

Doctoral Thesis

Enablers and Inhibitors of Social Media Usage Towards SMEs' Growth: Evidence from Service-Based SMEs in Ghana

Aktivátory a inhibitory sociálních médii ve vztahu k rozvoji MSP na příkladu MSP působících v sektoru služeb v Ghaně

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DEDICATION

The entire doctoral thesis is warmly dedicated to my late father in the person of Deacon Isaac Kweku Amo Selby whose encouragement, both spiritual and physical support helped me to attain this higher height.

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ABSTRACT

The fourth industrial revolution (Industry 4.0) has propelled many to focus on interconnectivity and automation while leveraging real-time data for effective decision-making and becoming competitive. This trend has been observed among small and medium enterprises (SMEs), particularly in emerging economies where their contribution to the national Gross Domestic product has been pronounced. This development is apparent among SMEs in both developed and developing countries that have contributed substantially to job creation and other economic indicators. On the hind side, fortifying this growth has been challenging given the need to meet the changing demand of consumers. In pursuit of this, innovative marketing strategies are available to SMEs to meet consumers' demands and become competitive. Nonetheless, social media marketing has become an emerging trend for marketing communication and continuous customer interaction. Even though the affordances of social media adoption towards the growth of businesses transcend political and economic jurisdiction, literature on the subject matter has been apparent among developed economies. More importantly, these studies are mostly concentrated on the impact of social media on customers' intention to patronize a firm's product or service. Ostensibly, the adoption of social media for marketing and advertising goes a long way to draw the attention of prospective customers to a brand (or a company's product/service). However, within a less digitized economy like Ghana, Internet marketing orientation among SMEs is faced with some operational challenges that have a potency to hinder the firm's sustainability and growth. Against this background, the thesis sought to fill in the missing gap by developing a comprehensive research model to examine the enablers and inhibitors of social media application as a marketing communication tool for SMEs' growth among micro-to-medium enterprises in Ghana. Leveraging the uses and gratification and the social media engagement theories, the study explicates the enablers and inhibitors of social media to the growth of SMEs in Ghana. The enablers and inhibitors are described as the operational benefits and challenges respectively. In this thesis, the researcher introduced two new constructs (business motivation and SME growth). The study employs a mixed (qualitative and quantitative) method approach to execute the objectives set. The researcher, therefore, made use of quantitative data analysis through Partial least square and structural equation modeling (PLS-SEM) particularly ADANCO version 2.2.1 software as the main statistical technique, and used experts and interviews to draw a meaningful conclusion for the qualitative approach. The findings of the study

would offer maximum contributions to theory, practice (beneficial to managers/owners of SMEs), governments, and academics on the usage of social media for a sustainable SME.

ABSTRAKT

Čtvrtá průmyslová revoluce (Industry 4.0) přiměla mnohé k tomu, aby se zaměřili na propojitelnost a automatizaci a zároveň využívali data v reálném čase pro efektivní rozhodování a stali se konkurenceschopnými. Tento trend byl pozorován u malých a středních podniků (SMEs), zejména v rozvíjejících se ekonomikách, kde je jejich příspěvek k hrubému domácímu produktu výrazný. Tento vývoj je patrný u malých a středních podniků ve vyspělých i rozvojových zemích, které významně přispěly k tvorbě pracovních míst a dalším ekonomickým ukazatelům. Na druhou stranu bylo posílení tohoto růstu náročné vzhledem k potřebě vyhovět měnící se poptávce spotřebitelů. Za tímto účelem SME využívají inovativní marketingové strategie, aby splnily požadavky spotřebitelů a staly se konkurenceschopnými. Marketing na sociálních sítích se nicméně stal novým trendem marketingové komunikace a neustálé interakce se zákazníky. I když možnosti přijetí sociálních médií směrem k růstu podniků přesahují politickou a ekonomickou jurisdikci, literatura na toto téma je mezi rozvinutými ekonomikami zřejmá. Ještě důležitější je, že tyto studie se většinou zaměřují na dopad sociálních médií na záměr zákazníků propagovat produkt nebo službu firmy. Zdá se, že přijetí sociálních médií pro marketing a reklamu vede dlouhou cestu k upoutání pozornosti potenciálních zákazníků na značku (nebo produkt/službu). V méně digitalizované ekonomice, jako je Ghana, se však orientace na internetový marketing mezi malými a středními podniky potýká s některými provozními problémy, které mohou bránit udržitelnosti a růstu firmy. Na tomto pozadí se práce snažila zaplnit chybějící mezeru vytvořením komplexního výzkumného modelu, který by prozkoumal aktivátory a inhibitory aplikace sociálních médií jako nástroje marketingové komunikace pro růst malých a středních podniků mezi mikro až střední podniky v Ghaně. S využitím teorií využití a uspokojení a zapojení sociálních médií dizertační práce vysvětluje překážky a omezení sociálních médií pro růst malých a středních podniků v Ghaně. Aktivátory a inhibitory jsou popsány jako provozní přínosy a výzvy. V této práci výzkumník představil dva nové konstrukty (podnikatelská motivace a růst MSP). Studie využívá smíšený (kvalitativní a kvantitativní) metodický přístup k dosažení stanovených cílů. Výzkumník jako hlavní statistickou techniku použil kvantitativní analýzu dat prostřednictvím modelování parciálních nejmenších čtverců a strukturních rovnic (PLS-SEM), zejména software ADANCO verze 2.2.1, a také uplatnil konzultační rozhovory s odborníky, aby vyvodil smysluplný závěr pro kvalitativní přístup. Závěry studie by nabídly maximální přínos teorii, praxi (prospěšné pro manažery/vlastníky malých a středních podniků), vládám a akademikům o využívání sociálních médií pro udržitelné malé a střední podniky.

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LIST OF ABBREVIATIONS

SMEs Small and Medium Enterprises

CB-SEM Covariance Based-SEM

CFA Confirmatory factor analysis

CMB Common method bias

CMV Common method variance

SMU Social Media Usage CA Customer Attraction

CC Communication Channel

BM Business Motivation
ME Market Expansion

BMS Business Marketing Strategy

ICT Information Communication Technology

SMEG SMEs Growth

MS/ME Managerial skills/ marketing expertise

FC Financial Constraints

MR Marketing Risk

TC Technological Changes

PEST/PESTEL Political, Economic, Social-cultural, Technology,

Environmental and Legal

RO Research Objectives

VIF Variance Inflation Factor

SMET Social Media Engagement Theory

U> Uses and Gratification Theory

PLS Partial Least Square
RQ Research Questions
CD Completely Disagree

D Disagree
N Neutral
A Agree

CA Completely agree

SEM Structural Equation Modeling
AVE Average Variance Extracted

CMV Common Method Variance GDP Gross Domestic Products

1. INTRODUCTION

1.1 Background of the Study

Social media (SM) usage is gaining increasing popularity as a powerful tool for businesses in all economic sectors such as agriculture, tourism, and health. Transcending from the traditional industrial sectors of the economy, social media is gradually shaping the landscape of the services and manufacturing sectors and making them more competitive. For instance, the affordability of SM is fast changing how Small and Medium Enterprises (SMEs) operate in contemporary times. This trend has occasioned because of the upsurge in the penetration of the use of mobile phones in societies (Öztamur & Karakadılar, 2014; Wardati & Er, 2019). This increased penetration has positively impacted the improved adoption in the use of social media which has been enabled by smartphones, and a new paradigm in the advertisement of businesses of Small and Medium Enterprises (Wardati & Er, 2019; Bruce et al., 2022). This has improved the general online presence of SMEs. Furthermore, incorporating comprehensive social media marketing into corporate procedures has brought beneficial outcomes (Abbasi et al., 2022; Olanrewaju et al., 2020).

Given that the online presence of SMEs has increased, SM has become a potential medium for marketing communication where variants of non-personal presentation and promotion of ideas, goods, or services by an identified sponsor are posted (Armstrong & Kotler, 2000). Social media usage is generally described as the various internet-based platforms that allow users or the public to generate and share ideas, pictures, videos, information, interests, and other expressions to the public (Jibril et al., 2019; Kietzmann et al., 2011). Recently, experts in advertising have begun using social media website appeals in crafting advertisements to motivate users to share the brand image, as a means of getting attention and meeting the specific needs of customers (Hussain et al., 2022; Waters et al., 2011). Social media has been deemed to have an impact on individuals and SMEs both positively and negatively depending on its usage (Boyd, 2007). Thus, social media can be used by SMEs for advertising purposes or as a promotional tool (Borah et al., 2022; Kaplan & Haenlein, 2010). Although SMEs have limited skills, capacities, and financial resources and are not relatively capable to compete efficiently with large companies (Lekhanya, 2013), the advent of social media has enabled SMEs to carry out advertising activities in an efficient manner. Thus, through social media, SMEs have more prospects to promote their goods or services and market their brands worldwide which is no

longer the preserve of large companies with an international presence (Hassan et al., 2015).

Furthermore, the main tools of marketing communication have been through mass communication networks such as radio and television, and print media (Asiedu, 2017). Asiedu (2017) opined that, given the scalability of traditional media, SMEs could reap the benefits since they could not reach their targeted customers in real-time yet, the SM tools offer a mammoth of opportunities for enterprises to reach their targeted audience without stress. In other words, SMEs can relate with their customers directly, at the right time, and a lower cost with higher efficiency and returns (Kaplan, 2012). Unlike the traditional means of marketing communication, social media allows consumers/customers to monitor their brands, ask questions, and make comments related to products and services consumed on platforms like Facebook, Twitter, and Instagram (Ainin, Parveen, & Moghavvemi, 2015). Again, businesses can connect directly with consumers and then ascertain discussions about brands through the platforms. Bernhard & Abukar (2012) assessed how SMEs can use social media to communicate.

Given this trend, studies (e.g., Jagongo & Kinyua, 2013) investigated the use of social media and Entrepreneurship Growth (a new business communication paradigm among SMEs in Nairobi) and affirmed that social media can be used as a marketing communication tool for SMEs growth yet, potential challenges besetting its adoption and usage fester in most developing countries. In other words, the 'inhibitors' in this study context refer to the factors that constraint (or negatively affect) the optimum application of social media channels in the quest to ensure profitable and sustainable marketing communication. In other words, the inhibitors of social media application have undoubtedly deterred many young SMEs from using it, particularly in emerging economies, whereas the 'enablers' refer to the potential benefits or importance that SMEs will gain from the adoption or optimal application of social media channels in the quest to ensure their long-term viability and growth.

This research argues that in SME communication processes, the various social media platforms play an important role. A concentrated rapid response to customers, appropriate interactions, and feedback were seen to increase collaborative communication on the social media platforms by SMEs. In the Ghanaian context, SMEs are noted to employ about 70% of the country's total population (Apenteng & Doe, 2014) yet, this critical sector of the Ghanaian

economy is unable to rapidly expand due to the lack of the application of innovative marketing communication tools to promote their products and services delivery (Apenteng & Doe, 2014). Furthermore, the traditional way of advertisement has increasingly become obsolete, requiring a replacement in the current era of promotion of products and services (Bernhard & Abukar, 2012; Cardoso et al, 2017).

The researcher, therefore, finds it most appropriate to undertake this study since research in this specific area is less, and few works only concentrated on enablers leaving the inhibitors, thus leaving a gap (Asiedu, 2017; Chatterjee et al., 2020; Wardati & Er, 2019). From the foregoing, this current study aims at assessing both enablers and inhibitors of social media usage as a marketing communication tool for SMEs' growth in Ghana. This study, thus, will pragmatically seek to examine the usefulness of integrating this new technological phenomenon (social media) as a marketing communication tool coupled with its challenges to SME growth in a developing country context. The theoretical benefit of this study will contribute to the body of knowledge on SMEs, specifically, on the usage of social media by SMEs in most developing countries, especially Ghana. Also, this research will enable industry players to make sound policies and strategies that could ensure the relevance, sustainability, and growth of SMEs by using social media as a marketing communication tool. The entire doctoral thesis is structured into seven sections namely: introduction, literature review, methodology, study results, discussion of the results, expected contribution, and finally the conclusion.

1.2 Research Problem

A developing country like Ghana heavily touts the pivotal roles that SMEs play in the economic growth of the country. According to the Ghana Statistical Service, SMEs represent about 95% of the services and manufacturing subsectors (CITE). Their activities span from serving as a key provider of goods and suppliers of services to individuals and large corporations thereby providing more than 85% of employment and contributing to 70% of Ghana's annual GDP (Kwaku Amoah, 2018; Apenteng & Doe, 2014). The increased focus on SMEs is also due to its numerous advantages such as encouraging entrepreneurship among citizens, employment creation, and enhancing and ensuring inter and intraregional decentralization which becomes a countervailing force against the economic power of larger enterprises (Ahenkorah-Marfo & Akussah, 2016). These indications of the significant contribution of SMEs to the socio-economic

growth in Ghana, however, do not translate into their growth due to a steep increase in antiquated legacy traditional marketing tools (Apenteng & Doe, 2014).

Social media marketing has seemingly become the new but most preferred means of advertising and marketing products and services by firms. There has been a substitution of an organizational cause for a social cause as companies increasingly discover new and viable ways to connect with their targets via online platforms (Chatterjee & Kumar Kar, 2020). Undoubtedly, online presence has become an obligation for contemporary businesses. Apart from a basic website, consumers now explore other aspects of a company such as a blog, a Facebook page, an Instagram page, a shopping cart, and e-brochures, among others (Talal et al., 2018; Bocconcelli et al., 2017; Casaló et al., 2020; Boateng, 2016).

Several studies have been conducted by scholars and researchers considering different perspectives on social media usage (Ndeudjeu, 2021; Merritt, 2021; Asiedu, 2017; Öztamur & Karakadılar, 2014; Wardati & Er, 2019; Hwang & Zhang, 2018; Hajli, 2013; Bocconcelli et al., 2017; Chatterjee & Kumar Kar, 2020). However, comprehensive research has not been done in assessing both enablers and inhibitors of social media usage towards SMEs growth in developing countries particularly Ghana, which provides room for such study to be conducted on social media usage as a marketing communication tool for SMEs growth (Asiedu, 2017; Ahenkorah-Marfo & Akussah, 2016; Boateng, 2016). Considering the current focus on electronic commerce and the necessity of companies, either large or small, to have an online presence as well as the taste preferences of the current consumer, a research gap has been identified that this study seeks to address.

Undoubtedly, extant literature has provided that, Ghana, like its contemporary developing countries, stands to gain immensely from the activities of SMEs. Despite this, there are rising concerns about factors that could catalyze the growth of Ghana's economy through SMEs towards contributing to the development agenda of the nation. Nonetheless, some identified factors such as poor marketing mechanisms amidst poor customer intimacy have been identified as the bane of the underperforming SME sub-sector (Boateng, 2016). Considering the heightened competition among domestic and foreign firms in Ghana, social media marketing plays a significant role in terms of appealing to the target market and ultimately ensuring relationship marketing (Ahenkorah-Marfo & Akussah, 2016; Boateng, 2016). Moreover, Asiedu (2017) found that social media contains

various platforms or channels that are important to serve as a digital marketing communication for SMEs' growth in the current era of ICT in sharing information about SMEs bands with its customers, purchasing, and evaluating their customer satisfaction.

However, few studies were done in Ghana on social media usage only concentrated on customers' attitudes toward social media, the firm's performance using social media, and its relevance leaving out the inhibiting factors of social media usage. The current study, therefore, seeks to combine both enablers and inhibitors of social media usage as a marketing communication tool to empirically provide a comprehensive assessment of the adoption of social media for SMEs' growth. The proliferation of smartphones and the increased adoption of social media, thus, provide opportunities for SMEs to advertise their goods and services efficiently and effectively as the SMB Group (2012) has highlighted that most SMEs in developing countries lack the proper way of advertising in modern times. From the foregoing, this research will focus on exploring the dimensions of SMEs' integration of social media as a marketing communication tool for their viability, sustainability, and growth.

1.3 Research Questions

The main research question of this doctoral thesis is: what are the enablers (benefits) and inhibitors (constraints) of social media usage as a marketing communication tool for Small and Medium Enterprises' growth in Ghana?

Under this broad question, are sub-questions the researcher considers critical to providing insight into the various aspects of the research question.

RQ1: What are the main social media channels used as a marketing communication tool by SMEs in Ghana?

RQ2: Does social media usage positively impact the growth of SMEs in Ghana?

RQ3: What are the inhibiting factors of social media usage as a marketing communication tool for SMEs in Ghana?

RQ4: What are the enabling factors of social media usage as a marketing communication tool for SMEs in Ghana?

RQ5: Does social media usage significantly mediate the relationships between the stated "enablers and inhibitors" and SMEs' growth.

1.4 Research Objectives

The main objective of this doctoral thesis is to assess the enablers and inhibitors of social media usage as a marketing communication tool for SMEs' growth in Ghana.

RO1: To identify the major social media channels used as a marketing communication tool by SMEs in Ghana.

RO2: To examine how social media usage positively impacts the growth of SMEs in Ghana

RO3: To identify the inhibiting factors of social media usage as a marketing communication tool for SMEs in Ghana

RO4: To identify the enabling factors of social media usage as a marketing communication tool for SMEs' growth in Ghana.

RO5: To examine the mediating role of social media usage on the relationships between the stated "enablers and inhibitors" and SMEs' Growth.

1.5 Study Delimitation

The qualities that limit the scope and determine the borders of the investigation are known as delimitations. It is extremely important to highlight the delimitation of this present doctoral thesis. Since the study is limited to only SMEs in Ghana, thus, the study's findings or results could be generalized with caution. By taking into consideration or account the business environments in other jurisdictions (PEST/PESTEL). Again, the study only considered the managerial perspectives of SMEs and neglected the responses of customers which poses a delimitation since the views of customers were not considered in this regard as part of the study responses in soliciting data or information for the analysis/findings. Finally, since the research aims at evaluating/assessing the enablers and inhibitors of social media usage as a marketing communication tool for SMEs growth in an emerging economy perspective, responses from the organizational level are more appropriate and substantial in coming out with results/findings that meet the main objective of this doctoral thesis.

1.6 Thesis Disposition

The current doctoral thesis has been structured into seven different sections which provide a summary of the entire work under study. Section one contains the introduction or the background of the study, research problem and research gap, research questions and objectives, and study delimitations. Section two provides details of the literature review, definition of SME from a Ghanaian Perspective, an overview of social media usage by SMEs in Ghana, Enablers, and Inhibitors of social media, SMEs growth likewise the Proposed Conceptual Framework, and the research hypotheses of the entire study. Furthermore, Section three provides the research design and methodology of the entire doctoral study, information on how data was collected, the sampling technique used, data collection tools, and the analytic techniques used whiles section four shows empirical results of the doctoral study. Section five presents the discussions of the empirical findings of the study (both quantitative and qualitative). Section six provides information on the contribution of this research to theory, practice, and academia. Finally, section seven reveals the conclusion and limitations of the study provided, followed by the references to the work.

2. LITERATURE REVIEW

2.1 Theoretical Background

2.1.1 Uses and Gratification Theory (U&G)

The theory of U&G provides a way to understand why and how individuals actively seek specific media to meet their specific needs (Katz et al., 1973). The U&G theory tries to clarify which psychological or social desires influence individuals to choose certain content and media channels and the attitudinal and behavioral outcomes (Eginli & Tas, 2018). People use media to satisfy specific wants and needs, according to the uses and gratifications theory. Unlike many other media theories, which see media users as passive, uses and gratifications see them as active agents in charge of their media consumption. People are characterized as being active and motivated in the selection of the media they choose to consume because of the uses and gratifications they receive from doing so. The theory is predicated on two tenets: first, that individuals who use media are proactive in the selection of the media they consume; second, that individuals are conscious of the reasons behind their preferences regarding various media options (Katz et al., 1973). Because of the increased control and variety of options made available by new media, researchers have been able to explore previously unexplored uses and gratifications, which in turn has led to the identification of previously unknown gratifications, particularly about social media (Ray et al., 2019). The theory of uses and gratifications, which has its origins in the field of communication, can be used to help social media marketers create better scales and measurement instruments. People are motivated to seek out media that meets their specific needs and provides them with ultimate satisfaction, according to the use and gratification theory.

Despite the relevance of the theory to marketing, its application in social media use for the promotion of goods and services has been nascent. Prior studies have used the theory to explore how individuals and organizations use social media to meet their demands (Ahad & Anshari, 2017; Eginli & Tas, 2018; Ray et al., 2019; Jibril & Adzovie, 2022). Jibril and Adzovie (2022) in their recent study utilize the U&G to examine the antecedent of selecting fast-food joints. The study found that user-generated content, a variant of electronic word of the mouth particularly on social media significantly moderates the interaction between consumer preference and desire to choose a fast-food joint. Similarly, Ray et al. (2019) found eight main gratifications behind the use of social media apps for food delivery: convenience, societal pressure, customer experience, delivery experience, restaurant search, quality control, listing, and ease-of-use. Eginli and Tas (2018) opine that, understanding the psychological factors affecting the use of SM is essential. Thus, conclude that, examining the drivers of SM use help

incentivize others, promote broader selection, and access, and foster competitive pricing. Other studies have also highlighted other factors such as hedonic gratification as a delight from a joyful experience. In other words, the aesthetics of deviation, rest, enjoyment, and time spent (Chiang, 2013; Nambisan & Baron, 2007) play a key role in the use and motivation for the use of technology. Extant studies (see, Alhassan, et al., 2020; Azam, 2015; Ifinedo, 2016; Zhang & Leung, 2015) used similar variables of gratification, such as escapism, enjoyment, time passing, and intrinsic enjoyment. Ha et al. (2015) in their study found that hedonic gratifications have a direct influence on users' attitudes toward mobile SM use in Korea.

2.1.2 Social Media Engagement Theory (SMET)

The SMET was originally built to model the interaction between users and organizations and was later extended to focus on the social interaction among users on social media platforms often provided by the organization. Based on Prahalad and Ramaswamy, (2004), Gangi and Wasko (2016) extended the original SMET to incorporate a social-technical systems perspective to the question of why users' experience influences engagement and ultimate usage. According to Gangi & Wasko (2016), the SMET considers the role of technology as the underlying platform required to facilitate social interactions among geographically and temporally dispersed users. The rise of social media is largely attributable to the evolution of technology to provide a unique user experience that enables users to connect in ways that were never possible. The user experience referred to in this study is based on the definition of experience as the content of direct observation or participation in an event. When experience is defined as a noun, referring to the content resulting from direct participation, the user experience in social media is determined by two crucial factors: the experience derived from social interactions and the experience derived from technical features.

It must be emphasized that the key to the SMET is the concept of user engagement. Albeit, researchers implicitly agree that user engagement is important, defining engagement and distinguishing it from similar concepts such as user experience and actual usage is required to advance research in this area. To that end, the SME theoretical model defines distinctions between the factors that comprise the user experience, user engagement, and usage. Customer engagement is an interactive process that is highly dependent on the environment. To have a comprehensive understanding of customer engagement, it is necessary to investigate the focal objects of engagement. This includes the provision of goods or services, in addition to activities and events. There appear to be leading strands of literature on SMET relative to social media use. For instance, Dolan et

al., (2019) provided a theoretical model to explicate the role of SM content in facilitating interaction between organizations and their customers. The model provides an avenue with which businesses could stimulate a positive engagement with their customers. Wong et al. (2022) in their study leveraged the SM engagement theory to understand the exchange mechanism by which tourists engage on SM platforms. The study found a significant mediation mechanism in the techno-exchange engagement process which leads to continuous usage and sharing of product and service information on the internet. Wong et al. (2022) study also highlighted the consequences of using SM in the exchange process. The authors raised issues of trust, privacy, and security as the bane of the use of SM for effective customer engagement.

2.1.3 Justification for the use of the Theories

This study set out to explore the enablers and constraints of using SM to promote the growth of SMEs in Ghana. The study employs the use of two theories: the uses and gratification theory and social media engagement theory. These theories were leveraged since enterprises in recent times rely heavily on SM to promote their business activities. These theories are relevant to the study because first, the U&G theory, which is rooted in the communication literature and is recognized as a relevant framework in mass communication media, has become a formidable metric for assessing SM for promotion and marketing purposes (Eginli & Tas, 2018). Core to the theory is that individuals seek to identify the psychological needs that incentivize individuals and businesses to use a particular medium intended for a gratified need (Jibril & Adzovie, 2022). Given the need for SMEs to gain prominence and capture a relative portion of the market segment, the race to achieve becomes critical. Specifically, issues such as convenience, ease of use, utility, and reach have been identified as motivating factors for the use of SM by businesses. Nonetheless, the intended risk of using SM by businesses poses a threat to their survival of businesses. For this reason, examining the relevant factors that promote or inhibit the use of SM for the growth of SMEs is of the essence, particularly the post-adoption behavior of users (Alhassan, et al., 2020). Therefore, it is prudent to adopt constructs fit to assess the use and gratification of the SM to examine the functional and non-functional behavior of adopters in this study. Hence, elucidating the importance of the emerging internet communication mechanism and user interaction process, makes the U&G a proficient theory to achieve the underlying objective of this study.

Second, the use of the social media engagement theory was also to give the assumption that there has been extensive engagement with SM by users (Dolan et al., 2019). Since the internet is inherently interactive and user directed, SMET

is a methodology that lends itself particularly well to the investigation of consumer internet use. Customer engagement is an inalienable factor in marketing research, particularly so when customers are often viewed as the passive recipient of utility by businesses. Core to the theory is that the customers are the center of attraction given that businesses are progressively moving from product-centered marketing approaches to more service-centric promotions (Wong et al., 2022). Given this, marketing activities that foster, establish, and help to maintain customers using innovative means of interaction become significant. The tenet of the theory is that, while businesses focus on retaining existing customers, aggressive mechanisms are executed to attract prospective ones through community and social media platforms in a bid to increase their market share (Lam and Wong, 2020), Engagement has been described in a variety of ways in marketing literature, including customer engagement, customer engagement behaviors, customer brand engagement, consumer engagement, and simply engagement.

In line with the above, this research argues that customer engagement is a psychological process by which customers move toward brand loyalty, or an ongoing state of emotional, cognitive, and behavioral activation (Yost et al., 2021). As a central tenet of the SMET in relationship marketing (Lam and Wong, 2020), customer engagement begins with customer satisfaction and culminates in customer loyalty (Brodie et al., 2011). The core of this argument focuses on the emergence of customer engagement because of sustained involvement and repeated satisfaction using SM. Nonetheless, in the SME context, social media engagement, according to Mosteller and Poddar (2017) hinges on behavioral engagement intensity, which includes activities such as logging and usage frequency as well as personal data completeness. In this study, however, this assertion is expanded to include affective components, such as positive online attitudes (Yost et al., 2021). Users with high social media engagement are likely to post, share, like, and comment frequently on social networking sites (Huang et al., 2020; Yost et al., 2021). It is in line with the above that this study leans on the SMET to elucidate the enablers and constraints of SM usage by SMEs growth in Ghana.

2.2 Definition of SMEs from the Ghanaian Perspective

Several definitions have been proposed by various authors as to what constitutes SMEs. There is no precise definition for SMEs (Salikin et al., 2014; Kwaku Amoah, 2018; Dar et al., 2017). Nonetheless, there have been attempts by some authorities to proffer some definition based on the capital or assets of the enterprises. Also, SMEs' process of production and legal standing is used by

other authors in their definitions. The Ghana Statistical Service (GSS) classifies any enterprise or business entity that employs between 1 to 5 as micro, a firm employing from 6 to 30 as small, a firm employing from 31-to 100 as a medium, and a firm employing more than 100 workers as large enterprise. However, the mandated body that is the National Board for Small Scale Industries (NBSSI) for the control of SMEs and the Ministry of Trade and Industry in Ghana uses fixed assets and employees as a criterion for its definition. It defines SMEs using employees as 1-5 Micro, 6-30 as Small, 31-100 as Medium, and above 100 as large Corporations and Multinationals and with assets/turnover of fewer than 25,000 USD as Micro, less than 1,000,000 USD as Small, less than 3,000,000 USD as a medium. In Ghana, most of the definitions are based on the number of workers employed by enterprises (Quartey & Kirkpatrick, 2000). Abor and Quartey, (2010) have however used the number of workers a firm has employed over time to classify small-scale enterprises into three categories namely below 6 workers as micro, 6-9 very small, 10-29 small, and 30-249 as a medium.

2.3 Definition of social media

The consensus definition of social media has not yet been achieved (Kaplan & Haenlein, 2010; Van & Comm, 2010). Several scholars define social media based on the content it has been created by its audience (Asiedu, 2017; Comm, 2010). The various Internet-based platforms that offer people the opportunity to generate and share information, ideas, pictures, videos, interests, and other expressions are referred to as social media (Afolabi et al., 2017). Moreover, social media is also defined as online tools and platforms that give access to internet users for content collaboration, experiences and insight sharing, and business and pleasure connections (Strauss & Frost, 2009). Social media is defined by Kaplan and Haenlein (2010) as the technological and ideological foundations of Web 2.0 applications that are based on the Internet which permits the generation of user content. Thus, social media are the tools and services that are Internet-based which offer users the chance to engage with one another, create content, search for information online and distribute information. In other words, the web-based communicating platform that gives individuals the chance and the environment to interact, and share views, contacts, ideas, expertise, and knowledge is referred to as social media (Karikari, 2016). Hence, social tools are interactive and collective and different from the traditional media such as newspapers, television, or magazines (Chatora, 2012).

Dewing (2012) submits that social media simply denotes internet-based and mobile services that vary and offer users the opportunity to engage in online conversations, add to created content by users, or communicate via online communities. Adibe et al. (2012) however give an exhaustive definition of social media when they claim that they are contents on the Internet created by individuals using extremely available and accessible broadcasting technologies to circulate information across terrestrial boundaries and provide communication among persons. Undoubtedly, in daily life, individuals use social media for diverse reasons. The ability to maintain relationships with family, friends, and colleagues is the priority of many individual firms. Establishing and sustaining connections with other individuals in a manner of giving social support, intimacy, and friendship between online users are the benefits derived from social media (Utpalet al., 2004). The purchase decision of many consumers is influenced by the social media network. For instance, consumers can access information on products and services they want to purchase and share their views through social media websites which therefore expedite purchasing (Kozinetset al., 2010).

2.3.1 Types of social media

As noted by Mitchell (2011), there are generally five (5) groups of social media. Each of them has a specific level of interaction. They include social networks, Blogs, content communities, forums/bulletins, and content aggregators (Mitchell, 2011).

Social networks: This is an online structure-based that offers the opportunity for individuals with similar interests to meet and using User Generated Content (UGC) to express their uniqueness. It offers users the ability to personally create profiles that friends and loved ones could access and then send instant messages and emails. User pages known as profiles are the contents of social networking sites. Diverse information about the individual is contained on the profile page. Information including video, photos, audio files, and blogs could be contained in the personal profiles (Kaplan & Haenlein, 2009). Specific groups or pages are used by organizations for their business information. Thus, since it's an appropriate way of reflecting the brand and personality of the business organizations, they can customize their profiles and pages (Zarrella, 2010).

Blogs: A blog is a web page that is created by individuals or a firm where they can post content and share ideas about a particular topic. A blog is a type of Content Management System (CMS) that provides the opportunity to publish

articles (posts) by persons (Zarrella, 2010). Normally, blogs offer a platform for communication amongst users. It is seen as easy to use and maintain, and an influential communication and promotional tool. Customer relationships can be created through blogs by businesses (Halligan & Dharmesh, 2010). Blogs offer a space for consumers/customers to express what they are precisely thinking about and to be aware of what a company's business activity is about (Wright, 2006). To communicate with existing and potential customers as real people, companies should have a blog. In addition, Blogs also enable managers or administrators to enhance their company's transparency (Kaplan & Haenlein, 2010). Managers get to be aware of the perceptions of customers/consumers as an essential part of developing the business when they listen to their blogs (Wright, et al 2010).

Forums/bulletins: They are Internet-based applications that give room for people to post content and have discussions. The terms forum and board could indicate the whole public or a particular sub-forum that is engaging in a specific subject. Forums are of different types. Instant messaging and chat rooms are examples (Felix, 2007).

Content communities: These are almost the same or like social networks. As it is with when being part of a social networking site, content communities require the registration of a login. The sharing of media content amongst users is the fundamental purpose of the content communities. For users to manage and control those who share their content, like family, friends, or the community, they can have a homepage on content communities (Beck, 2009). A range of media types including videos, text, photos, and PowerPoint presentations exist for the content communities. YouTube is an example of a content community that allows people to upload and share videos with others (Kaplan & Haenlein, 2009).

Content aggregators: An organization or an individual who later shares and disseminates among news feeds subscribers' web content gathered is referred to as a content aggregator. Media types like pictures and music videos could be gathered by the content aggregator across wide news coverage. The subscribers have the chance to select the content they are interested in and disregard media of no importance because of customer control (Shelly & Cashman, 2011).

2.3.2 Overview of Social Media Usage by SMEs in Ghana

The attention of social media has attracted many scholars and researchers in Ghana even though it is a new media across the globe. It is therefore established by Boateng (2016) that, Some SME firms in the country make use of it (social

media) to maintain their customers/consumers, customers' knowledge about a particular product or service among various purposes. Additionally, Boateng & Okoe, (2015) found that there is a positive relationship between SME firms and their customers since 21st-century technology serves as a marketing communication tool depending on its usefulness. However, results from Ahenkorah-Marfo & Akussah, (2016) established that many SME firms had enough knowledge of social media but its integration into their system of operations as a tool for marketing communication was plagued with challenges like apathy and inadequate skills. Finally, research findings from Stats Monkey (2015) confirmed that Facebook is the most used social media tool or platform in Ghana. The table therefore hence shows a summary of the research findings (table 1).

2.4 Conceptual framework

According to Fisher et al., (2010), the conceptual framework shows the research study on patterns of elements and the causal relationship with major concepts in research. The conceptual framework diagram provides a detailed understanding of the entire research study. The conceptual framework below explains the relationship between social media usage, its enablers, and inhibitors toward SMEs' Growth. Based on the literature review, this study develops a research model as shown in Figure 4 below.

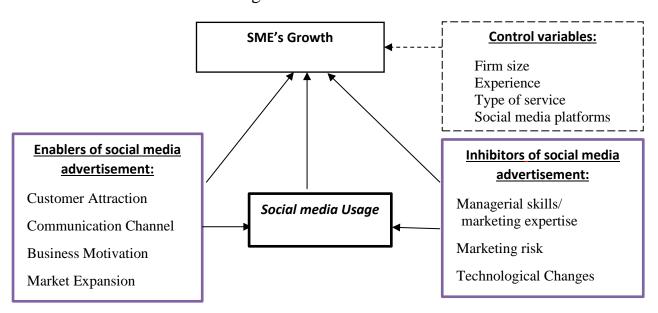


Figure 1. the conceptual model (Source: author's own)

2.5 Enablers of social media

This subsection gives detailed literature review on the enablers (customer attraction, communication channel, Business motivation, market expansion and Business marketing strategy) of social media usage.

2.5.1 Social Media Usage

Ainin et al., (2015) found that social media usage plays a significant role in SMEs as a marketing communication tool in the 21st century and therefore allows SMEs to consistently engage in communication with their customers, understand customers' needs, and respond completely and proactively to their needs. Extensive research has been conducted on social media usage and results or findings prove that it is a user-friendly marketing communication tool for SMEs' growth and contributes to the promotion of SMEs' products and services delivery, the channel of communication with their customers, supporting firms' internal communications and collaborations (Meske & Stieglitz, 2013; Öztamur & Karakadılar, 2014). Another researcher, Attai et al. (2015) also identified social media usage as a powerful tool that can contribute to SMEs' growth entirely since its adoption brings about a positive relationship and provides information and feedback to both customers and firms. Again, the usage of social media as a marketing communication tool has also enabled SMEs to not only alter their brands to customers but have changed how businesses are conducted (Bianchi and Andrews 2015; Zhang et al., 2010). Moreover, (Ainin et al., 2015; Attai et al., 2015) suggested that organizational objectives, such as marketing, communication, sales, advertising, innovation, problem resolution, customer service, human resources, information technology, and driving cultural changes which form part of their growth agenda can be achieved through the usage of social media. Similarly, research conducted by (Algharabat et al., 2020) and (Bonsón & Ratkai, 2013) found that social media usage serves the purpose of selling, advertising, and reduces the marketing expenditure of SMEs, and positively promotes products and services through messaging, tagging, commenting, and notifying and again, Muslim et al., (2020) demonstrated that social media usage enhances SMEs to improve upon their products and services brand awareness.

The introduction of social media usage has created opportunities for SMEs to interact with one another, a phenomenon which perpetuates currently due to the existence of the covid-19 pandemic. It is preferably known that consumers of today wish to communicate with firms through social media usage, therefore a central point for marketing and sales functions in business contexts. Eurostat,

(2020), revealed that SMEs in the European Union are found to use social media to engage prospects and to create values that might affect their growth positively. Wardati and Mahendrawathi (2019) suggested that social media as a marketing communication offers several opportunities, customer attraction, customer relationship management, and enhancing collaboration with customers, which accelerate firms' innovation and create a digital marketing platform for entrepreneurs not only to be innovative but also becomes more competitive in the marketing environment. According to Cheng et al. (2019) and Abed et al. (2016), social media usage contributes significantly to the improvement of SMEs' market shares in different countries and hence creates more opportunities for the global markets, increases brand loyalty, and awareness and finally reduces marketing costs of SMEs. Also, Algharabat et al., (2020) and Bonsón & Ratkai (2013) maintained that social media usage influences the mutual relationship and business dealings of SMEs and their customers (both internal and external).

2.5.2 Customer Attraction

The attraction of SME products and services in most developing countries has become a topical issue of concern. It is therefore attributed to the kind of marketing communication tools that are usually used by these SMEs. The choice of a particular advertising/marketing communication tool plays a key role in the consumer or customer decision-making process (Atabay & Çizel, 2020; Lee, 2013) to either continue or discontinue the consumption of the firm's products and services whiles studies have shown that today's consumers or customers want modern advertising tools that are always attractive and easily accessible. The effectiveness of such tools has become a driving force for SMEs to engage their customers 'interests and provide them with an opportunity to facilitate a close relationship. Nevertheless, using the traditional means of marketing communication by SMEs has therefore become obsolete since information communication and technology have changed the interface of products and services consumption. Extant literature is prolific with studies that examined the significant relationship between customers and SMEs' mode of advertising tools (Guo et al., 2017, Mason et al., 2020), which highlights that the attraction of customers has increased in recent times because two parties in an online relationship usually come with mutual benefits, be economic or social. However, it is also imperative to acknowledge the fact that customer attraction largely creates brand awareness and serves as a means for winning customer loyalty (Gamboa & Gonçalves, 2014). It is against this background; we argue in the study that SMEs finding better and modern advertising tools puts the firm in a very

competitive advantage for its consumers or customers to subsequently patronized their products and services and create a new opportunity for marketing managers to achieve planned promotional results or targets as compared with the old traditional means of advertisement.

H1: Customer attraction to a firm's product and service will positively affect SMEs' growth.

H2: Social media usage will mediate the relationship between customer attraction and SME growth.

2.5.3 Communication Channel

Communication refers to the means of sending and receiving information and therefore, in a nutshell, communication channels are mediums through which you can send a message to its intended audience (Sabate et al., 2014). The usage of traditional means of advertisement like Radio and Television makes it difficult for proper communication to flow between the firm and its customers. According to Sabate et al., (2014) using the effective promotional tool by SMEs helps in reaching their customers worldwide and creates a channel for SMEs to gather information about their products and services which is not the case in the normal way of marketing communication. It is evident in literature that adopting modernday advertising tools shapes the ways of interactions, communication, decision making, socialization, collaboration, learning, and above all entertainment in shopping (Gamboa & Gonçalves, 2014). Many researchers have shown that there is a positive relationship between SMEs and communication channels (Sobakinova et al., 2019). SME firms are liable to failure because of poor communication channels and calls for an enhanced proper communication process for customer satisfaction, perceived value, and commitment. Furthermore, the communication channel is the central point and is deemed as a popular medium for disseminating information in a short time and with minimum labor, Guha et al., (2018) whiles Cheng & Shiu, (2019) added that the communication channel reveals enabled both SMEs and customers to develop positive relationship management. Similarly, it is appropriate for SMEs to adopt credible, attractive, and above all competent promotional tools in facilitating communication between SMEs and their customers and solving customers' complaints within the shortest possible time.

H3: Communication channels will positively affect SME growth.

H4: Social media usage will mediate the relationship between communication channels and SME growth.

2.5.4 Business Motivation

Business Motivation provides a scheme and structure for developing, communicating, and managing business plans in an organized manner. It is defined as the creation of company awareness and promoting the company from different perspectives with or at a minimal cost. This is crucial for the life cycle of the SME industry and can facilitate business motivation. However, the weakness and complexities of the SME industry led to low predictability which does not allow for proper planning of the firm (Sanders et al., 2020). The high economic growth of the SME will compel it to adopt modern advertising tool which will enhance its integration and brings about marketing intelligence. Thus, business motivation through current means of advertising tools affects SMEs to create company awareness and promote the company from different perspectives with minimal cost. Relatedly, the essence of cost in the adoption and utilization of social media has been studied and it has been established that there is a direct and significant relationship between cost and the adoption of technology, especially, social media (Alam & Noor, 2009). The introduction of social media has created opportunities for SMEs to communicate continuously with customers hence promoting their customers' interest in the products and services of the organizations (Majchrzak et al., 2013), while the SMEs can transfer the firm's information to the customer. Customer brand loyalty and trust are gained using social media, which results in business motivation. Customers who become addicted to goods and services through the firm's advertisements maintain brand co-creation and therefore impact positively on the firm. Considering this, because customers become the focal point of the firm, firms can achieve their targets when customer relationship managers are assigned to a group of customers to respond to their challenges in a well-structured and organized way and quickly respond to their challenges which are not in the case of the traditional way of advertisements. By doing so, new customers are attained based on recommendations. As a result, SMEs benefit, and the cost of a marketing campaign is reduced.

H5: Business motivation will positively affect SME growth.

H6: Social media usage will mediate the relationship between business motivation and SME growth.

2.5.5 Market Expansion

A Market Expansion is an approach that helps SMEs grow when they have already expanded as far as possible in their existing channels. The fundamental goal of this strategy is to ensure that all your current markets are already satisfied

with your products and services as they are. Firms rely on markets for survival and the markets in which these SMEs sell their products need to turn their interest into effective demand for supply which leads to market attractiveness (McDonald & Eisenhardt, 2020). The demand in the SME market for products is a key factor influencing the success of an SME. However, low demand for products and services remains the basic challenge limiting SME growth outcomes because of its advertisements (Butkouskaya et al., 2020). Using modern-day advertising tools like social media has become the modus operandi that SMEs are using to expand their marketing accessibility in the 21st century and that has influenced the buying behavior of consumers. It is considered that consumers are always in close contact with brands and products by reading, watching, commenting, liking, and sharing causing SMEs to expand their markets to meet the demands of the market. Therefore, business owners now fully use social media for selling, advertising, and marketing at a relatively cheaper cost. As a result, SMEs promote themselves by sharing, tagging, texting, commenting, and notifying others. In recent times, SMEs operate in a global context, and their activities are characterized by intense competition from rivals. Moreover, concentration on competition within a market helps the SME to adopt effective strategies that help SMEs adapt to technological adoption and which change the consumer pattern of consumption hence affecting SMEs positively.

H7: Market expansion will positively affect SME growth.

H8: Social media usage will mediate the relationship between market expansion and SME growth.

2.5.6 Business Marketing Strategy

A marketing strategy is a company's overall plan for reaching out to potential customers and converting them into paying clients for their goods or services. A marketing strategy contains the company's value proposition, key brand messaging, data on target customer demographics, and other high-level elements. SMEs' strategy largely depends on the business opportunities created, improving their incubation and conception ideas as well as modification of their products and services to the satisfaction of their customers and continuing future business operations within the vicinity (Kallier, 2017). Customers' interests are thus always met through regular communication. Also, stable access to the market and meeting consumers through modern advertising media will help SMEs to innovate and meet customers' demands always. Again, SMEs' success lies in the adoption of modern technology like social media. As such, although social media

was initially rejected by Small Medium Enterprises for several reasons, it has been accepted and adopted based on its business opportunities and strategies (Kallier, 2017). Social media as a strategic advertising tool has facilitated SMEs' sustainability, brand awareness, acquisition of information, purchase behavior, post-purchase communication, and evaluation of consumer decision-making processes (Rahman et al., 2020). Therefore, SMEs are significantly innovating and intensifying their business strategies. The use of social media for organizational purposes has been deemed strategic. Because SMEs are in constant relationships with their customers, new business strategies are created out of their regular engagements.

H9: Business strategy will positively affect SME growth.

H10: Social media usage will mediate the relationship between business strategy and SME growth.

2.6 Inhibitors of social media

This subsection gives detailed literature review on the inhibitors (managerial skills/marketing expertise, technological changes, financial constraints, and marketing risk) of social media usage.

2.6.1 Managerial Skills/Marketing Expertise

Managerial Skills can be defined as the knowledge and ability of the individuals in a managerial position to fulfill some specific management activities or tasks (Lengnick-Hall, 2002). This knowledge and ability are learnable and practicable. They can, however, be obtained through the practical implementation of required activities and tasks. This involves how to run and grow firms' activities on daily basis and how to make both management and the workforce more efficient in running the business and performing complex tasks with ease. Managerial Skills are an internal determinant for a firm's survival because it contributes to the knowledge of employees and makes them productive through the discovery of new methods. Armstrong (2006) suggests that managerial skills are the central overwhelming force that plays a vital role in the growth and survival of the firm which enables the firm to compete with other firms. However, where inexperienced and lack skills or social media experts are not found in top positions of SMEs firms, the adoption of such technology for firm's advertisement becomes a topical issue (Chikandiwa et al., 2013). Odia & Odia (2013) emphasized that training workers for skills and transformation always becomes a burden for SMEs since it requires some capital injection which reduces their profitability. However, when social media is not carefully controlled by management, it may reveal the firm's information publicly which might affect the reputation of the firm hence it's collapsing which is not the case with the traditional system of advertisement. Moreover, Kokkodis and Ipeirotis (2014) emphasized that online marketing requires enough workers' expertise once the SMEs wish to use it for advertisements, which eventually posed a negative marketing strategy for them to adopt. Furthermore, Vernuccio and Ceccotti (2015) concurrently concluded that strategic and organizational challenges prevent SMEs from integrating social media as a new marketing communication tool for a paradigm shift. The study also revealed that there is a high risk of losing brand management control because conversations are normally held online with/by others.

H11: Lack of Managerial/Marketing expertise will negatively affect SME growth.

H12: Social media usage will mediate the relationship between Managerial/marketing expertise and SME growth.

2.6.2 Technological Changes

This is referred to as a process where the technology (in this case, social media) continuously changes in its applications, necessitating periodic system or link updates. According to Chege et al. (2020), regular technological changes or updates in the technology as a marketing communication tool ironically affects SMEs in communicating their products and services to their customers, and since more ICT infrastructural and equipment need to be bought to maintain the pace in marketing its products and services. Such a factor limits the decision-making process of regularly using the technology rather than operating with the traditional form of marketing communication. Laar et al., (2015) opined that the regular changes in the technology sometimes make customers feel unhappy with the technology used because of its complexity and the full maintenance of the software packages, hardware requirements of some functions, and finally paying for some additional functions of the application to always meet demands. The smartphone penetration into the market has created a tremendous opportunity for SMEs in prospecting customers but its negativity or challenges of regular changes affects its acceptability by SMEs. The said publication furthermore admonished that ICT infrastructures and services of social media must be constantly being kept running which increases the expenditure of SMEs when adopted for usage but not in the case of using the traditional method of marketing communication like radio, television, etc. In the nutshell, such standards put pressure on SMEs whenever they wish to adopt it as a communication tool.

Getahun, (2020) also opined that challenges like ICT personnel need to be employed to help SMEs consistently deal with their customers and help in the system/link upgrade to make the advertisements of firms' products and services both affordable and available for consumption. Such a situation makes customers feel bored by always upgrading certain features from time to time before assessing products and services which has necessitated SMEs to ignore social media usage. Again, this has become an impediment for SMEs to adopting social media in this regard. Furthermore, Mello & Ter-Minassian (2020) in their research publication: digitization challenges and opportunities for Sub-National Governments and firms revealed that apart from the system or link changes, factors like experts and physical environment also contribute negatively to the usage of the technology and makes the technology not attractive for products and services advertisements. Such factor is attributed to the lack of inadequate ICT facilities for technological changes to be kept running, maintenance and upgrades. Technological changes interrupt customers/consumers from accessing and communicating with a firm's products and services.

Haseeb et al., (2019) affirmed that since customers are not willing to spend additional costs on their consumption, it enhances SMEs to dwell on the use of traditional systems like radio, television, etc as a communication tool than using social media technology which always changes in its applications, therefore, bring costs. Ericson et al. (2016) also revealed that social media paves way for innovations and digital solutions for SMEs in this postmodern era of business communication but difficulty in its technological changes slows down the adoption of its usage, especially in developing countries perspective. This negative aspect of technological changes has intermittently limited the adoption of social media usage for firms to effectively conceived the idea of a core concept for providing products and services. Thus, SMEs are well able to achieve their success through the choice of social media in a competitive environment, hence the frequent modifications of the applications of utilizing the new technology posed a threat to its usage as an advertising and marketing communication tool. As a result, SMEs' managers are hesitant to put their faith in ICT systems and databases, even though the technology is relatively new (Haseeb et al., 2019).

H13: Technological changes will negatively affect SME growth.

H14: Social media usage will mediate the relationship between technological changes and SME growth.

2.6.3 Financial Constraints

It is defined as the difficulties or limitations that a company faces because of its failure to raise sufficient finances, which restricts the success of a specific corporation or business. Financial Challenges have been one of the major factors that affect SMEs in their day-to-day activities which invariably affects the adoption or usage of social media as a new technology for the advertisement of its products and services for successful sustainability in developing countries. SMEs usually face financial constraints, which limit their acceptability of postmodern or current advertising tools like social media. This is because they find it difficult to fully access credits and other financial resources from internal and external sources for both the short and long-term Buraiki & Khan (2018). In the light of this, such factor informed their decision on what advertising tools to be used in the advertisements of its products and services based on their financial position. Because of this, SMEs prefer using less and moderate tools that would not require much of their income or financial resources like sophisticated machines in their promotions. Additionally, limited financial resources are a major challenge for SMEs adopting social media as a new technology for advertising purposes. Buraiki & Khan (2018) argued that SMEs lack supportive assistance from the government in the form of finance to purchase modern ICT equipment to operate with. Most SMEs struggle to obtain simple ICT solutions which invariably take a portion of their finance and therefore become a challenge for them. However, Saleh (2012) also suggests that financial challenge must affect SMEs' patronization of social media technology in its promotions despite the opportunities available for them for its growth. They usually see social media as a financial burden than radio and TV which need no installation of ICT equipment.

H15: Financial constraints will negatively affect SME growth.

H16: social media will mediate the relationship between financial constraints and SME growth.

2.6.4 Marketing Risk

This is regarded as a risk that an organization suffers from because of introducing its products and services to the market environment through the adoption of a particular medium of communication. Marketing risk, therefore, affects the overall performance of the organization or company markets.

Marketing risk is of five types namely: interest rate risk, commodity risk, equity risk, and currency risk (google.com). Wu et al., (2014) suggested that SMEs suffer a lot in using social media as a marketing communication tool since the negative aspect of the technology poses more harm when not used well. Ainin et al., (2015) in their publication argued that firms must be skeptical about the medium of technology to transfer their products and services. Alam & Noor, (2009) affirmed that risk is highly possible in adopting and utilization of new technology as an advertising and marketing tool by SMEs. Similarly, Ahmad et al., (2017) established that social media is a high-risk technology when not handled well by ICT professionals of SMEs and might cause more harm than good. Such incidence affects the SMEs' growth if the proper flow of marketing communication is not done. Therefore, the risk factor has ironically affected social media as an advertising and marketing communication tool for SMEs. The marketing risk aspects of social media usage highly eliminate the positive aspect of benefits such as revenue generation, new customers' attractions, increased brand awareness, loyalty, brand reputation, etc can be enjoyed by SMEs but rather pushes for the usage of the traditional method of marketing communication which has a little influence than the social media technology. According to Ericson et al., (2016) revealed that social media provides innovations and digital solutions opportunities to SMEs to compete in the global markets, yet marketing risk sometimes slows down the adoption of such technological tools in the 21st century since its control is highly difficult as compared with larger companies or firms. Therefore, the marketing risk of social media usage has intermittently limited the usage of social media for communication purposes as a core concept for providing new products and services. Again, SMEs can achieve success through social media, hence the marketing risk aspects affect its utilization and adaptability as an advertising and marketing communication tool.

H17: Marketing risk will negatively affect SME growth.

H18: Social media usage will mediate the relationship between marketing risk and SME growth.

2.7 SMEs Growth

Growth is a process that creates progress, positive change, or the addition of physical, economic, environmental, social, and demographic components. Growth is a process that creates growth and brings progress and positive changes (Pertuz, & Pérez, 2021). In other terms, SME growth is defined as a process where there is an improvement and positive changes because of the implementation of

modern advertising tools affecting customers to patronize a firm's products and services. Pertuz, & Pérez, (2021) argued that SME growth has always been an issue of concern. It is however revealed that such growth can be achieved through the implementation and adoption of modern advertising tools like social media, which is usually less costive, easily accessible, has wide coverage, and affordable as compared with radio and TV where huge sums of money are charged for advertising activities and how ICT and smartphones introduction has changed the face of consumers' consumption of products and services (Plessis & Pretorius 2017). Also, Tidd & Thuriaux-Alemán (2016) suggest that growth is always the fundamental strategy for the success of every firm and, therefore, calls for different and modern practices to successfully manage the growth process. However, growth policies that would affect the firm positively must be the heartbeat of the business that is finding out and adopting effective and efficient advertising tools and measures to largely make products and services available to customers or clients. Similarly, Plessis & Pretorius (2017) confirm that most developing countries like Ghana normally lacks SME growth because of how unique advertising tools like social media can be adopted and always depends on the old traditional way like TV and radio due to lack of empirical study been conducted combining both the enablers and inhibitors of social media towards the growth of SMEs.

2.8 Control Variables

2.8.1 Firm Size

The size of a firm determines the type of marketing communication tool to be adopted or used. It is evident in literature by Baumöhl et al., (2020) that firm size is a crucial factor that could affect its survival and growth. Again, SMEs currently exist in a very hostile environment in the marketplace which calls for a modern marketing communication tool to be adopted regardless of the firm size since customers nowadays use innovative means to assess firm products and services (Heider et al., 2021). Similarly, Fang et al., (2016) revealed that firm size influences how businesses are managed and controlled. Salah et al., (2021) and Kotlar et al., (2013) argued that firm size is a control variable that determines the impact of technology to be adopted.

2.8.2 Experience

The usage of the technology (social media) by SMEs is greatly influenced by the experience of the owner-manager. This means that experience contributes to the impact of how the technology is effectively used. Studies by (Reuter et al., 2020; Trawnih et al., 2021; Qalati et al., 2021) established that employee experience has an effective role in the usage of social media by SMEs which might contribute either positively or negatively. The said publications furthermore revealed that regular training to make owner-managers more experienced with how innovative tools are used since ICT has created a convenient platform for customers to assess firms' products and services anytime.

2.8.3 Type of service

The adoption of social media by SMEs also depends on the type of service offered by small mediums and Enterprises. Relatedly, Wardati and Mahendrawathi, (2019) researched: The impact of social media usage on the sales process in small and medium enterprises (SMEs): A systematic literature review and affirmed that social media as a modern marketing communication tool plays a pivotal role in the activities of a SMEs. Again, Qalati et al. (2021) in a publication entitled: A mediated model on the adoption of social media and SMEs' performance in developing countries also highlighted that social media existence has created an easy platform for service SMEs to have consistent interaction with its customers and provides feedback within the shortest possible time since the technology is two-way multifaceted. Social media lower marketing campaign costs and helps in product and service awareness creation.

3. METHODOLOGY

3.1 Introduction

This section outlines the various methods adopted in conducting the study. This method however includes areas such as the research design, population, research questions, sample and sampling procedure, instruments, data collection procedures, and data analysis techniques, ethical considerations, pre-testing of the data collection instruments.

3.2 Research Design

Several scholars and researchers have defined research design. Research design is a set of methods and procedures used in collecting and analyzing variables identified in a research problem (Creswell, 2009; Creswell, 2014). Again, Cooper and Schindler, (2008) found that there is no single accepted definition for research design but defines it as a blueprint that shows how research objectives and answers can be obtained. There are three types of research designs namely qualitative, quantitative, and mixed-method approaches (Creswell, 2013). According to Yin (1994), the best method to use for a study depends on the purpose of the study and the accompanying research questions. However, academicians believe that research may have more than one purpose which may change over (Zikmund, 2000). A research methodology can be descriptive, exploratory, and explanatory. According to Tustin, (2005) descriptive research offers a better understanding of the existing problem but does not take into account the cause of the research problem and only describes the characteristics of the people or group. According to Hair et al., (2008), exploratory research provides greater insight and makes a research problem more understandable, while causal research, also known as explanatory research, is a sort of study that determines if two dissimilar conditions have a cause-and-effect relationship. Exploratory research was used in this study.

The research design of the dissertation focuses on the validity and reliability of the observations. The dissertation or study begins with theoretical research on "enablers and inhibitors of social media usage towards SMEs growth". A conceptual framework has been developed in the literature (see figure 1) which was applied based on the research design. Moreover, the research design presented the methodology procedure to fulfill the aims and objectives of the study. The study used the literature review, in addition to the proposed model and the theoretical concept. Both deductive and inductive approaches, that is,

quantitative and qualitative inquiry was employed to achieve the stated objectives of the entire study. The quantitative research method involved the use of statistics, and numbers to explain and interpret social realities (Labaree, 2009). Under this method, data were collected using questionnaires, polls, and surveys to conclude logically. One advantage of using the quantitative research method is that researchers are objective in their findings and produce accurate conclusions (Jones, 2011). The quantitative research method was a suitable design for the research since it gave detailed and accurate information based on the statistics and figures obtained. Moreover, the researcher also saw the need to adopt the qualitative method in this study to come out with a broad view of the research findings. This is because qualitative research also gives stories, and visually portrays meaningful characteristics, interpretations, and other expressions. The findings of the quantitative data were analyzed through the partial least squares (PLS) path modeling method.

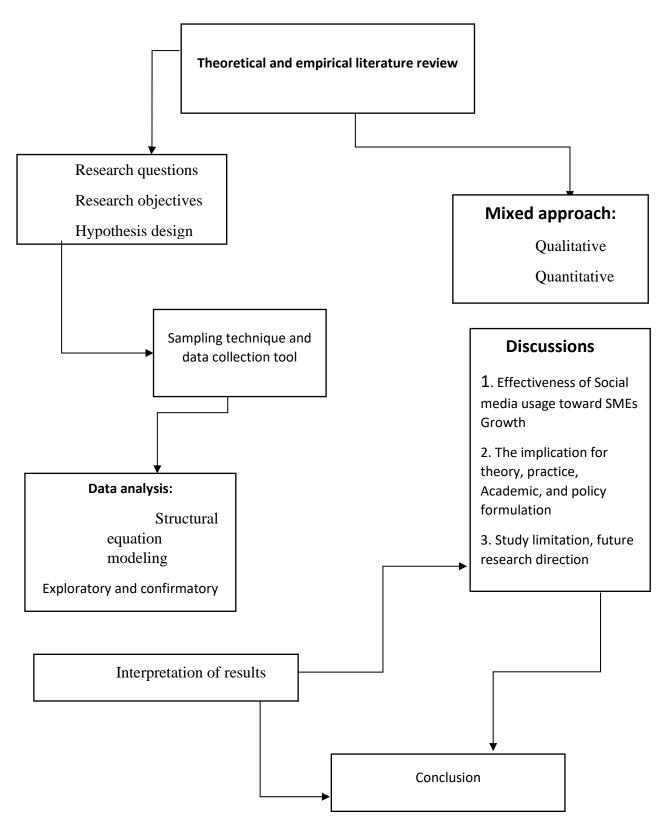


Figure 2. Research design/process (Source: author's own)

3.2.1 Definition of Constructs and Literature Sourced

Table 1: Summary of the definition of constructs and literature sourced

S/	Constructs	Definition	Source of
N			Literature
1	Social media	The internet-based platforms, such as Twitter, Facebook, etc used for connectivity between SMEs and their clients for the advertisement of their products and services are referred to as social media usage or adoption.	Men et al., (2020) Rauniar et al., (2014), Öztamur & Karakadılar., (2014), Tajudeen et al., (2018).
2	Customer Attraction	This is described as a channel through which social media affects clients to access a company's products and collects sufficient information about a product before purchasing it.	Harrigan et al., (2018),
3	Communication Channel	It is described as the channel through which information is transferred from one location of a company to another, i.e., from the company to its potential consumers.	Rodriguez et al., (2015). Kim et al., (2016), Tajudeen et al., (2018), Lechuga Sancho et al., (2018).
4	Business motivation	Business Motivation lays forth a framework and structure for creating, discussing, and managing business plans in a systematic way. It is described as raising company awareness and promoting the company from several angles for free or at a low cost.	Author's Construct.
5	Market Expansion	Market Expansion is a strategy that helps businesses expand after they've gone as far as they can in their current channels. The fundamental goal of this strategy is to ensure that all your current markets are already satisfied with your products and services as they are.	Shao <i>et al.</i> , (2016), Ainin <i>et al.</i> , (2015), Ghezzi & Cavallo, 2020).
6	Business Marketing Strategy	A marketing strategy is a company's overall plan for reaching out to potential customers and converting them into paying clients for their goods or services. The company's	Mutalemwa, (2015), Asongu & Boateng, (2018).

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		value proposition, core brand message, statistics on target customer demographics, and other high-level elements are all included in a marketing plan.	
7	SMEs Growth	Growth is a process that involves the addition of physical, economic, environmental, social, and demographic components. This is where SMEs saw improvements and positive changes because of the implementation of modern advertising tools, i.e., massive changes in customer patronage of their products and services as a result of the newly adopted advertising method.	Author's Construct.
8	Managerial skills/ marketing expert ise	It is defined as a company's lack of personnel and organizational skills to effectively adopt and market its products and services through modern means. It is characterized as a company's inability to embrace and market its products and services using current technology due to a lack of personnel and organizational skills.	Odia & Odia, (2013), Vernuccio & Ceccotti, (2015), Chikandiwa et al., (2013).
9	Technological Changes	This is a process in which technology (in this case, social media) is constantly evolving in its uses, necessitating system or link upgrades on a frequent basis.	Ainin et al., (2015), Yadav, (2017), Elena, (2020), Haseeb et al., (2019), Ericson et al., (2016).
10	Financial Constraints	It is defined as the challenges or constraints that a firm face because of its failure to acquire sufficient finances, which limits a firm's or business's successes. Again, it can be defined as the challenges or constraints that a firm face because of its inability to raise adequate funds, which limits a particular firm's or business's achievements.	Ainin et al, (2015), Tajudeen et al., (2018), Pandya, (2012), Schwab et al., (2019), Abor & Quartey, (2010).

11	Marketing Risk	This is regarded as a risk that an	Ainin et al, 2015; Alam
		organization suffers from because of	& Noor, 2009
		introducing its products and services	
		to the market environment through	
		the adoption of a particular medium	
		of communication.	

Source: summary of the definition of constructs and literature sourced

3.3 Population

Population under the research methodology is sampled based on common traits or characteristics and it is for the benefit of the population that is why research is conducted (Saunders et al., 2012). According to Hanlon (2011), a research population refers to the total number of people or objects sampled by a researcher to get a logical conclusion or results about the study. For this dissertation, the population for the study consisted of selected SMEs, particularly from fashion, hospitality, and microfinance institutions among others in the service sector who are using social media technology as a marketing communication tool. The purpose of such a population is to help the researcher obtain accurate data and findings that will be more useful than obtaining data from SMEs in the service sector who are using social media technology for such purposes.

3.4 Sampling

The sample is generally the subset of a population selected for the study. The subset of the population selected represents the entire population (Hanlon, 2011). To get an accurate and unbiased representation for the dissertation, the researcher adopted the use of both probability and non-probability sampling techniques. The researcher adopted the simple random sampling method in selecting the preferred SMEs who fall within the domain of the research study. Hanlon, (2011) defined simple random sampling as a technique where a selected group of people or objects are chosen entirely by chance. Thus, every member of the population has an equal chance of being selected under simple random sampling. The advantage of using a simple random sampling method is that there is less bias and simplicity with its usage as compared to other sampling methods. A convenience sampling technique was used to obtain information or data from the owner-managers of the selected SMEs for the quantitative approach (Scholtz et al., 2021; Nielsen et al., 2017; Karuhanga, 2010) while the purposive and snowball sampling technique was deployed to obtain data or information from the sales and marketing managers of larger SMEs who are using social media for various activities, as well as experts/consultants. According to Saunders et al., (2009), larger sample size is more desirable, Burns & Bush, (2014) revealed that there is a relationship between the research findings and that of the sample size. This means that sample size harms the representation of the population, and therefore the sample size outlines the entire number of elements that the researcher measures. Again, Malhotra, (2012) established that ascertaining a sample size of a population is difficult, however, using the Tabachnick and Fidell (2007) formula provides an accurate sample size for such a study (Adhikari, 2021; Tina et al., 2016).

3.5 Sample Size determination

Sample size refers to the number of units, elements, or members chosen from an entire group or population for data collection (Malhotra, 2012). According to (Saunders et al., 2009; Burns & Bush, 2014), a study with large sample size is more appropriate since a correlation exists between the research findings and the sample size. Malhotra (2012) found that sample size determination is a difficult task in a research study. Relatedly, Tabachnick & Fidell (2007) articulated a formula for determining or establishing a sample size when conducting a study of regression analysis of which the current dissertation falls within the proposed category. Given this, the proposed formula by Tabachnick & Fidell (2007) is given as N > 50 + 8m, (N > 50 + 8(9) = 122)where N stands for the number of respondents of the study and M represents the independents variables of the current study. To add more and for readers, the number of independent variables used in this current dissertation was nine particularly: Customer Attraction, Business Motivation, Communication Channel, Business Marketing Strategy, Market Expansion, Managerial Skills, Marketing Risk, Technological Changes, and Financial Challenges.

Similarly, Hair et al., (2008), found that a quantitative research sample should be above 300 respondents or more. Therefore, the sample size of 992 respondents in this study agrees with the establishment of the formula proposed by Hair et al., (2008) where the sample size should be more than 300 respondents.

3.6 Research Design Instruments, Demographics, and Data Collection

The researcher realized the importance of research design instruments in this dissertation. A structured questionnaire was developed solely based on the proposed model in English and distributed to only respondents of the selected firms who can read and understand its clarity. A questionnaire was the main instrument that was used to collect data from the owner-managers of the various selected SMEs. A questionnaire is a research instrument consisting of a series of questions used in gathering data (McLead, 2018). The researcher adopted this instrument because it is cheap, quick, and an easy way of obtaining information from a large population (Lavrakas, 2008). The questionnaire was divided into two sections (Section A and B). Section A consisted of the demographics of the respondents of the selected SMEs which contained thirteen questions and section B covered the entire questions relating to the specific objectives of the study which had forty-three questions to be answered by the various respondents. This instrument gave the researcher adequate time to gather the questions and analyze them without any biases. The data was collected through a structured questionnaire using both online and offline modes. The google forms were used to collect the data online mode and face-face mode was used in collecting data from the respondents where the researcher visited the premises of the various SMEs for the data collection. To add more, the questionnaire was distributed to the respondents and was told to return in some days for its collections. Averagely, most of the respondents' institutions used one week in answering the questionnaire due to their busy tasks coupled with other responsibilities. Saunders et al., (2009) found that using a structured questionnaire will provide empirical evidence and authenticate the hypotheses when the sample size is large (Bhattacherjee 2012). Furthermore, Manson (2002) maintained that data can be collected for various reasons and hence, makes it extremely important to establish the originality of the data and find the valid and required data for specific research purposes. Primary data was used for this current research.

Again, the target for owner-managers was because of their in-depth knowledge, information, experiences, and their involvement in the implementation of marketing communication decisions. The cross-sectional research design was adopted for the data collection process of the study as compared with the longitudinal approach (Haseeb et al. 2019; Bethlehem, 1999; Mann, 2003). This is because the data was collected once for its analysis. The adoption of a cross-sectional research design was used to reduce the burden of time spent, money, etc in the data collection process (Bethlehem, 1999). However, the offline data collection was subsequently done in considering the various restrictions enacted by the firms because of the covid-19 pandemic. Above all, 1348 structured questionnaires were distributed to the respondents. In the end, 1178 responses were received from the respondents. This means that 170

questionnaires were not returned or received. By extension, the online approach produced 170 respondents while the offline approach produced 1008 responses. After scrutiny of the collected questionnaire, 186 questionnaires contained some anomalies which make it impossible to be used for the data analysis and processing. This makes the valid responses received stand at 992. This represents 84.21 percent of the total valid responses received after taking off the incomplete, duplications, and indifferences in some of the answered questionnaires. According to (Denscombe, 2010; Burns & Bush, 2012; Haydam & Mostert, 2013), self-administered questionnaires or surveys help in eliminating the bias of the interviewer and contribute to obtaining large study populations that produce a satisfactory response rate. Bhattacherjee, (2012) affirmed that the distribution of research questionnaires through emails and post mail becomes a demerit in adopting a questionnaire, however, the researcher overcame this issue of concern since the greater part of the questionnaire was done offline or face-face. Similarly, Blumberg et al., (2011) posit that difficulty arises in questionnaires answering where the information needed on the instruments is too long or complicated. Relatedly, to override this challenge, the researcher simplified the questionnaire to reduce the time spent by the respondents answering the questionnaires.

Furthermore, to ensure a broad scope of empirical evidence, the researcher further implores qualitative research in addition to quantitative research. The researcher, therefore, contacted the office of the Registrar General's Department which deals with all registrations of the country to seek information on the selection of the experts/consultants who have registered with their agency and other professional institutions relating to the field of the study. Given this, purposive and snowball sampling techniques were used in selecting the preferred respondents for both experts/consultants and sales and marketing managers and their deputies of larger SMEs. To add more, the purpose of conducting the qualitative research was to add more meaningful insight to the findings of the study. Twenty-five experts/consultants were consulted for the qualitative study. Due to their busy schedules and other related activities, five of them were not available to participate, reducing the number of experts'/consultants' opinions to twenty. It is important to reiterate that the eighteen participants also involved the heads/deputies of the abovementioned firms who are currently using the technology (social media). In doing so, an interview and unstructured questionnaire were used to obtain information from the experts/consultants as well as marketing & sales managers of larger SMEs in Ghana. Also, permission was sought from them before embarking on the exercise. The interview took the form of a face-to-face approach. The advent of covid-19 pandemic protocols was

strictly taken into consideration during the interview. The face-to-face approach was conducted by carefully observing the covid-19 protocols as well as other measures being put in place by the various selected SMEs and the experts/consultants. The unstructured questionnaire was also distributed to the marketing and sales managers of the larger SMEs. This approach according to Goodman, (1961) is a data collection tool that has been used as a means of improving response rates. Again, it is quite important to pinpoint that the interviews were conducted during their free time or launch break which lasted for about twenty-thirty minutes. To conclude, the selection of several experienced and marketing managers of the larger SMEs together with experts/consultants was to get relevant outputs/information on the subject matter and to arrive at the core objective of the doctoral thesis. The qualitative research was conducted considering the participants' understanding of the research constructs: independent variables (customer attraction, business marketing strategy, market expansion, business motivation, communication channel, Technological changes, financial constraints, managerial skills/expertise, and marketing risk) and dependent variable (SME Growth) as against social media serving as a mediating variable. The demographics factored into the dissertation include gender, age, number of years, educational background, and other variables as summarized based on the questionnaire (see Table 2 below).

Table 2: Demographic Profile of respondents

Details	Particulars	Frequency	Percentage
Gender	Male	707	71.30
	Female	285	28.70
Age	20-30	308	31.00
	31-40	450	45.40
	41-50	178	17.90
	51 above	56	5.60
Education	SSSCE/Diploma	260	26.20
	HND/Bachelors	475	47.90
	PGD/Masters/PhD	257	25.90
Company/	Micro (0-9 employees)	241	24.30
Organizational			
size.			
	Small (10-49 employees)	292	29.40
	Medium (50-249 employees)	459	46.30
Company Channel	Facebook	326	32.90
	Twitter	29	2.90

	LinkedIn	37	3.70
	Instagram	109	11.00
	All the above	491	49.50
Position	Deputy Managers	288	29.00
	Managers	140	14.10
	Owner-Managers	564	56.90
Sector of the Economy	Agricultural	23	2.30
	Manufacturing	139	14.0
	Service	830	83.70
Organizational Type	Fashion	418	42.10
-71	Microfinance	244	24.60
	Hospitality	229	23.10
	Others	101	10.11
Work Experience	1-5	351	35.40
•	6-10	375	37.80
	11-15	169	17.00
	15 above	97	9.80
Company Websites	Yes	860	86.70
	No	132	13.30
Website feature	Details about the Company	175	17.60
	Companies' available products and services	149	15.10
	Direct link to online Social media	43	4.30
	Company location, Price information among others	103	10.40
	All the above	492	49.60
	None of the above	30	3.00
Advertising Tools	Yes	968	97.60
	No	24	2.40
Business Location	Greater Accra Region	322	32.50
	Western Region	172	17.30
	Ashanti Region	99	10.00
	Central Region	257	25.90

Others 142 14.30

Sources: Author's field study, 2022

3.7 Ethical consideration

Since the researcher must ensure maximum ethical standards in this dissertation, respondents who answered the questionnaire were strictly assured of a high level of confidentiality. By doing so, the researcher informed the respondents not to write or indicate their names or particulars on the questionnaire during the data collection process (Asiedu 2017; Boateng, 2015). The objective of the study was explained to the respondents for them to be satisfied and give honest responses to the answering of the questionnaire found by (Narteh, 2013). To attain a high level of response rate, confidentiality counts a lot in this regard. Such procedure reduces evaluation of people's apprehension in making changes to their responses by being more socially desirable, lenient acquiescent, and consistent in close contact with the researcher as and when their responses are needed (Podsakoff et al., 2003). Before embarking on the data collection process from the various respondents, a formal letter was written in addition to the concern letter collected from the Vice Dean's office of the university and sent to the various owner-managers of the selected firms seeking their permission to use them for the data collection for the dissertation. After the approval was granted by the owners/managers, the questionnaires were issued during their lunch break. A period of five months starting from November 2021-March 2022 was used for the data collection. The data were collected from the ten most business regions in Ghana namely: Greater Accra, Ashanti, Central, Western, Eastern, Brong Ahafo, Bono, Volta, Oti, and Western North respectively.

3.8 Pre-testing of Data Collection Instrument (Pilot Study)

Pre-testing refers to a procedure that involves a trial run with a group of respondents to iron out fundamental problems in the survey design (Du Plooy, 2009; Bhattacherjee, 2012; Zikmund & Babin, 2007). Therefore, pre-testing helps to identify problems with the questionnaire, as respondents may think some questionnaires are ambiguous, instructions on the questionnaire are too long or questions that should be included in the questionnaire were left out (Roberts-Lombard, 2006). To pre-test, the questionnaire, a sample of 85 was sent to the target respondents in the selected SMEs of fashion, hospitality, and micro fiancé institutions to prune the variables and constructs understudy, wording, and order of the questions, and how the respondents understand the meaning of the questions. Items in the questionnaire which were not clear to the respondents were

restated (Saunders et al., 2009). The pilot study was done to ascertain the reliability and validity of the constructs through the values of the Cronbach alpha.

3.9 Variable Measurements

The study items used for measuring the constructs were adapted from the existing literature. For clarity, all items were measured using an ordinal scale in a five-point Likert scale (1= Completely Disagree, 2 = Disagree, 3 = Neutral, 4= Agree, and 5 = Completely Agree). A five-point Likert scale was used because it is easier for respondents to complete and takes less time than open-ended questions (Leung, 2011). The usage of ordinal scale is the best measurement scale to be used in this study since it assesses the magnitude of expressions, opinions, or ideas given by the respondents. It enables the researcher to determine if an object has more or less of the characteristics of some other subject. Table 3 shows a summary of construct indicators, questionnaire items with their respective literature sourced, and a measurement scale.

Table 3: Measurement of the variables

S/	Construc	Operationalization of	Measurement	Source of
N	ts	Constructs Items	scale (Ordinal)	Literature
1	Social media usage	SM1. Social media is seen as a modern tool for marketing and communication. SM2. Customers can use social media to access the firm's products. SM3. Social media helps SMEs to engage in business with distant customers. SM4. Social media creates a meaningful relationship with customers and their service providers.	1-(completely disagree) to 5-(completely agree).	Men et al., (2020) Rauniar et al., (2014), Öztamur & Karakadılar., (2014), Tajudeen et al., 2018).

2	Customer Attraction	CA1. Social media is the best channel to attract lots of customers given the wide reach of social media in recent times and people's willingness to spend more time online.	Same as above.	Harrigan et al., (2018),
		CA2. Social media helps to send our company's services to the doorsteps of customers, hence attracting more customers to patronize the services of the company.		
		CA3. The beauty and quality of our services displayed on social media sites attract more customers.		
		CA4. In my view, social media improves the relationship between customers and the firm.		
3	Communi cation Channel	cc1. Social media enables effective and real-time communication with clients, able to engage multiple customers at the same time. cc2. Social media gives us opportunities to disseminate information easily to our customers in different forms like texts, and audio-visuals faster to share information and receive feedback. cc3. Social media helps	Same as above.	Rodriguez et al., (2015). Kim et al., (2016), Kim et al., (2016), Tajudeen et al., (2018), Lechuga Sancho et al., (2018).
		interested customers to respond within the shortest possible time.		
		CC4. In my view, social media improves the relationship between customers and firms.		

4	Business	BM1. It helps in sales and is	Same as above.	Author's
	Motivatio	income-driven.		Construct
	n			
		BM2. Social media helps in		
		creating a company's awareness.		
		BM3. Social media helps puts		
		customer needs first.		
		BM4 . It reduces the cost of the		
		marketing campaign.		
5	Market	ME1. Social media helps in the	Same as above.	Shao et al.,
	Expansion	large audience captured.		(2016), Ainin
	T			et al., (2015),
		ME2. Social media helps build		Ghezzi &
		more business connections.		Cavallo, 2020).
				, ,
		ME3. Using social media helps		
		improve customer relationships		
		and intimacy.		
		,		
		ME4 . The use of social media		
		allows for a better understanding		
		of customers' perception of the		
		company.		
6	Business	BMS1. Social media has helped	Same as above.	Mutalemwa,
	Marketing	to position our business in the		(2015),
	Ctrotooxy	targeted target markets and		Asongu &
	Strategy	assisted us to be on top of the		Boateng,
		niche market too.		(2018).
		BMS2. SMEs can analyze social		
		media easily by focusing on the		
		messages of the customers. This		
		allows us to tailor our services for		
		specific markets.		
		specific markets.		
		BMS3 . In my view, advertising		
		on social media platforms is far		
		cheaper compared to orthodox		
		advertising platforms like the		
		radio and print media.		

		BMS4. Social media helps to		
		monitor competitors and look for		
		new opportunities.		
7	SME Growth	SD1. Social Media as a new marketing tool enhances SMEs' growth.	Same as above.	Author's Construct.
		SD2. The growth of SMEs in developing countries can be improved through the adoption of social media.		
		SD3. Solving the inhibiting factors like financial challenges, managerial skills, and internet accessibility among others would help in SME growth.		
		SD4. The usage of a modern tool like social media provides numerous business opportunities to SMEs which lands them in business growth.		
8	Manageria l skills/ marketing expertise	MS/ME1. Social media as an advertising tool is more difficult to control than using traditional means like TV, Radio, etc. MS/ME2. Inadequate training usually warrants the decision to the adoption of social media usage for advertising purposes. MS/ME3. Owner managers are always willing to make social media usage friendly for customers to patronize the firms' products and services. MS/ME4. Management sees social media as a new technology	Same as above.	Odia & Odia, (2013), Vernuccio & Ceccotti, (2015), Chikandiwa et al., (2013).
		for a paradigm shift for SMEs to adopt in advertising and communication		

9	Technolog ical Changes	TC1. Regular changes or updates in social media applications consistently demotivate SMEs from their adoption TC2. In my view, most SMEs have inadequate ICT systems or equipment to embrace such changes. TC3. The cost of exploring and maintaining rightful ICT personnel deter SMEs from social media usage.	Same as above.	Chege et al. (2020), Laar et al., (2015), Getahun, (2020)
10	Financial Constraint s	FC1. Limited financial resources are a major challenge for SMEs in Ghana to adopt social media as a new technology for advertising purposes FC2. In my view, SMEs usually see social media advertising as a financial burden rather than radio and TV. FC3. In my view, SMEs have more low-income customers which affect their fully accepted social media usage FC4. An inadequate financial base usually affects SMEs 'decisions for employing new advertising and marketing tools.	Same as above.	Ainin et al, (2015), Tajudeen et al., (2018), Pandya, (2012), Schwab et al., (2019), Abor & Quartey, (2010).

11	Marketing	MR1. In my view, the lack of	Same as above.	Wu et al.,
	Risk	proper control of social media		(2014), Ainin
		prevents SMEs from its usage.		et al., (2015),
				Ahmad et al.,
		MR2. The cost of risk associated		(2017).
		with social media is very high		
		which limits its usage by SMEs.		
		MR3. Social media when not		
		controlled well reveals business		
		and marketing strategies and		
		policies to its competitors		
		poncies to its competitors		
		MR4. In my view, using radio		
		and television as a means of		
		marketing communication tool		
		does not reveal a company's		
		strategies as compared with		
		1		
		social media channels.		

Source: Author's Research, 2022

3.10 Data Editing, Coding and Screening and Entry

For readers, the researcher realized the urgency of data editing, coding, screening, and entry. A study by Saunders et al. (2009) suggested that data collected must go through the process of data editing, coding, screening, and entry before embarking on the analysis. Invariably, all data should be recorded using codes. This enables quick data entry. Firstly, the researcher coded all the data in excel form and scanned through the entries to find out whether the data is coded well. The purpose of the coding and screening is to help the researcher to take off the missing values and correct the errors that were seen during the process (Coakes, 2006), and to eliminate inputs that could skew the research findings. The researcher then uploaded the data after these processes into the PLS-SEM software in excel form. No matter how carefully the researcher code and subsequently enter the data, there will always be room for some errors by looking for illegitimate codes, and illogical relationships, checking that rules in filter questions are followed, and looking out for outliers (a respondent that has one or more values that are distinctly different from the values of the other respondents. This assertion made the researcher extremely check the data for errors. The essence of this agrees with Baumgartner & Homburg (1996) that suggested that Data Editing, Coding Screening, and Entry help the researcher's data to be free and accurate for data analysis purposes.

3.11 Data Analysis

The researcher employed Partial Least Square and Structural Equation Modeling (PLS-SEM) for the data analysis technique. The SEM is a causal modeling statistical technique that includes a diverse range of mathematical models, computer algorithms, and statistical methods that fit the network of constructs to data. Multivariate statistical analysis technique as SEM is used to analyze the statistical relationship that exists between measured variables and latent constructs. This analysis technique can estimate the multiple and interconnected dependence in a single analysis statistical. In the social science domain, the technique is most useful because of its ability to impute the relationship between unobserved constructs (latent variables) from observable variables. The SEM contains sub-techniques such as Confirmatory Analysis (CFA), Exploratory Factor Analysis (EFA), and Confirmatory Composite Analysis (CCA). These sub-techniques, coupled with others like Path Analysis (PA), as well as the partial least square (PLS), are fully used in the publications of (Chin, 1998; Hair et al., Jr, Hult, 2016; Jöreskog and Sorbom, 2006).

Construct reliability of the items loading into a factor was estimated by Cronbach's alpha. According to the rules, all constructs should reflect reasonable scale reliability since Cronbach's alpha, and composite reliability values ranged from 0.70 to 0.95 (Hair et al., 2019). Furthermore, measured constructs should reflect sufficient convergent validity, which can be examined by average variance extracted values. Additionally, the measured constructs should be distinct from one another. This is called discriminant analysis and in PLS-SEM it can be investigated by examining the Heterotrait-Monotrait coefficients. They should be below the threshold of 0.85 (Henseler et al., 2014). As a result, based on Hair et al.'s (Joseph F. Hair et al., 2019) principles, all PLS-SEM assumptions should satisfy to go further with hypothesis testing.

Furthermore, the SEM statistical test is very useful and relevant in testing and validating the constructs being produced from the design science phase object of the research. A questionnaire was developed based on the proposed model and the hypothesis to be tested. (Barrett, 2007). Both EFA and PLS-SEM were tested statistically to the level of the research because of their usefulness in the growth of its theoretical construct, establishing the relationship between the variables in the theoretical framework, detecting and assessing the unidimensional limits of the theoretical construct, evaluating the construct validity of the scale, and finally,

proving/disproving proposed theories (Cloud, &Grandfield, 2008; Iwasaki, & Havitz, 2004).

3.12 Hypothesis Testing

The hypothesis is a statement made regarding the study's population. This is to find out if the empirical evidence from the sample does or does not support the statement concerning the population. According to Neuman, (2003), the hypothesis is a proposition to be tested or a tentative statement of the relationship between two variables. Again, there are four main steps involved in testing or validating hypotheses: state the null and alternative hypotheses, select the level of significance, compute the test statistic, formulate the decision rule, and validate and decide. The measurement model was analyzed through the partial least squares (PLS) approach, which was employed with SmartPLS 3.0. The Partial Least Square approach is a variance-based Structural Equation Modeling method that was chosen. Furthermore, the Partial Least Square approach allows for the testing of both the measurement and structural models. According to Hair et al., (2017), SEM is among the most statistical techniques used by scholars in the measurement of the effect of institutions on entrepreneurship. PLS-SEM was used to evaluate the variance of the internal cause of the constructs based on the proposed theoretical model and their corresponding manifest variables in turn (Hair et al., 2017). PLS performs a convenient method in testing moderation effects because it indicates a relationship that is like the traditional regression coefficients. All constructs in the current study were modeled as reflective indicators. PLS-SEM was run through SmartPLS 3.0 computer software (Ringle et al., 2015). Firstly, the structural model was designed to assist to define the variables and their relationship. Secondly, the measurement model of the constructs was assessed initially to define the reliability, validity, and discriminant validity to follow up with the demonstration of the relationships between the constructs (Joseph F. Hair et al., 2017). To identify the significance of these relationships, the standardized paths were examined. These paths were calculated using the bootstrap procedure.

4. DATA ANALYSIS AND EMPIRICAL RESULTS

4.1 Introduction

The current section under discussion reveals the results or findings obtained from the quantitative and qualitative analysis of the dissertation. This contains the analysis of the descriptive statistics of the sample population used for the study, model fittest which comprises both the reliability and validity of the research instruments. Reliability and Validity tests were conducted by the researcher to ascertain the level of suitability and compatibility of the study constructs items used and presented and finally contains the measurement and structural model and the mediating analysis results which were developed based on the conceptual framework used in this study.

4.2 Descriptive Statistics

According to McHugh & Hudson-Barr, (2003) and Haden, (2019), descriptive Statistical is the fundamental analysis that must be carried out before data is given to additional validation examination. In all, 992 valid respondents were received from various institutions that form part of the research sample population. Out of the 992 respondents, 707 were males representing 71.30 percent and 285 were females indicating 28.70 percent. On the side of age, 308 of the total respondents fall within 20-30 years representing 31 percent, 450 were within the range of 31-40 years representing 45.40 percent, and 178 representing 17.90 percent fell within the ages of 41-50 yeras and lastly, above 51 years were 56 representing 5.60 percent. The researcher also considered education as paramount in this current study where 260 of the total valid respondents hold an SSSCE/Diploma certificate representing 26.20 percent of the total respondents, and 475 of the total respondents have HND/Bachelors indicating 47.90 percent. 257 respondents of the total valid responses received were having PGD/Masters/PhD showing 25.90 percent. The organizational or company's size was also deemed to be appropriate in this dissertation. Over here, 241 were Micro (0-9 employees) representing 24.30 percent, Small (10-49 employees) were 292 representing 29.40 percent while Medium were 459 respondents indicating 46.30 percent. Additionally, the communication channels used by the various organizations were also taken into consideration by the researcher during the process of collecting the data. Here, Facebook, Twitter, LinkedIn, Instagram, and all the above approaches were used by the researcher as per the recommendations of scholars like Duffet (2015) and Hennig-Thurau et al., (2010). Facebook alone represents 326 of the total valid responses representing 32.90 percent, LinkedIn with 37 respondents showing 3.70 percent, Twitter with 29 indicating 2.90 percent Instagram with 109 presenting 11 percent, and above all took the highest respondents of the communication channels, with 491 respondents representing 49.50 percent. Moreover, the various positions of the respondents are also regarded as an important aspect of descriptive statistics. Out of the 992 responses received, 288 representing 29 percent were deputy managers, 140 were managers representing 14.10 percent and lastly, owner-managers were 564 representing 56.90 percent. It is paramount to vividly outline the sectors that form part of the study of descriptive statistics. Three sectors of the economy were considered in this dissertation particularly: agricultural, manufacturing, and service. On this 830 of the 992 valid responses received were from the service indicating 83.70 percent, 139 from the manufacturing sector indicating 14.0 percent, and 23 from the sector of agriculture representing 2.30 percent. Consequently, the organization type was not left out in the analysis. The fashion industry recorded the highest number of 418 respondents indicating 42.10 percent, microfinance 244 representing 24.60 percent, Hospitality 229 presenting 23.10 percent, and finally, others 101 showing 10.11 percent. Relatedly, the experience of the workers was important in this part of the study. 1-5 years recorded 351 representing 35.40 percent, 6-10yeras recorded the highest number of 375 representing 37.80 percent while 11-15 years recorded 169 of the valid responses indicating 17.0 percent and above 15 years was 97 representing 9.80 percent. The researcher also took a keen interest in analyzing whether the various organizations selected were having company websites. 860 of the valid responses representing 86.70 percent were YES and 132 out of the 992 responses received were NO indicating 13.30 percent. Another equally important parameter under study by the researcher was the company's website features. Six pieces of information were requested by the researcher on this parameter. Firstly, the researcher was interested in knowing whether the details of the company can be found on their websites and surprisingly 175 of the total responses received have details of the company on their websites representing 17.60 percent, the company's available products and services 149 representing 15.10 percent, direct link to social media 43 representing 4.30 percent, company's location, price information among others also recorded 103 representing 10.40 percent and lastly, all the above obtained 492 representing 49.60 percent and none of the above information recorded 30 representing 3.0 percent. Again, it is also interesting to posit that 968 responses out of the 992 valid respondents recorded revealed that social media can be adopted as a strategic advertising/marketing communication tool for SMEs growth representing 97.60 percent and 24 responses representing 2.40 percent disapproves of this assertion. To end the discussion on the descriptive statistics were the business locations of the various selected SMEs that the researcher used in the data collection. The Greater Accra Region, the national capital of the country, Ghana recorded the highest number of 322 valid responses representing 32.50 percent, Central Region 257 representing 25.90 percent, Western Region 172 representing 17.30 percent, Other Regions 142 indicating 14.30 percent, and lastly, Ashanti region 99 valid responses indicating 10 percent.

4.3 Test of Model

Per the recommendation from scholars (Hair et al, 2017), the researcher adopted the PLS-SEM (Bagozzi & Yi, 1988; Hair, Risher et al, 2019). As a result, Dijkstra-rho Henseler's and Cronbach's alpha coefficients were used to rigorously analyze the constructs' reliabilities. As indicated in Table 4.0 below, all the values exceeded the threshold of **0.5** indicating how strong coefficients of the construct's reliability as suggested by (Bagozzi & Yi, 1988; Hair, Risher, Sarstedt, & Ringle, (2019). The software ADANCO 2.0 version (Henseler & Dijkstra, 2015) was used to evaluate the psychometric properties of the constructs and their underlying items. Concerning the composite reliability of the constructs, Jöreskog's rho (pc) with a minimum threshold of 0.7 and Dijkstra-Henseler's rho (pA) with a threshold of 0.8 were evaluated and our analysis fulfills those requirements. Hence, the result presented by Dijkstra-Henseler's rho (pA) with a minimum reliability coefficient of 0.7239 and a maximum of 0.8805, while convergent validity was presented by average variance extracted (AVE) which also exceeded the minimum threshold of 0.5 (see table 4).

4.4 Reliability and Validity of the Research Instrument

The criteria for assessing the measurement scale are reliability and validity. According to (Golafshani, 2003; Roberts, Priest & Traynor, 2006), the researcher ensured that the Reliability and validity of the research questionnaire are well developed and devoid of any misinterpretation and bias. Hair et al., (2013) found that reliability and validity are accorded as equally important and a possible requirement when more than one study is conducted in achieving consistent findings. The accuracy of the measurement scale is associated with validity and consistency is associated with the term reliability.

4.4.1 Reliability of the Research Instrument

Also, Cronbach alpha was used by the researcher to measure the reliability of the data collection instrument (research questionnaire). To draw readers' attention, three types of reliability tests are test-retest reliability, alternative reliability, and internal consistency reliability. According to Cronbach (1951), values of **0.7** as figures for Cronbach alpha are regarded as reliable for study findings or results. In this study, all the values or figures exceeded the threshold requirements of **0.5** indicating how strong the coefficients of the construct's reliability are (Bagozzi & Yi, 1988; Hair et al, 2019). Again, the construct's reliabilities were assessed vigorously using Dijkstra-Henseler's rho along with Cronbach's alpha coefficients. In recent times, some scholars and researchers have concluded that values that are above 0.5 for Cronbach alpha are generally acceptable as a reliability test for such a study. Finally, the study also considered the Average Variance Extracted (AVE), and Composite Reliability (CR) where the AVE shows the level of variance that scales share with constructs, and CR measures various but similar items.

4.4.2 Validity of Research Instrument

The validity of the research instrument was much important to the researcher. Validity in research is regarded as the ability of a scale to measure what is expected to be measured (Streiner, 2013). A construct with perfect validity contains no measurement error. To assess the measurement validity, four types namely: content validity, construct validity, criterion validity, and Face validity were outlined. The current dissertation equally applied content validity and construct validity. According to Pallant, (2011), Content validity refers to the suitability of the research instrument taken out from the study population. It is based on the degree to which a measurement accurately reflects the intended content domain. Again, the construct validity aims at subjecting scales testing not based on individual criteria but dwells on the theory-based hypotheses regarding the construct or variable. The construct validity seeks agreement between a theoretical concept and a specific device or procedure. The theory is used to explain why the scale works and how its application results can be interpreted.

Table 4: Construct reliability and validity

Construct	Dijkstra-Henseler's rho	Jöreskog's rho (ρ _c)	Cronbach's alpha(α)	AVE
SOC_MEDIA_USAGE	(ρ _A) 0.8682	0.9091	0.8666	0.7144

CUST_ATTRACTION	0.8460	0.8950	0.8435	0.6807
COMM_CHANNEL	0.8805	0.9167	0.8785	0.7337
BUSI_MOTIVATION	0.8559	0.9003	0.8521	0.6933
BUS_MKT_STR	0.7978	0.8681	0.7976	0.6221
MKT_EXPANSION	0.7988	0.8802	0.7954	0.7103
SME GROWTH	0.8169	0.8783	0.8152	0.6434
MANAG_SKILLS	0.7239	0.7905	0.6322	0.5662
MKTING_RISK	0.8136	0.8711	0.8046	0.6285
TECHN_CHANGE	0.7931	0.8742	0.7851	0.6986
FIN_CONSTRAIN	0.8053	0.8495	0.7725	0.5858

Source: Authors' processing from ADANCO version 2.0 (2020)

Moreover, the indicator loadings of the latent constructs were assessed and loaded meaningfully to their respective constructs. Per the recommendation of Bagozzi & Yi, (1988), a factor loading above a threshold of 0.6 is the best measure/indicator. The results of the indicator variables show the loading of (0.6357) and (0.8874) for minimum and maximum load respectively. The summary of all the research constructs as well as their items is shown in (Table 5.0) with their corresponding loadings (coefficients). The researcher used the variance inflation factor to discover evidence of common method variance (CMV) of the measurement scales again, considering the presence of multicollinearity (VIF). In the quest to ascertain the presence of CMB (common method bias), the researcher followed the research by Bagozzi & Yi, (1988), in which the construct's items were carefully designed with a description on the questionnaire's title page that respondents will be treated with strict confidence. Simply put, the survey was designed to ensure that respondents remained anonymous, such that they could opt out of the research whenever they wanted. Again, to reinforce this argument, the researcher further performed a full multicollinearity test, with emphasis on VIF (variance inflation factor) to assess the evidence of Common method variance (CMV). The results of this post-hoc evaluation showed that CMV is not an issue since the computed VIFs (see table 5) are less than the threshold of ten (10) (see Alin, 2010; Kock & Hadaya, 2018; Podsakoff, MacKenzie, Lee, & Podsakoff, 2003; Salmerón, García, & García, 2020). Finally, the concerns about CMB are minimal, hence, the potential CMB concerns are low.

Table 5: Factor loading and Variance inflation factor (VIF)

Construct	Indicator	Loading	VIF
Social media Usage	SMU1	0.8383	2.0545
	SMU2	0.8703	2.3118
	SMU3	0.8491	2.0575
	SMU4	0.8225	1.9131
Customer Attraction	CA1	0.8152	1.7949
	CA2	0.8489	2.0422
	CA3	0.8415	2.0200
	CA4	0.7932	1.7149
Communication	CC1	0.8423	2.1673
Channel	CC2	0.8790	2.5042
	CC3	0.8874	2.6035
	CC4	0.8155	1.8672
Business Marketing	BMS1	0.8224	2.2333
Strategy	BMS2	0.7877	2.1008
	BMS3	0.7774	1.5591
	BMS4	0.7662	1.5139
Business Motivation	BM1	0.8601	2.1974
	BM2	0.8512	2.1019
	BM3	0.8424	1.9696
	BM4	0.7742	1.6404
Market Expansion	ME1	0.8275	1.6378
	ME2	0.8845	2.0102
	ME3	0.8147	1.6310
SME Growth	SG1	0.8203	1.7726
	SG2	0.8143	1.7681
	SG3	0.7923	1.6115
	SG4	0.7809	1.6240
Managerial Skills	MS1	0.6357	1.1872
	MS2	0.8235	1.4601
	MS3	0.8565	1.2954
Marketing Risk	MR1	0.7944	2.0108

	MR2	0.8417	2.1104
	MR3	0.7619	1.5712
	MR4	0.7706	1.3880
Technological	TC1	0.8052	1.5984
Changes	TC2	0.8562	1.7081
	TC3	0.8453	1.6214
Financial Constraints	FC1	0.8008	1.5766
	FC2	0.7580	1.7118
	FC3	0.7051	1.5392
	FC44	0.7939	1.4614

Source: Author's processing from ADANCO version 2.0 (2022)

Note SMU= Social Media Usage, CA= Customer Attraction, BM=Business Motivation, CC= Communication Channel, Business Marketing Strategy (BMS), ME= Market Expansion, SG=SME Growth, MS=Managerial Skills, MR= Marketing Risk, TC= Technological Changes, FC= Financial Constraints.

Also, Table 6.0 shows the output of the test of discriminant validity inspired by the Fornell-larcker criteria which indicate an extension of the measurement of the model fit. Over here, the researcher used Heterotrait-Monotrait (HTMT) ratio which has been recently used by many scholars and researchers. The Fornell-larker criterion (Fornell-lacker, 1981) proposes that the estimate of the square root average variance extracted (AVE) should be greater than the correlation shared between every other construct (see Table 6.0). Thus, it is instructive to note that, a cursory look at the inter-construct correlation matrix and the discriminant validity produces the bolded slanting figures which indicate the level of correlation coefficient amongst the observed constructs. The discriminant is established when a construct has a higher value of loaded coefficient beyond other observed variables in a single row or column as indicated in Table 6.0. The test confirms the results as satisfactory, hence providing a basis for the researcher to proceed with the ensuing inquiry of the study. To be more precise, the details of both discriminant validity and the Fornell-larker criterion can be found in appendix A.

Table 6: Test of discriminant validity – Fornell-Larcker criterion (HTMT)

	SOC_	CUST_	COM	BUSI_		,				TECH	
	MEDIA	ATTR	M_{\perp}	MOTI	BUS_	MKT_	SME	MANAG	MKTI	N	FIN_
	_	ACTIO	CHAN	VATIO	MKT_	EXPA	GROW	_	NG _	CHAN	CONST
Construct	USAGE	N	NEL	N	STR	NSION	TH	SKILLS	RISK	GE	RAIN
SOC_MEDIA_USAGE											
CUST_ATTRACTION	0.9145										
COMM_CHANNEL	0.7896	0.8429									
BUSI_MOTIVATION	0.5790	0.5699	0.6428								
BUS_MKT_STR	0.8331	0.7609	0.7960	0.6057							
MKT_EXPANSION	0.6482	0.6644	0.6575	0.8465	0.6533						
SME GROWTH	0.5961	0.5695	0.5777	0.7148	0.7035	0.7833					
MANAG_SKILLS	0.5465	0.4430	0.3970	0.6589	0.4817	0.7255	0.8026				
MKTING_RISK	0.1824	0.1540	0.1390	0.3369	0.2935	0.3198	0.5269	0.5790			
TECHN_CHANGE	0.3682	0.3365	0.2726	0.3654	0.3818	0.4137	0.5819	0.5247	0.6646		
FIN_CONSTRAIN	0.2406	0.1873	0.1933	0.3441	0.2761	0.3899	0.4823	0.5693	0.7423	0.6470	0.1195

Squared correlations, AVE in the diagonal.

Note: the diagonal (in bold) is the average variance extracted (AVE)

Sources: Author's processing from ADANCO version 2.0 (2022)

4.5 Test of structural model: A mediation analysis

Baron and Kenny (1986) found that a mediator is a variable that contributes to the effect of the relationship between the predictor and the criterion. The dissertation conceptual model outlines the presence of mediation from the predictor variables to the outcome variable. A study by Hayes (2013) revealed that the significance of the role of mediation or moderation cannot be undervalued. In this regard, it is extremely important to explain what mediation and moderating variables are. Again, Baron & Kenny (1986) defines a moderator as a variable that influences the direction between independent and dependent variables. Hayes (2013) also asserts that moderators ascertain how a specific impact can be expected. The same publication defines mediation or mediators as recognizing causal variables having an impact on the outcome variables. The current dissertation, therefore, used the approach of mediation analysis to establish the relationship between enablers and inhibitors and SMEs' Growth with social media usage serving as a mediator. An evaluation of the model fit and path analysis is needed. The purpose of this is to reveal the causal-effect (relationship) underlying the research constructs. The findings revealed that; social media usage has a positive and significant effect on the constructs: CA= Customer Attraction, BM=Business Motivation, CC= Communication Channel, Business Marketing Strategy (BMS), ME= Market Expansion, SG=SME Growth, MS=Managerial Skills, MR= Marketing Risk, TC= Technological Changes, FC= Financial Challenges and SMEs Growth. Also, the below table shows the regression coefficients; Beta (β), and the significant values; T-values >1.96 (or P-values < 0.05). Finally, the predictive power (coefficient of determination) of the research model, and the coefficient of determination (R²) of the regression model were also established. Thus, R² of the predictor variable of 46% is also appropriate as shown in Table 5 and Figure 1 respectively. The regression coefficients: Beta (β) , and the T-values >1.96 (or P-values < 0.05) of these constructs are indicated in Table 7.0 below. Furthermore, the structural model shows a controlled variable effect on the predictor variable (i.e., social media usage). Two control variables were examined in this dissertation: (work experience, and the company's website presence). The results of the two control variables are, therefore, shown in table seven and figure 2.0 below. The coefficient of determination R2 measures the relationship of variation between the dependents and independent variables. Finally, the predictive power (coefficient of determination) of the research model as suggested by (Cohen, 2013), and the coefficient of determination (R²) of the regression model were also established. Thus, R² of the predictor variables (social

media usage and SMEs growth) of 66% and 55% are also appropriate as shown in Figure 6 below.

In all eighteen hypotheses were formulated. The hypotheses formulated were in two categories (direct and indirect). The direct hypotheses relate to the antecedents' variables in relation to the mediator variable (social media usage) and the dependent variable (SMEs growth). The data processing for the direct hypotheses are summarized as follows: $CC \rightarrow SG$; $BM \rightarrow SG$; $MEP \rightarrow SG$; BS \rightarrow SG; ME \rightarrow SG; TC \rightarrow SG; FC \rightarrow SG; MR \rightarrow SG were all statistically significant at t-value > 1.96 (or p-value < 0.05) as one of the direct hypotheses was not statistically significant specifically, CA→SG (check 'Table 7' for all details of hypothetical coefficients). To investigate the research model's mediator variable, the mediation (indirect) hypotheses revealed that: CA→SM→SG; $BS \rightarrow SM \rightarrow SG$; $ME \rightarrow SM \rightarrow SG$; $CC \rightarrow SM \rightarrow SG$; $TC \rightarrow SM \rightarrow SG$; MR→SM→SG was significant, but BM→SM→SG; MEP→SM→SG and FC \rightarrow SM \rightarrow SG was non-significant (see the details; CA-customer attraction, CCcommunication channel, BS-business strategy, MEP-marketing expansion, MEmanagerial expertise/Skill, TC-technological changes, MR-marketing risk, SG-SMEs Growth and FC-financial constraints).

Table 7: Summary of Hypotheses testing – conclusion

Effect		Hypotheses					
Direct	H1	Customer attraction to a firm's product and	Not				
		service will positively affect SMEs' growth.	Supported				
	Н3	Communication channels will positively	Supported				
		affect SME growth.					
	H5	Business motivation will positively affect SME growth.	Supported				
	H7	Market expansion will positively affect SME growth.	Supported				
	H9	Business strategy will positively affect SME growth.	Supported				
	H11	lack of Managerial/Marketing expertise will negatively affect SME growth.	Supported				
	H13	Technological changes will negatively affect SME growth.	Supported				
	H15	Financial constraints will negatively affect SME growth.	Supported				

	H17	Marketing risk will negatively affect SME growth.	Supported
Indirect	H2	Social media usage will mediate the relationship between customer attraction and SME growth.	Supported
	H4	Social media usage will mediate the relationship between communication channels and SME growth.	Supported
	Н6	Social media usage will mediate the relationship between business motivation and SME growth.	Not Supported
	Н8	Social media usage will mediate the relationship between market expansion and SME growth.	Not Supported
	H10	Social media usage will mediate the relationship between business strategy and SME growth.	Supported
	H12	Social media usage will mediate the relationship between lack of managerial/marketing expertise and SME growth.	Supported
	H14	Social media usage will mediate the relationship between technological changes and SME growth.	Supported
	H16	Social media will mediate the relationship between financial constraints and SME growth.	Not Supported
	H18	Social media usage will mediate the relationship between marketing risk and SME growth.	Supported

Source: summary of Hypotheses testing

4.6. Follow-up interviews of the Qualitative Reports (Transcribe Version)

Follow-up interviews were conducted to gain a better understanding of the enablers and inhibitors of SM usage for the growth of SMEs. In all, twenty experts were interviewed as well as eighteen heads/deputies of larger SMEs. The experts were selected based on the level of expertise and experience they possessed in their line of business in the SME sector.

To begin, the study sought to know in their opinion, how the usage of social media positively attracts customers. Responses did not significantly vary from the experts. For instance, a director of the fashion industry opined that; "Social Media assists our shop to reach directly to the masses and continuously connect with them and respond to their problems instantly"

His deputy added that; "Social media enables fashion shops to the target audience, engage them, and give solutions to problems immediately. Also, social media serves as a platform to attract customers and constantly interact with them for better customer service."

Not too distant from the opinions of the fashion experts, a manager of microfinance stated that; "Social media as a communication channel helped us to communicate with customers about a particular product and receive instant feedback."

He added that; "People can read and understand any communication and they can comment and get feedback in good time, and it allows a product to stay on top of the mind anytime the need to buy arises"

In connection with the researcher's question, three views expressed by the experts in the hospitality industry did not substantially differ. For instance, a manager of a hospitality business specifies that they use their social media handle; "We use social media as a supply channel and for marketing purposes"

Another manager gives how they profit from using social media; "Social media helps hotels build a network, and improve business growth"

Again, we sought to know how social media usage serves as a communication channel for SMEs. From the fashion industry experts, "Fashion shops can use social media platforms to interact with their consumers, hence providing a two-way communication channel."

"Fashion shops can use social media as an effective promotional tool to provide products and company information to the customer via social media platforms."

The manager of the microfinance sector maintained that; "Social media as a communication channel helped us to communicate with customers about a particular product and receive instant feedback"

His opinion was corroborated by another manager; "Our firm uses social media as an effective marketing tool to respond to dissatisfied customers. It enables one to respond to communications since it's a two-way affair. In effect, it makes it possible for messages to be sent across to our intended audience."

The hospitality industry for instance has been one that gains several prospects from social media, particularly in the advent of the pandemic giving the need to stem the disruption of the covid-19. Hence, one of the managers opined that; "Our hotel uses social media to advertise business products and services while also engaging with customers.". Social media is an interactive digital platform to build customer relationships and networking."

In response to the question on the extent to which social media usage serves as a business motivation for SMEs Growth, one of the managers of the fashion firms stressed that; "As a business strategy, fashion shops can use social media to build more meaningful relationships with their customers.".

He furthered that; "Social Media enables SMEs to know existing and potential customers better and connect with them regularly for feedback."

The manager of microfinance was explicit on the question stating, "social media helps our firm to know more about future customers and purpose. And, as matter of fact, its wider coverage helps the growth of the business which is the very essence of every business."

A hospitality manager concluded; "The hospitality industry uses social media for pricing strategy, competitive weapons, and new ways to compete. Moreover, social media have been utilized by SMEs to create value and achieve other objectives such as collaborative information."

Relative to the question "To what extent do you think that social media can be used as a medium for market expansion?", first, one of the fashion firm managers opines that; "Social media serves as a platform for fashion shops to engage target audiences from far distances and attract new customers."

Another manager of the microfinance firm added that; "We use social media to share our products and services with the target market and influenced them to purchase"

On the part of a hospitality manager, "Social media provides platforms for SMEs to entice different audiences."

Furthermore, the research sought to know in what ways social media channels can be used as a business marketing strategy. In her response, she affirmed that; "Yes, social media can be used as a business strategy by fashion shops, in a sense that the social platforms provide features on which they can engage concurrently with customers."

On the part of a microfinance manager, "Social media as a business strategy help us to build a positive relationship with both current and future customers"

A response from one of the hospitality managers was that; "Social media usage as a business strategy assists hotels' promotional activities, job searching, and strategy development."

The study probed further on how their level of competence and managerial skills/marketing expertise affect social media usage towards SMEs' Growth.

The response from another director of the fashion firm was that; "Social media usage requires human resources to effectively use this new innovative tool. However, a lack of knowledge and expertise on social usage may affect SMEs' business growth."

A microfinance manager added that; "Management plays a key role in decision-making. Management's inability to implement social media into business process affect SMEs' growth."

One of the hospitality firm managers, however, has this to say; "The lack of marketing skills among management in the hospitality industries hinders the utilization of social media as a marketing tool to effectively enhance customer service."

In addition to the level of competencies of managers, the researcher sought to know from the respondents how technological changes affect social media usage by SMEs. A lead manager in one of the fashion firms explained that; "Technological advancements have informed customers to be more demanding and always require products that meet their expectations. For fashion industries

to compete and innovate, there is the need to adopt social media usage which has become a new innovative technology to keep up with the demanding customers."

Following his comment, a director of one of the microfinance businesses also explained that; "Technological advancements have facilitated online social networks, blogs, and websites for social communication, on which SMEs have capitalized for business performance and growth"

As assistant to one of the directors of the hospitality firms on her part explained that; "Technological advancement has led to higher competition among firms. Hospitality firms are capitalizing on this advancement by using social media for business performance"

Given the fact that leveraging social media as a strategic marketing communication tool comes with some financial obligations, we asked the respondents how financial constraints affect the SMEs' adoption of social media usage. The response from a manager of one of the fashion firms was explicit.

"SMEs in Ghana face financial constraints which limit them to adopt new technology for business performance and growth. Fashion shops' adoption of social media requires the budget to invest in integration and implementation which has become the main challenge for SMEs in Ghana."

Having made this known relative to the fashion industry, the microfinance sector also faces a similar challenge as stated by one of the managers; "One of the reasons why my firm is not using social media is limited finance. We don't have money to adopt social media."

The above responses were not different from those in the hospitality sector as affirmed by one of the managers; "SMEs experience challenges in securing a loan for business expansion and growth, consequently affecting the adoption of new technology in the name of social media for business growth."

Finally, the researcher quizzed the respondents to know their views on how social media usage can serve as a marketing risk. The responses were quite telling. One of the fashion firm managers opines that; "Social media poses risks to fashion shops as the customer may negatively be offended based on the service received."

A manager of one of the microfinance firms said, "Social media can let competitors monitor the performance of SMEs based on the marketing information online."

Giving the affordances of social media to players in the hospitality industry are not livid of the skepticism surrounding the technology. Responding to the concluding question, one of the managers mentioned; "Social media poses a marketing risk in the sense that fake accounts and identities can be used by customers which may go a long way toward affecting SMEs overall marketing evaluation."

In the next section, the research offers a thorough discussion of the results of the survey and a comprehensive discussion of the findings from the follow-up interview.

4.7 Cohen f² and Interpretations

Cohen f² is the change in the R² value when a certain exogenous construct (independent variable) is excluded or omitted from the model can be used to assess if the excluded or omitted construct has a significant impact on the endogenous constructs (dependent variable) in addition to analyzing the R² values of all endogenous constructs (Cohen, 1988). According to Cohen (1988), values of 0.02, 0.15, and 0.35 represent small, medium, and large effects of the exogenous latent variable, respectively (Correll et al., 2020). One important of Cohen f² (effect size) is that it helps researchers to understand whether an intervention or experimental manipulation has an effect greater than zero, or how big the effect is (Lakens, 2013; Selya et al., 2012).

4.7.1 Interpretation of Cohen's f^2

Cohen's f-square (f^2) denotes the effect size of the structural model. It measures the contribution of any exogenous (independent) variable in a model. The f^2 is measured by removing an exogenous (independent) variable from the model and examining the changes in R^2 . If the R^2 change is having a higher value, then it suggests that the contribution of such exogenous variable is high, and vice-versa (Cohen, 1988). Mathematically, it is simply put as;

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

According to Cohen, if the f^2 value is less or equal to 0.02 (then effect size is small), between 0.02 to 0.15 (medium effect size), and a value of 0.35 and above (large effect size). However, with an f^2 of 0.00, it shows that there is no contribution of such an exogenous variable to the model.

Fast forward, table 9 (overview of the structural model through Cohen's f2) showed estimates in the last column of the table. For instance, the relationship between market expansion and SME growth shows a statistically significant relationship at p-value <0.05 (in table 8), however, Cohen's f^2 had a coefficient of 0.0243, demonstrating that, though there is a detectable effect of the market expansion (exogenous variable) to the SME growth, the effect size is small. Similarly, the relationship between customer attraction and SME Growth showed a Cohen f^2 of 0.0008, suggesting that, there is no effect of the exogenous variable (customer attraction) on the endogenous variable (SME Growth) in the overall model and there was an insignificant relationship between exogenous (customer attraction) and SME Growth as per p-value of 0.3433 (see table 8 below). Additional information on the relationship between Cohen f2 and the Path model of the various independents and dependents variables can be seen in (tables 8 and 9 below).

Table 8: Hypothetical path coefficient

		Standard bootstrap results				Percentile bootstrap quantiles				
	Original	Mean	Standard		p-value (2-	p-value (1-				
Effect	coefficient	value	error	t-value	sided)	sided)	0.5%	2.5%	97.5%	99.5%
SOC_MEDIA_USAGE -> SME GROWTH	-0.0371	-0.0380	0.0372	-0.9976	0.3185	0.1593	-0.1354	-0.1109	0.0358	0.0567
CUST_ATTRACTION -> SOC_MEDIA_USAGE	0.4798	0.4775	0.0385	12.4681	0.0000	0.0000	0.3760	0.4007	0.5493	0.5704
CUST_ATTRACTION -> SME GROWTH	0.0135	0.0132	0.0335	0.4036	0.6865	0.3433	-0.0728	-0.0523	0.0788	0.0979
COMM_CHANNEL -> SOC_MEDIA_USAGE	0.1105	0.1128	0.0343	3.2173	0.0013	0.0007	0.0271	0.0469	0.1803	0.2036
COMM_CHANNEL -> SME GROWTH	0.0523	0.0515	0.0306	1.7065	0.0880	0.0440	-0.0276	-0.0094	0.1112	0.1308
BUSI_MOTIVATION -> SOC_MEDIA_USAGE	0.0037	0.0047	0.0247	0.1507	0.8802	0.4401	-0.0592	-0.0424	0.0550	0.0702
BUSI_MOTIVATION -> SME GROWTH	0.1406	0.1406	0.0305	4.6159	0.0000	0.0000	0.0597	0.0806	0.1989	0.2201
BUS_MKT_STR -> SOC_MEDIA_USAGE	0.2684	0.2678	0.0337	7.9673	0.0000	0.0000	0.1808	0.2017	0.3334	0.3557
BUS_MKT_STR -> SME GROWTH	0.2011	0.2009	0.0330	6.0950	0.0000	0.0000	0.1189	0.1377	0.2670	0.2890
MKT_EXPANSION -> SOC_MEDIA_USAGE	-0.0012	-0.0027	0.0349	-0.0344	0.9725	0.4863	-0.0969	-0.0708	0.0645	0.0856
MKT_EXPANSION -> SME GROWTH	0.1558	0.1573	0.0405	3.8431	0.0001	0.0001	0.0574	0.0810	0.2380	0.2632
MANAG_SKILLS -> SOC_MEDIA_USAGE	0.1263	0.1269	0.0248	5.0887	0.0000	0.0000	0.0630	0.0774	0.1760	0.1905
MANAG_SKILLS -> SME GROWTH	0.2666	0.2646	0.0291	9.1573	0.0000	0.0000	0.1832	0.2053	0.3206	0.3369
MKTING_RISK -> SOC_MEDIA_USAGE	-0.0713	-0.0709	0.0219	-3.2496	0.0012	0.0006	-0.1264	-0.1128	-0.0283	-0.0149
MKTING_RISK -> SME GROWTH	0.1067	0.1075	0.0246	4.3436	0.0000	0.0000	0.0423	0.0598	0.1544	0.1686
TECHN_CHANGE -> SOC_MEDIA_USAGE	0.0425	0.0424	0.0219	1.9390	0.0526	0.0263	-0.0157	-0.0015	0.0854	0.0993
TECHN_CHANGE -> SME GROWTH	0.0973	0.0967	0.0356	2.7358	0.0063	0.0031	0.0102	0.0278	0.1679	0.1941
FIN_CONSTRAIN -> SOC_MEDIA_USAGE	0.0186	0.0181	0.0252	0.7381	0.4605	0.2303	-0.0463	-0.0300	0.0679	0.0838
FIN_CONSTRAIN -> SME GROWTH	0.0488	0.0498	0.0270	1.8086	0.0706	0.0353	-0.0215	-0.0036	0.1026	0.1184

Source: Author's processing from ADANCO 2.0 version

Note SMU = social media usage. Sources: Author's processing from ADANCO 2.0 version

Table 9: Effect overview of the structural model - Cohen's f²

Effect	Beta	Indirect effects	Total effect	Cohen's f ²
SOC_MEDIA_USAGE -> SME GROWTH	-0.0371		-0.0371	0.0010
CUST_ATTRACTION -> SOC_MEDIA_USAGE	0.4798		0.4798	0.3212
CUST_ATTRACTION -> SME GROWTH	0.0313	-0.0178	0.0135	0.0008
COMM_CHANNEL -> SOC_MEDIA_USAGE	0.1105		0.1105	0.0153
COMM_CHANNEL -> SME GROWTH	0.0564	-0.0041	0.0523	0.0029
BUSI_MOTIVATION -> SOC_MEDIA_USAGE	0.0037		0.0037	0.0000
BUSI_MOTIVATION -> SME GROWTH	0.1407	-0.0001	0.1406	0.0226
BUS_MKT_STR -> SOC_MEDIA_USAGE	0.2684		0.2684	0.1148
BUS_MKT_STR -> SME GROWTH	0.2111	-0.0100	0.2011	0.0479
MKT_EXPANSION -> SOC_MEDIA_USAGE	-0.0012		-0.0012	0.0000
MKT_EXPANSION -> SME GROWTH	0.1557	0.0000	0.1558	0.0243
MANAG_SKILLS -> SOC_MEDIA_USAGE	0.1263		0.1263	0.0304
MANAG_SKILLS -> SME GROWTH	0.2713	-0.0047	0.2666	0.1034
MKTING_RISK -> SOC_MEDIA_USAGE	-0.0713		-0.0713	0.0090
MKTING_RISK -> SME GROWTH	0.1041	0.0026	0.1067	0.0144
TECHN_CHANGE -> SOC_MEDIA_USAGE	0.0425		0.0425	0.0036
TECHN_CHANGE -> SME GROWTH	0.0989	-0.0016	0.0973	0.0146
FIN_CONSTRAIN -> SOC_MEDIA_USAGE	0.0186		0.0186	0.0007
FIN_CONSTRAIN -> SME GROWTH	0.0495	-0.0007	0.0488	0.0035
9. work-experience -> SME GROWTH	0.0863		0.0863	0.0161
10. websites presence -> SME GROWTH	-0.0187		-0.0187	0.0007

Sources: Author's processing from ADANCO 2.0 version

Table 10: R Squared

Construct	Coefficient of determination (R ²)	Adjusted R ²			
SOC_MEDIA_USAGE	0.6643	0.6612			
SME GROWTH	0.5593	0.5539			
Source: Author's processing from ADANCO 2.0 version					

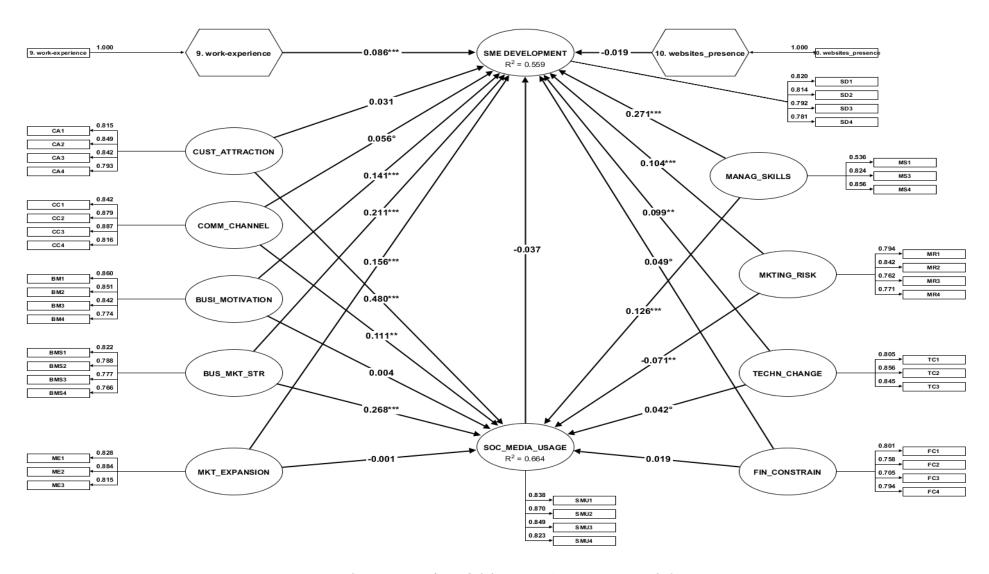


Figure 3: Estimated model from ADANCO version 2.0

5. DISCUSSIONS OF RESEARCH FINDINGS

5.1 Introduction

This section presents the results of the study. Subsequently, the results of the analysis are done based on the research questions. For the purposes and requirements of this dissertation, the researcher finds it more appropriate to discuss the research findings or results obtained which greatly have a maximum impact on the operations of SMEs, and government among others. The current data dwells on the conceptual framework that covers the enablers and inhibitors of social media usage towards SMEs' growth: Evidence from the Service-Based SMEs in Ghana. Considering this, the following research questions were advanced as a basis for quantitative inquiry.

5.2 Discussions of Research Questions

This thesis aims to investigate the enablers and inhibitors of social media usage towards SMEs growth: Evidence from the Service-Based SMEs in Ghana. The findings are highlighted and discussed concerning the following research questions:

RQ1: What are the main social media channels used as a marketing communication tool by SMEs in Ghana?

Social media channels play an important role in information dissemination between an SME and its customers. These channels have therefore become a powerful tool for SMEs to build and maintain a better relationship with their environments likewise brand loyalty. To add more, the popular social media channels or platforms used by SMEs in recent times are Facebook, Instagram, YouTube, Twitter, LinkedIn, WhatsApp, etc. Such channels have also helped SMEs to segment their customers and engage them in real-time. In examining the various social media channels used by SMEs, the study explored SMEs' use of the website, their general knowledge of social media, their (signing up) for social media, their use of social media as a business marketing strategy and explored social media usage by the SMEs and the effective social media channels used in their businesses. The research results, therefore, collaborate with the studies conducted by (Jai et al., 2022; Casaló et al., 2020; Algharabat et al., 2020; Perrin & Anderson, 2019; Novotová, 2018; Parveen et al., 2016) where it was positively affirmed that social media channels tremendously contribute to the growth of SMEs and can be adopted as a powerful tool in this modern times compared with the channels of a traditional form of marketing communication (television, radio, etc) in this era of business dealings. Moreover, the current study findings also established that the social media channels cordially improve the daily relationship between the firm and its customers, as an avenue of attracting more customers, and as a mechanism to address the concerns of sentiments shared by customers on the various social media channels within the shortest possible time (Bonsón & Ratkai 2013; Muslim et al., 2020; Fortis et al., 2012; Shao et al., 2016; Ainin et al., 2015). Lastly, the functions of social media channels in today's contemporary world cannot be underestimated since the channels used in marketing communication either contribute positively or negatively to the firm's growth. This means that a positive social media channel greatly influences the mutual relationship between an enterprise and the market environment, and consequently creates brand awareness. Thus, this implies that firms can use the various channels for selling, advertising, and marketing their products and services at a cheaper cost likewise for promotion (Dehghani et al., 2016) invariably affecting SMEs' growth positively. With the introduction of the various channels of social media and its adoption by SMEs, firms have greater opportunities to interact with more customers. This phenomenon, in the interest of the researcher, will create new markets and opportunities for SMEs to leverage especially in the season of the covid-19 era to inherently increase online consumption (Jai et al., 2022).

RQ2: Does social media usage positively impact the growth of SMEs in Ghana?

Social media usage has become explosive, permeating every sphere of individuals' lives, and firms and affectionately causing nations to evolve. The dramatic increase in the usage of social media has been very useful to SMEs, positively impacting them to resolve the nagging challenge of effectively communicating and advertising their products and services (Casaló et al., 2020). Relatedly, SMEs can achieve business growth and growth through increased adoption and harnessing the opportunities provided using social media. The COVID-19 pandemic has encouraged consumers and small companies to use social media to engage, potentially leading to business growth. This objective thus sets out to identify how social media usage positively contributes to the growth of SMEs within a developing country context. Also, the study findings from this research highlighted a negative relationship between social media usage and the growth of SMEs in Ghana. From the results, SOC_MEDIA_USAGE -> SME GROWTH is not supported by the study findings. Thus, this study's findings do not agree with the extant literature that social media usage contributes to the

growth of SMEs by improving incubation and idea conception, as well as the modification of products and services to the satisfaction of its customers as established by (Jai et al., 2022; Scuotto et al., 2017; Cattedra, 2019; Nepelski & Van Roy, 2020) but agrees with the findings of (Ainin et al., 2015; Dahnil et al., 2014) where it was revealed that some inherent factors such as trust, compatibility among others affect both SMEs and customers from consistently using social media as a marketing communication tool for growth. It is the opinion of the researcher that social media usage in its current frame within the context of a developing country like Ghana will not contribute to the growth of SMEs based on the results obtained. Although the results prove otherwise, the usage of the technology (social media) can significantly contribute to the growth of SMEs since Covid-19 has enforce customers to use various social media platforms of SMEs to access their products and services and again, a means for distance customers to consistently deals with an SME since Information technology communication (ICT) has created such an avenue (Salam et al., 2021; Rakshit et al., 2021; Kumar & Ayedee, 2021). Finally, current government interest in digitalization has paved the way for easy social media usage and this has changed the perception of its adoption by both customers and firms.

RQ3: What are the inhibitors of social media usage as a marketing communication tool for SMEs in Ghana?

Innovative marketing has created more opportunities for both practitioners' and scholars' attention in the 21st-century market. When it comes to modern marketing communication tools, social media marketing has become the norm. However, the adoption of this innovative marketing for SMEs is associated with some challenges such as (managerial skills/expertise, marketing risk, financial constraints, and technological changes) particularly, from a developing country's perspective. Against this background, this objective seeks to examine the inhibitors characterized in the application of social media channels as an innovative tool for marketing communication among SMEs (small and medium enterprises) in Ghana. Due to these inhibiting factors, SMEs always wish to use the limited and available financial resources judiciously for them to continuously stay in business and therefore prefer the usage of the cheapest advertising or marketing communication tools. It is quite important to alert readers that (lack of managerial/marketing expertise on social usage affect the growth of SMEs, technological changes negatively affect the growth of SMEs, financial constraints negatively affect the growth of SMEs, marketing risk negatively affects the

growth) of inhibitors statistically supported the findings of the study. Nonetheless, such a construct's effect has enticed SMEs in developing countries to still make use of the traditional system of marketing communication like television and radio, etc. This phenomenon paves the way for SMEs to consistently operate with the popular or traditional means of marketing communication where firms do not incur any expenses for regular updates, changes, and maintenance of their applications to meet customers' demands. Such findings have been confirmed by other researchers and scholars (Haseeb et al., 2019; Ericson et al., 2016; Elena, 2020; Chege et al. 2020; Laar et al., 2015; Getahun, 2020) where social media were treated as a tool that can serve the purpose of marketing communication but continuous and consistent upgrades, maintenance and changes often become an impediment for its usage by SMEs from the perspective of developing countries where ICT is still at a slow pace (Ali Abbasi et al., 2022). Hence, in the view of the researcher, inhibiting factors such as managerial skills/expertise, technological changes, marketing risk, and financial constraints potentially avoid the applicable usage of social media for its intended purposes by SMEs. Concerning managerial skills/expertise, SME managers must develop an interest in studying the in and out of the technology since social media has become the order of the day being used by various SMEs in advanced countries. Technological changes in social media applications will continue to exist since every technology needs to be updated regularly to meet customers' satisfaction and usage. In addition to that, upgrades of the technology consistently become an impediment for SMEs because it requires some time to be spent on such upgrades and maintenance. Because of this, SME managers in developing countries must hence train their staff and IT personnel to be abreast with the technology and this will help customers to always assess firms' products and services since issues that might arise will be easily solved within the shortest possible time. Although social media usage has a high marketing risk level, it is hence a technology that has a positive impact (Kumar & Ayedee, 2021). In this regard, SMEs are advised to maintain tight marketing strategies to compete with their competitors in the same industry. Financial constraints, therefore, affect SMEs in their quest to meet their customers' demands. Financial constraints significantly affect the adoption of social media as an advertising/marketing communication tool. It is evident in most literature that SMEs are constrained by financial resources that prevent them from using modern contemporary technologies (social media) to improve their promotion strategies at an optimum level (Rugova & Prenaj, 2016; Qalati et al., 2022; Pervin & Sarker, 2021). The researcher hence opined that when SMEs are fully resourced in terms of financial assistance or support, they might use modern technologies like social media as a marketing communication tool.

RQ4: What are the enabling factors of social media usage as a marketing communication tool for SMEs in Ghana?

Enabling factors positively contribute to the usage of the 21st-century tool called social media for marketing communication. The current dissertation, therefore, identified: communication channel, customer attraction, business motivation, business marketing strategy and market expansion as the enabling factors that inform SMEs' decisions to dwell on the usage of social media since contemporary technology (social media) is currently serving as a potential strategy for firms to increase their performances and profitability which subsequently affects their growth. Importantly, four of the direct hypotheses (Communication channels will positively affect SME growth, Business motivation will positively affect SME growth, Market expansion will positively affect SME growth, Business strategy will positively affect SME growth) were all accepted as revealed by the study findings. The last hypothesis, that firms with attractive products and services will always belong to the more developed and growing SME groups was rejected by the study results. The five constructs were examined to know their impact on SME growth. Firstly, communication channel as one of the enabling factors was examined by the researcher to know its impact on SMEs' growth through the mediating variable (social media). Again, it does not only improve business-customer relationships but also paves the way for SMEs to favorably compete in the marketplace. Therefore, over-reliance by SMEs on the traditional methods of marketing communication would make them trail in this current era of technological environment where the world evolves and inclines more toward digital businesses. Add more, the study findings established that social media could serve the purpose of a communication channel through its outlets: Facebook, Twitter, LinkedIn, YouTube, etc. The researcher, therefore, opined that SMEs in the service-based industry can use social media as a communication channel between the business and its customers and adopt it as a marketing communication tool to ensure their growth in the marketplace.

Additionally, social media have made it possible for consumers or customers to obtain adequate information on SMEs products and services before purchasing or consumption. Thus, SMEs small within Sub-Saharan Africa (developing countries) in the service sector can strongly rely on social media to

attract more customers, which will hence have a positive impact on their longterm growth. Social media usage and other digital marketing tools by SMEs make them behave not only more innovatively, but also competitively (Wardati & Mahendrawathi, 2019; Chatterjee & Kumar Kar, 2020; Wardati & Er, 2019; Bocconcelli et al., 2017). In the view of the researcher, competition within the market space for SMEs will ensure the benefit of SMEs if they can innovate to attract and retain customers through the opportunities provided by social media. Secondly, customer attraction is another enabling factor of social media. Although the results rejected that there is no positive relationship between customer attraction and SMEs growth, the advent of social media usage has made SMEs show intuitively better knowledge and hence affording them to create customer relationships that directly affect them positively. The introduction of 21st-century technology has made some customers addicted to a particular firm's products and services, therefore, creating and maintaining business co-operation hence impacting positively on the firm which lands SMEs in growth. The researcher thus deduced from the cited references (Tajudeen et al., 2018; Öztamur & Karakadılar, 2014; Dehghani et al., 2016; Borah et al., 2022) that the technology has also brought about customer brand loyalty and trust. Therefore, the researcher is of the view that when SMEs adopt social media for their advertisements and marketing communication, it will enable them to create company awareness and promote the firm from different perspectives with minimal cost, reduce marketing campaign costs, and help in awareness creation, creating a meaningful customer-driven product innovation. Thirdly, about business marketing strategy, thus, SMEs through social media hold an intrinsic ability in managing and creating lasting relationships with customers and obtaining a high level of good performance. The researcher opined that a formidable strategy is a sine qua non to achieving growth and long-term growth. Again, SMEs can use the technology as a social media marketing strategy, efficient promotion of products and services, and real-time feedback to implement continuous improvement. It is the view of the researcher that the Covid-19 pandemic has shifted markets from the physical to the electronic space, blurring the distance between businesses and consumers. SMEs within the fraternity of the service sector should reconsider their marketing strategies to meet the current sophisticated needs of modern-day consumers. Social media, which allows consumers to interact remotely, is gaining ground as a tool for identifying product needs and providing opportunities for SMEs to innovate and compete. Fourthly, it is clearly shown from the findings that a positive relationship exists between SMEs and market expansion. The researcher, therefore, opined that SMEs can now access or know the perception of customers about their products and services based on shared information and experiences through social media and build customer engagements (Jacobson et al., 2020; Dwivedi et al., 2017).

Again, the technology (social media) continues to contribute largely to the expansion of Small and Medium Enterprise markets and increased its customer base. Furthermore, the experience gained by customers because of product or service usage through social media is shared with others by recommending the benefits derived from the firm. Also, information about SME products and services can be retrieved and shared with others within a few minutes and received feedback in real-time as confirmed by (Hussain et al., 2022; Cattedra, 2019; Nepelski et al., 2020). Lastly, a positive correlation also exists between business motivation and SME growth according to the statistical findings of the study. The use of social media has created opportunities for SMEs to communicate continuously with customers hence promoting their customers' interest in the products and services of the organization. Organizations, on the other hand, can send the firm's information to the customer. Customer brand loyalty and trust are gained using social media, which motivates businesses. The discussion, therefore, agrees with that of (Poell, 2017; Ainin et al., 2015; Asiedu, 2017; Öztamur & Karakadılar, 2014). Customers who become addicted to goods and services through social media maintain brand co-creation and therefore impact positively on the firm. Giannakis-Bompolis & Boutsouki, (2014) point out that because customers become the focal point of the firm through social media, firms can achieve their targets since customer relationship managers are assigned to each customer to respond to their challenges. Bazi et al., (2020) similarly confirm that firms through social media are always in close interactions and good contact with customers. As a result, new customers are acquired through customer recommendations to others. This, therefore, helps SMEs resulting in a reduction in the cost of a marketing campaign (Alam & Noor, 2009; Kamboj et al., 2018; Bazi et al., 2020; Ghezzi and Cavallo, 2020).

RQ5: Does social media usage significantly mediate the relationships between the stated "enablers and inhibitors" and SME growth.

The mediating role of social media stands out to be a strategic tool that facilitates SME growth. The study formulated nine indirect hypotheses relating to the mediating role of social media as enablers and inhibitors towards SME

growth. Concerning the significant mediation of social media usage as an enabler and SMEs growth, enablers such as customer attraction, communication channel, and business marketing strategy were all supportive. Again, it is established from the findings of the study that enablers such as business motivation and market expansion were not supportive of the mediating role of social media towards SME growth. Importantly, social media as a mediator create an avenue for cyberspace for SMEs' growth for sharing information (Bruce et al., 2022; Mujahid & Mubarik, 2021). Additionally, the supporting enablers of social media usage have effectively enhanced SMEs' business performance and growth. The significant usage of social media empowers SMEs' online marketing and largely creates successful business innovations and growth. This includes a market research survey for vital problems identification and attracting customers at the early stage. Relatedly, the inhibitors factors such as managerial skills/expertise, technological changes, and marketing risk were subsequently positive. It is quite important to reveal that financial constraints were also rejected by the study findings. Studies like studies (see Haseeb et al., 2019; Mello & Ter-Minassian, 2020; Chan et al., 2018) posits that inhibiting factors consistently become an impediment to SMEs' growth in social media usage. The researcher, therefore, suggests that regular updates by SMEs will enhance them both innovatively and competitively in local and international business markets and finally contribute to their sustainability agenda. Again, SMEs must develop a keen interest in establishing ICT infrastructures and services to maintain the integration of digitalization in constant running (Getahun, 2020)

5.3 Discussions on Qualitative Findings from the Perspective of Experts/Consultants

Again, the researcher conducted a qualitative finding from experts/consultants and heads of larger SMEs who are using the technology (social media) to strengthen the findings of the quantitative results obtained. The researcher used the interview guide in soliciting the needed information from the respondents (see the table below for the transcribe of the qualitative interview guide).

1. In your explanation, how does social media usage positively attract customers?

Summary of Respondents' Comments:

Social media plays a pivotal role when it comes to advertisements for firms' products and services. This is because the use of audiovisuals appeals to the

various senses (ears and eyes) and more customers are attracted. With the wide reach of social media in contemporary times, and people's willingness to spend more time online, it is one of the favored channels to attract tons of customers while helping to retain existing ones. From the interview, it emerged that social media helps in expediting the supply chain of the business since the distribution of products and delivery of services could reach the doorsteps of the customers. The beauty and quality of firms' products and services displayed on social media sites bring more customers. Therefore, it makes firms' products and services more visible to potential customers. Based on the responses gathered above, the researcher infers that social media positively attracts customers to the firm which improves the relationship between customers and the firm, improves market accessibility, and finally improves creativity.

2. How does social media usage serve as a communication channel for SMEs? Summary of Respondents' Comments:

Social media enables effective and real-time communication with clients, able to engage multiple customers at the same time. It gives firms opportunities to disseminate information to their customers easily in different forms like texts and audio-visual as faster to share feedback information. Responses to interested customers within the shortest possible time. In postmodernism, social media platforms have made consumer-producer relationships more communicative. From the foregoing, the researcher infers that social media serving as a communication channel for SMEs has the potential to increase the customer base. Additionally, synchronous communication helps generate feedback on customers' queries and resolve challenges in real-time. The consequence is that operational excellence is achieved, shaping the corporate brand, and improving customer satisfaction. This means that social media has eliminated the existence of the parasocial relationship between customers and products and service providers because of its platforms.

3. To what extent does social media usage serve as a business motivation for SME growth?

Summary of Respondents' Comments:

From the interview discussion, it was revealed that social media facilitates business motivation through business integration. Since a lot of information is displayed on the firms' social media handlers, customers do not suffer in assessing the firms' products and services. This phenomenon has brought about a direct and significant relationship between cost and technology adoption. In other words,

the relationship between the business and its customers is disintermediated. This reduces agency costs and information asymmetry. Again, firms through social media are always in close interactions and good contact with customers. New consumers are gained because of word-of-mouth recommendations. This, therefore, helps SMEs resulting in cost reduction of marketing campaigns. The researcher deduced from the discussion that business motivation stands out to be a key construct/element that truly energizes SMEs to associate them with social media usage for marketing communication purposes. In this regard, business motivation is achieved because customer brand loyalty and trust are gained through the usage of social media.

4. To what extent do you think that social media can be used as a medium for market expansion?

Summary of Respondents' Comments:

It is being revealed that the new modus operandi for SME growth in terms of marketing communication is social media usage. Again, from the discussion, social media existence has expanded SMEs through marketing accessibility in the 21st century which positively contributes to the buying behavior of consumers. Moreover, the various platforms of social media like Facebook, YouTube, Twitter, etc have positively impacted the lives of consumers' consumption likewise SMEs growth. Considerably, consumers are always in close contact with brands and products by reading, watching, commenting, liking, and sharing causing SMEs to expand their markets to meet the demands of the market. SMEs' aim is to see the growth of the firm from time to time. Hence, the existence of social media contributing to their market expansion is welcomed. This means that business owners now enjoy the technology for selling, advertising, and marketing at a relatively cheaper cost. SMEs henceforth use the technology for promotion by sharing, tagging, messaging, commenting, and notifying. Small and medium businesses have grown their market share through creating value for customers, recognizing the value stream, developing flows, producing only what customers demand, and continuously improving by discovering and reducing waste.

5. Can social media channels be used as a business marketing strategy? In what ways?

Summary of Respondents' Comments:

Advertising on social media is far cheaper compared to orthodox advertising platforms like radio and print media. We can analyze social media

easily by focusing on the messages of the customers. This allows us to tailor our services for specific markets. Social media has helped to position our business in the target markets and be on top of the niche market too. In the view of the researcher, social media helps to monitor competitors and look for new opportunities, helps in interactions, and aid in networking, innovations, and effective marketing.

6. In your explanation, how does a lack of managerial skills/marketing expertise affect social media towards SME growth? Summary of Respondents' Comments:

It was made known to the researcher that SME growth continues to be a great challenge. The inexperienced social media experts contribute to how social media can be managed or handled. Management always feels reluctant to incur additional costs on training and skills. This idea eventually affects the firm negatively. Again, since employing social experts becomes a burden on firms based on the salaries and other entitlements that must be paid, SMEs within the context of developing countries still dwell on the utilization of the orthodox methods which eliminate such costs. Relatedly, the researcher found that strategic and organizational challenges (management perspective) prevent small and medium enterprises from integrating social media as a new marketing communication tool for a paradigm shift. Furthermore, since constant training and skills expertise is always needed, because of the regular modifications and maintenance of the technology applications, managers keep rejecting the usage of social media for marketing communication purposes. Therefore, such a challenge usually becomes an obstacle that is intertwined with its usage. Although technology adoption is very costly and again requires vigorous training and other forms of human capital yet cannot be abandoned since most customers today are found using the various platforms (Facebook, YouTube, Twitter, LinkedIn, etc) of social media to assess firms' products and services. Given this, the researcher advises that managers must embrace the usage of technology in this era of globalization.

7. How do technological changes affect social media usage by SMEs? Summary of Respondents' Comments:

In the discussion of the technological changes, the researcher was categorically informed that since social media requires regular modifications and installations of new software and updates/applications for customers to consistently use the app in assessing firms' products and services has been made

the technology usage very disturbing. Similarly, social media has brought about a technological change in market globalization and created possibilities for SMEs to reinforce their growth yet calls for SMEs to incur additional expenses on technology management which invariably affects both the firm and the consumers. The cost factor enumerates SMEs for the implementation of social media usage. Finally, the human(experts), the physical environment does not make the usage of social media very attractive for the advertisement of goods and services. Although technological changes are required at a regular pace, it is extremely significant to make use of social media by looking at its importance in the current stage of digitalization. Again, since cost factors are always pushed to the final consumer, SMEs must embrace the regular updates of the technology to help them meet the current demands of their customers/clients.

8. How do financial constraints affect SMEs 'adoption of social media usage? Summary of Respondents' Comments:

Financial constraints were identified as a major concern that is and has crippled most SMEs' growth, especially in the developing countries context during the interview discussions. It was attributed to the fact that access to financial assistance from financial institutions, governments, etc has proved futile and not eager for SMEs to adopt modern technologies in their marketing communications. Because of this, SMEs usually concentrate on using the old traditional form of communication which does not require them to purchase more sophisticated machines for their promotional activities hence causing stress on their financial position. Although, SMEs understand the importance of adopting social media for various reasons, yet the challenge lies in organizing and preparing ICT structures, internal changes like personnel training, expertise, technical assistance, and lack of money. It is quite skeptical that SMEs in the modern days still dwell on the usage of traditional means for marketing communication. The researcher, therefore, opined that the issue of financial constraints can be eliminated through proper bookkeeping on the part of the firms that is having a good accounting record, using qualified accounting personnel to manage the firms' financials, seeking governments assistance by the presentation of proper documents when the need arises for provision of such documents for assistance. Above all, meeting this criterion would motivate both banks and governments to offer financial assistance for them to adopt modern technologies like social media for marketing communication purposes since it has become the order of the day where most customers are being found.

9. In a brief answer, how can social media usage serve as a marketing risk? Summary of Respondents' Comments:

It was made known that there is a high risk associated with the usage/adoption of social media as compared with the traditional system of marketing communication. Social media requires qualified ICT and social media experts to always manage the page and solve customers' sentiments among others that are displayed during consumption of the firms' products and services. Also, mistakes on the part of the firm would endanger the firm since the control of social media is very complex when there is an issue to be solved which is not in the case of the normal usage of radio, television, etc. The risk exposure of releasing your marketing strategies to your competitors is very high meaning there is a high risk of losing brand management control because conversations are normally held online with/by others. Scammers can hack into the firms' portal to fraud customers which can create a bad image for the organization. This sometimes reduces the customer's trust in electronic trading. To comment on this, the researcher is of the firm belief that firms must always ensure that better systems are set in place to monitor their social media pages at all times. Again, qualified social media experts must be employed by the organizations to eliminate the business firm from scammers, control the online platforms of the firm, and finally, SMEs must establish ICT infrastructures and services to maintain the technology in the constant running and motivate staff who are constantly in charge of the technology in order not to lose control to its competitors.

6. EXPECTED CONTRIBUTIONS OF THE THESIS

This section under discussion focuses on the importance of the contributions of the study to theory, practice, and academia.

6.1 Theoretical Relevance

SMEs cannot be exempted because social media has become a frequent tool in the strategic direction of developing sectors. To researchers and potential researchers in the social media domain, the current study gives insights into the use of social media in a developing economy context. Particularly, when extensive analysis of inhibitors and constraints of SM usage in SMEs are underexplored. This research examined the core antecedents and inhibiting factors of social media users regarding their impact on SME growth in a developing economy. Essentially, this study contributes to knowledge of the key critical dimensions that promote the use of SM for the sustainable growth of enterprises. Thus, the conceptual framework of the study will offer scholars the platform to unravel variables that trigger the intensive application of social media. This work provides new multi-dimensioned evidence to the existing literature on social media and its impact on business performance. Thus, this study contributes to the enrichment of the measurement of usage intensity exclusively in the social media context. Furthermore, the research identifies the core antecedents and inhibiting factors of social media usage intensity on SMEs in terms of their growth in marketing and communication services, enhanced firm-customer relations, and improved information accessibility and firm product visibility.

In this study, social media has been considered uniquely a marketing communication tool for SMEs' growth from a developing country's perspective. Although the study is limited in scope, its findings are very useful given the fact that there has been a nascent exploration of the underlying factors. In theory, the study contributes significantly to the technology adoption and literature concerning the swift and heightened usage of the innovation process in the day-to-day activities in the business environment. In terms of the relevance of the information or data gathered, the study aptly fills the vacuum in literature and contributes to filling the literary gap that has persisted in a developing country setting. The study contributes to developing a technically validated conceptual model or framework in connection with social media usage as a marketing communication tool for SME growth. The study thus makes a theoretical contribution by adding one new construct to the entire body of knowledge of existing studies on social media usage. Adopting the

conceptual framework, SMEs in developing countries such as Ghana will be able to ascertain and optimize social media as the best communication tool for advertising for SMEs in developing economies. Importantly, the conceptual framework will aid researchers as a fundamental model to be leveraged by further unraveling additional important variables that could strengthen the model's applicability. Finally, since the context of the research is situated in an emerging economy (Ghana), particularly, a low-digitized economy, researchers in other developing country contexts will take a cue to implement a new dimension of this theme.

6.2 Practical Relevance

Practically, this study will significantly contribute to the discourse on the national policies on social media usage and SMEs. This is particularly important as Ghana is pursuing digitalization and integration of technology in its systems and processes across all spheres of the economy. Thus, SME practitioners and industry players will benefit from the study as it will enable informed decision-making on the most appropriate channel for advertising, as well as the marketing communication tool to be adopted in these contemporary competitive markets. Also, the conceptual framework will serve as a pioneer tool for Managers of SMEs, to realistically measure the contribution of social media usage to the firms' growth. Furthermore, the study will help SMEs efficiently transit from traditional communication to the new paradigm of social media usage. This doctoral work will also provide strategic directions to Managers, particularly, Ghanaian SMEs on how best to innovate by incorporating social media as a marketing communication tool given the magnitude of benefits (enablers) and constraints (inhibitors) accompanied using the technology (social media) in the 21st-century market. This is especially critical as SMEs in Ghana strive to enter new markets within the African sub-region and beyond. The study also provides a clear roadmap for Small and Medium Enterprises to formulate a framework combined with the research constructs to achieve the key purpose of how they can effectively and efficiently advertise or use social media as a marketing communication tool for their products and services. Additionally, practitioners will gain a better understanding of the usefulness of the research constructs (social media usage, market expansion, business motivation, business marketing strategy, SME growth, customer attraction, communication channel, managerial skills/expertise skills, financial constraints, technological changes, marketing risk) in their marketing and communication activities.

Furthermore, the growth and thriving of SMEs provoke great concerns and discussions within the government, among managers, and CEOs. This is because the industry provides greater opportunities for individuals and the national economy at large. In this regard, the research will provide practitioners with proven strategies related to social media usage to improve their performance, specifically, advertisement and marketing communication which will increase their growth and sustainability. In practice, the research implication is that businesses can continue to implement dynamic business strategies in the business environment with profitable business practices through the adoption of social media. Again, practitioners within the SME industry remain the greatest beneficiaries of this research as it provides guidelines for improving their communication strategies between the firm and its customers in a highly competitive business environment. The SME industry in developing countries should take advantage of the study's results which suggest that social media is a modern marketing tool and to remain relevant and competitive. Considering the pervasiveness of technology, especially social media, the business environment has significantly evolved. Thus, the study will help practitioners and players within the SME industry to develop sound policies and strategies to enable them to retain existing customers and attract new customers by utilizing social media as a means of marketing communication. Finally, technology has redefined competition within the marketplace which has necessitated that players within the SME industry should obtain evidence-based research of this kind (in this doctoral thesis), to achieve the sustainable goal(s) in the long term.

6.3 Academic Relevance

The introduction of smartphones, which has also resulted in the widespread adoption of social media, has evoked several studies, and has attracted many scholars to this field. Extant literature in this field has established the relevance of social media usage as a new technological marketing communication tool for SME growth when used effectively and efficiently. In this regard, the study will also provide other dimensions of this phenomenon, within academia, especially concerning developing countries such as Ghana. Also, the study is intended to attract the attention of scholars and researchers, most specifically, on the enablers and demotivating factors or challenges of social media usage which hinder SME growth in a developing country context. Furthermore, since a quantitative method was employed to empirically provide evidence-based results based on predetermined constructs, other aspects of the model and hypotheses under consideration for this research can be tested for validity and provide a scientific

basis for other scholarly interests in this field study. Again, the current study will also advance valuable insight into academia concerning the enablers and inhibiting factors of social media application on a firm's marketing strategies.

7. SUMMARY, CONCLUSION, AND RECOMMENDATION

7.1 Introduction

This section presents a conclusion on the findings of the study, as well as recommendations for policymakers and further research. The results were concluded in line with the research findings as discussed in section five.

7.2 Summary

7.2.1 Overview of the study

The main objective of the study was to assess the enablers and inhibitors of social media usage as a marketing communication tool for SME growth in Ghana. To help address the main objective, five specific objectives were generated: to identify the major social media channels used as a marketing communication tool by SMEs in Ghana; to examine how social media usage positively impacts the growth of SMEs in Ghana; to identify the inhibiting factors of social media usage (as a marketing communication tool) towards SMEs growth in Ghana; to identify the enabling factors of social media usage as a marketing communication tool for SMEs in Ghana, and to examine the mediating role of social media usage on the relationships between the stated "enablers and inhibitors" and SMEs. The dissertation used two theories particularly: Uses and Gratification Theory (U>) and Social Media Engagement Theory (SMET). The study adopted both quantitative and qualitative research approaches to address the objectives of the study. The population for the study consisted of some selected SMEs in the service sector. Both probability (simple random) and nonprobability (convenience) sampling techniques were adopted and 992 ownermanagers from selected SMEs participated in the study specifically from the marketing and sales department of the selected SMEs. In the qualitative data collection, the non-probability sampling methods such as the purposive and snowball methods were adopted. A structured questionnaire was used to collect the data which was later analyzed using the partial least square structural modeling (ADANCO 2.2.1) version. Descriptive statistics (of percentages, frequencies, the mean, and standard deviation) were then used in interpreting the analyzed data as well as the results from the ADANCO software. Again, the views of participants which were qualitatively obtained were also analyzed caseby-case by the researcher. Thus, the research is premised on a conceptual framework that will eventually fill the knowledge gap and contribute to the body knowledge of literature, practice, and academia regarding the usage of social

media as an advertising/marketing communication tool for SMEs from developing countries perspectives.

7.3 Conclusion

Since the inception of social media through the invention of smartphones, SMEs in developed countries have recorded tremendous changes and have improved their viability and sustainability in operations, a model worth emulating by SMEs in developing countries. The contribution of SMEs in developing countries, like Ghana, has influenced the economic performance of the country. However, due to the slow adoption of technology by SMEs in a less digitalized economy, especially in adopting the use of social media to market their product and services, they are unable to improve their financial performance and be sustainable in the long term which eventually affects their growth. Thus, the traditional way of marketing/advertising is still dominant even though social media usage has been deemed as the panacea to the problem encountered by SMEs to eliminate their marketing and communication challenges. Most literature (Ahenkorah-Marfo & Akussah, 2016; Boateng, 2016; Asiedu, 2017) that has been published in developing countries, particularly Ghana, only focused on enablers of social media usage without any attention or empirical research on its inhibitors or combination of both (enablers and inhibitors) to better ascertain the usage of social media as an advertising tool towards SMEs growth. It can be concluded that small and medium-sized enterprises (SMEs) have websites with direct online links to social media platforms such as Facebook, Google+, Twitter, LinkedIn, and My Space. Along with these social media platforms, SMEs use social media tools such as wall posting, photos, videos, and pop-ups to promote their business. It is to note that these social media platforms have benefited SMEs in terms of creating meaningful relationships with customers, learning about the audience, improving market intelligence, finding new customers, ensuring instant feedback, and increasing brand awareness and reach. Other benefits are increasing sales volume and profitability, improving sourcing for financial assistance, and maintaining a solid financial position. On the challenges associated with the use of social media as a marketing communication tool, the SMEs identify difficulty in responding to all messages from customers, lack of social media marketing strategy and resources, and lack of marketing expertise and resources to carry out effective promotion and for marketing communication purposes. Other challenges are the risk of exposing business strategy to competitors, high costs, and the inability of customers to adopt social media as expected. SMEs in developing countries risk losing their business concerns if digital marketing is not adapted to suit the changing global and domestic digital requirements.

7.4 Recommendations

Based on the study findings thus, to assess the enablers and inhibitors of social media usage as a marketing communication tool for SME growth in Ghana, the following recommendations are suggested:

- 1. Policymakers in developing countries should develop enabling frameworks for an overall economy. Such national strategies, through the provision of the necessary legal environment and digital infrastructure, would compel the increased adoption and use of the digital space by SMEs.
- 2. There is a need for small businesses in developing countries to develop short to medium-term digital marketing strategic plans to guide their adoption and use of social media as a tool. This should dovetail with the overall business strategy being implemented by the firm.
- 3. SMEs in developing countries should make deliberate investments targeted at improving their digital presence to favorably compete locally and be able to penetrate other regional and global markets. For instance, this study identified website creation as an integral component of a social media strategy for SMEs. However, not all SMEs have adopted the use of a website as an important tool for gaining more clients or customers for their credibility and sustainability.
- 4. Further comparative research in this specific area to measure specific indicators on the use of social media and its impact on the firm's viability, considering both the developed and developing contexts will provide a further understanding of the underlying enabling and inhibiting factors, specifically, post COVID-19. Such research will provide recent insights into the nascent paradigms of digitalization and SME sustainability and growth.

7.5 Limitations of the Dissertation

Despite the objectives of the study, limitations exist in any research study. The researcher outlines some limitations that can be addressed by other scholars in further studies since the study is only concentrated or limited to SMEs in Ghana. The generalization of the results among developing countries must be done with caution due to the many political, environmental, social, technological, environmental, and legal peculiarities which may require consideration.

Moreover, the business dynamism of the various developing countries is different from each other. Again, the study only considered research constructs from the perspectives of SMEs and neglected the responses of customers which could have provided some elements of useful findings. Lastly, ignoring SMEs in other sectors and only concentrating on SMEs in the service sector also posed a limitation to the dissertation.

7.6 Directions for Further Research

Future research is welcomed in this area of digital marketing. Researchers and scholars can incorporate other variables that will mediate or moderate the relationship between the effectiveness of social media as a marketing communication tool (i.e., customer attraction, communication channel, market expansion, business marketing strategy, business motivation, financial constraints, managerial skills/marketing expertise, technological changes, and marketing risk) and SMEs growth in other developing countries perspectives. Furthermore, future research can be pursued from the perspective of customers to ascertain the genuine usefulness of social media as a proper marketing communication tool by considering both (the enablers and inhibitors). This is because, gradually, information and communication technology are gaining a firm root in and across the globe.

In addition, further research can be conducted as a comparative study from different countries' perspectives in the sub-region. Different perspectives can be tested as this study could be replicated in other countries to form the basis for finding comparisons and test the reliability and validity of the results and that of the conceptual framework. Lastly, since SMEs growth in most developing countries is of great concern to governments, and state institutions, for instance, the National Board for Small Scale Industries, and Ghana Statistical Service among others in the Ghanaian context should commission national scale research in this area to provide data and benchmarks for further studies in this area.

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LIST OF PUBLICATIONS

orcid.org/0000-0002-3558-2077

JOURNAL PAPERS

- [1] Bruce, E., Shurong, Z., Egala, S. B., Amoah, J., Ying, D., Rui, H., & Lyu, T. (2022). Social Media Usage and SME Firms' Sustainability: An Introspective Analysis from Ghana. *Sustainability*, 2022 *14*(15), 9433. (**WoS**)
- [2] Amoah, J., Belas, J., Dziwornu, R., & Khan, K. A. (2022). Enhancing SMEs contribution to economic development: A perspective from an emerging economy. Journal of International Studies, 15(2), 63-76. doi:10.14254/2071-8330.2022/15-2/5. (Scopus & WoS)
- [3] Attor, C., Jibril, A. B., Amoah, J., Chovancova, M. (2022), "Examining the influence of brand personality dimension on consumer buying decision: evidence from Ghana". Management & Marketing. Challenges for the Knowledge Society (Scopus & WoS)
- [4] Belás, J., Amoah, J., Dvorský, J., & Šuleř, P. (2021). The importance of social media for management of SMEs. *Economics & Sociology*. (Scopus & WoS)
- [5] Amoah, J., Nutakor, F., Li, J., Jibril, A. B., Sanful, B., & Odei, M. A (2021). Antecedents of social media usage intensity in the financial sector of an emerging economy: A PLS-SEM Algorithm. *Management & Marketing. Challenges for the Knowledge Society*, 16(4), 387-406. (Scopus & WoS)
- [6] Metzker, Z., Belas, J., & Amoah, J. (2021). The Perception of Using social media—A Comparison of Entrepreneurs Implementing CSR in Managerial Practice and other Entrepreneurs in Selected V4 Countries. (Indexed in WoS)
- [7] Amoah, J., & Jibril, A. B. (2021). Social Media as a Promotional Tool Towards SME's Development: Evidence from the Financial Industry in a Developing Economy. *Cogent Business & Management*, 8(1), 1923357. (Indexed in Scopus & WoS)
- [8] Amoah, J., Jibril, A.B., Luki, B.N., Odei, M.A. &Yawson, C. (2021). Barriers of SMEs' Sustainability in Sub-Saharan Africa: a PLS-SEM approach. International Journal of Entrepreneurial Knowledge, 9(1), 10-24. doi:10.37335/ijek. v9i1. (Under Scopus evaluation)
- [9] Amoah, J., Belás, J., Khan, K. A., & Metzker, Z. (2021). Antecedents of Sustainable SMEs in the Social Media Space: A Partial Least Square-Structural

- Equation Modeling (PLS-SEM) Approach. *Management & Marketing*, 16(1), 26-46. (**Indexed in Scopus & WoS**)
- [10] John Amoah & Abdul Bashiru Jibril (2020). Inhibitors of social media as an innovative tool for advertising and marketing communication: evidence from SMES in a developing country. Innovative Marketing, 16(4), 164-179. doi:10.21511/im.16(4).2020. (Indexed in Scopus)
- [11] Belas, J., Amoah, J., Petráková, Z., Kliuchnikava, Y., & Bilan, Y. (2020). Selected Factors of SMEs Management in the Service Sector. *Journal of Tourism and Services*, 11(21), 129-146. (Indexed in Scopus & WoS)
- [12] Anna Kotaskova., Kornelia Lazanyi, John Amoah & Jaroslav Belás (2020). Financial risk management in the V4 Countries' SMEs segment. Investment Management and Financial Innovations, 17(4), 228-240. doi:10.21511/imfi.17(4).2020. (Indexed in Scopus)
- [13] Virglerova, Z., Conte, F., Amoah, J., & Massaro, M. R. (2020): The Perception of legal risk and its impact on the Business of SMEs. International Journal of Entrepreneurial Knowledge, 8(2),1-13. Doi: 10.37335/ijek. v8i2.115. (Under Scopus Evaluation)

CONFERENCE PAPERS

- [1] Determinants of Technological and Non-Technological Innovation for SMEs Performance in the Asian Region. Michael Amponsah Odei, **John Amoah**, Abdul Bashiru Jibril, Jerry Asilenu. Conference Proceedings of International Doctoral Seminar 2022
- [2] Odei, M. A., Amoah, J., Jibril, A. B., Botchway, R. K., Naatu, F., & Korantwi-Barimah, J. S. (2021). A review of barriers facing social media usage among firms in less digitalized economies. In *Proceedings of the European Conference on Innovation and Entrepreneurship, ECIE*. Academic Conferences and Publishing International Limited. (Indexed in Scopus & WoS)
- [3] Odei, M. A., Amoah, J., & Jibril, A. B. (2021, September). External Factors Influencing SME's Innovation Outcomes in Visegrad Countries: A Document Analysis. In *ECIE* 2021 16th European Conference on Innovation and Entrepreneurship Vol 1 (p. 15). Academic Conferences limited. (Indexed in Scopus & WoS)

- [4] Amoah, J., Jibril, A.B, Owusu, V.K, Odei, M.A, & Naatu F COVID-19 Pandemic and Future Business Prospects: A Conceptual Study (2021). (Book Chapter Indexed in WoS)
- [5] Odei, M. A., Amoah, J., & Novak, P. (2021). Key Barriers to Small and Medium Enterprises Innovation Performance across Europe. In 17 the Annual International Bata Conference for Ph. D. Students and Young Researchers (p. 21) (Indexed in WoS)
- [6] Amoah, J., Metzker, Z., & Luki, B. N. (2021, July). The Impact of social media on Small and Medium Enterprises (SMEs) in the Service-Based Organizations. In *ECSM 2021 8th European Conference on social media* (p. 16). Academic Conferences International. (Indexed in Scopus & WoS)
- [7] Amoah, J., Metzker, Z., Khan, K. A., & Jibril, A. B. (2021, June). Do Management Practices Matter in Sustainable SMEs? A Conceptual Study from a Developing Country Perspective. In *European Conference on Research Methodology for Business and Management Studies* (pp. 1-VIII). Academic Conferences International Limited. (Indexed in Scopus & WoS)
- [8] Amoah, J., Jibril, A. B., Metzker, Z., & Odei, M. A. (2021, May). Antecedents of a Sustainable Small and Midsized Enterprises in the Tourism Sector of a Developing Nation. In *ICTR 2021 4th International Conference on Tourism Research* (p. 44). Academic Conferences International. (Indexed in Scopus & WoS)
- [9] Amoah, J. (2020, July). Social Media and its Impact on the Financial Performance of SMEs in Developing Countries: A Literature Review. In 7th European Conference on social media ECSM 2020 (p. 37). (Indexed in Scopus)
- [10] Amoah, J. (September 2020). A Literature Review on the Impact of Social Media Platforms on Small and Medium Enterprise (SMEs) Development. In ECIE 2020 16th European Conference on Innovation and Entrepreneurship (p. 69). (Indexed in Scopus)
- [11] Amoah, J., & Jibril, A. B. (October 2020). Management of SME's Operational Sustainability in Developing Countries: A Conceptual Study. In 16th European Conference on Management, Leadership and Governance (p. 9). (Indexed in Scopus)

- [12] Lazányi, K., & Amoah, J. (June, 2020). Focus on internal stakeholders in Hungarian SMEs. In *MEB—18th International Conference on Management*, *Enterprise*, *Benchmarking*. *Proceedings* (MEB 2020). (Indexed in Scopus)
- [13] Amoah, J., & Jibril, A. B. (December, 2020). Social Media Channel as a Strategic Advertising Tool for Small and Medium Enterprise (SME's) Sustainability: Evidence from a Developing Nation. In *Proceedings of the International Conference on Economics and Social Sciences* (pp. 535-547). Sciendo. (Book Chapter Indexed in WoS)
- [14] Miloslava Chovancova, Abdul Bashiru Jibril, Michael Adu Kwarteng, Daniel Edem Adzovie, John Amoah (May, 2020): An Empirical Analysis of "Brand Popularity" on Second-Hand Products: A Perspective from International Students in the Czech Republic. (Indexed in WoS)

JOURNAL ARTICLES UNDER REVIEW

- 1. COVID-19, how does it affect an individual's perceived financial behavior and perceived financial knowledge: An introspective analysis (**Accepted for Publication-Scopus**).
- **2**. Comparative study on Entrepreneurial Intention amongst business students in India and UAE (**Accepted for Publication-Scopus**).
- **3**. Towards Understanding Online Bank Customers' Product Experience Using Sentiment Analysis, Network/semantic analysis, and Topic Modelling: Insight from UniCredit Group in Europe (**Under Review-Wos**).
- **4.** Perceived usefulness of CSR: Differences and similarities among SMEs' entrepreneurs of eastern European nations (**Under Review-Scopus**).
- **5**. Demographic and Organizational factors as predictors of entrepreneurs perceived usefulness of CSR in SMEs in eastern European nations (**Under Review-Scopus**).
- **6**. The consequences of covid-19 on SMEs: what happened in a low-digitized economy? (**Under Review-WoS**).
- 7. Triggers of digital integration deficit among SMEs: an underdeveloped country perspective (Under Review-WoS).
- **8**. Impact of negative emotions on individuals' risk-averse attitude and improved financial behavior post-covid-19 second wave: an assessment through general strain theory (**Under Review-WoS**).

- **10**. Revisiting the EKC for CO2 emissions for Ghana: Evidence from the ARDL and Rolling Window Bootstrapped Granger causality test (**Under Review-Scopus**).
- 11. Social Media: An Opportunity for Firms Sustainability? (Under review-WoS).
- **12.** Does Brand Matters in Purchasing of Second-Hand Products: An introspective Assessment from University students in Ghana (**Under review-WoS**).
- **13.** A Value-Attitude-Contextual-Behavioral Model for Explaining Mobil Money (MM) Usage Intensity in COVID-19 Pandemic (**Under review-WoS**).
- **14.** Online brand community and consumer brand trust: analysis from Czech millennials (**Under Review-Scopus**)

CONFERENCE PAPERS UNDER REVIEW

- 1. Customer's product experience: a sentiment analysis and topic modelling approach from European bank's tweets (Accepted for publication).
- 2. Determinants of Technological and Non-Technological Innovation for SMEs Performance in the Asian Region (Accepted for publication).

CURRICULUM VATAE

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PERSONAL INFORMATION

DATE OF BIRTH 22nd May 1984

SEX: Male
NATIONALITY Ghanaian
MARITAL STATUS Married
HOMETOWN Mumford

LANGUAGES Fante, Twi, and English

OBJECTIVE

To apply the knowledge, experience and capabilities acquired in any organization that I may be associated with. I am self-motivated, enthusiastic, flexible, co-operative, and adaptable to work, Excellent interpersonal and communication skills and committed to provide high standards and quality services to clients. Accustomed to learning new systems and able to work independently with minimal supervision and ability to work under pressure to an agreed deadline.

PERSONAL ATTRIBUTES

- Pro-active
- Self-motivated
- Result Oriented
- Effective at Multi-tasking
- Trustworthy
- Completion of work on schedule
- ❖ A team player
- Good communication skills

EDUCATIONAL BACKGROUND

2020-2023 POST GRADUATE STUDY (PHD) at Tomas Bata University, Zlin, Czech Republic

STUDY PROGRAMME: Economics and Management

❖ 2016-2018 MASTER OF BUSINESS ADMINISTRATION-MARKETING

INSTITUTION: Pentecost University

❖ 2012-2014 **BACHELOR OF BUSINESS ADMINISTRATION-MARKETING**

INSTITUTION: Perez University College

❖ 2008-2011 **DIPLOMA IN MANAGEMENT**

INSTITUTION: University of Cape Coast

❖ 2020-2021 HIGHER EDUCATION CERTIFICATE IN THEOLOGY

INSTITUTION: Birmingham Christian College (**BCC**)

PROFESSIONAL BODIES

Ghana Institute of Management (GIM)

WORKING EXPERIENCE

<u>COMPANY</u> <u>POSITION</u>

NIB LIMITED (June 2017- Jan. 2020) CREDIT/BACK OFFICE/ATM/ACCOUNTS OFFICER.

CREDIT OFFICER

- ❖ Appraisal of Customers Loans/Overdraft
- Recovery of Loans/Overdraft
- ❖ Appraisal of Cash Backs for Customers
- ❖ Appraisal of Consumer Asset Finance
- Ageing Analysis
- Any other job Assigned by Management

BACK OFFICE

- Scanning of Cheques to Head office
- ❖ ACH Transfers to Various Banks
- Credit Clearing Transfers
- **❖** Activation of Dormant Accounts
- Any other Duties Assigned

ATM CUSTODIAN

- Balancing of Daily Accounts
- Loading of Cash
- ❖ Activation of Customers Pin
- ❖ Reporting of Dispensed Transactions to Head Office
- **❖** Reversal of Customer Transactions

ACCOUNTS OPENING

- Opening of Accounts for Customers
- Daily Balancing of Account Books
- Uploading of Customers Images into the System
- Any Other Duties Assigned by Management

RETURNS

- Schedule of Sundry Creditors
- Schedule of Sundry Debtors
- Schedule of ACH Reports
- Schedule of Credit Clearing
- Schedule of outstanding Payment Orders
- Activation of Dormant Accounts

S.A CRENTSIL CONSTRUCTION COMPANY LTD

(June 2016-June 2017)

ACCOUNTANT

- Preparation of Annual Budget
- Cash Book
- ❖ Income and Expenditure Account
- Monthly Auditing
- ❖ Monthly Returns and any other duties assigned by Management

AKYEMPIM RURAL BANK LTD.-(2015-2016) HEAD OF RECONCILIATION June 2015-June 2016

- Monthly Reconciliation of the Branches
- Monthly Reconciliation with Apex
- ♦ Monthly Reconciliation with Ghana Commercial Bank & Swedru Branch
- Monthly Salary Uploading(OFS)

AKYEMPIM RURAL BANK LTD (2014-2015)

BRANCH ACCOUNTANT

- Fixed Deposits
- ❖ E-Zwich Operations, Unallocated Apex Transfers, Western Union
- Preparing Daily Balance Summary (DBS) and handling of Capitation Grants for Schools
- Attending to Customers Issues.
- Handling Daily Operations.
- Checking of Daily Cash.
- Handling of Payments Order
- Interest on Savings (FD).
- Income & Expenditure Analysis.

Expenditure Analysis

AKYEMPIM RURAL BANK LTD (2013-2014) HEAD OF MARKETING DEPT.

- Handling Customers Issues
- Laissez with other institutions
- ❖ Introduction of New Products into the System
- Handling of Shareholders Register
- ❖ Maintaining Sales and other duties assigned by management

AKYEMPIM RURAL BANK LTD May (2011-2013) ASST. PROJECT/CREDIT OFFICER

- **❖** Appraisal of Loans
- Updating Apex Loan Data
- Undertaking Proper Loan Analysis (Cost Benefit Analysis)
- Disbursement of Loans
- Recovery of Loans
- ❖ Loan Returns to Apex and Other Institutions

AKYEMPIM RURAL BANK LTD (May 2009-2011) ACCOUNT OFFICER

- Standing Orders.
- ❖ E-Zwich Operations, Unallocated Apex Transfers, Western Union, Agency Cashiering.
- Writing of Payment Orders
- Issuing of Counter Cheques to Customers
- Opening of New Accounts
- Updating of Monthly Customers Information
- Payment of Dividends to Shareholders
- Preparing Daily Balance Summary (DBS) and handling of Capitation Grants for School

RETURNS: The under-listed returns were prepared by me

- ❖ Liquidity figures of the Bank (Weekly).
- Financial Indicators.
- Ten Largest Deposits.
- **❖** Twenty Largest Exposures
- Interest on Savings (FD).
- Income & Expenditure Analysis.
- **❖** Expenditure Analysis
- Income and Expenditure Account.

COURSES ATTENDED

- September 2017- E-Zwich Training at National Banking College (NIB)
- February 2017-Stock Management Training (NIB)

- January 2014 Customer Information System on Loan Monitoring
- January 2014 Apex Link 2 Conferences by ARB Apex Bank Ltd.
- April 2013 Western Union Conference by ARB Apex Bank Ltd.
- May 2013 Apex Link Conference by ARB Apex Bank Ltd.
- August 2013 Credit Bureau Data by ARB Apex Bank Ltd.
- May 2012 Proper Loan Appraisal and documentation by ARB Apex Bank Ltd
- February 2011 Western Union Conference by ARB Apex Bank Ltd.
- February 2010 Monitoring and evaluation by ARB Apex Bank Ltd.

<u>COMPANY</u> <u>POSITION</u>

GOMOA RURAL BANK LTD. - (Apam 2007-2009)

- ACCOUNT CLERK
- ❖ Posting of Ledgers, Writing of Journals and Statement.
- ❖ Control Waste, Payment Order, Monthly Returns on Financial Indicators.
- ❖ Daily Balance Summary (DBS).

<u>COMPANY</u> <u>POSITION</u>

NANA AMA DADZEASE FISHING INSHORE CO. LTD ACCOUNTANT

Preparation of Annual Budget, Cash Book, Income and Expenditure Account for each Term.

<u>COMPANY</u> <u>POSITION</u>

GHANA INSHORE COMPANY LTD. - (Mumford, 2006-2008) ACCOUNTANT

Preparation of Budget, Cash Book Income and Expenditure Account for each year

<u>COMPANY</u> <u>POSITION</u>

MUMFORD COMMUNITY 'B' J.S.S- (Mumford, 2004-2005) TEACHER

- Mathematics
- Science
- **❖** Financial Secretary
- ❖ Preparation of Budget cash Book, Income and Expenditure analysis for Capitation grants for each term.

OTHER WORKING EXPERIENCE

<u>COMPANY</u> <u>POSITION HELD</u>

THE CHUERCH OF PENTECOST

National Executive Member

(Czech Republic Nov. 2020-To Date)

THE CHUERCH OF PENTECOST Presiding Elder

(Czech Republic March 2020-To Date)

THE CHURCH OF PENTECOST Constitutional Comm. Member

(Czech Republic March 2020-To Date)

THE CHURCH OF PENTECOST (Mumford Central, Feb-Sept 2017) Local Presiding Elder

THE CHURCH OF PENTECOST (Mfd. District 2015-2017) **District Marriage Comm.** Secretary

THE CHURCH OF PENTECOST (Winneba Area, 2016-2017) Area Audit Committee Member

JESUS IS THE ANSWER FISHING COMPANY (Mumford 2015-2017) Accountant

THE CHURCH OF PENTECOS (Winneba Area, 2014-2016) Area Finance Comm. Member

THE CHURCH OF PENTECOST (Mumford District, 2015-2017) **District Secretary**

THE CURCH OF PENTECOT (Mumford Bethel Ass, 2015-2017) Presiding Elder

THE CHURCH OF PENTICOST- (Mumford Bethel Ass. 2001-2009) Youth Leader

DISTRICT FINANCE COMMITTEE MEMBER (2015-2017) Mumford District

ASSISTANT AREA YOUTH LEADER (C.O.P 2014-2016) Winneba Area

MUMFORD YOUTH ASSOCIATION (2002-2008) Secretary

PENSA TAKORADI POLYTECHNIC (2006-2007) Junior Organizer

MUFORD STUDENTS ASSOCIATION (Mumsa 2004-2008) Organizer

HWIDA ASSEMBLY (2009-2013) Presiding Elder

BETHEL ASSEMBLY (2013-2016) Presiding Elder

DISTRICT FINANCE COMMITTEE MEMBER (2009-2014) Apam District

COMPUTER SKILLS

- ❖ Application Packages: Microsoft Word and Excel
- ♦ Banking Software BSL (UK) and T24 (India)

INTEREST AND ACTIVITES

Playing and Watching of Football

- Preaching
- Singing
- Reading of Books

INTERNATIONAL CONFERENCES ATTENDED WITH PRESENTATIONS

❖ International Conference on Sustainable Business Practice 2022

Venue: International University of Rabat, Morocco

Date: 23rd -24th June 2022

International Doctoral Seminar 2022

Venue: Somnolence Castle, Slovakia

Date: 27th-28th April 2022

❖ 4th International Conference On Tourism and Research (ICTR 2021)

Venue: The School of Hospitality and Tourism, of Polytechnic Institute of Porto,

Portugal(ESHT)

Date: 20th -21st May, 2021

❖ 17th International Bata Conference (**DOKBAT 2021**)

Venue: Tomas Bata University, Czech Republic

Date: 20th May 2021

❖ 3rd International Conference of Economics and Social Sciences (ICESS 2021)

Venue: Bucharest University of Economic Studies, Romania

Date: 10th-11th June 2021

❖ 20th European Conference on Research Methodology for Business and Management Studies (ECRM 2021)

Venue: Aveiro, Portugal

Date: 17th-18th June, 2021

♦ 8th European Conference on Social Media (ECSM 2021)

Venue: University of Central Lancashire, Cyprus

Date: 1st-2nd July, 2021

♦ 16th European Conference on Innovation and Entrepreneurship (ECIE 2021)

Venue: Lisboa, Portugal

Date: 16th-17th September, 2021

❖ 7th European Conference on Social Media (ECSM 2020)

Venue: University of Central Lancashire, Cyprus

Date: 2 -3 July, 2020

♦ 16th International Bata Conference (**DOKBAT 2020**)

Venue: Tomas Bata University, Czech Republic

Date: 2-3 September 2020

♦ 15th European Conference on Innovation and Entrepreneurship (ECIE 2020)

Venue: Università degli Studi Internazionali di Roma (UNINT), Italy

Date: 16-18 September 2020

❖ 3rd International Conference of Economics and Social Sciences (ICESS 2020)

Venue: Bucharest University of Economic Studies, Romania

Date: 15-16 October 2020

❖ 16th European Conference on Management, Leadership and Governance (ECMLG 2020)

Venue: EM-Normandie Business School, Oxford UK

Date: 26-27 October, 2020

❖ 18th International Conference on Management, Enterprise, Benchmarking. Proceedings (MEB 2020).

Venue: Obuda University, Budapest, Hungary

Date: 25-26 June, 2020

INTERNATIONAL PROJECTS WORKED

Significant factors in the sustainability of economic growth with a focus on the SME segment, IGA/FaME/2021/005

The role of the institutional environment in fostering entrepreneurship, IGA/FaME/2020/002, Tomas Bata University, Zlin, Czech Republic.

REFEREES

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APPENDIX A

Table 11: Discriminant Validity Heterotr

	SOC_ MEDIA	CUST_ ATTRACTIO	COMM_ CHANNE	BUSI_ MOTIVA	BUS_ MKT_	MKT_ EXPAN	SME	MANA G_	MKTING	TECHN_	FIN_ CONS
Construct	USAGE	N	L	TION	STR	SION	GROWTH	SKILLS	_RISK	CHANGE	TRAIN
SOC_MEDIA_USAGE											
CUST_ATTRACTION	0.8812										
COMM_CHANNEL	0.7379	0.7971									
BUSI_MOTIVATION	0.5035	0.4968	0.5779								
BUS_MKT_STR	0.7866	0.7043	0.7346	0.5231							
MKT_EXPANSION	0.5775	0.5946	0.5972	0.7896	0.5842						
SME GROWTH	0.5213	0.4864	0.5032	0.6455	0.6331	0.7132					
MANAG_SKILLS	0.4612	0.3549	0.3174	0.5761	0.3914	0.6548	0.7473				
MKTING_RISK	0.1063	0.0748	0.0660	0.2672	0.2141	0.2502	0.4663	0.5127			
TECHN_CHANGE	0.2932	0.2615	0.1986	0.2794	0.3081	0.3306	0.4983	0.4372	0.6096		
FIN_CONSTRAIN	0.1661	0.1111	0.1209	0.2693	0.2023	0.3157	0.4092	0.4924	0.6873	0.5814	

Table 12: Fornell-Larcker Criterion

-	SOC_	CUST_	COMM_	BUSI_	BUS_	MKT_	SME	MANAG	Marina	TECHN_	FIN_
Construct	MEDIA_ USAGE	ATTRAC TION	CHANN EL	MOTIVA TION	MKT_ STR	EXPANS ION	GROWT H	MANAG_ SKILLS	MKTING _ RISK	CHANG E	CONSTRA IN
SOC_MEDIA_USAGE	0.7144										
CUST_ATTRACTION	0.5689	0.6807									
COMM_CHANNEL	0.4150	0.4697	0.7337								
BUSI_MOTIVATION	0.1879	0.1782	0.2516	0.6933							
BUS_MKT_STR	0.4320	0.3361	0.3811	0.1918	0.6221						
MKT_EXPANSION	0.2310	0.2360	0.2482	0.4204	0.2229	0.7103					
SME GROWTH	0.1939	0.1645	0.1823	0.2919	0.2659	0.3314	0.6434				
MANAG_SKILLS	0.1402	0.0805	0.0699	0.2073	0.1050	0.2516	0.3368	0.5662			
MKTING_RISK	0.0084	0.0040	0.0041	0.0534	0.0319	0.0410	0.1483	0.1318	0.6285		
TECHN_CHANGE	0.0597	0.0452	0.0282	0.0523	0.0588	0.0689	0.1604	0.1141	0.2472	0.6986	
FIN_CONSTRAIN	0.0209	0.0093	0.0117	0.0549	0.0263	0.0590	0.1223	0.1147	0.2950	0.2130	0.5858

Squared correlations, AVE in the diagonal

Table 13: Descriptive Statistics

Indicator	Minimum	Maximum	Mean	Variance	Skewness	Kurtosis
SMU1	1.000000000000	5.000000000000	4.138383838384	1.174966040588	-1.632417534596	2.224828002154
SMU2	1.000000000000	5.000000000000	4.042424242424	1.104366210130	-1.341869334297	1.494157275542
SMU3	1.000000000000	5.000000000000	4.104040404040	0.960853223846	-1.564859640804	2.694700708133
SMU4	1.000000000000	5.0000000000000	3.992929292929	0.892770985895	-1.275871497812	1.954078359021
CA1	1.000000000000	5.0000000000000	3.829292929293	1.322700207331	-1.237568058216	0.930023490816
CA2	1.000000000000	5.0000000000000	3.926262626263	1.024890972414	-1.211210841593	1.380006143401
CA3	1.000000000000	5.0000000000000	3.972727272727	0.938588105524	-1.295867827127	1.820024975425
CA4	1.000000000000	5.0000000000000	3.831313131313	0.959382500434	-1.086902264916	1.343298417905
CC1	1.000000000000	5.0000000000000	3.818181818182	1.358213071054	-1.155560804202	0.689698479240
CC2	1.000000000000	5.0000000000000	3.95555555556	1.179013593978	-1.269776701218	1.227308725507
CC3	1.000000000000	5.0000000000000	3.880808080808	1.249681853929	-1.095392787057	0.690986291520
CC4	1.000000000000	5.0000000000000	3.811111111111	1.063374901696	-1.151600580200	1.203768350084
BMS1	1.000000000000	5.0000000000000	3.70303030303030	1.025976652266	-1.205092504986	1.329185079729
BMS2	1.000000000000	5.0000000000000	3.809090909091	0.904871771303	-0.896416536441	0.877660636603
BMS3	1.000000000000	5.0000000000000	3.945454545455	1.309458589944	-1.264350948850	1.022106342450
BMS4	1.000000000000	5.0000000000000	3.907070707071	0.897321036451	-1.344281963011	2.234923397120
BM1	1.000000000000	5.0000000000000	3.954545454545	0.949397922603	-1.387525041436	2.181350350106
BM2	1.000000000000	5.000000000000	4.076767676768	0.906133120896	-1.549120697814	2.793204740267
BM3	1.000000000000	5.0000000000000	3.937373737374	0.851483490108	-1.283738922350	2.144124548773
BM4	1.000000000000	7.0000000000000	3.895959595960	1.136788512016	-1.166079104597	1.167178150339
ME1	1.000000000000	5.0000000000000	3.981818181818	1.043147348102	-1.429982535359	2.035943017695
ME2	1.000000000000	5.0000000000000	3.944444444444	0.948376586900	-1.303803565775	1.957837262314
ME3	1.000000000000	5.0000000000000	3.857575757576	1.068673591323	-1.253253971749	1.481462591622
SD1	1.000000000000	5.0000000000000	3.961616161616	0.825623270113	-1.544912820594	3.203808137350
SD2	1.000000000000	5.0000000000000	3.847474747475	0.956490077724	-1.166083552981	1.553757742686
SD3	1.000000000000	5.0000000000000	3.849494949495	1.013725730510	-1.118677288995	1.273035524130
SD4	1.000000000000	5.0000000000000	3.881818181818	0.977929956797	-1.314246608992	1.925148388516
MS1	1.000000000000	5.0000000000000	3.187878787879	1.808953028771	-0.485115574392	-1.086886515058
MS3	1.000000000000	5.0000000000000	3.758585858586	0.947727017393	-0.944659261200	0.947216045617

MS4	1.000000000000	5.000000000000	3.911111111111	0.794921918886	-1.154575570901	1.861526403808
MR1	1.000000000000	5.0000000000000	3.245454545455	1.861834727457	-0.437716892325	-1.095327935739
MR2	1.000000000000	5.0000000000000	3.168686868687	1.671212631880	-0.361184234975	-0.964451254398
MR3	1.000000000000	5.0000000000000	3.519191919192	1.529964968185	-0.717071623646	-0.468380441159
MR4	1.000000000000	5.000000000000	3.604040404040	1.440630776930	-0.903560136605	0.004826662871
TC1	1.000000000000	5.0000000000000	3.461616161616	1.638060074966	-0.797339369872	-0.410910593450
TC2	1.000000000000	5.0000000000000	3.764646464646	1.229689207546	-1.081369371988	0.775469423368
TC3	1.000000000000	5.0000000000000	3.764646464646	1.245867165078	-0.986572586941	0.519246250728
FC1	1.000000000000	5.0000000000000	3.478787878788	1.260924717345	-0.745533184405	-0.046671322951
FC2	1.000000000000	5.0000000000000	3.08888888889	1.921312212111	-0.255430321313	-1.198973957277
FC3	1.000000000000	5.0000000000000	3.460606060606	1.522713484695	-0.779536474129	-0.316149499365
FC4	1.000000000000	5.0000000000000	3.644444444444	1.361824514100	-0.844641174578	0.072664026929

Table 14: Direct Effects Inference

			Standa	ırd bootstr	ap results		Percentile	bootstrap	quantiles	
	Original	Mean	Standard		p-value	p-value				
Effect	coefficient	value	error	t-value	(2-sided)	(1-sided)	0.5%	2.5%	97.5%	99.5%
SOC_MEDIA_USAGE -> SME GROWTH	-0.0371	-0.0380	0.0372	-0.9976	0.3185	0.1593	-0.1354	-0.1109	0.0358	0.0567
CUST_ATTRACTION -> SOC_MEDIA_USAGE	0.4798	0.4775	0.0385	12.4681	0.0000	0.0000	0.3760	0.4007	0.5493	0.5704
CUST_ATTRACTION -> SME GROWTH	0.0313	0.0315	0.0358	0.8752	0.3815	0.1908	-0.0621	-0.0384	0.0981	0.1192
COMM_CHANNEL -> SOC_MEDIA_USAGE	0.1105	0.1128	0.0343	3.2173	0.0013	0.0007	0.0271	0.0469	0.1803	0.2036
COMM_CHANNEL -> SME GROWTH	0.0564	0.0556	0.0301	1.8722	0.0613	0.0306	-0.0249	-0.0041	0.1147	0.1322
BUSI_MOTIVATION -> SOC_MEDIA_USAGE	0.0037	0.0047	0.0247	0.1507	0.8802	0.4401	-0.0592	-0.0424	0.0550	0.0702
BUSI_MOTIVATION -> SME GROWTH	0.1407	0.1407	0.0304	4.6338	0.0000	0.0000	0.0600	0.0807	0.1983	0.2181
BUS_MKT_STR -> SOC_MEDIA_USAGE	0.2684	0.2678	0.0337	7.9673	0.0000	0.0000	0.1808	0.2017	0.3334	0.3557
BUS_MKT_STR -> SME GROWTH	0.2111	0.2110	0.0359	5.8763	0.0000	0.0000	0.1230	0.1417	0.2827	0.3073
MKT_EXPANSION -> SOC_MEDIA_USAGE	-0.0012	-0.0027	0.0349	-0.0344	0.9725	0.4863	-0.0969	-0.0708	0.0645	0.0856
MKT_EXPANSION -> SME GROWTH	0.1557	0.1573	0.0404	3.8519	0.0001	0.0001	0.0569	0.0812	0.2385	0.2617
MANAG_SKILLS -> SOC_MEDIA_USAGE	0.1263	0.1269	0.0248	5.0887	0.0000	0.0000	0.0630	0.0774	0.1760	0.1905
MANAG_SKILLS -> SME GROWTH	0.2713	0.2695	0.0298	9.1097	0.0000	0.0000	0.1869	0.2085	0.3264	0.3406
MKTING_RISK -> SOC_MEDIA_USAGE	-0.0713	-0.0709	0.0219	-3.2496	0.0012	0.0006	-0.1264	-0.1128	-0.0283	-0.0149

MKTING_RISK -> SME GROWTH	0.1041	0.1047	0.0248	4.2037	0.0000	0.0000	0.0384	0.0564	0.1528	0.1661
TECHN_CHANGE -> SOC_MEDIA_USAGE	0.0425	0.0424	0.0219	1.9390	0.0526	0.0263	-0.0157	-0.0015	0.0854	0.0993
TECHN_CHANGE -> SME GROWTH	0.0989	0.0983	0.0356	2.7757	0.0055	0.0028	0.0108	0.0293	0.1698	0.1962
FIN_CONSTRAIN -> SOC_MEDIA_USAGE	0.0186	0.0181	0.0252	0.7381	0.4605	0.2303	-0.0463	-0.0300	0.0679	0.0838
FIN_CONSTRAIN -> SME GROWTH	0.0495	0.0505	0.0270	1.8357	0.0665	0.0332	-0.0211	-0.0031	0.1039	0.1187

Table 15: Indirect Effects Inference

			Stand	ard bootstra	ap results		Perce	entile bootst	rap quantil	les
	Original	Mean	Standard		p-value (2-	p-value (1-				
Effect	coefficient	value	error	t-value	sided)	sided)	0.5%	2.5%	97.5%	99.5%
CUST_ATTRACTION -> SME GROWTH	-0.0178	-0.0183	0.0180	-0.9882	0.3231	0.1615	-0.0672	-0.0544	0.0166	0.0258
COMM_CHANNEL -> SME GROWTH	-0.0041	-0.0041	0.0044	-0.9240	0.3556	0.1778	-0.0181	-0.0135	0.0044	0.0075
BUSI_MOTIVATION -> SME GROWTH	-0.0001	-0.0002	0.0013	-0.1064	0.9153	0.4576	-0.0049	-0.0033	0.0024	0.0037
BUS_MKT_STR -> SME GROWTH	-0.0100	-0.0102	0.0101	-0.9849	0.3247	0.1624	-0.0366	-0.0306	0.0097	0.0155
MKT_EXPANSION -> SME GROWTH	0.0000	0.0001	0.0019	0.0238	0.9810	0.4905	-0.0065	-0.0041	0.0041	0.0065
MANAG_SKILLS -> SME GROWTH T	-0.0047	-0.0049	0.0050	-0.9423	0.3461	0.1730	-0.0193	-0.0153	0.0043	0.0071
MKTING_RISK -> SME GROWTH	0.0026	0.0028	0.0029	0.9027	0.3667	0.1834	-0.0039	-0.0025	0.0096	0.0120
TECHN_CHANGE -> SME GROWTH	-0.0016	-0.0016	0.0020	-0.8009	0.4233	0.2116	-0.0083	-0.0061	0.0016	0.0030
FIN_CONSTRAIN -> SME GROWTH	-0.0007	-0.0007	0.0015	-0.4650	0.6419	0.3210	-0.0064	-0.0044	0.0017	0.0029

APPENDIX B

I am a PhD Candidate undertaking research on the **Enablers and Inhibitors of Social Media Usage Towards SMEs Growth: Evidence from Service-Based SMEs in Ghana.** Your responses to the questions below will greatly help this research to meet its objectives. Please be assured that this study is strictly for academic purposes and any information you provide will be treated with the utmost confidentiality. Thank you for your cooperation.

Section A:

Firm details:

Personal Details

1. Gender

- a. Male
- b. Female

2. Age

- a. 20-30
- b. 31-40
- c. 41-50
- d. 51 above

3. Educational Background

- a. SSSCE/Diploma
- b. HND/Bachelors
- c. PGD/Masters/PhD

4. Company/Organizational size.

- A. Micro (0-9 employees)
- B. Small (10-49 employees)
- C. Medium (50-249 employees)

5. Which of the following does your company use?

- a. Facebook
- b. Twitter
- c. LinkedIn
- d. Instagram

- e. All the above
- f. Others

6. Which of the positions are you occupying in the firm?

- A. Head of Marketing/Sales Department
- B. Deputy Head of Marketing/Sales Department
- C. Staff of marketing/sales department

7. Which of the sectors of the economy do you belong to?

- a. Agricultural
- b. Manufacturing
- c. Service

8. Type/category of organization you work for.

- a. Fashion industry
- b. Microfinance
- c. Hospitality industry
- d. Others

9. Working Experience

- a. 1-5
- b. 6-10
- c. 11-15
- d. Above 15

10. Does your company have/use websites?

- a. Yes
- b. No

11. If your answer to question 10 is yes, which of these can be found on your website

- a. Details about the Company
- b. Company's available products and services
- c. Direct link to online social media
- d. Company location, Price information among others.
- e. All the above
- f. None of the above

12. Can social media serve as a strategic advertising/marketing communication tool towards SMEs growth?

- a. Yes
- b. No

13. Location of your organization.

- a. Greater Accra Region
- b. Western Region
- c. Ashanti Region
- d. Central Region
- e. Others

S/N	Constructs	Operationalization of Constructs Items		easu rdin	rem	ent	scale
				D			CA
			1	2	3	4	5
1	Social media usage	SM1 . Social media is a modern tool for marketing and communication.					
		SM2. Customers can use social media to access the firm's products.					
		SM3. Social media helps SMEs to engage in business with distant customers.					
		SM4 . Social media create a meaningful relationship with customers and their service providers.					
2	Customer Attraction	CA1. Social media is the best channel to attract lots of customers given the wide reach of social media in recent times and people's willingness to spend more time online. CA2. Social media helps to send our					
		company's services to the doorsteps of customers, hence attracting more customers to patronize the services of the company.					
		CA3 . The beauty and quality of our services displayed on social media sites attract more customers.					

	CAA In my view, social modic improves the					
	CA4. In my view, social media improves the relationship between customers and the firm.					
Communicatio n Channel	CC1. Social media enables effective and real-time communication with clients, able to engage multiple customers at the same time.					
	CC2. Social media gives us opportunities to disseminate information easily to our customers in different forms like texts, and audio-visuals faster to share information and receive feedback.					
	CC3 . Social media helps interested customers to respond within the shortest possible time.					
	CC4 . In my view, social media improves the relationship between customers and firms.					
Business Motivation	BM1. It helps in sales and is income-driven.BM2. Social media helps in creating a company's awareness.					
	BM3 . Social media helps put customers' needs first.					
	BM4 . It reduces the cost of the marketing campaign or expenses.					
Market Expansion	ME1. Social media helps in the large audience captured.					
	ME2. Social media helps build more business connections.					
	ME3. Using social media helps improve customer relationships and intimacy.ME4. The use of social media allows for a better understanding of customers' perception of the company.					
Business						
Marketing Strategy	business in the targeted target markets and assisted us to be on top of the niche market too.					
	BMS2 . SMEs can analyze social media easily by focusing on the messages of the customers.					
	Business Motivation Business Market Expansion	relationship between customers and the firm. Communication CC1. Social media enables effective and real-time communication with clients, able to engage multiple customers at the same time. CC2. Social media gives us opportunities to disseminate information easily to our customers in different forms like texts, and audio-visuals faster to share information and receive feedback. CC3. Social media helps interested customers to respond within the shortest possible time. CC4. In my view, social media improves the relationship between customers and firms. BM1. It helps in sales and is income-driven. BM2. Social media helps in creating a company's awareness. BM3. Social media helps put customers' needs first. BM4. It reduces the cost of the marketing campaign or expenses. ME1. Social media helps in the large audience captured. ME2. Social media helps build more business connections. ME3. Using social media helps improve customer relationships and intimacy. ME4. The use of social media allows for a better understanding of customers' perception of the company. BMS1. Social media has helped to position our business in the targeted target markets and assisted us to be on top of the niche market too. BMS2. SMEs can analyze social media easily	relationship between customers and the firm. Communication CC1. Social media enables effective and realtime communication with clients, able to engage multiple customers at the same time. CC2. Social media gives us opportunities to disseminate information easily to our customers in different forms like texts, and audio-visuals faster to share information and receive feedback. CC3. Social media helps interested customers to respond within the shortest possible time. CC4. In my view, social media improves the relationship between customers and firms. BM1. It helps in sales and is income-driven. BM2. Social media helps in creating a company's awareness. BM3. Social media helps put customers' needs first. BM4. It reduces the cost of the marketing campaign or expenses. ME1. Social media helps in the large audience captured. ME2. Social media helps in the large audience captured. ME3. Using social media helps improve customer relationships and intimacy. ME4. The use of social media allows for a better understanding of customers' perception of the company. Business Marketing BMS1. Social media has helped to position our business in the targeted target markets and assisted us to be on top of the niche market too. BMS2. SMEs can analyze social media easily	relationship between customers and the firm. Communicatio n CC1. Social media enables effective and realtime communication with clients, able to engage multiple customers at the same time. CC2. Social media gives us opportunities to disseminate information easily to our customers in different forms like texts, and audio-visuals faster to share information and receive feedback. CC3. Social media helps interested customers to respond within the shortest possible time. CC4. In my view, social media improves the relationship between customers and firms. Business Motivation BM2. Social media helps in creating a company's awareness. BM3. Social media helps put customers' needs first. BM4. It reduces the cost of the marketing campaign or expenses. ME1. Social media helps in the large audience captured. ME2. Social media helps build more business connections. ME3. Using social media helps improve customer relationships and intimacy. ME4. The use of social media allows for a better understanding of customers' perception of the company. Business Marketing BMS1. Social media has helped to position our business in the targeted target markets and assisted us to be on top of the niche market too. BMS2. SMEs can analyze social media easily	relationship between customers and the firm. Communication CC1. Social media enables effective and realtime communication with clients, able to engage multiple customers at the same time. CC2. Social media gives us opportunities to disseminate information easily to our customers in different forms like texts, and audio-visuals faster to share information and receive feedback. CC3. Social media helps interested customers to respond within the shortest possible time. CC4. In my view, social media improves the relationship between customers and firms. Business Motivation BM2. Social media helps in creating a company's awareness. BM3. Social media helps put customers' needs first. BM4. It reduces the cost of the marketing campaign or expenses. ME1. Social media helps in the large audience captured. ME2. Social media helps build more business connections. ME3. Using social media helps improve customer relationships and intimacy. ME4. The use of social media allows for a better understanding of customers' perception of the company. Business Marketing BMS1. Social media has helped to position our business in the targeted target markets and sasisted us to be on top of the niche market too. BMS2. SMEs can analyze social media easily	relationship between customers and the firm. Communicatio n Channel CC1. Social media enables effective and realtime communication with clients, able to engage multiple customers at the same time. CC2. Social media gives us opportunities to disseminate information easily to our customers in different forms like texts, and audio-visuals faster to share information and receive feedback. CC3. Social media helps interested customers to respond within the shortest possible time. CC4. In my view, social media improves the relationship between customers and firms. BM1. It helps in sales and is income-driven. BM2. Social media helps in creating a company's awareness. BM3. Social media helps put customers' needs first. BM4. It reduces the cost of the marketing campaign or expenses. ME1. Social media helps in the large audience captured. ME2. Social media helps build more business connections. ME3. Using social media helps improve customer relationships and intimacy. ME4. The use of social media allows for a better understanding of customers' perception of the company. Business Marketing BM51. Social media has helped to position our business in the targeted target markets and assisted us to be on top of the niche market too. BMS2. SMEs can analyze social media easily

		This allows us to tailor our services for specific markets.		
		BMS3 . In my view, advertising on social media platforms is far cheaper compared to orthodox advertising platforms like the radio and print media.		
		BMS4 . Social media helps to monitor competitors and look for new opportunities.		
7	SME Growth	SD1 . Social Media as a new marketing tool enhances SME's Growth.		
		SD2. The growth of SMEs in developing countries can be improved through the adoption of social media.		
		SD3 . Solving the inhibiting factors like financial challenges, managerial skills, internet accessibility among others would help in SME growth.		
		SD4 . The usage of a modern tool like social media provides numerous business opportunities to SMEs which lands them in business growth.		
8	Managerial skills/ marketing exp	MS/ME1. Social media as an advertising tool is difficult to control than using traditional means like TV, Radio, etc.		
	ertise	MS/ME2. Inadequate Staff training usually warrants the decision for adoption of social media usage for advertising purposes.		
		MS/ME3. Staff is always willing to make social media usage friendly for customers to patronize the firms' products and services.		
		MS/ME4. Management sees social media as a new technology for a paradigm shift for SMEs to adopt in advertising and communication		
9	Technological Changes	TC1. Regular changes or updates in social media applications consistently demotivate SMEs from its adoption.		

		 TC2. In my view, most SMEs have inadequate ICT systems or equipment to embrace such changes. TC3. The cost of exploring and maintaining rightful ICT personnel deter SMEs from social media usage. 		
10	Financial	FC1. Limited financial resources is a major		
	Constraints	challenge for SMEs in Ghana to adopt Social media as a new technology for advertising purposes		
		FC2. In my view, SMEs usually see social media advertising as a financial burden than radio and TV.		
		FC3. In my view, SMEs have more low-income customers which affect them to fully accept social media usage		
		FC4 . An inadequate financial base usually affects SMEs ' decisions for employing new advertising and marketing tools.		
11	Marketing Risk	MR1 . In my view, the lack of proper control of social media prevents SMEs from its usage.		
		MR2. The cost of risk associated with social media is very high which limits its usage by SMEs.		
		MR3. Social media when not controlled well reveals business and marketing strategies and policies to its competitors		
		MR4. In my view, using radio and television as a means of marketing communication tool does not reveal a company's strategies as compared with social media channels.		

QUALITATIVE QUESTIONNAIRE

- 1. What type of organization do you work for?
- A. Fashion
- B. Microfinance
- C. Hospitality
- D. Others
- 2. What is your current position that you are occupying?
- A. Manager/Director
- B. Deputy Manager/Director
- C. Experts
- 3. In your own explanation, how does social media usage positively attract customers?
- 4. How does social media usage serve as a communication channel for SMEs?
- 5. To what extent does social media usage serve as a business motivation towards SME Growth?
- 6. To what extent do you think that social media can be used as a medium for market expansion?
- 7. Can social media channels be used as a business marketing strategy? In what ways?
- 8. In your explanation, how does lack of managerial skills/marketing expertise affect social media towards SMEs Growth?
- 9. How does technological changes affect social media usage by SMEs?
- 10. How do financial constraints affect SMEs adoption for social media usage?
- 11. In a brief answer, how can social media usage serve as a marketing risk?

Vice-dean for PhD Study

Faculty of Management & Economics Tomas Bata University in Zlin Mostni 5139 7001 Zlin

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

PERMISSION FOR DATA COLLECTION IN YOUR ORGANISATION

I write to introduce to you Mr. John Amoah, a PhD candidate of the above-mentioned faculty, Tomas Bata University in Zlin, where I am the Vice-Dean for PhD studies.

He is required to collect data from your noble institution to assist him to fulfill part of the requirements for his PhD.

I, therefore, kindly request that your institution give him approval by allowing him to administer his data collection in your institution to help him complete his doctoral thesis.

The researcher is under the tutelage of Prof. Ing. Jaroslav Belas, Ph.D (bela s@utb.cz).

We appreciate your support and cooperation.

Thank you.

Yours sincerely,

Ing. Luber Homolka, Ph.D.

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Figure 4: letter of concern for data collection

John Amoah

Enablers and Inhibitors of Social Media Usage towards SMEs Growth: Evidence from Service-Based SMEs in Ghana

Aktivátory a inhibitory sociálních médii ve vztahu k rozvoji MSP na příkladu MSP působících v sektoru služeb v Ghaně

Doctoral Thesis

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