

“Inhibitors of social media as an innovative tool for advertising and marketing communication: evidence from SMES in a developing country”

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INHIBITORS OF SOCIAL MEDIA AS AN INNOVATIVE TOOL FOR ADVERTISING AND MARKETING COMMUNICATION: EVIDENCE FROM SMEs IN A DEVELOPING COUNTRY

Abstract

Innovative marketing has given rise to practitioners' and scholars' attention in the 21st-century market. Given this, social media marketing has become the order of the day when accessing modern tools for marketing communication. However, the adoption of this innovation comes with its associated challenges, particularly, from a developing country perspective. Against this background, this study sought to examine the inhibitors characterized in the application of social media channels as an innovative tool for advertising and communication among SMEs (small and medium enterprises) in Ghana. For study results to be achieved, a quantitative research approach with a questionnaire of 650 was distributed among managerial staff of the fashion industry in the central part of Ghana of which 512 respondents were duly received and correctly filled for data processing and analysis. Results from the partial least square structural equation method (PLS-SEM), showed that despite the importance of innovation, lack of managerial skills/marketing expertise, perceived cost, regular systems/links upgrade, and financial constraints are significant inhibiting factors affecting the application of social media as advertising and communication tools among SMEs in developing economy. Interestingly, the findings further showed that 'company's size' as well as 'availability of social media channel/tool' significantly control for the outcome variable (internet/social media) as a marketing communication tool.

Keywords

social media, advertising, marketing, and
communication tool, SMEs, fashion industry, Ghana

JEL Classification M21, M31, N87

INTRODUCTION

Small and Medium Enterprises (SMEs) are currently operating in a new era of social media space as an avenue for advertising and marketing communication. SMEs in developed countries are creating wealth through the introduction of social media as an advertising and communication purposes towards its sustainability. However, it is not so in Ghana. According to Asiodu et al. (2015), social media is defined as an assessment of information from the internet and other sources through the use of smartphones or computers from various websites and applications. However, it is not so in developing settings due to some potential challenges associated with it. Although, Jagongo and Kinyua (2013) revealed that social media can be used as an advertising and marketing tool towards SMEs sustainability yet some factors limit its usage in different locations despite its significance. However, its associated challenges/inhibitors usually supersede its full acceptability for advertising and marketing of products and services. The challenges of social media adoption in most developing countries have derived SMEs from its us-

age than the traditional way (Jibril et al., 2019). In other words, the inhibitors of social media application have in no doubt affected many infant SMEs from its usage, particularly an emerging economy. The 'inhibitors' in this study context refers to the factors that constraint (or negatively affect) the optimum application of social media channels in the quest to ensure a profitable and sustainable marketing communication.

Moreover, Chikandiwa et al. (2013) established that social media usage is a powerful marketing tool for SMEs but when not properly managed with good strategies and policies, might affect the brand image of the firm. Therefore, most SMEs are of the view that it is better to use the old traditional media for advertisement than adopting a modern way that may affect the brand popularity of the products and services which can eventually land the firm into collapse than sustenance. Furthermore, a study undertaken by Burgess et al. (2015) established that time and internet accessibility was one of the major constraints associated with social media for SMEs to adopt it. It was revealed further that using social media might cause its customers more harm since internet accessibility is a big challenge in a developing country setting and would not spend more time in just assessing a product or service of a firm. To add, a study by Lekhanya (2013), one challenge being encountered by business owners is 'upgrade of links/systems. It further opined that many SME owners stick to old features on their social media pages rather than wasting time in upgrading for new features that come with a cost. This is because most people find it uninteresting to always upgrade certain features from time to time.

Despite the valuable contributions of social media, SMEs in recent times continue to face challenges through its adoption as an advertising and marketing tool for its products and services, particularly, in an emerging economy. According to Kaplan and Haenlein, 2010; Nam (2019) argued that ICT has provided enough evidence for SMEs to adopt social media for marketing and advertising tool for their products and services, yet, some potential challenges exist in its usage for SMEs to fully adopt it. These challenges have therefore prevented several SMEs in most developing countries, precisely, Ghana, to initiate the process of its full usage. Hence, the inhibiting factors that have been identified from the literature affecting SMEs from optimum use of social media are – managerial skills, financial challenges, cost, internet accessibility, and system/links upgrade. These inhibitors are said to have demotivated some managers/entrepreneurs of SMEs from adopting the technology as strategic marketing tool to rather dwell on the traditional way of advertising and marketing communication. Again, limited research has been conducted concerning the challenges of social media usage which has necessitated this study. Hence, this present study seeks to examine the challenges/inhibitors of integrating the new technology (social media) as an advertising/communication tool towards SME's sustainability. The study will also assess the various social media advertising tools used by SMEs, and the challenges associated with the use of social media as an advertising and marketing communication tool. The theoretical benefit is that the study would add knowledge to the existing literature by some new empirical findings from a developing country setting so far as constraints associated with the integration of social media as an advertising and marketing communication tool is concerned. The result will also benefit industry players to make strategic decisions on how to implement the findings to achieve their goals.

1. LITERATURE REVIEW: CONCEPTUAL FRAMEWORK

1.1. Managerial skills/ marketing expertise

Consequently, Chikandiwa et al. (2013) revealed that social media can be adopted as a marketing strategy but inexperienced social media experts both

customers and workers prevent managers/owners from its usage. Odia and Odia (2013) in a similar article suggested that training workers for skills and transformation always becomes a burden for SMEs since it requires some capital injection which reduces their profitability. However, Tanya et al. (2014) also revealed that 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. Moreover, Kokkodis and Ipeiritos (2014) emphasized that online mar-

keting requires enough worker's expertise once the Small and Medium Enterprise wishes to use it for advertisement, which eventually posed as a negative marketing strategy for them to adopt. Furthermore, Vernuccio and Ceccotti (2015) concurrently concluded that strategic and organizational challenges prevent Small and Medium Enterprise 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.

Similarly, Lekhanya (2015) finalized that managers/owners of SMEs usually faced managerial skills and would prefer to dwell on the traditional way of advertising their products and services than using a new technology which might cause them more managerial training and skills. On the other hand, Ainin et al. (2015) investigated factors influencing the use of social media by SMEs and its performance, using Facebook as a classical example, and concluded that the adoption of social media by SMEs as an advertising tool is a good marketing tool but certain factors warrant its usage for management acceptance such as compatibility, cost, trust, and interactivity. However, Hutchins (2016) suggests that social media such as LinkedIn can be a powerful tool for SMEs to use but requires a level of technocrats to manage the affairs of the system which eventually requires skills and hence, becomes devastating to management. Furthermore, Cheng et al. (2016) revealed that skills and expertise training are constantly needed at all times since social media as new technology keeps changes in its modifications and needs regular maintenance on its various sites. Therefore, such a challenge usually becomes an obstacle that intertwined its usage.

1.2. Perceived cost

Many scholars and researchers have diagnosed costs involved in adopting and utilization of social media as a new technology having concluded that cost is always considered by SMEs in arriving at a final decision for its purposeful as advertising and marketing tool (Ainin et al., 2015; Alam & Mohammad Noor, 2009; Jibril et al., 2019; Kwarteng et al., 2020). The cost is considered by managers/owners based on their financial stability or position to know the way forward since such technology (social media) usually

require more monies to be spent on installations and purchased of modern equipment. However, Ainin et al. (2015) found that although social media can serve as a powerful tool for SMEs in its promotion, the cost associated with it has always deterred owners or entrepreneurs from adopting it as an advertising tool because of their financial base or limited financial resources and that of their customers/clients. Similarly, Ahmad et al. (2017) revealed that cost usually inherent SMEs managers/owners because customers/clients do not want to spend monies in assessing products and services based on financial strength. Thus, the cost factor has ironically affected social media as an advertising tool for SMEs. The said literature further revealed that cost eliminates the positive aspects of benefits that can be enjoyed by SMEs like revenue generation, new customers' attractions, increased brand awareness, loyalty, and brand reputation.

According to Ahmedova (2015), social media has brought about a technological change in market globalization and created possibilities for SMEs to reinforce its development, but the cost involved has always become a topical issue of concern to both the firm and its customers/clients regardless of its importance. The cost usually enumerated by the firm are raw material, labor cost, among others which reduces their profit level during its implementations. Also, Ericson et al. (2016) studying SME's challenges and needs concerning innovations and strategies, and hence, admonished that social media serves as a breakthrough weapon for SMEs to flow with its customers in a higher content but considers increased demands of its cost in digitalization, advanced engineering, and modern equipment/tools. Currently, SMEs in developing countries have become an important piece, the desire to survive or make progress but cost ironically pose as a negative threat from moving from the traditional way of advertising like radio, TV to fully operate in the era of the competitive market through modern sophisticated ways of marketing of its products and services. Enterprises from developing countries usually faced cost as a challenge that affects its functionality for the long-term sustainability of such integration of technology (Laar et al., 2015; Elena et al., 2013).

1.3. Internet accessibility

The cost of internet services is seen to be higher in most developing countries where customers/

clients normally don't want to spend on it during the assessment of a firm's products and services. Given this, firms prefer to dwell on the old traditional system like radio, TV where the assessment of a firm's products and services does not come with such cost (Jibril et al., 2020). According to Ericson et al. (2016) about challenges of SMEs in innovation agenda and strategies revealed that innovations and digital solutions through social media stands the best chance for SMEs to compete in advertising its products and service in a postmodern era but the internet accessibility slows down the adoption of such technological support systems in areas where internet is a major problem to assess firms products and services as compared to developed countries where such facility is commonly available at all time. This negative aspect of internet accessibility has intermittently limited the adoption of social media for firms to effectively conceived the idea of a core concept for providing new products and services. Thus, SMEs are well able to achieve their success through the choice of social media in a competitive environment, hence lack of internet accessibility of utilizing the new technology posed as a threat in its usage as an advertising and marketing communication tool. The said publication also insisted that managers of SMEs do not trust information communication technology (ICT) systems and databases to fully be convinced for such new technology (Haseeb et al., 2019).

However, Elena (2020) conducted a research where in-depth interviews were conducted among different managers of SMEs on the barriers to social media adoption by SMEs. Thus, it was finalized that social media could have been the best channel to communicate with customers and the printed brochures for advertising products and services but realized that most customers lack internet access to fully patronized the social media in accessing SME's products and services in the construction sector of SMEs. Awiagah et al. (2016) also vehemently revealed that SMEs in Ghana could have best succeed in the social media adoption for its advertisements but the lack of limited sophisticated IT equipment by service providers have necessitated SME's failure in its adoption. These technological glitches have affected SMEs by hindering the widespread adoption of social media for its purposes.

1.4. Systems/links upgrade

Consistently, SMEs faced the issue of regular maintenance in the form of system/links upgrade which ironically becomes a threat to them in using such modern technology to advertising its products and services. Chege et al. (2020) suggested that although new technology integration such as social media drives positively on SMEs but needs more ICT infrastructures and equipment's to consistently maintain its pace in the marketing of its products and services. This factor limits the decision-making of such technology but rather operates with a formal or traditional method. In, a similar publication by Laar et al. (2015) revealed that most SMEs in the north of Ghana has discontinued the use of such technology like social media integration for products and services advertisement because of its complexity to use by its customers and also maintenance and acquiring of full software packages, hardware requirements of some important functions and above all paying for extra functions to meet demands at all times. However, the recent penetration of smartphones which has created a way for social media as a technology to be used by SMEs has some immense prospects but its negative/challenges affect its acceptability. The publication also admonished that SMEs must establish ICT infrastructures and services to maintain the technology in the constant running. In a nutshell, such standards put pressure on SMEs of which they always wish to avoid such technology. In this regard, other challenges like ICT personnel needs to be also employed to deal with system/link upgrade to make the advertisement of products and services through social media both affordable and available. This is because most people find it boring to always upgrade certain features from time to time which has necessitated SMEs to ignore social media usage (Getahun, 2020).

Moreover, Mello and Ter-Minassian (2020) extensively researched digitization challenges and opportunities for Sub-national Governments and firms. The publication revealed that apart from the system or link upgrade, factors like a human (experts), physical environment do not make the usage of social media very attractive for the advertisement of goods and services. This is due to the lack of inadequate ICT facilities to be used for such maintenance and upgrades. Additionally, demotivated staff by SMEs pose a challenge to the owners or managers for the

effective adoption of social media usage. Given that, SMEs always see the employment of rightful ICT experts to handle their systems or links as a postmodern challenge since such an upgrade for using social media compared with the traditional system where there is a need for such apparatus.

1.5. Financial constraints/challenges

Small and medium enterprises face a major challenge of financial constraint 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 the developing countries. Eniola and Entebang (2015) admonished that SMEs usually faced financial constraints which limits 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. The publication also revealed that this factor informed their decision on what advertising tool to be used in the promotion 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 likewise sophisticated machines in its promotions. Additionally, limited financial resources is a major challenge for SMEs to adopt Social media as a new technology for advertising purposes. Al Buraiki and Rahman Khan (2018) argued that SMEs lack supportive assistance from the government in the form of finance and also found that, there are risk-free credits and loan facilities to purchase current ICT equipment's to operate in the current era to pave way for a new integration of technology like social media. The publication hinted that 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 suggested that financial challenge has affected SMEs for patronization of social media technology in its promotions despite the opportunities available for them for its sustainability. They usually see social media as a financial burden than radio and TV which need no installations of ICT equipment. Moreover, Tarutė and Gatautis (2014) argued that there are

equal opportunities for SMEs to adopt social media technology but the main challenge lies in organizing and preparing ICT structures, internal changes like personnel training, expertise and technical assistance, lack of money. All this involves capital injection hence a financial challenge. SMEs are having more low-income customers which affected them to fully accept social media usage.

2. AIMS AND HYPOTHESES

Summing up, the purpose of this paper is to fill in the missing gap by:

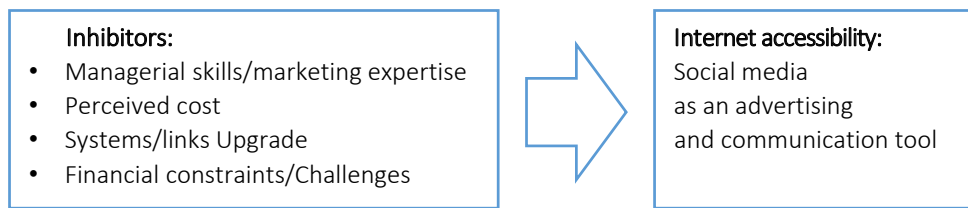
- (1) *examining the challenges of integrating the new technology (social media) as an advertising/communication tool towards SME's sustainability, and*
- (2) *assessing the various social media advertising tools used by SMEs and the challenges associated with the use of social media as an advertising and marketing communication tool.*

Hence, the paper summarized the literature review in the proposed research model (see Figure 1) for subsequent investigation and validation.

The above conceptual framework was deduced from the literature review and ultimately presents the following hypotheses:

- H1: *Lack of managerial skills/expertise would significantly affect social media adoption as an advertising/marketing communication tool.*
- H2: *Perceived cost involved in using social media would significantly affect its adoption.*
- H3: *Lack of internet accessibility would significantly affect social media adoption by SMEs.*
- H4: *Regular system upgrade/links would significantly affect social media usage as an advertising/marketing communication tool.*
- H5: *Financial challenges would significantly affect SMEs' adoption of social media.*

Source: Authors.

**Figure 1.** Conceptual framework.

3. RESEARCH METHODS

3.1. Sample data and demographics

The study made use of a quantitative research approach to fully measure the relationship among latent variables using the Partial Least Square-Structural Equation Modelling (PLS-SEM) under ADANCO version 2.0 as used by see Henseler (2017); Jöreskog and Sörbom (2006) and cited in Adzovie and Jibril (2020); Durdyev et al. (2018); Valaei and Baroto (2017) in similar works or publications. The cross-sectional research design was seen to be the

best approach to be used for data collection of the study as compared with the longitudinal approach (Bethlehem, 1999; Mann, 2003). This is because the data was collected once for its analysis. The adoption of cross-sectional research design was used to reduce the burden of time spent, money, etc in the data collection process (Bethlehem, 1999). Since the proposed research model and the hypotheses were to be tested, a questionnaire was developed and administered to several small and medium enterprises in the fashion industry through the online survey and self-administered questionnaire. The researchers largely targeted the managerial staff of small and

Table 1. Demographic characteristics

	Details	Frequency	Percentage (%)
Gender	Male	127	24.90
	Female	385	75.10
Age	20-30	203.30	39.70
	31-40	255.00	49.80
	41-50	41.98	8.20
	51 and above	11.72	2.30
Educational Level	BECE/SSSCE/Diploma/HND	343.55	67.10
	Undergrat/Bachelor Degree	133.12	26.00
	PGD/Master's/PhD	35.33	6.90
Company Size	Micro (1-10 employees)	217.09	42.40
	Small (11-50 employees)	85.50	16.70
	Medium (51-100 employees)	69.63	13.60
	Large (100 above)	139.78	27.30
Work Experience	1-5 years	346.62	67.70
	6-10 years	97.79	19.10
	10-15 years	45.57	8.90
	15 and above	22.02	4.30
Company websites	Yes	205.82	40.20
	No	306.18	59.80
Social Media (Sales)	Yes	398.34	77.80
	No	19.96	3.90
	Maybe	93.70	18.30
Social Media Tools	Wall Postings	217.08	42.40
	Video	73.73	14.40
	Photo Gallery	201.22	39.30
	Pop-Ups	19.97	3.90

Note: Author's field survey: August-September, 2020.

medium enterprises in the fashion industry from the central part of Ghana. The target for managerial staff was because of their in-depth knowledge, information, and experience as to why social media is a technology towards their sustainable marketing tool for their promotions with regards to its challenges involved in its usage. The convenience sampling technique was hence used to aid in the selection process of the targeted firms while probability sampling techniques were implored to participants/staff needed in the data collection from the SMEs in the fashion industry. The technique became the best approach since the selected participants are willing and ready to provide the needed information for the data collection (see Mensah et al., 2016; Scuotto et al., 2017). The data collection was took-off between August and October 2020 while observing COVID-19 pandemic protocols (in the case of the self-administering questionnaire). In the end, the researchers administered 650 questionnaires to the respondents of which 580 (89%) were received for the data processing and analysis. Thus, 512 representing 88% were filled and answered correctly for the data analysis. The answering of the questionnaire took each respondent an average of five minutes. For secrecy, each respondent's name was not indicated on the questionnaire to adequately ensure the ethical obligation of standards of the study. The below table, therefore, depicts the summary of available information on participants' profile:

3.2. Data analysis technique

The adoption of Partial least square and structural equation modeling (PLS-SEM), thus, ADANCO 2.0 version was significantly used for

the testing of the research model. Comparing PLS-SEM to Co-variance-based structural equation modeling (CB-SEM), the researchers saw the need to fully used PLS-SEM because it does not have any assumptions specifically on the distribution of data where CB-SEM requires the data for analysis to be distributed. Additionally, the statistical testing of the entire results was not contradicted thus, non-normal data (Goodhue et al., 2012), making the use of PLS-SEM best. According to eminent scholars (J. F. Hair et al., 2019; J. Hair et al., 2017), the partial least square (PLS) approach stands out for the researchers to adopt since the variances of the latent variables are fully explained by this software. However, Henseler et al. (2015); Haseeb et al. (2019), it is more prudent to use PLS because of its exploratory nature of the study. Finally, ADANCO software was used for the measurement and testing of the hypotheses.

3.3. Measurement of the constructs

For this study, the researchers took inspirations from other exiting works for the measurement of the research constructs. The five-point Likert scale was used by the researchers, thus, (1 = Completely Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Completely Agree) as used by present studies (see Ali et al., 2020; Mekhum, 2020; Leung, 2011). The use of this medium was to ensure the respondent's level of knowledge to which they agree and disagree to the choice of measurements of the constructs. A summary of the construct's indicators via questionnaire and available literature, scale measurement is shown in Table 2.

Table 2. Measurement of constructs

Constructs	Operationalization	Literature adapted
Managerial skills/ marketing expertise	1. Social media is seen as a negative advertising tool to control than the traditional way of advertising like TV, Radio by SMEs	Öztamur & Karakadilar (2014), Chikandiwa et al. (2013), Vernuccio & Ceccotti (2015)
	2. Inadequate Staff training usually warrant the decision for adoption of social media usage for advertising purposes	
	3. Lack of incentives and bonuses posed as a discouragement for staff involvement in social media usage	
	4. Staff are always willing to make social media friendly for customers to use it to patronize the firm's products and services	
	5. Management sees social media as a new technology for a paradigm shift for SMEs to adopts in advertising and communication	

Table 2 (cont.). Measurement of constructs

Constructs	Operationalization	Literature adapted
Cost	1. Social media is costive to be used for advertising purposes by SMEs	Alam & Noor (2009), Ainin et al. (2015), Ahmedova (2015)
	2. Cost always deter SMEs from social media usage for advertising purposes	
	3. Cost is seen as a problem for SMEs to compete with large companies in using social media as an advertising and marketing communication	
	4. SMEs always consider cost in choosing a new advertising tool for its promotion of products and services	
Internet accessibility	1. SMEs in Ghana rely on its internet for adopting social media for advertising purposes	Elena (2020), Haseeb et al. (2019), Ericson et al. (2016)
	2. Inaccessibility of internet in most towns usually affects. SMEs for social media usage	
	3. Cost of the internet is high in Ghana as compared to other developing countries for SMEs usage	
	4. Internet companies in Ghana are friendly for SMEs to operate with	
Systems/links Upgrade	1. Ghanaian SMEs are mostly upgrading their systems for effective advertisement	Haseeb et al. (2019), Getahun (2020), Mello & Ter-Minassian (2020)
	2. SMEs mostly required the rightful ICT experts to handle their systems	
	3. In my view most SMEs have inadequate ICT systems for such new advertising tool	
	4. SMEs are fully integrating ICT systems for effective advertng and marketing communication	
	5. In my view ICT personnel are mostly demotivated by SMEs for effective adoption of social media usage	
Financial Constraints / Challenges	1. Limited financial resources is a major challenge for SMEs in Ghana to adopt Social media as a new technology for advertising purposes	Al Buraiki & Rahman Khan (2018), Tarutė & Gatautis (2014), Eniola & Entebang (2015), Xenos et al. (2014)
	2. In my view, SMEs usually sees social media as a financial burden than radio and TV	
	3. In my view SMEs have more low-income customers which affected them to fully accept social media usag	
	4. Inadequate financial base usually affects SMEs decisions from embarking on new advertising and marketing tool	

4. RESULTS

Given the hypotheses testing, Partial Least Square through Structural Equation Modelling (PLS-SEM), ADANCO Version 2.1 was used. The adoption of PLS-SEM was seen to the best approach over co-variance structural equation modeling (CB-SEM). This is because, the PLS-SEM does not adequately request normal distribution as in the case of the Co-variance based structural equation modeling (CE-SEM) (Goodhue et al., 2012).

4.1. Model measurement

As indicated by Hair et al. (2017), PLS-SEM is adequately appropriate for the research literature, hence, using Dijkstra-Henseler's rho in addition to Cronbach's alpha coefficients to significantly assessed constructs reliabilities (Bagozzi & Yi, 1988; Hair et al., 2019). The current study eventually considered PLS for various reasons. This is

because the PLS gives many advantages to significantly assess the variables and the relevant relationship among the constructs at the same point in time. Table 3 below shows that all the values are above the threshold of 0.5 showing maximum coefficients of reliability of constructs (Bagozzi & Yi, 1988; Hair et al., 2019). The psychometric properties of the underlying constructs were evaluated by ADANCO 2.0 version by (Henseler & Dijkstra, 2015). Jöreskog's rho (ρ_c) was used to assess the composite reliability of the constructs with the minimum threshold of 0.7 of which the analysis met the requirements. The available results show that Dijkstra-Henseler's rho (ρ_A) has a minimum reliability coefficient of 0.7168 and a maximum of 0.8437, hence, the average variance extracted which represents convergent validity also meet the minimum threshold of 0.5 (see Table 3).

Furthermore, considering the recommendation of Bagozzi and Yi (1988), the latent constructs were

Table 3. Construct reliability and validity

Source: Authors' processing from ADANCO 2.0 version.

Constructs	Dijkstra-Henseler's rho (ρ_A)	Jöreskog's rho (ρ_C)	Cronbach's alpha (α)	The average variance extracted (AVE)
Managerial skills	0.8437	0.8428	0.7668	0.5000
Cost	0.8333	0.8836	0.8263	0.6000
Internet Accessibility	0.7168	0.8052	0.6762	0.5000
System/Link Upgrade	0.7169	0.8088	0.7060	0.5000
Financial Constraints/Challenges	0.8175	0.8560	0.7861	0.5000

loaded and assessed carefully in consonant with each construct. Also, as revealed by (J. F. Hair et al., 2019), all the factor loadings were found to be above 0.5 as a threshold. From the factor loadings, 0.5012 and 0.8793 were respectively recorded for both minimum and maximum load. Moreover, the details of the research constructs concerning their corresponding items(coefficients) are shown in table 4. As such, the researchers also considered the impact of multi-collinearity in establishing the common method variance (CMV) of the measurement scales through the variance inflation factor (VIF). Because of this, all the VIFs are less than five (5) with its maximum threshold of ten (10) and hence, not an issue of concern here (see Eichhorn, 2014; Podsakoff, 2003).

Particularly, Fornell-Lacker's (1981) criterion was used by the researchers to significantly assess the discriminant validity of the constructs and that of the latent variables (Henseler et al., 2015; Haseeb et al., 2019). From the table 5 of the Fornell-Lacker's criterion, AVE's efficiently measured the constructs with the recommendations from (J. F. Hair et al., 2019; Henseler et al., 2015) which its values are indicated diagonally (in bold) where the values meet the requirement of 0.5.

4.2. Structural modelling – Path analysis

Because of the model fit, there is a need for path analysis. Given this, the path analysis establishes

Table 4. Factor loading and variance inflation factor (VIF)

Source: Author's processing from ADANCO 2.0 version

Indicator	Managerial skills/ Expertise (MS/ME)	Cost (CT)	Internet accessibility (IA)	Financial challenges (FC)	System/Links upgrade (SU)	VIF
MS/ME1	0.6228					1.6145
MS/ME2	0.6427					1.6104
MS/ME3	0.8607					2.1868
MS/ME4	0.8793					2.1846
CT 1		0.8095				2.1791
CT 2		0.8156				2.0535
CT 3		0.8463				2.0389
CT 4		0.7644				1.3944
IA 1			0.6984			1.2912
IA2			0.8085			1.6444
IA3			0.8172			1.5885
IA4			0.5048			1.1016
FC1				0.7912		1.4814
FC2				0.6697		1.7580
FC3				0.8124		2.1316
FC4				0.8138		1.5389
SU1					0.7558	1.5852
SU2					0.7491	1.7303
SU3					0.6161	1.1115
SU4					0.7454	1.6361
SU5					0.5012	1.1324

Table 5. Test of discriminant validity – Fornell-Larcker criterion

Sources: Author's processing from ADANCO 2.0 version.

Construct	1	2	3	4	5
1=Management Skills	0.5787				
2=Cost	0.3076	0.6552			
3=Internet Accessibility	0.2429	0.2150	0.5160		
4=System Upgrade	0.1660	0.0768	0.1991	0.5000	
5=Financial Constraints	0.1255	0.3380	0.1867	0.1118	0.5992

Note: The *diagonal (in bold)* are the average variance extracted (AVE).

Table 6. Hypothetical path coefficient

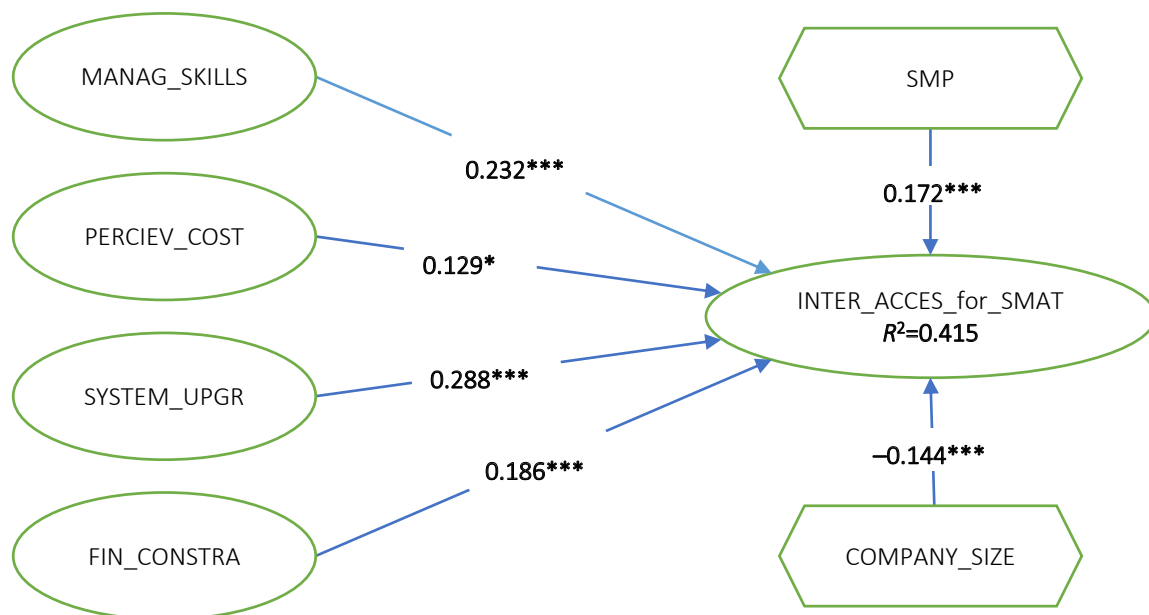
Source: Author's processing from ADANCO 2.0 version.

Relationship	Beta (β)	Standard bootstrap results					Empirical remarks
		Mean value	SD error	t-value	Effect size (Cohen's f^2)	P-value	
H1: MS → SMAT	0.2315	0.2337	0.0489	4.7327	0.0569	0.0000	Supported
H2: CT → SMAT	0.1291	0.1256	0.0587	2.1992	0.0146	0.0281	Supported
H3: SU → SMAT	0.2277	0.2292	0.0413	5.5168	0.0693	0.0000	Supported
H4: FC → SMAT	0.1861	0.1894	0.0431	4.3147	0.0370	0.0000	Supported
H5: IA → SMAT	0.1716	0.1720	0.0431	3.9803	0.0460	0.0001	Supported
Control variable:							
Company-size → SMAT	-0.1437	-0.1433	0.0314	-4.5773	0.0327	0.0000	Supported
Dependent variable:		Coefficient of determination (R^2)			Adjusted R^2		
Internet Accessibility (IA)		0.4150			0.4080		

Note: SMAT = social media advertising tool.

the relationship between the research constructs used. The empirical evidence or results revealed that managerial skills/marketing expertise (MS/ME), Cost (CT), Internet accessibility (IA), system upgrade (SU), and financial challenges (FC) have a significant impact on social media as an advertising tool (SMAT). To this, the regression coefficients are also displayed in Table 6 that is Beta (β), T-values,

P-values, etc. Furthermore, the model fit depicts the control variable effect as a predictor variable (SMAT) as shown in Table 6 and Figure 1. The R^2 coefficient determination was also assessed based on the regression model. Finally, the percentage of variation of the dependent variable as established by the independent variable was R^2 of IA (41%) (see also Table 2 and Figure 2).

**Figure 2.** Estimated model from ADANCO 2.0 version

5. DISCUSSION

From the findings gathered through the data analysis, it is known that social media could have been the best marketing tool for SMEs to adopt for its advertising purposes but the inherent challenges associated with it like managerial skills/expertise, perceived cost, internet accessibility, system/link upgrade and finally financial challenges faced by this SMEs affects its adoption by the fashion industry in the central part of Ghana. This corroborated the work of current researchers (Asiedu, 2017; Abor & Quartey, 2010; Dekker et al., 2020). Also, the results of the analysis show that lack of managerial skills/expertise has a negative relationship with social media adoption by SMEs in the fashion industry of the central part of the country for its advertisements or marketing purposes. Such results have been revealed by other researchers (Chikandiwa et al., 2013; Chan et al., 2018; Abor & Quartey, 2010).

In the case of cost, the findings strongly supported hypothesis (2), which establishes a significant relationship between cost and social media adoption as an advertising/marketing communication tool for SMEs. This construct limits the potential usage of social media by the fashion industry of SMEs in the central part of the country. Other scholars and researchers have also affirmed this (see Muslim et al., 2020; Ainin, Parveen, Moghavvemi, et al., 2015; Ahmedova, 2015). Nonetheless, the cost associated with social media has ironically limited the SMEs from its usage. While the managerial staff wishes to use the local or old system of advertisements for their advertisements.

However, per the respondents received for the data analysis, it can be strongly revealed that lack of internet accessibility strongly predicts or established a significant relationship as shown in hypothesis (3). Internet accessibility has been a great factor or challenge by SMEs to adopts changes or integrating current or modern technology like social media for advertising purposes. To avoid this challenge on the part of SMEs in the fashion industry, they prefer to move with the traditional way of promotion such as radio, TV, etc. where internet access is not usually a

challenge. This is also confirmed by studies of Haseeb et al., 2019; Ericson et al., 2016; Elena, 2020). Due to this challenge, most SMEs in the industry feel reluctant in moving with such a tool as a marketing and communication medium towards their promotion of goods and services. SMEs in this regard are always not prepared to adopts technologies that might put pressure or limits their businesses to reach their customers in the area of its advertisements.

Moreover, the results generated from the data analysis clearly showed that the hypothesis (*H4*) is supported which is a statistically significant relationship in terms of system/link upgrade. It is evidenced that the regular system/link upgrade would hypothetically affect the choice of the fashion industry to fully adopt such modern technology. In addition to that, system/link upgrade consistently becomes an impediment for SMEs because it requires some time to be spent on such upgrades and maintenance. Although the introduction of social media has made advertising of goods and services easily through the existence of smartphones, it is the opposite in the case of the current study as some researchers have confirmed (see Haseeb et al., 2019; Mello & Ter-Minassian, 2020; Chan et al., 2018). Therefore, the current study revealed that some SMEs in this regard would potentially avoid the applicable social media for its intended purpose.

Again, after careful examination analysis of the results, the findings concluded that the financial challenges significantly affect the adoption of social media as an advertising/marketing communication tool. It was evident that most SMEs are constrained with financial resources that prevent them from using modern contemporary technologies (social media) to improve their promotion strategies at an optimum level. It is known that when SMEs are fully resourced in terms of financial assistance or supports, they might ensure better or modern technologies in their advertising/marketing communication tools like social media among others. Financial challenges, therefore, affect SMEs in their quest to meet their customers' demands. Because of this, SMEs always use their limited financial resources judiciously to stay in

business and therefore prepared to move with the cheapest advertising/marketing communication tools which will not yield the expected returns regarding the promotion of goods and services in the 21st-century market. Finally, other scholars and researchers have also strongly cited that financial challenges affect most SMEs in choosing modern marketing communication tools since the adoption of digital marketing in today's market is concerned (see Al Buraiki & Rahman Khan, 2018; Kwaku Amoah, 2018; Ericson et al., 2016).

6. RESEARCH IMPLICATION

In this study, social media has been considered uniquely and consequently measured from various perspectives. Interestingly, there is little research on this area of study and therefore, the-

oretically, the study contributes to the increase of knowledge in literature and eventually fills the missing gap in this regard. Again, the current study will also advance valuable insight into academia concerning inhibiting factors of social media application on a firm's marketing strategies. Practically, the findings of this study would help the managerial staff (industry practitioners) of the fashion industry to subsequently know the available challenges associated with social media as an advertising/marketing communication tool and how such challenges can be dealt with to ensure their sustainability in the fashion industry. Sustainability is always a concern of the fashion industry since the industry provides a greater opportunity for the individuals and the national economy at large. Finally, SMEs would also take inspiration on strategies related to social media usage to improve upon their performance in the area of advertisement and sustainability.

CONCLUSION

The present study largely focused on social media as an advertising/marketing communication tool for SMEs in the fashion industry in the context of Ghana (a developing country). The sole aim of this present study is to reveal some challenges associated with the usage of social media as an advertising/marketing communication tool towards SMEs in the fashion industry. However, available studies indicated that the various challenging factors affecting social media as a tool for advertising/marketing communication can be addressed in the medium to long-term goals. These available constructs in the current research are managerial skills/marketing expertise, perceived cost, internet accessibility, system/link upgrade, and financial challenges. In doing so, a structured questionnaire was adequately developed and distributed to the managerial staff of the SMEs in the fashion industry to gather information on the data through the intercept and online survey. Both probability and non-probability sampling techniques were adopted for the study. Finally, ADANCO 2.0 software was considered as a statistical tool to be used for data processing/analysis through the Partial Least Square-Structural Equation Modeling (PLS-SEM). In effect, 512 respondents were correctly filled for the analysis out of a total of 650 questionnaires distributed. Results from the PLS-SEM showed that despite the importance of innovation, lack of managerial skills/marketing expertise, perceived cost, regular systems/links upgrade, and financial constraints are significant inhibiting factors affecting the application of social media as advertising and communication tools among SME's in developing economy. Interestingly, the findings further showed that 'company size' as well as 'availability of social media channel/tool' significantly control for the outcome variable (internet/social media) as a marketing communication

Since, the study is limited to only Ghana (sub-Saharan African region), it cannot be generalized entirely in the context of developing countries based on the sample size. Moreover, the business dynamism of the various developing countries is different from each other. Again, the study placed much emphasis on the managerial staff of the fashion industry ignoring the concept of the customers. Hence, the current research invites future researchers to undertake a comparative study as well as a replicate of the study model to ensure the higher reliability and the validity of the research constructs.

AUTHOR CONTRIBUTIONS

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