

DIGITAL TECHNOLOGY ADOPTION BY WOMEN ENTREPRENEURS AMID COVID-19 PANDEMIC

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ABSTRACT

This paper adds to the debate about the effort which has been done by women entrepreneurs to keep their businesses running during the COVID-19 pandemic. Accordingly, the author seeks to understand how entrepreneurial marketing strategies decisions and social media adoption impact women's business performance during the COVID-19 pandemic. Furtherly, examines the mediating role of the Technology Acceptance Model (TAM) on the relationships. To accomplish the study's objectives, an actual visit survey using a questionnaire, Confirmatory Factor Analysis (CFA) was applied to validate the data, and the Structural equation model (SEM) was employed to test the hypotheses. The study revealed entrepreneurial marketing strategy decisions have a positive and statistically significant direct effect on company performance. Also, there was a positive and significant direct relationship between social media adoption and the company's performance. In the mediation results, the study found that perceived usefulness mediated the relationship between entrepreneurial marketing strategies and business performance. In addition to that perceived usefulness mediate the relationship between social media adoption and business performance. The findings stimulate the momentum of the growing literature, particularly in developing countries on marketing strategies and decisions on women's business performance.

Keywords: Marketing strategies, Women entrepreneurs, COVID-19, TAM, Business performance.

INTRODUCTION

The Coronavirus Disease (COVID-19) was first identified in late 2019 in Wuhan, China, and afterwards spread throughout the world (Liu et al., 2020). On 16 March 2020, Tanzania declared its first case of COVID-19 (Tarimo & Wu, 2020) adding to the list of countries that were affected by it. The administration proclaimed a state of emergency after the news was released and said new preventative measures would be put into effect shortly after. The nation was forced to implement preventative measures, including the closure of schools and universities, a partial state of lockdown, and a ban on public meetings. (Shangwe, 2021). However, the COVID-19 pandemic was reported to overshadow development activities globally. All the countries globally have mobilized their resources to contain the COVID-19 pandemic, which slows all the development activities such as inspirational Sustainable Development Goals (SDGs) (Khetrapal & Bhatia, 2020). The duration of the ongoing pandemic cannot be predicted and its outcome remained uncertain. Developing countries such as sub-Saharan African countries were/are more affected as a result of COVID-19. Different types of entrepreneurial businesses were/ are affected because of the traditional method of doing business in Africa (Musavengane et al., 2022).

Within the context of gender, it has disproportionately affected women entrepreneurs, as their firms are younger and smaller. According to prior research, men and women manage their enterprises differently in response to stress and external shocks. (Manolova et al., 2020). Previous studies show that during the previous disaster such as the Wenchuan earthquake in China and Hurricane, male business owners were more likely to succeed in continuously operating their businesses than female owners (Li et al., 2020; Marshall et al., 2015). Even during COVID-19, women were forced to shut down their businesses to care for their families, which left them jobless (Vasilić et al., 2020). Since women seem to be more affected by the crisis than men, they need to shift from the dependency on the traditional method of marketing and serving their business to the technological method. Traditional marketing is the process of fulfilling the target audience's needs using offline channels (Durmaz & Efendioglu, 2016) while digital marketing can be termed as an approach, a strategy, or a branding and marketing exercise, by the use of digital platforms (Mandal & Joshi, 2017). The use of digital tools and technologies drastically enable significant business benefits, such as improve customer experience and new business models, which is known as digital technology as explained by Fitzgerald et al. (2014). According to research, digital technology can help entrepreneurs make decisions about their marketing strategies. (Polas & Raju, 2021; Manolova et al., 2020; Afshan et al., 2021).

However, even though the lockdown and social distance restrictions have been relaxed in many nations (Caselli et al., 2020), marketing using digital technology is becoming more and more pervasive in society and is an inevitable part of promotional strategies. Digital technology aids to get customers for any business, including SMEs (Alsharji et al., 2018). Thus, digital technology is of strategic importance and is fundamental for modern business operations. Through digital technology, the amount of information users have at their fingertips has completely changed how consumers and businesses gather information. For instance, instantaneous access to information and mobile technology have altered how consumers interact with services they are interested in. Since most businesses operated by women are operating in the lower margin industries (Hasan & Almubarak, 2016) that are more at risk of supply chain disruptions, the most important change in this regard has been to digitalize an outsized share of operations and enable remote management. There is evidence shows that women have shifted their minds to digital technology to build a consumer base (Yosha, 2020).

However, there hasn't been much research done on how women entrepreneurs associated digital technologies in their business to cope with the situation during COVID-19, especially in Sub-Saharan. Some studies for example Afshan et al. (2021); Olsson & Bernhard (2021) discovered that women were/are engaged in novel digital technology learning to sustain their businesses during COVID-19 in Pakistan and Sweden. Also, Rahayu et al. (2021) found that women engaged in digital technology to sustain their business during COVID-19 in Indonesia. The present study investigates women entrepreneurs' adoption of new technology in their marketing decision by employing the Technology Acceptance Model(TAM) (Davis, 1985) for additional interest discoveries.

The following are objectives to be covered in the present study: First, to gain insight into the influence of entrepreneurial marketing strategies decisions on women's business performance during the COVID-19 pandemic. Second, to gain insight into the influence of social media adoption on women's business performance during the COVID-19 pandemic. Social media here is defined as computer-based digital technology such as video conference service for example zoom digital technology and photo sharing service for stance Instagram and Facebook (Jones et al., 2015). Third, the study employed the TAM as a mediation variable. In the present study, we

expect differences in the strength of the mechanisms chosen to explain the women entrepreneurs in their technology adoption in the area that has a fast pace of technology but slow network coverage.

However, based on the fact that the contributions of women entrepreneurs in developing countries in social and economic expansion cannot be ignored, the followings are the contribution of the present study. First, entrepreneurial activities conducted during COVID-19 may unlock new experiences for women entrepreneurs such as social media digital technology usage and entrepreneurial marketing decision they make during the pandemic, necessary for their enterprise's performance. Therefore, it is important to explore and understand "which experiences women entrepreneurs gain during the COVID-19 pandemic". Second, knowing the impact that enterprises owned by women have during COVID-19 will be eye-openers to policymakers and authorities to establish ways to mitigate hardship experienced by women during crises. Third, entrepreneurship literature is exhaustively studied in the developed and western context of the world (Birkner et al., 2018; Rashid & Ratten, 2020). To fill this gap, this study aims to explore the usage of digital technology in communication by women entrepreneurs during COVID-19 in Tanzania which is one of the understudied developing countries in entrepreneurship and digital technology literature.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Entrepreneurial Challenges During the Global Pandemic (COVID-19)

Just like any other country, after the World Health Organization declared COVID-19 as a global pandemic, Tanzania was battling to stop the infectious virus's spread. (Shangwe, 2021). The decision to restrict people's movements caused small and medium enterprises at high risk as it was later documented that 50% of small and medium-sized businesses lost a large portion of their revenue because of pandemics (Oecd, 2020). Women business owners have been particularly hard hit by the pandemic crisis on both the business and home fronts (Michael, 2020). Women are overwhelmed with family responsibilities, so they have dual responsibilities such as working on their ventures as well as taking care of their families (Tundui and Tundui, 2021). Moreover, women are facing critical situations due to business structural issues, for example having small size and young-age enterprises (Michael, 2020). Dealing with sudden and overwhelming crises is a challenge for women who are depending on informal financing and lack financial assets. For example, Ms Chimphamba was among 131 small-scale cross-border traders, who complained that her revenue fell by 60% due to crossing border restrictions imposed (Unctad, 2021). By staying home restriction women could not be able to discuss the solution with others who have new ideas on how to manage a crisis (Orser, 2020). However, the inclusion of the COVID-19 pandemic resulted in their business's transition to digital technology employing smart apps (Shao et al., 2022). It's the strategic change implemented by women to be able to cope with the situation. Noted that, tourism, hotels, transportation, oil and gas suppliers, restaurants, and event planners were among the industries that were severely impacted by the pandemic because they lacked contingency planning. It was debated that the absence and non-adoption of digital technologies during SARs cause many businesses remained closed (Akpan et al., 2022). The situation changed during COVID-19 as many businesses adopted technology as an aid to reach the market although the challenges persist to small businesses (Akpan et al.,

2022, Bai et al., 2021). As a result, goals were set to learn about the circumstances experienced by business women during the COVID-19 issue.

Entrepreneurial Marketing Strategies Decision and Business Performance

SME managers are observed to decide on their marketing strategies by using digital technology (for example desktop computers, mobile phones, Wi-Fi, multimedia, video conferencing etc.) during pandemics (Klein & Todesco, 2021). Entrepreneurs are now finding it difficult to decide without the aid of digital technology (Purbasari et al., 2021). Evidence from the literature suggests that strategic deployment of suitable digital technologies can boost competitiveness, productivity, and performance (Dibrell et al., 2008). For example, digital technology contributes to marketing strategies when staying home was the only option while businesses need owners' existence during the restriction of movement during COVID-19 (Bai et al., 2021). Digital technology increases the needs of consumers and the development of creative prerequisites (Buheji & Ahmed, 2020) that may lead to venture performance. Women are observed to shift focus in terms of their market strategies with a growing percentage of these women now relying on social media platforms to extend their customer base. Facebook, WhatsApp, YouTube and LinkedIn are mentioned to be trusted platforms that attract women to work with their marketing strategies (Yosha, 2020). The aforementioned information shows that the behaviour changes of women to engage in alternative methods to advertise and meet their customers may contribute to the venture's performance. Therefore, by the information provided above the research suggest the following hypothesis:

H₁: The entrepreneurial marketing strategies decisions done by women using digital technology contributed to their business performance during the COVID-19 pandemic.

Social Media Adoption and Business Performance

It has been observed that the usage of social media networks provides small and medium enterprises with a new platform to carry out their marketing actions (Effendi et al., 2020). Considering the disadvantage which faces women caused by COVID-19 (Jaim, 2021), women have been channeled to social media platforms that help them to send information, interact with their customers and make new customers (Onoshakpor et al., 2020). Social media platform plays their role from exchanging information to influencing consumers during the decision-making process (Effendi et al., 2020). Although social media platforms reported being used to build a social network or social relationship with other people who share similarities (Akram & Kumar, 2017), business enterprises used that opportunity to achieve their strategies by building brand awareness, and driving website traffic which increases sales as the results (Salam et al., 2021). Thus, the usage of social media platforms for business goals has contributed to enterprises' financial gain (Trawnih et al., 2021). According to the information gathered, we propose the following hypothesis:

H₂: The use of social media platforms adopted by women entrepreneurs contributed to their business performance during the COVID-19 pandemic.

Digital Technology Acceptance Model as a Mediator

A growing number of adoptions of digital technology for marketing by small businesses can only be successful if the owner perceives it as an enabler of the business success. The study by Ali Taha et al. (2021) found that the owners see digital technology as an essential tool and accept its usage that provides new sales, and new customers, and build a strong link with old customers. However, the massive development of information and communication digital technology invites even small businesses that can leverage low-cost digital technology to achieve their marketing campaign successfully (Jones et al., 2014). It has been recommended that the early-stage usage of digital technology for new small companies prepare them for long time survival compared to companies without any digital technology (Ashurst et al., 2012). The current use of the digital technology acceptance model (TAM) helps to understand how organizations and individuals accept and eventually use different digital technology-based solutions. TAM employs two variables that show the individual acceptance of digital technology; perceived usefulness (PU) and perceived ease of use (PEU) (Dwivedi et al., 2011; Davis, 1989). Perceived usefulness is the degree to which a person believes that using a particular system would enhance his/her job performance. Perceived easy to use refer to a degree that a person believes that using a particular system would be free of effort (Davis, 1989). It's hard for the company's owner to use digital technology to adopt technology as their marketing strategy if does not believe in or accept digital technology. Previous studies such as those of Burton-Jones & Hubona (2006) found that TAM mediated the relation between external variables and actual use. It has also been used in the direct relationship for example the study by Saleem et al. (2022). The current study believes that there is the indirect relationship (mediation) between perceived ease to use and perceived usefulness between social media adoption and business performance. Also, there is the indirect relationship between perceived easy to use and perceived usefulness between the entrepreneurial marketing strategies decisions and business performance. Indeed the study by Burton-Jones & Hubona (2006) also reported the mediation of PU and PEU between external variables and user behaviour. Based on this information the present study predicts the following:

- H₃:** *Perceived usefulness mediates the relationship between entrepreneurial marketing strategies decisions and business performance.*
- H₄:** *Perceived usefulness mediates the relationship between social media adoption and business performance.*
- H₅:** *Perceived easy-to-use mediates the relationship between entrepreneurial marketing strategies decisions and business performance.*
- H₆:** *Perceived easy to use mediates the relationship between social media adoption and business performance.*

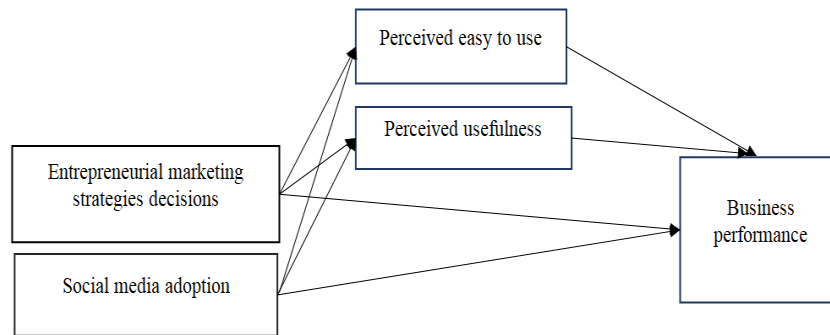


FIGURE 1
CONCEPTUAL FRAMEWORK

DATA AND METHODOLOGY

This study used a cross-sectional survey design, which is useful for investigating the quantitative description of trends, or opinions of a population from a representative sample of the local population. By definition, a research design states a type of inquiry in a research study that delivers direction and procedures for undertaking a scientific study (Creswell & Creswell, 2017).

The population of this study constitutes women entrepreneurs' ventures in small and medium enterprises (SMEs) in Tanzania. The study based on small firms as per the most recent (2013) Census of Industrial Statistics report by the National Bureau of Statistics (NBS) reveals that Tanzania has a total of 53,876 firms but most of these (over 85%) are SMEs and 43% owned by women (Kweka, 2018). These ventures serve stakeholders of various industries across different sectors of the economy in Tanzania country. The study obtained a sample from Dar-es-salaam, Dodoma and Mbeya region which covered women entrepreneurs' small and medium enterprises. The industry covered in the mentioned area were agro-processing, manufacturing, tourism, wholesale and retailing business, health, water, hotel and accommodation shows in Figure 1.

In the sample determination, the N: q rule, which is well known for selecting a sample with enough statistical power, was used to determine the sample size in the study. The "N" in the rule refers to the number of cases (respondents), whereas "q" represents the number of model parameters that require statistical estimates. This rule determines the minimum sample size in terms of the ratio of cases (N) to the number of free parameters (q) in the model (Jackson, 2003). 35 parameters in the study's hypothesized model required statistical estimation. Therefore, the ideal minimum sample size on the lower dimension was $10 \times 35 = 350$ cases. The collected and filtered sample was 357 which met the minimum sample size according to this method.

Variables and Measurements

Entrepreneurial Marketing strategies Decisions is employed as the first independent variable using a Likert scale of five points varying from (1) 'strongly disagree' to (5) 'strongly agree' items adopted from Polas & Raju (2021) e.g. "Our enterprise aggressively tries to expand our present customer base with the help of digital technology" and social media adoption is the second independent variable using the Likert scale of five points varying from (1) 'strongly

disagree' to (5) 'strongly agree' items adopted from e.g., "Social media provides new opportunities". Perceived easy-to-use and perceived usefulness employed mediator variables using items adapted from Rauniar et al. (2014). Business performance is employed as a dependent variable related to subjective financial performance is adapted from Vij and Bedi (2016) which has 10 items for measuring the construct of financial performance with a five-point Likert scale.

RESULTS

Analysis technique of descriptive was adopted for analyzing the sample characteristics such as age, experience in the industry, capital and education level. Table 1 illustrates the profile of the respondents. The 58.5 per cent of respondents' capital level is up to Tshs 5,000,000, 37.5 per cent is up to Tshs 200,000,000 and only 1 per cent has over Tshs 800,000,000. The education level of respondents showed that 14.1 per cent got primary education and 28.30 per cent got a diploma education which is the highest per cent in education. It also showed that the majority of respondents (42.7 per cent) have 3-4 years of an experience in the industry. Lastly, the majority of these female respondents (53.5 per cent) were between 31-50 years of age.

Profile	Percentage
Capital (In Tanzania shilling)	
Tshs 0-5,000,000	58.5
Tshs 5000,000-200,000,000	37.5
Tshs 200,000,001-800,000,000	2.90
Tshs 800,000,001 and above	1.10
Age	
less than 10	5.60
18-30	31.40
31-50	53.50
51-70	9.50
Experience in the industry	
Less than a year	18.40
1-2 years	22.60
3-4 years	42.70
5-6 years	11.30
7 years and above	5.00
Education level	
No formal education	6.90
Primary education	14.10
Secondary education	18.50
Certificate	8.50
Diploma	28.30
First degree	14.20

Second degree	8.50
PhD	1.00

Evaluation of the Measurement Model

To confirm the reliability of the measures employed for the four constructs, confirmatory factor analysis was performed using SmartPLS (Hair et al., 2019). As shown in Table 2, the composite reliability scores were all above the 0.7 thresholds and the average variance extracted (AVE) values exceeded the recommended level of 0.5 (Fornell and Larcker, 1981). Cronbach's alpha, another coefficient of reliability, was also above the recommended value of 0.7 (Hair et al., 2019). Reliability was therefore confirmed for the measures employed for the four constructs, indicating that measures were dependable and likely to yield the same result in other studies. Taken together, the findings indicate that there is a satisfactory fit between the measurement model and the data (Bagozzi & Yi, 1988).

Construct	Cronbach's alpha	Composite Reliability	Average Variance Extracted
Entrepreneurial Marketing Decisions (EMD)	0.88	0.74	0.75
Social media adoption (SMA)	0.87	0.75	0.65
Perceived ease of use (EU)	0.90	0.71	0.70
Perceived usefulness (PU)	0.85	0.79	0.75
Business performance (BP)	0.90	0.74	0.60

The coefficient of determination (R^2), the Fornell Lacker measure, and the Stone-Geisser test (Q^2) was calculated to assess the discriminant validity of the outer model, as summarized in Table 3. Fornell and Bookstein (1982) state that the Fornell Larker measure compares the average variance extracted (AVE) to the highest squared correlation of each construct. Thus, the AVE must be less than highest squared correlation. Moreover, the Stone-Geisser test assesses how well the model and its parameters can reproduce the observed values. When Q^2 is greater than 0, a model has predictive relevance (Chin, 1998). The findings support discriminant validity by demonstrating that every construct in the model complied with this requirement. As a result, discriminant validity for the measurement model was established, indicating that there were no strong correlations between theoretically unrelated variables.

Construct	$R^2 \geq 0.17$	Fornell Larker measure ($AVE \geq$ highest correlation ²)	Stone-Geisser test ($Q^2 \geq 0$)
Perceived ease of use (EU)	0.433	0.898 > 0.833	0.469
Perceived usefulness (PU)	0.569	0.973 > 0.823	0.563
Business performance (BP)	0.409	0.885 > 0.785	0.312

Structural Model Analysis

The study included direct and mediation relationships in its hypotheses. Table 4. summarized the study's effects using the SmartPLS4 Structural Equation Model (SmartPLS SEM). It demonstrates the relationship between the path coefficients, standard deviation (STDEV), probability value (P-value), and each research construct's outcome. The study revealed entrepreneurial marketing strategies decision has a positive and statistically significant direct effect on company's performance (Beta value=0.359, p=0.00). This result indicated that hypothesis 1 is supported. Hypothesis 2 reported the positive and significant direct relationship between social media adoption and the company performance (Beta value=0.401, p=0.009). The aforementioned outcome supported the viability of hypothesis 2.

Hypotheses		BETA Values	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values	Remarks
Entrepreneurial Marketing strategies decision (EMD) ->Company performance (COV)	H ₁	0.359	0.068	5.291	0.000	Supported
Social media adoption (SMA) ->Company performance (COV)	H ₂	0.401	0.062	2.101	0.009	Supported

Mediating Effect

The significant analysis of indirect effect and total effect path coefficients from the bootstrapping technique was displayed in Table 5 (with 450 tests, 5000 subsamples, and no significant changes). The findings for the H3 demonstrated that perceived usefulness significantly mediates the association between entrepreneurial marketing strategy decisions and the performance of venture with a path coefficient (Beta=0.594, t value=2.873, p=0.004). This result means that hypothesis 3 was supported. The fifth hypothesis found that perceived usefulness significantly mediates the relationship between social media adoption and the company's performance (Beta=0.381, t value=2.199, p=0.028). This result indicated that hypothesis 5 is accepted. However, perceived easy-to-use could neither mediate the relationship between entrepreneurial marketing strategy decisions and the performance of venture nor the relationship between social media adoption and the company's performance. Therefore, hypotheses 4 and 6 were rejected.

Hypotheses		Original sample(O)	Sample mean(M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P values	Remarks
Entrepreneurial Marketing strategies decision (EMD) -> Perceived Usefulness (PU)-> Company performance (COV)	H3	0.594	0.543	0.056	2.873	0.004	Supported

Entrepreneurial Marketing strategies decision (EMD)-> Perceived Easy to use_ -> Company performance (COV)	H4	0.016	0.018	0.014	0.097	0.37	Not supported
Social media adoption -> Perceived usefulness (PU) -> Company performance (COV)	H5	0.381	0.137	0.015	2.199	0.028	Supported
Social media adoption (SMA) -> Perceived ease of use (EU) -> Company performance (COV)	H6	0.047	0.026	0.054	1.762	0.078	Not supported

DISCUSSION

Information on women's use of technology, particularly in their businesses, has been aided by literature. But the usage of technology depends on the availability of information, especially on what digital technology is appropriate in business. Women interviewed faced the 'must use' experience because of COVID-19 which left/leave them with no choice (Afshan et al., 2021; Torres et al., 2021). As presented in the findings women entrepreneurs have embraced digitalization in different ways and showing a varying level of digital adoption in marketing decisions. But the transformation from online to offline has been a challenge to them as presented by Kraus et al. (2018). The presented study focused on finding out the influence of entrepreneurial marketing strategies decisions on business performance during the COVID-19 pandemic. Also, to investigate the influence of social media adoption on women's business performance during the COVID-19 pandemic. On top of that, the study employed TAM as a mediation variable. As was explained in the introduction part, we expect differences in the strength of the mechanisms chosen to explain the women entrepreneurs in their technology adoption in an area that has a fast pace of technology but sluggish network coverage. Eg Sedoyeka & Sicilima (2016) found that, even though the country is covered by fibre infrastructure, it is underutilized including other factors such as lack of awareness, slow internet growth, lack of local content and unfavorable government policies.

The following is how our findings are expressed; First, entrepreneurial marketing strategies decision positively impact business performance. The aforementioned outcome was somewhat consistent with Polas & Raju (2021)'s study which found the relationship between entrepreneurial marketing decisions and opportunity recognition, development and exploitation. Therefore, small businesses rethought of their marketing strategies and incorporating technology such as e-commerce and social media (Bai et al., 2021; Rahayu et al., 2021) has contributed to tremendous results in business performance. Second, the result with the exception of gender, was consistent with the study of Oyewobi et al. (2021) suggested that the adoption of social media practices improved business performance. Third, perceived usefulness mediating the relationship between marketing decision and business performance, as well as the relationship between the social media adoption and business performance. From the definition that perceived usefulness is the degree to which a person believes that using a particular system would enhance his/her job performance, the findings are consistent with the notion that COVID-19 placed a high

priority on technology adoption. Thus, during COVID-19, adopting social media and changing company strategies to incorporate technology were quite inevitable. As it has seen from recent studies of Oyewobi et al. (2021), in Nigeria, Perera and Gunathunge (2022) of Sri Lanka and Syaifullah et al. (2021) of Indonesia that the technology adoption has been contributed to small business performance. The aforementioned studies reinforced the present study's results that women decision to shift to technology during COVID-19 contributed to their business performance, hence survival of their business. Fourth, the present study couldn't find the mediation of perceived easy to use in the relationship between social media adoption and business performance as well in the relationship between entrepreneurial marketing strategies decision and business performance. As we refer to the definition of perceived easy to use refer to a degree that a person believes that using a particular system would be free of effort, these results support the idea that women found it challenging to quickly adopt new technology (Orser & Riding, 2018). Our findings are consistent with the notion that, despite women's adoption of technology as a means of sustaining their enterprises, they view it as a challenging tool to apply to their operations.

Theoretical Contribution

The study adds to the body of knowledge in various ways by examining women and their business decision making during COVID-19 to sustain their businesses. We provide a contribution to the field of entrepreneurship by studying the gendered aspects of entrepreneurial performance (eg. Mozumdar et al., 2020). It is debatable how women's marketing strategy decisions affect business performance. The findings by Kaberia & Muathe (2021) and Torres et al. (2021) showed how the COVID-19 pandemic had a disproportionately negative impact on women-owned businesses. Interesting, the study by Torres et al. (2021) found businesses owner by women reported significantly higher rates of increasing their use of digital platforms while making less investments in software, hardware, and digital solutions. Our paper contributes to a more comprehensive understanding of the underlying determinants influencing the performance of women's firms by concentrating on the distinctive environment of the COVID-19 pandemic. The factors that affected the success of enterprises owned by women were discovered in the present study such as changing the marketing strategies to accommodate the situation at hand by adopting technologies available. The items such as "With the use of technology, we actively pursue growing our current consumer base." and "Instead than using technology to respond to clients, our marketing initiatives strive to guide them." demonstrated how women have prioritized the use of technology during recent pandemic. Some studies such as of Polas & Raju (2021) shows the transformation of entrepreneurial marketing decisions during COVID-19 pandemic while our research contributes to in the literature by shedding light on the gendered aspect.

Moreover, perceived usefulness from TAM has shown its effect on business performance aligned with the study by Chatterjee & Kumar Kar (2020). Our findings contributed to the literature that women's enterprises could benefit from technology once they encountered the circumstances that prompted them to do so. Our findings seem to support the idea that technology adoption works whereby "perceived usefulness" mediating the relationship between entrepreneurial marketing decision and business performance and the relationship between social media adoption and business performance.

Practical Implications and Future Research

Our research has some important implications. First, it's crucial to comprehend the distributional consequences of pandemics like the COVID-19 by analyzing their effects on enterprises run by vulnerable social groups. The diversified age group of women with different education level and age experienced these challenges. Based on their experience during pandemic every female entrepreneur had to learn how to utilize a technology. From creating a new strategy to get raw materials, figure out how to transform raw materials into finished goods, attract and persuade customers, deliver goods on schedule, and handle online transactions. Second, our results on the effect of marketing strategies decisions and social media adoption by women in their business performance highlight the need for a systematic effort to understand the need of this vulnerable group. Since there is the difference between women and men in risk taking tolerance there is a need for the authorities to prepare a sound intervention that avert or mitigate adverse effects on disadvantaged groups. The authorities should be aware that technology today unquestionably plays a significant role in our day-to-day life therefore the investment in technology such as internet coverage could help entrepreneurs' efforts. For example, financial institutions and manufacturing industries have become very automated. By automated business aid institutions, enable business owners to make marketing decisions during the COVID-19 outbreak or any other outbreak from distant without direct human contact. With aforementioned experience, lack of necessary resources can make it much harder for businesses to manage their operations. Women entrepreneurs need to improve their knowledge and skills in technology in order to support business performance during a crisis like COVID-19. Particular attention should be paid to solutions that could help women business owners withstand conditions similar to pandemics.

Lastly, in the limitation point of view, such social positions in this entrepreneurial journey present unforeseen difficulties brought on by the uncertain situation. Thus, in light of the fact that women are treated as a disadvantaged category in rural parts of developing countries, this study urges scholars to take note for future study by conducting a comparative study.

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