



**ISSN Online 2617-359X**



## **The Effect of E-Promotion Marketing Strategy on Performance of Small and Medium Manufacturing Enterprises in Embu County, Kenya**

**Nzioka John Fundi & Dr. Murigi Elishiba Muthoni**

**ISSN: 2617-359X**

# The Effect of E-Promotion Marketing Strategy on Performance of Small and Medium Manufacturing Enterprises in Embu County, Kenya

<sup>\*1</sup> Nzioka, John Fundi & <sup>2</sup>Dr. Murigi, Elishiba Muthoni

<sup>1</sup>Master's Student, Kenyatta University.

<sup>2</sup>Lecturer, School of Business, Economics, and Tourism, Kenyatta University.

*How to cite this article:* Nzioka, J.F. & Murigi, E.M. (2025). The Effect of E-Promotion Marketing Strategy on Performance of Small and Medium Manufacturing Enterprises in Embu County, Kenya. *Journal of Marketing and Communication*. Vol 8(1) pp. 18-29 <https://doi.org/10.53819/81018102t2493>

## Abstract

Small and Medium Enterprises (SMEs) significantly contribute to Kenya's economy but face challenges affecting their growth and sustainability, especially from the promotional perspective. While research has consistently shown that e-promotion can enhance organizational performance, existing literature has not adequately examined the effect of e-promotion on the performance of manufacturing small and medium-sized enterprises in Embu County. This study investigates the effect of e-promotion marketing strategies on the performance of manufacturing SMEs in Embu County, Kenya. Guided by Dynamic Capability Theory and Innovation Diffusion Theory, a descriptive survey design was employed, gathering data from 45 SMEs through structured questionnaires. Descriptive analysis showed a positive perception of e-promotion (mean = 3.87), with managers agreeing that digital tools like social media and websites improve sales and market reach. Correlation analysis revealed a moderate positive relationship between e-promotion and SME performance ( $r = 0.501$ ,  $p < 0.01$ ). Regression results indicated that e-promotion has a significant positive effect on performance ( $\beta = 0.534$ ,  $p = 0.000$ ), meaning a one-unit increase in e-promotion strategy leads to a 0.534 unit increase in SME performance. The findings highlight the importance of digital marketing in enhancing SME competitiveness and growth in a dynamic business environment.

## 1.1 Background

Small and Medium Enterprises (SMEs) play a pivotal role in global economies, contributing significantly to GDP and employment. According to the World Bank (2023), SMEs constitute over 90% of all businesses worldwide and provide more than 50% of total employment, making them indispensable to economic stability. For example, SMEs contribute about 60% of GDP in China and 65% in the USA, with similar trends observed in the European Union and Japan (Kimathi, Mukulu & Odhimbo, 2019; BERR, 2021). In Africa, SMEs generate more than half of total jobs and over 90% of enterprises (Adan, 2022; Muli & Wachira, 2019), with Kenya's SME sector employing approximately 15 million people and contributing over 40% of the country's GDP (Sansa, 2019; Kimathi et al., 2019).

Despite their importance, SMEs face numerous challenges, including inadequate cash flow and working capital, continue to impede growth and performance (Makundi, 2021; Deloitte Kenya, 2024). Only 15% of SMEs in Kenya reach their fifth year, highlighting the need for effective strategies to enhance sustainability. Marketing strategies are crucial in this context due to their role in accelerating marketing development (Mukangai and Murigi (2021). Moreover, they enable SMEs to achieve short- and long-term objectives, including increased sales, market penetration, and improved customer satisfaction (Amin, 2021; Etuk et al., 2022). Among marketing strategies, e-promotion (digital marketing) has emerged as a vital tool for SMEs. E-promotion encompasses digital platforms such as social media, search engine optimization, websites, and blogs, used to target specific customer segments and enhance brand visibility online (Eni, 2017; Usani et al., 2024). This approach allows SMEs to reach broader audiences cost-effectively and personalize marketing efforts, which can lead to improved customer engagement and competitive advantage.

The marketing mix is a core element of performance in organizations (Murigi, 2016). Performance focuses on measuring actual outputs against intended outputs in terms of organizations' strategic efforts to achieve their vision, mission, and goals (Kirima & Murigi, 2019). The adoption of e-promotion strategies aligns with the broader concept of marketing mix strategies that include product, pricing, promotion, and distribution decisions (Dambo & Igoni, 2023). For SMEs, an effective e-promotion strategy not only supplements traditional marketing methods but also serves as a primary channel to build customer relationships and increase sales performance (Kawira et al., 2020). By leveraging digital marketing tools, SMEs can overcome geographical limitations and compete with larger firms, fostering growth in market share and profitability. Performance measurement for SMEs typically involves financial metrics like sales revenue, market share, and profitability, alongside customer satisfaction (Muchemi, 2014; Njoroge et al., 2020). Integrating e-promotion into marketing strategies is therefore critical for SMEs aiming to enhance these performance indicators and secure long-term sustainability. E-promotion marketing strategies offer a promising avenue to improve SME performance by expanding market reach and strengthening customer connections in the digital era. However, there is need for more empirical focus on innovative digital marketing approaches that can be instrumental in boosting the competitiveness and sustainability of SMEs, particularly in manufacturing sectors such as those in Embu County, Kenya.

## 1.2 Problem statement

The SME sector in Kenya employs about 15 million people, accounting for 88% of jobs and contributing over 40% to the country's GDP (Sansa, 2019; Runde, Savoy & Staguhn, 2021). Recognized under Vision 2030, SMEs are pivotal to addressing employment challenges. However, they face significant growth barriers such as inadequate cash flow and working capital, leading to poor performance (Makundi, 2021). A Deloitte Kenya (2024) report revealed that only 15% of SMEs reach their fifth year, with over 40% failing within two years. The World Bank survey notes that nearly 90% of SMEs in developing countries struggle with growth due to credit constraints (Kirikiru & Kalui; Wangui, 2020). While previous studies have examined SME performance, many overlooked the impact of marketing strategies, especially e-promotion. This study fills the gap by focusing on the effect of e-promotion in influencing SME performance.

## 1.3 Study aim

The aim of the study was to examine the effect of E-promotion marketing strategy on performance of small and medium manufacturing enterprises in Embu County, Kenya

## 1.4 Significance

The study highlights how different marketing strategies impact SME performance, offering valuable guidance to SME owners and managers on effective approaches. Since SMEs are major employers contributing over 40% of national GDP, the findings can also help the government develop informed policies to support SME growth. Additionally, the study benefits researchers and academicians by expanding knowledge on the relationship between marketing strategies and SME performance.

## 2.1 Literature review

### 2.2 *Theoretical Review*

#### **Dynamic Capability Theory (DCT)**

Dynamic Capability Theory (DCT), proposed by Teece, Pisano, and Shuen (1997), emphasizes a firm's ability to adapt to dynamic market environments and reconfigure its resources to maintain competitive advantage. Unlike the Resource-Based View (RBV), which is static, DCT focuses on how businesses evolve their capabilities in response to technological, competitive, and social shifts. DCT stresses three core capabilities: seizing opportunities, sensing market trends, and maintaining competitiveness through the reconfiguration of tangible and intangible assets. For SMEs in Embu County, this theory is particularly relevant in explaining the need for continuous innovation and adaptation in marketing strategies, especially in the context of e-promotion. As competition intensifies and digital marketing continues to evolve, SMEs must adjust their marketing tactics to engage customers effectively, optimize distribution, and strengthen brand awareness. Thus, DCT supports the notion that adopting e-promotion and refining distribution strategies are key to enhancing SME performance in a rapidly changing business environment.

## Innovation Diffusion Theory (IDT)

Innovation Diffusion Theory (IDT), developed by Rogers (1995), explains how new ideas and technologies spread within a society. The theory emphasizes that the adoption of innovations is influenced by factors such as perceived advantages, compatibility with existing systems, simplicity, and observable results. For SMEs in Embu County, IDT is relevant as it highlights the importance of innovation in product development and marketing strategies. SMEs can apply IDT by adopting new technologies, such as e-promotion tools, to reach wider audiences and improve customer relations. The theory also supports the idea that SMEs must focus on product differentiation, quality, and branding to remain competitive. By embracing technological innovation, SMEs can better meet customer needs, create value, and ultimately enhance their performance. Thus, IDT underscores the role of innovative strategies, including e-promotion and product strategy, in improving the performance of SMEs within the manufacturing sector.

### 2.3 Empirical Review

Kimathi, Mukulu, and Odhiambo's (2020) research sought to explore digital promotion's influence on Kenyan small business outcomes. Employing a descriptive survey structure, the investigation focused on micro, small, and medium enterprises within Tharaka Nithi County. Descriptive and inferential statistics were utilized to dissect both narrative and numerical information. The research determined that while electronic promotion explained merely 39% of the MSMEs' performance fluctuation, it exhibited a robust positive link with results. Nevertheless, that study solely examined digital promotion as a marketing tactic. The present research encompasses additional promotional approaches, given the prior study's finding that digital promotion only impacted 39% of the performance.

The study by Usani *et al.* (2024) examined the impact of electronic marketing on SMEs performance in Cross River State, Nigeria. The study adopted descriptive survey design and used questionnaires in collecting primary data. Multiple regression analysis was used to test the hypothesis. The study came to a finding that electronic strategy had a significant positive impact on the SMEs performance. The study recommended SMEs to be more aggressive so as to explore electronic marketing strategies and any other marketing strategies that may come with advancements in technology. Electronic marketing has seen very minimal attention from the previous studies conducted on marketing strategies in Kenya and the current study aims to narrow this gap by determining the impact of electronic marketing on performance of SMEs.

Etuk *et al.*'s (2022) research on how marketing tactics affected Bolt taxi service uptake in Calabar, Nigeria, employed a causal design with questionnaires for data collection. Their findings indicated that digital promotion significantly impacted riders' decisions to use Bolt. However, their work centered solely on the transport industry, specifically taxi services, unlike this study's focus on manufacturing SMEs in Embu County, Kenya.

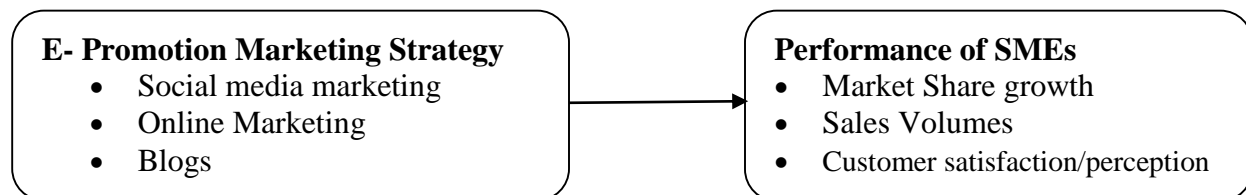
The study by Sunday *et al.* (2021) sought to determine e-marketing's influence on SME outcomes. They used a cross-sectional survey and questionnaires to gather primary data from 295 SME owners, revealing a substantial positive link. Nevertheless, their study examined performance from



the operators' perspective, neglecting e-marketing's impact on consumer views and contentment, a gap this research intends to fill.

## 2.4 Conceptual Framework

The diagrammatic presentation of the conceptual framework indicates the hypothesized effect of e-promotion marketing strategies on performance of SMEs.



**Figure 1. Conceptual framework**

The study's conceptual framework illustrates the relationship between e-promotion marketing strategies and the performance of SMEs in the manufacturing sector, highlighting how digital marketing efforts influence sales, market reach, and customer engagement. It also considers other key marketing strategies such as product, pricing, and distribution decisions as interacting factors that collectively impact SME performance in Embu County.

## 3.1 Methodology

### *Research Design*

This study used descriptive survey design. Through descriptive survey design, the study chooses a representative sample who take part in the study and inferences are made on the whole population based on the outcomes from the sample that took part in the study. Descriptive survey design is also good in describing a circumstance and establishing relationship between the variables (Lans *et al.*, 2002). According to Kothari (2014) descriptive survey design gives the information as it is.

### *Population and Sampling*

The study targeted the SMEs that fulfil the threshold spelt under the MSME bill 2012 and fully registered to operate in the county. According to Embu County Trade and Industry department report (2023) Embu County has 53 manufacturing firms operating as SMEs in various sectors such as chemical manufacturing, food processing, and textile production. Consequently, the 53 within the production constitute the intended group for this research. The directors of the surveyed SMEs served as the informants (observation unit) for this investigation, whereas the SMEs represent the examination unit for the study. The study arrived at sample size by using census design. Census design is very appropriate sampling design where the researcher wants to include all the elements in the target population in the actual study due to their relatively small number (Kumar & Singh, 2014). Since the target population of this study is relatively small, all the 53 SME firms operating in manufacturing sector will be included in study. This brought the sample size to 53.

### ***Data Collection and Analysis***

The study used printed questionnaires to collect data. Given the county's expanse and the varied industries encompassing the manufacturing SMEs, the researcher engaged three research aides who assisted in distributing the research tools. The surveys were handed out and subsequently retrieved for scrutiny and interpretations.

The questionnaires were framed in both close ended and open-ended format and in some instances had 5-point Likert scale. Piloting was conducted among 10% of the sample prior to the commencement of the main study (Mugenda & Mugenda, 2019), and going by this rule, the study involved 5 SMEs in piloting. Similar to the suggestion by Murigi *et al.* (2017), the questionnaires' internal consistency was ascertained via Cronbach's Alpha metric, which should be at least 0.7. Based on the pilot test results, Cronbach's alpha value was 0.845 ( $\alpha > 0.7$ ), hence, reliable.

Data collected was organized and then keyed into computer excel spread sheet. The data was then transferred to the SPSS which will facilitate the analysis. The study used descriptive analysis tools (mean and standard deviation) in analyzing quantitative data. Qualitative data was grouped and presented in form of write ups and will be key in supplementing the quantitative data. In order to determine the degree of relationship between the variables, the study used inferential analysis tools (regression coefficients and Pearson correlations). The study conducted regression and correlation analysis on each independent variable and dependent separately. A multiple linear developed in the form:

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon;$$

Where: Y is the Performance of SMEs;  $\beta_1$  is the coefficient of the independent variable (e-promotion strategies),  $X_1$  represents e-promotion strategies, and  $\varepsilon$  is the error term.

### ***Research Ethics***

All the data sourced from the SMEs remained confidential and never shared with any other SME or any party whatsoever. The data was also only used to facilitate the study. The researcher also obtained all the required research permits prior to embarking on the actual study.

## **4.1 Findings**

### ***Response rate***

From the 53 research questionnaires the researcher distributed during the field study, it was possible to receive 45 of them which had been dully filled as required. The filled questionnaires that were returned represented 84.91% of the total research questionnaires distributed implying that the study achieved a response rate of 84.91%.

### ***Demographic Characteristics***

The study's demographic data revealed that most manufacturing SME managers in Embu County possess substantial educational qualifications, with 82.2% having at least a diploma, indicating their capacity to understand and implement effective strategies. Regarding experience, 80% of

respondents have worked in their firms for at least three years, suggesting they are well-acquainted with their businesses' marketing practices. In terms of workforce size, nearly half of the SMEs employ 10 to 20 people, aligning with the study's SME classification. Finally, over half (53.3%) of these SMEs report average daily sales exceeding KShs 50,000, reflecting moderate business activity levels among the sampled firms.

### *Descriptive analysis*

Participants were asked to assess the statements regarding digital promotion tactics using a 1-5 scale indicating their level of agreement or disagreement with the statements on electronic promotion methods as a marketing blend approach. The outcomes are presented in Table 1.

**Table 1: E-Promotion marketing strategy**

Statement	N	Mean	Std. Deviation
Social media enables us reach more clients through various platforms such as Facebook, WhatsApp, Instagram, etc	45	3.96	.601
We have the company website which has enabled many clients get information on our products and increased our market share	45	3.96	.475
We use personal blogs to reach more customers and improve the sales	45	3.09	1.083
Internet marketing has enabled the SME sell most of its products	45	4.16	.673
Mobile phones have made it easier to reach more clients	45	4.18	.535
<b>Aggregates</b>		<b>3.87</b>	<b>0.6734</b>

The outcomes evident in Table 1 indicate that a significant portion of the participants concurred that social media was a very important tool that enabled them reach various clients through platforms such as Facebook, WhatsApp, Instagram, X among others through promotion of their products and advertisements on the said platforms with (M=3.96; SD= 0.601). Had the company websites that enabled the clients get access to information concerning their products which further improved their sales (M= 3.96; SD=.475). The managers further agreed that internet marketing had increased their sales (M= 4.16; SD= .673) and also agreed that it was easier to reach clients through mobile phones (M= 4.18; SD= .535). However, most of the respondents did not have SMEs' personal blogs that could reach their clients and improve their sales with mean and standard deviation (M=3.09; SD=1.083).

The variable had an overall composite mean and standard deviation (M= 3.87; SD=.6734). This gives an indication that most of the managers agreed that e-promotion strategy greatly affected the performance of the firms evidenced by increased sales volumes, being able to reach many possible clients thereby increasing their market share. There were also very minimal disparities on the responses given evidenced by a small standard deviation of 0.6737. However, the main challenge to e-promotion was incorporating blogs to reach more clients as most of the firms did not have



personal blogs targeting the clients. The findings agree with findings from the study conducted by Usani et al. (2024) who note that e-marketing is a very useful strategy that enables the firms to increase their performance. The SMEs however need to be more aggressive with the advancements and changes in technology so as to tap more using this marketing strategy.

The respondents were requested to rate various statements attributing to the performance of the SMEs which they managed. The results are as presented in Table 2.

**Table 2. Analysis of SMEs performance**

Statement	N	Mean	Std. Deviation
Adopted market strategies have Increased market share	45	4.36	.484
Adopted market strategies have Increased sales volumes	45	4.33	.522
Adopted market strategies have Increased customer satisfaction	45	4.22	.420
Adopted market strategies have Reduced customer defections	45	3.91	.417
Adopted market strategies have Increased production	45	4.09	.358
<b>Aggregates</b>		<b>4.182</b>	<b>.4402</b>

Based on Table 2, participants concurred that the promotional tactics their businesses employed had resulted in greater market dominance (Mean= 4.36; Standard Deviation= 0.84) and also acknowledged that sales figures had risen owing to suitable promotional tactics utilized (Mean= 4.33; Standard Deviation= 0.522). It was additionally found that participants agreed that client contentment had improved due to the applied tactics (Mean= 4.22; Standard Deviation= 0.420) and promotional tactics had caused a decrease in client attrition (Mean= 3.91; Standard Deviation= 0.417). Moreover, participants agreed that their output had expanded due to the employed tactics (Mean= 4.09; Standard Deviation= 0.358). These outcomes align with Amin's (2021) research, which also determined that using a pertinent promotional strategy in commerce can significantly aid in realizing both immediate and enduring company objectives, with all enterprises aiming for lasting success.

### *Correlation analysis*

Pearson correlation coefficient was used in the study to predict the correlations between the independent variables and the depended variable (Kothari, 2014). The results, as detailed in Table 3, indicates that there is a moderate association between e-promotion marketing strategies and performance of SMEs in the manufacturing sector in Embu County.

**Table 3. Correlation analysis results**

	Performance of SMEs
E-promotion marketing strategies	$r = 0.501^{**}$
	Sig. =0.000
	N = 45

E-promotion strategy ( $r = 0.501$ ) indicates a moderate correlation. The positive significant correlation gives an indication that increasing E-promotion strategy will greatly increase the performance of SMEs in Embu County, Kenya.

### *Inferential Analysis*

The research executed a series of regression analyses to ascertain how e-promotion marketing strategies on the performance of small and medium-sized enterprises within Embu County, Kenya. As shown in Table 4, it was determined that e-promotion marketing strategies have a significant positive effect on the performance of SMEs in the Embu County's manufacturing sector.

**Table 4: Table of coefficients**

Model	Coefficients				t	Sig.
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta			
(Constant)	-1.039	.659			-1.577	.123
E Promotion	.534	.136	.431		3.918	.000

Based on the results, the multiple regression equation is presented as:

$$Y = -1.039 + 0.534X_1 + \varepsilon$$

The null hypothesis that *e-promotion marketing strategies do not significantly affect the performance of small and medium-sized manufacturing enterprises in Embu County, Kenya* was rejected. This is because e-promotion has a significant effect on the performance of manufacturing SMEs in Embu County, Kenya as depicted by the coefficients ( $\beta = 0.534$ ;  $p = 0.000$ ). An implication of this statistical value is that by increasing e-promotion strategy by one unit, it would lead to an increase in performance of manufacturing SMEs by 0.534 units, all other factors held constant. Similar results are also noted by Sunday, Eka, Nnana and Olesgun (2021) and Kenu (2020) who also argue that E-promotion strategy is a novel strategy that the firms have to be conversant with and appropriately apply it so as to increase their firm's performance since it directly affects the performance.

### **5.1 Conclusions**

E-promotion marketing strategies are integral to improving the performance of SMEs in the manufacturing sector in Embu County. The use of digital platforms such as social media, company websites, internet marketing, and mobile communication has been shown to significantly enhance the ability of SMEs to reach a wider customer base, increase sales, and foster better customer relationships. These digital tools enable firms to effectively promote their products, build brand awareness, and stay competitive in a rapidly changing market environment. While most SMEs have embraced several aspects of e-promotion, the limited adoption of personal blogs highlights areas where further improvement could be made. The findings underscore the importance of continuous adaptation and innovation in marketing strategies to align with technological advancements. Overall, the study affirms the positive influence of e-promotion on SME

performance, highlighting its role as a key factor in driving growth and market success within the manufacturing industry.

## 6.1 Recommendations

E- Promotion marketing strategy has a significant effect on performance of manufacturing SMEs in Embu County, Kenya. With evolution in technology and emergence of social media and websites, E- promotion has to be incorporated into marketing mix so as to ensure performance is improved. The managers have to be well equipped with the changing trends in technology so that they utilize well the E-promotion marketing strategy due to its huge contribution on performance.

## Suggestions for Future Research

Further research could explore the specific impact of different e-promotion tools, such as personal blogs, influencer marketing, and video content, on SME performance to identify the most effective digital tactics. Additionally, studies could examine the challenges SMEs face in adopting advanced e-promotion strategies, including cost, technical skills, and infrastructure limitations. Comparative research across various manufacturing subsectors within Embu County or other regions could provide deeper insights into contextual factors influencing e-promotion effectiveness. Finally, longitudinal studies could assess the long-term effects of sustained e-promotion on business growth, customer loyalty, and competitive advantage among SMEs.

## References

- Adan, Y. A. (2022). *Working capital management and financial performance of small and medium enterprises in Garissa County, Kenya* (Unpublished MBA project). Kenyatta University.
- Aguilar, K. A., Articon, P. G., Garcia, S. M., Lozano, L. R., Reblando, S. R., Roguin, E. G., ... Norayda, M. D. (2024). Pricing strategies and business performance among selected SMEs in Santa Cruz, Laguna. *IRE Journals*, 7(11), 101–125.
- Cooper, R. D., & Schindler, S. P. (2014). *Business research methods* (12th ed.). McGraw-Hill Irwin.
- Dambo, B. I., & Igoni, I. M. (2023). Marketing strategies and performance of small and medium scale enterprises in Port Harcourt. *International Journal of Business & Law Research*, 11(4), 9–15.
- Deloitte Kenya. (2024). *Policy shift imperative to net more taxpayers in informal sector*. Deloitte.
- Embu County Integrated Development Plan (ECIDP). (2019). *County integrated development plan 2018–2022*. Embu County Government.
- Embu County Trade and Industry Department. (2023). *Trade and industry report 2023*. ECG.
- Eni, J. E. (2017). *Electronic marketing and customer loyalty: Evidence from online shopping platforms* (Master's thesis). Delta State University, Asaba Campus.
- Etuk, S. G., Usani, N. E., & Udoh, I. S. (2022). Micromarketing and customer satisfaction of transportation networking companies in Uyo, Akwa Ibom State. *Journal of Humanities Insights*, 6(3), 22–35.

- Geoffrey, M. (2019). *Essentials of research design and methodology*. [Publisher information missing].
- Githinji, S., & Njagi, G. N. (2022). Marketing strategies: Do they influence the growth of SMEs in Kenya? *International Journal of Social Sciences and Information Technology*, 7(6), 76–84.
- Gordon, J. (2023). *Theory of price - explained: The business professor*. [Publisher information missing].
- Igbaji, P. M., & Eke, C. U. (2022). The interplay of marketing strategies and performance of pension fund administrators in Cross River State. *International Journal of Academic Management Science Research*, 6(3), 61–66.
- Kasimu, G. M. (2017). *Digital marketing strategies on the marketing performance of top 100 small and medium enterprises (SMEs) in Kenya* (MBA project). University of Nairobi.
- Kawira, D. K. (2019). Effect of digital marketing on the performance of MSMEs in Kenya. *Journal of Marketing & Communication*, 2(1), 1–23.
- Kenya National Bureau of Statistics (KNBS). (2023). *SMEs report 2023*. <https://www.knbs.or.ke>
- Kirikiru, J. M., & Kalui, F. M. (2021). Selected financial factors influencing financial performance of small and medium enterprises in Kenya (Unpublished MBA report). Egerton University.
- Kenya National Bureau of Statistics (KNBS). (2018). *Facts and figures*. [http://www.knbs.or.ke/index.php?option=com\\_phocadownload&view=category&id=20&](http://www.knbs.or.ke/index.php?option=com_phocadownload&view=category&id=20&)
- Kirima, M. W., & Murigi, E. M. (2019). Demographic perspectives and organizational performance in Occidental Insurance Company. *European Journal of Business and Strategic Management*, 4(1), 30-38.
- Kumar, P. C., & Singh, S. (2014). Taxonomy for measurement of firm-level export performance. *Universal Journal of Industrial and Business Management*, 2(8), 193–199.
- Lans, W., & Van-der-Voordt, D. J. (2002). Descriptive research. *DUP Science*.
- Magigi, W. (2015). *Research project development and report writing: A pathway for success in higher learning institutions*. Safi Publishers.
- Mahmudova, L., & Kovacs, J. K. (2018). Defining the performance of small and medium enterprises. *Network Intelligence Studies*, 6(12), 111–120.
- Mugenda, A., & Mugenda, O. (2019). *Research methods: Qualitative and quantitative approaches* (3rd ed.). ACTS Press.
- Mukangai, W. I., & Murigi, E. M. (2021). The Effect of Market Development on Sales Performance of Agro-Based Dealers in Nairobi City County, Kenya. *Journal of Marketing and Communication*, 4(1), 23-35.
- Mukundi, R. V. (2021). The effect of financial literacy on performance of SMEs in Embu County, Kenya (MBA report). University of Nairobi.
- Muli, D. M., & Wachira, K. (2019). Effect of access to finance on financial performance of processing SMEs in Kitui County, Kenya. *International Journal of Finance and Accounting*, 4(1), 75–89.

- Murigi, E. M. (2016). *Social marketing mix and behavioural change to alcohol and tobacco usage among youth in the slums of Nairobi County, Kenya* (Doctoral dissertation, Kenyatta University).
- Murigi, E. M., Muathe, S. M. A., Kuria, T. J., & Gikonyo, N. K. (2017). Proactive Management Measures, Rehabilitation Centres and Behavioural Change to Alcohol and Tobacco Usage Among Youth in the Slums of Nairobi County, Kenya. In *Multidisciplinary Research Conference* (Vol. 184). <https://www.researchgate.net/profile/Morrisson-Mutuku/publication/362141206>
- Odenyo, C., & Rosemary, J. (2018). Influence of resource mobilization on sustainability of women group projects in Vihiga County, Kenya. *International Journal of Economics, Business and Management Research*, 2(4), 127–141.
- Orodho, A. J. (2017). *Techniques for writing projects and reports in education and social sciences*. Kanezja Publishers.
- Runde, D. F., Savoy, C. M., & Staguhn, J. (2021). Supporting small and medium enterprises in sub-Saharan Africa through blended finance. *Center for Strategic and International Studies*.
- Sansa, N. A. (2019). A critical analysis of effects of loan conditions on accessibility to loans by small businesses in Tanzania. *Advances in Business Marketing and Purchasing*, 17, 199–376.
- Sekaran, U., & Bougie, R. (2010). *Research methods for business: A skill building approach* (5th ed.). Wiley.
- Kenya National Bureau of Statistics (KNBS). (2018). *Economic survey*. Government Printers.
- Usani, E. N., Sampson, E. A., Essien, J. I., Ubong, M. C., & Effiong, I. M. (2024). Marketing strategies and performance of selected SMEs in Central Senatorial district of Cross River State, Nigeria. *Journal of Bio-based Marketing*, 1, 36–45.
- Usani, N. E. (2021). Micromarketing and customer satisfaction of transportation networking companies in Uyo, Akwa Ibom State (Unpublished doctoral dissertation). University of Uyo.
- Usani, N. E., Etuk, S. G., & Ekpenyoung, V. (2021). Integrated marketing communication and marketing performance of hotels in Calabar, Cross River State. *World Academics Journal of Management*, 9(4), 33–38.
- Wangui, M. (2020). Influence of business survival strategies on growth of small and medium enterprises in Narok Town, Narok County (Master's thesis). Strathmore University.
- World Bank. (2015). Small and medium enterprises (SMEs) finance. <https://www.worldbank.org/en/topic/financialsector/brief/smes-finance>
- World Bank. (2023). Improving SMEs' access to finance and finding innovative solutions to unlock sources of capital. <https://www.worldbank.org>