

## Journal of the Kuwaiti Society for Postgraduate Studies

Homepage: <https://en.phdmagazine.net>

# Digital marketing capabilities to achieve a foreign market competitiveness: A look into SMEs in Ethiopia

Hailemariam Kebede <sup>1</sup>

<sup>1</sup> School of commerce, Addis Ababa university, Ethiopia, [hailemariam.kebede@aau.edu.et](mailto:hailemariam.kebede@aau.edu.et)

Article history	Abstract
<p>The First International Conference of the Kuwaiti Association for Graduate Studies</p> <p>"Modern Perspectives in Management: Evidence from Developing Countries (in light of digital transformation)"</p> <p>Kuwait University, Kuwait 2022</p>	<p>In most of the developing world, digital marketing is not yet a full component of an SME's overarching integrated marketing communications strategy that aims to blend traditional and new media to drive sales revenues and customer acquisition and retention. This study aims to examine the role of digital marketing capabilities to achieve a foreign market competitiveness by SMEs in the developing nations. The study utilizes data from SMSs in Ethiopian from multiple sectors. The results show that, digital marketing capabilities of the SME's have a positive impact on their foreign market competitiveness, information availability and the development of international network. Further, digital marketing capabilities are fully mediated by the strength of international strategic orientation, and foreign market information. This study contributed to the field of digital marketing, competitive advantage and marketing strategy. The paper also presents the practical implications of findings that are relevant to the policymakers and governments.</p>

**Keywords:** Digital marketing capabilities, foreign Market orientation, foreign market competitiveness, SMEs, Cross-border e-commerce

## 1. Introduction

In today's digital led economy, SMEs are suggested to develop their digital marketing capabilities if they want to achieve a competitive advantage over competitors operating traditionally. The fact is that, digital marketing is not yet a

full component of an SME's over-arching integrated marketing communications strategy that aims to blend traditional and new media to drive sales revenues and customer acquisition and retention. Creating a continent-wide market will require a determined effort to reduce all trade costs. In general, this will require legislation and regulations to enable the free flow of goods, capital and information across borders; create competitive business environments that can boost productivity and investment; and promote increased foreign competition and foreign direct investment that can raise productivity and innovation by domestic firms. (Abrego et al., 2020a). Africa's trade competitiveness continues to be limited by both domestic factors such as low agricultural productivity and investment, poor transport and communications infrastructure, very narrow market boundaries, and inefficient customs procedures and global trade barriers.

Several public and private sector-led initiatives have been implemented to help unleash SMEs' potential as the engine of Africa's socio-economic prosperity and sustainability. Notwithstanding the potential benefits of these initiatives, SMEs failure rates, in most parts of sub-Saharan Africa, remain unacceptably high as evidenced by prior studies that reveal that 70% to 90% of SMEs fail within their first year of operations, primarily due to lack of finance and market access. Technological advancements and their swift diffusion amongst companies in Africa have created several business opportunities for SMEs to access markets at a low cost and, hence, to increase their competitiveness as well as generate enduring profits for themselves (Chinjie, 2015).

Digital marketing are actually thought to be blessings for those small businesses struggling to expand their market out of the home nation. Unlike the brick-and-mortar approach, digital marketing capabilities can be hastily established and used. Digital marketing is particularly a blessing when it comes to reaching buyers outside of the home nation; this is because the old day entry requirements and tiresome efforts to get buyers are not a big deal when SME's apply digital marketing and ecommerce techniques. Through digital marketing, foreign buyers can easily be searched and reached; negotiation can be easily made; payments are mostly risk free and easy; and delivery can be effortlessly tracked.

## **2. Materials and methods**

### ***What is Digital marketing capability?***

Over the past two decades, digitalization has revolutionized not only consumer marketing but also industrial marketing (Herhausen, Miočević, Morgan, & Kleijnen, 2020). E-Commerce, mobile devices, smart products, the Internet of Things (IoT), and Artificial Intelligence all fall within the broader concept of digital marketing which includes all activities, institutions, and processes facilitated by digital technologies for creating, communicating, and delivering value for customers (Gitahi, n.d.)

Digital transformation of the marketing organization forces firms to develop new digital marketing capabilities (DMCs) to remain competitive. However, despite considerable academic and managerial interest, the value relevance of DMCs beyond the value achieved through classic marketing capabilities (CMCs) remains unclear. (Homburg & Wielgos, 2022)

Herhausen et al (2020) classified digital marketing capabilities in to four themes; the first type capability is channel. Most of the earlier research on digital capabilities falls under the first theme of channels consisting of online channel, multichannel, and mobile capabilities defined as the customer contact points or the mediums through which the firm and the industrial customer interact. The second type of capabilities are specific to social media, which are defined as digital communication platforms and services that allow parties to connect with one another, to share information, and engage in dialogue. The third theme is devoted to digital relationship capabilities which is related to the dynamic and ongoing interactions between trusted parties that are interdependent and enable value to be appropriated by any actor. The last kind of capability is focusing on digital technologies.

Digital marketing capabilities are largely derived from sources devoted to interfirm relationships as well as relationships with employees. These include digital supply chain management, managing virtual networks, collaboration marketplaces, governance mechanisms, and customer relationship management as capabilities related to interfirm relationships, and intra-firm relationship management, employee training, and the digital sales interface as employee capabilities (Herhausen et al., 2020).

### ***Digital marketing capabilities and market competitiveness***

Digital marketing can immensely improve the company's marketing leads. Raghunadan (2014) reveals that 34% of a company's leads come from inbound marketing which is implemented through online content publishing in form of portals, podcasts, social media marketing, online campaigns, and search services. Outbound marketing includes the use of email marketing among others. Digital marketing has been adopted in several sectors. Banks are expanding their marketing efforts and fulfilling customer needs through digital marketing (Wanjuki, 2014). With intense competition in the cut flower industry, the adoption of digital marketing has enabled organizations to engage their customers in a more personal way and eventually improving their performance.

The use of digital marketing strategies in organizations has advanced from experimentation to mainstream level implementation intending to increase competitiveness and gain business value for organizations (Bughin, Chui, Manyika, & Bughin, n.d.). Digital marketing strategies platforms are significant for enhancing competitiveness and obtaining business value as they instantaneously produce real-time information with global reach most platforms such as Facebook has more than a billion users (Chinakidzwa & Phiri, 2020). For organizations to remain competitive, they need to use digital marketing strategies, as it provides organizations with affordance such as communication visibility that were not achievable with previous forms of Information Technology (Treem & Leonardi, 2012). According to (Gitahi, 2020) digital marketing tools can also create a competitive advantage, specifically regarding the fact that clients will prefer those firms that have become innovative. Without such tools, an impression will be created to clients that the firm is not eager to adapt to change. Thus, a real estate investor who uses digital marketing tools will create an aspect of efficiency within the eyes of potential clients, thus gaining a competitive advantage. Younger and tech-savvy clients can only be attracted to real estate investors who have adopted digital platforms. This signifies that remaining viable in the future demands the use of digital platforms to create a niche. Based on the fact that information is power, real estate investors will need to appeal to new customers who are younger and willing to explore their products through the digital platform.

Since the mid-nineties, the rise of the internet era has prompted most of the contemporary organizations to reconsider their strategic plans and the role of

information technologies in the processes of strategic planning. It had already been confirmed that strategically aligned IT investments positively influenced firm's key performance indicators (Porter, 1985. 2001.). But there was a need to develop a theoretical perspectives and models to broaden understanding how IT investments and capabilities were linked to business performance and to depict main mediators and moderating factors that influence the links. Market environment in digital era are increasingly volatile and contemporary firms are in the constant process of detecting and seizing market opportunities in order to achieve and sustain profitable competitive advantages. The ability to be successful in the process is enabled by strategically aligned IT investments that are a key strategic factor for ensuring sustainability. Because of that impact of IT investments in firm performance and mediating capabilities in that link are in contact focus of scholars and practitioners. (Mithas, Ramasubbu, & Sambamurthy, 2011) developed a conceptual model that describe influence of IT investments on firm performance through linking IT-enabled information management capability with three important organizational capabilities: - Customer management capability - Process management capability - Performance management capability. These capabilities mediate influence of information management capability on firm performance. The researchers find that information management capability plays an important role in developing these three firm capabilities for customer management, process management, and performance management that, in turn, positively influence customer, financial, human resources, and organizational effectiveness indicators of firm performance.

According (Gitahi, 2020) digital marketing tools can also create a competitive advantage, specifically regarding the fact that clients will prefer those firms that have become innovative. Without such tools, an impression will be created to clients that the firm is not eager to adapt to change. Thus, a real estate investor who uses digital marketing tools will create an aspect of efficiency within the eyes of potential clients, thus gaining a competitive advantage. Younger and tech-savvy clients can only be attracted to real estate investors who have adopted digital platforms. This signifies that remaining viable in the future demands the use of digital platforms to create a niche. Based on the fact that information is power, real estate investors will need to appeal to new customers who are younger and willing to explore their products through the digital platform.

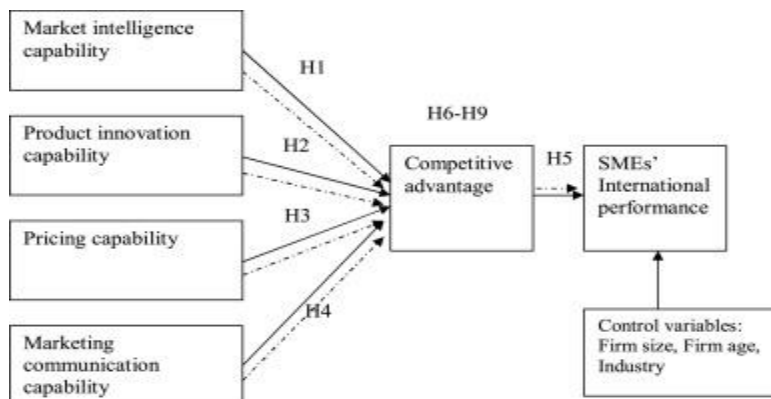


Figure 1: Digital capabilities and firm competitiveness, Adopted from Falahat, Ramayah, Soto-Acosta, & Lee, 2020)

### ***Digital marketing and ecommerce capabilities among Ethiopian SMEs***

As (Jelinek & Porter, 1992) stated, national prosperity is created, not inherited. A nation's competitiveness depends on the capacity of its industry to innovate and upgrade. Companies gain advantage against the world's best competitors because of pressure and challenge. They benefit from having strong domestic rivals, aggressive home-based suppliers, and demanding local customers (Moctezuma, López, & Mungaray, 2017). There are striking differences in the patterns of competitiveness in every country; no nation can or will be competitive in every or even most industries. Ultimately, nations succeed in particular industries because their home environment is the most forward-looking, dynamic, and challenging.

Digital transformation in Ethiopia is at an early stage of development. A few private sector digital services have emerged and some government driven digitalization initiatives have also been launched in recent years. For example, the efforts by the Ministry of Innovation and Technology (MInT) to upgrade and modernize 'WoredaNet'; the move by the Ministry of Transportation (MoT) to digitalize the national fleet management system; Ethiopian Investment Commission's (EIC) provision of online licensing services and digitalization of records; the experiment with Digital ID by the Ministry of Peace (MoP); and E-Payment systems by the National Bank of Ethiopia (NBE) to name but a few. Each of these initiatives is aimed at solving important challenges, but these

initiatives cut across multiple stakeholders and require a coordinated effort to maximize their impact.

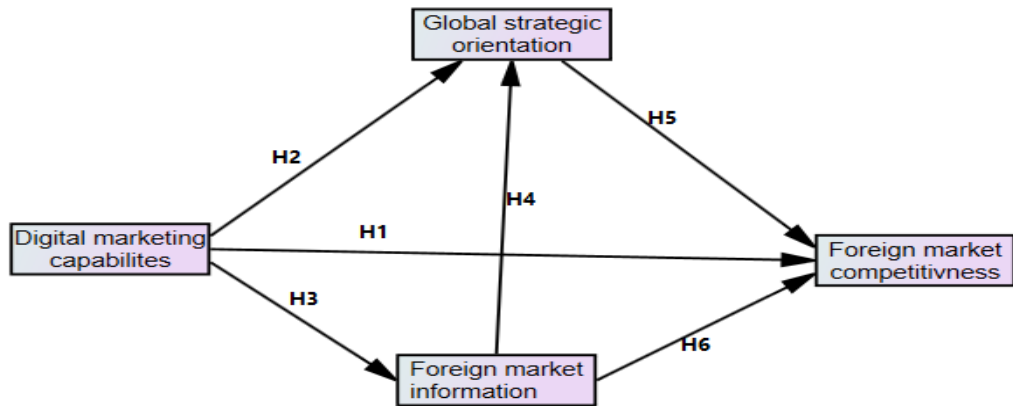


Figure 2: Research framework

*H1: Digital marketing capabilities and foreign market competitiveness are related*

*H2: Digital marketing capabilities and Global strategic orientation are related*

*H3: Digital marketing capabilities and foreign market information are related*

*H4: Foreign market information and Global strategic orientation are related*

*H5: Global strategic orientation and foreign market competitiveness are related*

*H6: Foreign market information and foreign market competitiveness are related*

*H7: Foreign market orientation mediates the positive effect of digital marketing capabilities on foreign trade competitiveness*

*H8: Global strategic orientation mediates the positive effect of digital marketing capabilities on foreign trade competitiveness*

### **3. Methodology**

#### ***Philosophy***

The underlying approach used here lies in the positivist paradigm. The choice for the positivist paradigm is done because of the fact that the purpose of the research is to develop and validate an empirical model. The research has utilized questionnaire-based data gathering technique. Therefore, we have relied on the (Durant-Law, 2005) who suggested researchers to start the method choice procedure by carefully understanding the realities related to won philosophical trinity i.e., the philosophical beliefs concerning basic questions in research philosophy including, ‘what exists?’, ‘how do I know?’ and ‘what is valuable?’ which is equivalent of the paradigm, ontology and epistemology issues.

#### ***Population and sampling technique***

The study sets a population parameter of Ethiopian SME’s selling product and services for African buyers. The neighboring African countries such as Djibouti, Kenya, Sudan, and South Sudan are the main destinations for the sampled SME’s. The sample frame is taken from The Federal Micro and Small Enterprise Development Agency in Ethiopia. The study included SMEs from agribusiness, retailers for consumer goods and ICT services, manufacturers of consumable items such as mineral water and vegetable fruit and juices. 25 SMEs across the country are identified and approached. 250 employees of the selected SME’s are used for data collection purpose. Data is collected using a self-administered questionnaire. 215 questionnaires are returned which is equal to 86% response rate. The structural equation modeling (SEM) technique was used to test our hypotheses. This is because of the intricate nature of the model and the aim is to examine multiple relationships between variables. For building and analyzing relationships, the AMOS tool is used.



Table 1: Distribution of Respondents

Organization	Sample SME's	Sample taken	Returned
Agribusiness	7	70	61
Small scale Manufacturing other than textile	7	70	63
ICT	3	30	22
Textile	8	80	69
<b>Total</b>	<b>25</b>	<b>250</b>	<b>215</b>

### ***Measurement validity and reliability***

The model is built after identifying four constructs, namely digital marketing capabilities, foreign market strategic orientation, foreign market information, and foreign market competitiveness. Measurement items are identified and modified to fit to the unique research settings. Before the analysis work started, all the required validity and reliability procedures are conducted.

As indicated in the Table below, the internal consistency was examined through the items' factor loadings on their respective latent variables, the entire item's factor loadings of this result were above 0.5 of the threshold value. Construct reliabilities were assessed by means of calculating the composite reliability (CR), the average variance extracted (AVE), and Cronbach's alpha (Hu & Bentler, 1999). As a rule of thumb, researchers proposed 0.8 as a threshold for CR, 0.7 for Cronbach's alpha, and 0.5 for AVE (Hu & Bentler, 1999). The threshold values are met as per the table. It clearly shows the values of the composite reliability test (0.922, 0.824, and 0.950) and the Average Variance Extracted test (0.797, 0.539, and 0.762) for the three constructs and the average Cronbach's alpha values for the three constructs were (.87).

Since all the values are well and above the recommended cut-off point, convergent validity is established. Discriminant validity is evaluated by comparing the test result of the square root of the AVE values for all the constructs with the corresponding inter constructs correlation coefficient values. When the values of the square root of the AVE for all the constructs are higher than the inter constructs correlation coefficient values, then discriminant validity is not the issue (Hair Jr, Black, Babin, & Anderson, 2010). Accordingly, the result of discriminant validity as indicated in table 3, it was found that the square root of the AVE values for all the constructs are higher than the values of the inter constructs correlation coefficients. With this, the concern of discriminate validity was addressed.

Table 2: Construct validity and reliability

Construct	Items	Factor loading	CR [0.6 or higher]	AVE [0.5 or higher]	Conclusion
<b>Foreign market competitiveness</b>	SP	0.667	<b>0.911</b>	<b>0.566</b>	
	MS	0.810			
	PI	0.870			
<b>Foreign strategic orientation</b>	FCP	0.86	0.922	0.979	Convergent validity established
	FLP	0.76			
	FRP	0.82			
	FSP	0.64			
	FCUP	0.53			
<b>Foreign market information</b>	FF	0.90	0.824	0.539	Convergent validity established
	FS	0.65			
<b>Digital marketing competitiveness</b>	RECO	0.59	0.950	0.762	Convergent validity established
	MW	0.58			
	AUT	0.70			
	PL	0.73			
	GD	0.77			
	SAT	0.66			

In the case of SEM, there is no clear-cut point to determine model fit. Accordingly, the best way for examining model fit is to employ multiple tests, such as Chi-square, Comparative Fit Index (CFI), Bentler-Bonett Nonnormed Fit Index (NNFI), Root Mean Squared Error of Approximation (RMSEA) (Hu & Bentler, 1999); (Hooper, Coughlan, & Mullen, 2008). Accordingly, Table 4 shows the full measurement model did fit the data well. The Chi-square statistic was non-significant, which is indicated by the corresponding p-value. This shows the null hypothesis is not rejected.

The Normed chi-square result of 1.449 is in the appropriate range of 1 to 3. The RMSEA of 0.046 shows a good fit because it is < 0.5; GFI is acceptable at 0.965. The results for the remaining indices are 0.0509 for SRMR, 0.972 for CFI, 0.908 for NFI, and 0.829 for AGFI, all of them are in the acceptable ranges (<0.09, >0.95, >0.90, and >0.80 respectively). Therefore, the result shows the data fits well to the full measurement model.

Table 3: Full Measurement Model result

Fit indexes		Result	Acceptable Value	Adequacy
Chi square	$\chi^2$ (p-value)	1526.957 (0.06)	P value >0.05	Good
	DF	1054		
	$\chi^2$ /DF	1.449	Between 1-3	Good
Absolute fit indices	RMSEA	0.046	< 0.05	Good
	GFI	0.965	>0.95	Good
	SRMR	0.0509	<0.09	Good
Incremental fit indices	CFI	0.972	>0.95	Good
	NFI	0.908	>0.90	Good
Parsimony fit indices	AGFI	0.829	>0.80	Good

#### 4. Results, and discussion

The interrelationship between the constructs is evaluated using the structural equation modeling technique. The internal consistency was examined through the items' factor loadings on their respective latent variables, the entire item's factor loadings of this result were above 0.5 of the threshold value.

After a rigorous validation procedure, the correlation and a prediction analysis are conducted. The results show that, digital marketing capabilities of the SME's have a positive impact on their foreign market competitiveness, information availability and the development of international network capabilities. Further, digital marketing capabilities are fully mediated by the strength of international strategic orientation, and foreign market information.

The study was designed to prob the intriguing research question on the ability of digital marketing and ecommerce capabilities to achieve a competitive advantage. All the proposed hypotheses, both the direct and indirect are statistically supported. Digital marketing and ecommerce capabilities and foreign market competitiveness are statistically related and supported. Similarly digital marketing and ecommerce capabilities and foreign strategic orientation and foreign market information are positively related. Further, both of the mediating hypotheses are statistically supported.

Table 4: Hypotheses Testing

Paths			Est.	SE	CR	P
Foreign market competitiveness	←	DM & EC capabilities	0.530	0.147	5.672	***
Foreign strategic orientation	←	DM & EC capabilities	0.166	0.048	2.659	**
Foreign market competitiveness	←	Foreign strategic orientation	0.765	0.139	6.588	***
Foreign market information	←	DM & EC capabilities	0.107	0.023	2.852	**
Foreign strategic orientation	←	Foreign market information	0.378	0.095	4.972	***
Foreign market competitiveness	←	Foreign market information	0.248	0.622	3.659	**
Foreign market competitiveness	Via Foreign strategic orientation ←	Foreign market information	0.582	0.097	7.668	***
Foreign market competitiveness	Via Foreign market information ←	Foreign market information	0.254	0.057	1.992	**

\*\*0.05; \*\*\*0.01

The study provides new insights into the wide ranged role of digital marketing capabilities to secure hardly needed competitive advantage for the SMEs in the developing nations. The finding can help SME owners and managers to identify the right intervention areas and mechanisms to boost their competitiveness in the market outside of their home nations. Moreover, the study is telling politicians to boost investment in the area digital literacy, ecommerce, and electronic payment infrastructures. The relative easiness to reach foreign customers via digital communication mechanisms, the simplicity to buy and sell via the internet are among the good things for SMEs to capitalize. The digital transformation that is currently taking place can be adopted by SMEs as a way of accessing markets at a faster and more competitive rate than other market players. As outlined by (Chinjie) 2015, through the four-stage process of insights, strategy, implementation, and evaluation, SMEs can embark upon a journey of scaling up their businesses with the view to increasing their top and bottom lines. In addition, SMEs can benefit from their ongoing engagement with customers by co-creating solutions that are relevant to these targeted customers, customize

their offerings as well as leverage off data and sound analytics to make informed decisions. SMEs in the developing nations are recommended to use the popular digital marketing techniques such as website design, mobisites creation, email marketing, an active presence on social media and harnessing the power of mobile platforms to access new markets.

## **Acknowledgments**

I thank my colleagues at school of commerce who provided insight and expertise that greatly assisted the research. I thank students and other young people for assistance with data collection, clearing encoding and processing. I am also very much grateful for the thematic and adaptive research team members for providing comments that greatly improved the manuscript. I am are also immensely grateful to my family for the support they provided in doing this paper.

## **Declaration of interest statement**

I, Dr. Hailemariam Kebede would like to submit the manuscript entitled “Digital marketing Capabilities to achieve a competitive advantage: A look into SMEs in Ethiopia” to be considered for presentation and publication as an original article. I declare that this manuscript is original, has not been published before and is not currently being considered for publication elsewhere. Moreover, no conflict of interest associated with this publication, and there has been no significant financial support for this work that could have influence its outcome.

## **References**

- Abrego, L., de Zamaroczy, M., Gursoy, T., Nicholls, G., Perez-Saiz, H., & Rosas, J.-N. (2020a). The African Continental Free Trade Area. *Staff Discussion Notes*, 20(04). <https://doi.org/10.5089/9781513542379.006>
- Abrego, L., de Zamaroczy, M., Gursoy, T., Nicholls, G., Perez-Saiz, H., & Rosas, J.-N. (2020b). The African Continental Free Trade Area. *Staff Discussion Notes*, 20(04). <https://doi.org/10.5089/9781513542379.006>
- Bughin, J., Chui, M., Manyika, J., & Bughin, S. J. (n.d.). *Ten IT-enabled business trends for the decade ahead*.
- Chinakidzwa, M., & Phiri, M. (2020). Impact of digital marketing capabilities on market performance of small to medium enterprise agro-processors in Harare, Zimbabwe. *Business: Theory and Practice*, 21(2), 746–757. <https://doi.org/10.3846/BTP.2020.12149>

- Chinjie, N. (2015). Harnessing digital marketing to access markets : opportunities for Africa's SMEs. *AfricaGrowth Agenda*, 2015(Oct/Dec 2015), 14–18. Retrieved from <https://journals.co.za/doi/10.10520/EJC181685>
- Durant-Law, G. (2005). The Philosophical Trinity , Soft Systems Methodology and Grounded Theory. *Schools of Education and Community Studies, and Information Management and Tourism, University of Canberra*, (May), 1–30.
- Falahat, M., Ramayah, T., Soto-Acosta, P., & Lee, Y. Y. (2020). SMEs internationalization: The role of product innovation, market intelligence, pricing and marketing communication capabilities as drivers of SMEs' international performance. *Technological Forecasting and Social Change*, 152. <https://doi.org/10.1016/J.TECHFORE.2020.119908>
- Gitahi, W. (n.d.). *EFFECT OF DIGITAL MARKETING STRATEGIES ON COMPETITIVE ADVANTAGE OF TRANSPORT FIRMS IN KENYA: A CASE OF UBER*.
- Gitahi, W. (2020). *Effect of Digital Marketing Strategies on Competitive Advantage of Transport Firms in Kenya: A Case of Uber*. Retrieved from <http://erepo.usiu.ac.ke:8080/xmlui/handle/11732/6629>
- Hair Jr, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). Multivariate Data Analysis: International Version. In *Prentice Hall*.
- Herhausen, D., Miočević, D., Morgan, R. E., & Kleijnen, M. H. P. (2020). The digital marketing capabilities gap. *Industrial Marketing Management*, 90, 276–290. <https://doi.org/10.1016/J.INDMARMAN.2020.07.022>
- Homburg, C., & Wielgos, D. M. (2022). The value relevance of digital marketing capabilities to firm performance. *Journal of the Academy of Marketing Science* 2022 50:4, 50(4), 666–688. <https://doi.org/10.1007/S11747-022-00858-7>
- Hooper, D., Coughlan, J., & Mullen, M. R. (2008). Structural equation modelling: Guidelines for determining model fit. *Electronic Journal of Business Research Methods*. <https://doi.org/10.21427/D79B73>
- Hu, L. T., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling*, 6(1), 1–55. <https://doi.org/10.1080/10705519909540118>
- Jelinek, M., & Porter, M. E. (1992). The Competitive Advantage of Nations. *Administrative Science Quarterly*, 37(3), 507.

<https://doi.org/10.2307/2393460>

- Mithas, S., Ramasubbu, N., & Sambamurthy, V. (2011). How information management capability influences firm performance. *MIS Quarterly: Management Information Systems*, 35(1), 237–256.  
<https://doi.org/10.2307/23043496>
- Mkwizu, K. H. (2019). Digital marketing and tourism: opportunities for Africa. *International Hospitality Review*, 34(1), 5–12. <https://doi.org/10.1108/IHR-09-2019-0015>
- Moctezuma, P., López, S., & Mungaray, A. (2017). Innovación y desarrollo: programa de estímulos a la innovación regional en México. *Problemas Del Desarrollo. Revista Latinoamericana de Economía*, 48(191).  
<https://doi.org/10.22201/iiec.20078951e.2017.191.57820>
- Treem, J. W., & Leonardi, P. M. (2012). Social Media Use in Organizations: Exploring the Affordances of Visibility, Editability, Persistence, and Association Social Media Use in Organizations 1. *Communication Yearbook*, 36.
- Vir OBE Parminder. (2021). Benefits of the African Continental Free Trade Area (AfCFTA) Agreement to African SMEs. *LinkedIn Corporation*. Retrieved from <https://www.linkedin.com/pulse/benefits-african-continental-free-trade-area-afcfta-smes-vir-obe>
- Wanjuki, C. W. (2014). *The growth of digital marketing and its impact on customer service at Barclays bank of Kenya, Meru branch*. Retrieved from <http://erepository.uonbi.ac.ke/handle/11295/75300>