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Effects of Online Marketing Strategies on the Performance of Small and Medium Enterprises in Calabar Metropolis, Nigeria

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Abstract

The increasing adoption of digital technologies has transformed the marketing landscape, creating opportunities for small and medium-sized enterprises (SMEs) to improve their competitiveness and performance. Despite the growing relevance of online marketing, many SMEs in Calabar Metropolis continue to face challenges linked to limited digital skills, inadequate technological infrastructure, and uncertainty regarding the effectiveness of emerging digital marketing tools. This study examined the effect of online marketing on the performance of SMEs in Calabar Metropolis, Cross River State, Nigeria, focusing on social media marketing, online advertising, content creation, internet payment systems, and online ordering and delivery. A cross-sectional survey design was adopted, targeting registered and unregistered SMEs in Calabar Municipality and Calabar South Local Government Areas. Using the Topman formula for an unknown population, a sample size of 169 respondents was determined, and data were collected through a structured questionnaire with reliability coefficients ranging from 0.703 to 0.831. Descriptive statistics were analysed using SPSS version 27, while Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS and 5,000 bootstrap samples tested the hypotheses. The findings showed that all dimensions of online marketing had positive and significant effects on SME performance: social media marketing ($\beta = 0.297$), online advertising, the strongest predictor ($\beta = 0.324$), content creation ($\beta = 0.265$), internet payment systems ($\beta = 0.299$), and online ordering and delivery ($\beta = 0.309$), all significant at $p < 0.001$. The model fit indices confirmed adequacy (SRMR = 0.054; NFI = 0.822). The study concludes that online marketing is a critical driver of SME

performance in Calabar Metropolis and recommends that SME operators intensify the adoption of social media marketing, online advertising, content creation, internet payment systems, and online ordering and delivery to enhance customer patronage, market coverage, customer retention, and sales performance. The study contributes to the growing literature on digital marketing by providing empirical evidence on the roles of content creation, internet payment systems, and online ordering and delivery in enhancing SME performance in Nigeria.

Keywords: Online Marketing, Social Media Marketing, Online Advertising, Content Creation, Internet Payment Systems, Online Ordering and Delivery, SME Performance, Calabar Metropolis.

Introduction

In the ever-evolving landscape of the global economy, small and medium enterprises (SMEs) have become the backbone of many developing nations, including Nigeria. Calabar, the capital city of Cross River State in the southern region of Nigeria, is no exception. As the country continues to embrace the digital revolution, the significance of online marketing in shaping the performance and growth of SMEs in Calabar has become increasingly apparent. Adede et al. (2017) posit that the effective utilization of online marketing strategies has emerged as a critical factor in determining the performance and competitiveness of small and medium enterprises (SMEs). This is particularly true in the context of Calabar, Nigeria, where SMEs play a pivotal role in the local economy, yet face significant challenges in harnessing the full potential of digital marketing platforms. The advent of the internet and the exponential growth of social media have transformed the way businesses interact with their customers and reach new target markets. For SMEs in Calabar, Nigeria, the integration of online marketing tools and techniques presents both opportunities and obstacles (Etim et al., 2021). On one hand, the accessibility and cost-effectiveness of digital marketing avenues, such as social media, search engine optimization, email campaigns, and content creation, online advertising, internet payment system, and online ordering and delivery, offer SMEs a unique chance to level the playing field and compete with larger, more established enterprises (Yasmin et al., 2015). These digital platforms enable SMEs to expand their customer base, enhance brand visibility, and foster stronger customer relationships, all while optimizing their marketing expenditure (Nuseir et al, 2023). On the other hand, the obstacles include limited access to reliable internet infrastructure, digital illiteracy, inadequate digital skills and technical expertise among business owners, risk of online fraud, and a general lack of awareness regarding the potential benefits of online marketing (Dwivedi et al, 2021). Furthermore, the highly competitive nature of the digital landscape, coupled with the rapidly evolving

trends and best practices, often overwhelms SME owners, who may struggle to keep pace with the constant changes (Soyinka, 2021).

The city of Calabar is known for its vibrant tourism industry and rich cultural heritage, is also home to a thriving entrepreneurial ecosystem. SMEs, ranging from retail businesses, agribusiness ventures, and service providers, constitute a significant portion of the city's economic landscape (Ojong-Ejoh et al, 2022). These enterprises, often family-owned or privately held, play a crucial role in job creation, income generation, and the overall economic development of the region. However, as Calabar's SMEs operate in an increasingly competitive environment, the need to leverage innovative marketing strategies has become paramount (Attah et al, 2019). The rapid growth of the internet and the widespread adoption of digital technologies have revolutionized the way businesses interact with their customers (Oka er al, 2024). Online marketing, a multifaceted approach that encompasses social media, search engine optimization, email campaigns, and e-commerce, has emerged as a powerful tool for SMEs to reach and engage with their target audience. By leveraging digital platforms, Calabar's SMEs can overcome geographic barriers, enhance their visibility, and forge stronger connections with their customers (Augustine et al, 2024).

The intersection of online marketing and the performance of small and medium enterprises in Calabar, Nigeria, is a crucial area of inquiry that deserves comprehensive exploration. As Calabar's SMEs navigate the challenges and opportunities presented by the digital age, understanding the dynamics of online marketing strategies and their impact on business performance will be instrumental in shaping the future of the region's entrepreneurial landscape. This research study aims to provide valuable insights that can inform decision-making, guide strategic planning, and contribute to the overall development and competitiveness of Calabar's small and medium enterprises. Therefore, this study is aimed at examining the effect of online marketing and performance of small and medium enterprises in Calabar, Nigeria.

Statement of the Problem

In the modern digital age, the role of online marketing has become increasingly crucial for the growth and success of small and medium enterprises (SMEs) across the globe. While traditional marketing strategies have been the mainstay of many small businesses, the growing prominence of online platforms has significantly altered the marketing landscape (Arobo, 2022). SMEs in Calabar are faced with the need to adapt their marketing approaches to keep pace with the digital revolution, yet many lack the necessary resources, knowledge, and expertise to effectively leverage online marketing tools and strategies (Kumar, 2022; Effiom & Edet, 2018). SMEs constitute the backbone of the Nigerian economy, accounting for a significant portion of the country's gross domestic product (GDP) and employment. In the city of Calabar, SMEs span a diverse range of industries, from retail and services to manufacturing and agriculture. These enterprises are often the primary drivers of economic development and job creation in the local community (Etuk, et al, 2014). However, SMEs in Calabar, as in many

other parts of Nigeria, face a multitude of obstacles that hamper their ability to thrive and reach their full potential. One of the most significant challenges confronting Calabar's SMEs is the lack of effective marketing strategies, particularly in the digital realm. While the internet and social media platforms have transformed the landscape of marketing and customer engagement worldwide, many small and medium-sized businesses in Calabar have been slow to adapt and leverage these powerful tools (Uchenna, 2023). Factors such as limited access to digital infrastructure, lack of digital literacy among business owners, and a general aversion to embracing new technological solutions have all contributed to the underutilization of online marketing by SMEs in the region (Anthony et al, 2023).

The consequences of this digital marketing gap are far-reaching. SMEs in Calabar often struggle to effectively reach and connect with their target customers, resulting in missed opportunities for business growth and expansion (Etim et al, 2021). Without a strong online presence and a robust digital marketing strategy, these enterprises find it increasingly challenging to compete with larger, more technologically-savvy competitors, both within the local market and beyond. This, in turn, can lead to stagnation, reduced profitability, and ultimately, the failure of these critical economic drivers (Rizvanovic et al, 2023). Studies have explored the adoption of digital marketing strategies, the barriers to implementation, and the perceived impact on business growth and profitability (Purnomo, 2023; Verma, 2024; Veseli-Kurtishi, 2023; Etim et al, 2021; Etuk et al, 2014). After an extensive review of empirical literature, it is obvious that out of the abundance of literature in the area of online marketing and performance of SMEs, studies only concentrate on variables like social media marketing, online advertising, email marketing among others. It is obvious that there are insufficient empirical studies with variables like, content creation, internet payment system, and online ordering and delivery in the context of SME performance. This constitutes a significant practical gap because in the absence of empirical evidence on the contributions of these online marketing variables, operators of SMEs may not have sufficient basis of support for the effectiveness of these strategies. As such, even though variables like internet payment system, content creation, and online ordering and delivery system are becoming popular among SMEs in Nigeria, their effectiveness may still be in doubt. This study was therefore carried out to provide valuable insights into the causality between online marketing and the performance of SMEs, in Calabar, Nigeria.

Research Objectives

This research aims to bridge the gap in the existing literature by conducting a comprehensive investigation into online marketing and the performance of small and medium enterprises in Calabar, Nigeria. The specific objectives of this study are:

1. To examine the effect of social media marketing on the performance of SMEs in Calabar.
2. To determine the effect of online advertising on the performance of Calabar's SME.
3. To ascertain the effect of content creation on the performance of SMEs in Calabar.

4. To elicit the effect of internet payment system on the performance of SMEs in Calabar
5. To ascertain the effect of online ordering and delivery on the performance of SMEs in Calabar.

Research Hypothesis

The hypothesized relationship is expressed in the null form as follows;

HO_1: There is no significant effect of social media marketing on the performance of SMEs in Calabar.

HO_2: There is no significant effect of online advertising on the performance of Calabar SMEs

HO_3: There is no significant effect of content creation on the performance of SMEs in Calabar

HO_4: There is no significant effect of internet payment system on the performance of SMEs in Calabar

HO_5: There is no significant effect of online ordering and delivery on the performance of SMEs in Calabar.

Theoretical Framework

This study is anchored on the theory of change, developed and published by Kurt Lewin in the 1940s. The theory is based on the fundamental idea that change is inevitable in people, organizations, and other things; therefore, good change management and planning are essential. It is assumed that the process of bringing about change consists of first establishing the idea that change is necessary, then moving towards the new, ideal level of behaviour, and lastly keeping the new behaviour as the standard course of action (Etim et al, 2021). Lewin's model offers a foundational perspective on the dynamics of organizational change, structuring the complex process into a systematic approach that can be easily understood and implemented. Lewin posited that change is not an autonomous occurrence but rather the result of a dynamic interplay between forces for change and forces resisting change (Burnes, 2019). The proponent of the theory conceptualized this interplay through the lens of his seminal three-stage model known as "Unfreeze, Change, Refreeze."

Unfreeze: The initial stage of the model, unfreezing, involves preparing an organization or group to accept that change is necessary. This phase requires a significant shift in mindset and the dismantling of established structures and norms. Lewin emphasized the importance of addressing the status quo, creating an environment where members of the group recognize the need for change (Jalagat, 2016). niques such as open discussions, feedback mechanisms, and awareness programs may be instituted to foster this recognition. The critical aspect of this phase is the identification and reduction of counterproductive behaviors or resistance that may hinder the subsequent change process (Furxhi, 2021). To successfully implement the unfreezing stage, leaders must communicate the reasons behind the change initiative effectively. This involves presenting data, evidence, and arguments that elucidate why the existing status quo is no longer viable and why change is essential for future success. This

communication must be clear, transparent, and supportive to mitigate feelings of uncertainty and anxiety that often accompany change initiatives.

Change: This phase embodies the actual implementation of new behaviors, processes, and attitudes. Unlike the unfreezing stage, which focuses on preparing for change, this stage is characterized by action and transformation. The changing phase involves several key components, including the design of the new procedures, establishing new organizational cultures, and providing training to equip employees with the necessary skills to navigate the transition (Barrow et al, 2022). It is imperative that leaders maintain robust communication throughout this stage, reiterating the benefits of the change initiative and reinforcing the importance of adaptability. During this stage, resistance may still be prevalent, as individuals wrestle with uncertainty regarding their roles and the overall impact of the changes on their daily workflows. Hence, it is critical for leaders to foster an environment where feedback is encouraged, and concerns can be voiced openly (Mushtaq, 2011). By acknowledging and addressing these concerns, leaders can facilitate a smoother transition, foster trust, and enhance employee morale.

Refreeze: The final stage of Lewin's Change Model is refreezing, which is crucial to ensure that the changes implemented during the second stage become an integral part of the organizational culture. After the transition has taken place, it is essential to stabilize and solidify new behaviors and processes to avoid regression to outdated practices. Refreezing involves codifying the changes into the organizational fabric through methods such as new policies, revised organizational charts, and updated job descriptions (Ahmady et al, 2016). This ensures that the changes are not merely temporary adjustments, but rather a new way of functioning within the organization. Leaders must also celebrate successes and recognize employee contributions to reinforce the new norms and behaviors. In addition, refreezing requires ongoing support and reinforcement to maintain momentum (Rousseau & Have, 2022). This can include regular training sessions, mentorship opportunities, and recognition programs that encourage employees to perpetuate the new behaviors. It is essential for leaders to continuously monitor the impact of the changes and be responsive to any need for further adjustments (Adeniyi et al, 2024). Kurt Lewin’s theory of change is not without criticism. Burnes (2019) posit that the theory lacks accountability for the interaction of the individual, groups, organization, and society; and also fails to address the complex and iterative process of change.

The Kurt Lewin’s theory of change is relevant to the study as there has been a paradigm shift in the operations of small and medium scale enterprise. As rightly stated by the proponent that there is no change unless there is a force that propels the change and a resisting force. The advent of the internet has made the business environment a global village where business owners are able to reach to their target audience without being in the same locality. Customers have aligned with the new trend of ordering and paying for goods online while waiting for the goods to be delivered to them. Although initially, this mode of transaction was not welcomed by most customer, the force for change was able to subdue the force that resist change. The

adoption of technology into the business world, and most importantly the union between small and medium scale enterprises (SMEs) and online marketing has brought about tremendous change in the business environment. The theory also aligns well with the study as it has shown that change does not just occur but rather it is the result of a dynamic interplay between forces as online marketing is norm now in the present-day society despite the initial resistance by some customers. More explicitly, the unfreeze stage mirrors SME owners' recognition that conventional marketing approaches can no longer sustain competitiveness in Calabar's increasingly digitalized business environment; the change stage corresponds to the actual adoption of social media marketing, online advertising, content creation, internet payment systems, and online ordering and delivery as new operational practices; and the refreeze stage reflects the institutionalisation of these digital tools as routine components of SME marketing and sales operations. This staged correspondence provides the conceptual link between the theory and the study's independent variables, and justifies its adoption as the theoretical anchor for the study.

Conceptual Framework

The diagram below shows the relationship between the independent variable and the dependent variable. The independent variable is measured using social media marketing, online advertising, content creation, internet payment system, and online ordering, while the dependent variable is measured using market coverage, customer patronage, customer retention, and sales performance.

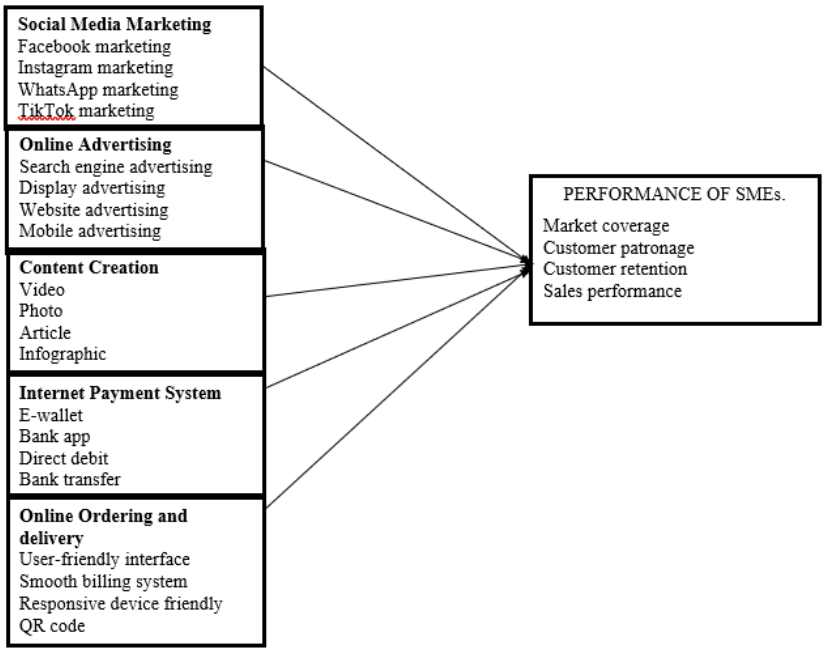


Fig 1: Conceptual model showing hypothetical causal relationships of online marketing and performance of SMEs in Calabar (Researcher's Conceptualization, 2024).

Concept of Online Marketing and SMEs Performance

As economies evolve and technological advancements carve new pathways for communication and commerce, small and medium-sized enterprises (SMEs) have found themselves at a significant crossroads. The rise of digital marketing strategies offers a plethora of opportunities for SMEs to enhance their visibility, engage with customers, and ultimately improve their performance. Online marketing is a business effort to inform, converse, promote and sell products and services over the Internet. Small and Medium-Sized Enterprises (SME's) are indispensable drivers of the economic growth and development of most countries, especially developing countries (Papadopoulos et al, 2020). According to World Bank, small and medium enterprises play an important role in most economies especially in developing countries (Thaha et al, 2021). The authors further posit that SMEs make up the majority of businesses worldwide and contribute greatly to employment availability, SMEs represent about 90 percent of businesses and more than 50 percent of job globally. This makes this sector of the economy very crucial, as they leverage on the giant strid in the technological sector can come in handy to help advance their business. One of the hallmarks of online marketing is its capacity to transcend geographical barriers, enabling SMEs to reach a global audience. Traditional marketing models often confine businesses to regional markets, limiting their growth potential. However, with digital marketing tools such as social media platforms, email marketing, and search engine optimization (SEO), SMEs can engage with a diverse customer base across various locations (Inuwa & Habib, 2023).

Social media, in particular, has emerged as a powerful tool for SMEs. Platforms like Facebook, Instagram, and Twitter allow businesses to develop their unique brand identities while facilitating direct interaction with customers (Jeswani, 2023). Such engagements can lead to heightened brand loyalty and customer retention, as social media fosters a community around a brand where customers feel valued and heard. The ability to respond to customer inquiries, gather feedback, and showcase user-generated content further enriches this interactive experience, creating a dynamic dialogue that is crucial for building strong customer relationships (Lim & Rasul, 2022). Another major area in SMEs sector is the cost implication. Cost considerations play a vital role in the operational strategies of SMEs, which often function with limited budgets. Traditional advertising methods, such as print media and television commercials, can require substantial financial outlays that may be prohibitive for smaller enterprises. In contrast, online marketing offers a more accessible alternative (Manley, 2015). Many online marketing channels, including social media, online advertising, content creation can be tailored to fit various budget constraints. Furthermore, the potential for virality and organic reach in social media campaigns can result in significant exposure without incurring exorbitant costs, making online marketing a particularly appealing option for smaller enterprises that are eager to compete against larger entities (Khanom, 2023).

Another defining feature of online marketing is the ability to measure and analyze campaign performance with unparalleled precision. In traditional marketing, gauging the effectiveness of advertising efforts often relies on anecdotal evidence or broad sales trends (Santiago, 2024).

Conversely, digital marketing provides real-time analytics that empower SMEs to track various metrics, including website traffic, conversion rates, and customer engagement levels. This data-driven approach enables businesses to make informed decisions and refine their marketing strategies based on actual performance rather than assumptions. Utilizing tools such as Google Analytics, SMEs can analyze user behavior and preferences, allowing them to tailor their offerings to meet customer demands (Ijomah et al, 2024). This capability ultimately leads to enhanced customer satisfaction and improved sales performance. Furthermore, split testing and customer segmentation allow SMEs to develop targeted campaigns that resonate with specific demographics, thereby increasing the likelihood of conversion (Rane et al,2023).

Despite the myriad advantages associated with online marketing, SMEs also face certain challenges that can impede their success in the digital landscape. The sheer volume of information and the competitive nature of online spaces can overwhelm small businesses, leading to difficulties in establishing a distinctive online presence (Dwivedi et al, 2021). Moreover, the rapid evolution of digital marketing trends necessitates continuous learning and adaptation, which can strain SME resources, particularly in terms of time and expertise. Additionally, a lack of digital literacy among some business owners and employees can hinder the effective implementation of online marketing strategies (Baranikumar, 2024). The emphasis on creating high-quality content and engaging visuals requires both skills and creativity, which may not always be readily available within smaller teams. As such, SMEs may need to prioritize training and development to fully harness the potential of online marketing (Fuad et al, 2024).

Social Media Marketing and SME Performance

Social media is becoming an indispensable part of every business's marketing strategy in the modern digital environment. The increasing prevalence of social media platforms such as Facebook, X formerly called Twitter, Instagram, LinkedIn, Tik Tok, WhatsApp among others has transformed the way organizations communicate, engage, and build relationships with their customers (Khanom, 2023). For small and medium-sized enterprises (SMEs), leveraging social media marketing has become not only an option but a necessity for enhancing their performance and competitiveness. Social media marketing refers to the use of social media platforms and websites to promote a product or service. It encompasses a range of activities, including community engagement, targeted advertisements, and performance analytics. For SMEs, social media marketing presents a unique opportunity to expand their reach, connect with a diverse audience, and foster brand loyalty without incurring prohibitive costs (Belas et al, 2021). A primary advantage of social media marketing for SMEs is the level of accessibility it affords. Unlike traditional advertising channels, which often require significant financial investment and yield uncertain returns, social media platforms allow SMEs to effectively reach their target audience with relatively low expenditure (Oyekan, 2022). By establishing a robust online presence, SMEs can generate brand awareness and drive traffic to their websites or physical locations. The viral nature of social media content further amplifies this effect, as

customers sharing their positive experiences can lead to exponential growth in visibility and customer engagement (Nwali & Ntegeeh, 2022).

Furthermore, social media marketing facilitates a two-way communication channel between businesses and their customers. SMEs can solicit feedback, conduct surveys, and engage in direct dialogues with their clientele, thereby fostering a sense of community and connection. This engagement not only enhances customer satisfaction but also provides SMEs with valuable insights into customer preferences and behaviors (Rosario & Dias, 2022). The authors posit that such feedback loops are instrumental in informing product development, refining marketing strategies, and ultimately augmenting performance. In addition to cost-effectiveness and enhanced communication, social media marketing enables SMEs to employ precise targeting strategies. Platforms like Facebook and Google Ads offer sophisticated algorithms that analyze user data to identify potential customers based on demographics, interests, and online behaviors. This level of targeting not only increases the likelihood of conversion but also optimizes the marketing budget, as resources are allocated towards the audience most likely to respond positively to marketing efforts (Jeswani, 2023). Despite these advantages, SMEs face considerable challenges in implementing social media marketing strategies. One major hurdle is the lack of expertise and resources that many small businesses encounter. While large corporations often have dedicated marketing teams with experience in digital campaigns, SMEs may struggle to find individuals who possess the necessary skills to effectively manage social media accounts and create compelling content. This deficiency can lead to inconsistent messaging and missed opportunities in engaging potential customers (Patrizi, 2024).

Another challenge is the rapidly evolving nature of social media. With algorithms frequently changing and new platforms emerging, SMEs must remain agile and adaptable in their marketing strategies. The risk of falling behind industry trends can be detrimental, as consumers increasingly gravitate towards innovative and engaging content. As such, SMEs must invest in continuous learning and upskilling to remain competitive in the dynamic digital marketplace (Fan, 2023). Moreover, measuring the effectiveness of social media marketing efforts can be quite complex. Unlike traditional metrics such as sales volume, social media success is often gauged through engagement rates, reach, and impressions. SMEs may find it challenging to translate these metrics into meaningful business outcomes, leading to uncertainty regarding the return on investment (ROI) of their social media activities. Implementing robust analytics tools is essential for SMEs to track performance accurately and make informed decisions (Jani et al, 2021).

Online Advertising and SME Performance

Online advertising encompasses a variety of marketing strategies that leverage digital platforms to promote products or services. These platforms include, but are not limited to, social media, search engines, websites, and email. Online advertising is a crucial strategy adopted by most SMEs due to their limited resources and marketing budget, as they encounter

challenges that necessitate their innovative and cost-effective strategies for growth and sustainability (Christina et al, 2019). The flexibility and adaptability of online advertising make it particularly appealing to SMEs, as they can tailor their campaigns to target specific audiences and measure the effectiveness of their efforts in real time. The integration of online advertising into marketing strategies has not only redefined how SMEs engage with consumers but has also played a crucial role in enhancing the performance and growth potential of SMEs (Agustian et al, 2023). Key forms of online advertising include pay-per-click (PPC) advertising, social media marketing, content marketing, and email campaigns. These channels help business organization to have a tailored advertising messages to their target audience. To begin with, one of the most foremost advantages of online advertising for SMEs lies in its cost effectiveness compared to the traditional advertising mediums such as print and the non-print media (Gustavsen, 2024). Another advantage of online advertising is its capacity for precise audience segmentation. SMEs can use demographic data, interests, and browsing behaviors to reach potential customers effectively. This targeted approach not only improves the chances of converting leads into sales but also optimizes advertising spending by focusing resources on the most promising segments (Kakadia, 2024).

Furthermore, the interactive nature of online advertising allows SMEs to engage with their audience in real-time. Unlike traditional forms of advertising, such as television or print media, online ads can prompt immediate responses from viewers. This capability facilitates two-way communication, enabling SMEs to gather instant feedback on their campaigns and adjust their strategies accordingly (Santiago, 2024). Despite the manifold benefits of online advertising, SMEs encounter several challenges that can impede their performance. Bruce et al (2023) axiom that not all SMEs have employees with the requisite skills or knowledge to effectively leverage online advertising tools. The complexity of various advertising platforms can be intimidating, leading to poorly executed campaigns that result in wasted resources. Furthermore, while online advertising is generally more affordable than traditional media, SMEs still face financial limitations that may restrict their ability to compete with larger companies that have more substantial marketing budgets. This disparity can result in reduced visibility and market share for smaller firms. The online advertising environment is marked by rapid technological advancements and changing consumer preferences. SMEs must remain agile and adaptable, frequently updating their strategies to align with new trends and consumer behavior (Santiago, 2024).

Content Creation and SME Performance

In recent times, content creation has emerged as a pivotal element that significantly influence the performance of SMEs. As these entities strive to carve their niche in an increasingly competitive marketplace, the strategic approach to content creation can serve as a catalyst for growth, brand recognition, and customer engagement. Content creation refers to the process of generating valuable, relevant, and consistent information intended to attract and engage a defined audience (Waite, 2023). This process encompasses various formats, including blog

posts, articles, videos, infographics, and social media posts. In essence, content creation aims to communicate a brand's message while fostering relationships with potential and existing customers. For SMEs, where resources are often limited, mastering the art of content creation can represent a significant competitive advantage. One of the primary benefits of effective content creation is the enhancement of brand visibility (Plessis, 2017). Through consistent and high-quality content, SMEs can establish a strong online presence that not only reflects their brand values but also addresses the needs and interests of their target market. Engaging content that resonates with consumers can lead to increased website traffic, higher search engine rankings, and ultimately, greater brand recognition (Kakadia, 2024). As potential customers encounter informative blog posts, engaging videos, or compelling social media updates, an SME can position itself as a thought leader within its industry, fostering trust and credibility among its audience.

Engaging content facilitates interaction between the SME and its audience, fostering a strong community around the brand. This interaction is increasingly significant in the age of social media, where consumers seek brands that resonate with their values and interests. Content that is educational, entertaining, or inspiring not only captures audience attention but also encourages sharing and participation (Qin, 2020). This organic engagement can enhance brand loyalty, as customers are more likely to return to a business that consistently provides value through thoughtful content. Moreover, the alignment of content creation with the overall marketing strategy of an SME is critical in enhancing performance (Li, 2024). A well-defined content calendar that outlines topics, publication dates, and distribution channels can ensure that the content produced is not only timely but also relevant to seasonal trends and customer interests. By leveraging analytics tools, SMEs can track the performance of their content, gaining insights into customer preferences and engagement levels (Suleman & Abbas, 2024). Even though creating content has many benefits, SMEs frequently face a number of difficulties. Limited resources both in terms of finance and personnel can hinder their ability to produce high-quality content consistently. Moreover, the rapid pace of digital trends necessitates that SMEs remain agile and adaptable, a demanding task for many with constrained capacity (Hojnik & Hudek, 2023).

Internet Payment System and SME Performance

One of the most transformative elements of this digital revolution is the advent of internet payment systems, which have emerged as vital tools for facilitating financial transactions in a seamless, secure, and efficient manner. For Small and Medium-sized Enterprises (SMEs), which constitute a considerable portion of the global economy, the ability to adopt and integrate these systems can lead to enhanced operational efficiency, improved customer experience, and ultimately, bolstered performance. Internet payment systems refer to electronic mechanisms that enable the transfer of funds over the internet in exchange for goods or services (Singh et al, 2023). These systems encompass a broad category of payment methods, including credit and debit card transactions, electronic wallets, mobile payment

applications, and cryptocurrencies. They facilitate not only the online purchase of products and services but also account for transactions at physical storefronts through advanced point-of-sale systems leveraging internet connectivity (Kagan, 2024). The evolution of these payment systems has been driven by a combination of technological advancements, changing consumer preferences, and the need for businesses to adapt to the complexities of a globalized marketplace. This dual nature improving both the consumer experience and business operations has contributed to the critical importance of internet payment systems for SMEs, which often face unique challenges distinct from larger corporations (Luna et al, 2019).

Firstly, SMEs frequently grapple with limited resources, making efficient payment processing vital for their sustainability and growth. Internet payment systems streamline transactions, provide real-time processing, and reduce operational costs associated with traditional payment methods. This efficiency enables SMEs to allocate resources better and focus on core business activities, fostering innovation and competitiveness within their sectors (Nkwinika & Akinola, 2023). Moreover, the consumer experience is paramount in a digital marketplace where customer expectations are continually evolving. Internet payment systems offer secure, convenient, and diverse payment options that cater to varied consumer preferences. By meeting these expectations, SMEs not only enhance customer satisfaction but also cultivate loyalty, which is essential for their long-term viability (Gupta et al, 2023). In addition to operational benefits, internet payment systems empower SMEs to engage in global commerce. Unlike larger corporations with established international payment infrastructures, SMEs often lack the necessary means to reach broader markets. The adoption of these systems allows SMEs to transcend geographical boundaries, providing access to a wider customer base and fostering growth opportunities that might otherwise remain unattainable (Schwaeke et al, 2024). Moreover, the integration of internet payment systems can lead to enhanced customer relationship management. By tracking payment preferences and behaviors, SMEs can tailor marketing strategies, promotions, and customer engagement efforts to enhance loyalty and retention. A deeper understanding of consumer preferences allows SMEs to build customized experiences that resonate with their target audiences, ultimately leading to improved sales performance (Rane et al, 2023).

Online Ordering and Delivery and SME Performance

Online ordering systems have emerged as one of the biggest innovations in the commercial world. Due to the democratization of market access, small and medium-sized businesses (SMEs) may now reach a wider audience. The surge in internet accessibility, coupled with widespread smartphone adoption, has facilitated the growth of e-commerce platforms, which have become essential for SMEs striving to remain competitive. Online ordering systems are particularly beneficial for SMEs, as they eliminate geographical constraints, enabling these businesses to serve customers beyond their localities (Costa & Castro, 2021). The ability to process orders online allows SMEs to cater to a more extensive customer base. This has significant implications for sales volume and overall revenue. For many small businesses,

online platforms can serve as an equalizer in a marketplace often dominated by larger corporations, providing them a level playing field (Sharma, 2023). Various studies (Githui & Njuru, 2024; Kadir & Shaikh, 2023; Salah & Ayyash, 2024) have indicated that SMEs that utilize online ordering systems experience higher sales growth compared to those that do not. One of the most immediate benefits of online ordering systems is the enhancement of customer reach. SMEs can leverage social media, search engine optimization (SEO), and digital marketing to attract customers who may not have been aware of their products or services. Moreover, online ordering allows SMEs to implement customer relationship management (CRM) strategies that foster better engagement (Njelita et al, 2023).

Effective online platforms provide SMEs with valuable consumer data, enabling them to tailor marketing efforts and product offerings to meet specific customer preferences. The ability to analyze purchasing behavior helps SMEs in adapting their inventory, offering promotions, and personalizing the shopping experience. Personalization has become a cornerstone of customer retention strategies and can significantly enhance brand loyalty (Ijomah et al, 2024). Moreover, online ordering systems can provide SMEs with access to alternative payment methods, such as mobile payments and digital wallets. Consequently, this not only enhances the purchasing experience for customers but also facilitates cash flow management for SMEs. By improving liquidity and ensuring timely payments, these businesses can better navigate economic uncertainties (Kilani et al, 2023). Online ordering system implementation is not without its hurdles, despite its many benefits. For SMEs, cybersecurity is a major worry. Data breaches carry a significant danger of damaging consumer confidence and having dire financial consequences. SMEs are more susceptible to cyberattacks because they frequently lack the funding of larger companies to make significant investments in security measures (Ledi et al, 2023). Additionally, the digital divide remains a barrier, particularly in regions with limited internet access. For SMEs operating in such contexts, the transition to online ordering may not be feasible, risking exclusion from the broader e-commerce landscape. Moreover, reliance on third-party platforms can lead to issues of control over branding and customer data, raising concerns about long-term sustainability (Morris et al, 2022).

Methodology

This study adopted a cross-sectional survey research design to examine the effect of online marketing on the performance of small and medium-sized enterprises (SMEs) in Calabar Metropolis, Cross River State, Nigeria. The study area comprised Calabar Municipality and Calabar South Local Government Areas, which together constitute Calabar Metropolis and host a significant concentration of SMEs engaged in diverse economic activities. The target population consisted of both registered and unregistered SMEs operating within the metropolis. Given the absence of reliable data on the total number of SMEs, the population was considered unknown. Consequently, the sample size was determined using the Topman formula for an unknown population. Following a pilot survey involving 40 SMEs, a response rate of 88% and a non-response rate of 12% were obtained, resulting in a sample size of 169

respondents. A combination of purposive and simple random sampling techniques was employed. Purposive sampling was used to identify eligible SME operators, while simple random sampling was adopted in selecting participating enterprises. Of the 169 questionnaires administered, 85 were distributed in Calabar Municipality and 84 in Calabar South. Primary data were collected using a structured questionnaire consisting of two sections. Section A captured respondents' demographic characteristics, while Section B measured the study variables using a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). Content validity of the instrument was established through expert review and assessment by the research supervisor. The reliability of the instrument was assessed using Cronbach's Alpha based on data obtained from the pilot survey. The coefficients ranged from 0.703 to 0.831 across all constructs, exceeding the recommended threshold of 0.70 and confirming the reliability of the measurement scales. Data analysis was conducted using both descriptive and inferential statistical techniques. Descriptive statistics, including frequencies and percentages, were generated using SPSS version 27. To test the study hypotheses, Partial Least Squares Structural Equation Modeling (PLS-SEM) was performed using SmartPLS software. A bootstrapping procedure with 5,000 subsamples was employed to assess the significance of path coefficients as well as the reliability and validity of the measurement and structural models.

Ethical approval for the study was obtained from the research ethics committee of the researchers' institution, and participation was strictly voluntary. Prior to administering the questionnaire, informed consent was sought from each respondent, with assurances of anonymity and confidentiality of the information provided. Common method bias was assessed using Harman's single-factor test, and the results indicated that no single factor accounted for the majority of the variance, suggesting that common method bias was not a serious concern in the data. PLS-SEM was preferred over covariance-based SEM (CB-SEM) because the study is largely predictive and exploratory in nature, the sample size is relatively modest, and the data did not fully satisfy the multivariate normality assumption required for CB-SEM, conditions under which PLS-SEM is considered more robust and appropriate.

Data Presentation, Analysis and Interpretation

Demographic Characteristics of Respondents

Table 1 presents the demographic profile of the respondents. The table shows that out of the 160 SMEs owners that filled and returned their questionnaire, 95 respondents (59.4 per cent) were males while females were 65 (40.6 per cent). The distribution shows that more males participated in the survey. The ages of the respondents are also seen in the table as 32 respondents (20.0 per cent) were between the ages of 18 and 24 years; 48 respondents (30.0 per cent) were within the ages of 25 and 31. Furthermore, the table also showed that 31 respondents (19.4 per cent) were aged 32 to 38 years, 34 respondents (21.3 per cent) were within the age of 39-45 while 15 respondents (9.4 per cent) were 46 years and above. Furthermore, the table showed the respondents' educational status. 33 of the respondents (20.6

per cent) were WAEC/NECO holders; 47 respondents (29.4 per cent) were OND/NCE holders; 47 respondents (29.4 per cent) were B.Sc/HND holder; while 33 respondents (20.6 per cent) were M.Sc holders. The marital status of the respondents revealed that 65 (40.6 per cent) were married, 79 (49.6 per cent) were single, while 16 respondents (10.0 per cent) were divorced.

Table 1: Demographic representation of the respondents

Demographic	*Total*	*Percent (%)*
Gender		
Male	95	59.4
Female	65	40.6
Total	160	100
Age		
18 - 24 years	32	20.0
25 - 31 years	48	30.0
32 – 38 years	31	19.4
39 – 45 years	34	21.3
46 years and above	15	9.4
Total	160	100.0
Educational status		
SSCE	31	19.4
OND/NCE	32	20.0
HND/B.Sc	48	30.0
Post graduate degree	49	30.6
Total	160	100.0
Marital status		
Single	64	40.0
Married	96	60.0
Total	160	100.0

Source: Fieldwork, 2026

Measurement Model Assessment

Outer Loadings and VIF Values

The outer loadings of all indicators across the six constructs Content Creation, Internet Payment System, Online Advertising, Online Ordering and Delivery, Performance of SMEs, and Social Media Marketing exceed the recommended minimum threshold of 0.70, indicating satisfactory indicator reliability (Hair et al., 2021). Specifically, item loadings range from 0.711 (OOD4) to 0.860 (CC2, OOD1), demonstrating that each observed variable contributes significantly to its underlying latent construct. These results confirm that the constructs are well operationalized and the indicators are reflective in nature (Table 2). In terms of

multicollinearity, the Variance Inflation Factor (VIF) values for all items lie between 1.435 and 1.968, which are comfortably below the critical threshold of 3.3 as suggested by Diamantopoulos and Siguaw (2006). This indicates that multicollinearity is not a concern and that the indicators are sufficiently independent of one another, thus reinforcing the robustness of the measurement model. Overall, the measurement model demonstrates strong indicator reliability and acceptable multicollinearity levels, supporting the adequacy of the instrument for further structural analysis.

Table 2: Outer Loadings and Variance Inflation Factor (VIF)

Construct Name	Variable	Loading	VIF
Content Creation	CC1	0.801	1.858
	CC2	0.860	1.968
	CC3	0.847	1.806
	CC4	0.763	1.690
Internet Payment System	IPS1	0.819	1.684
	IPS2	0.800	1.567
	IPS3	0.783	1.708
	IPS4	0.785	1.649
Online Advertising	OA1	0.771	1.636
	OA2	0.785	1.502
	OA3	0.759	1.489
	OA4	0.811	1.632
Online Ordering and Delivery	OOD1	0.860	1.911
	OOD2	0.840	1.869
	OOD3	0.828	1.830
	OOD4	0.711	1.551
Performance Of SMEs	PSME1	0.728	1.435
	PSME2	0.816	1.702
	PSME3	0.794	1.702
	PSME4	0.844	1.866
Social Media Marketing	SSM1	0.785	1.592
	SSM2	0.852	1.744
	SSM3	0.732	1.504
	SSM4	0.780	1.636

Assessment of Convergent Validity

Convergent validity was assessed through three key measures: Cronbach's alpha, composite reliability, and average variance extracted (AVE), following the guidelines of Hair et al. (2021). All six constructs Content Creation, Internet Payment System, Online Advertising, Online Ordering and Delivery, Performance of SMEs, and Social Media Marketing demonstrate acceptable levels of internal consistency and construct validity (Table 29). Cronbach's alpha values range from 0.789 (Online Advertising) to 0.838 (Content Creation), exceeding the recommended threshold of 0.70, which indicates satisfactory internal reliability

(Nunnally & Bernstein, 1994). Furthermore, the composite reliability (ρ_c) values for all constructs fall between 0.863 and 0.890, comfortably surpassing the 0.70 threshold, further confirming the reliability of the constructs. The average variance extracted (AVE) values, ranging from 0.611 to 0.670, also exceed the minimum requirement of 0.50, signifying that more than 50% of the variance in the indicators is captured by their respective constructs (Fornell & Larcker, 1981). These findings collectively confirm the presence of convergent validity across all constructs, suggesting that the measurement items adequately represent the underlying latent variables.

Table 3: Assessment of Convergent Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CC	0.838	0.871	0.890	0.670
IPS	0.810	0.818	0.874	0.635
OA	0.789	0.796	0.863	0.611
OOD	0.830	0.860	0.885	0.659
PSME	0.808	0.816	0.874	0.635
SSM	0.799	0.827	0.868	0.622

Assessment of Discriminant Validity

Discriminant validity was assessed using two complementary methods: the Heterotrait-Monotrait Ratio of Correlations (HTMT) and the Fornell-Larcker criterion, in line with recommendations by Henseler et al. (2015) and Fornell and Larcker (1981). These methods evaluate the distinctiveness of each construct relative to others in the model. The HTMT values among all pairs of constructs range from 0.041 (Content Creation and Internet Payment System) to 0.393 (Social Media Marketing and Performance of SMEs), all of which fall well below the conservative threshold of 0.85 (Table 4). This suggests strong discriminant validity, meaning that the constructs are empirically distinct from one another (Henseler et al., 2015). Similarly, the Fornell-Larcker criterion results confirm discriminant validity. For each construct, the square root of the Average Variance Extracted (AVE) shown on the diagonal is greater than the correlations with all other constructs. For example, the square root of AVE for Content Creation is 0.818, which exceeds its correlations with all other constructs (e.g., 0.247 with Performance of SMEs and 0.045 with Social Media Marketing). This pattern is consistent across all constructs (Table 5). Together, these results provide robust evidence of discriminant validity, confirming that each construct captures a unique aspect of the model and is not redundant with any other latent variable.

Table 4: **Discriminant Validity Assessment Using Heterotrait-Monotrait Ratio (HTMT)**

	CC	IPS	OA	OOD	PSME	SSM
CC						
IPS	0.041					
OA	0.055	0.068				
OOD	0.095	0.076	0.091			
PSME	0.290	0.366	0.366	0.324		
SSM	0.090	0.088	0.075	0.072	0.393	

Table 5: **Discriminant Validity Assessment Using Fornell–Larcker Criterion**

	CC	IPS	OA	OOD	PSME	SSM
CC	0.818					
IPS	-0.019	0.797				
OA	-0.013	-0.041	0.782			
OOD	-0.071	0.041	-0.062	0.812		
PSME	0.247	0.303	0.300	0.278	0.797	
SSM	0.045	0.033	0.035	-0.014	0.325	0.788

Model Fit Indices

To evaluate the overall fit of the model, several goodness-of-fit indices were examined for both the saturated and estimated models. The Standardized Root Mean Square Residual (SRMR) value of 0.054 is below the commonly accepted threshold of 0.08, indicating a good fit between the observed data and the hypothesized model structure (Hu & Bentler, 1999). This suggests that the average discrepancy between the observed and predicted correlations is low, supporting the adequacy of the model. The d_ULS (0.874) and d_G (0.268) values measures of the discrepancy between the empirical and model-implied correlation matrices are within acceptable limits, although no absolute cutoff values exist. Their similarity across saturated and estimated models further supports the stability of the model structure (Table 5). The Chi-square value of 626.068, though statistically significant, is known to be sensitive to sample size and should not be interpreted in isolation (Hair et al., 2021). More importantly, the Normed Fit Index (NFI) value of 0.822 exceeds the minimum recommended threshold of 0.80 for PLS-SEM, indicating an acceptable level of model fit (Bentler & Bonett, 1980). Taken together, these results provide reasonable evidence of model fit, suggesting that the proposed measurement and structural models are appropriately specified and supported by the data.

Table 6: **Assessment of Model Fit Indices for Saturated and Estimated Models**

	Saturated model	Estimated model
SRMR	0.054	0.054
d_ULS	0.874	0.874
d_G	0.268	0.268
Chi-square	626.068	626.068
NFI	0.822	0.822

Hypothesis Testing Results

The structural model was assessed through bootstrapping using 5,000 subsamples to examine the significance of the hypothesized relationships. The results confirm that all five hypotheses proposed in the study are statistically significant at the 0.001 level, leading to the rejection of the corresponding null hypotheses (Table 7). For Hypothesis HO1, which states that there is no significant effect of social media marketing on the performance of SMEs in Calabar, the analysis revealed a standardized path coefficient (β) of 0.297, with a t-statistic of 8.095 and a p-value of 0.000. This result indicates a significant positive effect, thereby rejecting HO1 and confirming that social media marketing contributes meaningfully to SME performance. Hypothesis HO2 posited that online advertising has no significant effect on the performance of Calabar SMEs. This was also rejected, as the path coefficient from online advertising to SME performance was 0.324, with a t-statistic of 9.104 and a p-value of 0.000. The result confirms that online advertising significantly enhances the performance of SMEs. Regarding Hypothesis HO3, which proposed that content creation does not significantly influence SME performance in Calabar, the findings show a path coefficient of 0.265, a t-statistic of 7.253, and a p-value of 0.000. Thus, HO3 is rejected, providing evidence that effective content creation positively impacts SME outcomes. Hypothesis HO4, which stated that internet payment systems have no significant effect on the performance of SMEs in Calabar, was also rejected. The standardized coefficient for this relationship was 0.299, with a t-statistic of 7.983 and a p-value of 0.000, indicating a strong and significant influence. Finally, Hypothesis HO5 proposed that online ordering and delivery do not significantly affect SME performance. This hypothesis was rejected as well, with the analysis yielding a coefficient of 0.309, a t-statistic of 8.184, and a p-value of 0.000. The result underscores the importance of efficient digital fulfilment systems in improving SME performance. Overall, the statistical evidence supports the conclusion that all five digital strategy components social media marketing, online advertising, content creation, internet payment systems, and online ordering and delivery significantly and positively affect the performance of SMEs in Calabar.

Table 7: **Hypothesis Testing Results**

Hypothesis	Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Decision
H1	**SSM -> PSME**	0.297	0.297	0.037	8.095	0.000	Supported
H2	**OA -> PSME**	0.324	0.325	0.036	9.104	0.000	Supported
H3	**CC -> PSME**	0.265	0.267	0.037	7.253	0.000	Supported
H4	**IPS -> PSME**	0.299	0.299	0.037	7.983	0.000	Supported
H5	**OOD -> PSME**	0.309	0.309	0.038	8.184	0.000	Supported

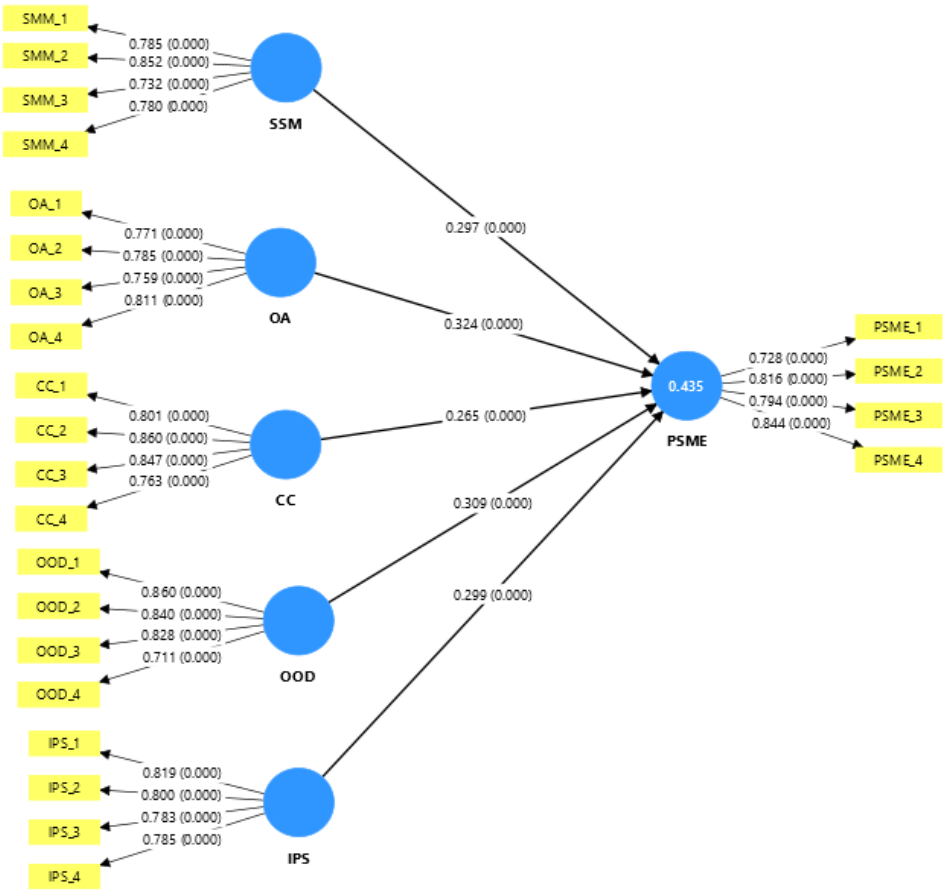


Figure 2: PLS-SEM Structural Model Output Showing Path Coefficients

Discussion of Findings

The results of the structural model reveal that all five hypothesized relationships were statistically significant, supporting the influence of key digital strategies on the performance of SMEs in Calabar. These findings are consistent with existing literature, affirming that digital marketing tools and infrastructure have become essential drivers of small business performance in today's economy. The outcome of Hypothesis 1 (H1) indicates a significant positive effect of social media marketing on the performance of SMEs in Calabar ($\beta = 0.297$, $p < 0.001$). This finding aligns with Etim et al. (2021), who examined e-marketing strategies and found that social media marketing had a strong impact on SME performance in the post-COVID "new-normal" era. Similarly, the result supports the work of Oyakhire (2020), who found that social media strategies positively influenced customer patronage of online businesses in Nigeria. In both cases, social media served as a cost-effective, customer-centric tool that fostered engagement and business visibility mirroring the current study's conclusions. The result of Hypothesis 2 (H2) confirms that online advertising has a significant positive effect on SME performance ($\beta = 0.324$, $p < 0.001$), which is consistent with the study of Ejeh

and Omede (2020). Their research demonstrated that e-business applications, including online advertising, significantly contributed to SME success in Delta State, Nigeria. Similarly, Olusegun et al. (2020) found that online marketing had a favorable impact on small business performance in Lagos State by expanding self-employment opportunities and contributing to local economic development. These findings parallel the current study's results, reinforcing the role of digital promotions in driving growth.

Hypothesis 3 (H3) found a significant relationship between content creation and SME performance in Calabar ($\beta = 0.265$, $p < 0.001$). This outcome supports the findings of Adam et al. (2020), who investigated the role of digital marketing platforms in enhancing supply chain management for SMEs in Indonesia. Their study showed that digital marketing through online media significantly affected customer satisfaction, indirectly influencing customer loyalty. While their study focused on the broader supply chain and consumer response, both results affirm that rich, engaging content serves as a key factor in attracting and retaining customers. The result of Hypothesis 4 (H4) shows that the internet payment system also has a significant effect on SME performance ($\beta = 0.299$, $p < 0.001$). This is in agreement with Kwabena et al. (2019), who demonstrated that digital payment systems, when integrated with other technological and organizational elements, positively impact SME trade and stakeholder relationships. Their findings emphasized how SMEs can leverage such systems not only to streamline transactions but also to build trust with trading partners an observation that reinforces the present study's findings within the Calabar context.

Finally, Hypothesis 5 (H5) confirms that online ordering and delivery systems significantly affect the performance of SMEs ($\beta = 0.309$, $p < 0.001$). This supports the findings of Adam et al. (2020), whose study on digital marketing and supply chain management found that online systems enhance customer satisfaction and indirectly influence loyalty. Their study further emphasized that customer satisfaction was influenced more by system efficiency and digital accessibility than by features such as product reviews an insight that corresponds with the performance gains seen in this study's SME sample. In summary, the findings from this study reinforce the importance of adopting a comprehensive digital strategy incorporating social media marketing, content creation, online advertising, digital payments, and ordering systems to enhance the competitiveness and sustainability of SMEs in emerging economies like Nigeria. Each digital lever plays a distinct but complementary role in strengthening customer relationships, streamlining operations, and improving overall business performance.

Conclusion

This study set out to examine the effect of online marketing on the performance of small and medium enterprises (SMEs) in Calabar Metropolis, Cross River State, Nigeria, specifically the effects of social media marketing, online advertising, content creation, internet payment systems, and online ordering and delivery. The results showed that all five dimensions of online marketing had positive and significant effects on SME performance, with online advertising emerging as the strongest predictor, followed by online ordering and delivery,

internet payment systems, social media marketing, and content creation. Theoretically, the study extends the application of Lewin's theory of change to the domain of digital marketing adoption among SMEs, demonstrating that the unfreeze-change-refreeze sequence offers a useful lens for understanding how small businesses transition into digital marketing practice. Practically, the findings suggest that SME operators in Calabar stand to gain measurable performance improvements, in market coverage, customer patronage, customer retention, and sales, by deliberately investing in these five online marketing dimensions rather than treating them as optional or peripheral activities. The study is, however, limited by its cross-sectional design, which restricts causal inference, its focus on a single metropolitan area, which may limit the generalisability of the findings to other regions with different infrastructural and socioeconomic conditions, and its reliance on self-reported data, which may be subject to social desirability bias. Future studies should consider longitudinal designs, cross-regional comparisons, and objective performance measures to validate and extend the present findings. Overall, the study contributes to the growing body of knowledge on digital marketing and SME performance by providing empirical evidence, from an under-researched context, on the roles of content creation, internet payment systems, and online ordering and delivery alongside the more established dimensions of social media marketing and online advertising.

Recommendations

Based on the result of this research, the following recommendations are offered:

1. SMEs in Calabar should intensive their use of the various social media platforms to promote their products and services in order to enhance sales and marketing performance.
2. Online advertising should be integrated as part of the publicity strategy of SMEs as it will enhance product promotion and patronage.
3. SMEs should use their product pictures and videos to create creative content to help market their product.
4. Online payment system should be integrated more by SMEs as this has helped fast tract transaction and encourage customer patronage
5. Online ordering and delivery should be maintained and improved upon by SMEs to increase customer patronage.

Contribution to Knowledge

This study on online marketing and performance of SMEs in Calabar metropolis has extended the discussion on the literature of online marketing especially in the SMEs sector. It has also shown that online marketing helps embolden the performance of SMEs. Specifically, the work contributed to the very insufficient literature in the area of content creation, internet payment system, and online ordering and delivery.

Suggestion for Further Research

Five variables of online marketing were study in the context of SMEs, the study revealed that these five variables had a significant effect on the performance of SMEs. It is pertinent for a study to be conducted with the same variables but in a different sector.

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