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Analysing the Effectiveness of Digital Marketing on Small Online Retail Clothing Businesses in Lusaka CBD

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Abstract: This article presents findings from an investigation of digital marketing among small online clothing retailers in Lusaka Central Business District (CBD), Zambia. It examined the platforms and tools in use, their perceived performance, the association between digital marketing and business growth, and barriers to implementation. The study drew on the Technology Acceptance Model (TAM) and Resource-Based View (RBV) and applied an explanatory sequential mixed-methods approach with a cross-sectional design. Survey data from 100 owners and managers were analysed in SPSS using descriptive statistics, independent-samples t-tests, one-way analysis of variance, Pearson correlation, and hierarchical multiple regression; qualitative responses helped interpret the numerical findings. All sampled firms used Facebook, Instagram, and WhatsApp Business. Websites were reported by 29% and email marketing by 37%. Overall effectiveness was rated good (M = 3.88): reach, visibility and attracting new customers were strong, whereas retention, performance monitoring and analytics were weaker (M = 2.66 for the latter two measures). Scores varied significantly by business age, website ownership and gender, and were higher among respondents with formal training. Effectiveness was strongly and positively associated with reported growth ($r = 0.88$, $p < 0.001$). The strategy variables accounted for 86.8% of growth variance in the first regression model; adding effectiveness raised R^2 to 0.954. Effectiveness had the largest Model 2 coefficient ($\beta = 0.940$, $p < 0.001$), although multicollinearity means that individual coefficients should not be interpreted as separate causal effects. Key barriers were measuring return on investment, limited digital marketing skills, customer trust, and content creation. The article recommends practical training tailored to the sector, straightforward performance-tracking practices, affordable e-commerce websites, secure payment options, and more dependable digital infrastructure.

Keywords: *Digital Marketing; Small Online Retail; Clothing Businesses; Lusaka CBD; Business Growth; Social Media Marketing; Technology Acceptance Model; Resource-Based View.*

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I. INTRODUCTION

Digital channels have become part of how small retailers operate. Social networks, messaging apps, websites, search tools and online advertising help firms showcase products, communicate with buyers and handle enquiries, often without the fixed expenses associated with many conventional promotional methods. However, having an account or profile is different from possessing the skills and systems needed to turn online activity into business results. Although competitors may use the same platforms, their outcomes can differ according to content quality, customer handling, measurement practices, staff capability and access to owned digital resources [1]–[4].

Across Africa, social media has offered small enterprises a comparatively accessible route into online promotion. Odoom, Anning-Dorson and Acheampong [5] reported performance benefits linked to SME social media use, while Chatterjee and Kumar Kar [6] associated adoption with perceived usefulness, cost and organisational conditions. In Zambia, firms also contend with internet access, power interruptions, data expenses, digital skills, and customer confidence. Lusaka CBD provides a relevant setting because clothing retailers around Cairo Road, Lumumba Road and Independence Avenue increasingly combine storefront sales with online promotion. This setting allows the study to consider both platform uptake and the capabilities required to use platforms effectively.

The central problem addressed is whether online visibility translates into outcomes that businesses can assess. Frequent posts, large follower counts and customer enquiries do not reveal how many enquiries lead to purchases, whether advertising spending is worthwhile or whether buyers return. Accordingly, the study examined four connected issues: the tools businesses use, their effectiveness, their relationship with growth and the difficulties encountered during

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implementation. This structure links adoption with capability, business outcomes and constraints instead of assuming that platform presence itself represents success.

➢ *Objectives*

The study's overall aim was to evaluate digital marketing effectiveness among small online clothing retailers in Lusaka CBD. It sought to (i) document the digital tools and platforms in use, (ii) evaluate the performance of the strategies adopted, (iii) examine the association between digital marketing and business growth, and (iv) identify barriers to implementation.

➢ *Scope*

The investigation focused on small clothing enterprises in Lusaka CBD with no more than ten employees and at least one digital promotional channel. Survey responses were obtained from 100 owners and managers. Large retailers, firms located outside the CBD, businesses selling products other than clothing, and firms not using digital platforms were outside the study. Since customers were not surveyed, the effectiveness and growth measures represent the views of business respondents.

II. LITERATURE REVIEW

➢ *Digital Marketing Tools and SME Adoption*

The digital marketing tools considered include social networking platforms, websites, search engine optimisation, email campaigns, online advertisements, content development and analytics. Chaffey and Ellis-Chadwick [1] present digital marketing as a coordinated set of technologies and practices used to attract prospective customers, convert them and maintain relationships. Kannan and Li [7] situate these channels within the customer journey, where interaction and data help connect marketing actions with outcomes. Smaller firms often begin with social media because it is relatively inexpensive and reaches customers through mobile services they already know [5], [6].

Maintaining a website requires a different set of resources from operating a social media account. A firm-owned site can host product details and support online transactions, but it also needs design, upkeep, content updates, security, and in many cases, payment integration. Alford and Page [8] noted that small businesses may see the benefits of digital promotion while lacking time, expertise, or resources. Taiminen and Karjaluoto [9] similarly observed that accessible channels tend to be adopted before tools with greater operational demands. In Lusaka, social platforms can be used without developing a customer database or managing a separate web domain.

Email campaigns depend on organised contact lists and message administration. Paid online promotion also calls for spending controls, audience selection and assessment of campaign outcomes. Järvinen and Karjaluoto [10] describe how systematic use of web analytics can strengthen marketing evaluation, while Saura, Palos-Sánchez and Cerdá Suárez [11] connect key performance indicators and analytics with digital marketing assessment. Taken together, this work indicates that adoption should be evaluated by more than the number of channels a firm has opened.

➢ *Effectiveness and Performance Measurement*

Digital marketing effectiveness may be assessed using indicators such as audience reach, visibility, engagement, enquiries, sales, repeat business, cost efficiency and performance tracking. O'Sullivan and Abela [12] distinguish the ability to measure marketing performance from the mere conduct of marketing activities. Frosen et al. [13] also highlight that measurable indicators do not always capture the outcomes that matter most. For clothing retailers, likes and views show attention, whereas purchases, repeat orders, acquisition costs and advertising returns provide more direct evidence of commercial results.

➢ *Digital Marketing and Business Growth*

Prior research generally links digital marketing capability with firm performance, although outcomes depend on how activities are carried out. Tajvidi and Karami [14] reported an association between social media and marketing performance, and Wang and Kim [15] connected social media marketing with customer relationship capability and firm results. Chatterjee and Kumar Kar [6] also found performance benefits among SMEs using social media marketing. This study examines those relationships in Lusaka CBD's small clothing-retail sector using statistical tests rather than descriptive evidence alone.

➢ *Theoretical Framework*

The Technology Acceptance Model (TAM) accounts for technology uptake through users' perceptions of usefulness and ease of use [16]. Facebook, Instagram and WhatsApp Business are familiar mobile platforms that businesses can begin using with relatively little effort. Their adoption in this setting may therefore reflect the value owners place on reaching customers and the perceived simplicity of establishing an online presence. Pentina, Koh and Le [17] additionally identify social influence and previous experience as factors shaping SME social-network adoption.

The Resource-Based View (RBV) offers a complementary explanation of performance differences. Barney [18] argues that lasting competitive advantage is associated with resources and capabilities that create value and are not easily replicated. A social media account alone is widely accessible to competitors; more distinctive resources include trained staff, consistent content practices, analytics skills, customer records, e-commerce systems, and organisational learning. Tajvidi and Karami [14] therefore help connect social media activity with firm performance by directing attention to the capability behind platform use.

➢ *Conceptual Framework*

In the conceptual model, digital marketing strategies are treated as the independent construct, effectiveness as the intervening construct, and business growth as the outcome. Strategy includes social platforms, WhatsApp Business, websites and search optimisation, email, paid promotion, content and analytics. Effectiveness is represented by reach, visibility, engagement, enquiries, conversion, retention, cost

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efficiency, and measurement. Growth includes sales and revenue, online sales, customer expansion, reputation and competitiveness. Internet access and data costs, electricity, skills, finance, website ownership, and customer trust are considered contextual or moderating factors.

The framework proposes that platform adoption alone may not account for differences in results. Two firms can use the same network but achieve different outcomes if one has stronger content practices, better tracking, a website, or trained personnel. TAM helps explain the decision to adopt tools; RBV helps explain variation in outcomes among firms using similar tools. The study examined this proposition through group comparisons, correlation, and hierarchical regression.

➢ *Research Gap*

The study responds to several gaps in Zambian research: limited contextual evidence on online clothing retailers in Lusaka CBD, insufficient statistical testing of digital marketing and growth, and limited attention to capability-related differences. Earlier work often described social media uptake without estimating its relationship with growth. This investigation used data from 100 businesses, multi-item measures, and multivariate tests, while also examining gender, training, website ownership, and barriers that may prevent online activity from producing measurable results.

III. METHODOLOGY

➢ *Research Design and Philosophy*

An explanatory sequential mixed-methods design was applied within a cross-sectional timeframe. The first phase consisted mainly of a structured questionnaire administered to 100 owners and managers. Follow-up qualitative responses were used to clarify patterns in the survey, especially the practical issues underlying challenge ratings. This approach recognises that quantitative analysis can estimate the size and strength of relationships, while qualitative evidence can illuminate participants' experiences [19], [20].

A pragmatic perspective was adopted because the research questions called for both numerical analysis and accounts of business experience. Survey variables were specified and analysed statistically, while the qualitative component allowed respondents to explain their circumstances. Neither strand was considered sufficient by itself; the findings were brought together during interpretation to compare statistical patterns with participants' explanations.

➢ *Population and Sampling*

The study population comprised small online clothing retailers on Cairo Road, Lumumba Road and Independence Avenue sections of Lusaka CBD. Eligible firms had ten or fewer employees and used at least one digital platform for promotion. In the absence of an official register, the sampling frame was assembled from several sources, and the accessible population was estimated at 2,000–5,000 businesses. Stratified random selection covered six categories: casual wear, formal wear, traditional Zambian outfits, second-hand clothing, children's clothing, and mixed stock.

Yamane's formula was applied using a 10% margin of error. With the upper population estimate of 5,000, the calculation yielded about 99 participants, which was rounded to 100. Qualitative interviewees were purposively drawn from survey participants who consented to follow-up, aiming for variation in gender, clothing category, business age, website ownership, and training.

➢ *Instrument, Reliability and Analysis*

The questionnaire contained sections on location, business characteristics, respondent characteristics, digital marketing tools, effectiveness, business growth, challenges and training. Effectiveness, growth, and challenges used five-point rating scales. The instrument was pre-tested with five small business owners outside the sample, and wording was revised. Cronbach's alpha values were 0.869 for digital marketing effectiveness, 0.943 for business growth, and 0.949 for challenges, exceeding the commonly accepted 0.70 threshold [21], [22].

SPSS version 26 was used for frequencies, percentages, means, standard deviations, independent-samples t-tests, one-way ANOVA, Pearson correlation, and hierarchical regression. Mean scores were interpreted as excellent (4.21–5.00), good (3.41–4.20), fair (2.61–3.40), poor (1.81–2.60), and not at all (1.00–1.80). Qualitative responses were analysed thematically. The regression model entered strategy variables in Model 1 and added digital marketing effectiveness in Model 2. VIF values were checked for multicollinearity.

IV. RESULTS

➢ *Respondent and Business Characteristics*

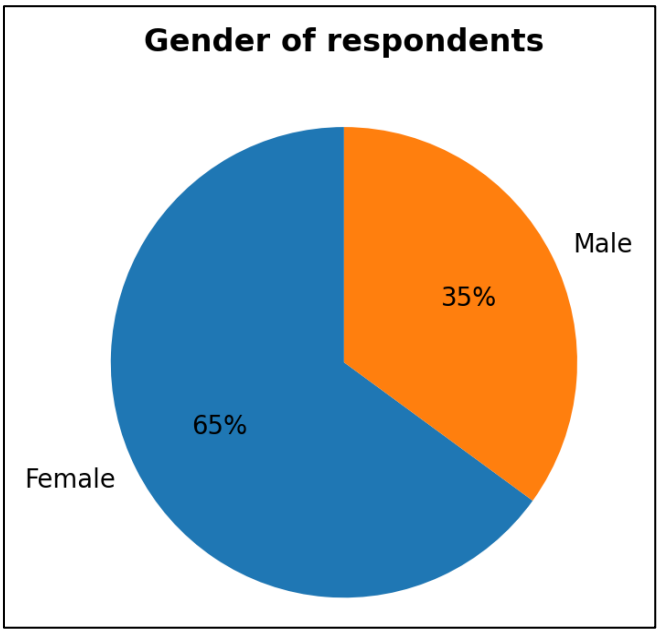


Fig 1 Gender Distribution of Respondents.

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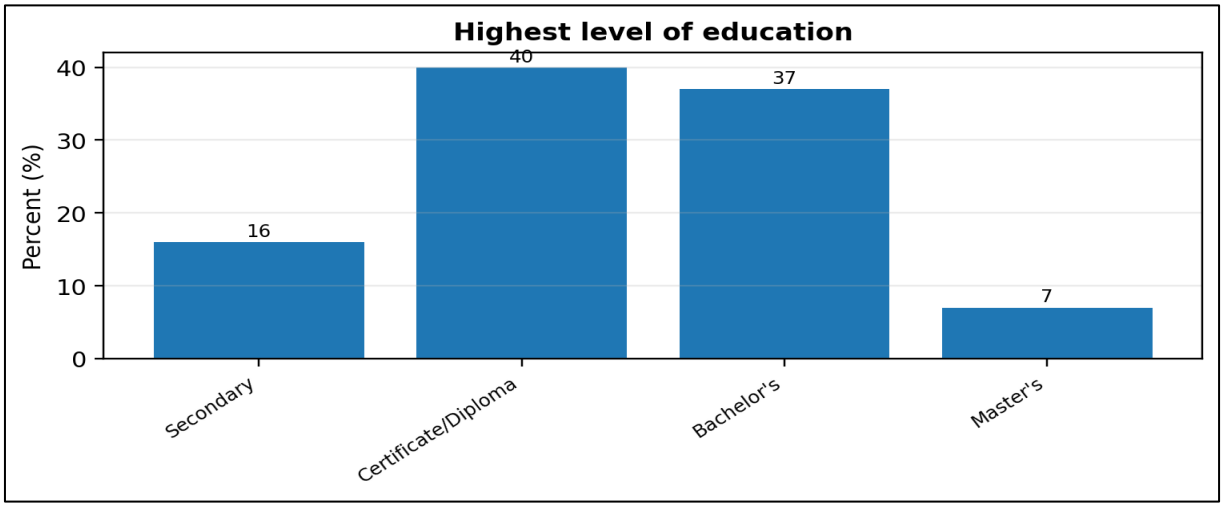


Fig 2 Highest Level of Education.

Women made up 65% of the sample and men 35%. Most respondents were younger than 36: 30% were 18–25 and 43% were 26–35; 26% were 36–45, while 1% were at least 46. Post-secondary qualifications were reported by 84%: 40% held a certificate or diploma, 37% a bachelor's degree, and 7% a master's degree. Thus, the sample was relatively young and formally educated, although the later results indicate that general education did not replace specialised digital marketing training.

Owners accounted for 87% of respondents and managers for 13%. Casual wear represented 22% of businesses, mixed stock 21%, traditional Zambian outfits 16%, formal wear 15%, and second-hand and children's clothing 13% each. Two-thirds (67%) had operated for one to three years; 23% had been active for four to six years, while 5% each had less than one year or more than six years of operation.

Table 1 Business Characteristics of Participating Clothing Retailers

Business characteristic	Distribution
Employees	1 person: 26%; 2–5: 51%; 6–10: 23%
Physical shop	Yes: 79%; online only: 21%
Online sales share	<25%: 6%; 25–50%: 29%; 51–75%: 37%; >75%: 28%

Staffing levels were small, but online sales were important to many respondents: 65% reported that online channels generated more than half of their sales. This provides context for assessing digital marketing, although the reported sales proportions were not independently verified.

➢ *Objective One: Types of Digital Marketing Used*

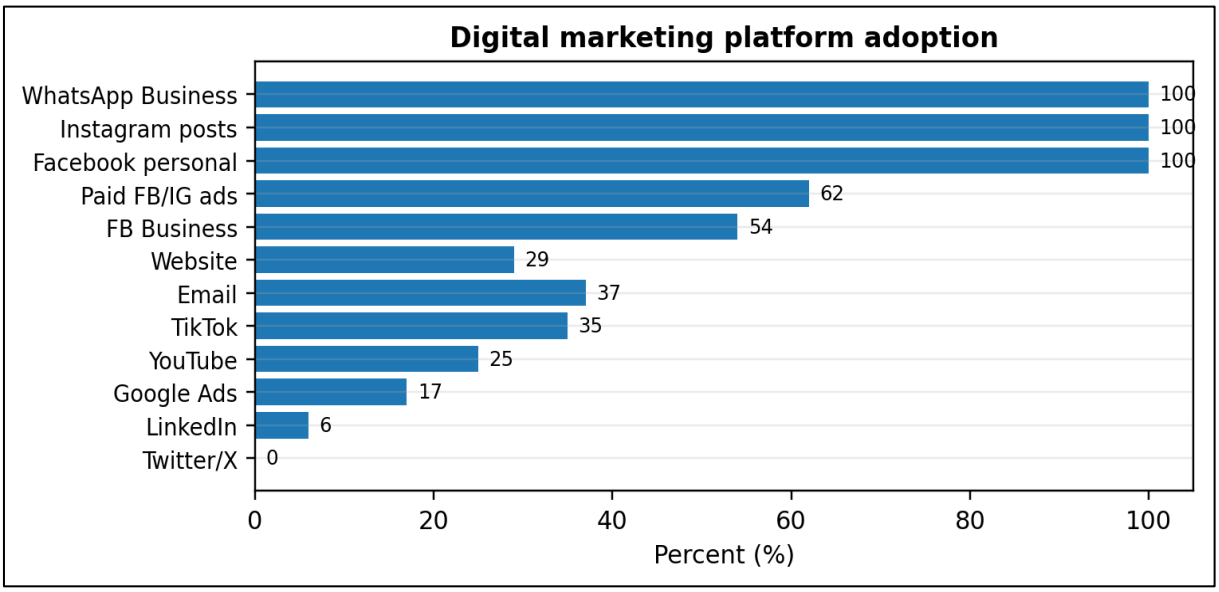


Fig 3 Digital Marketing Platform Adoption; Multiple Responses.

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Facebook, Instagram and WhatsApp Business were each reported by all participating firms. Paid Facebook or Instagram promotions were used by 62%, Facebook Business Pages by 54%, email marketing by 37%, TikTok by 35%, websites by 29%, YouTube by 25%, Google Ads by 17% and LinkedIn by 6%. None reported using Twitter/X. On average, a business used 6.2 platforms (SD = 2.4).

The adoption pattern favoured familiar social platforms, while tools with higher technical, financial or organisational demands were less common. Although every business used WhatsApp Business, only 11% identified it as their primary marketing channel. Facebook was the main channel for 26% and Instagram for 24%; TikTok, websites and other channels each accounted for 13% of primary choices. These figures distinguish routine customer communication and order handling from the channel chiefly used to attract attention.

- *Duration and Posting Frequency*

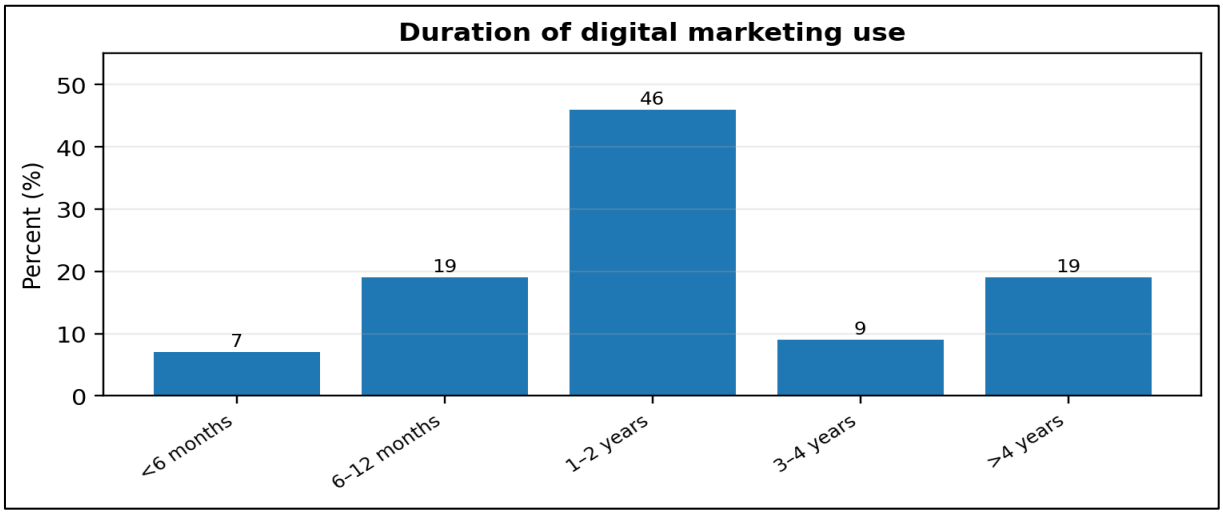


Fig 4 Duration of Digital Marketing Use.

Digital marketing had been used for one to two years by 46% of firms. Another 19% reported more than four years of use, 19% six to twelve months, 9% three to four years, and 7% less than six months. Posting was frequent: 32% published several times per day, 26% once daily and 41% several times each week; 1% posted weekly. Posting volume indicates activity, but it does not independently demonstrate business effectiveness.

➢ *Objective One Continued: Owned Channels and Paid Promotion*

Table 2 Digital Marketing Tools and Use of Owned and Paid Channels

Tool	Response	n	%
Website	No website	71	71
Website	Information only	7	7
Website	E-commerce	22	22
Email marketing	Regularly	20	20
Email marketing	Occasionally	17	17
Email marketing	No	63	63
Paid advertising	Regularly	28	28
Paid advertising	Occasionally	33	33
Paid advertising	Organic only	39	39

A website was absent in 71% of businesses; 29% had a website, and 22% had e-commerce functionality. Combining regular and occasional use, 37% engaged in email marketing. At least occasional paid advertising was reported by 61%, while 39% relied on organic posts. Among the 61 advertisers, 27.9% spent under K500 monthly, 26.2% spent K500–K1,000, another 26.2% spent K1,001–K3,000 and 19.7% spent above K3,000.

Social media was widely used, whereas websites and email were less established. This pattern accords with studies showing that small firms tend to adopt simpler digital channels before tools that demand technical expertise, customer databases, or sustained investment [8], [9]. It is also consistent with TAM: channels viewed as useful and easy to operate can spread quickly. However, the limited availability of e-commerce websites may leave firms dependent on third-party platforms for discovery and customer interaction.

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➢ *Objective Two: Effectiveness of Digital Marketing*

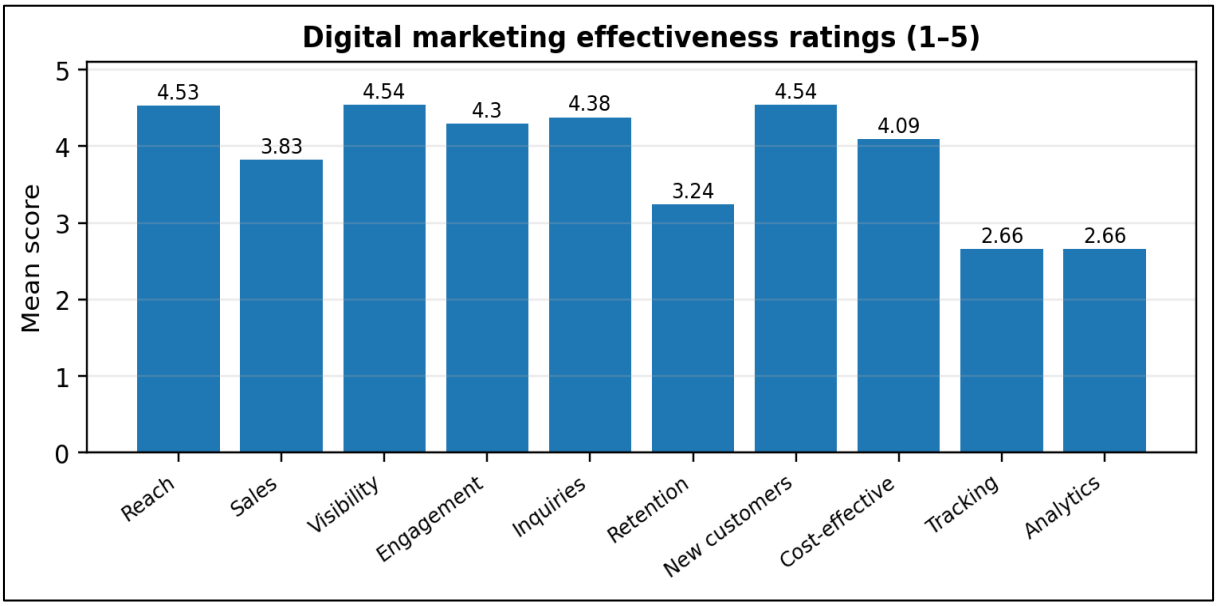


Fig 5 Digital Marketing Effectiveness Rating

The mean effectiveness rating was 3.88, which falls in the good category. The strongest items were attracting new customers and improving brand visibility (both 4.54), followed by reaching more customers (4.53). Engagement (4.30) and enquiries (4.38) were also rated excellent. Sales growth scored 3.83 and cost efficiency 4.09, both good. Retention was fair at 3.24, while performance tracking and analytics each received 2.66. Overall, respondents rated awareness and customer contact more highly than measurement and retention.

➢ *Objective Two Continued: Effectiveness Across Groups*

Table 3 Digital Marketing Effectiveness Scores Across Business and Respondent Groups

Characteristic	Group	n	Mean	SD	Test
Years in operation	<1 year	5	3.62	0.46	F=22.05, p<.001
Years in operation	1–3 years	67	3.64	0.44	
Years in operation	4–6 years	23	4.52	0.57	
Years in operation	>6 years	5	4.40	0.46	
Website	No website	71	3.56	0.34	F=158.11, p<.001
Website	Information only	7	4.03	0.11	
Website	E-commerce	22	4.85	0.11	
Online sales	<25%	6	4.20	0.64	F=1.84, p=.145
Online sales	25–50%	29	3.81	0.71	
Online sales	51–75%	37	4.00	0.57	
Online sales	>75%	28	3.72	0.51	
Gender	Male	35	4.23	0.69	t=4.61, p<.001
Gender	Female	65	3.69	0.47	

Effectiveness scores differed significantly by business age, website ownership and respondent gender. Firms operating for four to six years averaged 4.52, compared with 3.64 among those operating for one to three years. The gap by website status was particularly marked: e-commerce firms averaged 4.85, while firms without websites averaged 3.56. Online-sales share was not associated with a statistically significant difference. Male respondents reported a mean of 4.23, compared with 3.69 among female respondents.

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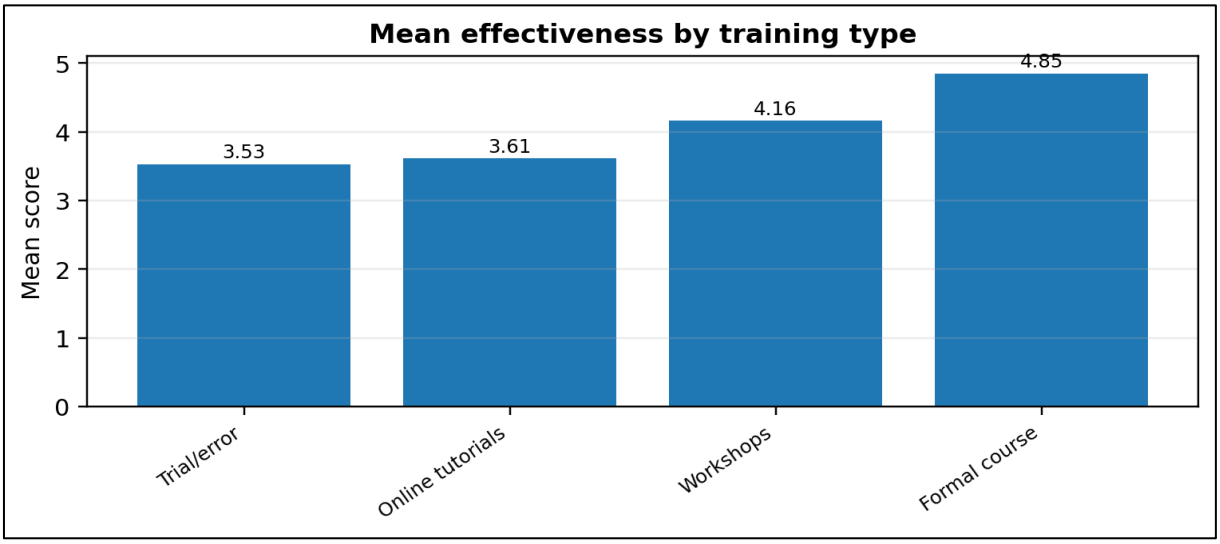


Fig 6 Mean Effectiveness by Type of Training Received.

Respondents with formal training recorded the highest mean effectiveness (4.85), followed by workshops or seminars (4.16), online tutorials (3.61), and learning through trial and error (3.53). Differences between these groups were statistically significant ($F = 88.15$, $p < 0.001$). This is consistent with RBV's emphasis on capability development, but because training and effectiveness were measured in the same cross-sectional survey, the association should not be interpreted as proof of causation.

➢ *Objective Three: Digital Marketing and Business Growth*

Table 4 Respondents' Ratings of Digital Marketing and Business Growth Indicators

Growth indicator	Mean	SD	Interpretation
DM directly helps the business grow	4.53	0.50	Excellent
More DM investment would bring more growth	3.71	0.81	Good
DM helps compete with larger shops	3.66	0.78	Good
Reached new types of customers	4.53	0.50	Excellent
DM builds customer trust and loyalty	4.37	0.75	Excellent
Strong link between DM and revenue	4.53	0.50	Excellent
DM improves reputation	4.53	0.50	Excellent
Customers recommend after finding us online	3.26	1.06	Fair
DM helps understand customer wants	4.37	0.75	Excellent
Business would struggle without DM	4.54	0.50	Excellent
Overall growth score	4.20	0.56	Good

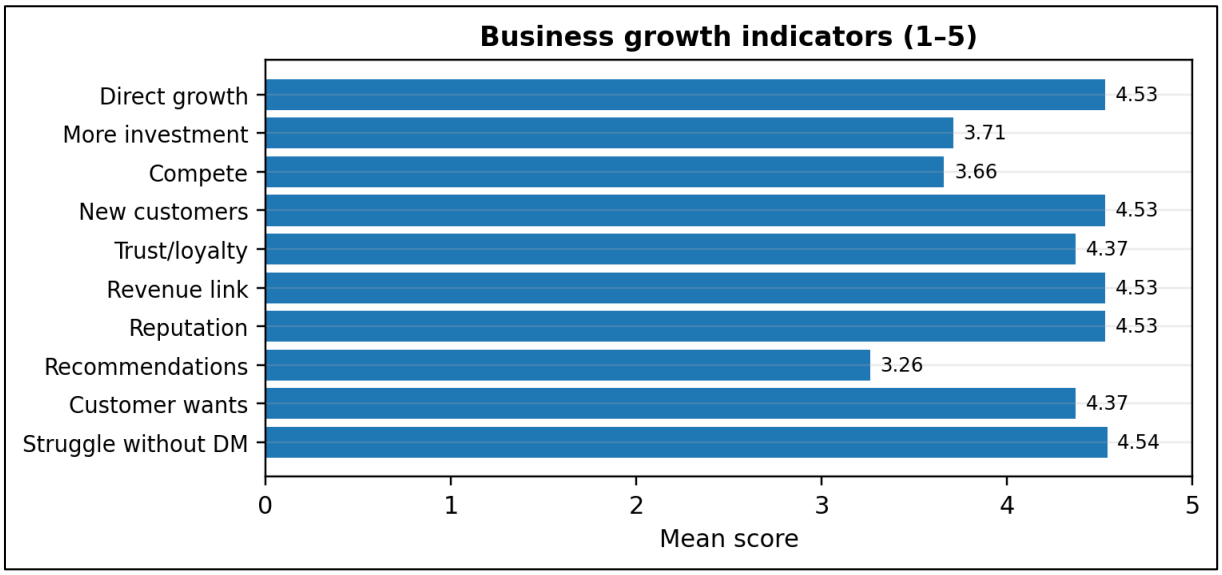


Fig 7 Business Growth Indicators Attributed to Digital Marketing.

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Business growth received an overall mean of 4.20, classified as good. Respondents rated highly the direct contribution of digital marketing to growth, access to new customer groups, its relationship with revenue, reputation, understanding customer needs, and the perceived difficulty of operating without it. The lowest-rated item concerned customers recommending the business after discovering it online (3.26); competition with larger shops scored 3.66, and expected growth from further investment scored 3.71.

- *Correlation Analysis*

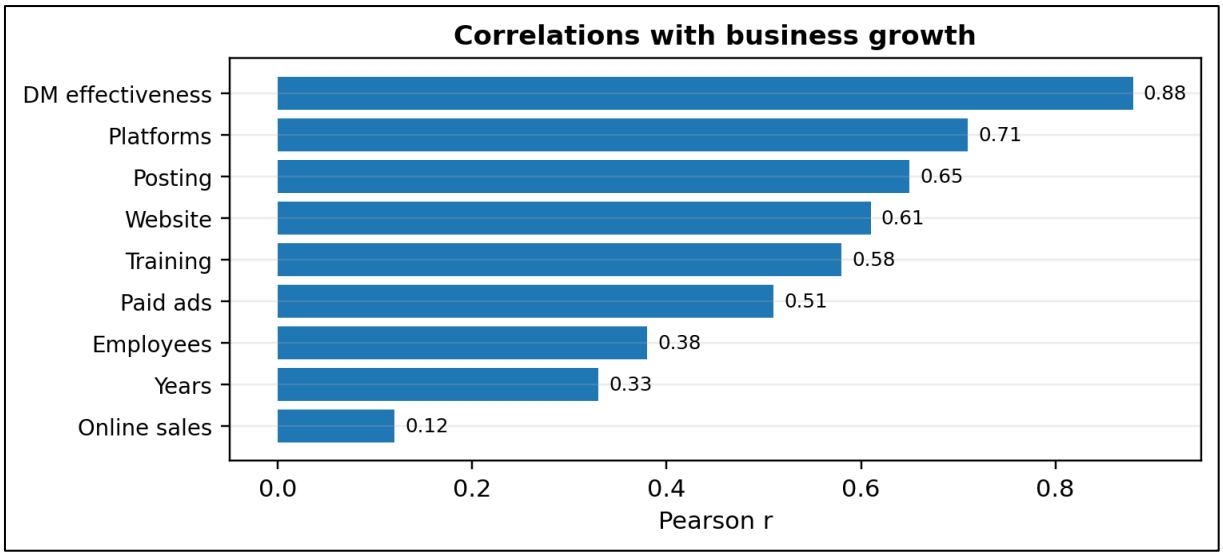


Fig 8 Pearson Correlations Between Digital Marketing Variables and Business Growth.

Effectiveness showed the strongest association with growth ($r = 0.88$, $p < 0.001$). Positive significant correlations were also observed for platform count ($r = 0.71$), posting frequency ($r = 0.65$), website ownership ($r = 0.61$), and training ($r = 0.58$). Paid advertising was positively related to growth as well. These are associations from the survey and do not establish causal direction.

➢ *Hierarchical Regression Analysis*

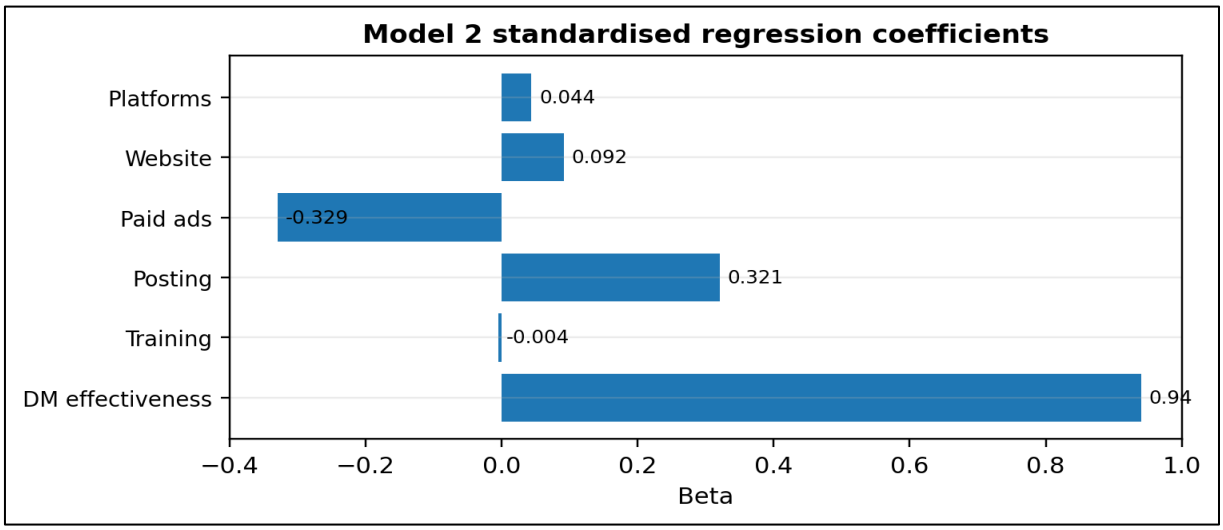


Fig 9 Standardised Regression Coefficients in Model 2.

Table 5 Hierarchical Regression Results for Digital Marketing Strategies and Business Growth

Predictor	Model 1 β	Model 1 p	Model 2 β	Model 2 p	VIF
Number of platforms	0.217	0.048	0.044	0.510	8.71
Website ownership	-0.007	0.943	0.092	0.144	7.85
Paid advertising	0.030	0.745	-0.329	<0.001	7.64
Posting frequency	0.669	<0.001	0.321	<0.001	2.93
Training	0.463	<0.001	-0.004	0.956	8.63
DM effectiveness	—	—	0.940	<0.001	10.34

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Table 6 Summary of Hierarchical Regression Model Statistics

Model statistic	Model 1	Model 2
R^2	0.868	0.954
Adjusted R^2	0.861	0.951
F statistic	F(5,94)=123.76, p<0.001	F(6,93)=318.56, p<0.001
R^2 change	—	0.086; F change=173.9, p<0.001

The first regression model accounted for 86.8% of the variance in reported growth. Posting frequency ($\beta = 0.669$, $p < 0.001$) and training ($\beta = 0.463$, $p < 0.001$) were the strongest predictors; platform count had a smaller but significant coefficient ($\beta = 0.217$, $p = 0.048$). After effectiveness was added, the model's R^2 rose to 0.954. Effectiveness had the largest Model 2 coefficient ($\beta = 0.940$, $p < 0.001$), while the other coefficients changed, including the negative coefficient for paid advertising.

Several Model 2 variance inflation factor (VIF) values were elevated, notably effectiveness (10.34), platform count (8.71), and training (8.63). Because these predictors overlap, their individual coefficients require caution. The regression indicates strong explanatory performance within this sample, but it does not justify treating each coefficient as an independent causal effect.

- *Objective Four: Challenges in Digital Marketing Implementation*

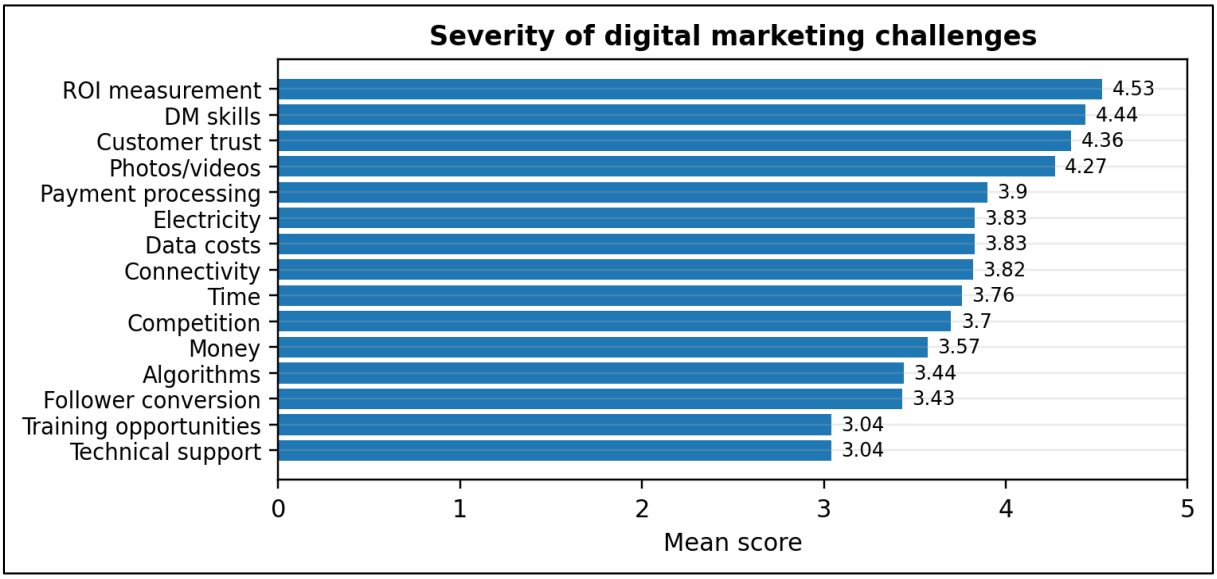


Fig 10 Mean Severity of Digital Marketing Challenges (5 = Very High Challenge).

The highest-rated implementation barrier was difficulty calculating return on investment (4.53). Other prominent concerns were limited digital marketing knowledge or skills (4.44), distrust of online sellers (4.36), and producing quality photographs and videos (4.27). Payment processing, funding, connectivity, data expenses, and electricity interruptions were also reported as challenges.

Table 7 Mean Severity of Digital Marketing Implementation Challenges by Category

Challenge category	Mean	SD	Level
Customer trust and payments	4.13	0.64	High
Finance and measurement	4.05	0.57	High
Skills and content	3.92	0.56	High
Infrastructure	3.83	0.73	High
Market and platform	3.52	0.56	High
Time and support	3.40	0.68	Moderate

Trust and payment concerns formed the most severe challenge cluster, followed by finance and measurement, skills and content, and infrastructure. The difficulty therefore extends beyond obtaining access to digital platforms: businesses also need ways to assess performance, build customer confidence and manage the operational requirements of online selling.

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➢ *Training Exposure and Demand*

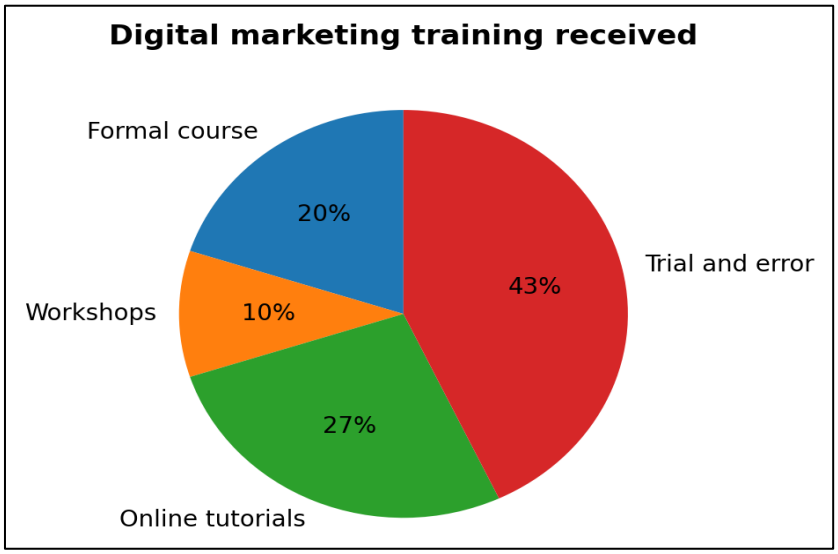


Fig 11 Digital Marketing Training Received.

Trial-and-error learning was reported by 43% of respondents and online tutorials by 27%. Formal courses or programmes accounted for 20%, while 10% had attended workshops or seminars. Thus, 30% had received structured training, compared with 70% who relied on informal learning methods.

Table 8 Respondents' Interest in Additional Digital Marketing Training

Training interest	Frequency	Percent
Very interested	48	48.0
Somewhat interested	52	52.0
Total	100	100.0

Every respondent expressed interest in additional training: 48% were very interested and 52% somewhat interested. This demand contrasts with the limited exposure to structured learning. Formal training was associated with a mean effectiveness score of 4.85, compared with 3.53 for trial-and-error learners. The cross-sectional results do not prove that training caused higher effectiveness, but they identify training as a capability worth examining further.

➢ *Reliability of the Measurement Scales*

Table 9 Reliability of the Digital Marketing Effectiveness, Business Growth, and Challenge Scales

Scale	Items	Cronbach's alpha	Decision
Digital marketing effectiveness	10	0.869	Reliable
Business growth	10	0.943	Reliable
Digital marketing challenges	15	0.949	Reliable

All three scales recorded Cronbach's alpha values above 0.70. Business growth and challenges showed particularly strong internal consistency, and the effectiveness scale also met the reliability criterion. The results support using the composite measures in the subsequent analyses.

V. DISCUSSION

➢ *Types of Digital Marketing Used*

The dominance of Facebook, Instagram and WhatsApp Business supports the literature describing social media as an accessible entry point for small firms [5], [6], [9]. The present evidence is particularly clear because all 100 businesses used the three platforms. Yet the results also show a distinction between adoption and diversification. Websites were present in only 29% of firms, and only 22% had e-commerce functionality. Email was used by 37%, while LinkedIn was used by 6% and Google Ads by 17%. The pattern is consistent with the proposition that small businesses adopt channels that are easy to start before developing more demanding owned or paid capabilities [8], [9].

The finding that WhatsApp Business was used by everyone but named as the main marketing platform by only 11% is also instructive. The platform may have a functional role in order coordination, customer communication, and product catalogues, while Facebook and Instagram are used for discovery and attention. This division suggests that platform counts can hide differences in purpose. It also supports the RBV interpretation: performance depends on routines for using the tools, not merely on possessing accounts.

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➢ *Effectiveness of Digital Marketing*

The overall effectiveness score of 3.88 indicates a good level of perceived effectiveness, but the component scores reveal an uneven pattern. Reach, new-customer acquisition and brand visibility were rated excellent, whereas retention, performance tracking and analytics were much weaker. This mirrors the distinction made in digital marketing performance research between activity metrics and outcome measurement [10]–[13]. A firm can generate visibility without having the information required to decide which content, audience or advertising spend produces profitable customer behaviour.

The big differences by website ownership and training are also consistent with RBV. E-commerce businesses recorded 4.85 compared with 3.56 among businesses without websites, and formal training was associated with 4.85 compared with 3.53 among trial-and-error learners. These differences should not be interpreted as proof that websites or training alone produce effectiveness. Businesses with stronger management, more resources, or longer experience may be more likely to obtain websites and training. The results nevertheless identify these capabilities as statistically relevant points for intervention and further study.

➢ *Relationship Between Digital Marketing and Business Growth*

The relationship between digital marketing effectiveness and business growth was very strong ($r = 0.88$, $p < 0.001$). This finding is consistent with research linking digital marketing capabilities, social media use, and firm performance [6], [14], [15]. The regression results add a further distinction: strategy variables explained 86.8% of the variance in growth before effectiveness was added, but the model increased to 95.4% after effectiveness entered. This suggests that the quality with which digital marketing is executed captures information about growth that simple counts of platforms cannot fully capture.

The model also changes the interpretation of training and platform quantity. Posting frequency and training were strong predictors in Model 1, but after effectiveness was added, they were no longer statistically significant, while effectiveness had a coefficient of $\beta = 0.940$. This pattern is compatible with an RBV explanation in which capabilities transform access to technology into performance. It does not mean that posting or training has no value. Instead, their statistical contribution appears to operate alongside or through the broader effectiveness construct in this model.

The high VIF values require caution. Several predictors overlap conceptually and statistically, especially platform count, training, and effectiveness. The Model 2 coefficient for paid advertising also becomes negative despite its positive bivariate correlation with growth, illustrating why multivariate coefficients should not be interpreted without considering collinearity. The safest conclusion is therefore that the model has high explanatory power within the sample, while the individual coefficients require careful interpretation.

➢ *Challenges and the Capability Gap*

The challenge results shift the discussion from adoption to operating capability. Measuring return on investment was the highest-rated problem, followed by skills and customer trust. These findings correspond with the low 2.66 ratings for tracking performance and understanding analytics. In other words, the businesses report strong reach and visibility but weaker measurement capability. This is consistent with Järvinen and Karjaluoto [10] and Saura et al. [11], who place analytics and KPI use within digital marketing performance management.

Infrastructure remains relevant even though it was not the highest challenge category. Data costs, connectivity, and electricity outages can interrupt posting, customer responses, and campaign monitoring. However, the results show that improving infrastructure alone would not remove the problem because capability and trust remain highly rated constraints. Support therefore needs to combine skills, measurement, customer protection and infrastructure rather than focusing on a single intervention.

➢ *Theoretical and Practical Implications*

The findings provide support for the combined use of TAM and RBV. TAM helps explain the universal adoption of Facebook, Instagram and WhatsApp Business: the platforms are familiar, mobile-based and relatively easy to use. RBV helps explain why businesses using similar platforms report different effectiveness levels. The biggest differences are associated with website ownership, training and experience rather than simple access to a social media account. The two theories therefore address different stages of the framework: TAM is more useful for explaining adoption, while RBV is more useful for explaining capability and performance.

For business owners, the practical implication is to move from platform accumulation to measurement. A small clothing business does not necessarily need to add another social account if it cannot determine which existing content produces enquiries and sales. A simple monthly dashboard can record enquiries, purchases, repeat customers, campaign expenditure, cost per customer acquired and sales attributable to online activity. Such measures would directly address the highest challenge identified in the study: difficulty measuring return on investment.

For training providers, the evidence points toward practical rather than purely theoretical programmes. Training should cover content production, analytics interpretation, conversion tracking, customer trust, secure payments and basic e-commerce management. The fact that all respondents wanted training indicates a ready audience, while the low current exposure to formal training suggests an unmet capability need. Training should also be designed with women entrepreneurs in mind because female respondents reported lower effectiveness scores and may face different access constraints.

For policymakers and support institutions, the findings support a combined approach. Digital entrepreneurship programmes can encourage low-cost e-commerce websites,

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simple analytics tools and secure payment options while also addressing data costs, connectivity and electricity reliability. ZDA and other SME-support institutions can use sector-specific training rather than generic digital literacy programmes. ZICTA and service providers can contribute through connectivity and affordability initiatives, while consumer-protection institutions can strengthen trust in online transactions.

➢ *Limitations*

The study has several limitations. The sampling frame was constructed because no official register of all eligible clothing businesses existed. The 10% margin of error is wider than the 5% commonly used in confirmatory studies. Growth was self-reported because some owners were reluctant to share financial records. Self-reporting creates potential recall and social desirability bias. The cross-sectional design prevents causal inference, and the findings are geographically limited to Lusaka CBD. The regression also contains high VIF values, so the individual Model 2 coefficients should not be treated as independent causal effects.

VI. CONCLUSION AND RECOMMENDATIONS

➢ *Conclusion*

Small online retail clothing businesses in Lusaka CBD have adopted digital marketing widely, particularly through Facebook, Instagram and WhatsApp Business. Adoption of owned and more technically demanding channels is less developed: 71% had no website, 63% did not use email marketing, and only 22% had e-commerce-enabled websites. Digital marketing was perceived as good overall, but its strengths were concentrated in reach, visibility, and new-customer acquisition. Retention, performance measurement, and analytics were weaker.

Digital marketing effectiveness was strongly associated with business growth. The effectiveness score correlated with growth at r = 0.88, and hierarchical regression increased explained variance from 86.8% to 95.4% after effectiveness was added. These results show a strong relationship within the sample but do not establish that digital marketing caused growth. The evidence also indicates that capability matters: effectiveness was higher among businesses with e-commerce websites and formal training.

The major implementation problems were difficulty measuring return on investment, lack of digital marketing skills, customer trust, content production, and payment-related issues. Infrastructure problems involving data, connectivity, and electricity were also substantial. Seventy percent of respondents relied on trial-and-error or online tutorials for training, while all respondents wanted additional training. The evidence therefore points to a capability gap rather than an adoption gap.

➢ *Recommendations*

Table 10 Recommendations Based on Study Findings and Suggested Responsibilities

Finding	Recommendation	Suggested responsibility
ROI measurement rated 4.53	Use a monthly dashboard for enquiries, conversions, repeat sales and campaign cost	Business owners
Skills rated 4.44; 70% informal learning	Provide affordable sector-specific practical training	ZDA, SME institutions, trainers
Customer trust rated 4.36	Use secure payments, clear return policies and visible business information	Owners, consumer-protection bodies
E-commerce websites associated with higher effectiveness	Support low-cost mobile-friendly e-commerce websites	Owners and service providers
Infrastructure rated about 3.83	Improve connectivity affordability and backup power options	ZICTA, operators, owners
Women reported lower effectiveness	Target women entrepreneurs in digital capability programmes	Training providers and associations

➢ *Future Research*

Future studies should use longitudinal designs to establish whether improvements in digital capability precede growth. Where possible, audited sales, advertising expenditure and platform analytics should supplement self-reported ratings. Research should also test whether training, website ownership and analytics capability mediate or moderate the relationship between platform adoption and performance. A larger multi-district study could determine whether the Lusaka CBD pattern is replicated in other Zambian retail markets.

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