A Study on Challenges to Information Technology Adoption within Small and Medium Enterprises in Growing Town: An Analysis of Technology Inclusion in Malawi

Malizani Silavwe Master of Computer Science DMI-St. Eugene university, Zambia

Abstract:- This study examined how small and medium Enterprise (SMEs) can benefit from information technology (IT) in enterprises in digitalization time. Considering this, we stress the importance of barriers preventing IT adoption within Small and Medium Enterprises (SME). Digital technology is the new method of technology using-digital technology, mostly through internet. Digital technology is built on the internet that can bring services closer to SMEs with reduced in cost. Data were collected from 60 small and medium enterprise clients of Visionfund Malawi one of the second largest Microfinance Institution in Malawi which provides loans to small and medium enterprises to boost the business. Results showed that most of the small and medium enterprise are lacking digitalization technologies hence it they are being forced to spend more resources like money and time to walk long distances to access a service at a nearby Visionfund Malawi financial service centre.

Problem Statement: Despite an increase in access to ICT in Malawi, SMEs continue to be excluded on ICT services such as digitalization facilities and training which is vital for their survival, investments choices and diversification of portfolios for them to withstand digitalization shocks within the economy. The study will therefore examine the extent to which digitalization inclusion, specifically digitalization education and trainings have been embedded and provided to SMEs as a key component for strengthening SME's resilience to economic shocks and survival. The Malawi government has been conducting digitalization awareness campaign in selected districts across Malawi through World Bank funding during this Covid 19 pandemic period. However, despite the availability of such awareness initiatives, a majority of SME's continue to face challenges as they cannot either grow or end up closing shops due to the fact, they cannot make informed economic decisions and choices as a result of lack of digitalization facilities.

Motivation: My new system if very good in terms of security, speed and accuracy and it will improve interms of turnaround time and revenue collection.

Challenges, need of digitalization: There is very slowly in digitalization solution and sustainability works. However, digital marketing is essential to save the gap between microfinance institution and Small and Medium Dr. S.P. RAJA[,] Dr. Glorindal Selvam DMI-St. Eugene university, Zambia

Enterprises. The combination of these factors suggests the need to create a research agenda for this field.

Challenges:

Challenge 1: Customer orientation and value proposition. Most of SMEs are very behind technologies, most of their business are manually done like when the want to access financial from the Microfinance the y need to go physical to the MFI office. Metrics allow us to define indicators that can determine the assessment of sustainability from clients and other stakeholders.

Challenge 2: digital consumer behavior. The penetration of internet and other digital services is growing at a snail pace, as a result most of SMEs are affected.

Challenge 3: supply chain. Proportion of people with access to the internet and basic digital gadgets such as mobile phones has be stagnant for the past three years as a result most of SMEs have been not spared.

Techniques of proposed system: I have proposed the customer mobile app and website forthe business. All the products will be uploaded on their website products, Staff will be going to the field with only Mobile where they will be registering customer using the mobile app and the data will be pushed to the database. This will save a lot in terms of stationery and time from both end sell and consumer, while to the client side they can assess the product while sitting at their home no transport cost and able to do transaction on their mobile, transaction like saving pushing from the bank to their mobile app and loan repayment from their mobile to the bank.

Metrics: Here are some metrics which will be used in my research paper:

- Search engine optimization (SEO)/keywords
- Total website traffic
- Traffic from channels

Justification: The intended objective of this proposal was to provide enough research to justify why digital marketing is such a massive concept within not only communication but also a business of any scale. This project is addressing the principal audience of small businesses by working in conjunction with a financial firm as well as communication by using digital marketing literature to create a set of strategies to be applied. This proposal was successful in addressing both the discipline of business and communication. By, auditing a small business and suggesting marketing tools to improve the brand image and ultimately revenue.

Keywords:- Systematic review, Small sized business, Smalland medium enterprises (SMEs), Technology adoption.

I. INTRODUCTION

Small and Medium-sized Enterprises (SMEs) play a very big role in the economies in Malawi and are major contributors to income generation, outputs, and the level of employment in a country. With approximately 41% of the Malawian population being employed by SME businesses (Malawi draft final (August 2012). The SMEs existence is crucial for economic development in various countries. However, globalization, intense competition, and the knowledge and information revolution have become part of the environment. SMEs are often grouped based on ownership structure, high labour intensity, unbalanced development, and balanced dominant areas. SMEs are also sensitive and flexible to environmental changes. SMEs are also less bureaucratic, more flexible in decision making, take more significant risks, and usually have expertise in specific areas. SMEs' flexibility is an essential feature that enables them to develop and be creative within limitations.

II. LITERATURE REVIEW

A number of research papers provide a detailed insight on Intern Marketing. The findings from the literature are presented below:

Internet marketing has been described simply as 'achieving marketing objectives through happlying digital technologies' (Chaffev et al., 2009). Digital marketing is the use of technologies to help marketing activities in order to improve customer knowledge by matching their needs (Chaffey, 2013). In the developed world, companies have realized the importance of digital marketing. In order for businesses to be successful they will have to merge online with traditional methods for meeting the needs of customers more precisely (Parsons, Zeisser, Waitman 1996). Introduction of new technologies has creating new business opportunities for marketers to manage their websites and achieve their business objectives (Kiani, 1998). Online advertising is a powerful marketing vehicle for building brands and increasing traffic for companies to achieve success (Song, 2001). Expectations in terms of producing results and measuring success for advertisement money spent, digital marketing is more cost-efficient for measuring ROI on advertisement (Pepelnjak, 2008).

Today, monotonous advertising and marketing techniques have given way to digital marketing. In addition, it is so powerful that it can help revive the economy and can create tremendous opportunities for governments to function in a more efficient manner (Munshi, 2012). Firmsin Singapore have tested the success of digital marketing tools as being effective and useful for achieving results. (Teo, 2005). More importantly, growth in digital marketing has been due to the rapid advances in technologies and changing market dynamics (Mort, Sullivan, Drennan, Judy,2002).

In order for digital marketing to deliver result for businesses, digital content such as accessibility, navigation and speed are defined as the key characteristics for marketing (Kanttila, 2004). Other tried and tested tool for achieving success through digital marketing is the use of word-of-mouth WOM on social media and for making the site popular (Trusov, 2009). In addition, WOM is linked with creating new members and increasing traffic on the website which in return increases visibility in terms of marketing.

The Internet is the most powerful tool for businesses (Yannopoulos, 2011). Marketing managers who fail to utilize the importance of the Internet in their business marketing strategy will be at disadvantage because the Internet is changing the brand, pricing, distribution and promotion strategy.

III. MOTIVATION AND JUSTIFICATION

A. Motivation

This research aims to identify the complexity of digitalization service adoption behaviour among micro and small business. Technology acceptance model (TAM) and do-it-yourself (DIY) behavior model has been used to understand the phenomenon beyond the technology adoption. The data collection using online and offline questionnaire. This research proposes five hypotheses. The result shows that three out of five hypotheses are supported by the data. Two of the hypotheses comes from TAM and one hypothesis from DIY model. Perceived ease of use, perceived usefulness and perceived economic benefit scale found have a positive significant impact on intention using digital marketing.

B. Justification

The digitalization strategy will generate both customer and business value. The core business value will be achieved through the Express transactions. Micro finances Institution can be able to open more satellites if this digitalization will be implemented. This will help to reduce the overall operational cost: revenue ratio of the bank from 80 percent to 40 percent in three years and expand presence in rural areas. The efficiency gain will made possible by the digitization of core branch functions and process flows that makes it possible for four to five staff to run a branch, compared to 20 staff in traditional branches.

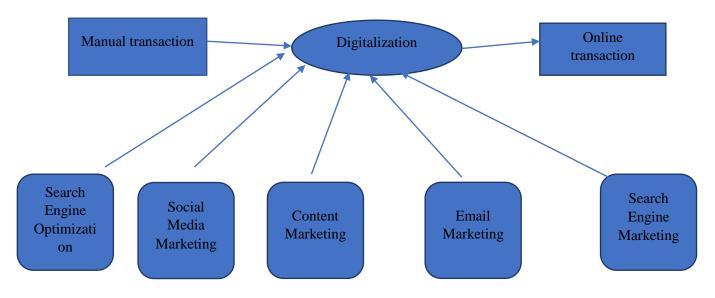
C. Contribution

- Previous works show that the encryption methods are evaluated only by using free trial SSL certificates like Comodo CPAC pro, Comodo Document Signing Certificates, Comodo DV Mult-Domain SSL. In this paper, the existing methods are evaluated by using 10 metrices by considering various parameters
- Previous work shows that customers will only have Viewsproducts on the website, In this paper, the existing method client can do a self-online registration, application and pay registration fees via mobile online.

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- Previous works show that the encryption is done in text messages only. In this paper, the existing method are
- applied in Text, Image, video, and audio files.
- In this paper, a new dataset is proposed.

D. Outline of the research work



E. Organisation of the paper

The rest of the paper is organized as follows. Methodologyis discussed inSec. 2.Experimental results Sec 3.Performance evaluation is given in Sec. 4. Finally,conclusion is given in Sec. 5.

IV. METHODOLOGY

Qualitative research facilitates academics to cultivate a deeper understanding of experiences, procedures, difficulties, and events. The paper is a descriptive analysis of the literature of digital marketing with regard to SMEs.The research will offer an observation and an insight into the subject of SMEs embarking digitalization services.

This study is exploratory in nature and includes both quantitative and qualitative analysis. As a purpose of this study (critical review), data have been collected at one of the branches of Vision fund Malawi a financial institution. The secondary data & information have been analysed for preparing this paper extensively. The secondary data & information have been collected from different scholars and researchers, published e-books, articles published in different journals, periodicals, working paper, company websites and their internal newsletters. The company related data and information are used which is available publically on the websites of the companies. This is the best/standard practice for research which is a critical review type.

A. Search Engine Optimization (SEO)

In layman's terms, Search Engine Optimization or SEO is essentially tweaking your website so that it comes up naturally or organically for search results in Google, Yahoo Bing or any other search engine.

B. Social Engine Marketing (SEM)

Search Engine Marketing or SEM is the comprehensive strategy to drive traffic to your business, primarily through paid efforts. Hence it is also called Paid Search Marketing.

C. Content Marketing

Content can be presented in different formats, including blogs, white papers, e-books, casestudies, how-to guides, question and answer articles, forums, news and updates, images, banners, info graphics, podcasts, webinars, videos, or content for micro blogging and social media sites.

D. Mobile Marketing

The mobile users are growing day by day and it is the most effective way of marketing. Dushinski (2009) in his paper defines mobile marketing as a revolutionary tool for connecting companies with each of their clients via their mobile devices in the right time, on a right place and with appropriate direct message.

E. Search Media Marketing (SMS)

Social Media Marketing or SMM is an offshoot of your SEM efforts. It involves driving traffic to your sites or business through social sites like Facebook, Instagram, Twitter, Pinterest,Google+, LinkedIn, etc. As we mentioned above, good content is shared and liked. So, create andcustomize content for different social media platforms.

F. Web Analysis

Web Analytics should not be confused with Web Statistics. Asopposed to simple reporting, Web Analytics gives you analyses and different angles to pondervis-à-vis your business. Some of the important Web Analytics tools are Google Analytics, Spring Metrics, Woopra, Clicky, Mint and Chartbeat. It goes without saying that every advertiser should use Web Analytics to understand his business and improve the ROI and conversions.

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V. RESULT

This research examines three independent variable and one dependent variable. Here is the result descriptive statistics of the participant from this research.

Table 1: Result of descriptive statistics								
Variable	Ν	Minimum	Maximum	Mean	Std. Deviation			
Perceived usefulness (X1)	229	19,00	35,00	32,5284	3,00516			
Perceived ease of use (X2)	229	9,00	25,00	19,1659	3,58585			
Perceived economic benefit scale (X3)	229	12,000	30,000	26,03493	3,881875			
Perceived lack of quality scale (X4)	229	5	25	15,80	5,120			
Perceived lack of product availability scale (X5)	229	5	25	18,41	4,171			
Intention to use digital marketing (Y1)	229	3,00	10,00	8,7031	1,39832			

Variable	Classification	No.	Percentage
Age	14-20	129	56.3%
	21-30	74	32.3%
	31-40	11	4.8%
	41-50	15	6.6%
Age of business	0-12	142	0.4%
	13-24	31	13%
	25-36	26	11.4%
	37-48	6	2.6%
	>48Month	24	10.5%
Number Of Employee	0-5	218	95.2%
1.	6-10	9	3.9%
	11-15	1	0.4%
	16-20	1	0.4%

Table 2: Participant's demographics (N=229)

Table 1 shows the maximum, minimum, average and standard deviation from three independent variable and one dependent variable. Table 2 shows us that mostly participant fall in age between 14-20 years old. The second position is 21-30 years old.

This research also identifies demographics of participant business. Most of the participant have their business below 1 years old (62%) and only 24 participants have their business more than 4 years old.Most of the participant in this research have less than 10 employee

works with them (95,2%). Based on table 1, it can be concluded that mostly participant business falls the category into micro and small company.

This research checks the validity research instrument using pearson correlation and the reliability test using Cronbach alpha. Both of the test is important to understand the quality of the measurement. Both tests have been run on each variable. Here is the summary of validity test from five independent variable and one dependent variable:

Questions	Pearson	Cronbach	Questions	Pearson	Cronbach
	correlation	Alpha		correlation	Alpha
X1.1	0,740		X3.1	0,781	
X1.2	0,749		X3.2	0,840	
X1.3	0,792		X3.3	0,805	
X1.4	0,711		X3.4	0,830	
X1.5	0,737		X3.5	0,818	
X1.6	0,702		X3.6	0,687	
X1.7	0,683		X3.Total	1	0,883
X1.Total	1	0,855	X4.1	0,862	
X2.1	0,771		X4.2	0,882	
X2.2	0,855		X4.3	0,883	
X2.3	0,709		X4.4	0,856	
X2.4	0,819		X4.5	0,743	

Table 3: Summary of Validity and Reliability test for Independent and Dependent variable

X2.5	0,845		X4.Total	1	0,900
X2.Total	1	0,859	X5.1	0,756	
Y1.1	0,885		X5.2	0,761	
Y1.2	0,781		X5.3	0,916	
Y1.Total	1	0,870	X5.4	0,916	
			X5.5	0,859	
			X5.Total	1	0,891

Table 3 shows the summary result of validity and reliability check on the research instrument. The validity test in this research using Pearson Correlation. Validity each question in measured by comparing between r count and r table. This research collected total 229 participant and based on the r table for N: 200, the r table score is 0,138. The questions categorize as valid.

VI. EXPERIMENTAL DESIGN

In the following section relevant fundamentals of digital marketing, applications of online videos and experimental developments of activities in startups are provided.

A. Digital Marketing

Digital Marketing generally can be defined as "The use of digital technologies to create an integrated, targeted and measurable communication which helps to acquire and retain customers while building deeper relationships with them" (Wymbs 2011, 94). On the one hand, this definition extends classical online marketing with additional new technologies like mobile and web 2.0 applications (Tiago and Verissimo 2014). On the other hand, it provides a structure of actions along the customer life cycler elevant for successful marketing in digital ecosystems. However, marketing in digital environments for most companies means focusing on communications with potential and actual customers for higher sales (Leeflang et al. 2014). Basically, actions necessary in digital marketing can be seen in accordance to classical e-business approaches where business and commerce in new technical environments have been defined as: "the sharing of business information, maintaining business relationships and conducting business transactions by means of telecommunications networks" (Zwass 1996,).

B. Online Videos

To develop effective and efficient activities to optimize attention, conversion and retention in digital ecosystems online videos are of special importance within the digital marketing mix of startups. Online videos have a high media richness what allows an enhanced communication of several personalized and emotional facets of messages at once (Gao et al. 2010; Liu et al. 2009). Correspondingly, several layers of communication can be transferred in parallel (Dennis and Kinney 1998). The higher quality of communication can lead to higher trust (cognitive and affective) by the recipients (Rockmann andNorthcraft 2008). This allows effective applications of online video content for external traffic generation as well as conversion rate optimization at relevant touch points of a customer journey or right at the point of sale.

C. Experimental Development

Against this background in the internet era startups began to experiment with their own digital marketing activities to find individual patterns and constellations in their activity setups to optimize their own business success. Following a trial-and-error logic they define objectives for their digital marketing, propose hypotheses on what specific approach would lead to better results and then they run tests with their real customer base or potential customers and visitors in the internet. One central logic of this approach is, that for these startups it is not really relevant what external or internal "experts" think or what patterns results in scientific publications show. They are only interested in patterns in their own data and they are able to do experiments in their own relevant environment to influence them (Kohavi etal 2007). However, as this kind of research and development is still in its infancy practical rules to run controlled experiments in that context are scarce (Gofman 2007; Kohavi et al. 2013). Also, in practice a certain ambiguity remains to what extent rules of classical social science apply for such practical experiments. Additionally, some of the persons responsible in the companies just don't care about that. They just try variations, gather data and muggle through a developmental path. In the context of the lean startup approach the idea of hypotheses testing experiments became popular in the entrepreneurship context (Eisenmann et al. 2012; Ries 2011). A well-known illustration for that is the Facebook approach with its central claim "done is better than perfect" – focussing on continues improvement, data driven development and quick iterations with (new) products in digital environments (Wired 2012). Generally, such approaches are seen as essential for quick developments and evaluations of central parts of the business model of a startup.

Commonly most experiments in digital environments are run as A/B-tests (Kohavi et al 2007). This kind of tests allows to compare the results of two different constellations or settings in the same online environment (Burke 2006). Therefore, two different versions of specific content are provided in the same environment variated by random principle. To be able to interpret the results of A/B-testing it is of special importance that in each test step only two variants of one single parameter value are compared, keeping everything else constant. By doing this, it is possible to aggregate all complex influences of an application situation (like characteristics of the visitor or the visit) and to focus the analysis on the influence of the variated properties of the content (Kohavi et al. 2007).

D. A Startup Experimenting with Online-Videos

The following case describes an experiment run by a German startup selling digital video lectures online. Because the business model of the company focusses on traffic generation and conversion on their own online-shop, the company fits well into the logic of this paper. The specific experiment follows the question of how a promotional online video of the company has to be conceptualized and designed to convert visitors on a specific landing page for a video lecture to order a newsletter of the product.

Basic ideas for the hypotheses to test in the experiment focus on (1) the length of videos (2) the scenic presentation of the content as well as (3) the application of graphical illustrations within the video. For each of these parameters the company decided to test two different variations. On the one hand, this allows to run experiments following an A/Btesting approach. On the other hand, the combinatorics of the approach would lead quickly to very high case numbers necessary if higher numbers of ara meter variations would be applied. Correspondingly, eight different versions of the test video have beenconceptualized and produced for the experiment.

Table 1 shows timelines and sections of the different versions of the video. To variate the length of thevideo long versions have been produced consisting of all four sections displayed. In the short versions ofthe video the third excursus section (on the capabilities of the service provider) with a duration of aboutone minute has been cut out. Rich scenic versions showed the speaker in a special conference room of aco-working space whereas the reduced scenic versions just have been filmed in front of a white wall. Onthe one hand, both versions have been conceptualized to be very cheap to produce. On the other hand, thelook of both versions was intended to be very different. All four versions (long/short combined withrich/reduced) additionally have been produced in two different types, one with graphical illustrations andone without.

		cenic Pres 02:50 mi		Reduced Scenic Presentation (02:46 min)		
Section	Begin	End	Dur	Begin	End	Dur
1) Personal and Thematic Introduction	00:00	00:27	00:27	00:00	00:29	00:29
2) Description of the Service Provided	00:28	01:29	01:01	00:30	01:24	00:54
3)Excursus (Capabilities of the Service Provider)	01:30	02:32	01:02	01:25	02:26	01:01
4) "Call to Action"	02:33 02:50 00:17 02:25 02:27 00:1			00:19		

Table 1: Timelines/Sections of Videos (Rich vs. Reduced Scenic Presentation)

All the versions of the video have been applied by random principle for a short time on the landing page of the product. All versions of the video have been uploaded to an open video platform (YouTube) which allows to embed the videos with an I frame video player into any web page. This also allowed video hosting without any costs. But also, only basic analytics of the video consumption have been applicable. The video has been started automatically for visits on the landing page. Traffic for the experiments has been generated via affiliate marketing in the target groups. For all different versions of the experimental video the visitors and the entries in the newsletter form have been counted. On that basis it was possible to calculate conversion rates on the landing page in dependence of the video version applied as well as the differences between conversion rates (Delta CR) between the parameters of the experiment. Table 2shows a pair wise comparison of the results:

	Table 2: Analyses for Single Parameter Variations								
Pair	Single Parameter Settings	Visitors	Entries	Conv. Rate	Delta CR				
1	Rich Scenic Presentation	1.091	243	22,27%					
	Reduced Scenic Presentation	1.047	258	24,64%	10,63%				
2	Short Version	1.096	260	23,72%	2,57%				
	Long Version	1.042	241	23,72%					
3	Version with Graphical Illustrations	1.097	258	23,52%	0,75%				
	Version without Graphical Illustrations	1.041	243	23,34%					
	Overall	2.138	501	23,43%					

The results indicate that in the experimental setting a reduced scenic presentation (meaning just a video of a speaker in front of a white wall) performed much better than the version in a rich scenic style. Rather low positive effects have been observed for short vs. long versions as well as versions with graphical illustrations vs. version without.

In further steps the results have been drilled down to more complex parameter combinations and analyses to find further insights. For instance, these more complex analyses should that rich scenic videos performed better without graphical illustrations whereas reduced scenic versions performed better with graphical illustrations in the video. So, it would be misleading just to apply the single parameter results with respect to graphical illustrations. Table 3 shows a ranking of the results for all different video versions:

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Rank	Combinatio	ns of Parame	ter Settings	Visitors	Entries	Conv. Rate	Delta CR
1	Reduced SP	Long	With GI	258	67	25,97%	22,89%
2	Reduced SP	Short	With GI	263	68	25,86%	22,35%
3	Reduced SP	Short	Without GI	264	65	24,62%	16,51%
4	Rich SP	Long	Without GI	257	60	23,35%	10,48%
5	Rich SP	Short	Without GI	258	60	23,26%	10,05%
6	Reduced SP	Long	Without GI	262	58	22,14%	4,76%
7	Rich SP	Short	With GI	311	67	21,54%	1,95%
8	Rich SP	Long	With GI	265	56	21,13%	
	Overall			2.138	501	23,43%	

Table 3: Ranking of Analysis Results

Overall, the startup in the case spent about 2,126USD for traffic generation and internal costs for video production. With the videos additional experiments have been run for questions with respect to the application in specific settings e.g., the use of auto-play features in the video player and resulting effects on conversion rates. Summing up, with a manageable budget the company itself was able to test several hypotheses on the advantageousness of specific conceptual and design elements of an online video as well as its application directly in their own digital environment (specific market and target groups). Also, all conversions generated in the experiment already lead to real newsletter entries.

VII. PERFORMANCE EVALUATION

A. Performance Metrics

Search engine optimization

SEO uses keywords to produce organic search results that can bring more users to your site. SEO metrics are used to generate potential keywords, analyze the main keywords that are relevant to your website and determine how keyword strategies have driven more traffic to your website content.

> Total website traffic

Looking at the number of website visits can give you a basic understanding of your online presence. Checking your total website traffic can give you an idea of the success of a campaign to drive visitors to your site, who can then become conversions into customer purchases.

> Traffic from channels

By analyzing the way users arrived on your site, you can evaluate which methods are the most effective ways to gain traffic. Using the metric of channel traffic, marketing professionals ask where consumers were online before heading to their website and question how users arrived at the site.

Trend Search

Search trends study the way people use organic search results to get to your website. Trends in keywords may signal a need for updating content like blog articles and landing pages. Depending on your industry, trends may shift in predictable patterns like seasonal increases in organic traffic for certain products or services. You can also use search trends from certain data periods to compare yearly fluctuations in search results, allowing you to gauge high and low periods in traffic.

B. Performance analysis

The performance of digital Marketing is the provided ability to analyze the market from this five-phase perspective. Market research tools now allow to segment the market and to recognize consumers who belong to a particular decision-making stage for some product or service. So, a company might decide to put the majority of their efforts to target consumers who are at the particular stage, and internet-based communication tool sallow to prepare well-targeted communication campaigns for this specific audience. As interviewees admit, the main weakness of the model is its linear or step-by-step structure, because not all customers follow this particular structure and often some stages are skipped. Also, often in highinvolvement purchases, customers go back to previous steps. However, even taking into account the above-mentioned weaknesses, the five stage customer decision-making model is very well approbated in practice and frequently used as a backbone for marketing strategies.

C. Discussion

The aim of this research is to investigate the antecedent of digitalization services in micro and small business and see how best we can improve their turn around time and reduce their expenses cost. The DIY model explain what the motivation of people is adopt certain behaviour by doing it by themselves. Business that just start from the beginning, normally have limited resources, so DIY model is fit with them as they could see the benefit of digital marketing, they need to acquire the benefit but with their limited resources. DIY model belief that peoples do some behaviour by themselves because they perceived the economic benefit from that behaviour, they belief that currently no one could fulfil their need except themselves, and they perceived the service that they need right now is still rare and difficult to search. If there is certain service, they belief that the price is unreasonable for them. So, they belief that do themselves is the fittest way for them.

D. Conclusion

Research methodologies employed in Digital Marketing research from 2005-2023 could be a very helpful resource to guide researchers searching for a suitable methodology in the area of Digital Marketing through providing a good understandingfor the methodologies used by other researchers in the field. Despite of the rapidgrowth of digital marketing in the industry we can see a little advancement in SMEs. These SMEs are very proactive in the society if they can be advanced in digitalization the economy of the country can tremendously improve and it can also help them to improve turnaround time and reducing some unnecessary expenses. The literature work needs to be progressed to give advancement to other beneficiaries of this research. Findings and issues of the paper will be highly useful for SSIs in framing their strategies, and academia for further research in the context of changing market scenario.

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