

Exploring Opportunities For Digital Marketing Technology Adoption Among Selected Cooperatives In Lusaka District, Zambia

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Abstract:

This study investigated digital marketing adoption opportunities among cooperatives in Lusaka District, Zambia, employing a concurrent mixed-methods design integrating quantitative and qualitative approaches. Data were collected from 101 participants through structured questionnaires (n=81) and guided interviews (n=20), analyzed using descriptive statistics and thematic analysis. Findings revealed that social media platforms, principally Facebook and WhatsApp, dominated digital tool adoption at 71.6%, while cooperative websites remained severely underutilized at 3.7%. Perceived benefits achieved an overall mean of 3.97, with increased revenue and sales (M=4.21) and wider market outreach (M=4.18) rated highest. Challenges recorded an overall mean of 3.99, with lack of technical skills (M=4.31) and poor internet connectivity (M=4.14) identified as most severe barriers. Frequency analysis revealed that 55.5% of cooperatives either rarely or never utilized digital platforms, while qualitative themes corroborated capacity deficits, infrastructural barriers, and trust gaps as principal constraints. The study concludes that while digital marketing offers substantial economic and relational benefits, cooperatives remain at early, largely informal adoption stages, constrained by intersecting skill, infrastructure, financial, and trust-related barriers. Recommendations include structured digital literacy training programs, subsidized technology access initiatives, improved connectivity infrastructure, and institutionalization of digital strategies within cooperative governance frameworks.

Keywords: *Digital marketing, cooperatives, technology adoption, social media, digital literacy, Technology Acceptance Model, Zambia.*

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I. Introduction

Small and medium enterprises (SMEs) constitute the backbone of economic development in developing nations, Digital marketing has emerged as a transformative force reshaping organizational engagement with customers, product promotion, and operational efficiency in contemporary business environments. Kushwaha (2024) characterizes digital marketing as encompassing tools including social media, mobile marketing, email, websites, and data analytics that provide cost-effective, scalable, and interactive platforms fundamentally altering how organizations reach and retain audiences. For cooperatives, particularly those operating in developing economies like Zambia, digital marketing presents unique opportunities to increase visibility, improve member engagement, expand market access, and boost competitive positioning.

Cooperatives play crucial roles in supporting socio-economic development, especially in agriculture, finance, and small-scale enterprise sectors where they serve as organizational vehicles for collective action among economically marginalized populations. Mudenda (2022) documented cooperatives' significant contributions to poverty reduction, employment generation, and economic empowerment in Zambian contexts. Despite growing global discourse on digital transformation in business, notable gaps persist in localized research examining real-world challenges and opportunities associated with digital marketing adoption within cooperative models. In Lusaka District specifically, limited empirical data exists to inform strategies and policies supporting digital integration in cooperatives.

While digital technologies offer promising avenues for cooperative development, adoption patterns remain uneven, with significant variations across organizational types, geographic contexts, and resource availability levels. International evidence suggests that small-scale organizations in developing economies face distinctive barriers including limited technical expertise, inadequate infrastructure, financial constraints, and institutional capacity deficits that impede technology adoption. These barriers assume salience in Zambian

cooperative contexts where resource scarcity, infrastructure challenges, and capacity limitations constrain organizational development trajectories.

This investigation examined digital marketing adoption opportunities among selected cooperatives in Lusaka District, addressing critical knowledge gaps regarding practical challenges, realized benefits, and strategic opportunities associated with digital integration in cooperative models. The study pursued three specific objectives: identifying types of digital marketing tools currently utilized by cooperatives, assessing perceived benefits of digital marketing adoption, and investigating challenges cooperatives face in adopting digital marketing. These objectives provided systematic framework for understanding current adoption patterns, evaluating implementation outcomes, and identifying barriers constraining broader digital integration. Findings generate actionable insights for cooperative leadership, policymakers, and development practitioners seeking to strengthen digital capabilities within Zambian cooperative sector.

II. Literature Review

Digital marketing encompasses strategic utilization of digital channels, platforms, and technologies to promote products, services, and organizational brands while engaging target audiences through interactive, data-driven communication mechanisms. Contemporary digital marketing represents evolution beyond traditional advertising approaches, integrating social media platforms, email marketing systems, mobile applications, website optimization, search engine marketing, and data analytics capabilities into comprehensive promotional strategies. This definitional breadth reflects digital marketing's multifaceted nature, encompassing both technological tools and strategic frameworks guiding their deployment.

Social media platforms have emerged as dominant digital marketing channels, particularly for resource-constrained organizations including cooperatives. Platforms such as Facebook, WhatsApp, Instagram, and Twitter provide low-cost, highly accessible mechanisms for customer engagement, brand building, and market communication. Research by Kaplan and Haenlein (2010) established that social media's interactive nature enables two-way communication between organizations and stakeholders, facilitating relationship building beyond traditional one-directional marketing approaches. For cooperatives specifically, social media offers particular advantages including minimal financial barriers to entry, intuitive user interfaces requiring limited technical expertise, and capacity to reach geographically dispersed audiences through mobile-optimized platforms.

The Technology Acceptance Model (TAM), developed by Davis (1989), provides theoretical framework for understanding digital technology adoption patterns in organizational contexts. TAM posits that technology adoption behavior stems primarily from two key perceptions: perceived usefulness, defined as degree to which individuals believe technology will enhance their performance, and perceived ease of use, reflecting beliefs about effort required for technology utilization. These constructs mediate relationships between external variables and actual adoption behaviors, with perceived usefulness demonstrating stronger influence on adoption intentions than perceived ease of use in organizational settings.

Empirical research demonstrates substantial benefits accruing to organizations adopting digital marketing strategies. Mangold and Faulds (2009) documented that digital platforms enable enhanced customer engagement through personalized communication, real-time interaction, and content sharing capabilities exceeding traditional marketing mechanisms. For cooperatives specifically, digital marketing facilitates market expansion beyond traditional geographic boundaries, enabling rural-based organizations to access urban markets and international customers previously unreachable through conventional channels. Additionally, digital tools provide cost efficiencies compared to traditional advertising, particularly relevant for resource-constrained cooperatives operating with limited marketing budgets.

Despite documented benefits, significant barriers constrain digital marketing adoption, particularly in developing economy contexts. Infrastructure deficits represent fundamental constraints, with unreliable electricity supply, limited internet connectivity, and inadequate telecommunications infrastructure creating substantial obstacles to consistent digital platform utilization. Rogers' (2003) Diffusion of Innovation theory identifies infrastructure availability as critical precondition for technology adoption, emphasizing that innovations require supportive environmental conditions to achieve widespread diffusion. In Zambian contexts, infrastructure challenges prove particularly acute in rural and peri-urban areas where many cooperatives operate.

Human capacity constraints compound infrastructural barriers, with limited digital literacy representing significant adoption impediment. Technical skills requirements for effective digital marketing extend beyond basic platform navigation to encompass content creation, audience targeting, performance analytics, and strategic campaign management. Research by Wymer and Rundle-Thiele (2017) demonstrated that organizations lacking internal capacity for digital marketing implementation often achieve suboptimal outcomes, experiencing limited returns on technology investments. For cooperatives characterized by volunteer

leadership and limited professional staff, capacity deficits prove particularly constraining, limiting both initial adoption and sustained effective utilization.

III. Material And Methods

This investigation employed concurrent mixed-methods research design, integrating quantitative and qualitative approaches to provide comprehensive understanding of digital marketing adoption patterns, benefits, and challenges among Lusaka District cooperatives. The mixed-methods approach enabled triangulation of findings, with quantitative data establishing prevalence patterns and statistical relationships while qualitative data provided contextual depth explaining observed phenomena and capturing nuanced stakeholder perspectives..

The study targeted cooperatives registered and operating in Lusaka District, selected for its concentration of diverse cooperative types and representation of Zambia's primary urban commercial context. The target population comprised all registered cooperatives within Lusaka District, from which sample of 101 participants was drawn through purposive and stratified sampling techniques ensuring representation across cooperative types including artisan/skills-based, marketeers, multipurpose, agricultural, and financial cooperatives. Quantitative data collection utilized structured questionnaires administered to 81 cooperative members, managers, and board representatives, while qualitative data emerged from guided interviews with 20 key informants selected for their extensive cooperative experience and leadership positions.

Questionnaires incorporated five-point Likert scales measuring perceptions of digital tool utilization, benefits realization, and adoption challenges, alongside demographic variables characterizing respondent profiles. Interview guides employed semi-structured format enabling systematic coverage of core research questions while permitting flexible exploration of emergent themes and context-specific issues. Quantitative data underwent descriptive statistical analysis using SPSS software, calculating frequencies, percentages, means, and standard deviations characterizing sample demographics, tool adoption patterns, benefit perceptions, and challenge severity ratings. Qualitative interview data underwent systematic thematic analysis following established protocols including transcript preparation, initial coding, code clustering, theme development, and interpretive synthesis linking themes to theoretical frameworks and research objectives.

Ethical considerations included obtaining institutional approval from University of Zambia research ethics committee, securing informed consent from all participants after explaining study purposes and procedures, maintaining respondent confidentiality through anonymous questionnaires and coded interview transcripts, and ensuring voluntary participation with explicit withdrawal rights. Data quality assurance employed multiple strategies including questionnaire pilot testing, interview saturation monitoring, member checking through preliminary finding validation with select informants, and triangulation across quantitative, qualitative, and documentary data sources enhancing credibility and trustworthiness.

IV. Result

This section presents comprehensive analysis of data collected from 81 questionnaire respondents and 20 interview participants, organized according to study objectives. Findings begin with demographic profiling contextualizing respondent characteristics, followed by systematic examination of digital marketing tool adoption patterns, perceived benefits, and implementation challenges.

Demographic Profile

Analysis revealed near-equal gender representation with females constituting 53% (n=43) and males 47% (n=38) of respondents, ensuring balanced perspectives. Age distribution showed concentration among mature professionals, with 47% aged 46-60 years and 22.3% aged 36-45 years. Cumulatively, 55.6% of respondents were aged 46 years and above, indicating substantial cooperative experience. Cooperative type distribution revealed artisan/skills-based cooperatives as most represented at 40.7%, followed by marketeers at 27.2% and multipurpose cooperatives at 19.8%.

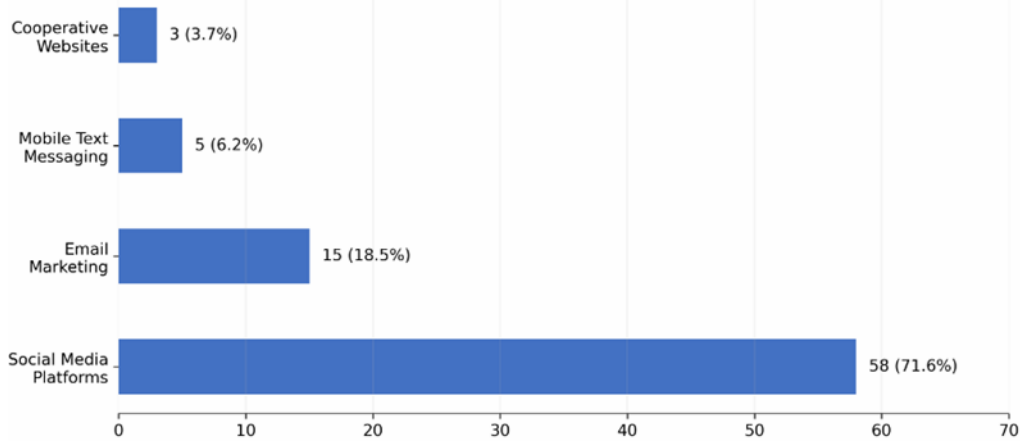
Table 1: Demographic Characteristics of Respondents (N=81)

Characteristic	Category	Frequency	Percentage
Gender	Male	38	47.0%
	Female	43	53.0%
Age Distribution	Below 25 years	8	9.8%
	26-35 years	10	12.3%
	36-45 years	18	22.3%
	46-60 years	38	47.0%
	Above 60 years	7	8.6%
Type of Cooperative	Artisan/Skills-based	33	40.7%
	Marketeers	22	27.2%
	Multipurpose	16	19.8%

	Agricultural	5	6.2%
	Financial (SACCOs)	5	6.2%

Source: Field Data, 2026

Figure 1: Digital Marketing Tools Currently Used by cooperatives (N= 81)



Source: Field Data, 2026

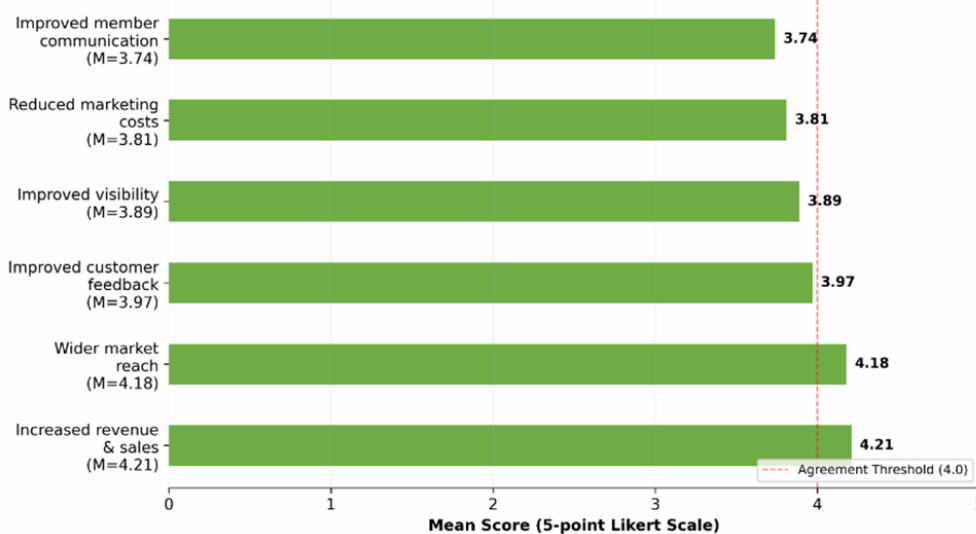
Social media platforms dominated digital marketing tool adoption among surveyed cooperatives, with 71.6% (n=58) utilizing platforms including Facebook, WhatsApp, and Instagram. Email marketing ranked second at 18.5% (n=15), while mobile text messaging accounted for 6.2% (n=5). Cooperative websites represented least utilized tool at only 3.7% (n=3), highlighting significant underinvestment in formal digital infrastructure.

Table 2: Types of Digital Marketing Tools Currently Used (N=81)

Digital Marketing Tool	Frequency	Percentage	Rank
Social Media Platforms (Facebook, WhatsApp, Instagram)	58	71.6%	1
Email Marketing	15	18.5%	2
Mobile Text Messaging (SMS)	5	6.2%	3
Cooperative Websites	3	3.7%	4

Source: Field Data, 2026

Figure 2: Perceived Benefits of Digital Marketing Adoption (N= 81)



Source: Field Data, 2026

Overall average mean of 3.97 across benefit items indicated that cooperative respondents generally agreed digital marketing adoption yielded tangible advantages. The highest-rated benefit concerned revenue and sales increases (M=4.21, SD=0.73), indicating strong consensus that digital marketing directly contributed to measurable financial returns. Wider market reach recorded second-highest mean at 4.18 (SD=0.81), affirming successful customer base expansion beyond immediate geographic areas.

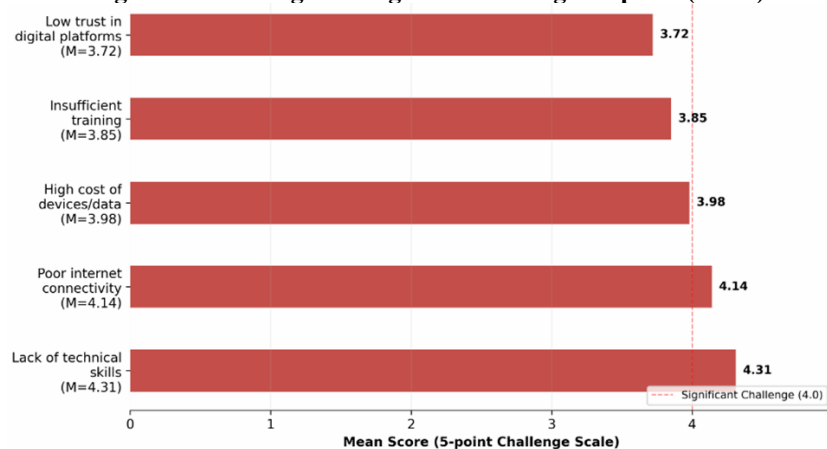
Table 3: Perceived Benefits of Digital Marketing Adoption (N=81)

Benefit Statement	Mean	Std. Dev.	Interpretation
Increased revenue and sales	4.21	0.73	Very High
Wider market reach beyond local area	4.18	0.81	Very High
Improved customer feedback quality	3.97	0.88	High
Improved visibility and public profile	3.89	0.91	High
Reduced marketing costs	3.81	0.94	High
Improved member communication	3.74	0.99	High
Overall Average Mean	3.97	0.88	High

Scale: 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

Source: Field Data, 2026

Figure 3: Challenges in Digital Marketing Adoption (N=81)



Source: Field Data, 2026

Overall average mean of 3.99 indicated respondents collectively regarded listed barriers as significant obstacles to digital marketing adoption. Lack of technical skills among cooperative members constituted most severely rated barrier (M=4.31, SD=0.69), reflecting widespread consensus that capacity deficits represented primary adoption constraint. Poor internet connectivity ranked second at M=4.14 (SD=0.82), indicating infrastructure limitations substantially impeded consistent digital platform utilization.

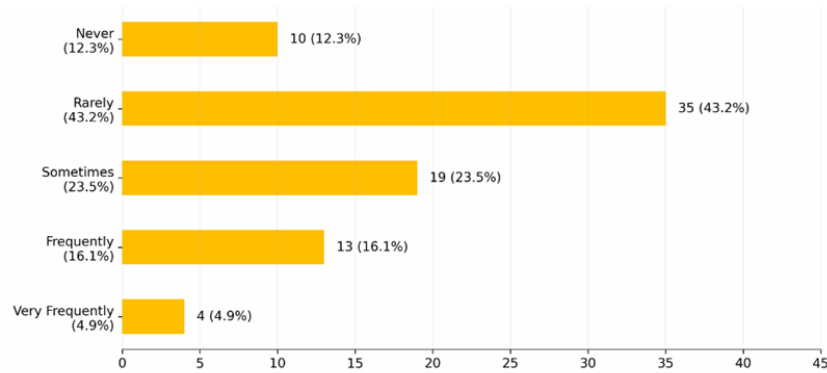
Table 4: Challenges in Digital Marketing Adoption (N=81)

Challenge Item	Mean	Std. Dev.	Severity Level
Lack of technical skills	4.31	0.69	Very Significant
Poor internet connectivity	4.14	0.82	Significant
High cost of devices/data	3.98	0.91	Significant
Insufficient training/awareness	3.85	0.94	Significant
Low trust in digital platforms	3.72	1.02	Significant
Overall Average Mean	3.99	0.88	Significant

Scale: 1=Not a Challenge, 2=Minor, 3=Moderate, 4=Significant, 5=Very Significant

Source: Field Data, 2026

Figure 4: Frequency of Digital Platform Use cooperatives by cooperatives (N= 81)



Source: Field Data, 2026

Analysis revealed that largest respondent category, 43.2% (n=35), reported using digital platforms only rarely for marketing purposes. An additional 12.3% (n=10) indicated never using digital tools at all. Combined, these categories representing infrequent or absent usage encompassed 55.5% of respondents, providing evidence that despite recognized benefits, consistent digital marketing engagement remained elusive for majority of surveyed cooperatives.

Table 5: Frequency of Digital Platform Use (N=81)

Frequency of Use	Count	Percentage	Cumulative %
Never	10	12.3%	12.3%
Rarely	35	43.2%	55.5%
Sometimes	19	23.5%	79.0%
Frequently	13	16.1%	95.1%
Very Frequently	4	4.9%	100.0%

Source: Field Data, 2026

Factors Influencing Adoption Decisions

Respondents identified single most influential factor affecting their cooperative's digital marketing adoption choices. Perceived benefits emerged as dominant consideration at 43.2%, indicating that when cooperatives adopted digital tools, anticipated tangible gains constituted primary motivation. However, constraint factors collectively represented substantial influence, with digital skills availability cited by 21.0%, infrastructure and connectivity by 13.6%, and financial resources by 12.3%. Combined, these barrier-related factors accounted for 46.9% of responses.

Table 6: Most Influential Factor in Adoption Decisions (N=81)

Influential Factor	Frequency	Percentage	Category
Perceived benefits	35	43.2%	Enabler
Digital skills availability	17	21.0%	Constraint
Infrastructure and connectivity	11	13.6%	Constraint
Financial resources	10	12.3%	Constraint
Leadership support	8	9.9%	Enabler

Source: Field Data, 2026

V. Discussion

The study's findings reveal complex landscape of digital marketing adoption among Lusaka District cooperatives, characterized by substantial recognized benefits coexisting with persistent structural barriers constraining widespread, systematic implementation. The overwhelming dominance of social media platforms, particularly Facebook and WhatsApp, accounting for 71.6% of digital tool usage, reflects rational adaptation to resource constraints and infrastructure limitations. This finding extends Technology Acceptance Model (TAM) by demonstrating that in severely resource-constrained contexts, perceived ease of use assumes salience alongside perceived usefulness.

However, the severe underutilization of cooperative websites at only 3.7% raises concerns about digital marketing sustainability and sophistication. While social media provides accessible entry point for digital engagement, exclusive reliance on third-party platforms creates vulnerabilities including limited control over platform policies, dependence on algorithm changes affecting content visibility, and absence of owned digital assets building long-term organizational value. The website adoption gap suggests cooperatives remain at preliminary digitalization stage, leveraging readily accessible tools without developing comprehensive digital infrastructure supporting advanced capabilities.

The strong consensus regarding revenue and sales benefits (M=4.21) validates TAM's central tenet that perceived usefulness drives adoption intentions and behaviors. Cooperatives experiencing tangible financial returns from digital marketing demonstrate performance improvements validating initial technology investments, creating positive feedback loops encouraging sustained engagement. However, the substantial gap between benefit recognition and actual usage frequency, with 55.5% reporting rare or no platform use despite acknowledged advantages, reveals that perceived usefulness alone proves insufficient to overcome structural constraints.

The identification of technical skills deficits as most severe challenge (M=4.31) highlights human capacity's central role in technology adoption outcomes. While TAM positions perceived ease of use as individual-level perception, current findings suggest organizational capacity constitutes distinct dimension requiring systematic attention. Cooperatives may perceive platforms as relatively easy to use for basic functions while simultaneously lacking deeper competencies for strategic content creation, audience engagement optimization, and performance analytics interpretation.

The substantial influence of infrastructural barriers, with poor connectivity rating 4.14 mean challenge severity, underscores technology adoption's embeddedness in broader systemic contexts. Rogers' (2003) emphasis on innovation-system fit finds empirical support in findings revealing how unreliable internet access, intermittent electrical power, and inadequate telecommunications infrastructure create persistent obstacles transcending individual or organizational characteristics. These infrastructure deficits represent market failures requiring policy interventions beyond cooperative-level initiatives.

VI. Conclusion And Recommendations

Conclusion

This investigation examined digital marketing adoption opportunities among Lusaka District cooperatives, revealing complex landscape where substantial recognized benefits coexist with persistent structural barriers constraining widespread systematic implementation. Three principal conclusions emerge from integrated analysis. First, digital marketing adoption remains at early, largely informal stage dominated by accessible social media platforms while sophisticated digital infrastructure including websites remains severely underutilized. Second, cooperatives widely recognize digital marketing's tangible benefits, particularly regarding revenue generation (M=4.21) and market expansion (M=4.18), validating technology's transformative potential. Third, despite acknowledged benefits, majority of cooperatives either rarely (43.2%) or never (12.3%) utilize digital platforms consistently, revealing substantial implementation gap attributable to intersecting barriers including technical skills deficits (M=4.31), infrastructure limitations (M=4.14), and financial constraints (M=3.98).

Recommendations

For cooperative leadership, priorities include investing in structured digital literacy training programs equipping members with strategic marketing skills beyond basic platform navigation. Cooperatives should establish formal digital marketing policies integrating online engagement into organizational planning, designating responsible individuals for digital presence management, and allocating budget resources for data purchases and professional support.

For policymakers, recommendations include developing subsidized technology access programs reducing financial barriers to digital device acquisition and connectivity for registered cooperatives. Policy frameworks should mandate digital literacy integration into cooperative development training curricula, ensuring systematic capacity building reaches emerging and established cooperatives. Additionally, telecommunications infrastructure expansion should target underserved areas where many cooperatives operate.

For development partners and NGOs, programming should incorporate digital marketing capacity building as core component of enterprise development interventions, including technical assistance pairing cooperatives with digital marketing mentors, facilitating peer learning networks, and providing seed grants financing initial technology investments. Academic institutions should conduct longitudinal research tracking adoption evolution and evaluating intervention effectiveness.

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