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Digital Marketing Adoption and SME Business Performance in Malakand Division: Examining Adoption Outcomes and the Barriers SMEs Face

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Abstract

This study examines two closely related questions about digital marketing among small and medium enterprises (SMEs) in Malakand Division, Pakistan: what barriers constrain SMEs from adopting digital marketing, and whether adoption, once undertaken, improves business performance. Grounded in the Technology Acceptance Model, the research used a quantitative design and a structured questionnaire administered to 201 SME respondents across retail, services, and manufacturing sectors. Data were analysed in SPSS using descriptive statistics, reliability analysis, correlation, and linear regression. The results show that digital marketing adoption is a significant positive predictor of business performance, supporting the study's central hypothesis. At the same time, adoption remains uneven and is held back by a cluster of barriers, the most frequently reported being limited digital marketing knowledge, weak internet connectivity, and difficulty measuring campaign success, followed by cost, technical-support gaps, low trust in online transactions, and a cultural preference for traditional marketing. Social media marketing dominates the tools that are actually used, while technically demanding tools such as search engine optimisation lag behind. The findings imply that adoption delivers performance gains but that its reach is capped by knowledge, infrastructure, and trust constraints. The study contributes context-specific evidence from a semi-rural setting that is underrepresented in digital marketing research, and it points toward capacity building, infrastructure investment, and trust-building as priorities for unlocking the performance benefits of digital marketing.

Keywords: Digital Marketing, SMEs, Business Performance, Adoption Challenges, Malakand Division

1. Introduction

The rapid evolution of digital technologies has redefined global commerce, with digital marketing emerging as a cornerstone of contemporary business strategy. Digital marketing has shifted firms away from one-way mass advertising toward targeted, interactive, and data-driven approaches, and the global market was valued at roughly USD 350 billion in 2023 and is projected to exceed USD 600 billion by 2028 as smartphones, high-speed internet, and social media proliferate (Statista, 2024; Imtiaz, 2025). Tools such as search engine optimisation, content marketing, social media marketing, and influencer collaboration allow firms to deliver personalised experiences, build loyalty, and generate measurable outcomes, while the two-way nature of digital platforms lets consumers respond, review, and participate in brand communities (Adam, 2025; Citrawijaya, Lee & Park, 2024). For small and medium enterprises in particular, these tools offer a low-cost, high-impact alternative to traditional advertising, enabling smaller firms to reach targeted audiences and compete with larger rivals.

Adoption, however, is far from uniform. In developing economies the benefits of digital marketing are unevenly distributed, constrained by weak infrastructure, uneven digital skills, and a continued reliance on traditional ways of doing business (Ullah, 2023). Although Pakistan's internet penetration reached roughly 40% in 2024, rural areas such as Malakand Division reported penetration as low as 25% (Pakistan Telecommunication Authority [PTA], 2024). Evidence nonetheless suggests that SMEs adopting digital strategies in such contexts can achieve meaningfully higher sales growth and customer acquisition than non-adopters (Sharabati, Khan & Malik, 2024), even as many rural enterprises lack the knowledge, confidence, or resources to use these platforms effectively. Malakand Division—comprising districts such as Swat, Chitral, and Dir, with a population of roughly 8.5 million and an economy driven by agriculture, retail, small-scale manufacturing, and tourism—illustrates this tension sharply: mobile penetration had reached around 60% by 2024, yet only about 15% of SMEs reported maintaining an active online presence, and connectivity remained uneven and unreliable (Ullah, 2023; Pakistan SME Survey, 2024).

Against this backdrop, the present paper concentrates on the study's first research question and objective together with its central hypothesis. The first objective is to identify the key challenges SMEs in Malakand Division face in adopting digital marketing strategies, and the corresponding question asks what those challenges are. Alongside this, the paper tests the study's first hypothesis (H_1): that digital marketing adoption positively influences business performance. Examining barriers and the adoption–performance link in one frame is deliberate, because the value of identifying obstacles becomes clearer once it is established that adoption genuinely matters for outcomes. The paper therefore asks both whether adoption pays off in performance and what stands in the way of fuller adoption, deliberately setting aside the broader project's mediation analyses involving digital literacy and consumer engagement in order to keep the focus tight.

The study matters for several reasons. Empirically, it provides rare quantitative evidence from a semi-rural region that is largely absent from digital marketing scholarship, which has concentrated on urban SMEs and advanced economies. Practically, it offers SME owners, policymakers, and development agencies a clearer picture of where adoption stalls and what it delivers when it succeeds. Given that SMEs contribute close to 40% of Pakistan's GDP and employ the bulk of the non-agricultural workforce, improving their digital adoption is consequential for regional and national development alike (Pakistan SME Survey, 2024).

2. Literature Review

2.1 Conceptualising Digital Marketing

Digital marketing refers to the strategic use of online platforms, digital tools, and emerging technologies to create, communicate, and deliver value for both businesses and consumers (Kotler et al., 2021). It encompasses social media campaigns, search engine optimisation, email marketing, content development, influencer collaborations, and paid advertising, all aimed at enhancing visibility and engagement (Chaffey & Smith, 2022). Unlike traditional marketing, which relies heavily on one-way communication, digital marketing emphasises interactivity, data-driven targeting, and personalisation (Wu, 2024). For SMEs operating with limited budgets, digital tools provide a way to reach targeted audiences, interact in real time, and build brand communities at relatively low cost (Kumar et al., 2025). In developing economies, where conventional mass marketing can be prohibitively expensive, mobile-first digital strategies allow firms to bypass some infrastructure constraints and engage consumers directly (Patria et al., 2023). Yet adoption is layered: urban SMEs often integrate advanced tools such as SEO and analytics, while rural SMEs remain confined to basic platforms such as Facebook and WhatsApp (Imtiaz, 2025).

2.2 Core Components and Tools

Scholars commonly describe digital marketing as an ecosystem of interrelated tools. Social media marketing leverages platforms such as Facebook, Instagram, and WhatsApp for low-cost, real-time interaction and is frequently the first step into digital adoption for SMEs in Malakand (Ullah, 2023). Search engine optimisation improves organic visibility but demands technical knowledge that rural firms often lack (Wu, 2024; Imtiaz, 2025). Content marketing builds brand authority over time and offers tourism and handicraft SMEs a way to showcase cultural products (Soomro et al., 2024). Paid advertising delivers immediate, scalable reach but is limited by cost and expertise in semi-rural settings. Email and CRM marketing offer strong returns elsewhere but see limited use in Pakistan, where consumers favour WhatsApp and SMS. Mobile marketing is especially relevant where smartphones are the primary gateway to the internet (Patria et al., 2023), and influencer or affiliate marketing leverages trust and relatability, with local community figures and travel bloggers potentially persuasive in Malakand (Zulfiqar, 2025). Together these components form the pillars of digital marketing, though their uneven uptake in rural Pakistan reflects real contextual constraints.

2.3 Digital Marketing and Business Performance

A substantial body of research positions digital marketing as a driver of organisational performance. In developed economies, adoption has been linked to gains in sales, loyalty, and return on investment, and AI-driven personalisation has been shown to raise conversion rates materially (Wu, 2024). Digital platforms also provided resilience during the COVID-19 pandemic, when adopters sustained operations as traditional businesses declined (Wijaya et al., 2024). In developing economies the picture is more complex but still positive: evidence from Indonesia, Bangladesh, and elsewhere links mobile-first strategies and supportive programmes to revenue and customer-acquisition gains in the range of roughly 15–20%, even as poor infrastructure, cost, and low online trust temper the effect (Patria et al., 2023; Rahman & Alam, 2019; Zaimović, 2025). In Pakistan, urban SMEs in Karachi, Lahore, and Islamabad integrate advanced tools to expand reach and profitability, while semi-rural SMEs in Malakand remain at an early stage, with only about 15% maintaining an active online presence (Sharabati et al., 2024; Pakistan SME Survey, 2024). The pandemic accelerated adoption as firms turned to Facebook and WhatsApp to survive (Imtiaz, 2025). This literature supports a direct, positive link between adoption and performance, which the present study tests as its central hypothesis.

H_1: Digital marketing adoption positively influences the business performance of SMEs in Malakand Division.

2.4 Barriers to Digital Marketing Adoption

Despite these benefits, SMEs face numerous barriers that constrain effective adoption, and these barriers are the focus of the study's first objective. Technological barriers include poor internet infrastructure, outdated devices, power outages, and cybersecurity risk (PTA, 2024; Soomro et al., 2024). Economic barriers relate to the high cost of paid advertising and CRM software, limited access to finance, and macroeconomic instability (Imtiaz, 2025). Socio-cultural barriers are especially relevant in Malakand, where consumers often prefer face-to-face transactions and remain wary of online payment, and where generational divides leave older owners less willing to engage digitally (Rahman & Alam, 2019). Perhaps most critical are knowledge and skills barriers: only about 20% of SME owners in Malakand report moderate digital proficiency, and many are unfamiliar with tools such as SEO, analytics, or CRM software, which risks platforms being used symbolically rather than strategically (Pakistan Digital Development Report, 2024; Israr, Khan & Rauf, 2024). These barriers rarely act in isolation; economic limits restrict training, poor infrastructure undermines consumer trust, and the result is a compounded, systemic constraint that integrated interventions must address (Ullah, 2023).

2.5 Theoretical Framework

The study is grounded in the Technology Acceptance Model (TAM), which holds that adoption is driven by perceived usefulness and perceived ease of use (Davis, 1989). When SME owners perceive digital marketing as useful and manageable, adoption should enhance sales growth and customer reach, and empirical work from Indonesia and Pakistan confirms a positive adoption–performance link consistent with TAM (Wijaya et al., 2024; Sharabati et al., 2024). TAM also frames the barrier analysis: obstacles such as limited knowledge and weak infrastructure can be understood as forces that depress perceived ease of use and perceived usefulness, suppressing adoption. While the broader project extends TAM with relational and skill-based mediators, this paper applies the model in its direct form to explain both why adoption should improve performance and why specific barriers impede it.

2.6 Research Gap

Several gaps motivate this study. Geographically, most research focuses on urban SMEs or developed economies, leaving semi-rural contexts underexplored (Ullah, 2023). Contextually, cultural and trust-related barriers in Pakistan remain insufficiently studied (Imtiaz, 2025). Methodologically, limited empirical work in Pakistan employs validated

scales to document barriers and quantify the adoption–performance relationship together (Soomro et al., 2024). By providing context-specific evidence from Malakand Division on both the barriers SMEs face and the performance returns to adoption, this paper helps close those gaps.

3. Research Methodology

3.1 Philosophy and Design

The study adopts a positivist philosophy and a deductive approach, testing a theory-derived hypothesis through quantitative evidence. A quantitative design was selected because it permits hypothesis testing and generalisation to a broader population (Creswell & Creswell, 2018). A structured questionnaire was administered to SME owners, managers, and marketing heads in Malakand Division, with the analysis framed by the Technology Acceptance Model (Davis, 1989).

3.2 Population and Sampling

The target population comprised SMEs in the retail, services, and small-scale manufacturing sectors of Malakand Division, Khyber Pakhtunkhwa—sectors that dominate the regional economy (Pakistan SME Survey, 2024). A stratified random sampling technique was used, dividing firms into strata by sector and sampling randomly within each to improve representativeness and reduce bias (Etikan & Bala, 2017). Of 250 respondents approached, 220 responded, and after removing 19 incomplete or invalid responses, the final valid sample was 201 participants—statistically sufficient under Cochran's formula for unknown populations (Israel, 1992). Inclusion required firms located within the division that were using or intending to adopt digital marketing, with respondents in decision-making roles holding at least six months of experience; large corporations, firms with no intention to adopt, and incomplete responses were excluded.

3.3 Instrument and Measures

Data were collected with a structured questionnaire built from validated scales rated on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). The Digital Marketing Adoption Scale (adapted from Sharabati et al., 2024) measured adoption; the Business Performance and Growth Scale (based on Kannan & Li, 2017) measured profitability, customer acquisition, and sales growth; and the Digital Marketing Adoption Challenges instrument (adapted from Ullah, 2023, and Rahman & Alam, 2019) captured obstacles such as cost, internet access, skills, and consumer trust. Pilot testing with 30 SMEs confirmed clarity, and reliability was reconfirmed in the main study with Cronbach's alpha values above the .70 threshold throughout.

3.4 Data Collection and Analysis

Data collection ran over three months, with questionnaires distributed physically and electronically following informed consent and committee approval. Responses were coded and analysed in SPSS version 25. Descriptive statistics summarised the variables; Cronbach's alpha assessed internal consistency; Pearson correlation examined relationships among the constructs; and simple linear regression tested the direct effect of digital marketing adoption on business performance. Statistical significance was set at the .05 level, and diagnostic checks for normality and multicollinearity were conducted. Ethical standards—voluntary participation, the right to withdraw, confidentiality, and academic-only use of data—were observed throughout.

4. Results and Analysis

4.1 Sample Profile

Of the 201 valid respondents, 189 (94.0%) were male and 12 (6.0%) were female, indicating a pronounced gender imbalance. The sample was predominantly young, with 133 respondents (66.2%) aged 18–25 and a further 48 (23.9%) aged 26–35. It was also highly educated: 114 respondents (56.7%) held a bachelor's degree and 44 (21.9%) a master's. Most firms were small (145; 72.1%), reported annual revenue below one million PKR (131; 65.2%), and operated in rural (84; 41.8%) or semi-urban (66; 32.8%) locations. Notably, just over half of respondents (102; 50.7%) were not yet using digital marketing but planned to, while 53 (26.4%) had used it for over a year—an adoption profile consistent with an emerging, early-stage market. Table 1 summarises the key characteristics.

Table 1: ***Demographic and firm profile of respondents (N = 201).***

Characteristic	Category	Frequency	Percent
Gender	Male	189	94.0
	Female	12	6.0
Age	18–25	133	66.2
	26–35	48	23.9

	36 and above	20	10.0
Education	Bachelor	114	56.7
	Master	44	21.9
	Intermediate / Matric / PhD	43	21.4
Business Size	Small	145	72.1
	Medium	41	20.4
	Large	15	7.5
Usage Duration	Not using yet, planning	102	50.7
	Over 1 year	53	26.4
	Under 1 year	46	22.8

4.2 Descriptive Statistics

Mean scores show that respondents rated business performance most positively (M = 3.73) and digital marketing adoption lowest (M = 2.85), with adoption challenges (M = 3.49) sitting between them. The pattern is telling: firms report performing reasonably well overall, yet their actual adoption of digital marketing lags, and they perceive substantial challenges. Adoption also showed the greatest variability (SD = 0.97). Skewness values fell within ±1 and kurtosis within ±2 for all variables, indicating approximately normal distributions suitable for parametric analysis. Table 2 reports the descriptive statistics.

Table 2: ***Descriptive statistics for key variables (N = 201).***

Variable	Mean	SD	Skewness	Kurtosis
Digital Marketing Adoption Challenges	3.49	0.86	-0.80	0.87
Digital Marketing Adoption	2.85	0.97	0.07	-0.43
Business Performance	3.73	0.90	-0.79	0.48

4.3 Reliability

The scales relevant to this paper showed strong internal consistency, with Cronbach's alpha values comfortably above the .70 threshold (Nunnally & Bernstein, 1994): the adoption challenges scale (7 items) reached .848, the adoption scale (7 items) .880, and the business performance scale (6 items) .879. Reliability was therefore satisfactory, as shown in Table 3.

Table 3: ***Internal consistency reliability (N = 201).***

Scale	No. of Items	Cronbach's α
Digital Marketing Adoption Challenges	7	.848
Digital Marketing Adoption	7	.880
Business Performance	6	.879

4.4 Challenges in Digital Marketing Adoption

Addressing the first objective directly, respondents reported a range of barriers. The most frequently cited was a lack of digital marketing knowledge (50.9% of cases), followed by limited internet connectivity (45.3%) and difficulty measuring campaign success (35.8%). Cost and a lack of technical support were each reported by 34.0% of cases, while

lower trust in online transactions (28.3%) and customers' preference for traditional marketing (26.4%) were less common but still notable. The leading barriers are thus a combination of skill gaps, infrastructure, and measurement difficulty, with cost, trust, and cultural preference forming a secondary tier. Table 4 reports the full distribution.

Table 4: ***Challenges in digital marketing adoption (N = 201).***

Challenge	Frequency	% of Responses	% of Cases
Lack of digital marketing knowledge	27	20.0	50.9
Limited internet connectivity	24	17.8	45.3
Hard to measure campaign success	19	14.1	35.8
Cost of digital marketing	18	13.3	34.0
Lack of technical support	18	13.3	34.0
Lack of trust in online transactions	15	11.1	28.3
Customers prefer traditional marketing	14	10.4	26.4

4.5 Digital Marketing Tools in Use

Among firms that had adopted digital marketing, the tools actually used reinforce the early-stage profile of the sample. Social media marketing was the most widely adopted (44.9% of cases), well ahead of paid advertising (34.8%) and influencer marketing (33.3%). Email and content marketing were each used by 31.9% of cases, mobile marketing by 30.4%, and search engine optimisation—the most technically demanding tool—was the least adopted at 29.0%. This ordering mirrors the knowledge barrier identified above: accessible, relationship-style platforms dominate, while tools requiring technical expertise lag. Table 5 presents the distribution.

Table 5: ***Digital marketing tools adopted (N = 201).***

Tool	Frequency	% of Responses	% of Cases
Social Media Marketing	31	19.0	44.9
Paid Advertising	24	14.7	34.8
Influencer Marketing	23	14.1	33.3
Email Marketing	22	13.5	31.9
Content Marketing	22	13.5	31.9
Mobile Marketing	21	12.9	30.4
Search Engine Optimisation	20	12.3	29.0

4.6 Correlation Analysis

Pearson correlation confirmed a significant positive relationship between digital marketing adoption and business performance ($r = .376$, $p < .01$), indicating that firms with higher adoption tend to report stronger outcomes. This association provides initial support for the study's hypothesis and justifies the regression test that follows. Table 6 reports the correlation between the two focal variables.

Table 6: ***Correlation between adoption and performance (N = 201). ** p < .01.***

Variable	Business Performance	Digital Marketing Adoption
Business Performance	—	

Digital Marketing Adoption	.376**	—

4.7 Regression Analysis: Testing H_1

A simple linear regression tested whether digital marketing adoption predicts business performance. The model was significant, and adoption emerged as a significant positive predictor (B = 0.23, β = .255, p < .001), meaning that each one-unit increase in adoption was associated with a 0.23-unit increase in business performance on average. The constant was 3.06 (p < .001). On this evidence, **H_1 is supported**: digital marketing adoption positively and significantly influences SME business performance in Malakand Division. Table 7 reports the results.

Table 7: ***Regression of business performance on digital marketing adoption (N = 201).***

Variable	B	β	SE	p
Constant	3.06	—	0.190	< .001
Digital Marketing Adoption	0.23	.255	0.063	< .001

Read together with the descriptive and challenge results, the regression tells a coherent story. Adoption clearly pays off in performance, yet mean adoption is the lowest-scoring construct in the dataset and is held back by knowledge, infrastructure, and measurement barriers. The performance benefits documented here are therefore being realised by a minority of more-adopted firms, while the larger group of planners and light users has yet to capture them.

5. Discussion and Conclusion

5.1 Discussion

The central finding—that digital marketing adoption positively influences business performance—aligns with prior work showing that SMEs adopting digital tools gain in competitiveness, customer acquisition, and growth (Sharabati, Khan & Malik, 2024; Imtiaz, 2025), and with South Asian evidence that adoption helps firms extend their reach beyond local geographies (Rahman & Alam, 2019). At the same time, the modest mean adoption observed in Malakand reflects the reality that many firms remain at an early stage, relying on low-barrier platforms such as Facebook and WhatsApp rather than technical tools such as SEO and analytics. This divergence underscores contextual readiness: adoption predicts performance, but its magnitude is conditioned by infrastructure, resources, and managerial commitment, and adoption without readiness often yields underutilisation (Amin et al., 2025; Zaimović, 2025).

The barrier analysis explains why adoption remains shallow. Knowledge gaps, infrastructural deficits, and cost barriers dominate, echoing obstacles documented elsewhere in rural Pakistan and in comparable economies (Ullah, 2023; Amin et al., 2025). The Malakand case, however, shows a compounded effect: firms confront not only weak infrastructure but also a cultural reliance on face-to-face, traditional marketing and lingering distrust of online transactions, which together make the transition harder. The prominence of the knowledge barrier in particular is mirrored in the tool data, where accessible social platforms dominate and technically demanding tools trail—evidence that low proficiency shapes not just whether firms adopt but which tools they can use.

Theoretically, the results support the Technology Acceptance Model: where digital marketing is perceived as useful and manageable, adoption translates into performance, consistent with TAM's core logic (Davis, 1989). The barriers identified can be read as forces depressing perceived ease of use and usefulness—limited knowledge erodes ease of use, while distrust and measurement difficulty erode perceived usefulness. Applying TAM in a semi-rural economy thus highlights that adoption trajectories are shaped by infrastructural and cultural conditions that the model's original formulation underplays.

5.2 Practical Implications

The findings point to clear priorities. Because adoption pays off but is constrained by skills, the foremost intervention is capacity building—training that moves owners and staff beyond basic, symbolic use toward strategic application of digital tools. Because connectivity is a leading barrier, policymakers should prioritise reliable internet infrastructure in rural districts and consider incentives or subsidies that lower the cost of adoption. Because measurement difficulty and online distrust also feature, support programmes that teach simple campaign-measurement practices and that build consumer trust in online transactions would help convert adoption into realised performance. Public–private partnerships could combine these elements, ensuring SMEs not only enter the digital space but operate effectively within it.

5.3 Limitations and Future Research

Several limitations qualify the findings. The cross-sectional design restricts causal interpretation, and self-reported measures may introduce bias. The sample was overwhelmingly male, limiting generalisability to women-led SMEs, and broad sectoral categories reduced industry-specific insight. Focusing on a single division also narrows applicability to other regions. Future research should pursue longitudinal and mixed-method designs, more gender-inclusive and sector-specific samples, comparisons across rural and urban settings, and objective performance indicators, while also examining factors such as government support and access to finance.

5.4 Conclusion

This paper set out to identify the barriers SMEs in Malakand Division face in adopting digital marketing and to test whether adoption improves business performance. The evidence is clear on both counts. Digital marketing adoption is a significant positive predictor of performance, confirming the study's central hypothesis, yet adoption remains low and uneven, constrained chiefly by limited digital knowledge, weak internet connectivity, and difficulty measuring results, with cost, trust, and cultural preference forming a secondary set of obstacles. The implication is that the performance potential of digital marketing in semi-rural Pakistan is real but largely untapped: unlocking it depends less on persuading firms that digital marketing works and more on removing the knowledge, infrastructure, and trust barriers that currently cap how far and how effectively they can adopt it. Addressing those barriers through training, infrastructure investment, and trust-building is the route by which SMEs in Malakand can convert digital adoption into sustainable, measurable growth.

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