

## SPECIAL FOCUS PAPER

# How Mobile E-Commerce is Revolutionizing Marketing Strategies for Indian MSMEs

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## ABSTRACT

This paper presents a multi-theoretical framework to explain how mobile e-commerce is revolutionising marketing strategies among Indian Micro, Small, and Medium Enterprises (MSMEs). By integrating mobile affordance theory, service-dominant logic (S-D logic), and the customer engagement cycle (CEC), the framework addresses the limitations of traditional adoption models like technology acceptance model (TAM), unified theory of acceptance and use of technology (UTAUT), and diffusion of innovation (DOI) in capturing strategic, experiential, and customer-centric dynamics. The study highlights how MSMEs employ mobile affordances such as push notifications, unified payments interface (UPI) payments, chatbots, and WhatsApp business APIs to co-create value and engage customers across awareness, acquisition, retention, and advocacy phases. National-level policies, such as digital India, UPI and open network for digital commerce (ONDC), have strengthened infrastructure and availability which in return catalysed the growth of mobile technology. The model provides MSME with direction to utilise mobile technologies, not only to survive but also to create sustainable value and compete successfully. It also has the potential to inspire future empirical research by presenting a conceptual framework that can be used to build new emerging market strategies focused on digitalisation.

## KEYWORDS

mobile e-commerce, Micro, Small, and Medium Enterprises (MSMEs), digital marketing strategies, service-dominant logic (S-D logic), mobile affordance theory, customer engagement cycle (CEC)

## 1 INTRODUCTION

### 1.1 Background of Indian MSMEs and digital challenges

As far as Micro, Small, and Medium Enterprises (MSMEs) are concerned, they are responsible for driving the backbone of India's economy, providing employment

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to over 110 million people in a wide range of sectors contributing in excess of 30% to India's GDP [1]. Since they operate through a decentralised model, they provide employment in rural and semi-urban sectors thus ensuring inclusive development [2]. The impact of MSMEs towards building economic power, driving innovation, and strengthening supply chains, particularly during a crisis like COVID-19, cannot be overstated [3]. Even though they are fundamental, MSMEs are hindered by technology adaptation, finance, and resource access challenges, making it impossible for them to grow in terms of scale and compete within the digital age [4].

Even with a plethora of mobile technology, India's MSMEs are plagued by a huge digital divide between rural and city areas. Urban MSMEs are more likely to utilise e-commerce, fintech, and cloud computing technologies compared to rural MSMEs because of infrastructure constraints, poor digital literacy, and poor connectivity [5]. The digital gap limits rural MSMEs' access to large markets as well as digital platforms such as unified payments interface (UPI). Special policies and rural digital literacy programmes are necessary in overcoming this gap and promoting inclusive use of technology across regions [6].

## 1.2 Rise of mobile e-commerce

Mobile-first platforms are reshaping how Indian MSMEs access markets and connect to buyers. These mobile-first platforms, including WhatsApp Business, Meesho, and Udaan, are designed to provide intuitive commerce, chat, and payments within smartphone interfaces [7]. These platforms provide cost savings as well as access, especially to those without desktop infrastructure. A World Bank report indicates mobile-first platforms reduce entry barriers by efficiently streamlining logistics, inventory, and outreach capabilities for small enterprises [8]. They provide digital onboarding and behavioural targeting capabilities, thereby turning localised businesses into large-scale digital businesses by means of platform-mediated ecosystems.

India's mobile commerce market is growing at a fast pace due to smartphone penetration, affordable data, and integration with fintech. In 2022, more than 845 million Indians had access to mobile internet, with 77% of e-commerce traffic generated through mobile phones [8]. For MSMEs, mobile payments through UPI experienced a 76% growth in transaction value annually, fuelling digital adoption [7]. More than 60% of rural entrepreneurs use mobile apps for stock control, customer outreach, and online market promotion. These numbers highlight mobile platforms as key to inclusive growth in India's digital economy.

## 1.3 Research gap and purpose of the study

Traditional technology adoption models such as the technology acceptance model (TAM), unified theory of acceptance and use of technology (UTAUT), and diffusion of innovation (DOI) primarily focus on user intention and organisational readiness but fall short in capturing dynamic customer-centric marketing strategies enabled by mobile commerce [9]. These models inadequately reflect interactive affordances like real-time engagement, hyper-personalisation, and platform-mediated co-creation critical to MSME competitiveness [10]. Consequently, there is a theoretical gap in understanding how mobile affordances translate into strategic digital marketing tools in MSME contexts, necessitating an integrated framework that goes beyond adoption intent.

Existing marketing frameworks often fail to holistically capture the interplay between mobile technology, customer engagement, and value co-creation within the MSME ecosystem. Affordance theory, service-dominant logic (S-D logic), and the customer engagement cycle (CEC) each offer distinct yet complementary lenses that, when integrated, can account for strategic, interactive, and co-creative dynamics in mobile marketing [11]. A unified conceptual framework is essential to bridge the gaps between technology adoption and strategic marketing outcomes, especially in emerging markets where MSMEs leverage mobile-first platforms to engage digitally empowered consumers [12].

## 2 LITERATURE REVIEW

### 2.1 Technology adoption models

Technology acceptance model focuses specifically on perceived usefulness and ease of use to predict technology adoption. Although it provides a fundamental understanding, TAM sees limited applications in MSME marketing because it neglects outside variables such as customer interaction, competitor flexibility, and dynamic platform affordances essential to mobile-led strategic marketing choices [13].

The UTAUT integrates multiple adoption models and identifies performance expectancy, effort expectancy, social influence, and facilitating conditions as core drivers. However, it under-represents the role of marketing innovation, customer co-creation, and real-time mobile engagement critical for MSMEs' digital competitiveness [13].

Diffusion of innovation theory explains how innovations spread via social systems over time, emphasising innovator traits and adoption stages. However, DOI inadequately addresses interactive digital environments, mobile marketing personalisation, and sociocultural nuances in MSMEs, limiting its effectiveness in explaining mobile-first strategic transformation [14].

### 2.2 Mobile affordance theory

Mobile affordance theory focuses on how technology empowers certain user behaviour by providing perceived possibilities, including immediacy, interactivity, and connectivity [15], [16]. In mobile commerce, affordances influence user behaviour and strategic decision-making by empowering MSMEs to connect, transact, and personalise in real time across platforms.

Critical mobile affordances for MSMEs are chatbots for immediate customer engagement, push notifications for real-time marketing opportunities, mobile payment integration like UPI, and camera access for user-generated content. These affordances improve customer engagement, minimise friction within customer journeys, and allow micro-businesses to provide flexible, contextual commerce experiences [17].

### 2.3 Service-dominant logic

Service-dominant logic shifts value from being delivered one-way to co-created by dynamic interactions among firms, customers, and ecosystems [18]. In mobile

commerce, MSMEs use this logic to activate customers as co-creators through live chats, feedback loops, and customised content. The service ecosystem consists of platforms, partners, and technologies allowing mutual value co-creation [19]. Customers co-create by contributing to content, word-of-mouth, and innovation loops. For MSMEs, S-D logic creates relational depth, crucial for continued digital engagement within a vibrant mobile-driven market.

## 2.4 Customer engagement cycle

The CEC consists of four connected stages: awareness, acquisition, retention, and advocacy. A brand establishes visibility in the awareness stage using digital advertisements or social media. The acquisition stage engages interest into transactions through personalised propositions or sign-up tools. The stage of retention addresses repetitive value provision, personalisation, and helpful service for ongoing engagement. Advocacy utilises positive customers to impact peers through reviews, recommendations, and shared content [20]. All stages contribute incrementally to lifetime value, with retaining and advocacy being especially essential for MSMEs with limited marketing budgets and local trust networks [21].

In social commerce and mobile settings, the engagement loop is becoming more non-linear and hyper-interactive. Mobile apps utilise one-click checkouts and gamified content to propel awareness, whereas acquisition is spurred by UPI integration [22]. Retention happens through loyalty apps and personalisation through artificial intelligence, while advocacy relies upon influencer marketing by peers through WhatsApp, Instagram, and Facebook groups. For MSMEs, mobile affordances shorten the traditional timelines for engagement and allow for low-cost, persistent interaction with targeted audiences across geography [23]. The mobile environment recomposes each stage of engagement.

## 3 THEORETICAL FRAMEWORK

### 3.1 Rationale for integration

Affordance theory, S-D logic, and the CEC provide complementary views essential to developing mobile-led MSME marketing strategies. Affordance Theory describes mobile platforms' functional possibilities; S-D logic situates affordances within value co-creation practices, while CEC describes users' journeys from awareness to advocacy [24]. Collectively, they cover technical, strategic, and relationship aspects of digital marketing. When combined, they create a solid conceptual approach explaining how mobile-supported affordances convert into enduring customer engagement and strategic flexibility for MSMEs in dynamic platform ecosystems [25].

The integration of affordance theory, S-D logic, and CEC enables one to approach mobile marketing in MSMEs from a multi-dimension perspective. The behavioural aspects are explained by affordance theory, describing how individuals interact with mobile aspects like chatbots or push notifications [26]. The experiential perspective comes from S-D logic, where value co-creation occurs through relational interactions in a service network [27]. The CEC model draws out the strategic engagement path from awareness to advocacy. The overall perspective ensures strategies in MSMEs not only focus on adoption behaviour, but also on long-term digital experience and competition positioning.

### 3.2 Proposed conceptual framework

The conceptual model postulates mobile affordances to be enablers triggering MSMEs’ strategic use of mobile platforms by facilitating customer engagement using capabilities like chatbots, payment integration, and social sharing. These affordances trigger S-D logic processes by allowing MSMEs and buyers to co-create value through joint exchanges of service along digital touchpoints. The interaction plays out along the CEC to guide customers through awareness, acquisition, retention, and advocacy. The conceptual model summarises stages of behavioural affordances, experiential value co-creation, and strategic engagement, providing a complete model to identify how mobile capabilities are implemented by Indian MSMEs in terms of delivering sustainable marketing impacts.

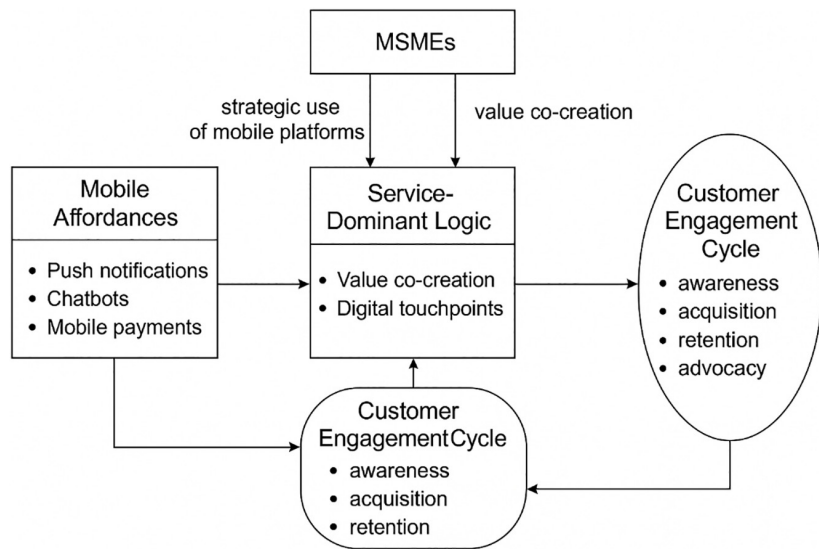


Fig. 1. An integrated framework for mobile-enabled marketing strategies in Indian MSMEs

Three interrelated constituents form its structure: Mobile affordances, S-D logic, and the CEC. Mobile affordances such as mobile payments, chatbots, and push notifications are functional enablers initiating customer engagement. These affordances are funnelled into S-D logic processes where value co-creation occurs through bidirectional flows of services across digital touchpoints. The co-creation consequences are realised along the CEC continuum awareness, acquisition, retention, and word-of-mouth. This cycle, in turn, refines affordance use and service strategies. The interdependencies allow MSMEs to adaptively learn, engage, and innovate within dynamic mobile ecosystems to provide superior marketing performance.

### 3.3 Theoretical contributions

This unifying framework deepens extant literature by closing the gap between strategic digital marketing and technology adoption models in MSMEs. In contrast to TAM, UTAUT, or DOI, each of which addresses adoption intentions, this one preserves the functional (affordances), relational (S-D logic), and engagement (CEC) facets of mobile commerce. The integration of knowledge from disparate fields models how MSMEs turn mobile instruments into adaptive marketing strategies in response

to evolving user behaviour and digital ecosystems. By basing strategy in co-creation and affordance activation, this one offers a dynamic, multi-theoretical model of sustainable engagement in digitally evolving micro, small, and medium enterprises.

The suggested framework contributes to mobile marketing and digital MSME literature by providing a single, integrated model explaining how resource-scarce firms strategically utilise mobile means to engage in co-creation and value generation. It moves beyond adoption-centric paradigms by embracing customer-centric affordances, platform-mediated co-creation, and continuation of engagement. This approach places MSMEs at the centre of mobile ecosystems, not as passive users of technology, but as dynamic adaptors with agency. The framework also bridges a key gap by bringing MSME-specific marketing practices in line with up-to-date theoretical discourses, thus contributing to both scholarly investigation and practitioner strategy within developing digital economies.

## **4 APPLICATION TO INDIAN MICRO, SMALL, AND MEDIUM ENTERPRISES**

### **4.1 Leveraging mobile affordances**

Indian MSMEs are increasingly utilising mobile affordances to streamline customer engagement and improve marketing efficiency. Push notifications provide real-time engagement for promotions, order status, and personalised offers, driving engagement without incurring heavy advertising expenses [28]. UPI-enabled instant payments along with QR systems lower transactional frictions, build trust, and reduce purchase cycles. WhatsApp business APIs allow MSMEs to respond programmatically, manage catalogues, and cultivate leads using conversational commerce. These platforms level up access to benefits from data-driven digital marketing, enabling even micro-enterprises to engage customers in ways hitherto reserved for large organisations.

### **4.2 Co-creating value with s-service-dominant logic**

Indian MSMEs are increasingly embracing value co-creation by engaging customers through influencer marketing, community-driven interactions, and continuous feedback loops. Micro-influencers help create trust and reach in niche segments, enhancing brand narratives through co-produced content [29]. Community groups on WhatsApp and Facebook act as participatory ecosystems, where users exchange feedback, share testimonials, and inform product development [30]. Embedded feedback mechanisms through digital channels foster real-time innovation, strengthening MSMEs' relational capital and co-created service experiences in alignment with S-D logic principles [31].

### **4.3 Customer engagement via mobile platforms**

A growing number of Indian apparel MSMEs are leveraging Instagram Live to engage customers through immersive, real-time experiences. For instance, a Jaipur-based fashion MSME uses Instagram Live to showcase new arrivals, answer customer queries, and host flash sales, driving both interaction and

conversions [32]. These live sessions facilitate bi-directional communication, fostering trust and immediacy in the shopping experience. Customers not only view but also participate by commenting, voting, and sharing, thereby co-creating brand narratives. Such mobile-first practices significantly elevate engagement levels, making Instagram Live a strategic tool in the digital retail toolkit of MSMEs [33].

Micro, small, and medium enterprises are now using mobile platforms to foster customer intimacy, boost word-of-mouth, and reach micro-moments—short, intent-filled digital exchanges driving purchase decisions. Mobile-delivered rewards programmes offer more retaining power by providing rewards and notices tailored to suit users individually [34]. Word-of-mouth marketing carried out using WhatsApp share or influencer tagging propels word-of-mouth expansion at low marketing expenses [35]. Conversions from micro-moments like searching for a product or spur-of-the-moment offers need real-time engagement capabilities available through mobile technologies. All these strategies form quick, trust-led growth journeys well-suited for MSMEs operating in dynamic digital marketplaces.

## 5 STRATEGIC AND POLICY IMPLICATIONS

### 5.1 Strategic recommendations for micro, small, and medium enterprises

Indian MSMEs must adopt a strategic omnichannel approach to offer a standardised customer experience across physical and digital touchpoints. Merging online portals, mobile applications, and store interfaces increases engagement, brand consistency, and coherence. Hyper-personalisation, fuelled by behaviour analytics and customer data, enables companies to offer customised content and offers, enhancing conversion rates, along with customer loyalty. Moreover, adopting AI-powered segmentation software, chatbots, and predictive modelling enables MSMEs to leverage limited budgets to automate, scale and optimise marketing capabilities, ensuring their digital footprint is agile, responsive and growth-oriented.

### 5.2 Role of government policies

Government initiatives like digital India, UPI, and open network for digital commerce (ONDC) have greatly transformed the digital eco-system for MSMEs in India. Digital India speeded up internet access and infrastructure, allowing MSMEs to engage with the digital economy. UPI made digital payments easy, enhancing trust and doing business ease for small businesses. ONDC ensures a level playing field, open, interoperable e-commerce environment, minimising reliance upon monopolistic platforms and levelling up digital commerce for micro, small, and medium enterprises.

Targeted policy interventions are central to empowering small vendors and strengthening digital infrastructure for Indian MSMEs. The digital MSME Scheme and PM WANI are aimed at providing cheaper internet reach in underserved areas, overcoming digital gaps. These are supplemented by government measures like incentives for adopting clouds, digital literacy initiatives, and interoperability across platforms through ONDC, facilitating inclusive access to e-commerce platforms. All these interventions together promote entrepreneurial responsiveness, access to markets, and readiness for technology so that MSMEs can engage with the digital economy with scalability and elasticity.

## 6 FUTURE RESEARCH DIRECTIONS

### 6.1 Empirical testing suggestions

To empirically verify the proposed integrated model, a two-step mixed-method approach involving qualitative interviews and quantitative survey analysis is suggested. Semi-structured interviews with owners from MSMEs are to be used to validate construct operationalization within affordance use, co-creation mechanism, and customer engagement behaviour dimensions. This would be preceded by a standardised survey instrument validated with structural equation modelling (SEM) for measuring relationships between theoretical concepts and establishing measurement reliability. Sampling from Indian MSMEs operating in sectors using mobile commerce platforms would be targeted. Techniques like AMOS or SmartPLS can be utilised for estimating model fit, mediation, and interaction. This two-step approach affirms construct validity while following previous methodological trends in mobile commerce adoption and SME digital transformation studies.

### 6.2 Industry extensions and limitations

Applicability across industry segments and geography differs. Fashion apparel and personal care segments are more conducive to mobile commerce affordances, whereas traditional segments like handicrafts and farming are limited by infrastructure and literacy. The rural-urban gradient also impacts engagement dynamics. Urban MSMEs are favoured by reliable connectivity, digital-savvy users, and access to platforms, in contrast to rural ones, who are stuck in disintegrated digital contexts. These differences require context-dependent modifications and warn against generalisability in empirical proofing and strategic use.

## 7 CONCLUSION

This paper proposes a multi-theory framework combining mobile affordance theory, S-D logic, and the CEC to account for how Indian MSMEs strategically leverage mobile platforms for digital transformation in marketing. The multi-theory approach addresses three dimensions cutting across behavioural (affordances like push notifications and payments), experiential value co-creation through customer engagement, and strategic (life-long engagement from awareness through advocacy). Through a shift away from conventional models such as TAM and UTAUT, the framework accounts for dynamic, co-evolving mobile-first commerce ecosystems. Key strategic insights from hypothesised model include omnichannel marketing, hyper-personalised messaging, and conversational interfaces like WhatsApp APIs. The framework also highlights the enabling contribution of public policy interventions like digital India and ONDC. These contributions, overall, enable a holistic account of how resource-constrained MSMEs can compete in a digitally mediated market, not merely as adopters, but active co-creators of value in the mobile economy.

The suggested framework has wider relevance for speeding up the digital transformation of MSMEs, especially in emerging economies such as India. Shifting the analytical focus from technology uptake to value co-creation and engagement triggers a more strategic yet participative approach to digitalisation. Mobile platforms are not gadgets but ground breaking contexts allowing small businesses to co-create,

tailor, and expand. In a future where MSMEs are dealing with more complex digital ecosystems, the approach offers actionable entry points to deliver ongoing development, inclusiveness, and robustness. Upcoming studies and policy need to align to foster adaptive strategies with a view to amplifying the socio-economic value added by MSME digitisation.

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