

Affordable Digital Marketing Adoption and Business Performance among Rural Women-Led Businesses in Karnataka: A Qualitative Study

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Abstract: The main purpose of the study is to qualitatively identify the major dimensions of business performance associated with the adoption of low-cost digital marketing tools among women led businesses in rural Karnataka. The study was conducted among rural women entrepreneurs in North Karnataka covering diverse socio-economic and business contexts. Qualitative data were collected from 50 rural women entrepreneurs in Karnataka through focus group discussion. The focus group discussion explored participants' experiences with affordable digital marketing tools and their perceived effects on business performance. The data generated through focus group discussions were analysed using thematic analysis NVivo software. The thematic analysis identified four major dimensions of business performance of women led enterprises. It includes financial improvement, market presence, business stability and customer engagement. The findings suggest that adoption of affordable digital marketing tools extends beyond sales generation. It contributes in strengthening market position that may contribute to sustainability of businesses run by rural women.

Keywords: *Affordable digital marketing, rural women, rural women entrepreneurs.*

1. INTRODUCTION

In today's dynamic world, digital marketing has significantly transformed the way businesses reach their customers. Particularly in the field of entrepreneurship, digital marketing helped the women entrepreneurs to overcome the traditional barriers that had limited their progress (Huang et al., 2024). Digital technologies offer vast opportunities for budding entrepreneurs to overcome the major challenges in emerging markets (Tengeh et al., 2023). In the context of Entrepreneurship, digital technologies are considered as

game changers that transform linear business landscape into dynamic form (Sánchez-García et al., 2025). There are numerous digital marketing solutions that help the women entrepreneurs to have a larger reach and drive sales. Despite the availability of numerous digital marketing tools, not all the entrepreneurs are able to avail the fullest advantage of it (Juita et al., 2026). Women entrepreneurs particularly in rural and underserved geographic location are facing distinct challenges in terms of lack of awareness about digital tools, poor digital literacy, infrastructural constraints and sociocultural constraints in accessing these benefits (Chakraborty & Garg, 2024). The increasing availability of several low-cost digital technologies have created new opportunities for overcoming some of the existing limitations. Social media platforms like Facebook for business, Instagram for business, WhatsApp for business, google business listings and other low-cost digital marketing tools allow entrepreneurs to communicate effectively without incurring heavy investments in conventional advertising (Rizwana et al., 2026). These affordable technologies help the rural women to enable their business visibility by reducing geographical barriers. Among the low-cost digital marketing platforms WhatsApp is the most prevalent among other platforms such as Instagram and Facebook according to previous study (Pooja Tiwari, 2025). In spite of all these opportunities, the positive outcome of digital marketing is not evenly distributed among rural women entrepreneurs. Against this context, the study captures the experiences of rural women entrepreneurs in Karnataka and identifies the key dimensions of business performance associated with adoption of affordable digital marketing. The main objective of the study is to qualitatively identify the major dimensions of business performance associated with the adoption of low-cost digital marketing tools among women led businesses in rural Karnataka

2. METHODOLOGY

2.1 Research Design

Based on qualitative research design, the study attempted to capture the role of adoption of affordable digital marketing in the business performance of rural women entrepreneurs in Karnataka. This qualitative approach enabled the researchers to capture the real experiences, of the participants and also reported changes in business performance.

2.2 Study Context

The study was conducted among rural women entrepreneurs in North Karnataka covering diverse socio-economic and business contexts. The focus was on rural women entrepreneurs who were actively engaged in entrepreneurial activities and using at least one affordable digital platforms for business promotion and customer interaction. Within Karnataka, the research covers a diverse range of rural areas, ensuring representation from different geographical regions, including North Karnataka regions like Bijapur, Bagalkot, Dharwad, Belagavi, Gadag, Gulbarga and Hubli.

2.3 Data Collection

Qualitative data were collected from 50 rural women entrepreneurs in Karnataka through focus group discussions. The sampling frame for the study was prepared from the official database of Karnataka State Women's Development Corporation (KSWDC). The focus group discussions explored participants' experiences with affordable digital marketing tools and their perceived effects on business performance. The responses covered details about customer acquisition, market reach and visibility, sales and profit, business continuity and day-to-day business operations. The open ended discussion allowed the participants to share their real experiences in their businesses after the adoption of low-cost digital marketing tools.

2.4 Data Analysis

The data generated through focus group discussions were analysed using thematic analysis using NVivo software. The discussions were reviewed and responses were initially coded according to recurring ideas and meanings. Similar codes were clustered into sub-themes and subsequently compiled into broader themes. The broader themes represent dimensions of business performance. The analysis yielded 4 major themes. Reference counts for the concerned theme or are presented in detail in the findings section.

3. FINDINGS

The thematic analysis identified four major dimensions of business performance of women led enterprises. It includes financial improvement, market presence, business stability and customer engagement. These findings suggest the key areas that were contributed by rural women led enterprises due to the adoption of affordable digital marketing.

3.1 Financial Improvement

The first major theme emerged out of adoption of low-cost digital marketing tools was Financial improvement given in Table 1. Four sub-themes were identified: sales growth, profit maximization, expansion of customer base and business scalability. among these, increased sales growth recorded the highest reference count among the four indicators with 68 references. Rural participants opined that affordable digital marketing helped them obtain more orders and improve their income. Statements such as *"After using affordable digital marketing tools my sales increased"* and *"I get more orders than before"* demonstrate that rural women entrepreneurs perceived a direct relationship between digital promotion and sales performance. Similarly profit maximization received 62 references. Participants associated affordable digital marketing with lower advertising expenditure and better returns. One participant explained that *"I spend less money on advertising through affordable digital tools,"* while another stated that *"I save money compared to traditional marketing."* These responses indicates that digital marketing may contribute to profit maximization by reducing promotional expenses. Followed by that, expansion of customer base earned 58 reference counts. This shows that adoption of digital marketing tools helped the rural women entrepreneurs to acquire new customers more easily. Entrepreneurs reported the adoption aided them in receiving more inquiries from new customers through online platforms. Digital platforms therefore appear to reduce the geographical limitations that was traditionally faced by rural businesses. Finally, business scalability received 54 references. Participants reported that after the adoption of low cost digital marketing tools, they were selling the products in neighbouring towns and reaching customers beyond their taluks. This suggests that affordable digital marketing contributed to the transition from a locally confined business towards a broader market orientation.

Table: 1 Thematic Analysis of Financial Improvement through Affordable Digital Marketing

Theme	Sub-Theme	Reference Count	Verbatim Responses
Financial Improvement	Sales growth	68	1. "After using affordable digital marketing tools my sales increased." 2. "More people are buying my products now." 3. "I get more orders than before." 4. "Online promotion helped me earn more." 5. "My monthly income has improved."
	Profit maximization	62	1. "I spend less money on advertising through affordable digital tools." 2. "My profit has increased." 3. "Digital marketing gives better returns." 4. "I save money compared to traditional

			marketing." 5. "Business earnings have improved due to low-cost digital marketing tools."
	Expansion of customer base	58	1. "Many new customers contact me online." 2. "People from nearby villages buy from me." 3. "Social media helped me find customers." 4. "I gained customers outside my village." 5. "More people know about my products."
	Business scalability	54	1. "I now sell in nearby towns." 2. "My business has grown bigger." 3. "I reach customers outside my district." 4. "Orders

			come from different places." 5. "My market area has expanded."
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3.2 Market Presence

The second major dimension is "Market Presence" given in Table 2. It consisted of four major sub themes including brand recognition, digital presence, broader market reach and customer engagement. The sub-theme brand recognition recorded 66 references. Participants opined that adoption of digital tools made people to recognize their business names and remembered their products. Social media platforms was specifically recognized as a mechanism for increasing awareness. Followed by brand recognition, digital presence received 63 references. The participants highlighted that the digital presence enhanced the visibility of their businesses. One participant stated, *"Customers can easily find my business through WhatsApp,"* while another reported that *"Customers can easily find my business through Facebook page"*. Further, broader market reach recorded 60 references. Women entrepreneurs reported that after the adoption of digital tools they are involved in selling beyond their villages and receiving inquiries from other districts. Finally, customer engagement received 57 references. Participants expressed that adoption of digital marketing tools helped them to stay interactive with the customers. It had helped the entrepreneurs to maintain two-way communication by answering to regular customer comments, online inquiries and sharing product information. Overall they have opined that the adoption of digital marketing tools helped them to develop their market coverage.

Table 2 : Thematic Analysis of Market Visibilty through Affordable Digital Marketing

Theme	Sub-Theme	Reference Count	Verbatim Responses
Market Visibility	Brand recognition	66	1. "People recognize my business name." 2. "Customers remember my products." 3. "My business is becoming popular." 4. "More people know about my work." 5. "Social media increased awareness."
	Digital Presence	63	1. "Customers can find me online." 2. "My business is visible on WhatsApp." 3. "Facebook page helped my business." 4. "People contact me through social media." 5. "My online presence is strong now."
	Broader market Reach	60	1. "I sell beyond my village." 2. "Customers come from different places." 3. "My products reach more people." 4. "I get enquiries from other districts." 5. "Digital marketing expanded my market."

Customer Engagement	57	1. "Customers regularly comment on posts." 2. "People ask questions online." 3. "I interact with customers daily." 4. "Customers share my product information." 5. "Online communication increased."
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One participant stated that "Digital platforms help me know what customers need and make changes". This statement emphasized that digital platforms appeared to provide real-time information that can support entrepreneurial adaptation.

Table 3: Thematic Analysis of Business stability through Affordable Digital Marketing

Theme	Sub-Theme	Reference Count	Verbatim Responses
Business resilience	Customer relation	58	1. "Customers buy repeatedly." 2. "Regular contact keeps customers loyal." 3. "My old customers stay connected." 4. "Customers trust my products." 5. "Repeat orders have increased."
	competitive strength, and	55	1. "Digital marketing helps me compete." 2. "I reach customers faster." 3. "My products stand out online." 4. "Customers notice my business first." 5. "Online promotion gives me an advantage."
	Business resilience	52	1. "Online sales support my business." 2. "Digital marketing

3.3 Business stability

Business stability emerged as an important theme based on four sub-themes including customer relation, competitive strength, business resilience and market responsiveness given in table 3.

The sub-theme customer relation received 58 references. Participants stated about increased repeated purchases and maintenance of regular order with existing customers contributed for their business sustainability. They indicated that consistent communication with the consumers contributed to customer loyalty. Next, competitive strength accounted for 55 references. Participants felt that adoption of digital marketing platforms helped them to compete with other sellers without spending much on traditional advertising. They also emphasized that online businesses supported them to stay connected in the markets. They also felt that their online presence make them to stay connected in the market.

Business resilience received 52 references. Participants felt that their digital presence that supported their businesses even when the business activity is slow. One participant stated that *"I could survive in my business even during difficult times."* This finding suggests that digital marketing helped to strengthen business resilience by creating alternative channels for customer interaction and sales.

The theme "market responsiveness" documented 49 references. Participants reported the importance of understanding customer needs, responding to customer feedback, customizing products following market trends.

			helps during slow periods." 3. "I continue getting orders regularly." 4. "My business survived difficult times." 5. "Online platforms provide stability."
	Market responsiveness	49	1. "I learn customer needs quickly." 2. "I change products based on feedback." 3. "Digital platforms help me adjust." 4. "I follow new market trends." 5. "Customer suggestions help improvement."

3.4 Customer Engagement

Customer engagement emerged through four sub-themes like customer interaction, customer feedback collection, targeted customer communication and trust building given in Table 4.

Customer interaction received 61 references and denoted as one of the strongest outcomes within this theme. Among all the digital marketing platforms, WhatsApp for business was frequently identified as an important communication tool. Participants perceived that WhatsApp enabled faster communication, direct contact with customers and quick responses to queries. Customer feedback collection generated 57 references. Women entrepreneurs felt that receiving customer opinions, reviews, comments, and suggestions helped them understand the actual customer

expectations and identify the areas for improvement. Targeted customer communication recorded 50 references. Participants felt adoption of digital marketing helps in sending product catalogue, updates, special offers and discounts and personal messages to targeted customers. Such targeted communication facilitated them to maintain more personalized communication even for small businesses with limited resources. Finally, Trust building received 48 references. Participants associated frequent posts regarding products, online reviews, product photographs, and testimonials helped them to feel confident and create trust among their customers. Trust is particularly important for small businesses where customers may have limited prior knowledge of the entrepreneur or product. Overall, the findings indicated that the adoption of affordable digital marketing tools supported customer engagement through direct and personalized communication.

Table 4: Thematic Analysis of customer engagement through Affordable Digital Marketing

Theme	Sub-Theme	Reference Count	Verbatim Responses
Customer engagement	Customer interaction	61	1. "WhatsApp helps me talk to customers." 2. "Customers contact me directly." 3. "Communication is faster now." 4. "I answer customer questions easily." 5. "Customers feel connected."
	Customer Feedback Collection	57	1. "Customers share their opinions." 2. "Feedback improves my products." 3. "Reviews help me

			understand customers." 4. "Suggestions are useful." 5. "Customer comments help business growth."
	Targeted customer communication	50	1. "I send product details personally." 2. "Customers receive special offers." 3. "Personal messages attract customers." 4. "I share updates directly." 5. "Customers like personal attention."
	Trust Building	48	1. "Customers trust online reviews." 2. "Regular posts build confidence." 3. "People trust my business more." 4. "Photos of products increase trust." 5. "Customer testimonials help."

4. Summary of Thematic Findings

The consolidated results given in Table 5 show that the strongest qualitative evidence relates to financial improvement as it has received the highest reference count followed by market presence and customer engagement with 66 and 61 reference counts. The findings suggest that the adoption of affordable digital marketing tools extends beyond sales generation .It

contributes in strengthening market position that may contribute to sustainability of businesses run by rural women.

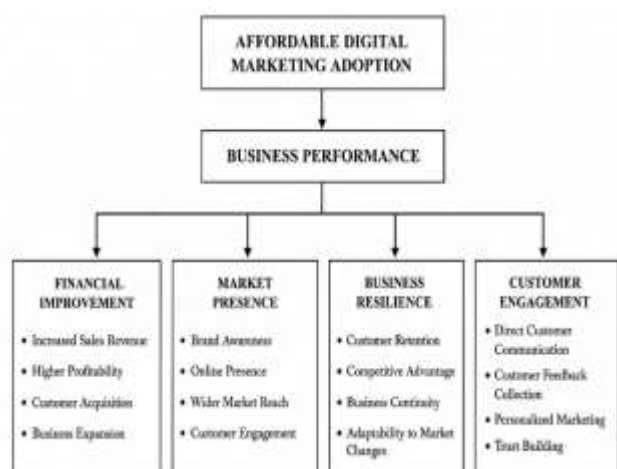
Table: 5 Summary of Major Themes and Sub-Themes Emerging from the Qualitative Analysis

Major Theme	Sub-Themes	Highest Reference Count
Financial Improvement	Increased Sales Revenue, Higher Profitability, Customer Acquisition, Business Expansion	68
Market Presence	Brand Awareness, Online Presence, Wider Market Reach, Customer Engagement	66
Business resilience	Customer Retention, Competitive Advantage, Business Continuity, Adaptability to Market Changes	58
Customer engagement	Direct Customer Communication, Customer Feedback Collection, Personalized Marketing, Trust Building	61

6. SUGGESTED RESEARCH MODEL

The findings of the study indicated that the adoption of affordable digital marketing acts as a multidimensional mechanism for improving the performance of rural women-led businesses. The study found that adoption of affordable digital marketing contribute to financial growth of the rural women led firms. The findings of the study aligns with (Kelly & McAdam, 2022) who have also stated that digital marketing enhances tangible economic outcomes of the women led firms. Based on the qualitative findings, a conceptual model has been proposed to examine the relationship between affordable digital marketing adoption and business performance among rural women entrepreneurs. The model given in figure 1 suggests that the adoption of affordable digital marketing tools contributes to overall business performance through four key dimensions.

Figure 1: Thematic Framework Illustrating the Impact of Affordable Digital Marketing Adoption on Business Performance



7. Conclusion

This study demonstrates that affordable digital marketing can contribute to multiple dimensions of business performance among rural women entrepreneurs in Karnataka. The qualitative evidence identified four major dimensions including financial growth, market visibility, business resilience and customer engagement. Among the identified outcomes, increased sales revenue, brand awareness, online presence, direct customer communication, higher profitability, and wider market reach emerged as prominent sub-theme. The findings suggests that adoption of digital marketing offers as a cost effective and budget friendly promotional channel by facilitating customer acquisition and contribute to business continuity. The study therefore highlights the importance of moving beyond mere access to digital technology towards its meaningful adoption.

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