

Ozoh Christiana Ndidi patienceozoh@gmail.com

Dr. A. U. Alkali

Dr. Kamarudeen Bello

*Corresponding Author: Ozoh Christiana Ndidi patienceozoh@gmail.com

FACTORS AFFECTING THE ADOPTION OF SOCIAL MEDIA AS A PLATFORM FOR BUSINESS AMONG ENTREPRENEURS IN YOLA, ADAMAWA STATE

ABSTRACT

This study examine the factors influencing the adoption of social media as a business platform among entrepreneurs in Yola, with a focus on performance expectancy, effort expectancy, social influence and as well as the moderating effects of age and gender. The theoretical foundation is based on the Unified Theory of Acceptance and Use of Technology (UTAUT). Data were collected using a survey questionnaire from 346 entrepreneurs in Yola's Jimeta market, of which 320 responses were usable. Analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Findings indicate that performance expectancy ($\beta = 0.2684$, p = 0.0214) and effort expectancy ($\beta = 0.2983$, p = 0.0141) significantly influence the intention to use social media for business. However, social influence ($\beta = 0.0858$, p = 0.3196) was found to play a role in connecting with customers, to support business activities. The study also reveals that age and gender significantly moderate the relationships, particularly between age and performance expectancy, as well as effort expectancy. Also between gender and performance expectancy, as well as effort expectancy. Recommendations are made for policy-makers, stakeholders, and government to support cultural structures that enhance entrepreneurial self-esteem. The findings underscore the importance of social media adoption in improving business performance among entrepreneurs in Yola. Implications for this research were discussed as well.

Keywords: social media, performance expectancy, effort expectancy, social influence Age and Gender, intention to use

1. INTRODUCTION

Social media has endured and expanded to become an indispensable part of everyday life, impacting business, governance, and communication. Meeting new people, participating in groups that interest you, and maintaining ties with friends and family are some of the most effective methods to remain in contact. According to (Alayón et al, 2022). Social networking is a clever and imaginative tool for sharing information and building lucrative, long-term connections with clients.

Organizations utilize social media to improve company performance and get a competitive advantage over those who do not use it. This is owing to the social media application's effectiveness. These large companies have utilized social media to promote, market, and network with new partners. (Dwivedi, et al., 2022). Furthermore, said that social media adoption allows organizations to build strategic partnerships through collaborative knowledge and information exchange. (Hitchen, et al., 2017). The technique of conducting business has evolved from a barter transaction to a more complex one characterized by numerous terms such as e-business, e-commerce, and online business. The use of the Internet is a common feature of these new business models. The rising usage of Internet technology has resulted in new modes of communication. Social media is a popular communication method; users may communicate information in the form of messages.

Research frequently takes into account how entrepreneurs use social media. Studies have examined how social media affects entrepreneur decisions, brand recognition, buy intention customer retention, electronic word of mouth, and purchase decision involvement (Vithayathil, et al. 2020). Limited study has been conducted on how SMEs adopt and use social media channels, despite their enormous influence and perceived value. Few studies have looked into how social media (SM) can improve business practices and performance (Garg, et al., 2020). Previous research has looked into the impact of SM on SMEs and its mediating function, Scuotto, et al., 2017 but there are still many unanswered questions, like how SMEs use digital platforms and what it means for SMEs to move on. (Rahman, et al., 2016).

Social media is a developing phenomenon that allows businesses to effortlessly find potential clients regardless of geographical borders. According to Alraja et al. (2020), Entrepreneurs in underdeveloped countries should embrace social media applications since they allow for direct engagement, are simple to use, are inexpensive, and are demographically targeted. Similarly, Ahmad et al. (2019) concluded that social media is a popular choice for entrepreneurs in the United Arab Emirates (UAE) because it improves interaction and customer-firm relationships, allows for clear communication, facilitates proactive responses to customer needs, and is a low-cost strategic option for audience targeting, analytics, automated publishing, and content management.

While a number of academics have acknowledged the importance of adopting and utilizing social media, the majority have taken a business-customer viewpoint. For instance, Salem and Salem (2019) investigated how social media use affected brand loyalty, whereas Palalic et al. (2021) investigated how it affected consumers' purchasing decisions. Notably, research in the context of SMEs operating in the United Arab Emirates, Oman, Saudi Arabia, and Pakistan have been called for by Abed (2020), Ahmad et al. (2019),

Alraja et al. (2020), Fan et al. (2021), Qalati, et al. (2021), and Sangi et al. (2018). Therefore, this research will use the Unified theory of acceptance and use of technology (UTAUT) model to investigate drivers of social media adoption among entrepreneurs in order to increase our understanding of entrepreneurs in Yola. The current study also aims to explore the UTAUT model, contributing to the body of knowledge on Yola entrepreneurs' use of social media as a platform for business. However, the use of social media for business is still low in Nigeria and research on the factors that influence the SMEs' social media usage in Nigeria is limited. Therefore, this study aims to identify the factors affecting the adoption of social media as a business platform among entrepreneurs in Yola and also how to encourage entrepreneurs to use it in other to improve their businesses.

According to the World Bank (2021), increasing digital adoption among SMEs will result in higher productivity, a wider market reach, and better customer engagement. By examining parameters such as effort expectancy, performance expectancy, social influences and moderating influences which is the age and gender, this study aims to enhance the digital presence and competitiveness of businesses in Yola. While some studies reviews that (SM) promotes activities and entrepreneurial initiatives (De-Zubielqui, et al., 2019), others argue that actual research on SM's benefits is lacking (Chuang, S. H. 2020). Furthermore the environment and circumstances in which (SM) promotes SMEs success are increasing attention from entrepreneurs and industrial marketing researchers (Ballon, et al., 2018. Ribeiro-Soriano, D. 2017).

Previous reviews of social media have been published, but they do not expressly address social media's on Age and Gender role as a moderator. Rather, these articles often cover all topics or focus on a specific subject, such as marketing (Misirlis, et al 2018) (Roy. et al., 2020). This gap in adoption may hinder their business growth and competitiveness in an increasingly digital marketplace. This study seeks to understand the specific factors influencing the adoption of social media among entrepreneurs in Yola, focusing on effort expectancy (EE), performance expectancy (PE), social influence (SI), and moderating variables (Age and Gender). Performance Expectancy is a significant predictor of technology adoption. Entrepreneurs are more likely to adopt social media if they believe that it will enhance their business performance. For instance, a study by Davis (1989) found that perceived usefulness accounted for a substantial portion of the variance in user acceptance of information technology. Effort Expectancy is ease with which entrepreneurs can use social media platforms significantly to impacts their willingness to adopt these tools for business. Studies have shown that technologies perceived as user-friendly are more readily adopted. For example, Venkatesh and Davis (2000) highlighted that perceived ease of use directly affects effort expectancy and indirectly impacts adoption behavior.

Therefore, to study social media usage and its effect on the entrepreneur the unified theory of acceptance and use of technology (UTAUT) will be used in this study. For instance, older entrepreneurs might find social media less intuitive compared to younger ones, affecting their perception of ease of use and usefulness.

However, despite the fact that some researchers were able to research on the factors that affect the adoption of social media as a business platform among entrepreneurs for business and other variables some empirical studies based on this research reveals that previous researchers ignore on other to use Age and Gender to moderate the relationship between the other variables and intention to use social media as a business platform among entrepreneurs. Therefore, there is a need to bridge such gap by taking Age and Gender to moderate the bond among entrepreneurs on the intention to use social media as a business platform among entrepreneurs in Yola, Nigeria. Thus, majority of the studies that has be conducted in the context were conducted outside Nigeria, in addition to the few studies that were conducted with variables either Age or gender were used as moderating or mediating variables. However, despite the availability of social media, a survey conducted in 2023 by Statista reported that only 35% of small businesses in Nigeria actively use social media for business purposes. This highlights a significant opportunity to increase adoption rates by addressing the identified factors. By exploring these determinants, this study aims to provide a comprehensive understanding of the barriers and motivators for social media adoption among entrepreneurs in Yola. The insights gained could inform targeted strategies to enhance the digital presence and competitiveness of businesses in the region.

1.1 Objectives of the Paper

The objectives of the paper includes:

- i. Determine the influence of performance expectancy on intention to use social media for business.
- ii. Identify the influence of effort expectancy on intention to use social media for business.
- Investigate the effect of social influence on intention to use social media for business purposes. iii.
- Determine the moderating effect of age and gender on intention of using social media as a business iv. platform.

The study will also help in building literature database in academia and it will be a guide for entrepreneurs in selecting the appropriate social media platform for their businesses and for upcoming future entrepreneurs, the society at large and for professional and non-professional researchers. The research will benefit entrepreneurs, marketing professionals, business consultants, and academics by providing insights on how to effectively use social media for their businesses. The study also will serves as a foundation for

future research on social media adoption in Yola and beyond, expanding knowledge and understanding in the field.

2. **Theoretical Background** Venkatesh, Morris, Davis, and Davis (2003) proposed the unified theory of acceptance and use of technology (UTAUT), which explains how people accept new information technologies. This theory combines eight user acceptance models, including the theory of reasoned action, the technology acceptance model, the motivational model, the theory of planned behavior, the combined theory of planned behavior/technology acceptance model, the model of PC utilization, the innovation diffusion theory, and the social cognitive theory, into a single theory with behavioral intention as a key dependent variable.

This model includes constructs such as performance expectancy (PE), effort expectancy (EE), social influence (SI), and Age, gender, voluntariness, and experience all influence technology adoption decisions. This theory covers the factors that influence technology adoption and use, particularly in the workplace, as well as the variation in technology usage behavioral intentions. Several studies have used the UTAUT model to test the adaption and use of technology in early education (Blackwell, Lauricella, Wartella, Robb, and Schomburg, 2013), user intention to use mobile learning, acceptance of virtual learning, educational technology acceptance across cultures, and website usage behavior (Al-Qeisi, Dennis, Alamanos, & Jayawardhena, 2014).

The Unified Theory of Acceptance and Utilization of Technology (UTAUT) is a widely used framework for studying persons' acceptance and intention to utilize technology, including here are few studies that used UTAUT to analyze the adoption of social media as a business platform. (Adetimirin. and Popoola 2018). This study used UTAUT to investigate the factors that influence entrepreneurs' adoption of social media in Yola, Nigeria. The study discovered that effort expectancy, social influence, and favorable factors all had a substantial impact on Nigerian firms' behavioral intentions to embrace social media platforms. The Unified Theory of Acceptance and Use of Technology (UTAUT) is a widely used framework for studying people's acceptance and intention to use technology, especially social media (SM). Here are a few studies that used UTAUT to investigate entrepreneurs' plans to use social media for business. This study used UTAUT framework to investigate the factors that influence entrepreneurs' use of social media for marketing goals in Nigeria. According to the findings, performance expectancy, effort expectancy, social influence, and conducive factors all had a substantial impact on entrepreneurs' intentions to use social media for marketing.

2.1 Conceptual Framework and Hypotheses

2.1.1 *Performance expectancy*

The UTAUT model by Venkatesh, Morris, and Davis (2003) defines PE as the degree to which an individual believes that using the system will help to attain gains in job performance. Performance expectancy (PE) is expected to affect the decision on adoption positively. When individuals believe that adoption of a particular new technology could improve their performance, they are more likely to adopt it. The higher the degree of belief that it can improve performance, the faster and higher the adoption rate. In this study, performance expectancy (PE) is defined as 'the degree to which an entrepreneur believes that adoption of social media as a platform for business improves their online business performance'. Previous research using the UTAUT model found that performance expectancy (PE) positively affects perceived advantages of Facebook as a social media platform, which directly affects the intention to use Facebook as a learning tool (Escobar-Rodríguez, Carvajal-Trujillo, & Monge-Lozano, 2014). Another study testing the PE construct of the adoption of online peer learning via social media on student's academic achievement found that performance expectancy (PE) is the strongest predictor (Mohammed, Hassan, & Ab Jalil, 2015). In a study by Alharbi and Drew (2014), it was found that with the increase in PE among entrepreneurs, their behavioral intention to use mobile-learning systems increases by showing a positive relationship. With the provided empirical evidences and the UTAUT model, it can be stated that PE affects adoption. Performance expectancy (PE) is believed to have a relationship with behavioral intention and new technology usage. Therefore, from the above discussion, performance expectancy (PE) is expected to have a relationship with the adoption of social media as a business platform by entrepreneurs.

H1: Performance Expectancy (PE) has a significant positive impact on Intention to use social media among entrepreneurs.

2.1.2 Effort expectancy

Effort expectancy refers to the perceived ease of use and effort required to perform a behavior. If an individual believes that a certain behavior is easy to perform, they are more likely to have the intention to engage in that behavior. For example, if using a new technology is perceived as difficult, individuals may be less likely to intend to use it (Khan et al., 2019). According to Davis' perceived ease of use, userfriendliness is positively linked to behavioral intention. It involves the system's ability to cater to the user's preferences, values, and needs. Venkatesh et al. (2003) emphasize the importance of effort expectancy during the stages of use, which gradually diminishes as the user becomes more familiar with the platform.

H2: Effort Expectancy (EE) has a significant effect on Intention to use social media among entrepreneurs.

2.1.3 Social influence

Social influence (SI) is defined as the degree to which an individual perceives that important people believe should use the new system (Venkatesh, Morris, Davis, & Davis, 2003). Turner (1991) defines social influence (SI) as an act by people that directly or indirectly affects the actions, feelings and thoughts of others. It is understood that human beings are social and take into consideration what others might think. Trusov, Bodapati, and Bucklin (2010) also explain that social influence (SI) does not require direct interaction; rather, information about people is enough for it to happen. Small-scale businesses enjoy social influence (SI) in utilizing technology such as marketing activities through social media, as being able to use these technologies gives them a high self-esteem and a better image of themselves (Mandal & McQueen, 2012).

H3: social influence has no significant relationship on INT to use social media for business.

2.1.4 Age and gender

Age and gender has a moderating effect between the relationship of owner characteristics, EE and PE with social media use (Mandal & McQueen, 2012). Other empirical evidence suggests that age and gender are the factors affecting the intention to adopt social media among entrepreneurs (Kazi & Mannan, 2013). Empirical evidences suggest that age and gender affects the adoption decision directly and at times, and will be used as the moderating variables. For the purpose of this study, age and gender was assumed to moderate the effect of Performance Expectancy, Effort Expectancy and social influence, it also have a significant positive effect on the adoption of social media as a platform for business by entrepreneurs. Age and gender also have impact on person's behavioral purpose. According to research, young people are more likely to accept new technology, but elderly people are more resistant to change (Venkatesh et al., 2003). Furthermore, research has demonstrated that gender can influence behavioral intention, with men and women having different intentions to embrace specific technologies (Venkatesh et al., 2000).

H4. Age and gender has significant relationship on INT to use social media as a platform for business.

3 Methods

3.1 Respondents

The results indicate that majority of the respondents were male constituting 56.9%. The secondary reason for the dominance of male respondents over female 39.7% maybe related to Northern Nigeria culture and region in the State, where larger percentages of female are not entrepreneurs due to societal misinterpretation. The male respondents' dominance in the current survey may also be attributed to lack of strong gender issues.

Regarding age of the respondents table 4.2. Indicates that most of the respondents have fallen within the age brackets of 31-40 and 41-50 years old, while respondents within the age bracket of 51 & above are the minority. This shows that the sample of this study largely comprised of average of men and women entrepreneurs of respondents in the study. The descriptive statistics reveals that majority of the respondents representing 48.1% are director of their businesses, the remaining respondents are CEO and partners of 17.8% with only few 7.2% of staff managers. On the years of experience the result shows that majority are about 84.3% of respondents, the least level of experience shown by statistics respondents is from 1 year with 10.7%.

| | | Frequency | Percent | | Cumulati ve Percent |
|---------|-------------|-----------|---------|-----------|------------------------|
| | _ | | | i cicciii | ve i cicciii |
| | 10-30 years | 70 | 21.9 | 22.0 | 22.0 |
| | 31-40 years | 114 | 35.6 | 35.8 | 57.9 |
| Valid | 41-50 years | 75 | 23.4 | 23.6 | 81.4 |
| | 51 & above | 59 | 18.4 | 18.6 | 100.0 |
| | Total | 318 | 99.4 | 100.0 | |
| Missing | System | 2 | .6 | | |
| Total | | 320 | 100.0 | | |

Source: Field Survey, 2024

Gender

| - | | | | | Cumul |
|--------|----------|-----------|---------|---------|---------|
| | | | | Valid | ative |
| | | Frequency | Percent | Percent | Percent |
| Valid | 1.00 | 182 | 56.9 | 58.9 | 58.9 |
| | 2.00 | 127 | 39.7 | 41.1 | 100.0 |
| | Total | 309 | 96.6 | 100.0 | |
| Missin | g System | 11 | 3.4 | | |
| Total | | 320 | 100.0 | | |

Source: Field Survey, 2024

LEVEL

| | | Frequency | Percent | Valid | Cumulative |
|-------|----------|-----------|---------|---------|------------|
| | | | | Percent | Percent |
| | CEO | 57 | 17.8 | 17.8 | 17.8 |
| | DIRECTOR | 154 | 48.1 | 48.1 | 65.9 |
| Valid | MANAGER | 29 | 9.1 | 9.1 | 75.0 |
| | STAFF | 57 | 17.8 | 17.8 | 92.8 |
| | PARTNER | 23 | 7.2 | 7.2 | 100.0 |

| Total | 320 | 100.0 | 100.0 | |
|-------|-----|-------|-------|--|
| | | | | |

Source: Field Survey, 2024

EXP

| | | Frequenc | Percent | Valid | Cumulati |
|---------|----------------|----------|---------|---------|------------|
| | | У | | Percent | ve Percent |
| | 1 year | 34 | 10.6 | 10.7 | 10.7 |
| | 2-4 years | 116 | 36.3 | 36.5 | 47.2 |
| | 5-7 years | 83 | 25.9 | 26.1 | 73.3 |
| Valid | 8-10 years | 35 | 10.9 | 11.0 | 84.3 |
| | 10 years above | 50 | 15.6 | 15.7 | 100.0 |
| | Total | 318 | 99.4 | 100.0 | |
| Missing | System | 2 | .6 | | |
| Total | | 320 | 100.0 | | |

3.1.1 Method of data collection

Data for the study were gathered from both primary and secondary sources using Creswell (2009).

Primary data is defined as firsthand information from a true and original source. By using questionnaires, the questionnaires reduced bias in responding to questions while also giving the responders enough time to fully study the questions before answering them.

3.1.2 Instrument for data collection

The data collected was questionnaire. The questionnaire for the survey was prepared using clear and unbiased phrasing so that the respondents can readily comprehend the questions. The variables for Performance Expectancy, Effort Expectancy, Social Influence, Age, and Gender was based on Salim (2012), Tan, Chong, and Lin (2013), and Al-Qeisi et al. (2015). While the question on social media adoption was taken from research by Salim (2012), Escobar-Rodriguez et al. (2014), Mangold and Faulds (2009), and Tan et al. (2013). All characteristics was measured using a five-point Likert scale ranging from strongly disagree to strongly agree. A sample size of Three hundred and forty six (346) was selected to represent the selected enterprises in the Northern Adamawa zone, using the Krejcie and Morgan Model of sample size determination.

3.1.3 Method of data analysis

The data collected for this investigation was analyze using the structural equation modeling method (PLS-SEM). Multiple regression statistical analysis methods was used to assess the study's hypotheses, which was supported by the Statistical Package for social science (SPSS) version 28.

Results 4.

This chapter presents the results of analysis that was conducted using statistical techniques and tools that was previously discussed in chapter three.

Table 1: Descriptive Analysis of Variables

| Variables | N | Mean | Standard Deviation |
|------------------------|-----|--------|-----------------------|
| Performance expectancy | 320 | 0.2845 | 00.1166 |
| Effort Expectancy | | 0.2853 | 0.1215 |
| Social Influence | 320 | 0.0753 | 0.0862 |

Table 2: Indicator Reliability

| Indicator | Loadings |
|-----------|----------|
| PE1 | 0.8685 |
| PE2 | 0.8631 |
| PE3 | 0.7424 |
| PE4 | 0.9069 |
| | |
| EE1 | 0.8726 |
| EE2 | 0.8942 |
| EE3 | 0.8697 |
| EE4 | 0.8592 |
| | |
| SI1 | 0.7685 |

| SI2 | 0.6913 |
|-----|--------|
| SI3 | 0.9443 |
| | |

Table 3: Convergent Validity and reliability

| | Dijkstra- | | | AVE |
|-----------|------------|------------|------------|--------|
| | Henseler's | Jöreskog's | Cronbach's | |
| Construct | rho (ρA) | rho (ρc) | alpha(α) | |
| PE | 0.9148 | 0.9102 | 0.9094 | 0.7182 |
| EE | 0.9285 | 0.9283 | 0.9282 | 0.7639 |
| SI | 0.8673 | 0.8475 | 0.8496 | 0.6534 |

Table 4: Cross loadings

| Indicator | PE | EE | SI |
|-----------|--------|--------|--------|
| PE1 | 0.8685 | 0.7406 | 0.6558 |
| PE2 | 0.8631 | 0.6967 | 0.6164 |
| PE3 | 0.7424 | 0.6473 | 0.5567 |
| PE4 | 0.9069 | 0.7168 | 0.5814 |
| EE1 | 0.6921 | 0.8726 | 0.6383 |
| EE2 | 0.7369 | 0.8942 | 0.6373 |
| EE3 | 0.7523 | 0.8697 | 0.6849 |
| EE4 | 0.709 | 0.8592 | 0.6439 |
| SI1 | 0.5438 | 0.5829 | 0.7685 |
| SI2 | 0.5229 | 0.5387 | 0.6913 |
| SI3 | 0.6502 | 0.6773 | 0.9443 |

Table 5: Hypotheses Testing for Direct Relationships

| | | | | | | Decis |
|--------|-------|-------|--------|---------|-------|--------|
| | Beta | Mean | Std | | p- | ion |
| Effect | (β) | Value | Error | t-value | value | |
| PE -> | 0.268 | 0.284 | 0.1166 | 2.3024 | 0.021 | Signi |
| INT | 4 | 5 | 0.1100 | 2.3024 | 4 | ficant |
| EE -> | 0.298 | 0.285 | 0.1215 | 2.4562 | 0.014 | Signi |
| INT | 3 | 3 | 0.1213 | 2.4302 | 1 | ficant |

| SI -> INT | 0.085 | 0.075 | 0.0862 | 0.9953 | 0.319 6 | Not signif icant |
|--------------|-------|-------|--------|--------|------------|------------------------|
|--------------|-------|-------|--------|--------|------------|------------------------|

Table 6. Interaction of Performance Expectancy and Age on Intention

| Variable | Coeff. | SE | t-value | p- | L.CL | U.CL |
|---------------|-------------------------|-------|---------|-------|--------|--------|
| | | | | value | | |
| PERFEP | 0.377 | 0.109 | 3.450 | 0.000 | 0.162 | 0.592 |
| Age | -0.671 | 0.150 | -4.473 | 0.000 | -0.966 | -0.376 |
| Age * PERFEP | 0.169 | 0.390 | 4.367 | 0.000 | 0.093 | 0.245 |
| Total $R^2 =$ | $\Delta \mathbf{R}^2 =$ | | | | | |
| 0.536 | 0.028 | | | | | |

INTERPRETATION:

The results show that the interaction of age and performance expectancy on intentions is statistically significant (β = 0.169; t= 4.367; p< 0.01; CI= 0.093, 0.245). Therefore, hypothesis is supported.

Table 7. Interaction of Effort Expectancy and Age on Intention

| Variable | Coeff. | SE | t-value | p- | L.CL | U.CL |
|---------------------------------------|-------------------------|-------|---------|-------|--------|--------|
| | | | | value | | |
| EFFEP | 0.564 | 0.105 | 5.377 | 0.000 | 0.357 | 0.770 |
| Age | -0.379 | 0.142 | -2.653 | 0.084 | -0.658 | -0.098 |
| Age * EFFEP | 0.969 | 0.037 | 2.645 | 0.085 | 0.025 | 0.169 |
| Total R ² = 0.563 | $\Delta \mathbf{R}^2 =$ | | | | | |
| | 0.010 | | | | | |

INTERPRETATION:

The results show that the interaction of age and effort expectancy on intentions is statistically significant $(\beta = 0.969; t = 2.645; p < 0.01; CI = 0.025, 0.169)$. Therefore, hypothesis is supported.

Table 8. Interaction of Social Influence and Age on Intention

| Variable | Coeff. | SE | t-value | p-value | L.CL | U.CL |
|---------------------------------------|-------------------------|-------|---------|---------|--------|--------|
| SOCINF | 0.209 | 0.136 | 1.534 | 0.126 | -0.590 | 0.477 |
| Age | -0.770 | 0.185 | -4.163 | 0.000 | -1.135 | -0.406 |
| Age * SOCINF | 0.211 | 0.051 | 4.164 | 0.000 | 0.111 | 0.311 |
| Total R ² = 0.400 | $\Delta \mathbf{R}^2 =$ | | | | | |
| | 0.033 | | | | | |

INTERPRETATION:

The results show that the interaction of age and effort expectancy on intentions is statistically significant $(\beta = 0.211; t = 4.164; p < 0.01; CI = 0.111, 0.311)$. Therefore, hypothesis is supported.

Table 9. Interaction of Performance Expectancy and Gender on Intention

| Variable | Coeff. | SE | t-value | p-value | L.CL | U.CL |
|---------------------------------------|-------------------------|-------|---------|---------|--------|--------|
| PERFEP | 0.323 | 0.136 | 2.373 | 0.018 | 0.055 | 0.591 |
| Gender | -1.451 | 0.388 | -3.742 | 0.002 | -2.139 | -0.688 |
| Gender * PERFEP | 0.359 | 0.097 | 3.720 | 0.002 | 0.169 | 0.549 |
| Total R ² = 0.518 | $\Delta \mathbf{R}^2 =$ | | | | | |
| | 0.022 | | | | | |

INTERPRETATION:

The results show that the interaction of gender and performance expectancy on intentions is statistically significant (β = 0.359; t= 3.72; p< 0.002; CI= 0.169, 0.549). Therefore, hypothesis is supported.

Table 10. Interaction of Effort Expectancy and Gender on Intention

| Variable | Coeff. | SE | t-value | p-value | L.CL | U.CL |
|---------------------------------------|-------------------------|-------|---------|---------|--------|-------|
| EFFEP | 0.661 | 0.128 | 5.172 | 0.000 | 0.409 | 0.913 |
| Gender | -0.391 | 0.342 | -1.160 | 0.2469 | -1.075 | 0.276 |
| Gender * EFFEP | 0.101 | 0.086 | 1.180 | 0.2386 | -0.067 | 0.269 |
| Total R ² = 0.547 | $\Delta \mathbf{R}^2 =$ | | | | | |
| | 0.002 | | | | | |

INTERPRETATION:

The results show that the interaction of gender and effort expectancy on intentions is not statistically significant (β = 0.101; t= 1.180; p> 0.05; CI= -0.067, 0.269). Therefore, hypothesis is not supported.

Table 11. Interaction of Social Influence and Gender on Intention

| Variable | Coeff. | SE | t-value | p- | L.CL | U.CL |
|---------------------------------------|-------------------------|-------|---------|-------|--------|-------|
| | | | | value | | |
| SOCINF | 0.541 | 0.162 | 3.333 | 0.001 | 0.222 | 0.859 |
| Gender | -0.472 | 0.428 | -1.103 | 0.271 | -1.314 | 0.369 |
| Gender * SOCINF | 0.147 | 0.116 | 1.253 | 0.211 | -0.083 | 0.337 |
| Total R ² = 0.379 | $\Delta \mathbf{R}^2 =$ | | | | | |
| | 0.032 | | | | | |

INTERPRETATION:

The results show that the interaction of gender and effort expectancy on intentions is statistically significant $(\beta = 0.147; t = 1.253; p > 0.05; CI = -0.083, 0.337)$. Therefore, hypothesis is not supported.

5. Discussion

Major research findings

The following were the major findings in this study:

- 1. PE has significant and positive relationship on INT to use social media as a platform for business.
- 2. EE has significant and positive relationship on INT to use social media as a platform for business.
- 3. Social influence has no significant relationship on INT to use social media as a platform for business.
- 4. Age and gender has significant relationship on INT to use social media as a platform for business.

Practical Implications

The practical implications of this study suggests that there is need for organizations and stakeholders to provide training and workshops for entrepreneurs in Yola on how to effectively utilize social media for their businesses. Additionally, support in terms of resources and tools that should be made available to help entrepreneurs overcome barriers such as lack of knowledge, limited resources etc. It is important for government agencies, non-profit organizations, and private sector stakeholders to collaborate in creating a conducive environment for the adoption of social media as a business platform in Yola. By addressing these factors and providing the necessary support, entrepreneurs can maximize the potential of social media to enhance their businesses, reach a wider audience, and ultimately drive growth and success in the local economy. This study also suggests that providing education, resources, and support to entrepreneurs in Yola can help increase their adoption of social media as a business platform.

6. Recommendations

Based on what was found in the study, this study is recommending the following:

- 1. To create awareness among entrepreneurs in Yola about the benefits of leveraging social media for business growth through workshops, training sessions, seminars, and networking events.
- 2. Efforts should be focused on providing necessary support and resources to empower entrepreneurs effectively utilizing social media platform and overcoming potential barriers they may face.
- 3. To collaborate with local authorities, internet service providers, and other stakeholders to encouraged and improve their internet connectivity for more operation for business purposes.

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