMEs. The results discovered that perceived ease of use positively impacts the use of social media as a marketing tool. Hu et al. (2019) examined the effect of perceived ease of use on users' views toward Fintech service adoption with 387 active bank clients in Heibei, China. The findings indicate that user perceptions of Fintech services' usability have

no significant effect on their acceptance among consumers. According to Nafiu *et al.* (2020), perceived ease of use has a substantial positive impact on ICT adoption by SMEs in Kogi State. Akinwale and Kyari (2022) discovered that perceived ease of use has a positive and statistically substantial effect on users' attitudes toward Fintech services in their research on determinants affecting attitudes and the intention to adopt financial technology services among end-users in Lagos State, Nigeria. Recent empirical research findings by Chatterjee *et al.* (2021) in the background of SMM indicates that perceived ease of use significantly affects the intention to adopt SMM and perceived usefulness. Palaniswamy and Raj (2022) used an integrated model of the TPB and TAM to conduct a study on the fundamental determinants in the adoption of social media amongst agriculturists in South India. Based on the responses of 320 agriculturalists, the results revealed that perceived ease of use has a negative influence on attitude to the adoption of SMM. Wardana *et al.* (2021) conducted a study to determine whether perceived benefits influence the SME social media marketing in East Java, Indonesia. The findings of the study based on 123 respondents indicated that perceived ease of use has a substantial influence concerning SMM adoption. Therefore, it is concluded that a substantial positive association among perceived ease of use and the intention to adopt SMM by SMMEs is expected.

H2: Perceived ease of use has a significant positive effect on the intention to adopt SMM by SMMEs.

3.8.3. Perceived ease of use and perceived usefulness

Chatterjee *et al.* (2021) conduct a research on the "Adoption of Social Media Marketing for Sustainable Business Growth of SMEs in Emerging Economies: The Moderating Role of Leadership Support". The outcomes of the study exposed that perceived ease of use has a substantial influence towards perceived usefulness. Based on a survey of 357 respondents, Tripopsakul (2018) utilised the TAM-TOE integration model to examine the determinants persuading entrepreneurial students' decisions to adopt social media as an enterprise platform in Thailand. The results

indicated that perceived ease of use positively influenced perceived usefulness. Moreover, in a research paper conducted by Tripathi (2018), the influence of perceived ease of use on perceived usefulness was found to be significant. Based on earlier empirical findings as well as theoretical influence, the following hypothesis id suggested.

H3: Perceived ease of use has a significant positive effect on perceived usefulness.

3.8.4. Relative advantage and behavioural intention to adopt SMM.

Patma *et al.* (2020) examined the influence of relative advantage on the adoption of digital media as well as e-business technological tools in East Java, Indonesia. Based on the responses of 123 SME owners, the findings indicated that the adoption of IEBT was substantially influenced by relative advantage. In a study on factors of SMEs' SMM adoption in Malaysia, Abbasi *et al.* (2022) found that relative advantage had a positive and statistically substantial effect on SMM adoption. Based on a survey of 205 SMEs in Muscat, the capital of Oman, Al-Rahbi (2017) investigated determinants influencing social media adoption in SMEs utilising the TOE framework. The findings indicate that the effect of relative advantage on SMM adoption by SMEs is insignificant or weak. Based on a survey of 357 respondents, Tripopsakul (2018) utilised the TAM-TOE integration model to examine the determinants persuading entrepreneurial students' decision to adopt social media as an enterprise platform in Thailand. The findings indicate that relative advantage had a maximum positive impact loading in the context of technology. Qalati *et al.* (2020) utilised the TOE model to examine determinants that impact the SMEs' adoption of social media in developing countries, with Pakistan serving as the focal point of the study. The answers displayed that relative advantage has a substantial effect towards the implementation of social media. AlBar and Hoque (2019) used an extended model of TOE to assess the impact of the model dimensions on the adoption of ICTs among SMEs in rural areas of Saudi Arabia. The answers of the research specified that relative advantage had a substantial association with ICT adoption among SMEs. Based on an online survey of 332 respondents in Palestine,

Alkateeb and Abdalla (2021) used an integration of three models (TOE, TAM, TPB) to investigate determinants that might impact the adoption of social media by SMEs as well as its influence on performance. The findings revealed that technological context (where relative advantages plays a huge role) had insignificant impact towards the adoption of social media and SMEs' performance. Ahmad, Bakar and Ahmad (2019) conducted a research on social media adoption and its influence on firm performance in UAE. The findings presented that relative advantage had no significant association with social media adoption. It is then hypothesised that relative advantage has a significant positive effect on effect on the intention to adopt SMM by SMMEs.

H4: Relative advantage (technological factor) has a significant positive effect on intention to adopt SMM by SMMEs.

3.8.5. Top management support and behavioural intention to adopt SMM.

Based on a survey of 150 respondents in Yogyakarta, Sugandini, Irhas Effendi and Istanto (2021) used the TOE framework to examine the resistance to adoption of social media technology among SMEs. The findings indicate that top management support positively impacts adoption resistance. In a Pakistani study of 316 respondents, Qalati *et al.* (2020) discovered that top management support has a substantial effect on SMM adoption in SMEs. Findings by Matikiti *et al.* (2018) indicate that managerial support positively impacts attitudes towards the adoption of SMM. In a study on understanding social media adoption in SMEs based on a sample of 1700 SMEs working in the UAE, AlSharji, Ahmad and Abu Bakar (2018) found that organisational construct (support from top management as a crucial contributor) had a positive influence on the adoption of social media. In a study on the determinants of SMEs' SMM adoption in Malaysia, Abbasi *et al.* (2022) found a positive correlation between top management support and the intention to adopt SMM. The findings of a study conducted by Qalati *et al.* (2020) discovered that top management support has a substantial influence towards the adoption of social media. These results agree with those of Maduku et al. (2016), who conducted a

study to examine and comprehend mobile marketing adoption intentions among South African SMEs: A multi-perspective framework. The findings of the study revealed a significant connection between top management support and mobile marketing adoption the intention. Gholami, Abdekhoda and Gavgani (2018) examined the applicability of the TAM-TOE integration model to identify influential factors regarding the adoption of mobile technology in the setting of mobile technology adoption in libraries. Constructed on the responses of 120 academic librarians, the results indicate that top management support had a positive and substantial effect on perceived usability. These results are in good agreement with the empirical findings of a qualitative method, interview-based study by Al-Rahbi (2017), which revealed that support from top management had positive effects on the adoption of SMM. The most critical feature in determining whether a business will accept a new technology is the support of the company's upper management. Previous research with regards to top management support and the intention to adopt SMM shows that top management support openness to change as a TOE construct is positively connected to the intention to adopt SMM. As a result, the following hypothesis is offered in this study:

H5: Top management support (organisational factor) has a significant positive effect on the intention to adopt SMM by SMMEs.

3.8.6. Customer pressure and behavioural intention to adopt SMM.

In a South African study based on a survey of 150 respondents, Matikiti *et al.* (2018) discovered that customer pressure had a substantial negative association with the attitude towards the adoption of SMM. In a Tanzanian study, Swalehe (2021) discovered that customer pressure had a positive effect on SMEs' intent to adopt SMM. In a study of 214 SMEs in Malaysia, Abbasi *et al.* (2022) discovered that customer pressure had a direct and substantial impact on social media adoption by SMEs. The findings of the study conducted by Al-Rahbi (2017) indicate that customer pressure is positively linked to SMEs' adoption of SMM. Tripopsakul (2018) discovered that customer pressure significantly influenced entrepreneurial students

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in Thailand to accept social media as an enterprise platform. In a technological adoption research, pressure from customers is an important environmental factor (Zailani *et al.,* 2019). Thus, the next hypothesis can be suggested for the study:

H6: Customer pressure (environmental factor) has a significant positive effect on the intention to adopt SMM by SMMEs.

3.8.7. Competitive Pressure and behavioural intention to adopt SMM.

Matikiti *et al.* (2018) evaluated the applicability of the TAM and the TOE Model to examine the usage of SMM in the South African tourism industry. Based on a survey of 150 travel agencies and tour operators, the outcomes indicate that competitive pressure has a substantial effect on the perception of SMM. Ali Qalati *et al.* (2021) conducted an empirical test using a closed-ended questionnaire and a quantitative method and observed 423 responses using structural equation modeling to conclude that pressure of competitors has a positive and statistically substantial effect on SM adoption. Swalehe (2021) used the Resource-based theory as well as the diffusion of innovation theory as guide to study the determinants of SMM adoption amongst SMEs in Tanzania based on a survey of ninety respondents. The outcomes indicate that competitive pressure significantly affects the decision to adopt SMM. Al-Rahbi (2017) discovered that pressure from competitors had a beneficial impact on one's choice to adopt SMM through interviews with eighteen SME owners/management in the city of Muscat. Abbasi *et al.* (2022) indicated that perceived competitive pressure has a substantial positive effect on the adoption of SMM by SMEs. These results are in good agreement with the empirical results by Maroufkhani *et al.* (2020). Hence, it is decided that a significant positive association among competitive pressure and the intention to adopt SMM by SMMEs is expected.

H7: Competitive pressure (environmental factor) has a significant positive effect on the intention to adopt SMM by SMMEs.

3.8.8. The Effect Age and Gender as Moderators

Moderating variables are broadly employed in marketing literature. Researchers highlight their importance for predicting the behaviour of customers (Walsh *et al*.,

2008). According to Allen (2017), moderating variables or factors can be inaccurately described as those variables that can, in any path (reinforce, lessen, and contradict), impact the independent and dependent constructs. Chawla and Joshi (2018) explained that various scholars have tried to make adjustments on outdated models that influence technology adoption. This was created to describe the adoption of various types of technological innovations (Kikawa, Kiconco, Agaba, Ntirampeba, Ssematimba & Kalema, 2022). Age and gender are demographic variables that are commonly used as moderators (Lin *et al.*, 2017; Lin & Wang, 2020). These variables play a significant part as moderators of the association concerning psychological constructs (Henrique & Augusto de Matos, 2015). Age and gender are the two demographic factors used as moderators in the association among the TAM and TOE constructs and the intention to adopt SMM by SMMEs in the current study.

There is insufficient literature that examines the factors that impact the adoption of SMM by SMMES in the South African context. In addition, the moderating impact of age and gender upon the association involving the TAM and TOE constructs and the intention of SMMES to adopt SMM have not been recognised in the literature (Kikawa et al., 2022).The current study tries to test the influence of age and gender as moderators. It is claimed that by integrating these two moderating factors in the TAM-TOE model, the inconsistences that are predominant in the previous research will be reduced. There is an imbalance in the literature about the moderation impact of age and gender on the relationships among the constructs studied in this study. The next part explains the moderating effect of both age and gender on TAM and TOE constructs and the intention to adopt SMM.

3.8.8.1. Moderating effect of age on TAM and TOE constructs and the intention to adopt SMM.

Studies associated to innovation taken by several researchers indicate that younger individuals display a different attraction and behaviour as compared to the older ones (Kikawa, 2022). The older generation is alleged to be rather laid back when it comes to the acceptance and usage of new invention technologies for several causes, such

as safety and difficulty. They prefer to use traditional ways for communication, whereas the new generation prefer to use online technologies to interact with one another.

Empirical findings by Chang, Liu, Huang and Hsieh (2019) indicated that age positively moderated the effect of facilitating conditions on use behaviour. In a study evaluating the antecedents and outcomes of social media use at the individual level in Ghana, Karikari *et al.* (2017) found that age had no moderating effect on their model. Majinda (2019) investigated the determinants that predict the intention and utilisation of social media, specifically Facebook marketing, by SMMEs in the south-east area. Based on a questionnaire survey with 90 respondents, the findings indicate that age as a moderating factor had a positive impact on the construct's effort expectancy and social influence in relation to behavioural intention and actual usage, respectively. Alduaij (2019) found that there is no statistically substantial association between age and general perceived technology acceptance, general perceived ease of use and perceived usefulness. Matikiti (2018) used the TAM as well as the TOE Model to examine SMM usage in the South African tourism industry. Based on a survey of 150 respondents, the results revealed that there was no connection between the age of the management and attitude towards SMM adoption. A study conducted by Kikawa *et al.* (2022) indicated that age positively moderates the association between SMM and firm operations. Based on an online survey of 404 respondents in Cameroon, Nitcheu Tcheuffa (2020) used TAM2 and the trust theory to determine factors influencing the adoption of social commerce. The outcomes of the study revealed that age has a substantial impact on the association between perceived usefulness and the intention to utilise social commerce. Ameen and Willis (2018) conducted a study on the moderating effect of age on the adoption of smartphones in Dubai. The results revealed noteworthy differences between smartphone users aged 18–22 and those aged 23–29. Tripathi (2018) used age and experience as moderators in their study titled: the determinants influencing the actual use of cloud computing in India. The findings revealed that the impact of perceived usefulness on actual use had rather advanced strength at the

young age group. The study further shows that age does moderate the relationship between TAM and TOE constructs and the intention to adopt new technologies by SMMEs. In this study the following hypothesis was therefore proposed:

H8: Age positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

3.8.8.2. Moderating effect of gender on TAM and TOE constructs and the intention to adopt SMM.

The World Health Organization (WHO) suggests that the term gender is utilised to symbolise the features of both women and males that are generally made (Kikawa *et al.,* 2022). Gender has been extensively used as a moderator in marketing-related studies (Gilal *et al.*, 2018; Osei-Frimpong, 2019). Multiple research investigations have found variations among males and females in their technology-related conceptions, including acceptance (Nitcheu Tcheuffa, Kala Kamdjoug & Fosso Wamba, 2020). A study by Bhaduri and Ha-Brookshire (2015) illustrated that females and males frequently process and assess information in different ways. In addition, the study revealed that males depend on their self-generated information, whereas women tend to find links between their existing self-generated information and new information (Bhaduri & Ha-Brookshire, 2015). Differences between males and females have been observed in online communication, social media behaviour of consumers and usage behaviours (Rahman *et al.,* 2018). Compared to males, females are more socially focused, more alert of other people's feelings and more likely to maintain interactive associations with others (Li & Chang, 2016). Women experience a greater sense of community. Men, on the other hand, display superior independence (Memery *et al.*, 2015). According to Onguéné Essono and Béché (2013), women commonly experience superior computer unease along with undesirable perceptions in comparison with men. For instance, a study conducted in Cameroon indicates that men have greater favourable attitudes to technologies than women (Nitcheu Tcheuffa *et al.*, 2020).

Kikawa *et al.* (2022) used TAM and IDT to conduct a study that identify factors that significantly assist Ugandan SMEs implementation of social media marketing systems to boost their commercial performance. Constructed on a survey of 152 respondents, the outcomes of the study revealed that gender as a moderator has a positive or strong impact on the relationship between SMM and the operations of the business. Alduaij (2019) utilised TAM to study social media adoption trends in Kuwait and its impact on perceived general usefulness and perceived general ease of use. The outcomes of a questionnaire survey of 250 participants revealed that there is a substantial change between females and males in relations to the perceived general usefulness of social media. The empirical findings of the same study by Alduaij (2019) demonstrated that there was a strong, statistically substantial change between females and males in relations to the general ease of use of SMM. Empirical outcomes by Shao *et al.* (2019) indicate that females have an extra favourable attitude concerning online shopping than men. Chang *et al.* (2019) found that gender does not significantly moderate the association between performance expectation and behavioural intention, or between effort expectation and behavioural intention. Chawla and Joshi (2018) examined the moderating influence of gender on mobile banking adoption. Findings revealed that gender has a positive moderating impact between the ease of use and attitude concerning mobile banking. The impact was stronger for the females as compared to males. Gradually, gender has been recognised as an important moderator in studies on technology use and consumer behaviour (Karikari *et al.*, 2017). Male and female customers behave differently in a variety of decision-making circumstances (Shao, Zhang, Li & Guo, 2019). Fewer research has examined the moderating function of gender in social media marketing and the e-commerce environment. Based on prior empirical findings and theoretical influence, the following hypothesis was proposed.

H9: Gender positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

3.8.9. Intention to adopt SMM and Actual adoption of SMM.

Nistor (2017) employs TAM to examine the influence of social influences and market orientation on the implementation of SMM in Romania. The answers indicate that behavioural intention to utilise SMM influences the actual usage of SMM positively. Based on a survey (online) of 273 respondents, Rahman *et al.*'s (2020) empirical study on the determinants accountable for the acceptance of social media-based online store in Bangladesh revealed a robust positive link between intention to utilise and usage behaviour. Chaveesuk, Wutthirong and Chaiyasoonthorn (2018) discovered that the intention of customers to utilise mobile payment devices through social channels influences their actual usage behaviour. According to Chatterjee *et al.* (2021), there is a significant association between adoption the intention and actual SMM adoption. Based on a survey of 253 respondents in Iran**,** Farajnezhad, Noubar and Azar (2021) conducted a study to examine the impact of diffusion of innovation model on behavioural intention in adopting SMM: subjective norms as a moderator. The outcomes of the research indicated that behavioural intention had a strong impact on users to adopt SMM. Boateng, Li and Sampene (2022) used TAM to determine features that influence acceptance and usage of SMM tools within SMEs sectors in developing economies: Empirical study from Ghana. Based on a survey of 314 respondents who were IT- and management-related workforces, the outcomes of the research showed that the behavioural intention to use SMM has a positive impact on the actual usage of SMM. Findings by Boateng *et al.* (2022) also indicate that the intention of SMEs to use SMM will motivate them to really use it; so, when an employee's intention is very strong about performing a given action, that behaviour is enormously likely to happen. From this, the next hypothesis can be suggested for the study:

H10: Intention to adopt SMM has a significant positive effect on the actual adoption of SMM by SMMEs.

3.9. THE CONCEPTUAL RESEARCH MODEL

The conceptual model for the present study is an integration of TAM and TOE. Figure 3.3 below represents the conceptual research model that will be followed in this study

Figure 3.3: Conceptual Research Model
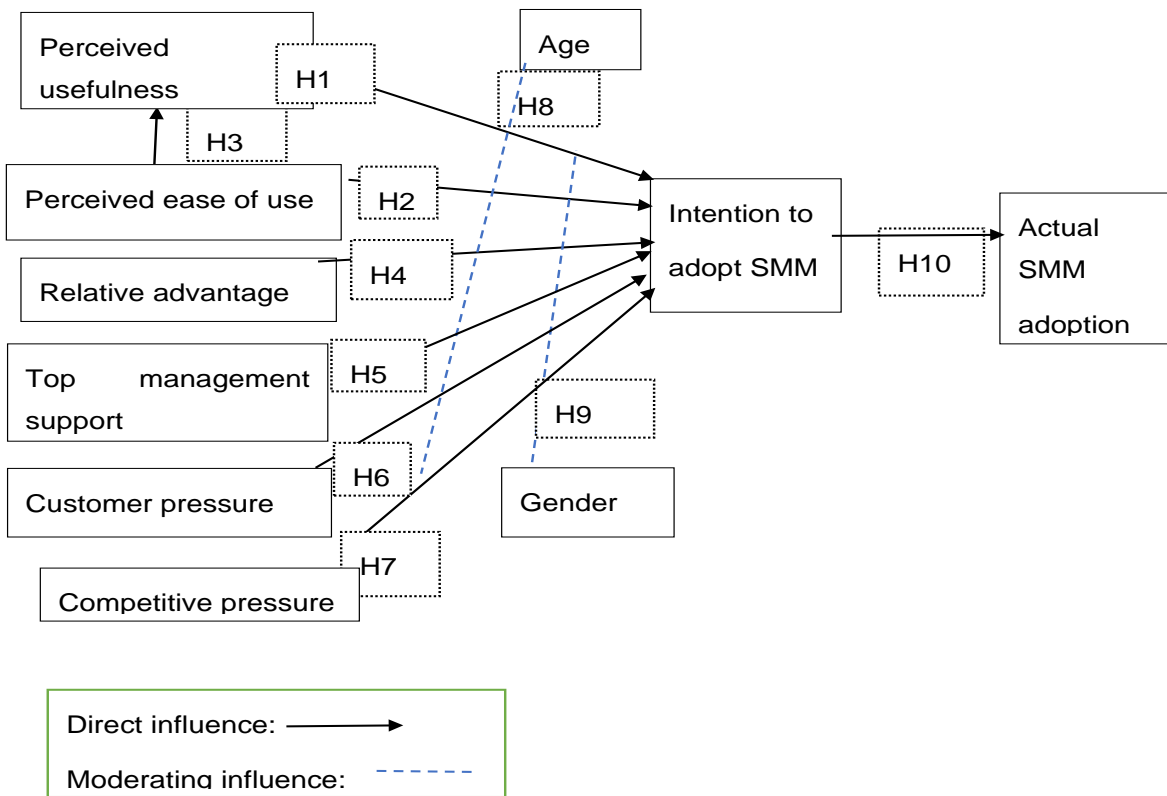
Source: Author's own Conceptualisation

The dependent, moderating and independent variables of the study are presented. The dependent variables of the study are the intention to adopt and actual adoption of SMM. The independent variables consists of perceived usefulness, perceived ease of use, relative advantage, top management support, customer pressure and competitive pressure. The moderating constructs are age and gender. The following relationships are evaluated: the relationship between perceived usefulness and the

intention to adopt SMM by SMMEs; the relationship between perceived ease and the intention to adopt SMM by SMMEs; the relationship between perceived ease of usage and perceived usefulness; the relationship of relative advantage and the intention to adopt SMM by SMMEs; the association of top management support and the intention to adopt SMM by SMMEs; the relationship between customer pressure and the intention to adopt SMM by SMMEs; the relationship between competitive pressure and the intention to adopt SMM by SMMEs. Moreover, the moderating effects of age and gender on the relationship between TAM and TOE constructs and intention to adopt SMM by SMMEs are respectively evaluated. Lastly, the association between the intention to adopt SMM by SMMEs and the actual adoption of SMM by SMMEs is examined

In the next segment, a summary of the chapter is presented.

3.10. CHAPTER SUMMARY

The literature indicates that there is no clear or precise definition of what social media is, which indicates that research outcomes are often not similar or transferable. The term social media has been defined differently by various scholars across the world. The literature indicates that from all the definitions of social media discussed, scholars have one thing in common, they all approved that the term social media suggests the use of online or internet technologies. The literature in defining social media marketing discovered that SMM and social media have changed the way businesses operate in these modern days and environment. About 3.5 billion people use social media across the world, which proves that the usage of SMM plays a huge part in the success of SMMEs. SMM is regarded as a simple means to create a brand and expand firm operations. The literature identified five SMM dimensions: namely, entertainment, interaction, trendiness, customisation, and electronic word of mouth. In addition to this, about eleven social media platforms that are commonly used by SMMEs were identified, including Facebook and WhatsApp. The literature on social marketing adoption by SMMES was provided, and uncovered benefits and challenges of SMM faced by these SMMEs. In this study, the benefits of

SMM for SMMEs included lower cost and customer service. Challenges of SMM that SMMEs regularly come across include time intensive, negative feedbacks, lack of technological knowledge and lack of human resource and financial resources. The theoretical literature review of the study was discussed. Two models were chosen to explain the adoption of SMM. The literature showed that TAM works well in assuming the behavioural intention of the user towards adopting new technologies. In addition, the literature highlighted that the TOE framework has been recognised as a stable as well as strong framework to study the concepts that impact the implementation of countless kind of ICT in the context of SMMEs. The empirical literature on the association between moderating variables and the intention to adopt SMM was discussed. Clearly, there is lack of literature on moderating constructs pertaining to the adoption of SMM in South Africa and Africa. The conceptual research model of the study was depicted.

The next chapter will provide literature on the research methodology.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1. INTRODUCTION

The preceding chapter presented detailed discussion on social media marketing and determinants of SMM. The primary objective of the current chapter is to clarify the research methodology employed to examine the reasons behind the intention and adoption of SMM by SMMEs in the hospitality, retail and wholesale sectors of Capricorn and Waterberg District Municipalities. According to Lamola (2021), research methodology is a systemic technique to resolve a certain enterprise problem. It is defined by Sileyew (2019) as the route that the researcher needs to follow in order to carry out their research. The chapter is split into eleven segments. Section 4.2 will offer insights into the range of research philosophies before clarifying the appropriate philosophy for this research. It will further outline the important research approaches. Section 4.3 offers a discussion of research design. Section 4.4 offers a literature on the study area. This is followed by segment 4.5, which will outline the population size of the study. Then section 4.6 will provide information on the sample and sampling method of the study. Section 4.7 will discuss the data collection methods with attention being on the survey method. A discussion of data collection instrument will be provided in section 4.8. Then in section 4.9, activities connected to the data collection process, which incorporates pilot testing and main data collection procedures, are outlined. Section 4.10 outlines the data analysis process. The validity and reliability of the study are explained in segment 4.11. In the end, section 4.12 reports on activities related to the research's ethical consideration.

4.2. RESEARCH PHILOSOPHY AND APPROACH

4.2.1 Research Philosophy

A technique that involves the development of knowledge based on beliefs and assumptions is a research philosophy (Saunders, Lewis & Thornhill, 2019; Lempinen, 2020). The purpose is to help the researcher in obtaining suitable methods or procedures that can be used to solve problems that are raised within the

problem statement of the research. The following are some of the various assumptions that were made in the history of the research philosophy (Thorne, 2016; Kadam, 2018):

Epistemological assumptions are also acknowledged as human knowledge.

Ontological assumptions signified to pragmatisms that are met by the author.

Axiological assumptions indicated the extent to which specific principles affected the research procedure.

According to Dudovskiy (2018), research philosophies can be classified into four groups, namely: positivism, pragmatism, interpretivism and realism. Positivism entails observing the social world in order to gain real and comprehensive knowledge. According to Ryan (2018), the scholar's role in positivist research is limited to acquiring information and objectively interpreting it. According to Samar (2017) and Žukauskas, Vveinhardt and Andriukaitienė (2018), positivists think that correct data comes from observations along with experiments. Pragmatism is a school of thought that holds that human knowledge is socially created and that social relationships occur due to human encounters. This philosophy argue that social events shape people's opinions and perspectives (Morgan, 2014). Interpretivism as stated by Dudovskiy (2019) signifies that humans are different from physical singularities as they form senses in any circumstance. The main aim of interpretivist study is to develop new, rich understandings and clarifications of social worlds and frameworks (O'Gorman & MacIntosh, 2015). Realism is concerned with defining the things we experience and feel with regard to of the fundamental realities that govern observable activity (Llewellyn, 2017). The notion of a scientific approach in knowledge acquisition underpins realism (Llewellyn, 2017).

This study used the positivistic philosophy because it focuses on data measurement, which is reliable. Therefore, the information utilised in this study was assessed, hence the choice of the positivist philosophy. This research belongs to the positivistic school of thought because of its quantitative nature. As such, quantitative approaches such as social surveys, designed questionnaires as well as official

statistical analyses are used in the positivist philosophy based on the assumption that they guarantee to offer good reliability and representativeness. Moreover, positivist was applied in the study since it obtained data by means of questionnaires and performed analysis to reach verdicts based on true and accurate knowledge. On the other hand, since the assumption of the study is based on human knowledge, epistemology assumption was the best fit for this study.

4.2.2 Research approach

Having clarified the selection of the research philosophy (positivism), the suitable research method has to be chosen. Since this study fits to the positivist ideology due to its quantitative nature, in this section of the chapter, a short description of both deductive and inductive approaches is presented and motivation behind the choice of the deductive approach is given.

According to Mohajan (2018), research approach is a strategy employed to guide the research. This refers to the principles employed in the research process, which includes collecting data, analysing it, and reporting discoveries (Grove, 2015). The two most prevalent research methodologies are inductive and deductive procedures. The inductive technique is more related with the development of an innovative model, whereas the deductive approach is more concerned with an assessment of a model that exists (Babbie, 2013). The current research employed the deductive technique because it created hypotheses to examine the topic and collected data to assess the hypotheses. Deductive research generates theories or hypotheses through empirical view (Varpio, Paradis, Uijtdehaage & Young, 2020), and was suitable for this study for the reason that the TAM and TOE models were implemented. In order to assess the validity of the theories, hypotheses were developed and empirically validated.

4.3. RESEARCH DESIGN

A research design is a set of guiding principles and tools to be followed in addressing the research problem (Creswell, 2017). It refers to the plans or methods used by the researcher as a way to acquire and assess evidence for the study.

According to Lempinen (2020), a research design refers to a universal strategy or plan of how to answer the questions of the study. This universal plan needs to include clear aims of the study, which are associated with the research question, sources of data and the limitations of the research.

4.3.1. Types of research designs

The qualitative, quantitative along with the hybrid method are categorised as the 3 methods of research designs (Strijker, Bosworth & Bouter, 2020). Akhtar (2016) indicated that the selection of the research design rests mainly on the research form, the background, feasible restrictions and models of the study.

4.3.1.1. Qualitative research

A qualitative study methodology represents a method that focuses on characteristics that cannot be assessed with numerical data (Lockwood *et al.*, 2015). It is also defined as the use of an unstructured data collection method.

4.3.1.2. Quantitative research

Quantitative method of research focuses on describing, clarifying and forecasting on the association between the two constructs (Hlongwane, 2022). The intention of the quantitative method is to construct and use scientific models, theories and hypotheses, and to draw reasonable assumptions based on the results (Malvern, 2021). Questionnaires and interviews are survey methods employed to gather information from participants and to mathematically transport it for analysis. Quantitative method of research is viewed as a suitable research technique particularly when sampling huge findings and developing generalisations that resulted to the acquisition of information and the of relationships between constructs (Blumberg, Cooper & Schindler, 2014). These results are quantified numerically (Brannen, 2017). The study has applied the quantitative research design to assess the determinants of SMM adoption by SMMEs, to analyse and simplify the associations as suggested in the research hypotheses. This technique was used for the reason that it utilises mathematical data to gather data that can, in turn, be applied to describe and determine relationships amongst constructs (Park & Park,

2016). The technique can similarly be utilised to assess cause-and-effect. As such, this was used to test the moderating effects of age and gender in the study. Moreover, the study method is quantitative for the reason that the Likert scales will be utilised to measure the answers (Mankgele, 2021).

4.3.1.3. Mixed research

The mixed research method is defined as an integration of two methods (qualitative and quantitative) to obtain and analyse information in a comparable or progressive way (Brannen, 2017). Pandey and Pandey (2015) suggest that integration can occur at various stages of a study, for instance, at a design level, methods level, or interpretation level (Fetters, Curry & Creswell, 2013). This system makes dynamic chances for scholars to be able to obtain different ways of outcomes when gathering as well as analysing data. The current study did not utilise the mixed research design.

Given that the current study selected the quantitative research method, there are 3 forms of research that can be employed. These are descriptive, exploratory as well as causal research (Sreejesh, Mohapatra & Anusree, 2014). These types of research were utilised in this study. A brief discussion of them is provided as follows.

Descriptive research

Descriptive research is a strategy for answering the concerns of what, when, where, who, and how of an exact study problem, but it cannot address the issue of why. According to Kaur, Stoltzfus and Yellapu (2018), descriptive research is utilized as a precursor in quantitative research because it specifies which elements and constructs can be used. Nassaji (2015) indicated that for a study to be categorised as descriptive, the emphasis should be placed on instruments that will produce the outcome of statistical measurements. This method is applied to obtain information that is appropriate to the present situation and to clarify the presence of elements in that situation. As stated by Dudovskiy (2016), descriptive research is an appropriate design when the study incorporates the usage of a survey. Based on the points revealed above, this study used descriptive research to summarise numerical

outcomes and information analysing purposes. Moreover, descriptive statistics such as standard deviation, tables and charts were utilised during the process of analysing the collected data.

Exploratory research

The exploratory research is a type of research conducted to solve a problem that has not been clearly defined (Ponelis, 2015). Babbie (2013) also indicated that the focal aim of this method (exploratory) is to assess how things are (Babbie, 2013). The exploratory method of research assists researchers to determine the best research design, data collection method and selection of subjects (Chidi, 2020). This research method is used to response questions such as how, why and what (Akhtar, 2016; Schoonenboom & Johnson, 2017). It is linked to the quantitative approach that applies numerical systems to interpret information (Babbie, 2013; Mankgele, 2021). Babbie (2013) indicated that when new data is attained, prior clarifications of behaviour are frequently reserved for future purposes. Akhtar (2016) stated that exploratory research must clarify why things happened, and the information obtained by means of this kind of method is applied to assess and examine models or hypotheses. In this study, the researcher utilised this research method because of these outlined motives: (1) to reveal additional literature that are associated with the study's problem; (2) to develop the study problem and questions for further accurate examination as a way to develop hypotheses and (3) to collect information about how to conduct the study.

Casual research

As stated by Babbie (2013), causal research determines if one creates or controls the value of another construct. This kind of research method discloses a cause-and-effect association amid dependent and independent constructs. The researcher utilised causal research in this study to examine the influence of TAM-TOE determinants on SMMEs' intentions to adopt SMM.

4.4. STUDY AREA

According to Dudovskiy (2016), choosing the area of study is a significant issue when a researcher conducts a research study. A study area refers to a place where the study is performed (Moise, 2019). Capricorn and Waterberg District Municipalities of Limpopo Province in South Africa constitute the study area. The study was done in Polokwane Local Municipality (one of the municipalities in the Capricorn District Municipalities), which lies in the heart of the Capricorn region and serves as the economic hub of the province. Many SMMEs are located in the municipality (Polokwane Local Municipality, 2022). The study was done in Polokwane, Mankweng and Seshego. In addition, the study was done in Bela-Bela Local Municipality in Waterberg District Municipality. Only SMMEs in the town of Bela-Bela were sampled, based on one of the following reasons: (1) as a means to learn more about SMMEs in that area, since information about most SMMEs from that area remained unknown; and (2) only SMMEs in the town of Bela-Bela in Waterberg region were sampled due to limited time and costs. Most of the businesses that are located in Bela-Bela are classified as SMMEs (Bela-Bela Local Municipality, 2022).The researcher found it suitable to conduct the research study based on these selected areas within each District Municipality (Capricorn: Polokwane, Mankweng and Seshego; Waterberg: Bela-Bela) because of data convenience. Research data in Capricorn and Waterberg District Municipalities were available and easily accessible since most of the businesses in these areas are classified as SMMEs. Furthermore, these areas are largely occupied by Bapedi at an estimated 84.9%. This was an advantage for the researcher since he knows the language perfectly (Motou, 2016). Therefore, in several cases, the researcher was able to interpret and give clarity on the research questions in the questionnaire in their home language. It is recommended that when the researcher is done with the selection of the area of study, the next step should be the selection of the population.

4.5. POPULATION OF THE STUDY

Creswell and Creswell (2018) define population as a collection of people or elements of concern. According to Kovaz (2017) and Singh (2018), population in the research context is defined as a group of individuals who share similar features, such as ethnic groups, position in an organisation as well as religion. In the research context, population can be regarded as everything that can assist a scholar to determine or attain specific data that is significant to the subject. The study's population is targeted. The definition of the target population is important and must be appropriate to the research topic. Greener and Martelli (2015) argued that the target population includes the whole group of things or persons from which a sample is selected. The targeted population ought to have the necessary data the research study is designed to collect (Hair *et al.*, 2016). This means that a study based on targeted population focuses on set of things or people that satisfy the specific criteria of the research study since it is impossible to focus on all the components of the population because of financial and time limitations (Alvi, 2016). The research objectives and the scope of the study are vital aspects that must be considered when defining the target population (Hair *et al.*, 2016; Sekaran & Bougie, 2016). Nevertheless, Hair *et al.* (2016) stated that: (1) the scholar's knowledge of the interest's topic, (2) access to respondents, (3) availability of respondents and (4) time frame are other practical components that must be taken into consideration in the path of defining and choosing the target population (Moise, 2019). The study was based on SMMEs. Therefore, the target population of this study covered owners and managers of SMMEs who operate in Capricorn (Mankweng, Polokwane, Seshego) and Waterberg District Municipality (Bela-Bela).

The scholar did however put some restricts on participation made on the (1) sectors and (2) the utilisation of SMME explanation. The explanation applies the usage of the business' annual revenue, the number of workforces and the gross asset value of the business. There are various business industries in the South African marketplace (Mankgele, 2021). These include agriculture, which constitutes 2.76%; mining and manufacturing (9.43%); wholesale and retail trade, which constitutes

about 45.61%; and transport and storage, which contributes about 6.01% (Castells & Himanen, 2014). Therefore, SMMEs used in this research had to align with the definition and falls within the selected sectors in the study. Not all sectors were included in the population of the study. So, the targeted population of this study included owners and managers of SMMEs in hospitality, retail and wholesale sectors. SMME owners and managers of the selected three sectors were able to participate in the study regardless of their educational backgrounds, gender, cultural beliefs and race, among others. Moreover, the study targeted SMMEs located in Bela-Bela, Mankweng, Polokwane and Seshego as the study area because the researcher is located in or near these regions. Therefore, there was much simpler access, and it was cheaper for the scholar to administer the questionnaires. There is no official population size for SMMEs in this study area. This is in good agreement with a study by Phokwane (2020) in the setting of South Africa, which indicated that the total number of SMMEs (SMEs) is unknown in that area (Polokwane). A study by Chidi (2020) revealed that a sample frame of SMEs was non-existent since the scholar was unable to attain a whole list of SMEs in Polokwane Municipality. Moreover, a study conducted by Bussy (2019) uncovered that the population of small enterprises in Port Elizabeth was unknown and the selection of participants was done subjectively by the scholar. These previous findings (Bussy, 2019; Chidi, 2020; Phokwane, 2020) propose or show that there is indeed lack of official population size or list when in relation to SMMEs in South Africa.

The next section offers a discussion relating to the sampling and sampling method used in the study.

4.6. SAMPLE AND SAMPLING METHOD OF THE STUDY

A sample is described and classified as subset of a population (Ferguson, 2017). According to Kovaz (2017), a sample in a quantitative study is identified as a set of individuals, items from the population who are carefully chosen to take part in the study in the form of a survey. Sampling is defined as a technique of selecting a sample of persons or objects (Dudovskiy, 2016; Parveen & Showkat, 2017; Bhat,

2018) from the population to make statistical clarifications. The people from the sample are named respondents (Shorten & Moorley, 2014). Ferguson (2017) indicates that a sample has to be a representative of the targeted population and a significant number in order to make statistical analysis. This is in good agreement with Hlongwane (2022), who stated that it is decisive for a researcher to make sure that a sample is representative and significant enough since an incorrect sample will influence the results of the study. The objective of sample is to provide an evaluation of the border of the populace as well as to assess the hypotheses of the research (Kabir, 2016). There are two forms of sampling approaches, which are classified as probability and non-probability sampling (Taherdoost, 2016; Chidi, 2020). These two forms of sampling are discussed below.

4.6.1. TWO FORMS OF SAMPLING PROBABILITY METHODS

4.6.1.1. Probability Sampling

In probability sampling, the full population list is required, and a total sample has an equal chance of being chosen (Lliyasu & Etikan, 2021). This sampling method provides the likelihood of the sample to be representative of the population. As stated by Jha (2014), probability sampling generates a non-zero and a known chance of each participant of the defined target population to be chosen as part of a sample. According to studies conducted by Sekaran and Bougie (2013) and Dixon, Singleton and Straits (2016), probability sampling is created on a method of random selection that gives each unit in the targeted population an equal opportunity of being incorporated in the sample. Probability sampling can be classified into four (Ferguson, 2017). These are outlined as follows:

➢ **Systematic random sampling**

In this method, every nth component from the list is chosen as a sample, starting with a sample component n randomly chosen from the first k elements. Motebajane (2022) defined systematic random sampling as a method where all nth unit after a random start is chosen.

> **Simple random sampling**

In this method, each unit or every member in the population has an equivalent chance of being chosen as part of the sample as any other item (Emerson, 2015). Hlongwane (2022) stipulated that in order to choose a simple random sample from a population, it is essential to firstly classify all people from whom the choice will be completed.

> **Stratified random sampling.**

According to Tyrer and Heyman (2016), this method of sampling occurs when the populace is divided into a subsection and random sample is afterward chosen from all subsections. The main aim of this sampling method is to ensure that each subsection is properly portrayed (Gerrish & Lathlean, 2015; Murphy, 2018).

> **Cluster sampling**

This method is also called block sampling. In cluster sampling, the population being sampled is divided into groups called clusters (Ochoa, 2017).

The researcher did not use probability sampling because of the following reasons: (1) unbiased estimation is not guaranteed as response rates in probability surveys can be relatively low; (2) the population in the area of study is unknown; and (3) the probability sampling requires a large sample size for strong estimation. This is problematic because the research worked on limited resources.

4.6.1.2. Non-Probability Sampling

Non-probability sampling entails a non-random selection of population or sample constructed on convenience or other conditions, permitting for simple data collection. A technique in which certain components of the population have no chance of being chosen is termed non-probability sampling (Acharya, Prakash, Saxena & Nigam, 2013). According to Etikan and Bala (2017), this method utilises assumptions in the selection of objects concerning the study. Non-probability sampling provides the benefit that it is appropriate since it allows scholars to acquire a sample for minimal or no expenses, also it is suitable for research investigations that do not require

accurate representation of the population (Emerson, 2015). According to Creswell et al. (2016), there are four alternative ways of non-probability sampling to apply. These are outlined below:

➤ **Convenience sampling**

Convenience sampling refers to a situation whereby respondents are chosen based on their availability (Stephane, 2014). It occurs when the components that are carefully chosen for inclusion in the sample are easy to contact. This sampling method is regularly exploited by scholars due to its benefits. The advantages of convenience sampling are that it permits the investigator to draw samples from the area where he feel at ease, is less expensive and simpler to utilise in comparison to other sampling techniques (Taherdoost, 2016). The difficulty of using this method is that it is unable to represent the entire sample.

➤ **Purposive sampling**

In purposive sampling, the participants are directly chosen by the researcher (Foley, 2018), when he/she believes that they must be incorporated in the study (Tyrer & Heyman, 2016).

➤ **Snowball sampling**

Snowball sampling refers to a platform whereby participants are sampled and asked to mention other members that are known by them who fit the explanation of samples required (Devkota, 2018). This method is considered to be appropriate for quantitative studies mostly in circumstances where there is no sampling frame (Etikan, Alkassim & Abubakar, 2016). The key benefit of this sampling method is the recommendation structure, which greatly aids in swiftly obtaining relevant samples free of charge or at a small fee (Cooper & Schindler, 2014).The problem of using this method is that participants might not be keen to co-work, quoting ethical motives (Cooper & Schindler, 2014).

➢ **Quota sampling**

Quota sampling is a form of non-probability sampling in which convenience sampling is covered onto a systematic population segmentation process (Acharya *et al.*, 2013). This method includes designing the population into portions of certain groups needed by the researcher to be represented in the sample (Bachman & Schutt, 2013).

In relation to the sampling techniques, the scholar utilised non-probability sampling to acquire a sample population of SMMEs in Capricorn and Waterberg District Municipalities of Limpopo Province (South Africa). Since the population size of SMMEs is unknown in the area of study, the non-probability sampling method was used. Using this method is in good agreement with prior quantitative research (Majinda, 2019) that applied to SMM. The two non-probability sampling methods used in this study are convenience and snowballing methods. The reason why these two methods are chosen in this study is based on the advantages each method offers. The advantages of these methods are outlined below.

Advantages of Convenience Sampling Method

The benefits of convenience sampling are(Acharya *et al.*, 2013): it is a less costly mode to obtain information, and saves time when data is being collected. This method is appropriate for a study that is constrained by time. When utilising convenience sampling, data is accessible instantly since it includes the collection of information from closely-available population; and it is utilised as mediation to correct dissatisfaction.

The advantages of snowballing sampling are outlined next.

Advantages of Snowballing Sampling Method

According to Question Pro (2022), advantages of the snowballing sampling method is that it makes it quicker to obtain the samples. The referral system makes it rapid and simpler to acquire respondents as they come from sources that are trustworthy. The researcher saves lots of money when he or she uses this method as compared

to other methods. Snowballing expenses are smaller as the recommendations are obtained from a primary information source.

4.6.2. SAMPLING FRAME

A sampling frame is defined as a comprehensive list of components within the target population from which the sample is created (Hair *et al.*, 2016; Sekaran & Bougie, 2016; Saunders *et al.,* 2016). Moreover, Wiid and Diggines (2013) define a sampling frame as a dependable list utilised to draw a research sample. As stated by Phokwane (2020), there are various organisations that offer a list of names and telephone numbers of the possible sampling frame for several studies. Since the population size for SMMEs in the area of study is unknown, the sampling frame of this study is non-existent.

4.6.3. SAMPLE SIZE

A sample size is defined as the actual number of components or individuals nominated as a sample to represent the target population (Sekaran & Bougie, 2016). In simple terms, it denotes to the sum of participants to be used in a study (Memon, Ting, Cheah, Ramayah, Chuah & Cham, 2020). Determining the sample size is a complex task as various features are taken into consideration (Hair *et al.*, 2016). Research objectives, target population, sampling frame, time and cost-constraints are some of the factors that are commonly taken into consideration (Moise, 2019). Moreover, a study by Memon *et al.* (2020) also specified that there are several other aspects (factors) that need to be considered when assessing a suitable sample size. These aspects are explained as follows (Memon *et al.*, 2020):

Nature of research and statistical analysis

The of type of design for a certain research is regarded as a significant aspect when determining a sample size. A multifaceted model with several constructs needs a bigger information set compared to a simple model with smaller constructs. Similarly, theories that integrate moderators or several classes require a bigger sample size (Memon *et al.*, 2020). As indicated by Memon *et al.* (2020), the unit of analysis equally impacts the sample size. A method of analysis plays a key role towards a

scholar's judgment on sample size. Moreover, earlier studies have offered suggestions for the minimum sample size needed to accomplish particular analyses (Memon *et al.*, 2020).

Selection of data analysis programme

The choice made on sample size might also be influenced by the analytical programs used. According to Hair et al. (2017), Ringle et al. (2018), and Ryan (2020), it is widely accepted that CB-SEM programs require larger sample sizes than PLS-SEM programs because of the latter's approximation methods.

Practical considerations

Cost, resources, period together with other restrictions may influence sample size considerations also (Memon *et al.*, 2020). Phokwane (2020) also said that when deciding on the sample size, the sample must not be more than necessary to waste funds and time; but a sample must not be too little to bring inadequate findings. A large sample size is highly suggested when the study is constructed on the quantitative research approach.

4.6.3.1. Ways of determining a sample size

There are numerous methods that can be applied to determine or calculate the sample size. Some of these methods are outlined as follows:

A. Sample-to-variable ratio

The sample-to-variable ratio recommends a smallest observation-to-variable ratio of 5:1, however ratios of 15:1 or 20:1 are ideal (Hair *et al.*, 2018). This suggests that although the smallest of 5 participants should be recommended for each independent concept in the model, 15 to 20 subjects per independent construct are highly suggested (*Memon et al.*, 2020).

B. A-priori sample size for structural equation models

The A-priori sample size for SEMs (Soper, 2020) is a well-known system amongst operators of second-generation multivariate data analysis systems. It is a 'mini'

online power analysis application system that calculates the sample size essential for a study that utilise the SEM (Memon *et al.*, 2020).

C. Online Calculators

The Raosoft sample size calculator (Raosoft, 2017) as well as the Calculator.net (Calculator.net, 2015) are the popularly used online calculators utilised to set the sample size. The Raosoft is defined as a numerical software utilised in the calculation of a sample size (Motsepe, 2019). Raosoft takes into account four aspects when calculating the sample size. These aspects are the margin of error, confidence level, the population as well as the answer distribution (Raosoft, 2017). The researcher was unqualified to use this calculator to create the sample size of this study because the population size of the study is unknown and there is no sampling frame.

D. Sample size guidelines for PLS-SEM

According to Wong (2013), there are universal rules that should be taken into account by researchers when executing PLS-SEM irrespective of the software (PLS-SEM) being applied. Generally, the scholar has to take into consideration the contextual of the model, the distributional features of the information, the psychometric properties of constructs, and the degree of their associations when creating a sample size (Wong, 2013). As stated by Hair *et al.* (2013), a sample size can be determined based on the following aspects in a SEM design: the level of significance; the statistical power; the smallest coefficient of determination utilised in the model and the maximum amount of arrows pointing at a latent construct.

There are three types of sample guidelines that are applicable towards PLS-SEM. These guidelines are discussed as follows:

The 10-times rule:

The 'ten-times rule' is a frequently utilised least sample size estimation technique in PLS-SEM (Hair *et al.,* 2019). Barclay, Thompson and Higgins introduced the ten (10)-times rule in 1995 and was then adopted in the PLS-SEM literature. Hair, Ringle

and Sarstedt (2011) introduced the "10-times rule" technique, which was broadly used in the past research studies (Kock & Hadaya, 2018). According to Hair *et al.* (2016, 2017, 2019), the ten-times rule proposes that the smallest sample size must be equivalent to the bigger of (1) ten-times the largest sum of formative items employed to assess one construct, or (2) ten-times the largest number of structural paths pointed at a specific latent concept in the structural model. The ten-times rule is considered to be a very simple technique to estimate the sample size in comparison to the other techniques, hence this is more popular among scholars (Kock & Hadaya, 2018). However, according to Kock and Hadaya (2018), the "10-times rule" method of setting the smallest sample size may result into wrong estimates most of the time. This method is commonly used by studies that utilise PLS-SEM in analysing their collected data. Studies that have employed the ten-times rule in the context of SMMEs include Alshehri (2021), Fatoki (2022) and Motebejane (2022).

Inverse square root and gamma-exponential methods:

Kock and Hadaya (2018) suggested the inverse square root and gamma-exponential techniques as two advanced procedures for estimating the smallest sample size required for Partial Least Square-Structural Equation Model path models as alternatives to the ten-times rule. In their Monte-Carlo replications, Kock and Hadaya (2018) discovered that the inverse square root technique marginally overestimates the smallest required sample size. The gamma-exponential approach, on the other hand, provides a more accurate estimate. If scholars do not know the exact amount of the path coefficient with lowest utter amplitude ahead of time, the smallest sample size recommended is one hundred and sixty built on the inverse square root (Memon et al., 2020). However, if scholars decide to utilize the gamma exponential technique, the sample size should be one hundred and fifty-six.

Power tables by Hair *et al*. (2017):

Hair *et al*. (2017) established these tables to establish the fitting sample sizes for several measurement and structural model features. Power tables display the

smallest samples needed to attain the smallest coefficient of determination values of 0.10, 0.25, 0.50, as well as 0.75 for any of the endogenous concepts in the structural model at significance levels of 1%, 5%, as well as 10% with a statistical power of 80%, covering the complication of a PLS path model (Memon *et al.*, 2020).

In this study, the scholar utilised the "ten-time rule" to determine the sample size. This method was used because it is simple to use compared to other methods. In this study, the sample size included owners and managers of SMMEs in Capricorn and Waterberg District Municipalities of Limpopo Province. The sample size of this study is 360. Adams, Khan and Raeside (2014) indicated that with the absence of sampling frame, scholars can focus on the non-probability sampling methods. Since there is no sampling frame for SMMEs in the area of the study, it was necessary for the researcher to employ both convenience and snowballing sampling methods. Taking into considerations the benefits of both convenience and snowballing methods, the researcher thought that it was a perfect idea to adopt this sampling method in this research as he needed to be simple to obtain the samples and save both time and cost.

The next section provides details related to data collection methods.

4.7. DATA COLLECTION METHODS

Data collection refers to the technique that can be used by the researcher to gather primary data from entire essential bases in order to acquire responses to the research problem, to examine the hypotheses proposed by the scholar and lastly to assess the findings (Dudovskiy, 2016). Data collection plays a crucial part in research, hence, there is no research that can be conducted without the collection of data (Choenyane, 2022). Indeed, data collection is a sensitive area in research studies; thus it has to be done in a right way from right sources with right means (Heath, Williamson, Williams & Harcourt, 2018; Mkandawire, 2019). Mpiti (2016) indicated that the core aim of information collection is to have proof that is sufficiently acquired in a quality manner, which ultimately results in an analysis of information that is significant and allow the questions asked to have decent background of

considerable as well as reliable results. There are several methods for collecting data; however, not all approaches are acceptable in all situations (Hennink, Kaiser, & Weber, 2019; Busetto, Wick, & Gumbinger, 2020). According to Mwita (2022), each research method has its own strengths and weaknesses, and failing to select a proper approach may have an impact on the entire study and make it less productive. These methods are important in statistical analysis and can be gathered from both primary and secondary sources. The methods are defined as follows:

➢ **Primary data:**

Primary data is defined as information composed by the scholar for the first time from his/her participants relating to the study (Surbhi, 2017; Moodley, 2021). In other words, scholars utilise diverse systems to gather primary information for a specific purpose. Hlongwane (2022) agreed that raw information can be utilised to outline the research problem as well as to find other features required for the study. Therefore, the dependability, objectivity, validity and legitimacy of data occur more in primary data in than in secondary data (Taherdoost, 2021). Kabir (2016) said that in order to collect primary data, several sources can be utilised such as experiments, surveys, interviews and questionnaires. Surbhi (2017) also pointed out that primary data can be collected over the use of the following methods: interviews, focus groups, observations, surveys and experiments.

➢ **Secondary data:**

Secondary data refers to the information that has been previously used and approved over numerical processes (Bless *et al.*, 2013). Taherdoost (2021) stipulated that secondary data is the information obtained from printed and issued sources; meaning that the information is already assembled by somebody else for an alternative purpose and can be utilised for other aims in research as well. In all research studies, the literature (theoretical and empirical) review segment is constructed on secondary information (Taherdoost, 2021). Hence, secondary information is a crucial part of research that can aid to acquire data from previous studies as the required background information. The secondary information used in

this research were found from sources such as research theses, research articles, journals as well as online books, which are applicable to the research.

The following sub-section explains the methods that can be utilised to collect data.

4.7.1. Methods of collecting data

According to Bryman and Bell (2015), observations, experiments and surveys are considered to be three main data collection methods. Niraula (2019) also indicated that approaches of gathering raw data comprise of observations, experiments as well as surveys. These methods of primary data are outlined as follows:

4.7.1.1. Experiment

Harappa (2021) and Motebejane (2020) described an experiment data collection process as a situation in which an independent construct together with a dependent construct can be manipulated. Experiments involve variables, measurements, classifying origins and effects. This is a way in which a hypothesis is scientifically tested (Chidi, 2020; Grabbe, 2015). Cash, Stanković and Štorga (2016) indicated that experiments are applied to assess the research's casual associations of constructs beneath measured conditions, which are examined and verified.

4.7.1.2. Observation

Observation is defined as a procedure where data is tested about the behaviour of individuals, items or trials (Chidi, 2020). Motsepe (2019) defines observation as a procedure through which raw data is attained by viewers (persons or machineries) concerning the behavioural patterns of persons, items or incidences. This method can be executed with or without letting the individual know that he or she is being observed. Studies by Alayi (2017) and Ciesielska, Boström and Öhlander (2018) argued that strategic enhancements are required as a way to obtain a complete understanding of the observation. Observations are utilised in qualitative studies to accumulate and analyse data (Chidi, 2020).

The researcher did not use experiment and observation techniques in this study based on the following reasons: the procedure takes a lot of time and resources to

complete. These two methods are suitable for the qualitative method: observations and experiments were inappropriate in gathering information to examine the study problems; in experiments the scholar manipulates an independent variable and then assess the effect; and in observations, the behavioural pattern of an individual or subject is observed based on identified reequipments. It is clear that a lot of time, tests and subjects are needed, which is against the researcher's plan. The researcher is working on a limited time and resources.

4.7.1.3. Survey

Chidi (2020) defines a survey as a technique in which the scholar asks a series of questions to keen respondents. According to Taherdoost (2021), a survey can be utilised to discover social behaviours such as measuring the behaviour of political applicants and professional individuals in educational institutions. Moreover, a survey is utilised to assess views, thoughts, features, requirements and behaviours of individuals or units. A survey study involves measurement systems that include asking respondents questions in relation to a specific study (Glasow, 2013). Within the survey a sequence of questions is presented to give to the respondents who are selected from a specific target population (Taherdoost, 2021). According to Gaweseb (2015), survey methods are linked with the descriptive and causal research and allow a scholar to attain more quantity of data from the population cost-effectively. When a survey technique is used, primary information is attained straight from the participants, or both the questionnaire and sample are used to structure and record the gathering of information (Denscombe, 2017). Similar to other methods of collecting data, survey methods also have various merits and demerits. Table 4.1 depicts the pros and cons of survey methods.

Table 4. 1. Pros and cons of survey method

Merits	Demerits
Covering extensive ranges of subjects	Likelihood of unfair reports
Cheap	Lack of in-depth complete data
Easy to analyse using diverse available software	The likelihood of various sources of inaccuracy, including errors in sampling and interviewer flaws.

Source: Kabir, 2016; Taherdoost, 2021

A survey can be divided into two forms, which are a cross-sectional survey and a longitudinal survey. These are defined as follows:

➢ **Cross-sectional survey**

A cross-sectional survey refers to a form of research that includes the gathering of data from selected individuals or items at a certain point in time and is used only once (Connelly, 2016). Cross sectional studies are commonly recognised to deliver a picture of recent actions, principles and manners in the population. It creates and deliver information quickly (Connelly, 2016).

➢ **Longitudinal Survey**

Babbie (2013) describes longitudinal studies as surveys including a static sample of elements that is assessed repetitively. This type of data collection technique is applied frequently for the examination of trends (Motebejane, 2022). According to Caruana *et al.* (2015), this style of survey is also applicable in studies where the main motivate is to gather as well as to evaluate an array of information patterns.

The current study is based on the quantitative research method, which was chosen because it utilises mathematical information to gather evidence that can, in turn, be applied to describe and develop connections between constructs. As such, a survey

technique was utilised to gather primary data because observations and experiments were not suitable to examine the proposed hypotheses. Other reasons the researcher used the survey method are as follows (Chidi, 2020): it saves time and save costs (Motsepe, 2019). A cross-sectional survey was seen as a suitable form because it is fast in terms of producing and delivering data. A longitudinal survey was not appropriate for this study due to limited period and cost restrictions given that it (longitudinal survey) it is used to gather information over a long period plus it requires unrestricted time and resources.

Methods of collecting data in a survey

There are several methods of collecting primary data through the use of the survey method. These include mail surveys, computer-based surveys, interviews and questionnaires (Surbhi, 2017; Taherdoost, 2021).

A. Mail surveys

The process through which a survey is distributed via a compensated envelope mail organisation to the participant is considered as a mail survey (Motebejane, 2022). The participant then complete the survey and sends it back through the compensated envelope mailing organisation to the investigator (Ryan *et al.*, 2020).

B. Computer-based surveys

The distribution of questionnaires to the participants over Gmail or any internet-related website is termed computer-based surveys. The researcher usually sends a link of the website that contains a questionnaire to respondents to answer.

C. Interviews

Wilson, Onwuegbuzie and Manning (2016) describe an interview as a discussion completed in person or online with the aim of obtaining an appropriate information collected to realise the aim of the study. There are 3 forms of interviews namely:

(i). Structured interview- it involve asking questions from a list of questions that have been prepared in advance; each participant is asked the similar questions (Taherdoost, 2021);

(ii). Semi-structured interview- Evans and Lewis (2018) described a semi-structured interview as a type of interview method that permits a scholar to integrate some important questions pertaining to the topic; it further enables both interviewer or interviewee to deviate to explore an issue or answer in deep; and

(iii) Unstructured interview- This refers to an informal method of interviewing without the use of a particular structure (Taherdoost, 2021). Unstructured interviews are conducted when an investigator raises questions that he or she considers significant in the research without consulting an arsenal of pre-determined questions (Mwita, 2022).

Table 4.2 depicts the advantages and disadvantages of administration mode to conduct interviews.

Table 4. 2. Advantages and disadvantages of different interview types

Type	Advantages	Disadvantages
1. Personal Interviews	Asking inclusive questions	Costly
	Literacy is not an issue	Training interviewers is required
2.Telephone Interviews	Low-cost and precise data	Likelihood of not accessing to the respondents simply and the first time.
	Use less resources compared to personal	Impossible to uncover sensitive issues

Source: Kabir, 2016

D. Questionnaire

Brace (2013) defines a questionnaire as a method of communication between the researcher and the subject, although occasionally administered on the investigator's behalf by an interviewer. Chidi (2020) defines a questionnaire as a study device that

is made up of a series of questions utilised to accumulate data from participants. In addition, Taherdoost (2021) describes a questionnaire as one of the frequently used tools of gathering data and a procedure or device containing a series of questions and secure answers that respondents (from a precise population) complete to give the investigator data required for the study. The information gathered from a questionnaire is attained from primary resources (Pandey & Pandey, 2015). Questionnaires are utilised for several purposes, even though they are normally used to gather statistical data. Kabir (2016) argued that a questionnaire can be developed to assess isolated factors such as behaviours, choices and realities. Taherdoost (2021) stated that this technique helps to assemble information from numerous people, groups and organisations easily. There are merits and demerits of using the questionnaire. In this study, the researcher used it because of its benefits. Questionnaires provide plentiful benefits in comparison to other survey techniques. The merits of questionnaires are as follows: time saver; inexpensive; gathering a huge amount of data from a huge sample size; appropriate and dependable in distinct cases (Pandey & Pandey, 2015); highly structured; the likelihood of attaining high accurate data; and suitable in an extensive range of study fields (Taherdoost, 2021).

However, according to McGuirk and O'Neill (2016), there are several hindrances that come with using questionnaires. These include human mistakes. For instance, if the respondent is forgetful and cannot reflect the entire idea accurately; determining the dependability of answers is impossible; unusable and incorrect answers are dominant (Pandey & Pandey, 2015); and the likelihood of misunderstanding the questions which can outshine the responses (Taherdoost, 2021).

Furthermore, there are general rules of creating a questionnaire. These include clarifying the significance of the questionnaire in its content together with its cover letter (Pandey & Pandey, 2015); using easy and short questions as much as possible; making use of logical, simple and clear statements for all respondents with different educational levels; the usage of positive sentences; avoiding using more than one question in one item; avoiding creating assumptions for the respondents

(Kabir, 2016); trying to increase reliability through suitable word selection; not directing the respondents to any answer by using objective questions containing hints and recommendations (Taherdoost, 2021).

Questionnaires can be characterised by diverse features such as administration modes and forms of questions.

➢ **The mode of administration**

Questionnaires can be implemented in different ways. According to Young (2016) and Taherdoost (2021), questionnaires can be conducted telephonically, online or personally. An online questionnaire is a cheaper choice, but the researcher should consider the likelihoods of missing samples due to glitches with internet access (Taherdoost, 2021). Moreover, the face-to-face questionnaire mode can be used because it creates the opportunity of presenting the questions orally, paper-and-pencil forms can be used with the objects presented in the paper or computerised questionnaires for data collection (Kabir, 2016). In all these varieties, it is vital to obtain ethical concerns such as the privacy of the respondents and informed consent and voluntary participation. In contrast, Kabir (2016) suggested that respondents should try to answer the questions politely and clearly.

The research questionnaire incorporated survey as well as questionnaire questions:

➢ **Survey questions and questionnaire questions**

Questions in a survey method are designed to measure variables. According to Dalati and Gómez (2018) close- ended and open-ended questions are the two classifications of survey questions. Taherdoost (2019) indicated that qualitative questions are open-ended. In an open-ended type of questions, it is a requirement for the respondents to provide the answer to the question in detail. In so doing, respondents are required to express their moods as well as their knowledge, and there is more than one right response to the asked question (Tsang, Royse & Terkawi, 2017; Agustianingsih & Mahmudi, 2019). Alternatively, in close-ended questions, the respondents face a particular choice of answers to select from (Taherdoost, 2019), but they are requested to offer formulated answers using open-

ended questions. Close-ended questions are pre-coded to make the work to be quickly applied. The closed-ended questions were utilised by the scholar since they are easy to evaluate.

For close-ended questions, there are four classes of options to answer (Taherdoost, 2019): (1) you can have a two-choice as the response choices which are acknowledged as dichotomous scales; (2) If you add more than two choices for the respondents, the scale is recognised as nominal polychromous; (3) in ordinal-polytomous scales, you prepare more than two options which are also ordinal; and (4) lastly, you can use continuous or bounded types in which you use a continuous scale as a possible response case.

In this study, the researcher used dichotomous questions plus Likert scale questions.

➤ **Dichotomous Question**

Taherdoost (2019) defines a dichotomous question as a type of question that has two possible answers. According to Oladapo (2014), this kind of question is normally applied in questionnaires that request for a Yes/No responses. The advantages of dichotomous questions are that they are good for factual reporting, and they are short and simple. Dichotomous questions were used when the researcher asked the respondents to indicate their gender and position in the organisation.

➤ **Likert Scale**

Likert scale questions are a type of psychometric scale in which the questions developed for this scale are utilised in a questionnaire (Nemoto & Beglar, 2014). According to Welman, Kruger and Mitchell (2013), Likert scale questions permit the rankings and measurements of the respondents in line with dissimilar concepts, subjects or circumstances. According to Cooper and Schindler (2011), a Likert scale is classified as a 5, 7 or a 9-point agreement scale employed to measure the respondent's level with regard to several statements. Likert scales are utilised for the motives that follow (Cooper & Schindler, 2011): (1) it can be used to estimate views, manners, insights and sentiments. (2) It eradicates the growth of bias answers amongst participants. (3) It is simple to code and analyse Likert scales. (4) The

unfairness of the questioner is minimised. (5)The usage of this method guarantees that the answers are reliable and similar.

The scholar used a Likert scale as a result of its advantages. The researcher saved time since the creation of the questionnaire was made easy. The system formed a scale that is extremely consistent and was simple to fill and recite for participants (Motebejane, 2022). Furthermore, the usage of this tool is in good agreement with the information gathering technique of earlier empirical literature on the determinants of SMM adoption by SMMEs (Alshehri, 2021; Abbasi *et al.*, 2022). In this study, the scholar utilised questionnaires for the reason that they guarantee that the data gathered from participants is equivalent.

The next section explains how the questionnaire was constructed and which methods and type of questions as well as the psychometric properties of the scales utilised to measure the concepts in terms of reliability, validity and consistency with other studies.

4.8. DATA COLLECTION INSTRUMENT

The strategies deployed for acquiring information are an important aspect of the research phase as it give a solid basis in the search for answers to research questions (Moyo, 2017). Data collection tools that are frequently used to acquire data include procedures such as experiments, interviews, questionnaires and observations. In this study, a questionnaire method was utilised to gather information from participants. A structured questionnaire was established, which mostly comprised closed-ended questions. According to Ventre and Kolbe (2020), a structured questionnaire is the utmost suitable measurement tool for finding the data mandatory to achieve the empirical objective in a quantitative study. Since a questionnaire was chosen as a technique of gathering primary information in this study, the construction of a questionnaire varies based on how it is distributed, returned, or obtained and the amount of contact the researcher has with the participants (Saunders *et al.*, 2016). Cooper and Schindler (2014) as well as Walliman (2017) indicated that questionnaires can be administered face-to-face

through electronic means or mailed to the respondents. Since the study is limited to local areas (specifically: Bela-Bela; Mankweng; Seshego; Polokwane), the self-administered questionnaire was employed to gather information. A self-administered questionnaire was used due its advantages. According to Sekaran and Bougie (2016), self-administered questionnaires allow the scholar to gather responses within a rapid period of time. They ensure the secrecy and confidentiality of participants. This results in more open and truthful replies. It also has a higher rate of response than other information collection methods. According to Stols (2016), if the number of samples is sufficiently large, the questionnaire needs to be closed-ended, planned, and mathematical. Furthermore, close-ended questions were utilised in order to create accurate answers that were appropriate to code and analyse (Dawson, 2017). The self-administered questionnaire was chosen as a technique of gathering primary (raw) information because it can be managed and distributed in a simpler manner. It also guarantees that the whole chosen sample can obtain the same questions, which ensures consistency of the questions asked to all the respondents. It is significant for a questionnaire to be short and simple to understand, but it must also cover all the significant data (Hermans & Schoeman, 2015). Thus, the phrasing of the questions was formulated carefully. The first segment of the constructed questionnaire covered seven demographical questions that produced the necessary information. Additionally, the dichotomous questions were used on two circumstances within the demographic profile section. The self-administered questionnaire utilised of a Likert scale. This measurement, according to Hair *et al. (*2016), "tries to measure attitudes or opinions". Likert scales frequently employ a 5-point scale to assess the power of agreement or disagreement about a given question. The questionnaire comprised 45 units obtained from a standardised 5-point Likert form scale format (explained in detail in sub-section 4.8.1). In this study, the 5-point scale was each allocated a numeric number, whereby 1 proposed strongly disagree and 5 proposed strongly agree. Each of the answers given by the participant intended at answering a certain study objective. The scholar made use of two self-administered surveys, Sepedi and English versions. The survey questionnaire that was translated into Sepedi was

distributed to the respondents who found it problematic to comprehend English. The series of questions and set up were identical for both versions of questionnaires. In addition, before the participants took part in the study, the scholar described what the research is about and its proposed result. The questionnaires had an informed consent form which had a short statement which clarified the aim of the study. In addition, it is a requirement for any selected systematic method to results that are trustworthy and valid. To demonstrate reliability, internal consistency was applied. In relation to Cronbach's alpha, the guideline is that it should be equal or greater than 0.70. Furthermore, the value of composite reliability should also be higher than 0.70. All of the measure items used in section B to section E were obtained from previously validated scales and revised to fit the present study. The AVE and HTMT was employed to evaluate validity. The survey was also pilot-tested and had four parts in full.

The overall design of the questionnaire is discussed in the following subsection.

4.8.1. Questionnaire content

The content of the questionnaire was confirmed that it was answering the objectives of the research. An example of the questionnaire utilised in this research is attached in Appendix A. As depicted in the appendix, the final form of the questionnaire was created to accommodate the crucial parts of SMM adoption and, more significantly, the TAM and TOE-associated questions. Nevertheless, before asking the questions, it is significant to generate an administration protocol. According to Al-Rahbi (2017), this procedure is regarded as a very significant element of the survey instrument because the following reasons: it increases the calibre of replies (Rowley, 2014), and functions as a stimulation that increases the level of response. Generally, the protocol covers significant information. These are normally the instructions needed by participant to know the purpose of the research questionnaire, which will assist participants to answer the questionnaire in an actual and efficient manner. In this study, it was significant for the researcher to indicate that the first page of the questionnaire, along with the letter of permission, served as a procedure in

conducting a survey, generating an explicit statement of the study's goal, its value regarding the participants, along with the scholar's and supervisor's contact information. Moreover, in the first pages of the survey, the researcher also presented a consent form and clarified how privacy and confidentiality of the answers would be ensured. As already mentioned, the final form of the research questionnaire was divided into 5 parts and covered 45 questions. Rowley (2014) advised the inclusion of a humble remark at the end of the questionnaire to express gratitude to the participants for their time and cooperation in filling the questionnaire. Table 4.3 gives an overview regarding the survey's structure.

Table 4. 3. Overview of the questionnaire structure

Section		Part	No. of units
A	1	Respondents: demographic information	3
	2	Enterprise: demographic information	4
B	TAM	Perceived usefulness	5
		Perceived ease of use	5
C	TOE	Technology characteristic	5
		Organisation characteristic	5
		Environmental characteristics	10
D		Intention to adopt SMM	3
E		Actual adoption of SMM	5
		Total	45

Source: Authors' own conceptualisation

Each section of the questionnaire will now be briefly presented and described. These are as follows:

(1). Section A: Demographic profile and SMME information

According to Blair, Czaja and Blair (2013), the inclusion of background data concerning participants is a general practice in a survey study. Section A of the study was therefore developed to obtain demographic data of the participants, and important data on their businesses. This component was split into two parts: A.1: demographic data for participants and A.2: demographic data for the enterprise. The whole measures of items in the two parts of section A were acquired from earlier approved research in the technology innovation literature, and more precisely from research papers that have been done to study the implementation of social media marketing in the setting of SMMEs.

A.1. Participants' demographic information

The participants' demographic information contained three questions, which include information about participants' gender, age group and educational level. The scales used to measure their demographic information were adopted from previous literature. The items used to measure gender were attained from Botha, Smulders, Combrink and Meiring (2020) and Nguyen and Nguyen (2020). The items utilised to assess the age group were adopted from Lampadairos, Kyriakidou and Smith (2017), Moodley (2021) and Motebejane (2022). In addition, the items used for educational background were acquired from Chidi (2020), Alshehri (2021) and Moodley (2021). Moreover, the question about the respondents' gender was classified as dichotomous. Furthermore, gender and age group were used as moderating factors amongst TAM construct, TOE constructs and the intention to adopt SMM by SMMEs. Nominal data was used to arrange information regarding participants' demographic into classes. Table 4.4 summarises the questions in this part of the questionnaire.

Table 4. 4. Questions on respondents' demographic information

Question no:	Respondents' demographic information included	Categories
1.	Gender	"Female" and "Male"
2.	Age group	"20 years and below", "21-30 years", "31-40 years", "41-50 years", "51-60 years", and "Above 60 years"
3.	Highest qualification	"Below matric", "Matric", "Diploma", "Degree", "Honours", "Masters", and "Doctoral"

Source: Authors' own conceptualisation

A.2. Enterprise demographic information

The enterprise's demographic information contained four questions to produce contextual data. The questions included information about the participants' positions in the organisation, the industries in which the business operates, the total amount of years the business has been in existence, and the amount of employees. Categorial statistics were utilised to classify demographic features, which were then included in the primary analysis and served as the base for a descriptive evaluation. The scales applied to measure the demographic information concerning an enterprise were adopted from previous literature. Items that measured the respondents' position in the organisation were obtained from Alshehri (2021) and Hlongwane (2022). The items used to measure the sector in which the business operate were adopted from Motsepe (2019) and Chidi (2020). Items that measured the number of ages the firm has been in existence were borrowed from Chidi (2020) and Moodley (2021). Lastly, the units utilised to assess the number of employees were adopted from Lampadairos *et al.* (2017). Also, the question regarding the position in the

organisation was classified as dichotomous. Table 4.5 outlines the questions incorporated into the demographic information of enterprises and how each question was categorised.

Table 4. 5. Questions on enterprises' demographic information

Question no:	Enterprises information included	Categories
4.	Position in the organisation	"Business owner" and "manager"
5.	Sector the business operate in	"hospitality", "retail" and "wholesale"
6.	number of years the firm has been in operation	"0-5 years","6-10 years", "11-15 years", and "Above 15 years"
7.	Number of employees in the business	"0 -10 employees", "11 - 50 employees" and "51-250 employees"

Source: Authors' own conceptualisation

As shown in Table 4.3, section B to E covered a sequence of questions demonstrating constructs linked to the TAM and the TOE constructs. In this portion of the questionnaire, the usage of closed-ended question was approved since this form of question helps to produce information in the system that is simpler to work with (Bee & Murdoch-Eaton, 2016). As already mentioned in the data collection instrument (4.7), the measurement of the 5-point Likert scale was recommended to measure all the items in sections B to E. These included TAM items, TOE items, intention to adopt SMM, and the actual adoption of SMM. A 5-point Likert scale was applied in this research because it is regarded as the utmost generally-applied rating system to signify the extent of agreement and disagreement concerning a set of questions (Al-Rahbi, 2017). In addition to that, Babbie (2013) indicated that the usage of the 5-point Likert scaling method has been suggested by numerous

scholars to evaluate respondents' views as well as to attain a numbered choice of answers rather than basically produce 'yes' or 'no' answers. All of the measure items used in section B to section E were obtained from previously validated scales and revised to fit the present study. Moreover, the researcher ensured that the information acquired from the items included in the questionnaire met the quality criteria. In terms of reliability, internal consistency through Cronbach's alpha as well as the composite reliability were applied. Concerning Cronbach's alpha, its value should be equal or greater than the value of 0.70. The items used in the survey had a Cronbach's alpha (α) that ranged from 0.75 to 0.93. Furthermore, the values of composite reliability (CR) on the items used ranged from 0.80 to 0.95, which were clearly higher than the threshold of 0.70. In terms of validity measures, to check convergent validity, the factor loading of each item was estimated and the researcher ensured that all the numerical values of the item used were greater than 0.708. The average variance extracted was also checked to ensure validity. All the values of the utilised items had an AVE that was over 0.50. In addition, the scales used in this study have been consistent with previous studies (Alshehri, 2021; Chatterjee & Kumar Kar, 2020; Motebejane, 2022). Sections B to E of the questionnaire are outlined and explained underneath, with associated tables to exemplify the constructs encompassed in each segment, the number of items utilised and the sources.

(2). Section B: Technology Acceptance Model

This part incorporated scale questions that measured the TAM concepts (perceived usefulness, perceived ease of use). This questionnaire segment featured two multi-item elements. To measure perceived usefulness as well as perceived ease of use, five (5) items were respectively applied in each factor. To confirm content validity, the items of the study were modified from the literature. The scale employed to measure TAM constructs was adapted from prior literature. The items used on perceived usefulness and perceived ease of use were adapted from Davis *et al.* (1989), Chung *et al.* (2017), Ware (2018), Elbanna *et al.* (2019), Rana, Barnard, Baabdullah, Rees and Roderick (2019), Chatterjee and Kumar Kar (2020) and

Patma *et al*. (2021). The components were assessed utilising a 5-point Likert scale. These studies had a great level of consistency as confirmed by the Cronbach alpha (larger than 0.70), and the composite reliability was also higher than 0.70. The items used had higher values of AVE that were far greater than the threshold of 0.50. Table 4.6 shows a summary of factors representing the TAM context.

Table 4. 6. A summary of TAM context

TAM Context	Construct name	No. of items	Item Code	Sources
Q8- Q12	Perceived usefulness	5	PU	Davis *et al*. (1989), Chung et al. (2017), Ware (2018), Elbanna *et al*. (2019), Rana *et al*. (2019), Chatterjee & Kumar Kar (2020) and Patma *et al*. (2021)
Q13- Q17	Perceived ease of use	5	PEU	

Source: Authors' own conceptualisation

(3). Section C: Technology-Organisation- Environment

This section involved scale questions that measured the Technology-Organisation-Environment (TOE) constructs (relative advantage, top management support, customer pressure and competitive pressure). The section included the constructs (items) that were applied from prevailing measures used in past research papers in the field of SMM adoption and were also distributed in reliable and authorised academic journals and thesis. Firstly, to assess the influence of the technological factor associated with SMM adoption in SMMEs, the researcher used one construct (namely; relative advantage) to represent the technological factor. To measure the influence of relative advantage, five items were used. Items used to measure the relative advantage were attained from Lian *et al*. (2014), Maduku *et al*. (2016) and

Abbasi *et al.* (2022). Secondly, to determine the influence of the organisational factor associated with SMM adoption in SMMEs, top management support was used as a construct. In this case, five items were also developed to evaluate the impact. The scales of top management support were modified from Maduku *et al.* (2016) as well as Ahmad *et al.* (2019). Thirdly, to produce the opinions of business owners or management concerning the possible impact of environment factors in the verdict to accept or reject SMM in their businesses, customer and competitive pressure were used as constructs. The measurement and items used to assess customer and competitive pressure were derived from Alshamaila *et al.* (2013) and Oliveira *et al.* (2014). These studies had a better grade of consistency as confirmed by the Cronbach (values above 0.70), and the composite reliability was also higher than 0.70. The items used had higher values of AVE that were far superior to the threshold of 0.50. Table 4.7 outlines the constructs that form the TOE framework.

Table 4. 7. A summary of factors representing the TAM context.

TOE Context	Construct name	No. of items	Item codes	Sources
Technology Q18- Q22	Relative advantage	5	RA	Lian *et al.* (2014), Maduku *et al.* (2016) and Abbasi *et al.* (2022).
Organisation Q23-Q27	Top management support	5	TM	Maduku *et al.* (2016) and Ahmad *et al.* (2019)
Environment Q28-Q32 & Q33-Q37	Customer pressure	5	CUS	Alshamaila *et al.* (2013) and Oliveira *et al.* (2014).
	Competitive pressure	5	COM	

Source: Authors' own conceptualisation

(4). Section D: Intention to adopt social media marketing.

Section D was established to accommodate the items used on factors associated with the intention to adopt SMM by SMMEs. Only 3 items(questions) were used to measure this construct. The items of intention to adopt SMM were modified from Austermann and Mertins (2014); Mishra *et al.* (2014); and Abbasi *et al.* (2022). The elements were evaluated utilising a five-point Likert scale. Additionally, the information obtained from studies used had a great level of consistency as demonstrated by the Cronbach alpha (higher than 0.70) and the composite reliability was also higher than 0.70. The items used had higher values of AVE that were far greater than the threshold of 0.50. Table 4.8 depicts a summary of the factors representing intention to adopt SMM.

Table 4. 8. Summary of the factors signifying intention to adopt social media marketing.

Section D	Construct name	No. of items	Item code	Sources
Q38-Q40	Intention to adopt SMM	3	INT	Austermann and Mertins (2014); Mishra *et al.* (2014); and Abbasi *et al.* (2022).

Source: Authors' own conceptualisation

(5). Section E: Actual adoption of social media marketing

Lastly, section E was established to accommodate the items used on factors associated with the actual adoption of SMM by SMM. The section measured the actual adoption of SMM utilising a 5-point Likert scale measurement. The items used for the actual adoption of SMM were modified from Elbanna *et al.* (2019), Rana *et al.* (2019) as well as Chatterjee *et al.* (2021). Furthermore, the information obtained from studies used had a great level of consistency as confirmed by the Cronbach alpha (above 0.70) and the composite reliability was also higher than 0.70. The items

used had higher values of average AVE that were beyond the threshold of 0.50. Table 4.9 depicts an outline of the elements influencing the actual adoption of SMM.

Table 4. 9. A summary of factors representing the actual adoption social media marketing

Section D	Construct name	No. of items	Item code	Sources
Q41-Q45	Actual adoption SMM	5	ACT	Elbanna *et al.* (2019); Rana *et al.* (2019); and Chatterjee *et al.* (2021).

Source: Authors' own conceptualisation

The next section discusses the data collection process.

4.9. DATA COLLECTION PROCESS

This part is divided into two sub-sections. Firstly, it will explain activities of pilot testing. Secondly, the discussion of the main data collection procedure is provided.

4.9.1. Pilot Testing (Study)

Having established the survey tool (section 4.7 and 4, 7.1), it was significant to pre-test the research questionnaire with a small number of participants ahead of distributing it to the main group (Callegaro *et al.,* 2015). According to Moise (2019), pilot testing allows the researcher to find and fix problems relating to the clarity of questions within the questionnaire, the quality of the answers and to evaluate whether meaningful analysis can be executed based on the set of data obtained during the data collection process. To confirm that the research process would be efficient and within the advocated timeframe, a pilot survey version was launched before the final version was accepted and published (Alshehri, 2021). In addition, Hair (2016) states that a survey must not be administered before the scholar has assessed the accuracy and consistency of answers. These requirements are attained by pilot-testing the questionnaire using a sample of participants with alike

features with the targeted population. Creswell and Creswell (2017) emphasised that pilot testing, also known as pre-testing, plays a critical part in a research study since it is useful in determining the content validity of values on a research questionnaire and is used to boost scales, format and questions. Mankgele (2021) argues that the procedure of pilot testing enables the scholar to be pleased that the constructed questionnaire will do the work well, and that attained information will be appropriate and correct. Neff and Germer (2013) postulate that it is a requirement to guarantee that the research is not vague.

To achieve this, the survey has to be pre-tested on a minor, chosen group of potential participants. Moreover, Babbie (2017) stated that it is also important for the researcher to use items or individuals for whom the questionnaire is slightly applicable when pre-testing. There are various advantages that are attained by pre-testing the questionnaire and improving it based on the outcomes. These are: (1) it assists to increase the quality of the questionnaire and reduce the measurement mistakes problems (Merolli, Sanchez & Gray, 2014). (2) It is beneficial to calculate the questionnaire's dependability and obtain feedback on whether or not the questions actually address the issues associated with the research topic (Al-Rahbi, 2017). (3) Pre-testing helps to polish the questions as a way to increase the accuracy of the phrasing developed and to lower the uncertainty of questions before delivering it to the entire sample of respondents, and to measure the content validity of the elements used in the questionnaire (Jahanmir & Lages, 2016). (4) It assists the researcher to save time and money since the process of pilot testing continuously delivers adequate information for the scholar to choose whether to proceed with the main research (Ford & Tusting, 2013). (5) The strengths and flaws of the questionnaire are known before-hand (Cope, 2015; Spurlock, 2018). In this study, the questionnaire was pretested with thirty participants. According to Saunders *et al.* (2016), this sample size (30) for pilot-testing is suitable for reliability measures. The respondents of the study were business owners and managers of SMMEs that operate within the hospitality, retail and wholesale sectors. In the pilot study, the participants were chosen on the basis of convenience sampling since the

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researcher was working on limited time and cost. Based on the constraints of time and cost, pilot testing was carried out on SMMEs within the jurisdictions of Capricorn District Municipality. The participants' answers from the pre-testing were omitted from the final sample for analysis. The following are the questions and areas that were modified after conducting a pilot study:

4.9.1.1. Enterprises' demographic information

From	Please indicate your occupation
To	Please indicate your position in an organization

Source: Authors' own conceptualisation

4.9.1.2. The sub-section on the intention to adopt SMM which was originally under section A was removed and then moved to section D.

The following sub-section offers a discussion of the main data collection procedure.

4.9.2. Main Data Collection Procedure

The questionnaire for this research was divided into measurement instruments related to TAM constructs, TOE constructs and few demographics (see sub-section 4.7.1). To avoid geographic characteristics, and partly because of constrained resources, the focus of the researcher on SMMEs was located in Capricorn and Waterberg District Municipalities in Province of Limpopo. The SMMEs had satisfy two requirements: (1) they should operate their businesses within the hospitality, retail and wholesale sectors; and (2) they needed a number of employees that are not more than the numerical value of two hundred and fifty.

To ensure that SMMEs met the requirements indicated, the researcher distributed the questionnaires in person from one business to the other. The business owners and managers of SMMEs were selected conveniently to complete the questionnaires. Before the researcher could commence with the distribution of the questionnaires, he firstly asked for permission to conduct a survey from the owners

and/ or managers of the enterprise by handing out a permission letter. The Turfloop Research Ethics Committee Ethics Clearance (TREK) Certificate was one of the documents that was handed over to owners or managers of the businesses during the process of asking for permission to conduct the survey. The TREK certificate was issued to prove to the potential respondents that the survey is for academic purposes and is legitimate (see Appendix G). The questionnaires were handed out after permission was granted by the owners or managers of the SMMEs. Therefore, the questionnaires were only handed out to those SMMEs that were keen to participate and after asking in each business whether or not they fulfilled those requirements. Furthermore, the researcher asked whether the individual he was talking to happens to be the business owner and/ or manager of the firm. The questionnaires were handed out to SMME owners and managers. In some circumstances, a questionnaire was handed out to one of the workers, who promised to personally deliver it to the business owner or manager of the business. A total number of seven hundred and sixty questionnaires were sent out. The questionnaires were written in English and translated into Sepedi. The chosen respondents completed the questionnaires in their own time. The contact details of the respondents were attained to remind them to fill the survey.

The scholar personally collected the completed questionnaires after several days. The researcher asked whether they had any issue when completing the questionnaire. In most circumstances, the respondents declared that there were no complications, but on few occasions, they did not understand one or two questions. The researcher then went on to describe to them in more detail; and after confirming that they had properly understood it, the questionnaire was left for two days or more for the respondents to have sufficient period to complete it. Responses from questionnaires were collected within a two-month period (05 January 2023 to 05 March 2023). The surveys that were not finished after a period of 2 months were regarded as non-responses. Furthermore, the respondents were not harmed, and their personal details stayed unspecified during the data gathering course. In the end, 360 from the 760 questionnaires were properly completed and returned to the

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researcher, resulting in an actual response rate of 47.3%. In comparison with earlier research publications on SMMEs in Limpopo Province, it is vital to note that the current study's sample size is substantially greater. Ramasobana (2017), for example, performed a study and received 160 responses from 370 questionnaires sent out in her research piece to understand marketing communication and the performance of SMMEs in Polokwane Local Municipality. The sample size of the current study is also bigger than that of a study by Hlongwane (2022), who attained a sample of 110 SMMEs.

The 360 usable replies were transferred from a questionnaire and were coded and analysed making use of the Smart-PLS 4 software. In the next section, data analysis methods are discussed.

4.10. DATA ANALYSIS METHODS

Data analysis is a manner of reviewing and modeling computations as well as assessments to derive useful information from the data gathered (Ibraham, 2015). According to Motsepe (2019), this procedure commonly includes the decrease of collected data to a controllable size, generating summaries, observing for patterns and applying mathematical methods. Data analysis is a process that helps the researcher or an investigator to abstract information that is limited and accurately describes crucial features of the phenomena (Burns & Bush, 2014). Additionally, Msoza (2015) alluded that data analysis is substantial since raw information provides tiny facts and meanings to investigators or researchers. Chidi (2020) argued that this process is considered as time wasting, compound nonetheless yet fascinating and creative. As such, the objective of data analysis is to define how the scholar analysed and presented the primary information gathered. Data can be analysed using two methods: qualitative or quantitative.

➤ **Analysing qualitative data**

An analysis of qualitative research information is not an easy or a rapid duty. Al-Rahbi (2017) indicates that dissimilar a quantitative study, qualitative research generates a huge and massive volume of primary information (Grbich, 2012), making

it most difficult, time-wasting, and a work-exhaustive area of the qualitative research method (Cresswell, 2013). This study did not use qualitative data analysis. Instead, the quantitative analysis was utilised. The next sub-section discusses the quantitative data analysis method.

➢ **Analysing quantitative data**

According to Babbie (2017), quantitative analysis is the scientific management and design of observations with the intention of clarifying and describing the phenomena reflected by observations. Rahman and Muktadir (2021) further stated that quantitative analysis is a statistical procedure of analysing mathematical information composed on or off the internet, surveys and questionnaires, or by taking into consideration pre-existing statistical data more scientifically with the assistance of computational techniques. The analysed results further spread across diverse groups, or explain a certain phenomenon (Babbie, 2020). There are different methods to quantitatively analyse the data obtained. There are several computer software packages available for quantitative data analysis. Rahman and Muktadir (2021) said that the list of software packages to do quantitative analysis is big. In this study, only few will be outlined.

Statistical Software and their application to data analysis

The Standford PhD Statistical Consulting and Karen (2013) indicated that there are several popular statistical software programmes that have been applied by various scholars and organisations across all disciplines for numerous years and are quite user-friendly. According to Matthew and Sunday (2014), some of the statistical software packages are:

➢ **Statistical Analysis System**

Matthew and Sunday (2014) describe SAS as a software system that numerous "power users" like due to its power and programmability. To use this software, one is required to write SAS programmes that manipulate your data and execute your data analyses.

➢ IBM Statistical Package for the Social Science

McCormick, Salcedo and Poh (2016) stated that the SPSS was originally established by Norman H. Nie, a Social Scientist himself, along with his two colleagues, Dale H. Bent and C. Hadlai Hull in 1968 at the Stanford University. Ong and Puteh (2017) revealed that majority of researchers use SPSS due to its user-friendly characteristics.

There are general statistical analyses linked to the statistical software programme. These are outlined in the next sub-section.

Commonly used analytical methods

The commonly applied analytical methods include:

➢ Regression analysis

Regression analysis is a gradual normal and effective numerical instrument that can be employed to examine the associations between a certain set of constructs (Park, 2013; Chatterjee & Hadi, 2015; Peck *et al.*, 2015).

➢ Correlation analysis

Pearson's correlation coefficient is viewed as the statistical technique utilised to examine the association between two quantitative continuous constructs.

➢ Analysis of Variance

Ostertagová and Ostertag (2013) define analysis of variance as a mathematical approach for associating means of different samples.

The researcher did not make use of the above-mentioned software packages and general statistical analyses related to them in analysing the research data. The researcher did not employ the use of these methods because they are regarded as first-generation techniques, and there are three limitations associated with them. These limitations include (1) the possibility of a simple theoretical design; (2) the postulation that every constructs are visible; and (3) the speculation that all constructs are evaluated exclusive of deviation (Hair *et al.*, 2022).

In the next section, a brief discussion of descriptive analysis is provided.

4.10.1. Descriptive Analysis

Kemp, Hollowood, and Hort (2018) classified descriptive analysis as the foundation of any statistical technique, and its goal is to answer what happened inquiries. According to Saunders, Lewis and Thornhill (2016), descriptive analysis enables the researcher to explain and compare concepts numerically. Zook and Pearce (2018) defined descriptive analysis as a numerical procedure that is applied to examine and summarise earlier information in order to notice patterns. Descriptive analysis on its own does not provide sufficient information. Albertini (2014) argued that this analysis method leaves statistics in an arranged system and prepared for additional analysis. Descriptive analysis helps to recapitulate patterns in the answers of items in a sample. These patterns are analysed and offered in 3 common categories namely, tabulation, graphical and numerical categories (De Vaus, 2014). The composed information was assessed by making use of standard deviation, mean, kurtosis and skewness.

The Structural Equation Model is discussed in the next segment.

4.10.2. Structural Equation Model (SEM)

Since some of the SEM methods are still relatively new to several researchers and scholars worldwide, the researcher thought that it would be appropriate to rather start by explaining SEM and its association to multivariate data analysis.

4.10.2.1. SEM and its relationship to multivariate data analysis

According to Hair, Hult, Danks, Ringle, Ray and Sarstedt (2022), SEM is viewed as the second-generation multidimensional data evaluation tool, which simplifies the analysis of associations between concepts, each assessed by one or more indicator variables. Kusurkar, Ten Cate, Vos, Westers and Croiset (2013) described Structural Equation Models as well-known modeling systems in the fields of social as well as behavioural science that can manage multi-equation systems, diverse construct measurements, and measurement error. In addition to this, Statsoft (2013) showed

that SEM is also a data analysis system that is frequently applied in marketing research because of its ability to assess theoretically supported linear and additive causal models. Wong (2013) highlighted that with the use of SEM, marketers can visually assess the associations that occur amongst constructs of interest in order to prioritise resources to better serve their customers. According to Fan, Chen, Shirkey, John, Wu, Park and Shao (2016), these methods are different from other modeling methods due to its ability to assess the direct and indirect impacts on pre-anticipated causal associations. Multivariate analysis includes the application of numerical techniques that concurrently analyse multiple variables. As asserted by Hair *et al.* (2022), variables naturally signify measurements linked with persons, businesses, circumstances and so on. The measurements are frequently attained from questionnaires that are utilised to gather raw data, but they may also be attained from archives containing secondary information (Hair *et al.,* 2022). As of late, researchers have turned to the second-generation techniques to overcome three limitations that are frequently encountered in the first-generation techniques. SEM are effectively used to get rid of these limitations. The substantial advantage of this model is its ability to permit scholars to concurrently model and assess compound associations between several dependent and independent variables, and its ability to account for measurement error in the observed variable. In assessing the associations, SEM takes into consideration the measurement error in observed constructs (Hair *et al.*, 2022). As an outcome, the technique attains a more precise measurement of the theoretical constructs of interest (Cole & Preacher, 2014). Wolf, Harrington, Clark and Miller (2013) postulated that SEM has greater flexibility on its nature since it can be applied to assess multifaceted relationships among a variation of data forms.

4.10.2.2. Considerations in using structural equation modeling.

Several considerations are essential when using multivariate analysis, irrespective of the types of analytical methodologies employed, especially SEM. The following five elements are among the most significant:

1. Composite variable

A composite variable as defined by Hair, Black, Babin and Anderson (2019) is a direct integration of numerous indicators that are selected based on the research situation at that particular time. A composite variable is sometimes mentioned as a variate.

2. Measurement

Measurement is considered to be a vital concept in when conducting a study. The first thing that springs to mind when we discuss measurement is usually a ruler (Ringle *et al.*, 2021). A ruler can be used to calculate somebody's height or the length of an item. As stated by Hair, Page and Brunsveld (2020), measurement is a method of allocating numerical values to a component constructed on a set of guidelines.

3. Measurement scales

A measurement scale is an instrument that has a pre-programmed numerical value of closed-ended answers which might be utilised to attain answers to an inquiries (Ringle *et al.*, 2019). There are 4 categories of measurement scales: nominal, ordinal, interval and ratio categories. A nominal scale allocates numerical values that can be utilised to organise and categorise things (for instance, firms). An ordinal scale refers to a measurement method where the value of a variable rises or declines and provides meaningful data. Ringle *et al.* (2019) state that if a feature is evaluated using an interval scale, users get precise data regarding the order of priority at which the item is assessed. Moreover, we can directly determine the degree at which the value alterations. The interval scale value is represented by temperature (°F). Finally, there is a ratio scale. When we evaluate an item using a ratio scale, we recognize that a rating of 0 indicates that a certain feature for an idea is not represented (Ringle *et al.*, 2019).

4. Coding

Coding is defined as the task of numerical and non-numerical values to classify in a way that simplifies measurement. This element is crucial throughout the use of multivariate modeling since it regulates where and in what ways various kinds of scales must be utilised.

5. Data distributions

According to Ringle *et al.* (2019), When scholars accumulate quantitative data using scales, the replies to the inquiries can be presented as a distribution over the available response groups, according to Ringle et al. (2019). When answers are demanded utilising a 5-point Likert scale, then a distribution of the responses in each of the probable answer classes can be evaluated and demonstrated in a table.

4.10.2.3. Principles of Structural Equation Modeling

In discussing the SEM's principles, focus is on two components, which are path models and testing theoretical relationships.

➢ **Path Models with Latent Variables**

According to Hair, Page and Brunsveld (2020) path models are drawings that are used to show the hypotheses and constructs associations that are tested whenever SEM is utilised. When developing path models, there are four basic elements that must be understood. These are: (i) constructs - these are variables that assess theoretical ideas that are not directly measurable, and they can only be assessed through observable indicators (for example, the items of the questions in a survey) (Hair *et al.*, 2022); (ii) measured variables - these are indicators or items that consist of directly measurable variables that contain raw data or information; (iii) relationships - the associations among concepts, and between concepts and their allocated indicators are signified as arrows. The relationships are developed from structural (inner model) and outer model; (4) error terms- they exist in internal concepts and reflectively judged indicators and represent the inexplicable disparity when model paths are assessed.

> **Testing Theoretical Relationships**

Path models are built on models and utilised to evaluate theoretical associations. Path models require two forms of theories: measurement theories and structural theories. PLS-SEM theory testing is done in two stages (Hair, Black, Babin, & Anderson, 2019). First, we assess the measurement theory to ensure that the measurement models are reliable and valid. After we have verified the measurement models, we will put the structural theory to the test. The logic is that we must first evaluate the measurement theory before analysing the structural theory, because the latter cannot be developed unless the measures are validated. The measurement theory, according to Hair *et a*l. (2019), describes how the latent variables are evaluated. There are two distinct techniques to assessing unobservable variables. Latent constructs are either formative or reflecting. The structural theory, on the other hand, shows how the latent constructs are linked to one another. It illustrates the structural model's constructs and their path relations. When creating path models, the order is from left to right (Hair *et al.*, 2019). The elements on the path model's left side are considered independent constructs, while any item on the path model's right side is considered a dependent construct. When constructs are in the path model's centre, they function in the structural model as both independent and dependent constructs (Hair *et al.*, 2022).

4.10.2.4. Different methods to SEM

Wong (2013) specified that there are four approaches to SEM, namely; Generalised Structured Component Analysis; Nonlinear Universal Structural Relational Modeling; Covariance-based Structural Equation Model and Partial Least Squares Structural Equation Modeling. From these four methods to SEM, CB-SEM and PLS-SEM dominate in estimating the relationships (Hair *et al.*, 2019). The four methods to SEM are outlined below.

(1). Generalised Structured Component Analysis

According to Hwang, Malhotra, Kim, Tomiuk and Hong (2010), Generalised Structured Component Analysis (GSCA) is appropriate when the overall measures of

a model fit are needed, or in research projects where non-linear latent variables exist and have to be accommodated (Wong, 2013).

(2). Nonlinear Universal Structural Relational Modeling

Frank and Hennig-Thurau (2008) indicated that the Nonlinear Universal Structural Relational Modeling (NEUSREL) approach is appropriate in a study that consists of data sets that demonstrate substantial nonlinearities and moderation impacts between constructs (Wong, 2013).

Since the GSCA and NEUSREL are still quite new methods in SEM, the volume of literature for review is insufficient. Scholars find it problematic to find satisfactory cases to comprehend how these developing SEM methods can be applied in diverse enterprise research circumstances (Wong, 2013). Based on this issue, the researcher did not make use of the GSCA and NEUSREL.

(3). Covariance-based SEM (CB-SEM)

The CB-SEM is the most renowned method to SEM. According to Jannoo, Yap, Auchoybur and Lazim (2014), CB-SEM permits for the evaluation on the manner in which a model suits the information in order to reduce the variance between the covariance matrix of the sample and the model covariance matrix produced from the established factors. This method validates or discards hypotheses by determining how well a projected theoretical model can replicate the covariance matrix for an actual sample set (Hair *et al.*, 2019). CB-SEM signifies a common factor-based SEM technique that replicates the constructs as common factors that describe the covariation amid its related pointers. Generally, CB-SEM is ideal when the research purpose is confirmatory modeling (Garson, 2016). There are some merits associated with the usage of CB-SEM. The key merit as stated by Garson (2016) is that CB-SEM has model goodness-of-fit measures. Secondly, the CB-SEM has been employed much more broadly as compared to PLS-SEM (2013). However, there are disadvantages associated with CB-SEM. The key disadvantage of CB-SEM is that it needs a larger sample size (Hair *et al.*, 2019). Garson (2016) indicated that CB-SEM is unable to handle data when a sample size is small.

The scholar did not make use of the CB-SEM based on its disadvantages, which include the requirement of a larger sample size.

(4). Partial Least Squares Structural Equation Modeling (PLS-SEM)

PLS-SEM has been proposed as a "causal-predictive" method for SEM (Jöreskog & Wold, 1982), with the goal of explaining the variance in the model's dependent components (Chin, Cheah, Liu, Ting, Lim & Cham, 2020). According to Hair, Sarstedt, Hopkins and Kuppelwieser (2014), the PLS-SEM is an iterative approach that maximises the described variance of endogenous components. Henseler, Müller and Schuberth (2018) indicated that PLS-SEM is also called partial least square path modelling because of its modelling capability. PLS-SEM is growing fast as a statistical modeling method, which has gained the attention of scholars in various fields, including marketing (Hair *et al.,* 2014a), tourism and hospitality (Ali *et al.*, 2018; do Valle & Assaker, 2016). Hair *et al.* (2022) revealed that there have been several preliminary articles associated with the PLS methodology (for example, Rigdon, 2013; Nitzl & Chin, 2017; Hair, Risher, Sarstedt & Ringle, 2019; Hair *et al.*, 2020; Hair, Howard & Nitzl, 2020) and review articles evaluating how scholars across the diverse field utilised the technique over the last few years. The components that are important in PLS-SEM can be examined as composites (Jöreskog & Wold, 1982), which is why PLS is recognised as a composite-based SEM technique (Hwang et al., 2020). The composite-based procedure is consistent with the measurement philosophy behind formative measurement; however, this does not imply that PLS-SEM can only evaluate formatively itemised conceptions (Hair et al., 2019). Researchers can utilise PLS-SEM to estimate measurement models that are both reflectively and formatively measured.

PLS, according to Henseler *et al.* (2014) and Rigdon *et al.* (2014), undermines the powerful assumption of CB-SEM that variation within various sets of indicators is described by a single component by adopting a composite-based approach to SEM. The PLS-SEM makes use of ordinary least squares regression with the purpose of minimising the error terms of the endogenous constructs. In brief, PLS-SEM

assesses the coefficients with the purpose of maximising the R^2 values of the endogenous concepts. As indicated by Garson (2016), PLS-SEM is considered as the most suitable technique where the research purpose is prediction or exploratory modeling. The following are some of the benefits associated with the usage of PLS-SEM.

Advantages of PLS-SEM

A significant benefit of this method is that once the factor loadings are defined, PLS-SEM will always generate a single accurate score for each composite of each observation (Hair *et al.,* 2022). The PLS-SEM is not controlled by identification considerations linked with small samples. It is much more likely to converge for small samples than CB-SEM (Garson, 2016). Another merit of PLS-SEM includes its ability to model multiple dependents as well as multiple independents; its capacity to handle multicollinearity amongst the independents; and its strength in the face of information noise and missing statistics. PLS models are more stable when the values of separate construct sets are linked rather than orthogonal, which is the most prevalent situation in structure-activity investigations (Shiau, Sarstedt & Hair, 2019).

In addition, there are disadvantages associated with PLS-SEM. These are discussed as follows:

Disadvantages of PLS-SEM

PLS-SEM has two major flaws (Dijkstra & Henseler, 2015). To begin with, the evaluation of PLS-SEM on path coefficients and loadings is only reliable when a large sample size is used. According to Fauzi (2022), this would result in the problem of unfairness due to routes between observed constructs and latent construct representations computed away from zero, where the parameter approximations between path representations are lowered. This strategy does not take into account the goodness of fit. Secondly, because projectiles are always single-headed (Wong, 2013), this method cannot represent an undirected interaction.

According to Wong (2013), irrespective of these boundaries, PLS is beneficial for SEM in applied research studies, particularly when there is a scarce number of

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respondents and that the data distribution is skewed, for instance, surveying CEOs. In this study, the survey was based on SMME owners and managers.

There are rules to follow in selecting PLS-SEM.

Rules for choosing PLS-SEM

Hair, Risher, Sarstedt and Ringle (2019) established the following guidelines in relation to the use of PLS-SEM:

PLS-SEM can be used when:

➢ The analysis is concerned with evaluating a theoretical framework from an estimation standpoint, mainly out-of-sample estimation;

➢ The structural framework is complicated and incorporates various concepts, indicators, and/or model associations;

➢ The research goal is to comprehend the growing complication by discovering theoretical additions to established theories;

➢ The path model incorporates one or more formatively measured constructs;

➢ A small population limits the sample size.

The researcher used the PLS-SEM to analyse the collected data. This method was chosen because of its advantages. In addition, the researcher used it because of the following reasons;

➢ Model complexity: the structural model for this study is complicated and contains several constructs, indicators and/or model associations;

➢ The second motive for using PLS-SEM is theory development (Hair *et al.,* 2022);

➢ The usage of moderation analysis (Farajnezhad *et al.*, 2021). Moderation analysis is included in this study;

➢ This method has potential in applying the integrated measurement model. The study integrated the TAM and TOE models.

The next section discusses the significant characteristics of PLS-SEM.

4.10.3. Key characteristics of the PLS-SEM method

Hair *et al.* (2022) advocated that various considerations are significant when making a decision of whether to use PLS-SEM or not. According to Hair *et al.* (2019), there are four crucial considerations that are important in relation to the application of PLS-SEM. These issues are characterised follows:

4.10.3.1. Data Characteristics

Data characteristics cover four items (Hair *et al.*, 2022). These elements are:

➢ **Minimum sample size**: According to Hair, Sarstedt and Ringle (2019), PLS-SEM functions very well even with minor sample sizes and complex models.

➢ **Distribution:** The PLS-SEM makes no distributional specifications, in contrary to the optimum probability-based CB-SEM, which requires data with a normal distribution.

➢ **Missing Value and missing value Treatment**

Taking into account further numerical analyses, missing values ought to be resolved when utilising PLS-SEM (Hair *et al.*, 2022). According to Kwak and Kim (2017), missing values materialise when information is not recorded for a specific concept. Usually, information goes missing due to vanished files, malfunctions of electronical devices and uncompleted data entry. When this occurs, the statistical power of an analysis tends to decrease, which eventually misrepresents the validity of the findings (Kang, 2013). There are three forms of missing data, according to Newman (2014): missing entirely at random, missing at random, and missing not at random. According to Pedersen *et al.* (2017), missing entirely at random occurs when information is generally or might be lost or missing due to human errors, technical errors of systems, and sample loss. Missing at random is defined by Seaman, Galati, Jackson, and Carlin (2013) as a situation in which the numbers that are missing can be explained through constructs on the assumption that there is full data because there is some form of link between the data omitted along with other variables. Finally, Gomer and Yuan (2021) define missing not at random (MNAR) are quantities

that are reliant on unseen information. With the presence of missing information, it is critical to have remedies or treatment methods in place to address such issues. Measures for missing value treatment include pairwise deletion, mean replacement, EM and nearest neighbour. These approaches are indicated to be used for appropriate levels of missing data (less than 5% missing each indicator) with limited impact on analysis outcomes (Grimm & Wagner, 2020). In contrast, Hair et al. (2022) stated that researchers can choose to delete all items with unknown quantities, a procedure that decreases volatility in the information but may produce prejudices when particular groups of items are routinely excluded.. In this study, there were no missing values.

➢ **Measurement Scales:** Sarstedt and Mooi (2019) indicated that PLS-SEM perfectly works with ordinal scales with central information points and with binary-coded data.

4.10.3.2. Model Characteristics

The modeling elements of PLS-SEM are flexible. According to Bollen and Diamantopoulos (2017), the consideration of both reflective and formative measurement models is crucial in the use of SEM. PLS-SEM may evaluate reflective and formative measurement models, as well as single-unit measures, without any additional requirements or limits (Hair et al., 2022). According to Sarstedt et al. (2020), the PLS-SEM is an appropriate technique of choice in simple moderated models as well as more advanced conditional path models that incorporate moderation and mediation impacts.

4.10.3.3. Evaluation of Reflective Measurement Model

Hair *et al.* (2013) said that if the pointers are highly connected and compatible, they are reflective, and their reliability and validity should be thoroughly evaluated. According to Hair *et al.* (2014a), objects that have a possibly chance to be omitted that belong to a construct are classified as reflective indicators. The first phase of applying PLS-SEM is to evaluate the measurement model. In evaluating the quality of reflective measurement models assessed by PLS-SEM, focus should be on both

reliability and validity. According to Hair *et al.* (2022), reflective measurement models incorporate estimating the reliability of measures on both an indicator level (indicator reliability) as well as a construct level (internal consistency reliability). Validity assessment focuses on each measure's convergent validity by applying the average variance extracted. The stages of the reflective measurement model evaluation and factors that should be considered in the evaluation of the measurement model are outlined as follows (Hair *et al.,* 2019).

➢ **Examining Indicator (Loading)Reliability**

The first stage in assessing a reflective measurement model is determining how much of each indicator's variance is described by its concept, which is indicative of indicator reliability. In the scenario of reflectively established constructs, indicator loadings of 0.708 or greater are recommended (Hair et al., 2021), since these values indicate that the construct explains more than 50% of the variance of the indicator, indicating that the indicator has an appropriate level of indicator reliability. Indicators less than 0.708 deserve to be removed since they have a conflicting effect on construct measures of reliability such as internal consistency and convergent validity (Sarstedt et al., 2014).

➢ **Evaluation of Internal Consistency Reliability**

The degree to which indicators measuring the identical construct are linked with each other is acknowledged as internal consistency reliability. Jöreskog's (1971) composite reliability rho$_c$ is one of the main measures used in PLS-SEM. More significant values imply higher degrees of reliability. As a result, reliability scores ranging from 0.60 to 0.70 are deemed "acceptable in exploratory research," whereas values ranging from 0.70 to 0.90 are rated "satisfactory to good." According to Diamantopoulos, Sarstedt, Fuchs, Wilczynski, and Kaiser (2012), values greater than 0.90 (and notably greater than 0.95) pose a threat given that they indicate that the indicators are meaningless, lowering construct validity. Internal reliability levels ranging from 0.80 to 0.90 are recommended. Internal consistency reliability necessitates ≥0.7 composite reliability (Qalati et al., 2020). Cronbach's alpha is an

alternate measure of internal consistency reliability that recommends identical criteria as the composite reliability, as stated by Hair et al. (2022). Despite the fact that Cronbach alpha is offered as an option for determining internal consistency, its reliability assessments are less accurate than composite reliability (De Leng *et al.*, 2017). As stated by McNeish (2018), Cronbach's alpha is no more appropriate because of its strict approximation grounded on its three assumptions, which are: (1) it assumes all factor loadings are similar in the population; (2) scale objects on continuous and use normal distribution; and (3) substances errors do not covary. Nevertheless, it is proposed that scholars must not stop using Cronbach alpha constructed on its point and interval evaluations (Raykov & Marcoulides, 2019). With that said, in the current study, Cronbach alpha is applied to compare the value with composite reliability.

➤ **Evaluation of Convergent Validity**

Paap and Sawi (2014) define convergent validity as the level to which the construct converges in order to clarify the variance of its indicators. According to Fornell and Larcker (1981), when assessing the validity of each construct, the composite reliability and its average variance extracted should be anticipated. The indicator to execute the convergent validity is achieved when the value of average variance extracted is equal or greater than 0.500 (Hair *et al.*, 2019). This is calculated by assessing the indicator's outer loading to command construct AVE (Hair *et al.*, 2017a). To accomplish 50% of the AVE, the outer loadings should be greater than 0.708 due to the AVE calculation (square root of the mean loading value), which would result in the 50% variance (Henseler *et al.*, 2015).

➤ **Evaluation of Discriminant Validity**

According to Hu and Liden (2015), discriminant validity specifies whether the two indicators were different from each other. In assessing the discriminant validity, the commonly utilised methods are the Fornell-Larcker criterion and the heterotrait–monotrait ratio criterion. Reference to the criterion set by Fornell and Larcker (1981) in evaluating the discriminant validity, the square root of the average variance

extracted ($\sqrt{AVE}$) for a construct must be compared with the relationships between this construct with all the other constructs. According to Alarcón, Sánchez, and De Olavide (2015), the significance of the variation shared for all model constructs should be less than their AVEs. New studies indicates that the Fornell and Larcker system of measurement is unsuitable towards the assessment of discriminant validity. For example, Henseler et al. (2015) show that the Fornell-Larcker criterion does not perform well, particularly when the factor loadings on a construct fluctuate relatively little. This is common when all indicator loadings are between 0.65 and 0.85 (Henseler et al., 2015).

Henseler et al. (2015) suggested the heterotrait-monotrait ratio (HTMT) of correlation as more advanced Fornell and Larcker alternative that may be used to assess discriminant validity. The HTMT is produced by comparing the mean amount of indicator associations throughout constructs to the mean amount of average associations for indicators measuring the same construct (Henseler et al., 2015). A cut-off value of 0.90 for structural models with conceptually identical principles was recommended by Franke and Sarstedt (2019). It is recommended that when the HTMT value is greater than 0.90 for ideas that are conceptually quite similar, no discriminant validity arises. The following is the HTMT criterion for measuring discriminant validity for conceptually distinct constructs: The HTMT ratio must be less than the cautious limit of 0.85 (Henseler et al., 2015; Franke & Sarstedt, 2019). To improve these guidelines, bootstrapping can be used to determine whether the value of HTMT is considerably different from 1.00 (Henseler et al., 2015).

4.10.3.4. Evaluation of Structural Models

After the evaluation of the measurement model, the second phase in PLS-SEM is to assess the connection between the constructs (Hair *et al.*, 2021). It is also recognised as a causal association to signify the theoretical structure between the construct of either being meaningful and/or substantial (Hair *et al.,* 2017b). The hypotheses of the research model were examined with structural equation path models utilising smart PLS4. According to Fauzi (2022), this step measures the

structural study theory by measuring the structural model association according to prior empirical research of which the hypotheses are statistically established. Ahmad, Zulkurnain and Khairushalimi (2016) advocated that the evaluation of the structural model requires standard assessment criterion that must be adhered. The criterion to assess the structural model consists of the assessment of the collinearity issues of the structural model, Coefficient of determination, the Q^2, f^2, model fit, and the statistical significance and relevance of the path coefficients.

➢ **Assessing the Collinearity Issues of the Structural Model**

According to Hair et al. (2022), the structural model coefficients for concept associations are produced by evaluating an established set of regression equations. As the point estimations and standard errors can be biased by solid relationships of each set of predictor concepts (Sarstedt & Mooi, 2019), the structural model regressions must be tested for possible collinearity issues. This approach is analogous to measuring formative measurement models (Hair et al., 2021), except in this case, the construct results of the predictor constructs in each regression in the structural model are used to estimate the values of the variance inflation factor (VIF). According to Hair *et al.* (2019) and Becker, Ringle, Sarstedt and Völckner (2015), the following parameters, should be addressed when assessing and interpreting collinearity issues: Collinearity concerns are likely to be essential if VIF ≥ 5; collinearity issues are normally uncritical if VIF = 3-5; and collinearity is not a problem if VIF< 3.

➢ **Coefficient of determination (R²)**

The coefficient of determination is the vital criterion for measuring endogenous variables of a path model (Farajnezhad, Noubar & Azar, 2021). The R^2 is viewed as an assessment of the model's explanatory power (Hair *et al.*, 2022), and is regarded as the in-sample predictive power (Rigdon, 2012). The values of R^2 ranges from 0 to 1, with higher values representing a superior explanatory power. R^2 values are weak at 0.25, moderate at 0.50 as well as large at 0.75 (Kock, 2015; Fatoki, 2021b). Moreover, R^2 values that are suitable often vary based on the type of study

conducted, and in some fields, the values of R^2 that are as little as the value of 0.10 are considered to be satisfactory (for instance, when forecasting stock returns).

> **Blindfolding-based cross-validated redundancy measure (Q^2)**

According to Soniewicki, Paliszkiewicz, Koohang and Nord (2021), Q^2 is based on a blindfolding strategy that removes individual values from a data matrix, imputes illuminated detects with the mean, and validates the parameters of the model.. Q^2 predictive relevance is a tool for validating the model. If the Latin endogenous construct has a reflecting measurement model, like in this study (Hair et al., 2019), this measurement is appropriate. As a result, "the Q^2 is not a measure of out-of-sample prediction, but rather a combination of out-of-sample predictions and in-sample explanatory power" (Hair et al., 2019). When assessing the model's predictive power, attention should be on the main outcome concept. The results of Q^2 predictive relevance are said to be good if the value > which indicates that the exogenous latent variable is suitable as an explanatory variable that is able to estimate the endogenous construct. Hair *et al.* (2022) suggested that a $Q^2 > 0.5$ is recommended for a predictive model. Following a guideline, Q^2 scores above 0, 0.25, and 0.50 show the PLS-path model's small, moderate, and high predictive significance (Hair et al., 2019). In addition, other scholars often follow Cohen's guideline. Following Cohen (1988), 0.02 represents a "small" effect size, 0.15 represents a "medium" effect size, and 0.35 represents a "high" effect size of predictive relevance for a specific endogenous concept.

> **The effect size (f^2)**

The effect size is important to detect weak associations (Nitzl, 2016). The effect size is a statistical system that measures the importance of exogenous construct on any endogenous construct by recalculating R^2 (Fauzi, 2022). Along with evaluating the R^2 scores of all inherent constructs, the variation in R^2 value when a listed external construct is removed from a model can be used to determine whether the excluded construct has a significant effect on the constructs that are endogenous. The exogenous concept is omitted one at a time in generating the recalculation of the R^2

(Avkiran, 2018). As specified by Cohen (1992), the f^2 value is 0.02 for small, 0.15 for medium, and 0.35 for high effect. Effect size values of lower than 0.02 specify that there is no effect. Studies are obligated to report effect size in support of the statistical significance (P-value and t-value). The extent of f^2 is to avoid a type II error where one can possibly report no effect when it really exists (Sullivan & Feinn, 2012). The f^2 can be determined as follows:

$$f^2 = \frac{R^2 \ included - R^2 \ excluded}{1 - R^2 included}$$

Where the R^2 included and R^2 excluded are the R^2 values of the endogenous latent construct when a chosen exogenous latent construct is included in or excluded from the model (Hair *et al.*, 2022).

➢ **Goodness of fit (GOF)**

Tenenhaus et al. (2005) propose a measure of goodness of fit that combines effect size and convergent validity. GOF is the geometric average of the outer model's average communality and the inner model's average R^2. In other words, goodness-of-fit equals the square root of communality multiplied by $R^{2.}$. The values of the GOF range from 0 to 1 with $GOF_{small} = 0.1$, $GOF_{medium} = 0.25$, and $GOF_{large} = 0.36$; where these may serve as criterion values for validating the PLS model worldwide (Wetzels, Odekerken-Schr¨oder & Van, 2009). Since the PLS-SEM method does not provide the GOF measurement in its output, the GOF index was calculated by this formula: $GOF = \sqrt{AVE \times R^2}$

➢ **Model fit-The standardised root mean square residual (SRMR)**

In this study, the SRMR was applied to measure the model fit. The standardised root mean square residual is a measure of the scholar's model's approximate fit (Hair et al., 2022). It computes the difference between the observed correlation matrix and the correlation matrix implied by the model. In a simple form, the SRMR repeats the average magnitude of such differences, with a lower SRMR indicating a better fit. SRMR ranges from 0 to 1. Hu and Bentler (1998) claim that a model has good fit when the SRMR value is fewer than 0.8.

➢ **The statistical significance and relevance of the path coefficients**

In this phase, the significance of the path coefficients and relevance of the path coefficients are assessed. In order to assess the significance of the structural model relationship, the researcher should apply bootstrapping standard errors as a root for calculating t-values of path coefficients (Streukens & Leroi-Werelds, 2016). According to Farajnezhad, Noubar and Azar (2021), path coefficient refers to standardised beta in linear regression. A path coefficient is substantial at the 5% level if its value is not within the 95% confidence range (Hair et al., 2019). According to Aguirre-Urreta and Rönkkö (2018), the percentile approach is commonly used to build confidence intervals. When examining the results for statistical significance, the t-values (T-Statistics) determined from the bootstrapping should above the value of 1.960 to show a positive (significant) connection (Hair *et al.*, 2022). The t-values below the acceptance threshold of 1.960, on the other hand, indicate a negative association between constructs. When it comes to the structural model's relevance, Hair et al. (2022) noted that path coefficients are normally between 1 and +1, with coefficients closer to 1 indicating a stronger negative association and those closer to +1 indicating a stronger positive relationship.

4.11. RELIABILITY AND VALIDITY OF THE STUDY

The current study made usage of validity and reliability as a measure of quality in a quantitative analysis as a technique to meet the requirements of scientific research since the measurements' precision are critical (Tritama & Tarigan, 2016). In addition, it is well known that reliability and validity are considered to be the two significant portions of data quality in any research, irrespective of the nature of the method applied. According to Heale and Twycross (2015), reliability and validity in quantitative research signifies a part that is vital in confirming the rigour and robustness, along with the quality of the information (Pallant, 2013). Blair *et al.* (2013) stated that the method of incorporating items from earlier research is a sufficient and recommended activity. This procedure was also supported by Sue and Ritter (2012), who said that "it is usually significant to assess the literature when

constructing a survey tool as the tools utilised in prior works are likely to have been verified for validity and reliability". This practice indicates that substantial time and energy will be saved where either complete questionnaires or objects applied in them can be used as a portion of new research. Furthermore, in this study, specific methods were followed to ensure that the adopted questions used in a questionnaire received adequate reliability and validity points prior to their addition in the main questionnaire (Blair *et al.*, 2013).

The next sub-sections provide a discussion on the reliability and validity of the study.

4.11.1. Reliability

Reliability is the grade to which the measurement of the study provides consistent as well as correct findings (Cooper & Schindler, 2016). Rubin and Babbie (2017) describe reliability as the likelihood that a measurement technique will yield comparable results of a specified phenomenon if that dimension is repetitive. Laura and James (2014) define reliability as the consistency of measurement in a study work as well as the trustworthiness of the answers. As stated by Dudovskiy (2016), the outcomes of the research should produce high levels of reliability when any scholar conducts the examination yet again through the identical tools. Heale and Twycross (2015) labelled reliability as the consistency of an assessment. Du, Fang and Nguyen (2021) highlighted that there are three well-known methods of reliability (consistency). These are categorised as inter-rater reliability, test-retest reliability and internal consistency. Inter-rater reliability can be defined as the point to which diverse viewers make consistent decisions (Motebejane, 2022). This type of dependability is typically assessed using Cronbach's alpha coefficient when the verdicts are numerical, or a related measurement known as Cohen's k if the verdicts are binary (Chaturvedi & Shweta, 2015).

Test-retest reliability, which is also known as stability or duplicability (Polit, 2014; Fournier, 2018), signified that scientific studies ought to be replicable. This suggests that when a study is repeated precisely the same, it should reproduce same outcomes. To measure test-retest reliability, internal consistency is required. Tang,

Cui, and Babenko (2014) define internal consistency as an extent at which all evaluated objects measure ideas that are similar, which is general factor saturation. Cronbach's alpha and composite reliability are used to examine consistency and how well each construct correlates on a scale to the remaining constructs (Šerbetar & Sedlar, 2016). Heale and Twycross (2015) advocated that Cronbach's alpha is regarded as one of the most well-known statistical instruments employed to assess the reliability of the research concepts. Cronbach's alpha is assessed using a coefficient which ranges between the values of 0 and 1, with a coefficient =0.70 being suggested as the threshold to specify a satisfactory level of reliability (Pallant, 2013). Alpha coefficient levels between 0.5 and 0.7 are deemed suspect and unsatisfactory, while alpha coefficient values less than 0.5 are considered unacceptable. Composite reliability is used to obtain more approved measurement of internal consistency reliability since there are some strict estimates on Cronbach's alpha. Avkiran (2018) indicated that composite reliability side-steps the underestimation that is naturally computed by Cronbach's alpha and diverts the indicator consistencies executed by PLS-SEM. According to Sarstedt *et al.* (2014), values that ranges from 0.60 to 0.70 are adequate for exploratory research, whereas values that range from 0.70 to 0.95 are considered as "satisfactory to good". In addition, it is recommended that composite reliability should be more than the value of 0.70 when studies are confirmatory and no less than 0.60 in exploratory studies (Hair *et al.*, 2012a). Hair *et al.* (2014b) specified that values that are beyond 0.95 are regarded as redundancy.

Since the smart PLS 4 software was utilised to analyse the current study's data, this study employed Cronbach's Alpha and composite reliability to measure the internal consistency. The Smart PLS4 software displays reliability through composite reliability and Cronbach's alpha. It is recommended that each scales of both Cronbach alpha coefficient and composite reliability should be over the threshold of 0.70 (Hair *et al.,* 2018). Table 4.10 depicts a summary of reliability assessment of instrument concepts. As indicated in Table 4.10, Cronbach's alpha and composite reliability for all the constructs in the model surpassed the threshold of 0.70. On

behalf of Cronbach's alpha, the coefficients' scores values range between 0.710 and 0.844. Moreover, the values of composite reliability range between 0.753 and 0.893. These outcomes indicate excellent internal consistency and hereafter reliable concepts.

Table 4. 10. Summary of reliability assessment of instrument constructs

Construct	Cronbach's alpha	Composite reliability rho$_c$
Perceived usefulness	0.726	0.854
Perceived ease of use	0.829	0.884
Relative advantage	0.848	0.890
Top management support	0.750	0.871
Customer pressure	0.722	0.753
Competitive pressure	0.760	0.850
Intention to adopt	0.710	0.765
Actual adoption	0.844	0.893

Source: Author's own conceptualisation

4.11.2. Validity

Hartas (2015) recognises validity as a critical component that, along with the study's inclusive value, influences the standard of the produced data. Cooper and Schindler (2016) define validity as the precision by which a system assesses what it is intended to measure. In respect to a study tool, there are several levels of validity. Yue Li (2016) proposed the following validity classes.

4.11.2.1. Content validity

Content validity evaluates whether a test is representative of all aspects of the construct (Cooper & Schindler, 2016). According to Zohrabi (2013), the elements of the measurement are routinely reviewed for content validity, which normally rely on the opinion of specialists in the subject of research. Content validity is regarded as the most basic type of validity to achieve. Two strategies were used in the current research to achieve content validity. The first step was to pilot-test the survey to guarantee that each item was linked to the construct being measured. As stated in subsection 4.8.1, the survey was pilot-tested by thirty people, including the researcher's co-supervisors, who are experts in the fields of business management and marketing and provided a chance to improve the survey structure and change the outline of the tool as well as the order of the questions inside it. This procedure is encouraged for confirming the study constructs' content validity. The process is also supported by Bryman and Bell (2015), who said: "to attain content validity, scholars should include specialists during pilot-testing and ask the respondents who know more about the subject in order to attain this degree". The second strategy was that most of the items or constructs were taken from past research in the SMM adoption and information technology innovation works where they had been validated.

4.11.2.2. Face validity

Face validity refers to whether the test appears (at first glance) to measure what it claims to measure. To obtain face validity, after he had completed the construction of the questionnaire, the researcher sent it to his co-supervisors, who are experts in the fields of research and business management/marketing in order to acquire face validity. They both gave detailed advice and suggestions on how to improve the questionnaire. The researcher took into account this advice and recommendations and reviewed the questionnaire until it was appropriate to be sent out.

4.11.2 .3. Construct Validity

Construct validity describes the extent to which measures are consistent with the hypotheses and are indicative of the theoretical construct. Gkargkavouzi, Halkos and

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Matsiori (2019) stated that convergent validity and divergent validity are the two sub-sets of construct validity utilised to assess this kinds of association.

Convergent construct validity

The convergent construct validity is utilised to assess the intra-correlations of a construct (among objects of the identical construct) (Hair *et al.*, 2022). The AVE is utilised to measure convergent validity. As indicated by Hair et al*. (*2022), for AVE to be approved, its value should be 0.50 or above, which suggests that the construct describes 50% or more of the indicators' variance that make up the construct.

Discriminant construct validity

Divergent construct validity evaluates the inter-correlation of constructs (between dissimilar constructs). This confirms that the concepts are not linked to something unexpected (Haugan *et al.*, 2020). It also assesses the level of differences among the overlapping constructs. Discriminant validity can be assessed through the use of the following outlined methods:

➢ **Cross-loading of indicator**

In addressing the cross-loading, the measure of loading pointers for the concept generated are required to be greater than all other loading pointers, with a factor loading cutoff number greater than the value of 0.70 recommended (Hamid et al., 2017). By verifying that the loadings in the Smart PLS 4 measurement model are above 0.70, the scholar will be verifying the cross-loading factors. The scholar will reject the values of cross- loading factors if are below the acceptable threshold of 0.70.

➢ **Fornell-Lacker criterion**

The Fornell-Lacker criterion compares a square root of the AVE to the linkage of latent thoughts. The amount of communal deviation for each of the model constructs must not be greater than the sum of their AVEs (Alarcon *et al.*, 2015). In this study, the researcher did not use the Fornell-Lacker criterion to measure discriminant

validity. Henseler et al. (2015) proposed the HTMT as an advanced alternative to Fornell and Larcker in evaluating discriminant validity.

➢ **Heterotrait-monotrait (HTMT) ratio of correlation**

An exceptional presentation of the HTMT ratio of correlation technique was proposed by Henseler *et al.* (2015) over the study of imitation of Monte Carlo. In that research, it became apparent that HTMT has the highest compassion as well as specificity percentages (97%-99%) when compared to the cross-loadings criterion (0.00%) and Fornel Lacker (20-82%). It is supported that when the HTMT value exceeds 0.90, there is no discriminant validity. The following is the HTMT criterion for measuring discriminant validity for conceptually distinct constructs: The HTMT ratio should be less than the conservative limit of 0.850 (Henseler *et al.*, 2015; Franke & Sarstedt, 2019). To improve these guidelines, bootstrapping can be used to determine whether the value of HTMT is significantly different from 1.00 (Henseler et al., 2015). The scholar adopted the HTMT ratio of correlation to verify the results of this study since it is thought to be a better option, with higher sensitivity and specificity percentages (97%-99%) than the Fornel Lacker (20-82%).

4.11.2.4. Criterion validity

Bryman and Bell (2015) stated that criterion validity uses sets of scales to assess the validity of the ideas that are being examined. Criterion validity (criterion-related validity) measures the accuracy with which one measure forecasts an outcome for another. According to Sekaran and Bougie (2016), criterion-related validity is obtained when the assessment discriminates people on a condition it is projected to forecast. This can be completed by forming concurrent or predictive validity. Concurrent validity is formed when the measure discriminates persons who are acknowledged to be different. Predictive validity, on the other hand, postulates the ability of the measurement tool to separate amid persons with situations to a future criterion. The procedure of information gathering must be in line with the viewpoints the scholars are interested in evaluating. To achieve criterion validity, the study was based on well-established theories (TAM and TOE) that have been validated in prior

research on the causes of SMM. In addition, the construct measures of the study were adapted from previous research on SMM.

4.11.2.5. Statistical Validity

Statistical validity describes the accuracy and dependability of the conclusions drawn from statistical tests in a study. Statistical validity can be attained through the use of sufficient sample size and the selection of appropriate statistical tests to analyse the data. To achieve statistical validity, the 10-times rule was applied. A sample of size 360 was also used in the study. In addition, data was analysed using PLS SEM. The measurement model, particularly the average variance explained will ensure convergent validity. Through the use of the heterotrait-monotrait correlation ratio, discriminant validity will be ensured. Furthermore, the structural model's significance will be determined using a threshold of five percent and a T-value of at least 1.960.

4.12. ETHICAL CONSIDERATIONS

Ethical considerations signify a vital concern for researchers. It is considered to be an important part of the research from its creation to its conclusion. Mpiti (2016) stated that ethical considerations are regarded to be substantial since they guarantee the reliability of the outcomes of the research study. Ritchie, Lewis, Nicholls and Ormston (2013) explained ethical considerations as the "heart" of high-quality research. Blandford (2013) stated that it is vital to always uphold the ethical standard of the study. The following are ethical issues taken into consideration in this research study:

Turfloop Research Ethics Committee(TREC)

The University of Limpopo needs an ethics clearance certificate before the researcher commences with the course of data gathering. Prior to the data collection technique, the scholar attained ethical clearance from TREK by providing the research proposal and accompanying documents. The clearance certificate was granted. Appendix G provides information related to the ethical clearance of this study.

Permission to conduct the research.

During the participation process, the scholar asked for approval from SMME owners and managers (who are the respondents in this study) by issuing them a written permission letter that outlines the purpose of the study. The letter was translated into English and Sepedi to accommodate all respondents and to avoid the issues of language barriers in the chosen areas of the study. See appendix E (English permission letter) and appendix F (Sepedi permission letter). The researcher only conducted a survey with business owners and/or managers who granted him the permission to do so.

Informed consent

According to Nijhawan, Janodia, Musmade, Muddukrishma and Bairy (2013), informed consent is described as an ethical and legal requirement for research, including human respondents. Hanna and Vanclay (2013) further stated that informed consent means to completely give someone, or something am approval to do something while being conscious of all the consequences and the other options presented. As part of the survey, written informed consent was distributed. The main aim of the research was clarified to the respondents to secure their informed consent before the beginning of the data collection process. Each questionnaire issued to respondents had informed consent form, which they signed. Consent form was written in languages (English and Sepedi) that were simple to be understood by respondents. This weakened the likelihood of pressure or unjustified effect, and respondents were given sufficient period to consider their involvement.

Voluntary participation

Henden (2016) defines voluntary participation as a process of engaging in something by free will and without being pressured. In this study, the participants were made aware that their involvement was voluntary. As such, they would not be paid for their involvement. Moreover, they were also made aware that they have the right to change their mind and to withdraw from participating in the research survey without

stating reasons. The respondents for this research study agreed to voluntarily take part in the study.

Anonymity

Anonymity refers to the process of hiding the identity of the respondents of the study from others' eyes (Gibson, Benson & Brand, 2013). According to Lancaster (2017), information that can be made "anonymous" comprises respondents' identity (surname), addresses, gender, age, phone numbers and location. In the current study, the scholar guaranteed anonymity by not gathering respondents' unique characteristics (for instance; name, address). Their anonymity was never revealed.

Respect and dignity

Beach *et al.* (2015) describe respect as "concern for how one's actions and words affect others." Dignity denotes an honourable individual (Beach et al., 2015). The scholar accepted that everyone has the right and ability to make their own decisions. The scholar ensured that respondents' dignity was honoured by respecting them. In addition, the scholar treated each respondent with dignity and respect.

No harm

This warning is the foundation of ethical behaviour in research, according to all the ethical rules that go along with it (Kumar, 2011). Participants in this study were assured that they will not be exposed to any situations in which they may be harmed. In doing so, the scholar clarified to respondents that there is no likelihood of risk and harm as a result of participating in the study.

Psychological risks

Psychological risks are negative emotions which include worry, depression, shock, loss of self-esteem and altered behaviour. The prevention of psychological risk to the participants of the study is considered as an important area in research. To prevent psychological risk, participation in the study is voluntary, and anonymity was ensured. There were no respondents that were formally interviewed and questions that were included on the questionnaire did not cause anxiety, guilt, shame, shock,

and loss of self-esteem. Thus, no sensitive question was included in the questionnaire. On this basis, the study applied advanced questions with higher psychometric properties that have been tested for reliability and validity and were used previous by scholars in comparable studies.

4.13. CHAPTER SUMMARY

The aims of this chapter were to explain the methodology utilised in this study to determine the reasons behind the intention and the actual adoption of SMM by SMMEs in Capricorn and Waterberg District Municipalities of Limpopo Province. The research philosophy and approach were identified. Positivism was the research philosophy applied in this study. Having selected positivism as a school of thought, the deductive research approach was also used. A discussion of the research design was provided and justification on the usage of the quantitative technique was outlined. The literature of the study identified the three methods that are commonly used in quantitative research design. These methods are descriptive, exploratory and causal research. A brief report on each method type was provided and the reasons for their inclusion was given. The area of study along with the population size were clarified. In addition, detailed discussions on sampling and sampling methods were provided. Convenience and snowballing sampling methods were applied in choosing respondents that took part in the research survey. Moreover, literature on the sample size was provided. In establishing the sample size of this study, the ten-times rule was the preferred method of choice. The literature further explained the data collection methods. The survey method was selected to acquire primary data. A questionnaire was a type of survey method that was used. Furthermore, data collection procedures were identified and explained in detail. The pilot-testing and the main data collection processes were explained. A detailed discussion of data analysis was provided. The PLS-SEM was chosen to analyse the information, and reasons for its choice were given. Issues associated with the reliability and validity of the research and research survey were explained. To conclude, report activities related to the ethical considerations of the study were provided. Chapter five below will present the empirical findings of the research.

CHAPTER FIVE

PRESENTATION AND DISCUSSIONS OF THE RESULTS

5.1. INTRODUCTION

The prior chapter outlined the methodology utilised in this study. This chapter offers the findings of the study on the determinants of SMM adoption by SMMEs in Capricorn and Waterberg District Municipalities. The purpose of this chapter is to show and interpret the findings of the composed information obtained by a self-administered questionnaire (survey) and later analysed through the use of Smart PLS 4 software. The chapter will first outline and explain the normality of the data. The interpretation of findings of the response rate, demographic characteristics will then follow. The SEM is explained with a concentration on the assessment of reflective measurement models and the assessment of the structural model. The outcomes of moderating effect are then presented, and to conclude a summary of the hypotheses findings is outlined.

5.2. NORMALITY OF DATA

In this study, kurtosis and skewness are used to assess the normalcy of the information sets used. Skewness is defined by Hair, Sarstedt, Ringle, and Gudergan (2017) as the degree to which distribution factors are symmetrical. When the outcomes for a variable or a construct stretch towards the left or right tail of the distribution, the distribution is said to be skewed (Hair et al., 2017). According to the universal skewness criteria, a strongly skewed distribution exists when the value is greater than +1 or less than -1. The distribution is considered moderate when the skewed value falls between -1 and -0.5. Additionally, when the skewed ranges between -0.5 and 0.5, the distribution is considered generally symmetric (Hair et al., 2017; Hair et al., 2021). According to Hair et al. (2021), kurtosis examines the distribution to see if it is overly peaked (a tight distribution containing a large number of results in the centre). Kurtosis values need to be between -3 and +3 in order to establish that the data was regularly distributed, according to Hair et al. (2021). In

this research, kurtosis and skewness were utilised to assess the normalcy of data overflow.

Building on the above explanation, the next section will outline the descriptive statistics results of the study.

5.3. DESCRIPTIVE STATISTICS

Table 5. 1. Descriptive Statistics results

Construct	Mean	Standard deviation	Skewness	Excess Kurtosis
Perceived usefulness	4.104	0.852	-0.685	-0,952
Perceived ease of use	3.204	0.873	-0.592	-0,388
Relative advantage	3.175	0.748	-0.439	-0.690
Top management support	2.636	0.637	0.572	0,572
Customer pressure	3.873	0.781	-0.472	-0,849
Competitive pressure	3.776	0.932	-0,366	-0.641
Intention to adopt SMM	3.624	0.860	-0.537	-0.807
Actual adoption of SMM	2.591	0.633	1,022	0.872

Source: Authors' own analysis

Table 5.1 depicts the findings of descriptive statistics of the study. The researcher will first discuss the means of the constructs. These are as follows:

The results indicate that the mean of perceive usefulness is 4.104, for perceive ease of use is 3.204, for relative advantage is 3.175, for top management support is 2.636, for customer pressure is 3.873, for competitive pressure is 3.776, for intention

to adopt SMM is 3.624 and for the actual adoption of SMM is 2.591. The following are the interpretation of the standard deviation:

The standard deviation for perceive usefulness is 0.852., for perceive ease of use is 0.873, for relative advantage is 0.748, for top management support is 0.637, for customer pressure is 0.781, for competitive pressure is 0.932, for intention to adopt SMM is 0.860, and lastly, the standard deviation of actual adoption of SMM is 0.633. The next part interprets the skewness of the results. To interpret the skewness of the results, the universal skewness guideline (see section 5.2) was followed by the researcher. The results are as follows:

The skewness for perceived usefulness is -0.685, indicating that the data is moderately skewed; for perceived ease of use, the value is -0.592, indicating that the data is moderately skewed; for relative advantage, the value is -0.439, indicating that the information is moderately skewed; for top management support, the value is 0.572, indicating that the data is generally symmetrical; for customer pressure, the value is -0.472, signifying that the information is skewed in a moderate manner; for competitive pressure, the value is 0.537 signifying a moderately skewed information; for intention to adopt SMM, it is -0.537, signifying that the data is moderately skewed; and for actual adoption of SMM, it is 1,032, indicating that the data is substantially skewed.

The Kurtosis was then utilised to demonstrate that the data was normally distributed. As previously stated, the kurtosis score should be around -3 and +3, indicating that the information was normally distributed (Hair *et al*., 2017). The results on excess kurtosis are as follows:

The excess kurtosis for perceive usefulness is -0,952, for perceive ease of use is -0,388, for relative advantage is -0.690, for top management support is 0,572, for customer pressure is -0,849, for competitive pressure is -0.641, for intention to adopt SMM is -0.807 and for actual adoption of SMM is 0.872. This study's kurtosis is less than the required criterion of ±3, indicating that the data constructs were normally distributed.

Having interpreted and discussed the findings of the descriptive statistics, the next section outlines the response rate of the study.

5.4. RESPONSE RATE

Response rate refers to the size of all sample respondents who are appropriate to participate in the survey from which complete and usable data are collected (Mahlatji, 2021). It reveals the numerical results of the study with reference to how the study respondents answered. Table 5.2 below represents the response rate of SMMEs that participated in this study.

Table 5. 2. Response rate

Respondents	Number sent out	Number Returned	Return %	Number Unreturned	Unreturned %
SMMEs(Owners and Managers)	760	360	$\frac{360}{760} \times 100 = 47.3\%$	400	$\frac{400}{760} \times 100 = 52.7\%$

Source: Authors' own analysis

Table 5.2 depicts the responses of the research. Seven hundred and sixty (760) questionnaires were distributed to respondents, which included both owners and managers of SMMEs. From the questionnaires distributed, three hundred and sixty (360) questionnaires were returned and found to be useful. Therefore, analysis for the study was done with three hundred and sixty usable responses. A response rate of 47.3% was achieved. The table also reveals that approximately four hundred (400) questionnaires were not returned. Thus, the total non-response rate is 52.7%.

The findings are consistent with prior empirical results on the response rate of SMME owners and managers in South Africa. The study's response rate (47.3%) is consistent with the previous studies on SMMEs. For example, Motsepe (2019) had a response rate of 46.3% and Ramasobana (2017) obtained a response rate of 43%. Even though the study is consistent with most of the prior work, there are other studies that contradict with these results. For instance, studies by Moise (2019) and

Bussy (2019) obtained a response rate of 65% and 67% respectively. Their response rate is higher than 50%. In addition, a study by Hlongwane (2022) yielded a response rate of 90.16%. Therefore, it can be concluded that the response rate on SMME changes from time to time depends on the type of studies conducted, the area of studies, types of respondents and other factors.

Having discussed the response rate of the study, the next segment offers the results of the demographic data.

5.5. DEMOGRAPHIC DATA

According to Blair, Czaja and Blair (2013), the inclusion of background data concerning respondents is a common exercise in a survey study. The demographic data of the study is distributed into two, namely, participants' demographic data as well as enterprises' demographic data. The first part of this section discusses participants' demographic data.

➢ **Participants' Demographic Data**

The participants' demographic data comprise the information about their gender, age group and educational level (highest qualification).

5.5.1. Gender

Table 5.4 beneath displays the grouping of gender respondents in the study**.**

Table 5. 3. Gender (N=360)

Category	Number	Percentage (%)
Female	167	46.4
Male	193	53.6

Source: Own analysis

Table 5.3 above shows the gender categories. Participants were asked to indicate their gender category when they complete the questionnaire survey. This was done

to determine the gender distribution of respondents who participated in the survey. The results indicate that out of three hundred and sixty participants, one hundred and sixty-seven (46.4%) were female, whereas one hundred and ninety-three (53.6%) were male. Even though the outcomes of the study show that male participants were superior to females, there was a well-balanced ratio in terms of gender. The findings are in good agreement with prior empirical results on the gender of SMME owners and managers in South Africa. A study conducted by Motsepe (2019) attained 58.6% male participants while 41.4% were females. Likewise, a study conducted by Brijial *et al*. (2013) revealed that seventy-one percent of the respondents were male, and twenty-nine percent were women. Furthermore, Ntinga (2021) similarly revealed that the SMME industry in South Africa is dominated by men. In her study, the male respondents accounted for 78.4% and females 21.6%.

5.5.2. Age group

Age group will explain the six age groups of SMME owners and managers that took part in the study. The motive for addressing the age of SMME owners and managers is to know which age group leads and to understand why specific age groups make particular choices.

Table 5. 4. Age Group (N=360)

Category	Number	Percentage (%)
20 years and below	22	6.1
21-30 years	97	26.9
31- 40 years	90	25
41-50 years	85	23.6
51-60 years	52	14.5

Above 60 years	14	3.9

Source: Own analysis

Respondents were asked to specify their appropriate age group they fall under when completing the survey. Table 5.4 illustrates the age of participants and is divided into six categories. Based on the results of the study, twenty-two (6.1%) participants were aged 20 years and below, ninety-seven (26.9%) were in the 21-30 years group, ninety (25%) were in 31-40 age group, eighty-five (23.6%) were in 41- 50 age group, fifty-two (14.5%) in 51- 60 years age group, and lastly, fourteen (3.9%) were above 60 years. This suggests that more than 50% (approximately 51.9%) of the participants were from two age groups, namely: 21-30 years and 31-40 years. These results show that majority of SMMEs in Capricorn and Waterberg District Municipalities are made up of owners and managers whose ages range from 21-40. The findings are not consistent with earlier studies as SEDA (2019) demonstrated a rise of twenty-seven percent in the sum of SMME owners aged 45-49.

Moreover, the findings in Figure 5.4 are inconsistent with the findings of Dubihlela (2013) and Brijial *et al.* (2013), who said "the majority of SMME owners in South Africa are in the 40-49 age group". Nevertheless, findings similarly specified that a part of SMME owners and managers above the age 40 years are decreasing since there is substantial rise in the age group 21-30. A likely motive for this rise may be due to high rate of unemployment. So, majority of young people chose to establish their own enterprises.

5.5.3. Educational level

The educational level is outlined to view if education has any significance to business owners and/or managers of SMMEs in making decisions to actually adopt SMM.

Table 5. 5. Educational Level (Highest Qualification) (N=360)

Category	Number	Percentage (%)
Below matric	9	2.5
Matric	38	10.5
Diploma	118	32.8
Degree	134	37.2
Honours	56	15.6
Masters	5	1.4
Doctoral	0	0

Source: Own analysis

Table 5.5 shows the educational (highest) qualifications of participants who took part in the research survey of this study in the selected study areas. The results are as follows: 9(2.5%) had below matric qualifications, 38(10.5%) had a matric qualification, 118(32.8%) had diploma qualifications, 134(37.1%) had degree qualifications, 56(15.6%) had honours qualifications, 5(1.4%) had master's qualifications and none of the participant (0%) had a doctoral (PhD) qualification. The findings show that the majority have degrees as their highest qualification. The results in Table 5.5 are not consistent with previous studies conducted by Agbenyegah (2013), Radipere and Dhliwayo (2014) and Motsepe (2019). The results of these mentioned or outlined previous studies revealed that SMME owners and/or managers with matric certificates as their main qualification lead the South African SMME industry.

The second part of this section discusses the enterprises' demographic data.

➤ **Enterprises' Demographic Data**.

The enterprises' demographic information comprised four (4) questions to produce the background data about the enterprise. The questions were about participants' position in the organisations, industries in which the business operate, number of years the firms have been in operation and number of employees in the business. The findings are outlined as follows.

5.5.4. Position in the organisation

Position in an organisation aims to reveals how many of the respondents actually own businesses and how many were hired as managers. Table 5.6 depicts the results on respondents' position in an organisation.

Table 5. 6. Position in organisation (N=360)

Category	Number	Percentage (%)
Business owner	157	44.6
Manager	203	56.4

Source: Own analysis

Table 5.6 depicts the participants' position in an organisation. The results reveal that from three hundred and sixty (360) participants, one hundred and fifty-seven (44.6%) were business owners, and two hundred and three (56.4%) were managers. This suggests that majority of participants in the proposed area of the study were managers compared to business owners.

5.5.5. Industry types

This sub-segment explains the forms of sectors from which the facts of the study was attained. Table 5.7 indicates the sector the business operate in.

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Table 5. 7. Industry or sector the business operate in (N=360)

Category	Number	Percentage (%)
Hospitality	122	33.9
Retail	138	38.3
Wholesale	100	27.8

Source: Own analysis

Table 5.7 depicts the categories of industries or sectors that were the main focus of the study. The results indicate that most of the participants were from the retail sector with 138(38.3%) followed by hospitality with 122(33.9%) participants. Minority of the participants were from the wholesale industry with 100(27.8%) participants. This suggests that most SMMEs in this area of study fall under the category of retail industry/ sector. This is consistent with the results by Michael, Helmut, Dieter, Scott, and Christin (2013), who established that the most of SMMEs firms in the country are in the service well as retail industries.

5.5.6. The total number of years the firm has been in operation.

This sub-section provides the number of years the firm has been in operation to check the longevity of the firms that took part in the study.

Table 5. 8. Number of years the firm has been in operation (N=360)

Category	Quantity	Percentage (%)
0-5 years	78	21.7
6-10 years	126	35
11-15 years	111	30.8

Above 15 years	45	12.5

Source: Own analysis

Table 5.8. Illustrates the number of years the firm has been operating. The results reveal that 78 (21.7%) businesses were in operation for a period of 0-5 years; 126 (35%) were in operation for a period of 6-10 years; the number of businesses that were in operation for a period of 11-15 years was 111 (which constitutes 30.8%); and 45(12.5%) were in business (operation) for above 15 years. The findings in Table 5.8 are in agreement with previous literature by Dzansi and Okyere (2015) and Chidi (2020). The 2 studies uncovered that most SMMEs that took part in the study have been in business for a period that ranges among six to ten years.

5.5.7. Total number of employees

Table 5. 9. Number of employees (firm size) (N=360)

Category	Number	Percentage (%)
0-10 (micro)	104	28.9
11-50(small)	211	58.6
51-250(medium)	45	12.5

Source: Own analysis

Table 5.9 depicts the findings of the complete number of employees. The results are as follows: 104(28.9%) of the businesses have 0-10 employees, which categorises them as micro enterprises; 211(58.6%) have 11-50 employees, which categorises them as small enterprises; and 45 (12.5%) businesses have 51-250 employees, which make them medium sized enterprises. This suggests that majority (58.6%) are small enterprises. The results of the study are not consistent with those of the Motebejane (2022), which specifies that the most of participants(SMMEs) were from medium sized enterprises with 53%.

5.6. TESTING THE RESEARCH MODEL USING SMART-PLS 4 (PLS-SEM)

In reference to Hair *et a*l. (2019) and Hair *et al.* (2011), the PLS SEM covers two sub-models which are the measurement and the structural models. The evaluation of measurement model is outlined below:

5.6.1. Evaluation of reflective measurement model

The first phase of applying PLS-SEM is to evaluate the measurement model. In assessing the quality of reflective measurement models estimated by PLS-SEM, focus should be on both reliability and validity. The stages of the reflective measurement model evaluation and factors that should be considered in the evaluation of the measurement model are outlined as follows (Hair *et al.,* 2019):

The first part in evaluating the reflective measurement model is to examine the factors loadings.

5.6.1.1. Examining Indicator Loading

Table 5. 10. Indicator loading

Construct	Measurement Items	Factor loadings
Perceived usefulness(PU) (Mean=4.104; Standard deviation=0.852)	PU1	0.714
	PU2	0.831
	PU3	0.731
	PU4	0.877
Perceived ease of use(PEU) (Mean=3.204; Standard deviation= 0.873)	PEU1	0.867

	PEU2	0.760
	PEU3	0.862
	PEU4	0.746
Relative advantage(RA) (Mean=3.175; Standard deviation=0.748)	RA1	0.873
	RA2	0.728
	RA3	0.768
Top management support(TM) (Mean=2.636; Standard deviation 0.637)	TM1	0. 824
	TM2	0.837
	TM3	0.900
Customer pressure(CUS) (Mean=3.873; Standard deviation= 0.781)	CUS1	0.781
	CUS3	0.792
	CUS 4	0.821
Competitive pressure(COM) (Mean=3.776; Standard deviation=0.932)	COM1	0.840
	COM2	0.802
	COM3	0.750

		COM4	0711
Intention to adopt(INT) (Mean=3.624; Standard deviation= 0.860)		INT1	0.855
		INT2	0.716
Actual adoption(ACT)(Mean=2.591; Standard deviation= 0.633)		ACT1	0.913
		ACT2	0.718
		ACT3	0.828
		ACT4	0.820

Source: Authors' own analysis

Table 5.10 depicts the indicator loadings of the current research. In the case of reflectively specified constructs, it is a recommended for indicator loadings to be equal or over 0.708 (Hair *et al.*, 2021), since they indicate that the construct explains more than 50 percent of the indicator's variance, signifying that the indicator shows a satisfactory degree of indicator reliability. It is also suggested that indicators that are below the threshold of 0.708 should be erased as it would bring conflicting influence on construct measures of reliability in the form of internal consistency and convergent validity (Sarstedt *et al.,* 2014). The factor loadings of the current study are as follows: the factor loadings of perceived usefulness ranges from 0.714 and 0.877; for perceived ease of use, they range from the values of 0.746 and 0.867; for relative advantage, they range between the values of 0.728 and 0.873; for top management support, the values are from 0.824 to 0.900; for customer pressure, they range between 0.781 and 0.821; for competitive pressure, their range is between 0.711 and 0.840; for intention to adopt, they range from 0.716 and 0.855; and followed by a factor loadings of actual adoption that ranges from 0.718 to 0.913.

All the loading factors depicted in Table 5.10 are greater than the threshold of 0.708, suggesting that all indicators display a satisfactory level of dependability.

5.6.1.2. Evaluating reliability and validity of the constructs

This segment explains the reliability and validity of the constructs.

To assess reliability, the internal consistency reliability was utilised in the forms of Cronbach Alpha and composite reliability. To assess discriminant validity, convergent validity and discriminant validity were employed.

The section commences with the assessment of reliability.

5.6.1.2.1. Assessment of Reliability

➢ Internal Consistency Reliability

Table 5. 11. Internal consistency reliability

Construct	Cronbach's alpha	Composite reliability rho_c
Perceived usefulness	0.726	0.854
Perceived ease of use	0.829	0.884
Relative advantage	0.848	0.890
Top management support	0.750	0.871
Customer pressure	0.722	0.753
Competitive pressure	0.760	0.850
Intention to adopt	0.710	0.765
Actual adoption	0.844	0.893

Source: Authors' own analysis

Table 5.11 shows the internal consistency reliability of the study. The Cronbach's alpha coefficient and composite reliability were applied to assess internal consistency. It is recommended that each scale of both Cronbach alpha coefficient and composite reliability should be over the threshold of 0.70 (Hair *et al.,* 2018). Concerning the composite reliability and Cronbach's alpha score, value of reliability that is above 0.90 is regarded as exceptional; if larger than 0,8 it is fine; anything greater than 0.7 is adequate; and it is uncertain if it is more than 0.6 and insufficient if beneath 0.5.

The results demonstrated in Table 5.11 specify that the values of Cronbach's alpha coefficients and composite reliability for all of the constructs in the model surpassed the threshold of 0.70. It is also evident that the numerical values of perceived usefulness (0.726), top management support (0.750), customer pressure (0.722), competitive pressure (0.760) as well as the value of intention to adopt (0.710) in relations of Cronbach's Alpha denotes a satisfactory level of reliability while perceived ease of use, relative advantage and actual adoption is fine reliably with values of 0.829, 0.848 and 0.844, respectively. In terms of composite reliability, perceived usefulness, perceived ease of use, relative advantage, top management support, competitive pressure, and actual adoption values are finely reliable, while customer pressure and the intention to adopt are "adequate" reliable with the values of 0.753 and 0.765, respectively. The outcomes (Cronbach's alpha and composite reliability) indicate good internal consistency and therefore reliable constructs. This indicates that data used in this study was reliable.

The next part of the current section discusses the assessment of validity.

5.6.1.2.2. Assessment of validity

The first part focuses on convergent validity.

AVE is applied to measure Convergent validity.

➢ Convergent validity

Table 5.12. Average Variance Extracted (AVE)

Construct	Average Variance Extracted (AVE)
Perceived usefulness	0.671
Perceived ease of use	0.656
Relative advantage	0.569
Top management support	0.700
Customer pressure	0.567
Competitive pressure	0.580
Intention to adopt	0.622
Actual adoption	0.677

Source: Authors' own analysis

Table 5.12 shows the findings of AVE. The indicator to execute the convergent validity is achieved when the value of average variance extracted (AVE) is equal or greater than 0.500 (Hair *et al.*, 2019), showing that the construct explains at minimum 50 % of the change of its elements. All the scores of AVE in Table 5.12 are greater than the threshold of 0,500. It is decided that the constructs explained at minimum 50% of the variance of its elements. Perceived usefulness had AVE of 0.671, perceived ease of use had 0.656 AVE value, while the average variance extracted for relative advantage was a value of 0.569, top management support had an AVE of 0.700, customer pressure had average variance extracted value of 0.567, AVE value for competitive pressure was 0.580, intention to adopt had an AVE value of 0.622 and actual adoption had an AVE value of 0.667.

The next phase is to assess the discriminant validity.

➢ Discriminant Validity

To assess the discriminant validity, HTMT criteria were utilised in the current study (Henseler *et al.,* 2015), modernised by Franke and Sarstedt (2019).

Table 5. 13. Heterotrait-Monotrait (HTMT) ratio

Construct	PU	PEU	RA	TM	COM	CUS	INT	ACT
PU								
PEU	0.477	**0.810**						
RA	0.222	0.672	**0.754**					
TM	0.200	0.418	0.430	**0.836**				
COM	0.320	0.559	0.527	0.408	**0.762**			
CUS	0.494	0.631	0.347	0.406	0.556	**0.753**		
INT	0.152	0.356	0.358	0.353	0.400	0.492	**0.788**	
ACT	0.294	0.685	0.516	0.399	0.563	0.421	0.360	

Source: Authors' own analysis

The HTMT criterion in assessing the discriminant validity for conceptually difference constructs as indicated by Henseler *et al.* (2015) and Franke and Sarstedt (2019) is as follows: HTMT ratio should be beneath the conservative threshold of <0.850; and for conceptually similar constructs, HTMT should be beneath the conservable threshold <0.90. According to Pugh *et al.* (2018), if the HTMT score is below 0.90, the discriminant validity is acknowledged between 2 reflective concepts. Table 5.13 shows the values of Heterotrait-Monotrait ratio. Diagonals values in bold signifies the square root of the AVE for the constructs. As depicted in Table 5.13 above, the

HTMT values are all lower than 0.90, this outcomes are supported by other findings (Pugh *et al.*, 2018; Franke & Sarstedt, 2019).

 The next part outlined the structural model.

5.6.2. Evaluation of structural model

After the evaluation of the measurement model, the second step in PLS-SEM is to assess the connection between the constructs (Hair *et al.*, 2021). The criterion to assess the structural model consists of the following:

5.6.2.1. Assessing the Collinearity Issues of the Structural Model

This procedure is equivalent to measuring formative measurement models (Hair *et al*, 2021); however in this context, the concept results of the predictor concepts in each regression in the structural model are utilised to estimate the values of VIF.

Table 5. 14. VIF values for structural model

	PU	**INT**	**ACT**
PU		1.258	
PEU	1.000	2.959	
RA		2.389	
TM		2.936	
COM		3.838	
CUS		2.580	
INT			1.000

Source: Authors' own analysis

Table 5.14 shows the VIF values for structural model. The author's conceptual framework has three endogenous concepts: which are perceived usefulness (PU), intention to adopt (INT) and actual adoption (ACT). Grounded on the results in Table 5.14, all VIF values are underneath the threshold 5. Nevertheless, COM's VIF value (3.838) is over 3, signifying the likelihood of collinearity issues. Since the one exemption is close to 3 and within the threshold of 5, it is confirmed that the collinearity amongst interpreter concept is probable but not vital issue in the structural model.

The following section discusses the R^2.

5.6.2.2. The coefficient of determination (R^2)

The R^2 is the vital criterion for measuring endogenous variables of a path model (Farajnezhad, Noubar & Azar; 2021). The R^2 is viewed as a measure of the model's explanatory power (Hair *et al.*, 2022).

Table 5. 15. The coefficient of determination (R^2)

	Original Sample (R^2)	T-Statistics	P-Value
ACT	0.342	3.125	0.013**
INT	0.604	4.347	0.000*
PU	0.294	2.126	0.034

Source: Authors' own analyse

In Table 5.15 above, the findings on the R^2 are depicted. The values of R^2 range from 0 to 1, with superior values representing a superior explanatory power. The R^2 values are weak at 0.25, moderate at 0.50 and large at 0.75 (Kock, 2015). Based on the results shown in Table 5.15, the value of R^2 for PU is 0.294, which makes it weak; for INT the R^2 value is 0.604, which is considered to be moderate; and the value of R^2 for ACT is 0.342, which is also considered to be weak. Both the R^2 of PU

and ACT are considered to be weak but still satisfactory. Since the R^2 for ACT is 0.342, INT can explain ACT to the value of 34.2%. The model has an explanatory power of 34.2%.

In the next part of the section, the Q^2 of the study will be outlined.

5.6.2.3. Blindfolding-based cross-validated redundancy measure (Q^2)

Q^2 predictive relevance serves as a tool that validates the model. Table 5.16 below depicts the Q^2 findings.

Table 5. 16. Blindfolding-based cross-validated redundancy measure (Q^2)

	SSO	SSE	Q2 (=1- SSE/SSO)
ACT	**5880.760**	**3508.381**	**0.403**

Source: Authors' own analysis

Following a guideline recommended by Hair *et al.* (2019), Q^2 scores which are above 0, 0.25 and 0.50 represent small, moderate and high predictive relevance of the PLS-path model. When assessing the model's predictive power, attention must be on the main outcome construct, which in this case is the actual adoption of SMM (ACT). Table 5.16 shows that the model has predictive relevance given that the Q^2 value is larger than the value of 0. Furthermore, Table 5.16 shows that the value of Q^2 for ACT is 0.403, signifying the moderate level of predictive significance of the PLS-path model.

Having outlined the Q^2 of the study, the next part of the section discusses the effect size (f^2).

5.6.2.4. The effect size (f^2)

There is a guideline that is followed when reporting the f^2. As mentioned by Cohen (1992), the f^2 is 0.02 for small, 0.15 for moderate, and 0.35 for strong effect. The f^2 values of beneath 0.02 specify that there is no effect. Table 5.17 underneath shows the results of F^2.

Table 5. 17. The effect size (f^2)

	PU	INT	ACT
Perceived usefulness		0.026	
Perceived ease of use	0.183	0.003	
Relative advantage		0.011	
Top management support		0.179	
Customer pressure		0.034	
Competitive pressure		0.055	
Intention to adopt			0.364

Source: Authors' own analysis

Table 5.17 displays that the effect between intention to adopt and actual adoption is 0.364 and is thus bigger than 0.35, making the effect strong. The f^2 between perceived ease of use and perceived usefulness is 0.183, which is higher than 0.15. This effect has a moderate effect. Top management support and the intention to adopt have effect size of 0.179, which is considered to be moderate. Perceived usefulness and intention have effect size of 0.026, which is regarded as small effect. The effect size between customer pressure and the intention to adopt is 0.034, suggesting an effect that is small. Whereas the effect size between competitive pressure and the intention to adopt is 0.055, which signifies a small effect. In addition, the effect size between perceived ease of use and the intention to adopt is 0.003, while the effect size between relative advantage and the intention to adopt is 0.011. These two relationships, respectively, have effect size that are considered weak and since their values are below 0.02, there is no effect**.**

The next section explains the model fit of the study.

5.6.2.5. Model fit.

SRMR and GOF are outlined below, but the preferred method for this study is SRMR.

➤ **The standardised root mean square residual (SRMR)**

In this study, the SRMR is considered as the main technique to measure the model fit. The SRMR refers to a measure of approximate fit of the scholar's model (Hair *et al.*, 2022).

Table 5. 18. Model Fit-The Standardised Root Mean Square Residual

	Saturated model	Estimated model
SRMR	0.046	0.046

Source: Authors' own analysis

Table 5.18 shows the results of SRMR, which has values from 0 to 1. As stated by Hu and Bentler (1998), a model has good fit when SRMR value is less than 0.8. Based on the results represented in Table 5.17, the SRMR obtained in the study is 0.046, which is less than 0.8, thus suggesting a good fit.

The next part of the section outlines the goodness of fit. This part was included to evaluate the GOF even though it cannot be established by the PLS-SEM. As such, it was calculated through the use of a formula outlined below.

➤ **Goodness of fit (GOF)**

Goodness of fit refers to a measure combining effect size with convergent validity, recommended by Tenenhaus *et al.* (2005). The values of the GOF range from 0 to 1 with $GOF_{small} = 0.1$, $GOF_{medium} = 0.25$, and $GOF_{large} = 0.36$, where these may serve as criterion values for validating the PLS model worldwide (Wetzels, Odekerken-Schr¨oder & Van, 2009). Since the PLS-SEM method does not provide the GOF measurement in its output, the GOF index was calculated by this formula:

$$\text{GOF} = \sqrt{AVE \times R^2}$$

$$= \sqrt{0.305 \times 0.342}$$

$$= 0.324$$

The GOF value is derived at 0.324, suggesting that the empirical data largely fits the significant predictive power of the model. Linked to GOF suggested guideline, this value specifies that structure of the model is suitable. Thus, the general model is surely established at a medium level.

The significance of the path coefficients and relevance of the path coefficients will be assessed in the following section.

5.6.2.6. Significance and Relevance of the Structural Model Relationships

To assess the significance of the structural model relationship, the scholar applied bootstrapping standard errors as a root to compute t-values of path coefficients (Streukens & Leroi-Werelds, 2016). In reviewing the results for statistical significance, estimating at 5% significance level, the t-values calculated from the bootstrapping must surpass the value of 1.960 to indicate a positive (significant) relationship (Hair *et al*., 2019, Hair *et al*., 2022). However t-values below the threshold of 1.960 denote a negative relationship between constructs. When it comes to the relevancy pertaining to structural model, Hair *et al.* (2022) specified that path coefficients range between the values of −1 and +1, with coefficients nearest to −1, indicating a strong negative relationship, and those nearest to +1 indicating a strong positive relationship. In addition, it is recommended that a hypothesis should be accepted when the T-values are greater than 1.960 and the P-values less than 0.05.

Table 5.19 below represents the findings of the statistical significance and relevance of the path coefficients.

Table 5. 19. Statistical significance and relevance of the path coefficients

Hypotheses	Path coefficient	T-statistics	P-value	Decision
H1: PU→INT	0.408	3.656	0.000*	Accepted
H2: PEU→INT	0.050	1.909	0.200	Rejected
H3: PEU→PU	0.393	4.686	0.000*	Accepted
H4: RA→INT	0.195	2.232	0.042**	Accepted
H5: TM→INT	0.324	1.980	0.039**	Accepted
H6: CUS→INT	0.204	2.159	0.031**	Accepted
H7: COM→INT	0.035	0.507	0.412	Rejected
H10: INT→ACT	0.234	2.225	0.026**	Accepted

Source: Authors' own analysis

Based on the findings in Table 5.19 above, the following discussions are proposed based on the proposed hypothesis discussed:

➢ H1: Perceived usefulness has a positive influence on the intention to adopt SMM.

With a P-value of 0.000, perceived usefulness has an influence of 0.408 on the intention to adopt SMM, which is below the threshold (0.05). The T-value is above 1.960 (3.656), indicating that there is a statistically significant positive link between perceived usefulness and intent to use social media marketing. Hypothesis one (H1) is so accepted.

➢ H2: Perceived ease of use has a positive influence on the intention to adopt SMM by SMMEs.

With a P-value of 0.200, perceived ease of use had an effect of 0.050 on the intention to adopt social media marketing. This is greater than the 0.05 P-value acceptability criteria. The T-value is less than 1.960 (1.909), indicating that there is a statistically insignificant relationship between perceived usefulness and intention to adopt social media marketing. As a result, hypothesis two (H2) is rejected. However, the majority of survey respondents agree that social media marketing adoption is straightforward and understood; that social media marketing adoption does not involve a lot of mental effort; and that social media marketing is easy to embrace. We can argue and indicate that there is a partial association between perceived ease of use and the intention to adopt social media marketing because the t-value (1.909) of hypothesis two (H2) is closer to the threshold of 1.960.

➤ H3: Perceived ease of use has a positive influence on perceived usefulness.

With a P-value of 0.000, perceived ease of use had an effect of 0.393 on perceived usefulness, which is below the threshold (0.05). The T-value is above 1.960 (4.686), indicating that there is a statistically substantial positive link concerning perceived ease of use and perceived usefulness. Hence, hypothesis three (H3) is accepted.

➤ H4: The relative advantage has a positive influence on the intention to adopt SMM by SMMEs.

With a P-value of 0.042, relative advantage has an effect of 0.195 on the intention to adopt social media marketing. This is less than the 0.05 P-value acceptability requirement. The t-value is above the threshold of 1.960 (2.232), indicating that there is a substantial positive link between perceived relative advantage and intention to adopt social media marketing. As a result, hypothesis four (H4) is accepted.

➤ H5: The top management support has a positive influence on the intention to adopt SMM by SMMEs.

With a P-value of 0.039, top management support has an influence of 0.324 on the intention to adopt SMM, which is less than the 0.05 acceptability level of P-value. The t-value is above the threshold of 1.960 (1.980), indicating that there is a statistically significant positive relationship between top management support and

the intention to adopt social media marketing. As a result, hypothesis 5 (H5) is accepted.

➢ H6: Customer pressure has a positive influence on the intention to adopt SMM by SMMEs.

With a P-value of 0.031, customer pressure has an effect of 0.204 on the intention to adopt social media marketing. This is less than the P-value cut-off of 0.05. The T-value is more than 1.960 (2.159), indicating that there is a statistically significant positive association between customer pressure and the intention to adopt social media marketing. As a result, hypothesis six (H6) is accepted.

➢ H7: Competitive pressure has a positive influence on the intention to adopt SMM by SMMEs.

With a P-value of 0.412, competitive pressure has an effect of 0.035 on the intention to adopt social media marketing. This is larger than the permissible threshold value of 0.05. The T-value is more than 1.960(0.507), indicating that there is a statistically significant negative correlation between competitive pressure and the intention to adopt social media marketing. As an outcome, hypothesis seven (H7) is rejected.

➢ H10: Intention to adopt SMM has a positive influence on the actual adoption of SMM by SMMEs.

With a P-value of 0.026, intention to adopt SMM has an effect of 0.234 on the actual adopt of SMM by SMMEs. This is below the threshold of 0.05. The T-value is greater than the threshold of 1.960 (2.225), indicating that there is a statistically significant positive correlation between intention to adopt SMM and the actual adoption of SMM by SMMEs. As a result, hypothesis ten (H10) is accepted.

The next section discusses the analyses of the moderation effects.

5.7. ANALYSIS OF MODERATION EFFECTS

According to Hair *et al.* (2019), moderation explains a state in which the association between two concepts is not continuous but depends on the values of a third construct, signified to as a moderator construct. The moderator construct changes

the strength, or even the direction of an association between two concepts in a model. Moderators can be present in structural models in different categories. In this study, they signify noticeable characters. Among the ten (10) paths depicted in the conceptual model, nine (9) hypotheses are developed based on the moderation effect of demographical variables, namely, age and gender, on the relationship of H8 (Age positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM) and H9 (Gender positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM). In this study, the moderating effect of age and gender (H8 and H9) on TAM and TOE constructs are tested through the use SmartPLS4. In addition, the moderating effect was assessed utilising the multi-group analysis method (Hair *et al.*, 2022). According to Hair *et al.* (2022), multigroup analysis, is a form of moderator evaluation whereby the moderating construct is classified (typically with two classes) and is anticipated to impact all links in the structural model; it evaluates whether parameters (typically a pattern of coefficients) vary substantially within two classes. As developed by Kiel et al. (2000), MGA often use separate sample t- tests to analyse pathways between classes. This study distributed the whole sample size (N = 360) into 2 subclasses according to age and gender. The groups will be outlined. The aim of this analysis is to evaluate whether the path coefficients for the associations between perceived usefulness, perceived ease of use, relative advantage, top management support, customer pressure, competitive pressure, and the intention to adopt SMM were equal across the 2 age and gender classes.

The criterion to consider when analysing and reporting moderation includes R^2, F^2, and statistical significance and relevance of the path coefficients.

5.7.1. The coefficient of determination (R^2)

The study measured the coefficient of determination (R^2) on the moderating roles of age and gender on the relationship between TAM and TOE construct and the intention to adopt SMM. Table 5.20 below illustrates the coefficient of determination results inclusive of moderators.

Table 5. 20. The coefficient of determination with the inclusion of moderation

	Original Sample (R^2)	T-Statistics	P-Value
ACT	0.342	3.125	0.013**
INT	0.690	2.524	0.000*
PU	0.325	2.016	0.006

Source: Authors' own analysis

The discussion of the results of R^2 with the inclusion of moderators are outlined as follows:

Prior to the inclusion of the moderation effect, the R^2 values for perceived usefulness, intention to adopt SMM and actual adoption of SMM were as follows (see Table 5.15): for perceived usefulness, it was 0.294; for intention to adopt SMM, the value was 0.604; and for actual adoption of SMM, it was 0.342. With the inclusion of moderating variable as depicted in Table 5.19, the R^2 values for perceived usefulness increased to 0.325(32.5%); for intention to adopt SMM, it increased to 0.690(69%); and for actual adoption of SMM, it stayed the same since it was not influenced by the moderating factors. This demonstrates a rise of 10.7 % and 8.6% respectively in modification clarified in the dependent constructs (perceived usefulness and the intention to adopt social media marketing).

5.7.2. F-square (f^2)

The f-square (f^2) effect was presented to better understand the nature of the moderating effect (table 5.21 and 5.22). The effect size (f^2) on both age and gender is examined. Table 5.20 below depicts the f^2 of age as a moderator.

5.7.2.1. The effect size (f^2) of moderator Age

Table 5. 21. The effect size (f²) of moderator Age

	PU	INT
Age x PU ->		0.025
Age x PEU->	0.006	0.009
Age x RA->		0.000
Age x TM ->		0.001
Age x CUS->		0.005
Age x COM->		0.006

Source: Authors' own analysis

Based on the results in Table 5.21 concerning the age as moderator, the effect sizes for the relationships ranges from 0.000 (lowest) to 0. 025 (highest). The effect sizes of the connection among age, perceived usefulness, and the intention to adopt social media marketing (Age x PU➔INT) is 0.025 and is regarded as small effect. All the other f² effect sizes relating to age as a moderator were below the value of 0.02. The f² values of below 0.02 specify that there is no effect. Based on the findings shown, we can declare that there is a negligible/ small substantial moderating effect of age.

5.7.2.2. The effect size (f²) of moderator gender

Table 5.22 below depicts the findings of effect size (f²) of gender as a moderator.

Table 5. 22. The effect size (f²) of moderator Gender

	PU	INT
Gender x PU ->		0.028
Gender x PEU->	0.000	0.003
Gender x RA->		0.001
Gender x TM ->		0.000
Gender x CUS->		0.000
Gender x COM->		0.015

Source: Authors' own analysis

Based on the results in Table 5.22, comparatively high f² effect sizes occur for the associations gender, perceived usefulness, and the intention to adopt SMM (Gender x PU ➜ INT) with a value of 0.028. The effective size of this relationship is considered to be small and negligible, respectively. The f² effective size of other constructs in relation to the moderating impact of gender are regarded as negligible since their values are below the threshold of 0.02 (Cohen, 1998).

5.7.3. Statistical significance and relevance of the path coefficients

5.7.3.1. The first part of moderation focuses on the moderating effects of age on the relationship between TAM and TOE and the intention to adopt SMM. The suggested hypothesis is as follows:

➢ **H8: Age positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM.**

The MGA was applied to assess the moderating impact of age. The dichotomisation method was utilised for the reason that the moderating construct age was classified into two sets. Age groups classification: respondents with ≤ 40 years were coded "1"

and those with more than 40 years (≥ 41 years) were coded "2". The entire sample was split into two, 242 for respondents with ≤ 40 years (age group) and 118 for respondents with ≥ 41 years (age group).

Table 5.23 below displays the findings of the moderating effect of age.

Table 5. 23. Moderating effect of age

Hypotheses	β (have ≤ 40 years): N=242	p-value	β (≥41 years) :N=118	p-value	β difference	Decision
TAM						
H8b: Age x PU -> INT	0.398	**	0.245	**	0.153	Accepted
H8a: Age x PEU -> INT	0.068	0.258	0. 032	0.187	0.036	Rejected
TOE						
H8c: Age x RA -> INT	-0.021	0.261	-0.018	0.402	0.039	Rejected
H8d: Age x TM -> INT	0.424	*	0.263	*	0.165	Accepted
H8e: Age x CUS-> INT	0.028	0.287	-0.136	0.209	-0.110	Rejected

H8f: Age x COM -> INT	0.072	0.294	0.043	0.387	0.029	Rejected

Source: Authors' own analysis   * p < 0.01; ** p < 0.05

The discussions based on the findings in Table 5.23 above are as follows:

Firstly, the moderation effect of age was tested on TAM constructs and the intention to adopt SMM.

➢ According to hypothesis H8a, age positively moderates the relationship between perceived usefulness and the intention to adopt SMM. The results of multi-group analysis in Table 5.23 demonstrate positive and significant effects of age on the relationships between perceived usefulness and the intention to adopt SMM at $p < 0.05$. Moreover, the findings also illustrate that the effect of perceived usefulness on the intention to adopt SSM had moderately higher strength at the young age (≤ 40 years) group (β younger = 0.398, p-value= <0.05; βolder = 0.245, p-value <0.05). This shows that an increase in age strengthens the relationship between PU and INT. The difference in path coefficient (β=0.398 >β=0.245) assumed the hypothesis. Thus, H8a was supported.

➢ According to hypotheses H8b, age moderates the relationship between perceived ease of use and the intention to adopt SMM. The results in Table 5.22 show insignificant effects of age on the relationships between perceived ease of use and the intention to adopt SMM, demonstrating that age did not moderate the relationship between PEU and INT since the p-value for both groups is > 0.05. Both groups revealed no substantial effect on the relationship between PEU and INT. However, the younger group (≤ 40 years) showed a higher strength compared to the older group (≥41 years). The results of multi-group analysis showed that the effect of perceived usefulness on the intention to adopt SMM had relatively higher strength at the young age (≤ 40 years) group (β younger = 0.068, p-value= > 0.05; βolder = 0.032, p-value > 0.05). This shows that with the

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inclusion of age as a moderator on the relationship between PEU and INT, the relationship is weakened. Therefore, H8b was rejected.

Furthermore, the moderating effect of age was tested on TOE constructs and the intention to adopt SMM, which incorporated relative advantage (H8c), top management support (H8d), customer pressure (H8e) and competitive pressure (H8f) and their relationships towards the intention to adopt SMM.

The results of multi-group analysis showed an insignificant and negative effect of age on relative advantage and the intention to adopt SMM at p-values greater than 0.05 ($p > 0.05$) for both groups. The p-value for younger group (≤ 40 years) = 0.261 and the p-value for older group (≥41 years) = 0.402. Age differences (β younger = -0.021 < βolder= -0.018) exposed no moderation effect on the relationship between relative advantage and the intention to adopt SMM. Therefore, H8c was rejected.

In relation to H8d, the results showed that age significantly and positively moderate the relationship between top management support and the intention to adopt SMM at p-values less than 0.01($p < 0.01$) for both groups. The findings of MGA also presented that the effect of perceived ease of use on the intention to adopt SSM had comparatively advanced strength at the young age (≤ 40 years) group (β younger = 0.424; βolder = 0.263). Thus H8d was accepted (supported).

The results further showed that the moderating effect of age on both the relationship of CUS and INT, and on COM and INT are insignificant since their levels of significance at p-values are larger than (>) 0.05. The p-values for young and older groups for H8e are 0.287 and 0.209, respectively and are > 0.05 suggesting an insignificant effect. The p-values for H8f groups are 0.294 (younger group) and 0.387(older group). Both H8e and H8f were not supported (rejected) in the study.

5.7.3.2. The second part of moderation focuses on the moderating effects of gender on the relationship between TAM and TOE and the intention to adopt SMM. The suggested hypothesis is as follows:

➢ **H9: Gender positively moderates the relationship between TAM and TOE constructs' intention to adopt SMM.**

The MGA was applied to analyse the moderating effect of gender. The dichotomisation method was also utilised for the reason that the moderating construct of gender was classified into two sets. For gender, the entire sample was divided into two groups, female and male respectively. The female was coded "1" and the male "2". The whole sample size was again split into two, respectively, 167 (female) and 193 (male) cases.

Table 5.24 below displays the findings of the moderating effect of gender.

Table 5. 24. Moderating effect of gender

Hypotheses	β (Male) N=193	P-Value	β (Female) N=167	P-Value	β difference (M-F)	Decision
TAM						
H9a: Gender x PU -> INT	0.305	*	0.203	*	0.102	Accepted
H9b: Gender x PEU -> INT	0. 432	*	0.324	*	0.108	Accepted
TOE						
H9c: Gender x RA-> INT	-0.189	0.407	-0.120	0.530	-0.069	Rejected
H9d: Gender x TM -> INT	0.125	0.552	0.140	0.347	-0.015	Rejected

H9e: Gender x CUS -> INT	0.203	**	0.151	**	0.052	Accepted
H9f: Gender x COM-> INT	0.073	0.284	0.064	0.307	0.009	Rejected

Source: Authors' own analysis   * p < 0.01; ** p < 0.05

The discussions based on the findings from Table 5.24 above are as follows:

Once more, the moderation effect of gender was initially tested on TAM constructs and the intention to adopt social media marketing. The proposed hypotheses for this study in relation to TAM constructs are as follows: (1) H9a: gender positively moderates the association between perceived usefulness and the intention to adopt SMM; and (2) H9b: gender positively moderates the relationship between perceived ease of use and the intention to adopt SMM, respectively. Table 5.24 above displays the findings of the effects of gender on the relationships between perceived usefulness (PU) and intention (INT) to adopt SMM; and the effects of gender on the relationship between perceived ease of use (PEU) and the intention to adopt SMM (INT). The findings of the study in relation to TAM constructs are discussed as follows:

The moderating role of gender revealed a positive effect on the relationship between perceived usefulness and the intention to adopt SMM; and on the relationship between perceived ease of use and the intention to adopt SMM, respectively. Gender significantly and positively moderates both relationships between perceived usefulness and the intention to adopt SMM; and perceived ease of use and the intention to adopt SMM at a p-value of 0.01, respectively. In addition, based on the gender perspective, males look to be more eager to adopt SMM because of its perceived usefulness and perceived ease of use as compared to females, as the path coefficients (β) were shown (Male > Female) for both relationships (see Table 5.23). The path coefficient for H9a shows that

(Male > Female = 0.305 > 0.203) and the path coefficient for H9b indicate that (Male > Female = 0.432 > 0.324) and the differences is considered significant.

Furthermore, the moderating effect of gender was also tested on TOE constructs and the intention to adopt SMM. This included relative advantage (H9c), top management support (H9d), customer pressure (H9e) and competitive pressure (H9f) and their relationships towards intention to adopt SMM (INT).

The outcomes of multi-group analysis exhibited an insignificant and negative effect of gender on the association between relative advantage and the intention to adopt SMM at p-values larger than 0.05 ($p > 0.05$) for both groups. The p-value for males= 0.407 and the p-value for females= 0.530. The path coefficient (β) for male = -0.189 > β for female= -0.120, indicating that there is no moderation impact of gender on the association between relative advantage and the intention to adopt SMM. Hence, H9c was rejected.

Concerning H8d (which proposed that gender positively moderates the relationship between top management support and the intention to adopt SMM), however, the findings of the study showed that gender differences exposed no moderation effect on the relationship between top management support and intention since the p-values are above 0.05 for both groups (p-value for male= 0.552 and p-value for female= 0.347). Furthermore, the path coefficient for male and female groups in relation to the relationship between top management support and the intention to adopt SMM showed a lacking effect where $\beta male=0.125 < \beta female=0.140$ and the difference is considered to be statistically insignificant. As such H9d was rejected.

In relation to H9e, the results showed that gender substantially and positively moderates the relationship between customer pressure and the intention to adopt SMM at p-values less than 0.05 ($p < 0.05$) for both groups (male and female). The results of MGA also displayed that the effect of customer pressure on the intention to adopt SMM had quite higher strength at the male group ($\beta male = 0.203$) when compared with the female group ($\beta female= 0.151$). In addition to

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that, the difference in path coefficient (βmale=0.202 >βfemale=0.151) assumed the hypothesis, so H9e was accepted.

Lastly, the outcomes of the study further specified that the moderating effect of gender on the relationship between competitive pressure and the intention to adopt SMM is insignificant, since the level of significance at p-value is larger than (>) 0.05. The p-values for male and female group for H8f are 0.284 and 0.307 respectively and are far greater than 0.05.

The next segment offers a summary of chapter five.

5.9. CHAPTER SUMMARY

Chapter five presented the empirical findings of the research. The findings were offered in numerous phases. Firstly, the chapter explained the normality of data used in the study. The descriptive statistics revealed the means, standard deviations, skewness and excess kurtosis results on constructs. The results of excess kurtosis of the data used were below the recommended threshold of ±3, which confirmed that the data sets used was normally distributed. The response rate of the study was also outlined. It was stated that out of the 720 questionnaires that were sent out, a total of 360 were returned and considered to be usable. The response rate consistency on SMMEs in South Africa was outlined. Then the chapter presented and discussed the demographical data of respondents who completed the survey correctly, and the consistencies on demographical variables were checked against prior studies in the South African background. Moreover, the evaluation of the Partial Least Squire-Structural Equation Model utilising the Smart PLS4 software was carried out and divided into two sections. Firstly, factor loadings, internal consistency reliability as well as validity were employed to evaluate the measurement model. To check internal consistency, composite reliability and Cronbach's alpha were used. AVE was utilised to evaluate convergent validity and discriminant validity, and the Heterotrait-Monotrait ratio was applied. Next, the structural model was evaluated by focusing on components such as the collinearity issues of the structural model, the R^2, the Q^2, the F^2, model fit, and the statistical significance and relevance of the path

coefficients. The last section of the chapter presented an analysis of the moderation effect of the study. The multi-group analysis and the dichotomisation method were used to evaluate the statistical significance and relevance of the path coefficients of moderators, which are age and gender.

Chapter six below completes the study by presenting the summary of the results obtained from hypotheses that were tested in chapter five. Recommendations and conclusions directed by the results of the study will be provided. Moreover, the limitations of the study and possible research extensions will be outlined.

CHAPTER SIX

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

6.1. INTRODUCTION

The previous chapter reported the study's empirical results. Taking into consideration the results, the current chapter completes the study of the determinants of SMM adoption by SMMEs in Capricorn and Waterberg District Municipalities. To conclude the research the objectives and the hypotheses will be outlined. Then the summary of the findings will be discussed in line with the hypotheses of the study. Then the recommendations will be outlined, and discussed to make sure that owners and managers of SMMEs along with relevant stakeholders understand the benefits of adopting SMMEs and how they can improve their social media marketing strategies. The study's theoretical, empirical and policy contributions will be provided. Lastly, the limitations associated with this study will be explained and suggestions on areas of future research will be outlined.

The first part of this study is to outline the research objectives, followed by the proposed hypotheses of the study.

6.2. OBJECTIVES

To evaluate the effects of TAM constructs (perceived usefulness and perceived ease of use) on the intention to adopt SMM by SMMEs.

To examine the effects of TOE constructs (relative advantage, customer pressure, competitive pressure, top management support) on the intention to adopt SMM by SMMEs.

To identify the moderating influences of demographic constructs (age and gender) in the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

To find out whether the intention to adopt affects the actual adoption of SMM by SMMEs.

6.3. HYPOTHESES

H1: Perceived usefulness has a positive influence on the intention to adopt SMM by SMMEs.

H2: Perceived ease of use has a positive influence on the intention to adopt SMM by SMMEs.

H3: Perceived ease of use has a positive influence on perceived usefulness.

H4: The relative advantage (technological factor) has a positive influence on intention to adopt SMM by SMMEs.

H5: The top management support (organisational factor) has a positive influence on the intention to adopt SMM by SMMEs.

H6: Customer pressure (environmental factor) has a positive influence on the intention to adopt SMM by SMMEs.

H7: Competitive pressure (environmental factor) has a positive influence on the intention to adopt SMM by SMMEs.

H8: Age positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

H9: Gender positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

H10: Intention to adopt SMM has a positive influence on the actual adoption of SMM by SMMEs.

6.4. SUMMARY OF RESULTS

The research is constructed on the title: determinants of SMM adoption by SMMEs in Capricorn and Waterberg District Municipalities. The sample size of the research included 360 respondents and was made up of owners and/or managers of SMMEs in the hospitality, retail and wholesale sectors in Capricorn and Waterberg District Municipalities. The information was analysed utilising the Smart PLS 4 software. The results obtained in chapter five are summarised as follows:

6.4.1. Summary of results on demographical data of respondents

The findings indicated that most of SMME owners and/or managers that participated in the research survey from both Capricorn and Waterberg District Municipalities are aged between 21 to 30 years and are 97 in number. Regarding gender, the demographical data uncovered that male business owners or hired managers had the highest number at 53.6% in comparison with females at 46.4%. In addition, the demographical information of respondents revealed that most of the participants that participated in this survey study were undergraduate degree holders at 37.2%. The results of the demographical data also uncovered that most of the respondents held the positions of business managers in SMMEs with a value of 56.4% as compared to business owners who only accounted for 44.6%.

6.4.2. Summary of key findings

6.4.2.1. Perceived usefulness and the intention to adopt SMM.

H1: Perceived usefulness has a positive influence on the intention to adopt SMM by SMMEs.

Based on the findings obtained in the study (chapter 5), H1 was accepted (supported): Perceived usefulness has a positive influence on the intention to adopt SMM by SMMEs. The relationship between perceived usefulness and the intention to adopt SMM confirms results in earlier research. This is supported by a study conducted by Alshehri (2021), where results indicated that perceived usefulness has a significant positive impact on the adoption of SMM by SMMEs. Various preliminary studies have also showed the substantial association of PEU with users' intentions to engage in new technologies (Akinwale & Kyari, 2020). For example, a study conducted by Patma *et al.* (2021) confirmed the connectivity between PEU and the adoption of IEBT (PEU was found to have a positive impact on adoption of IEBT). Moreover, this was consistent with the recent studies (Kim & Chiu, 2019; Chatterjee & Kumar Kar, 2020) that confirmed that perceived usefulness has a direct relationship with the use or the adoption of SMM. The research results also indicate that the adoption of SMM can help SMMEs to attract and retain customers and

improve the performance of businesses by increasing the customer-business relationship by making it easier for both parties to engage through social networks concerning the products/ services. Therefore, the adoption of new application by SMMEs relies on the level of usefulness. SMMEs believe that SMM adoption can generate flexibility between themselves and their customers. This will enable customers to obtain data about the goods and services easily by checking websites or social networks of relevant SMMEs.

6.4.2.2. Perceived ease of use and the intention to adopt SMM.

H2: Perceived ease of use has a positive influence on the intention to adopt SMM by SMMEs.

The findings of the study indicated that perceived ease of use was found to have negative influence on the intention to adopt SMM by SMMEs. H2 was rejected. This confirms the outcomes of prior studies by Setiawan *et al.* (2018), Alshehri (2021), Pranoto and Lumbantobing (2021), which found that there no substantial relationship between perceived ease of use and the intention to adopt SMM. However, the outcomes of this study contradict findings by Chatterjee *et al.* (2021), where perceived ease of use was found to have both substantial and positive influence towards SMMEs' intention to use or adopt SMM. The findings in this study concerning the association between perceived ease of use and the intention to adopt social media marketing show that SMMEs in the area are not ready to adopt SMM even when it is considered easy to use. It is apparent that more than a few owners and managers that participated in this study are hesitant to change the basic nature of their work or partially to move to digital technology. We can also assume that the lack of knowledge concerning the acceptance or usage of SMM contributed significantly to the area where the study was conducted.

Concerning hypothesis two (H2), a positive and significant influence of perceived ease of use on the intention to adopt SMM is possible, regardless of the fact that this hypothesis was rejected by the empirical study, which was disputed by earlier studies. Furthermore, more than a few of the participants of the survey agree that

SMM adoption is clear and understandable; the adoption of SMM does not need a lot of mental effort; and they think that SMM is simple to adopt. Since the t-value (1.909) of H2 is closer to the threshold of 1.960, we can argue that there is a partial connection between perceive ease of use and the intention to adopt SMM.

6.4.2.3. Perceived ease of use and perceived usefulness

H3: Perceived ease of use has a positive influence on perceived usefulness.

Hypothesis three (H3) is accepted or supported in this study. This means that the findings of the study revealed that the influence of perceived ease of use on perceived usefulness was found to be significant. In addition, the results are in good agreement with the results by Tripathi (2018) and Tripopsakul (2018), where perceived ease of use positively influenced perceived usefulness. Moreover, these results confirm outcomes by earlier research studies conducted by Chatterjee *et al* (2021) on the "Adoption of Social Media Marketing for Sustainable Business Growth of SMEs in Emerging Economies: The Moderating Role of Leadership Support", which revealed that perceived ease of use has a substantial influence towards perceived usefulness.

The results of the study support that perceived usefulness influences the intention to adopt (H1), and perceived ease of use influences both intention to adopt (negative/ partial) and perceived usefulness (H2 and H3). These validated hypotheses are in alignment with TAM (David, 1989).

6.4.2.4. Relative advantage and the intention to adopt SMM.

H4: The relative advantage (technological factor) has a positive influence on intention to adopt SMM by SMMEs.

The results of the study indicate that the intention to SMM is positively and significantly influenced by relative advantage, supporting hypothesis four (H4). The significant relationship between relative advantage (RA) and the intention to adopt SMM (INT) on organisational-level innovation has been verified by various literature (Hasani *et al.*, 2017; Qalati *et al.*, 2020; Abbasi *et al.,*2022). Nonetheless, its

justification on SMME's SMM adoption in developing countries has further recognised the power of relative advantage towards the intention to adopt (Ahmad *et al.*, 2018; AlSharji *et al.,* 2018). The study found that the ability by expected benefits such as better advertising and marketing to reach customers timeously encourages and pushes owners and managers of SMMEs to adopt new technology (social media marketing). In a research undertaken by Qalati *et al.* (2020) in the Maldives, relative advantage was acknowledged as the most significant construct that influenced the adoption of SMM by MSMEs. The outcomes of the study were in good agreement with the results by many scholars, counting Nguyen *et al.* (2015). However, the results are contradicted by Wang *et al.* (2010).

The outcomes of the current study concerning the association of relative advantage and the intention to adopt were further supported by studies conducted by Lin *et al.* (2020) and Matlakala (2021), respectively. In a study conducted by Matlakala (2021), the results revealed that relative advantage significantly estimates m-commerce adoption among SMEs. This suggests that an enterprise can only adopt social media marketing if its advantages outweigh all the presented choices.

6.4.2.5. Top management support and the intention to adopt SMM.

H5: The top management support (organisational factor) has a positive influence on the intention to adopt SMM by SMMEs

There is a significantly positive relationship between top management support and the intention to adopt SMM: hypothesis five (H5) is accepted. This result is in good agreement with past literature, where top management support has been regarded as a vital forecaster concerning technology adoption (Alshamaila *et al.,* 2013; Oliveira *et al.*, 2014; Ahmad *et al.,* 2018; AlSharji et al., 2018; Ahmad *et al.*, 2019; Abbasi *et al.*, 2022). In addition, a study by Qalati *et al.* (2020) revealed that top management support was found to be one of the critical aspects in SMEs' decision to adopt SMM. The finding suggests that SMMEs will have a positive intention to utilise SMM when the support from the top management is significant and when the top management is keen about adopting social media marketing. Conversely, the

findings of this study contradicted with the results of a study conducted by Ahmed and Abdulla (2022), whereby top management support had negative relationship with SMM adoption.

6.4.2.6. Customer pressure and the intention to adopt SMM.

H6: Customer pressure (environmental factor) has a positive influence on the intention to adopt SMM by SMMEs.

In terms of hypothesis six (H6), as confirmed in the results, customer pressure has a positive effect on the intention to adopt SMM, hence hypothesis six (H6) is accepted. This result is in parallel with the outcomes of various studies, which stated that SMMEs are more probable to adopt technology in their enterprise if their employees are utilising it, or if it may well satisfy the needs and wants of their clients (Maduku *et al.*, 2016; Matikiti *et al.*, 2018). According to Lin *et al.* (2020), pressure from consumers can make SMMEs to adopt innovative technology. More than a few of the participants who filled the research survey agreed (some even strongly agreed) with the statement "our relationship with our major customers would suffer if we did not adopt social media marketing". This shows that customers in this study area have an influence towards SMMEs' decisions to adopt or not adopt SMM. Additionally, the outcomes of the study were inconsistent with the results by Abbasi *et al.* (2022), which revealed that customer pressure had no significant influence towards the intention to adopt SMM in Malaysian SMEs.

6.4.2.7. Competitive pressure and the intention to adopt SMM.

H7: Competitive pressure (environmental factor) has a positive influence on the intention to adopt SMM by SMMEs

The outcomes of the study confirm that the competitive pressure and the intention to adopt SMM are negatively linked, rejecting hypothesis seven (H7). These results are supported by the results of studies conducted by Oliveira *et al.* (2014); and Ahmed and Abdulla (2022), where competitive pressure was found to have a no (negative) association with SMM adoption. This illustrates that SMMEs in this area are not coerced by competitors to adopt SMM. The outcomes of the study imply that SMME

owners and managers were not afraid of their competitors winning the market if they did not adopt SMM. The crucial motive concerning this outcome can be credited to the rivalry in the industries (hospitality, retail, and wholesale), which did not have enough power to force the SMMEs to adopt SMM. Hence, competitors in this study area have led SMMEs not to adopt SMM, even though most of the participants have clearly declared that few of their competitors have already began adopting SMM. Conversely, the outcomes of the study are not supportive with the studies by Das and Das (2012); Swallehe (2021) and Abbasi *et al.* (2022), who asserted that competitive pressure has a substantial helpful impact towards the intention to adopt SMM. If competitors have implemented SMM and appreciated their lower advertising cost benefits, which ultimately led to higher revenues, this may compel the SMMEs to stay competitive. Competitors can equally impact an enterprise's choice to accept/ adopt SMM or new technology (Matlakala, 2021).

6.4.2.8. The moderating effect of age on the relationship between TAM and TOE constructs and the intention to adopt SMM.

H8: Age positively moderates the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

First of all, the moderating effect of age was tested on TAM constructs in connection with the intention to adopt SMM. The following sub-hypothesis were introduced:

➢ H8a: Age positively moderates the relationship between perceived usefulness and the intention to adopt SMM.

The results of the study revealed that age positively and significantly moderates the relationships between perceived usefulness and the intention to adopt SMM, thus H8a is accepted. This suggests that age as a moderator in this research strengthens the association between perceived usefulness and the intention to adopt social media marketing. The results are in good agreement with previous literature by Cameroon, Nitcheu Tcheuffa (2020), who conducted a study based on an online survey of 404 respondents in Cameroon and revealed that age has a substantial impact on the association between perceived usefulness and the intention to use

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social commerce. The outcomes are more reinforced by a study done by Tripathi (2018), who used age and experience as moderators in their study. The findings showed that the impact of perceived usefulness on actual use was positively moderated at the young age group.

➢ H8b: Age positively moderates the relationship between perceived ease of use and the intention to adopt SMM.

Regarding H8b, the results showed an insignificant moderating effect of age, indicating that age managed to moderate the association between perceived ease of use and the intention to adopt SMM. This shows that with the inclusion of age as a moderator on the association between PEU and INT, the relationship is weakening. Hence, H8b was not accepted. The outcomes of the study are reinforced by Alduaij (2019), which found that there is no statistically substantial association between age and general perceived technology acceptance, general perceived ease of use, and perceived usefulness.

Secondly, the moderation effect of age was tested on TOE constructs in connection with the intention to adopt SMM. The following sub-hypotheses were introduced:

➢ H8c: Age positively moderates the relationship between relative advantage and the intention to adopt SMM.

The outcomes reveal that there is an insignificant and negative moderating effect of age on the association between relative advantage and the intention to adopt SMM, rejecting hypothesis (H8c). The results are in good agreement with the findings by Karikari *et al.* (2017) entitled "Evaluating the antecedents and outcomes of social media use at the individual level in Ghana", which found that age had no moderating effect on their model.

➢ H8d: Age positively moderates the relationship between top management support and the intention to adopt SMM.

The results indicate that age positively moderates the influences of top management support on the intention to adopt SMM. Therefore, H8d is accepted. The results of

the current research are reinforced by findings by Majinda (2019), which was based on a questionnaire survey with 90 respondents, which revealed that age as a moderating factor had a positive effect on the construct's effort expectancy and social influence in relation to behavioural intention and actual usage. Moreover, the outcomes are in good agreement with results of a study by Kikawa *et al*. (2022), which established that age positively moderated the association between SMM and business operations.

➢ H8e: Age positively moderates the relationship between customer pressure and the intention to adopt SMM.

The results of the study reveal that there is an insignificant moderating effect of age on the connection between customer pressure and the intention to adopt SMM, rejecting hypothesis (H8e). The findings are not supported by findings by Majinda (2019), which were based on a questionnaire survey with 90 respondents, which revealed that age as a moderating factor had a positive effect on the construct's effort expectancy and social influence in relation to behavioural intention and actual usage. Moreover, the findings are not in good agreement with findings of a study conducted by Kikawa *et al*. (2022), which specified that age positively moderated the association between SMM and business operations.

➢ H8f: Age positively moderates the relationship between competitive pressure and the intention to adopt SMM.

The results confirm that age does not moderate the relationship between relative advantage and the intention to adopt SMM, thus rejecting H8f. The findings are reinforced by a study done by Matikiti *et al*. (2018), which revealed that there was no association between the age of managers and attitudes towards SMM adoption. They are also in good agreement with the results of Karikari *et al.* (2017).

6.4.2.9. The moderating effect of gender on the relationship between TAM and TOE constructs and the intention to adopt SMM.

H9: Gender positively moderates the relationship between TAM and TOE constructs' intention to adopt SMM by SMMEs.

To begin with, the moderating effect of gender was tested on TAM constructs in relation to the intention to adopt SMM. The following sub-hypothesis was also generated:

➢ H9a: Gender positively moderates the relationship between perceived usefulness and the intention to adopt SMM.

Concerning H9a, the results of the study revealed that gender positively and significantly moderated the association between perceived usefulness and the intention to adopt SMM. This indicates that with the inclusion of gender as a moderator on the relationship between usefulness and the intention to adopt SMM, the relationship is strengthened. Therefore, H9a was accepted.

➢ H9b: Gender positively moderates the relationship between perceived ease of use and the intention to adopt SMM.

The findings of the study indicate that there is a substantial moderating effect of gender on the association between perceived ease of use and the intention to adopt SMM, therefore H9b is supported.

The results of both H9a and H9b (positive moderating effect) are consistent with previous literature by Alduaij (2019), who conducted a study on 250 participants, and found that gender had a positive moderating impact on both the association between (1) perceive usefulness and social media adoption; and between (2) perceived ease of use and social media adoption. Chawla and Joshi (2018) further showed similar results when examining the moderating impact of gender on mobile banking adoption. The results are similarly supported by the literature of Kikawa *et a*l. (2022), who used TAM and IDT to conduct a study that identified aspects that significantly aid Ugandan SMEs to adopt SMM methods to improve their profitable performance, where the findings revealed that gender as a moderator has a positive or strong impact on the relationship between SMM and the operations of the business.

Next, the moderation effect of gender was tested on TOE constructs in connection with the intention to adopt SMM. The following sub-hypotheses were introduced:

➢ H9c: Gender positively moderates the relationship between relative advantage and the intention to adopt SMM.

The outcomes reveal that there is an insignificant moderating effect of gender on the relationship between relative advantage and the intention to adopt SMM. Therefore, hypothesis H9c is not supported. The results are not in agreement with the findings by Chawla and Joshi (2018), who examined the moderating impact of gender on mobile banking adoption, and whose findings revealed that gender has a moderating impact between the ease of use and attitudes to mobile banking.

➢ H9d: Age positively moderates the relationship between top management support and the intention to adopt SMM.

The findings also display that gender negatively moderates the influences of top management support on the intention to adopt SMM. In so doing, H9d is rejected. This is inconsistent with the study conducted by Kamdjoug and Wamba (2020).

➢ H9e: Gender positively moderates the relationship between customer pressure and the intention to adopt SMM.

The results of the study show that there is a momentous moderating effect of gender on the association between customer pressure and the intention to adopt SMM, accepting H9e. These results are inconsistent with the findings by Chang *et al.* (2019), who presented that gender does not significantly moderate the association between performance expectations, behavioural intention or between effort expectation and behavioural intention.

➢ H9f: Gender positively moderates the relationship between competitive pressure and the intention to adopt SMM.

The outcomes of the study revealed that gender negatively moderates the connection between competitive pressures on the intention to adopt SMM. Thus, H9f is rejected. The results of the study are reinforced by findings by Chang *et al.* (2019).

6.4.2.10. Intention to adopt SMM and actual adoption of SMM.

H10: Intention to adopt SMM has a positive influence on the actual adoption of SMM by SMMEs.

The results of the study reveal that the intention to adopt SMM has a significant positive impact on the actual adoption of SMM. Hypothesis ten (10) is accepted. These results are in good agreement with several studies, including Boateng, Li and Sampene (2022), Rahman *et al.* (2020), Chaveesuk *et al.* (2018) and Chatterjee *et al.* (2021). The findings are also supported by earlier studies conducted by Farajnezhad, Noubar and Azar (2021), who examined a study of 253 SMMEs in Iran, and found a positive and noteworthy association between the intention to adopt SMM and the actual adoption of SMM. The findings suggest that SMMEs' intention to adopt SMM really motivates them to actually adopt SMM; hence, it is supported that the 'intention' leads to 'actual use'. Moreover, this statement was in good agreement with the study by Boateng *et al.* (2022), which indicated that the intention of SMMEs to use or adopt SMM will motivate them to really use SMM; so, when an employee's intention is very strong about performing a given action, that behaviour is enormously likely to happen.

Having outlined the summary of results in agreement with the hypotheses set out in in section 1.6, in the next section, the final model is presented.

6.5. THE FINAL RESEARCH MODEL

Figure 6.1 below depicts the research model of the hypotheses accepted in this study.

Figure 6. 1. The Final Research Model.
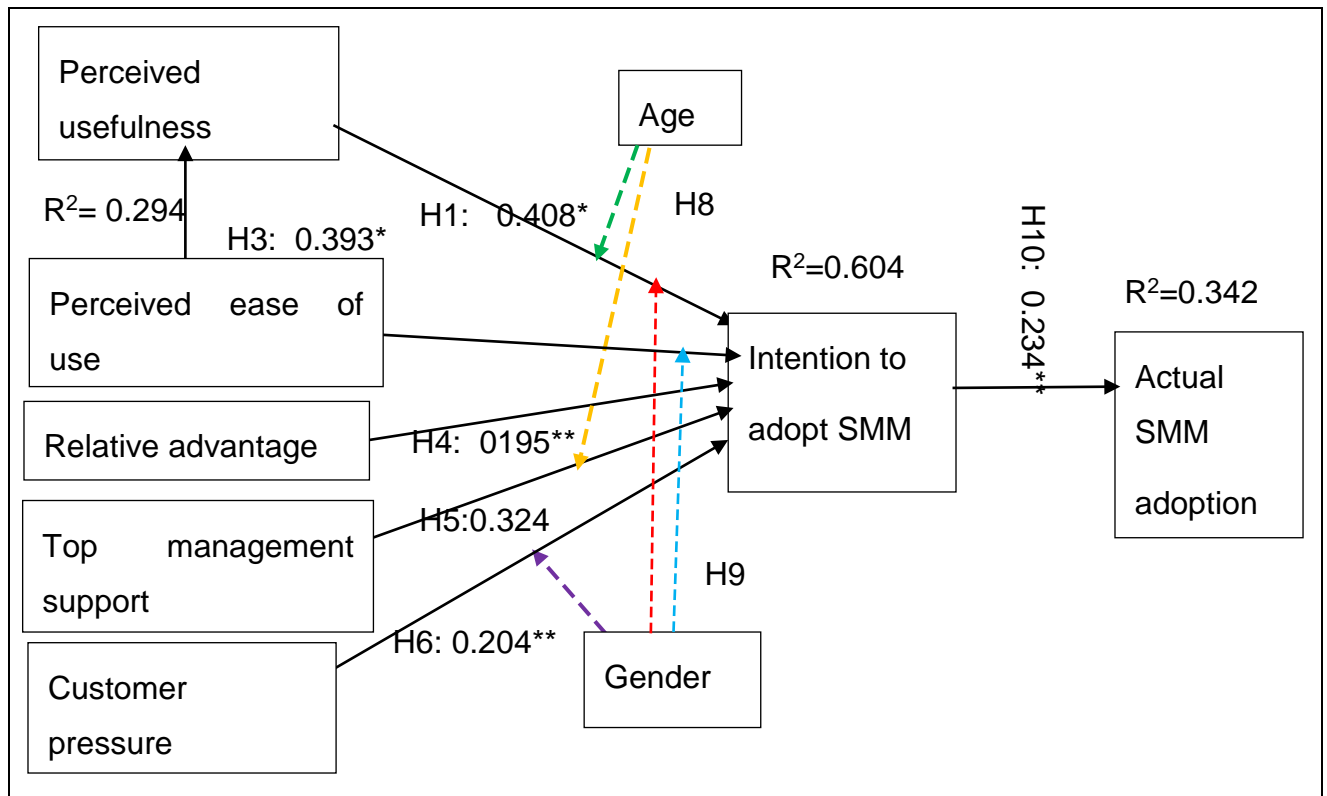
Source: Authors' own analysis

In the research model above, the arrows coloured with black represents the direct association between an independent construct and a dependent construct, whereas the dotted coloured arrows represent the moderating relationships between variables. The model shows that there is a positive and substantial relationship between perceived usefulness and the intention to adopt social media marketing. As such, hypothesis one was accepted. It also shows that the connection between perceived ease of use and perceived usefulness was significant in this study, suggesting that hypothesis three was acceptable. Relative advantage was also found to have a substantial and direct association with the intention to adopt social media marketing, hence hypothesis four was accepted in this study. The model indicates that there is a positive and substantial association between top management support and intention to adopt SMM, suggesting that hypothesis five

accepted. It also shows that the direct connection between costumer pressure and intention to adopt SMM, signifying that hypothesis six was acceptable. From the moderating point of view, the findings indicate that age positively influences the association between perceived usefulness and the intention to adopt SMM. Their moderating relationship is signified by a greenly coloured arrow as shown in Figure 6.1. The findings further revealed that age significantly moderates the connection between customer pressure and the intention to adopt SMM. Their relationship is characterised by a dotted yellow arrow. The results of the study showed that gender positively moderated the association between perceived usefulness and the intention to adopt SMM and is denoted by a red coloured arrow. The moderating impact of gender was also tested. Based on the findings of the study, it was apparent that even though there was no association between perceived ease of use and the intention to adopt SMM (hypothesis was rejected), there was a substantial moderating impact of gender on perceived ease of use and the intention to adopt SMM. This is signified by a blue arrow in Figure 6.1. The purple-coloured arrows in the figure signifies that there was a significantly moderating effect of gender association between customer pressure and the intention to adopt SMM. Lastly, the model shows that there is a substantial and direct association between the intention to adopt SMM and the actual adoption of SMM.

6.6. RECOMMENDATIONS

Recommendations are made for owners and managers of SMMEs concerning the determinants of SMM adoption by SMM.The recommendations are as follows:

➤ **Perceived usefulness and the intention to adopt SMM.**

SMMEs should continue to adopt SMM and other technology-related tools as these tools can assist to improve the performance of their businesses by increasing the customer-business relationship, thereby making it easier for both parties to engage through social networks concerning the products/services. SMMEs that have not yet adopted SMM are advised to adopt SMM since today's businesses operate in an innovative world, where most of the selling and purchasing as well as transactions of

payment happen online (social media and other technological tools). SMMEs need to take advantage of the latest technologies by changing the way they do business (outdated) to a modern world. Since the adoption of new technology (e.g. SMM) in businesses relies on the level of usefulness, SMMEs need to adopt SMM adoption as this tool can generate a health and flexible relationship amongst themselves and their customers. This will enable customers to obtain information about the products and services easily by checking the websites or social networks of relevant SMMEs. Since it is determined that perceived usefulness is influencing the adoption of SMM, it is vital for SMMEs to take into account the usage or adoption of SMM which can help them to attract and retain customers.

➤ **Perceived ease of use and the intention to adopt SMM.**

In the current study, it is concluded that perceived ease of use does not have a substantial influence towards SMMEs' intention to SMM. This suggests that it is complex to use or adopt SMM. Nevertheless, these findings contradicted with most previous literature, which produced significant and positive results concerning the association between perceived ease of use and the intention to adopt a new technology or SMM. So SMMEs in the areas of Capricorn and Waterberg District Municipalities should train themselves and their respective employees to utilise SMM tools. When the owners or managers of SMMEs and their employees are well trained, it will be easy for them to accept and use SMM. This will end up reducing the advertising and marketing costs, which will ultimately lead to higher profits for the businesses. Since it is simple to find new clients by utilising social SMM, SMMEs need to employ people that know how to interact with clients on social media networks. In addition, the employed people must know how to operate a computer to avoid spending extra cost arranging training for them.

➤ **Relative advantage and the intention to adopt SMM.**

The outcomes of the current research emphasised that the adoption of SMM was substantially impacted by relative advantage. SMMEs need to take into consideration the benefits that are derived from SMM adoption such as better advertising when

deciding whether or not to accept SMM. Relative advantage validates the benefits that can be attained from the adoption and usage of SMM. Since SMMEs see SMM as a well improved substitute to advertise their businesses and execute marketing duties, they should continue to adopt it. Relative advantage is considered as a substantial interpreter of the intention to adopt SMM. With that being said, old and new SMMEs are advised to continue or consider implementing SMM since it is viewed as an effective instrument to advertise goods or services, interact with clients, and form a better relationship with them.

➢ **Top management support and the intention to adopt SMM.**

Based on the outcomes of this study, it can be suggested that SMMEs in the areas of Capricorn and Waterberg District Municipalities must continue to make additional effort to attain supreme advantages from SMM. SMMEs must work hard to create SMM tactics and have a clear goal concerning the use of SMM devices. Moreover, top management are encouraged to offer funds and skills necessary for the adoption of SMM in their businesses. For example, business owners and managers (top management) can accomplish this by offering infrastructural support in their businesses in order to adopt SMM and be prepared to take calculated risks associated with the implementation. Consistent training is required to be offered to all employees on SMM, and to keep an eye on advanced training and accomplishment of SMM. SMMEs that have not yet adopted SMM need to follow the footsteps of big companies in Capricorn and Waterberg Districts of Limpopo Province, which adopted SMM as part of their future vision.

➢ **Customer Pressure and the intention to adopt SMM.**

Since it is decided that a customer pressure can impact SMMEs to adopt SMM, SMMEs need to take into account the impact of customer pressure on whether it is worth or not in their enterprise. SMMEs should adopt SMM if this strengthens the relationship of the business with their customers. SMMEs need to continue to adopt new technological tools, including SMM to be on the same level with customers that are well advanced and want to engage and purchase goods and services on social

media platforms. In doing so, SMMEs must make sure that customers do not dictate how they run their businesses.

➢ **Competitive Pressure and the intention to adopt SMM.**

The outcomes of the study revealed that competitive pressure in this case did not impact the verdict of SMMEs when trying to adopt SMM. SMMEs should not give their competitors power to dictate how they operate or run their businesses. They should keep the influence of competitive pressure to a minimum, taking into account their significant outcomes in their business. Owners and managers of SMMEs should avoid unnecessary pressure from their competitors. SMME owners and managers can only adopt SMM if they anticipate or perceive that their enterprises will lose clients to their rivals if they do not accept SMM.

➢ **Intention to adopt SMM and actual adoption of SMM**.

Since it is concluded that the intention to adopt SMM can influence the actual adoption of SMM, SMMEs are continuously needed to adopt SMM as a way to change the mode in which they conduct their businesses. They should adopt SMM so that they can fully enjoy the benefits of engaging with stakeholders and advertise goods and services through social media networks. SMMEs should move from the old way of doing things to the up-to-date system, given that we already live in the 4th industrial revolution. In general, SMMEs need to change their intentions towards adopting SMM because it influences the actual adoption SMM.

The contributions of the study are outlined in following section.

6.7. CONTRIBUTION OF THE STUDY

The study offers theoretical, empirical and policy contribution. The contributions are discussed in detail in the next subsets.

6.7.1. Theoretical Contributions

The study presents two main parts of theoretical contribution. These contributions are discussed below.

➢ Contributions regarding the TAM and TOE Models

The study expands on current works in information system innovation acceptance in the organisational setting, which has suggested that technology acceptance is affected by a variety of features. The study theoretically combined the TAM and TOE frameworks to gain a complete understanding of the determinants that impact the intention and actual adoption of SMM in SMM. This study aided in the examination of some of the concerns pertinent to a new research phenomenon by testing the integrated model of TAM-TOE utilising the PLS-SEM(advanced statistical analysis approach). The results similarly stipulate plausible descriptions for the links between the suggested study framework's constructs. Apart from using the TAM and TOE frameworks, this study used age and gender as moderators to analyse its association with the TAM and TOE constructs, as well as the intention to adopt SMM.

Furthermore, the study contributes to the prevailing body of evidence regarding the acceptance of IS advances in SMMEs. It has improved our knowledge on the significance of the TAM constructs and TOE framework in the adoption of a specific technology, SMM, in the setting of an SMME organisation. The developed model demonstrates the significance of the key TAM constructs and relative advantage (technological construct) in SMME adoption decision-making, as well as the part of top management support in adoption choice-making and the importance of environmental constructs (customer pressure and competitive pressure) when assessing the acceptance of innovative technologies in emerging nation contexts.

➢ Contribution to the literature regarding the adoption of ICT.

The study further contributed to continuing research on the acceptance of information systems (IS) innovations in SMMEs in three ways: (1) the study's specific context-the Capricorn and Waterberg Districts Municipalities context; (2) the emerging country setting; and (3) the overall information systems acceptance literature.

Concerning the specific context, this is the first (according to the scholar's knowledge) study to assess SMMEs' adoption of SMM in the Capricorn and Waterberg Districts Municipalities of Limpopo Province (South Africa) setting. There has been a limited efforts to research the adoption of various technologies connected to this setting. Overall, the present study adds to the little literature on IT adoption by SMMEs in the specified study area(s).

In addition to the preceding fact, this report has contributed to the restricted body of information on SMMEs' acceptance of IS innovations in emerging nations such as South Africa. Most studies on social media marketing have been done in industrialised countries. By studying the determinants of SMM adoption in a developing-nation background (Capricorn and Waterberg District Municipalities, South Africa), the study has added knowledge to the inadequate body of Information Technology (SMM).

Last of all, the research presented in this dissertation has added to the overall understanding of SMM adoption in organisational settings. This paper has added to the rising body of academic literature on SMM through examining the adoption of these innovative technologies in the background of SMMEs.

6.7.2. The Empirical Contributions

The study adds to the literature on SMM adoption in SMMEs, mostly in developing nations. The findings can help scholars understand the aspects that drive the adoption of SMM, particularly in developing countries where research has been limited.

6.7.3. Policy Contributions

The findings of the study have practical significance for the managers of SMM in SMMEs. The owners and managers of SMMEs will have a better understanding of the features that drive SMM adoption. This study's contribution assists SMMEs in their efforts to sufficiently transform their marketing approach to digital by using and examining the determinants of SMM, which can improve their ability to work in the face of market changes. The report is also useful for SMME owners and managers in

South Africa. The report assist them make informed decisions about implementing SMM. It specifically assists managers and owners in determining whether the adoption of SMM will result in the predicted benefits of recruiting new clients, recognising customer demands, improving contact with clients, and increasing sales.

The limitations related to the study are explained below.

6.8. LIMITATIONS OF THE STUDY

Mahlatji (2021) states that limitations are inherent in academic studies. No researcher or scholar can conquer it all and conquer it all perfectly. Even though the results of this research are reassuring and useful, like all research, this study has some limitations and are grouped into three subjects, namely, methodological, contextual and general limitations.

6.8.1. Methodological limitations

The first methodological limitation is related to the use of non-probability sampling. This method was applied because of concerns related to the determination of the sample frame of this study. There was no sample list or frame for this study, hence the possibility of comprising units that are representative of the entire population was not possible. Since the population size for SMMEs is unknown, convenience sampling was one of the two non-probability sampling methods used in this study. The outcomes of this study does not indicate the responses of the complete population because the convenience sampling method is unable to indicate the complete population. This usually causes sampling bias as respondents are chosen based on their availability.

The additional methodological limitation is related to the cross-sectional survey. Due to period and financial limitations, a cross-sectional survey was used. This method limits the cause and effect of the study. The data attained from a cross-sectional survey is limited since respondents' opinions are boxed. Furthermore, the usage of quantitative research approaches such as questionnaire to collect data using closed-ended questions limited the researcher to acquire in-depth information from the respondents to fully understand their opinions with regard to the adoption of SMM.

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6.8.2. Context limitation

The study investigated the determinants of SMM adoption in three sectors (hospitality, retail, and wholesale) instead of restricting the study to a one industry. Even though reviewing social media marketing adoption in various sectors might cause problems of generalisation, it is assumed that by using this method allowed the scholar to get a full view with respect to SMM adoption in the hospitality, retail and wholesale sectors and to minimise the unfairness of constraining the research to a sole sector. As a result, the study creates an opportunity towards gaining insights on the factors of SMM adoption in a sole sector context that could be tested in upcoming studies.

6.8.2. General Limitations

The initial general limitation is that the data of the sample was collected from Capricorn and Waterberg District Municipalities of Limpopo in certain areas of the districts. For example, from Capricorn District Municipality context, data was collected from Mankweng, Polokwane and Seshego. On the side of Waterberg District Municipality, data was sampled in Bela-Bela. This may not certainly be an accurate image of other locations. Therefore, take a broad view the results should be done with attention though taking into account issues related cultural and background differences. As a result of limited time, some respondents did not take part in the survey. Another limitation of the study was language barriers. Since the area within the Capricorn and Waterberg District Municipalities are populated by people that use diverse languages (Sepedi, Xitsonga, Afrikaans, and English), it was tough to clarify certain questions to respondents that were not fluent in Sepedi and English, given that the questionnaires used were only written in both Sepedi and English.

The second general limitation is that data was composed from a sole source in each SMME, the owner or manager of the SMME, as he or she is the main verdict creator in the business. This data collection method is a shared procedure in most of the information technology adoption studies associated with SMM. Owners or managers

of SMMEs were selected as main sources of data because of their dominant positions when it comes to making choices about the implementation of a certain technology in enterprises. Nevertheless, the dependence on the sole source of data could lead to some aspects not being taken into account. This could lead to their influence being not considered. If the researcher permitted all employees to take part in a survey, this may have resulted in more understanding towards the adoption of SMM issues.

The following section provides discussion on recommendations for future research.

6.9. RECOMMENDATIONS FOR FURTHER RESEARCH

Even though this research has attained the aim and objectives originally set out in section 1.5, there is a need for additional empirical research to add on the current study findings and to resolve the limitations outlined in section 6.8. Recommendations on areas for further studies are discussed below.

6.9.1. Generalisability and replicability

The first component concerns the repetition of the study in other district municipalities. Since the researcher investigated the determinants of SMM adoption by SMMEs in Capricorn and Waterberg District Municipalities. Future repetitive research is needed in other district municipalities within the Province of Limpopo and other areas in the country in order to assess the generalisation of the findings and to classify possible differences between SMMEs situated in urban and rural parts of the country. Secondly, the study can be expanded by repeating the study in large firms, by making use of the same theories, constructs, methodologies and study areas that were used in this research study in order to try to acquire information that is considered to be useful in comparing businesses across all the sectors that differs in terms of size.

6.9.2. Focus

The key component of future study resulting from the focus of the study is associated with the sectors under consideration. The current study is based on three sectors

(hospitality, retail and wholesale). It will be useful to conduct the same study as a way to acquire a comprehensive knowledge on the determinants of SMM adoption in one sector, for instance manufacturing. In doing so, a better understanding of factors that influence the decision to adopt or reject SMM in a specific sector will be obtained.

6.9.3. Other Avenues

This part outline's other themes that look prolific in areas for forthcoming research. Firstly, this study used the cross-sectional research approach. This approach limits cause and effect. Other studies can use a longitudinal approach. Another future research can be conducted to solve issues related to convenience sampling and sampling bias. This study used the convenience sampling method, resulting in sampling bias. It is important for South Africa to have a population list or sampling frame of SMMEs so that other studies can apply the probability sampling method. Furthermore, this research is constructed on the quantitative method. Since the study utilised a survey, it would be useful if experiments and observations were conducted to verify the findings. Using the qualitative or mixed method approach in future studies can also help verify the discoveries of the current research.

The next section discusses the achievement of the objectives of the study.

6.10. ACHIEVEMENT OF OBJECIVES

Constructed on the aim of this study, the following are the objectives that the study intended to achieve.

6.10.1. To evaluate the effects of TAM constructs (perceived usefulness and perceived ease of use) on the intention to adopt SMM by SMMEs.

The study has established the TAM-TOE model to examine the determinants of SMM by SMMEs in Capricorn and Waterberg District Municipalities. PLS-SEM (SmartPLS4) analysis was used to examine the impact of TAM constructs (perceived uselessness and perceived ease of use) on the intention to adopt SMM by SMMEs. The statistical analysis discovered that two TAM constructs were obtained to

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significantly influence the adoption verdict. From the two constructs, perceived usefulness was attained to be the one that play substantial part in the adoption result, whereas perceived ease of use was not substantial with respect to SMM adoption. The impact of perceived ease of use on the intention to adopt SMM was argued to be partial (see section 5.6.2.6). As such, the objective to assess the effects of TAM constructs on the intention to adopt SMM by SMMEs was achieved in this study.

6.10.2. To examine the effects of TOE constructs (relative advantage, customer pressure, competitive pressure, top management support) on the intention to adopt SMM by SMMEs.

To achieve this objective, the TOE constructs effects on the intention to adopt SMM by SMMEs were tested and analysed by PLS-SEM (SmartPLS4). The analysis presented that three constructs were found to significantly influence the adoption verdict. Of the three, one technology factor (relative advantage) played a substantial part in the adoption outcome. In respect of the organisational feature, top management support was found to influence SMMEs' decisions to SMM. Customer pressure was the sole environmental concept that was found to impact SMMEs' choices to adopt SMM. The study found that competitive pressure was not substantial with respect to SMM adoption.

6.10.3. To identify the moderating influences of demographic variables (age and gender) on the relationship between TAM and TOE constructs and the intention to adopt SMM by SMMEs.

To achieve the above-mentioned objective, the MGA, a component of PLS-SEM, was employed to test and analyse the moderating influences of age and gender in the association between TAM and TOE constructs and the intention to adopt SMM. In using MGA, the sample size was divided into two subgroups according to age and gender. The results of moderation effects are depicted in section 5.7. One of the results from the moderation is that age positively moderates the association between perceived usefulness and the intention to adopt SMM.

6.10.4. To find out whether the intention to adopt affects the actual adoption of SMM by SMMEs.

In achieving this objective, the researcher measured the statistical significance and relevance of the path coefficients through the use of the SmartPLS4 software. The analysis revealed that the intention to adopt SMM is significant and does have an effect on the actual adoption of SMM by SMMEs in Capricorn and Waterberg District Municipalities.

6.11. CHAPTER SUMMARY

Chapter six concluded the study of the determinants of SMM adoption by SMMEs in Capricorn and Waterberg District Municipalities constructed on the outcomes of the hypotheses in chapter five. In this chapter, the summary of the results was discussed in line with the hypotheses of the study. The recommendations for owners and business managers were provided. The theoretical, empirical and policy contributions of the study were explained. The limitations associated with the study were identified. The limitations of the study were grouped into three subsets namely, methodological, contextual and general limitations. For methodological limitations, issues related to non-probability sampling as well as cross-sectional survey were explained. Then recommendations for future study were presented. Recommendations for further studies were divided into three areas, namely; generalisability and replicability, focus and other avenues. Then the achievements of the research objectives were presented. The research objectives set out were accomplished as the study was able to report the determinants that influence the adoption of SMM by SMMEs in Capricorn and Waterberg District Municipalities. Majority of the hypotheses set out by the researcher were supported.

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APPENDIX A: ENGLISH QUSTIONNAIRE

Dear Sir/ Madam

I am Makama Kgabo Raymond, Master of Commerce student from the University of Limpopo in the School of Economics and Management (Department of Business Management). I am conducting research on the topic: **Determinants of Social Media Marketing Adoption by Small, Micro and Medium Enterprises in Capricorn and Waterberg District Municipalities of Limpopo Province**. I humbly request that you participate in my research by completing this questionnaire. Your privacy will be highly maintained since this questionnaire is for academic research purpose only. Completing this questionnaire will take 30 minutes of your time and I will appreciate your cooperation.

CONSENT FORM

Research title: **Determinants of Social Media Marketing Adoption by Small, Micro and Medium Enterprises in Capricorn and Waterberg District Municipalities of Limpopo Province**.

Researcher: **Makama Kgabo Raymond**

I, _____hereby voluntarily agree to participate in the following project.

I understand that:

1. My responses will be treated with confidentiality and only be used for the purpose of the research.

 2. No harm will be posed to me.

3. The research project aim has been explained to me.

4. I do not have to respond to any question that I do not wish to answer for any reason.

5. Access to the records that pertain to my participation in the study will be restricted to persons directly involved in the research.

6. Any questions that I may have regarding the research, or related matters, will be answered by the researcher.

7. Participation in this research is entirely voluntary and I can withdraw my participation at any stage.

8. I understand the information regarding my participation in the study and I agree to participate.

Signature of interviewee   Signature of witness

_____   _____

Signature of interviewer   _____   Date: _____

SECTION A: DEMOGRAPHIC PROFILE

In this section, the researcher would like to find out a little more about yourself and the profile of your company. **Please indicate your agreement with the following statements by placing a cross (x) in the appropriate block.**

	Female	Male
1. Please indicate your gender		

	20 years and below	21-30 years	31-40 years	41-50 years	51-60 years	Above 60 years
2. Please indicate your age group						

	Business owner	Manager
3. Please indicate your position in an organisation		

	Below matric	Matric	Diploma	Degree	Honours	Masters	Doctoral
4. please indicate your highest qualification							

	Hospitality	Retail	Wholesale
5. Please indicate the industry / sector you operate in			

	0-5 years	6-10 years	11-15 years	Above 15 years
6. please indicate the number of years the firm has been in operation				

	0 -10 employees	11 - 50 employees	51-250 employees
7. please indicate the number of employees			

	in the business			

SECTION B: TECHNOLOGY ACCEPTANCE MODEL (TAM)

Please indicate your agreement with the following statements by choosing either, strongly disagree (1), disagree (2), neutral (3), agree (4) or strongly disagree (5)**. Please place (X) in the appropriate block.**

A.	Perceived usefulness	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)
8.	I think the adoption of social media marketing will improve our sales and revenue.					
9	I think the adoption of social media marketing will reduce our marketing costs.					
10.	I think the adoption of social media marketing will improve our competitiveness.					
11.	I think that the adoption of social media marketing will help to attract and retain customers.					
12.	I think that the adoption of social media marketing will					

		Strongly disagree	Disagree	neutral	agree	Strongly agree
	improve the performance of our business.					

B.	**Perceived ease of use**	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)
13.	Social media marketing adoption is clear and understandable.					
14.	The adoption of social media marketing does not require a lot of mental effort.					
15.	Overall, I think that social media marketing is easy to adopt.					
16.	It is easy to identify new customers using social media marketing.					
17.	It is simple to identify customer demand using social media.					

SECTION C: TECHNOLOGY-ORGANISATION- ENVIRONMENT (TOE)

Please indicate your agreement with the following statements by choosing either, strongly disagree (1), disagree (2), neutral (3), agree (4) or strongly disagree (5).

Please place (X) in the appropriate block.

A.	Relative advantage	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)
18.	Social media marketing adoption will result in better advertising and marketing.					
19.	Social medial marketing adoption would enable our enterprise to communicate with our customers effectively.					
20.	Social medial marketing adoption would assist us to develop better relationships with our customers.					
21.	We would be able to reach our customers timeously with social medial marketing.					
22.	We find social media marketing to be useful.					

B.	Top management support	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)

23.	Top Management in my organisation has shown support for social media marketing adoption.					
24.	Top management would support the adoption of social medial marketing.					
25.	Top management would provide resources necessary for the adoption of social media marketing.					
26.	Top management would provide necessary support for the adoption of social media marketing.					
27.	Top management is eager about adopting social media marketing.					

C.	Customer Pressure	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)
28.	Our relationship with our major customers would suffer					

	if we did not adopt social media marketing.					
29.	Our customers would consider us to be forward thinking by adopting social media marketing.					
30.	Most of our customers would expect our enterprise to adopt social media marketing.					
31.	Our customers would demand that we establish relationships with them using social media marketing.					
32.	It is easy for our customers to switch to other seller for the same products/ services we provide.					

D.	Competitive pressure	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)
33.	Social media marketing adoption would increase firm ability to outperform					

	competition.					
34.	Our enterprise is under pressure from competitors to adopt social media marketing.					
35.	Some of our competitors have already started adopting social media marketing.					
36.	Our enterprise thinks that social media marketing has an influence on competition in their industry.					
37.	Our enterprise will lose customers to competitors if we do not adopt social media marketing.					

SECTION D: INTENTION TO ADOPT SOCIAL MEDIA MARKETING

Please indicate your agreement with the following statements by choosing either, strongly disagree (1), disagree (2), neutral (3), agree (4) or strongly disagree (5). **Please place (X) in the appropriate block.**

A.	Intention to adopt Social Media Marketing	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)
38.	Our enterprise intends to adopt social media marketing.					

39.	Our enterprise plans to start using social media marketing regularly in the future.					
40.	Our enterprise intends to engage with stakeholders and advertise products and services using this platform in the future.					

SECTION E: ACTUAL ADOPTION OF SOCIAL MEDIA MARKETING

Please indicate your agreement with the following statements by choosing either, strongly disagree (1), disagree (2), neutral (3), agree (4) or strongly disagree (5). **Please place (X) in the appropriate block.**

A.	Actual Adoption of Social Media Marketing	Strongly disagree	Disagree	neutral	agree	Strongly agree
No.	Statement:	(1)	(2)	(3)	(4)	(5)
41.	Our enterprise has adopted social media marketing to get in touch with customers.					
42.	Our enterprise currently uses social media marketing to get in touch with customers.					
43.	Our enterprise will be going into the future always use social media marketing.					

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44.	Our enterprise does not use social media marketing due to security concerns.					
45.	We did not adopt social media marketing due to a lack of knowledge on it.					

THANK YOU FOR YOUR TIME AND COOPERATION.

APPENDIX B: SEPEDI QUESTIONNAIRE

Thobela: Mohlomphegi/ Mohomagadi

Leina laka ke Makama Kgabo Raymond, ke ithutela Masetase wa tša kgwebo le Unibesiti ya Limpopo. Ke diragatša di nyakišišo mabapi le hlogothaba ye e reng: **Dilo tšeo di laolago go amogelwa ga ditaba tša leago ke Dikgwebopotlana, tše nnyane le tša magareng disitrikiting tse di kgethilwego tša Capricorn le Waterberg menosipalithing ya Porofense ya Limpopo.** Ke kgopela gore le nthuše go thlatša potšišonyakišišo ye. Potšišonyakišišo ye etla bereka feela gotša sekolo. Yona etla tšea fela metsotso ye lesome tharo(30) fela. Nka thabela perekišano mmogo ya lena.

FOROMO YA TUMELELO

Thaetlele ya nyakišišo: **Dilo tšeo di laolago go amogelwa ga ditaba tša leago ke Dikgwebopotlana, tše Nnyane le tša Magareng disitrikiting tse di kgethilwego tša Capricorn le Waterberg menosipalithing ya Porofense ya Limpopo**.

Monyakišiši: **Makama Kgabo Raymond**

Nna, _____ka boithaopo ke dumela go tšea karolo mo protšekeng ye e latelago.

Ke a kwešiša gore:

1. Dikarabo tša ka di tla swarwa ka sephiri gomme tša šomišwa fela ka nepo ya nyakišišo.

2. Ga go kotsi yeo e tlago go ba le yona.

3. Maikemišetšo a projeke ya nyakišišo e hlalošitšwe go nna.

4. Ga ke swanela go araba potšišo efe goba efe yeo ke sa nyakego go e araba ka lebaka le ge e le lefe.

5. Phihlelelo ya direkhoto tšeo di lebanego le go tšea karolo ga ka nyakišišong e tla lekanyeletšwa go batho bao ba amegago thwii nyakišišong.

6. Dipotšišo dife goba dife tšeo nka bago le tšona mabapi le nyakišišo, goba ditaba tše di amanago le yona, di tla arabja ke monyakišiši.

7. Go tšea karolo nyakišišong ye ke ga boithaopo ka botlalo gomme nka gogela morago go tšea karolo ga ka mo kgatong efe goba efe.

8. Ke kwešiša tshedimošo mabapi le go tšea karolo ga ka thutong gomme ke dumela go tšea karolo.

Mosaeno wa mmoledišani: _____

 Mosaeno wa Monyakišiši: _____

Mosaeno wa hlatse: _____

Letšatšikgwedi: _____

KAROLO A: PHOROFAELE YA TŠA BOTHO

Mo karolong ye, monyakišisi a ka rata o tseba kudu ka lena and leka kampani ya lena. Bontsa tumelelano ya gago ka go thala sefapano goba khross (x) lepokising la maleba**.**

	Mosadi	Monna
1. Ka kgopelo bontsa bong bja gago		

	Ka fase ga 20	20-30	31-40	41-50	Go feta 50
2. Legoro la tša bogolo					

	Mphato	Dipoloma	Dikerie	Honase	Masetase	Tse dingwe

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	12					(ngwala leina la yona)
3. Dithuto tša godimo						

	mongwa kgwebo	Menetša
4. Bontša mošomo yo go o dirago		

	Hosipilaliti	Retheili	holisili
5. Bontša seketara yeo kgwebo ya lena e somelago go yona.			

	0-5	6-10	11-15	Gofeta mengwaga ye 15
6. Ke mengwaga e mekae e šoma kgwebo yeo ya lena/ya gago?				

	0 -10	11 - 50	51-250
7.Kgwebo e nale badiredi/bašomi ba ba kae			

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KAROLO B: TECHNOLOGY ACCEPTANCE MODEL (TAM)

Kgopelo: Bontsa tumelelano ya gago ka go thala sefapano goba khross (x) lepokising la maleba:

1= Ga ke dumele kago fetišisa, 2= Ga ke dumele, 3= Gake tšee lehlakore, 4= Ke a dumela, 5= Ke dumelelana ka go fetiša.

A.	Molemo o Lemohileng	Ga ke dumele kago fetišisa	Ga ke dumele	Gake tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša
No.	Setatamente:	(1)	(2)	(3)	(4)	(5)
8.	Ke nagana gore go amogelwa ga sošale mediya etla kanaofatsa thekiso ya rena le tšhelete					
9.	Ke nagana gore go amogelwa ga sošale mediya go tla fokotša ditsenyegelo tša rena					
10.	Mebaraka ke nagana gore go amogelwa ga sošale mediya go tla kanaofatša tlholisano ya rona					
11.	Ke nagana gore go amogelwa ga sošale					

	mediya gotla thuša go gogela le go boloka bareki.					
12.	Ke nagana gore go amogelwa ga sošale mediya gotla kanaofatša tsebitso yeya ngwebo ya rona					

B.	Go lemoga bonolo bja šomišo	Ga ke dumele kago fetišisa	Ga ke dumele	Ga ke tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša
No.	Setatamente:	**(1)**	**(2)**	**(3)**	**(4)**	**(5)**
13.	Amogelo ya sošale mediya e bonolo ebile ea kwišišagala.					
14.	Go amogelwa ga sošale mediya ga go hloke boiteko bo maatla ba kelello					
15.	Ka kakaretšo, ke nagana gore					

	sošale mediya e bonolo go e amogela					
16.	Go bonolo go hlaola bareki ba bafsa ka go šomiša papatšo ya ditaba tša leago.					
17.	Go bonolo go hlaola nyakego ya bareki ka go šomiša methopo ya ditaba ya leago.					

KAROLO C: TECHNOLOGY -ORGANISATION- ENVIRONMENT (TOE)

Kgopelo: Bontsa tumelelano ya gago ka go thala sefapano goba khross (x) lepokising la maleba:

1= Ga ke dumele kago fetišisa, 2= Ga ke dumele, 3= Gake tšee lehlakore, 4= Ke a dumela, 5= Ke dumelelana ka go fetiša.

A.	**Molemo o Batlang**	Ga ke dumele kago fetišisa	Ga ke dumele	Gake tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša
No.	Setatamente:	(1)	(2)	(3)	(4)	(5)
18.	Go amogela sošale					

	medija maketing otla dira gore gobe bobebe go bapatša le go maketa					
19.	Go amogela sošale mediya maketing go ka dira gore kgwebo tša rona di bolele le bareki b arena ka Katlego					
20.	Go amogela sošale mediya maketing goka re thuša go ntlafatša dikamano tše dibotse le bareki ba rona					
21.	Re be re tla kgona go fihlelela bareki ba rena ka nako ka papatšo ya ditaba tša leago					
22.	Re hwetša papatšo ya ditaba tša leago e le mohola.					

B.	Tšegetso ya tsamaišo ye phagameng	Ga ke dumele kago fetišisa	Ga ke dumele	Gake tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša
No.	Setatamente:	(1)	(2)	(3)	(4)	(5)

23.	Tsamaišo ye phagameng mo ke šomago gona e bontšitse tšegetso bakeng sa go amogela sošale mediya maketing.					
24.	Tsamaiso ye phagameng e ne e tla tšegetša go amogela Sošale mediya maketing					
25.	Tsamaiso ye godimo ene etla fana ka disebediso tse di hlokagalang bakeng sa go amogela Sošale mediya maketing.					
26.	Tsamaiso ye godimo ene etla fana ka tšegetso e hlokagalang bakeng sa go amogela Sošale mediya maketing.					
27.	Taolo e fišegela ka go amogela papatšo ya ditaba tša leago					

C.	Kgatelelo ya Tlhodisano	Ga ke dumele kago	Ga ke dumele	Gake tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša

No.	Setatamente:	fetišisa (1)	(2)	(3)	(4)	(5)
28.	Go amogelwa ga sošale mediya maketing go tla oketsa bokgoni bo tlileng ba go feta tlhodisano.					
29.	Kgwebo ya rena eka fase ga kgatelelo ya bahlodisani go amogela sošale mediya maketing.					
30.	Ba bangwe ba bahlodisani ba rena šetse ba thomile go amogela Sošale mediya maketing.					
31.	Kgwebo ya rena e nagana gore Sošale mediya maketing e nale tšušumetso tlhodisanong indastering ya bona.					
32.	Kgwebo ya rena e tla lahlegelwa ke bareki go baphadišani ge re sa amogele papatšo ya ditaba tša leago.					

D.	Kgatelelo ya bareki	Ga ke dumele kago fetišisa	Ga ke dumele	Gake tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša
No.	Setatamente:	(1)	(2)	(3)	(4)	(5)
33.	Kamano ya rona le bareki ba rona baka sehloohong ene etla senyega gaeba re sa amogele sošale mediya maketing					
34.	Bareki ba rena baka re tšea rele ba go naganela pele ka go amogela Sošale mediya maketing.					
35.	Bontši bja bareki ba rena baka labella gore kgwebo ya rena e amogele Sošale mediya maketing					
36.	Bareki ba rena ba tla nyaka gore rebe le kamano le bona ka go šomiša Sošale mediya maketing					
37.	Go bonolo gore bareki ba rena ba fetogele go morekiši yo mongwe					

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bakeng sa ditšweletšwa/ ditirelo tše di swanago tšeo re di fago					

KAROLO YA D: BOIKEMIŠETSO BA BOITŠOARO BJA O AMOGELA YEYA SOŠALE MEDIYA MAKETING

Kgopelo: Bontsa tumelelano ya gago ka go thala sefapano goba khross (x) lepokising la maleba:

1= Ga ke dumele kago fetišisa, 2= Ga ke dumele, 3= Gake tšee lehlakore, 4= Ke a dumela, 5= Ke dumelelana ka go fetiša.

C.	Boikemišetso ba boitšoaro bja o amogela yeya sošale mediya maketing	Ga ke dumele kago fetišisa	Ga ke dumele	Gake tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša
No.	Setatamente:	(1)	(2)	(3)	(4)	(5)
38.	Kgwebo ya rena e ikemeditse go amogela sošale mediya maketing.					
39.	Kgwebo ya rena e rera go thoma go šomiša sošale mediya marketing ka mehla nakong ye e tlang.					
40.	Khamphani ya rena e ikemišeditše go ikopanya le bankakarolo					

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lego bapatša diphorotakete le di sebisesi ka tšumišo ya polatefomo ye nako ye e tlago					

KAROLO YA E: SOŠALE MEDIYA MAKETING E A AMOGELWA KA NNETE

Kgopelo: Bontsa tumelelano ya gago ka go thala sefapano goba khross (x) lepokising la maleba:

1= Ga ke dumele kago fetišisa, 2= Ga ke dumele, 3= Gake tšee lehlakore, 4= Ke a dumela, 5= Ke dumelelana ka go fetiša.

A.	**Go amogela sošale mediya ka nnete**	Ga ke dumele kago fetišisa	Ga ke dumele	Gake tšee lehlakore	Ke a dumela	Ke dumelelana ka go fetiša
No.	Setatamente:	(1)	(2)	(3)	(4)	(5)
41.	Kgwebo ya rona e amogetse Sošale mediya maketing go kopana le bareki					
42.	Kgwebo ya rona gona bjalo e shomisha Sošale mediya maketing go ikopanya le bareki					
43.	Kgwebo ya rena e tla ya nakong ye e tlago e dula e shomisha Sošale					

	mediya maketing.					
44.	Kgwebo ya rena ga e šomiše papatšo ya ditaba tša leago ka lebaka la matshwenyego a tšhireletšo					
45.	Ga se ra amogela papatšo ya ditaba tša leago ka lebaka la go hloka tsebo ka yona					

KE LEBOGA NAKO YA GAGO LE GO TŠEA KAROLO GA GAGO.

APPENDIX C: ENGLISH CONSENT FORM

Research title "Determinants of Social Media Marketing Adoption by Small, Micro and Medium Enterprises in Capricorn and Waterberg District Municipalities of Limpopo Province".

Researcher: Kgabo Raymond Makama

I, _____hereby voluntarily agree to participate in the following project: Determinants of Social Media Marketing Adoption by Small, Micro and Medium Enterprises in Capricorn and Waterberg District Municipalities of Limpopo Province.

I understand that:

1. My responses will be treated with confidentiality and only be used for the purpose of the research.

2. No harm will be posed to me.

3. The research project aim has been explained to me.

4. I do not have to respond to any question that I do not wish to answer for any reason.

5. Access to the records that pertain to my participation in the study will be restricted to persons directly involved in the research.

6. Any questions that I may have regarding the research, or related matters, will be answered by the researcher.

7. Participation in this research is entirely voluntary and I can withdraw my participation at any stage.

8. I understood the information regarding my participation in the study and I agree to participate.

Signature of a respondent: _____

Signature of interviewer: _____ Signature of witness: _____

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APPENDIX D: SEPEDI CONSENT FORM

Thaetlele ya nyakišišo "Dilo tšeo di laolago go amogelwa ga ditaba tša leago ke Dikgwebopotlana, tše Nnyane le tša Magareng disitrikiting tse di kgethilwego tša Capricorn le Waterberg menosipalithing ya Porofense ya Limpopo".

Monyakišiši: Kgabo Raymond Makama

Nna, _____ka boithaopo ke dumela go tšea karolo mo protšekeng ye e latelago: Dilo tšeo di laolago go amogelwa ga ditaba tša leago ke Dikgwebopotlana, tše Nnyane le tša Magareng disitrikiting tse di kgethilwego tša Capricorn le Waterberg menosipalithing ya Porofense ya Limpopo.

Ke a kwešiša gore:

1. Dikarabo tša ka di tla swarwa ka sephiri gomme tša šomišwa fela ka nepo ya nyakišišo.

 2. Ga go kotsi yeo e tlago go ba le yona.

3. Maikemišetšo a projeke ya nyakišišo e hlalošitšwe go nna.

4. Ga ke swanela go araba potšišo efe goba efe yeo ke sa nyakego go e araba ka lebaka le ge e le lefe.

5. Phihlelelo ya direkhoto tšeo di lebanego le go tšea karolo ga ka nyakišišong e tla lekanyeletšwa go batho bao ba amegago thwii nyakišišong.

6. Dipotšišo dife goba dife tšeo rnka bago le tšona mabapi le nyakišišo, goba ditaba tše di amanago le yona, di tla arabja ke monyakišiši.

7. Go tšea karolo nyakišišong ye ke ga boithaopo ka botlalo gomme nka gogela morago go tšea karolo ga ka mo kgatong efe goba efe.

8. Ke kwešiša tshedimošo mabapi le go tšea karolo ga ka thutong gomme ke dumela go tšea karolo.

Mosaeno wa mmoledišani: -------------- 	Mosaeno wa Monyakišiši: _____ Mosaeno wa hlatse: _____

APPENDIX E: PERMISSION LETTER (ENGLISH)

<div align="right">

Makama Kgabo Raymond

P.O. Box 3984

Polokwane

0700

09 December 2022

</div>

The Owner/Manager

Request for permission to conduct a research study at your organization.

I am a Master of Commerce Student in Business Management at the University of Limpopo. As part of my study, I must conduct research on: Determinants of Social Media Marketing Adoption by Small, Micro and Medium Enterprises in Capricorn and Waterberg District Municipalities of Limpopo Province". I hereby request permission to conduct research using a questionnaire which will be distributed to you, the owner or manager of the business. The questionnaire will have questions relating to my study, where you will be required to fill it with answers. Once I have received a permission from you, the study will be submitted to the University of Limpopo's Research Ethical committee for final approval. The findings of this study will remain confidential and anonymous. The names, addresses and contact details of the participant and institution will not be mentioned in the research report.

For any additional information you can contact me or contact my study supervisor, Professor Olawale Fatoki, tell no: (015)268-2646 and email: olawale.fatoki@ul.ac.za for the confirmation of my research. Your approval to conduct this study will be greatly appreciated.

Sincerely

Mr. Makama Kgabo Raymond

Cell no: 081 421 4950/ 066 151 6299

APPENDIX F: SEPEDI PERMISSION LETTER

Makama Kgabo Raymond

P.O. Box 3984

Polokwane

0700

09 December 2022

Mongwa kgwebo/ Menetša

Kgopela tumelelo ya go dira nyakišišo ya mokgatlong wa gago.

Ke Moithuti wa Master of Commerce wa Taolo ya Kgwebo Yurnibesithing ya Limpopo. Bjalo ka karolo ya thuto ya ka, ke swanetše go dira nyakišišo ka ga: Dilo tšeo di laolago go amogelwa ga ditaba tša leago ke Dikgwebopotlana, tše nnyane le tša magareng disitrikiting tse di kgethilwego tša Capricorn le Waterberg menosipalithing ya Porofense ya Limpopo.

Ke kgopela tumelelo ya go dira nyakišišo ka go šomiša lenaneopotšišo leo le tlago go abja go wena, mong goba molaodi wa kgwebo. Lenaneopotšišo le tla ba le dipotšišo tšeo di amanago le thuto ya ka, moo o tlago swanelwa ke go le tlatša ka dikarabo. Ge ke šetše ke hweditše tumelelo go tšwa go wena, nyakišišo ye e tla romelwa go komiti ya Boitshwaro bja Nyakišišo ya Yurnibesithi ya Limpopo gore e fiwe tumelelo ya mafelelo. Dikutollo tša nyakišišo ye di tla dula e le sephiri ebile di sa tsebje. Maina, diaterese le dintlha tša kgokagano tša motšwasehlabelo le setheo di ka se bolelwe pegong ya nyakišišo.

Bakeng sa tshedimošo efe goba efe ya tlaleletšo oka ikgokaganya le nna goba wa ikgokaganya le mookamedi wa ka wa thuto, Moprofesara Olawale Fatoki, go nomoro ye: (015) 268 2646 le emeile: Olawale.fatoki@ul.ac.za bakeng sa tiišetšo ya ka.

Tumelelo ya gago ya swara thuto ye e tla lebogwa kudu.

Ka kgonthe, Mr. Makama Kgabo Raymond

APPENDIX G: ETHICAL CLEARANCE CERTICATE
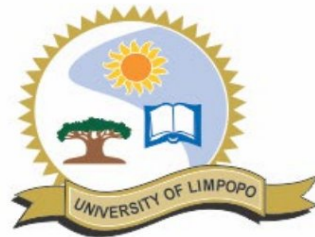
University of Limpopo
Department of Research Administration and Development
Private Bag X1106, Sovenga, 0727, South Africa
Tel: (015) 268 3935, Fax: (015) 268 2306, Email: anastasia.ngobe@ul.ac.za

TURFLOOP RESEARCH ETHICS COMMITTEE
ETHICS CLEARANCE CERTIFICATE

MEETING: 29 November 2022

PROJECT NUMBER: TREC/622/2022: PG

PROJECT:

Title:	Determinants of Social Media Marketing Adoption by Small, Micro and Medium Enterprises in Capricorn and Waterberg District Municipalities of Limpopo Province
Researcher:	KR Makama
Supervisor:	Prof O Fatoki
Co-Supervisor/s:	Ms M Ramasobana
School:	Economics and Management
Degree:	Master of Commerce (Business Management)

PROF D MAPOSA
CHAIRPERSON: TURFLOOP RESEARCH ETHICS COMMITTEE

The Turfloop Research Ethics Committee (TREC) is registered with the National Health Research Ethics Council, Registration Number: **REC-0310111-031**

Note:
i)   This Ethics Clearance Certificate will be valid for one (1) year, as from the abovementioned date. Application for annual renewal (or annual review) need to be received by TREC one month before lapse of this period.
ii)   Should any departure be contemplated from the research procedure as approved, the researcher(s) must re-submit the protocol to the committee, together with the Application for Amendment form.
iii)   PLEASE QUOTE THE PROTOCOL NUMBER IN ALL ENQUIRIES.

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APPENDIX H: EDITORIAL LETTER

507 Caledon Village, Cell +27794848449, Email: kubayijoe@gmail.com

05 August 2023

Dear Sir/Madam

SUBJECT: EDITING OF MASTERS DISSERTATION

This is to certify that the masters dissertation entitled 'Determinants of social media marketing adoption by small, micro and medium enterprises in Capricorn and

Waterberg District Municipalities of Limpopo Province' by Mr K.R Makama has been edited and proofread, and that unless further tampered with, I am content with the quality of the dissertation in terms of its adherence to editorial principles of consistency, cohesion, clarity of thought and precision.   Kind regards

Prof SJ Kubayi (DLitt et Phil)

APPENDIX J: PLAGIARISM REPORT

DETERMINANTS OF SOCIAL MEDIA MARKETING ADOPTION BY SMALL, MICRO AND MEDIUM ENTERPRISES IN CAPRICORN AND WATERBURG DISTRICT MUNICIPALITIES OF LIMPOPO PROVINCE

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