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DIGITAL PLATFORMS AND PERCEIVED BUSINESS SUPPORT AMONG RURAL ENTREPRENEURS

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2. ABSTRACT

This study examines rural entrepreneurs' reported use of digital platforms, perceived business support and barriers to effective use. A descriptive quantitative survey used a structured questionnaire with 50 purposively selected entrepreneurs. Frequencies and percentages summarised the responses. Forty-eight respondents (96.0%) reported using digital platforms. The frequency-of-use item contained 48 recorded responses, including 40 reporting daily use (83.3%). Facebook received 35 selections, equivalent to 70.0% of the full sample. For four market-access and customer-engagement items, 48 respondents (96.0%) strongly agreed that platforms supported advertising, wider customer reach, communication and customer attraction or sales. All 50 agreed that platforms supported business payments, and all strongly agreed that they assisted financial management. Responses on learning business skills were weaker: 25 (50.0%) disagreed, 20 (40.0%) were neutral and five (10.0%) agreed. Data costs and security concerns were each identified by all respondents; 40 (80.0%) identified network limitations and 30 (60.0%) reported limited digital skills. These findings describe perceptions within a purposive sample and do not establish changes in measured business performance. The study suggests that connectivity, affordability, practical training and digital security deserve attention alongside platform access.

3. KEYWORDS: Digital platforms; Rural entrepreneurship; Digital finance; Market access; Small businesses.

4. INTRODUCTION

Digital technology has become increasingly important to entrepreneurship and small business development. Digital platforms including social media, messaging applications, mobile money services, digital banking systems and online marketplaces can connect entrepreneurs with customers, suppliers, financial services and sources of business information. In developing economies, these technologies can reduce some of the distance-related barriers that traditionally affect small enterprises operating outside major commercial centers.

Social media, messaging and online marketplaces can connect entrepreneurs with customers and wider networks. Fu et al. (2023) examine platform-based business models at the base of the pyramid, while Soluk et al. (2021) analyse digital entrepreneurship where institutional gaps constrain enterprise activity.

Digital financial services provide another form of business support. Hassan (2024) examines mobile-money adoption among informal businesses in Zambia. Konte and Tetteh (2023) investigate mobile money, traditional financial services and firm productivity in Africa. Their findings establish a relevant financial-services context; they do not establish the effects in the present survey.

Digital participation depends on more than access to a platform. Research in Zambia and Malawi identifies technology costs, infrastructure, skills and security as constraints (Mwila & Ngoyi, 2019; Malanga & Banda, 2021).

Research Problem

Rural entrepreneurs may have restricted access to markets, financial services, information and business networks. This study examines their reported platform use and perceived support, together with the barriers they identify. It does not treat technology availability as proof of improved business performance.

Importance of the Study

The study addresses reported marketing, payment, information and networking experiences among rural entrepreneurs. It can inform the design of training and infrastructure support, while its descriptive evidence should be interpreted within the participating sample.

Objectives of the Study

Main objective: To examine how digital platforms support rural entrepreneurs.

Specific objectives were to: (1) examine how digital platforms support market access and customer engagement among rural entrepreneurs; (2) assess the role of digital platforms in

improving access to financial services, business information and other business resources; and (3) examine challenges limiting the effective use of digital platforms by rural entrepreneurs.

Research Questions

The study addressed three questions: How do digital platforms support market access and customer engagement? What role do they play in improving access to financial services, business information and other business resources? What challenges limit effective use of digital platforms among rural entrepreneurs?

Scope of the Study

The study focused on rural entrepreneurs operating small businesses and considered digital platforms used for marketing, customer communication, financial transactions, information access and networking. It also examined challenges associated with connectivity, affordability, digital skills and security.

5. MATERIALS AND METHODS

Study Design and Approach

The study used a quantitative descriptive approach. Quantitative information was collected from respondents and summarized using frequencies, percentages and tables. The approach was appropriate for presenting patterns in platform use, perceived business support and reported challenges without attempting to establish causal effects.

Target Population and Sampling

The target population consisted of rural entrepreneurs operating small businesses and using, or having the potential to use, digital platforms in their business activities. Purposive sampling was used to select respondents considered relevant to the research problem. The final sample comprised 50 respondents. Because purposive sampling was used, the findings should be interpreted as descriptive evidence from the participating respondents rather than as statistically representative estimates of all rural entrepreneurs.

Data Collection Instrument and Procedure

Primary data were collected using a structured questionnaire. The instrument covered demographic characteristics, digital platform use, market access and customer engagement, financial services, business information, networking and challenges. Participation was

voluntary, and respondents were informed about the purpose of the study. Confidentiality and anonymity were maintained during data handling.

Data Analysis and Ethics

Responses were organized into frequencies and percentages and presented in tables. The analysis emphasized patterns relevant to the three study objectives. Ethical considerations included informed participation, voluntary response, confidentiality and avoidance of unnecessary identifying information.

The analysis uses the number of recorded responses for each item. Sample-wide percentages use 50 as the denominator. The platform-selection item contains 48 selections in total, while the frequency-of-use item has 48 recorded responses. The two unrecorded frequency responses were not imputed. Platform selections are reported as counts and as percentages of the complete sample; the response structure does not establish that each respondent selected only one platform.

6. RESULTS AND DISCUSSION

Respondent characteristics

The study involved 50 respondents. The gender distribution was balanced, with 25 males (50%) and 25 females (50%). Respondents aged 25-30 and 31-40 each represented 40%, while those aged 18-24 represented 20%. Educational attainment included secondary education (40%), diploma (36%), degree (20%) and certificate (4%). Retail businesses represented 40% of the sample, clothing 30%, services 20% and food businesses 10%.

Table 1. Respondent characteristics, n = 50.

Variable	Category	Frequency	Percent
Gender	Male	25	50%
Gender	Female	25	50%
Age	18-24	10	20%
Age	25-30	20	40%
Age	31-40	20	40%
Education	Secondary	20	40%
Education	Certificate	2	4%
Education	Diploma	18	36%
Education	Degree	10	20%
Business type	Retail	20	40%
Business type	Food	5	10%
Business type	Clothing	15	30%
Business type	Services	10	20%

Platform use and response denominators

Forty-eight respondents reported platform use and two reported non-use. The platform-selection item contains 35 Facebook selections, five WhatsApp selections, five TikTok selections and three online-marketplace selections. These represent 70.0%, 10.0%, 10.0% and 6.0% of the full sample, respectively. No selections were recorded for mobile money, digital banking or other platforms in that item. The later payment and finance items nevertheless received positive responses. The item definitions and skip instructions therefore require caution when interpreting platform-specific behaviour.

Table 2. Platform use and frequency with explicit denominators.

Item and response	Count	Denominator	Percent
Uses digital platforms	48	50 respondents	96.0
Does not use digital platforms	2	50 respondents	4.0
Facebook selection	35	50 respondents	70.0
WhatsApp selection	5	50 respondents	10.0
TikTok selection	5	50 respondents	10.0
Online marketplace selection	3	50 respondents	6.0
Daily use	40	48 recorded responses	83.3
Use several times per week	8	48 recorded responses	16.7

The 48 platform selections should not be treated as 48 confirmed unique users. Two responses were unrecorded for frequency of use.

Market access and customer engagement

The findings show a strong reported contribution of digital platforms to market access and customer engagement. For advertising products or services, 48 respondents (96%) strongly agreed and 2 (4%) were neutral. The same distribution was recorded for reaching customers outside the local area, communicating with customers, and increasing sales or attracting customers.

Table 3. Market-related responses, n = 50 for each item. Agree, disagree and strongly disagree each had zero responses.

Measure	Strongly agree, n (%)	Neutral, n (%)
Advertising products/services	48 (96.0)	2 (4.0)
Reaching customers outside the local area	48 (96.0)	2 (4.0)
Customer communication	48 (96.0)	2 (4.0)
Increasing sales or attracting customers	48 (96.0)	2 (4.0)

These responses indicate a perceived marketing and communication benefit. They do not measure sales growth, conversion rates or causal effects. The interpretation is consistent with

the roles of platforms and social-media commerce discussed by Fu et al. (2023) and Shemi (2023), while retaining the distinction between perceived support and independently measured outcomes.

Payments information and networking

Financial and information-related responses were strongly positive. All 50 respondents (100%) agreed that digital platforms helped them receive or make business payments, and all 50 (100%) strongly agreed that they helped manage business finances. Forty-eight respondents (96%) agreed that platforms provided information about prices, suppliers and markets, while 48 (96%) strongly agreed that they helped connect respondents with suppliers, entrepreneurs and support organisations.

Table 4. Financial, information and networking responses, n = 50 per item.

Measure	Response	Count	Percent
Business payments	Agree	50	100%
Manage business finances	Strongly Agree	50	100%
Prices/suppliers/markets information	Agree	48	96%
Prices/suppliers/markets information	Neutral	2	4%
Connect with suppliers/entrepreneurs/support organisations	Strongly Agree	48	96%
Connect with suppliers/entrepreneurs/support organisations	Neutral	2	4%

The financial responses are broadly compatible with Hassan's (2024) Zambia study and Konte and Tetteh's (2023) African evidence. Those studies use different measures and analytical designs. The present questionnaire does not estimate productivity or compare audited financial outcomes before and after adoption.

Learning and business skills

The response concerning learning business skills and improving business practices was less positive than the other support dimensions. Five respondents (10%) agreed, 20 (40%) were neutral and 25 (50%) disagreed. This suggests that, although digital platforms were widely perceived as useful for marketing, transactions, information and networking, respondents did not report the same strength of benefit for acquiring business skills or improving business practices.

Table 5. Learning business skills and improving practices, n = 50.

Response	Count	Percent
Agree	5	10.0
Neutral	20	40.0
Disagree	25	50.0

Frequent use of a platform may support communication without providing structured business learning. Digital capability therefore deserves separate attention from technology access. Tang and Konde (2020) show that different entrepreneurial attributes are associated with different categories of ICT use; Shemi (2023) identifies adoption conditions relevant to social-media commerce.

Barriers to effective use

Four major barriers were identified. Forty respondents (80%) agreed that poor internet or network coverage limited use, while 5 (10%) were neutral and 5 (10%) disagreed. All 50 respondents (100%) agreed that the cost of data and digital services limited use. Thirty respondents (60%) agreed that lack of digital skills limited effective use, 5 (10%) were neutral and 15 (30%) disagreed. Finally, all 50 respondents (100%) agreed that fraud, scams, privacy and security concerns were important challenges.

Table 6. Reported barriers, n = 50 per item.

Challenge	Agree	Neutral	Disagree
Poor internet/network limits use	40 (80%)	5 (10%)	5 (10%)
Cost of data/services limits use	50 (100%)	0	0
Lack of digital skills limits use	30 (60%)	5 (10%)	15 (30%)
Fraud/scams/privacy/security concerns	50 (100%)	0	0

Infrastructure and affordability concerns correspond to Mwila and Ngoyi's (2019) Zambia findings and Malanga and Banda's (2021) Malawi research. The comparisons provide context rather than a basis for pooling the samples. The uniform responses to data costs and security concerns should be understood as recorded perceptions, not measured prices or fraud incidence.

Implications

The findings suggest several practical implications. First, digital platforms can complement traditional local markets by enabling entrepreneurs to communicate with customers and promote products beyond immediate geographic boundaries. Second, digital financial services can make routine business payments and financial management more convenient.

Third, access to prices, suppliers, markets and business networks can strengthen the information environment in which rural entrepreneurs make decisions. Fourth, infrastructure and capability gaps may prevent entrepreneurs from obtaining the full value of these technologies.

For policymakers and development programmes, the results indicate that improving rural digital entrepreneurship requires more than increasing platform availability. Affordable data, reliable network infrastructure, digital skills training and security awareness are all relevant to effective participation. Technology providers and financial-service actors may also need to consider the specific affordability, trust and usability constraints faced by small rural businesses.

Limitations

The purposive sample of 50 cannot support population-wide prevalence estimates. Self-reported perceptions may be affected by recall, social desirability and common response patterns. The survey does not independently verify business income, customer reach or financial performance. Item-specific denominators and differences between the platform-selection and finance questions limit cross-item interpretation. The cross-sectional descriptive design cannot establish causation. Replication should specify the geographic sampling frame, field dates and response procedures, and combine questionnaire data with appropriate business records.

7. CONCLUSION

Digital platforms were widely reported within the participating group and were perceived as useful for marketing, payments, information and networking. Perceived support for learning business skills was less consistent. The findings favour a practical approach combining affordable connectivity, targeted business and digital-skills training, and security awareness. Larger and clearly located studies should distinguish platform use, perceived support and measured enterprise outcomes.

Based on the findings, stakeholders should consider improving rural network coverage and reliability; reducing the cost burden associated with mobile data and digital services; providing practical digital-skills and digital-business training; strengthening financial literacy and safe use of digital financial services; increasing awareness of fraud, scams, privacy and cybersecurity; and supporting business networks that connect rural entrepreneurs with suppliers, customers, other entrepreneurs and support organisations. Future programmes

should also examine how digital skills training can improve the use of platforms for structured business learning, not only communication and marketing.

8. ACKNOWLEDGEMENTS

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