The Future of Tamaulipas MSMEs after COVID-19: Intention to Adopt Inbound Marketing Tools

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Abstract: Since the emergence of COVID-19, the interruption of non-core activities negatively affected the entire world economy so that companies in emerging countries had to adapt to the “new reality” by seeking new business alternatives. The objective of this study is to determine the intention of Tamaulipas MSMEs to adopt inbound marketing tools based on the Technology Acceptance Model (TAM), considering the variables of attitudes, trust, and perceived technological risk. The proposed model was analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. A sample of 310 companies from the state of Tamaulipas was obtained. The results showed that perceived usefulness, trust, attitude, and word of mouth (WOM), were the variables that most influence the intention to adopt inbound marketing tools and, on the contrary, perceived ease and perceived risk were not significant. This demonstrates that adding new variables to the TAM model improves the predictive power of intention with respect to the adoption of new technology, providing a picture of the behavior of companies seeking to continue growing, despite the lags left by the COVID-19 pandemic.

Keywords: TAM model; digital inbound marketing; MIPYMES; marketing relacional

1. Introduction

Latin American countries suffered the ravages that COVID-19 brought as a consequence of the total closure of businesses, adopting an emergency blocking strategy that prevented their sustainability [1,2], with the business sector being one of the most affected [3]. Indeed, 95% of small and medium-sized enterprises were affected by this event, affecting other aspects such as the quality of life of those who make up these institutions, which caused them to reconsider new measures to survive the pandemic [3,4]. One of these is the use of new technologies related to digital transformation that allow them to continue their business operations; therefore, the business sector must implement new systems of creative and especially digital economic development [5,6].

However, micro, small, and medium-sized enterprises (MSMEs), have implemented new ways to continue meeting the needs of the market through home delivery services with mobile applications (delivery), sales of products and services through digital platforms and, similarly, the use of digital content through Instagram, YouTube, Tik Tok, Messenger, WhatsApp, and Telegram, as an advertising and sales promotion strategy [7,8]. However, previous studies reveal that they are not adequately using the tools of the new digital
technology to their full potential, which means that they are missing out on all the benefits, and opportunities, they can provide by avoiding betting on the vision presented in their organizational philosophy [9].

The perspectives in the business world for the 21st century require public, private, and social organizations to adopt innovative strategies in accordance with the challenging demands of the environment; therefore, traditional organizations give way to the incorporation of mechanisms that provide answers to the needs of the business world, in order to become intelligent, proactive, dynamic, creative, and decentralized organizations, careful with the environment, with social responsibility, and that manage a sustainable vision where the competences of human talent are the fundamental piece for the achievement of organizational objectives [4,6].

These small, medium, and large companies, must generate a sustainable prospective that facilitates the creation of shared actions with their collaborators, directing their efforts towards the search for efficiency, with the commitment to contribute to management in cooperation and with social responsibility networks. These are goals that could be met with the guidance of the 2030 agenda for sustainable development, and from this perspective and in a transversal way through objectives 8 and 9, commitment to the environment among all those who work in the companies, without excluding those that operate under social principles [5,8].

According to [10,11], for companies to be successful and grow their sales they must go in line with consumer behavior. The way they offer their products must be according to the way their potential customers learn and buy. Therefore, they must generate leads through Inbound Marketing, which has become a strategy resorted to by those companies seeking to actively engage their customers and increase sales [11,12]. It is important to note that the intention to adopt new technology is one of the most studied topics in the field of information systems, consumer behavior, and psychology, developing a variety of approaches to explain the intention to use a variety of digital technologies in various environmental settings, as presented in this study [13].

This is because the economic development of countries depends on various factors, such as a stable legal framework, trade and economic cooperation agreements signed with other countries, the ease of doing business, as well as a solid, competitive, and innovative business environment, that facilitates and strengthens economic activity [9–14]. Therefore, in developing countries such as Mexico, and especially in the region where the research was carried out (Tamaulipas), it is important to create a robust ecosystem that is characterized by incorporating all types of companies into value chains, while at the same time ensuring that they are able to meet the demands of their customers and compete at an international level.

Regarding MSMEs in Mexico, there is little literature on the use of digital marketing as a marketing strategy [5,9,14] and even less on the use and adoption of social networks in Mexican MSMEs in Tamaulipas [15,16]. According to [16], the adoption of digital marketing by Mexican MSMEs has been increasing, but still lags behind, compared to Brazil or the United States. Moreover, if these companies do not implement any digital marketing strategy, the relationship between them and the customer, online and abroad, is likely to disappear [9–17].

Meanwhile, MSMEs in Mexico, scientific initiatives on the use of digital marketing as a marketing strategy are scarce [14], and even less on the use and adoption of social networks in Mexican MSMEs [15,16]. According to [5,11,16], the adoption of digital marketing by Mexican MSMEs has been increasing, but still lags behind compared to Brazil or the United States. Moreover, if these companies do not implement any digital marketing strategy, the relationship between them and the customer online and offline is likely to disappear [17].

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strategy, it is likely that the relationship between them and the online and outline client will disappear [17].

It is important to highlight that MSMEs in Tamaulipas contribute 3% of the Gross Domestic Product (GDP), according to the National Statistical Directory of Economic Units (Denue) and, in addition, its proximity to the United States makes it a relevant region [11–18] since 83% of its exports go to that country [19]. This highlights the importance of MSMEs in the economy and in employment in the state of Tamaulipas, by improving their survival and performance. It is important to mention that the evidence of this is reflected in the results of the present research, given that the study showed that the variable that most influences this intention was the perceived usefulness. Therefore, hypothesis 1 was accepted, and with it they highlight the use of technology to improve work activities.

It is because of the above that the objective of this study is to determine the intention of Tamaulipas MSMEs to adopt inbound marketing tools, based on the Technology Acceptance Model (TAM, and considering the variables of attitude, trust, and perceived technological risk. Thus, this paper addresses broad components of inbound marketing: digital, social media, and content marketing. The paper offers a better understanding of the development of a marketing strategy for MSMEs, contributing to the literature on technology management and prediction [20], and proposing a predictive model highlighting the inclusion of the variables of attitude, trust, and perceived technological risk, in the TAM model proposed by Davis (1989) [11–21]. Finally, this paper contributes to helping to increase competitiveness, and therefore helps the economic growth of the region.

The rest of the article is organized as follows: the second part of the paper provides the theoretical foundation of the variables studied, which give rise to the formulation of the hypotheses and the study model. The third part establishes the methodology used. The fourth part discusses the results obtained in the data analysis. Finally, the discussions, conclusions, theoretical and practical implications, limitations, and future lines of research, are presented.

2. Literature Review and Theoretical Foundations

2.1. COVID-19 in Mexican MSMEs

On 11 March 2020, the World Health Organization declared COVID-19 as a global pandemic, severely disrupting the world economy [22,23]. As a consequence, many small and medium-sized enterprises (SMEs) closed their business operations and others struggled to stay in the market; however, more irreversible damage is expected to arise in the future if they do not do something to stop this [7–23]. For example, in Mexico, 90% of local MSMEs had to close their operations due to COVID-19 in March 2020, and even though a gradual return to a “new reality” (use of masks, avoidance of public, and closed places, restrictions on car use) was implemented on 31 May 2021, the recovery of Mexican companies is uncertain [1].

According to Bağale et al. (2021) [7], previous studies conducted during the COVID-19 pandemic indicated that emerging technology plays an important role in business activities. Since face to face contact was reduced, the use of digital media in the economy and society increased considerably [3]. In the same sense, MSMEs in Mexico are vital for the economic development of the country since they generate 72% of employment and more than 50% of the Gross Domestic Product (GDP); therefore, the future of these after COVID-19 is encouraging as they are evolving into digital and are investing in technology [24]. Today, 61.6% of MSMEs continue their operations digitally [25]. It is for this reason that we detail the digital marketing strategies that other MSMEs can employ to continue their business operations, even after COVID-19.

2.2. Inbound Marketing as a Digital Strategy

According to Zhang et al. (2021) [26], the business environment has undergone changes in recent years by moving from the traditional to the online model, causing marketing to have to modify its traditional tactics to attract customers. Due to this, the use of inbound
marketing allows for attracting visitors to the websites of companies, which create and distribute useful and attractive content to gain their trust, and convert them into their loyal customers [27,28].

It is convenient to highlight that inbound marketing originates from the great changes that technology has caused in the buying process, being considered as a strategy within digital marketing in which social media marketing, blogging, search engine optimization (SEO), and content marketing, among others, are included [29]. In this sense, inbound marketing is considered as a strategy to contact potential customers through materials and experiences that are useful to them [27], creating value between the company and the customer [13]. For this reason, micro and small businesses can implement social networks (social media), digital marketing, and content marketing, to grow their businesses [13–29].

2.3. Social Networks

With respect to social networks, these can be perceived as digitally interactive technologies that facilitate the reporting of ideas or expressions through virtual communities and networks. Their general characteristics include: interactive Internet-based applications; user-generated content; the maintenance of profiles created by users (websites or applications) or social networking organizations; and connecting user profiles with other people through social networks [30]. For example, blogs, business networks, collaborative projects, social networking companies, forums, micro blogs, photo sharing, product and service reviews, social bookmarking, social games, social networking, video sharing, and virtual worlds [30,31].

2.4. Digital Marketing

In relation to digital marketing, it aims to achieve the fulfillment of marketing objectives by applying technology and digital media, bringing greater potential, and at the same time a complete organizational change based on modern tools and consumer behavior [32,33]. In fact, digital marketing is also referred to as electronic marketing, e-marketing, and online marketing, whose tools in business are corporate Web, online advertising in a contextual or banner manner, social media marketing (influencers), and email advertising [34]. Indeed, the application of digital marketing in MSMEs enables the sustainable development of MSMEs by offering greater value to their customers, compared to the competition [33].

2.5. Adoption Intention

According to Akram et al. (2021) [35], behaviorally oriented acceptance studies go beyond the intentional character of behavioral intention and relate to actual behavior. In previous literature, mention is made of several theories on which some studies are based to explore the various perspectives of technology adoption [36], such as the Theory of Reasoned Action [37], the Theory of Planned Behavior [38], and the Diffusion of Innovations (DOI) Theory [39]. However, the Technology Acceptance Model (TAM) proposed by Davis (1989) [40], has been considered as the leading theory in technology adoption, becoming a key model in understanding the predictors of human behavior towards the possible adoption or rejection of technology [36–41].

2.6. The TAM Model

According to Magni et al. (2021) [42], the TAM model has been employed in previous studies to analyze the impact of new technology associated with the intention to adopt it, such as in the mixing of the virtual and real world [43], payments through digital media [44], smart watches, and augmented reality [45], among others. Such a model is based on the Theory of Reasoned Action [46] and the Theory of Planned Behavior [38]. The TAM model is made up of two variables that determine the intention to use or adopt technology, which are perceived usefulness and perceived ease of use [47]. That is, if a
technology or new system is perceived as useful and easy to use, one will be more eager to adopt that technology or system [41].

3. Research Model and Hypotheses Development

3.1. Perceived Usefulness and Perceived Ease of Use

As for perceived usefulness, it is the belief that an individual has about how the use of the technology will improve his or her work activity [42] and, on the other hand, perceived ease of use is the perception of how easy or difficult it is to use the new technology [42–48]. Likewise, Katebi et al. (2022) [47] consider that such a variable indicates how much an individual understands the benefits of adopting new ways of doing their work.

Regarding perceived ease of use, Katebi et al. (2022) [47] mention that the easier it is to learn and implement new technologies, the easier it will be to adopt them to improve business efficiency. In other words, if a person believes that using new technology is easy, he or she will have a greater intention to adopt it (Chatterjee et al., 2021, Vahdat et al., 2020) [48,49]. Indeed, [50] founded that perceived usefulness and perceived ease of use were important and significant for the acceptance of telemedicine services. Additionally, in the same way, [51] showed that both variables were significant in the intention to adopt new online teaching methods. Finally, [35] highlighted the great contribution of these variables in retail companies that had to offer their services to their customers online. Due to the above, the following hypotheses are formulated:

**Hypothesis 1 (H1):** Perceived usefulness positively affects the intention of MSMEs to adopt inbound marketing tools.

**Hypothesis 2 (H2):** Perceived ease of use positively affects the intention of MSMEs to adopt inbound marketing tools.

It should be noted that previous studies have tested the validity of the TAM model within the organizational environment [42–49], and in the present study this model has been used to explain the intention to adopt inbound marketing tools in Tamaulipas MSMEs, since it has been considered the most accepted model to measure the intention to use a new technology within e-commerce [49]. Likewise, the TAM model has been extended by adding new external variables to the model that provide a better understanding of the intention to adopt new digital tools [31–47]. In relation to the latter, the variables added to the model in the present study are attitudes, trust [35], and perceived technological risk [47].

3.2. Attitudes toward Use

In terms of attitudes, the intention to adopt new technology is determined by the attitudes that entrepreneurs have towards its use (Vahdat et al., 2020) [48]. Similarly, Carter and Yeo (2016) [50] mention that attitudes towards the use of such digital applications will be affected when they perceive that other individuals use them, especially in their social groups. In addition, Gallego-gómez et al. (2021) [51] indicated that if individuals perceived an advantage in the use of a new technology, their attitude towards it would be more positive and, therefore, they would intend to adopt it. In the same way, Vahdat et al. (2020) [48] highlighted the significant relationship between attitude and intention. Additionally, [52] described that a favorable attitude towards certain products and services is likely to strengthen a person’s intention to adopt them. In this sense, the following hypothesis is formulated:

**Hypothesis 3 (H3):** Positive attitudes significantly affect the intention of MSMEs to adopt inbound marketing tools.
3.3. Trust in the New Technology

Regarding trust, this is a fundamental variable in determining the adoption intention and actual behavior of an individual and, moreover, it is considered as the basis of e-commerce [36]. In a study by Kamal et al. (2020) [53], they considered that trust is the faith that users of a new technology place in it with respect to the services that such technology can provide, so it is an important determinant at the time of adoption. Similarly, Dhingra et al. (2020) [54] highlighted that trust plays a fundamental role in online business considering the intangibility factor of the services, since people are concerned about the confidentiality and security of the information they share online. Therefore, the following hypothesis is formulated:

Hypothesis 4 (H4): Trust positively affects the intention of MSMEs to adopt inbound marketing tools.

3.4. Perceived Technological Risk

Perceived risk is considered as an individual’s prediction of possible negative consequences that may arise at the time of adopting a new technology [47]. Some of the risks that may arise are those associated with data privacy and financial risk on monetary loss, due to the breakdown or repair of the technological product [55]. Likewise, Xu and Jackson (2019) [56] highlight that an increase in the level of perceived risk will bring doubts about the need to adopt something new, especially in online channels where it is difficult for customers to evaluate the quality and usefulness of products and, at the same time, it is difficult to know how easily the sale will be made. It is because of the above that perceived risk is considered a barrier to the adoption of new technologies and innovations in the organizational environment [42,47,57]. Additionally, [58] indicated that the perceived risk variable decreases the consumer’s intention to make purchases online. Based on the above, the following hypothesis is formulated:

Hypothesis 5 (H5): A high level of perceived technological risk has a negative effect on the intention of MSMEs to adopt inbound marketing tools.

3.5. WOM (Word of Mouth)

According to Verma and Yadav (2021) [59], WOM (word of mouth, or else, word-of-mouth advertising) involves an object (product, service, or brand) about which the subject speaks, using a personal communication channel to report his or her opinion, positive or negative, without an apparent intention to convince the listener to make a transaction. Similarly, Jalilvand and Samiei (2012) [56] establish that word-of-mouth (WOM) communication plays an important role in influencing and shaping consumer attitudes and behavioral intentions, demonstrating that this type of communication is more influential than traditional advertisements. Likewise, one of the qualities of the use of WOM, and why it is considered effective, is that it has a great persuasive capacity thanks to its perceived credibility and reliability and, because of this, it is one of the elements that most influences brand image and purchase intention in consumer markets [56].

However, it should be considered that the information presented to the listener or reader must be punctual since, in an attempt to speak positively about a brand or product, an excess of such information can originate negative effects on it and, therefore, it will be more complicated or difficult to understand it [60]. On the other hand, previous studies have shown that WOM has a greater impact on the purchase intention process compared to traditional marketing tools [61,62]. For example, Abubakar and Ilkan (2016) [63] determined that WOM positively influenced travel intention within the medical tourism sector; similarly, Park et al. (2021) [64] demonstrated that WOM positively influence purchase intention for luxury products. Due to the above, the following hypothesis is formulated:

Hypothesis 6 (H6): WOM positively affects the intention of MSMEs to adopt inbound marketing tools.
4. Materials and Methods

As a data collection instrument, an online questionnaire using Google Forms was chosen, which was shared on Facebook with the prior consent of the respondent indicating acceptance or refusal to apply to the survey [36-65], and was adapted from previous studies conducted in other countries [66]. The first part of the questionnaire asked about familiarity with digital marketing tools to be considered part of the sample [66]; it also asked about the digital tools they were currently using [67] and, finally, whether they had had to interrupt their business activities because of the COVID-19 pandemic and for how long (Sheresheva et al., 2021) [68]. This was carried out in order to get an overview of the situation that MSMEs went through during the pandemic.

As for the second part, it consisted of measuring the predictor items of intention, and a five-point Likert scale was implemented, where 1 = “Strongly disagree” and 5 = “Strongly agree”. The use of the five-point Likert scale is used to increase the quality and response rate to the questions and, at the same time, reduce ambiguity in the responses [47]. To this end, the items were developed from a comprehensive review of the technology adoption literature; however, some items were aligned with the previously developed theoretical framework [47]. The perceived usefulness items were based on Fu et al. (2018) [69], Bellaj (2021) [67], and Chatterjee et al. (2021) [70]. For ease of use items were based on Camilleri and Falzon (2020) [71], Racero et al. (2020) [72], Bellaj (2021) [67], and Sprenger and Schwaninger (2021) [73]. Attitude items were based on Tsourela and Neraantsiki (2020) [74], Kassem and Jaafar, H. (2020) [75], and Börnert-Ringleb et al. (2021) [76]. Perceived risk items were based on Huang (2012) [77], Xu and Jackson (2019) [56], Kamal et al. (2020) [53], and Jeong et al. (2014) [78]. Those of confidence were based on Kamal et al. (2020) [53], and Fu et al. (2018) [69]. Those of WOM were based on Ulker-Demirel et al. (2018) [79], and Mihić and Milaković (2017) [62]. Additionally, those of adoption intention were based on Racero et al. (2020) [72], Chatterjee et al. (2021) [70], and Saprikis et al. (2021) [36] (see Table A1). Finally, the third part of the questionnaire asked for some demographic data of the participants and, in addition, data on the company they run.

4.1. Sample

According to the Mexican Business Information System [80], in Tamaulipas there are 26,563 micro-enterprises, 1442 small, and 372 medium-sized enterprises. However, to obtain the sample, non-probabilistic sampling, and the convenience technique [81] were applied, choosing the state capital (Ciudad Victoria) where 16,923 MSMEs are registered (Victoria, 2022) [82]. Therefore, following a mathematical formula (see Appendix A, (see Appendix B), the most suitable sample was 283 MSMEs. In January 2022, a pilot test was conducted with 97 MSMEs in Ciudad Victoria, Tamaulipas, to measure the reliability and validity of the questionnaire. In total, the sample was of 310 surveys.

4.2. Data Analysis

For the descriptive analysis, the SPSS version 21.0 (IBM, Armonk, NY, USA) was used to obtain the demographic data of the respondents, years of working in the market, and size of the company. Regarding the validation of the conceptual model, this was performed through the PLS-SEM analysis technique [70]. According to Hair Jr. et al. (2019) [83], the validation of the measurement model is performed through reliability and discriminant validity. Regarding reliability, this was measured by Cronbach’s alpha, composite reliability (CR), and average variance extracted (AVE), whose acceptable values were considered >0.7 for Cronbach’s alpha > 0.7 for CR and >0.5 for AVE. Additionally, as for discriminant validity, this indicates the extent to which a given construct is different from other constructs [83], using the Heterotrait-Monotrait ratio analysis (HTMT < 0.90) [84], due to its robustness [85].
4.3. Demographic Data

Regarding the demographic data collected (see Table 1), 41.6% were male and 58.4% were female; regarding the sector, 50.6% services and 49.4% commerce. In terms of operation time in the market, 22.6% have been in business for less than one year, 26.5% for 1 to 3 years, 17.1% for 4 to 6 years, 11.6% for 7 to 10 years, and 22.3% for more than 10 years. Finally, regarding the number of employees, 47.1% are business owner, 43.9% have less than 10 employees, 7.7% have 10 to 50 employees, and 1.3% have more than 50 employees (See Table 1).

Table 1. Descriptive sample data.

| Variable                  | Number | Percentage |
|---------------------------|--------|------------|
| Sex                       |        |            |
| Female                    | 181    | 58.4%      |
| Male                      | 129    | 41.6%      |
| Sector                    |        |            |
| Services                  | 157    | 50.6%      |
| Commerce                  | 153    | 49.4%      |
| Operation time            |        |            |
| Less than one year        | 70     | 22.6%      |
| 1 to 3 years              | 82     | 26.5%      |
| 4 to 6 years              | 53     | 17.1%      |
| 7 to 10 years             | 36     | 11.6%      |
| More than 10 years        | 69     | 22.3%      |
| Number of employees       |        |            |
| Business owner            | 146    | 47.1%      |
| Less than 10 people       | 136    | 43.9%      |
| 10 to 50 people           | 24     | 7.7%       |
| More than 50 people       | 4      | 1.3%       |

It was previously mentioned that for respondents to be considered part of the sample they had to be at least somewhat familiar with the use of some digital marketing tools. In this regard, 40.3% were very familiar, 40.6% somewhat familiar, 10% neutral, and 9% not very familiar. Regarding business closure during the COVID-19 pandemic, 70.5% mentioned that they did not close their business activities and only 29.5% did. Additionally, the digital marketing tools they mentioned using most frequently for business purposes were WhatsApp by 80.8%, Facebook by 84.6%, Instagram by 70.5%, Twitter by 16.7%, email by 14.1%, YouTube by 12.8%, and Website by 10.3%.

4.4. Validation of Research Model

Table 2 shows the results of the reliability, convergent validity, and discriminant validity of the model. The results show that, with the exception of the indicators UP2, PEU5, ATT2, ATT4, PR6, TR1, and TR5, all the items of the model have a factor loading equal to or higher than 0.707 indicating high reliability of the indicators with their corresponding construct. The items that did not meet the estimated loading were eliminated and the PLS-SEM algorithm calculation was performed again [83].
### Table 2. Model evaluation fit.

| Items               | Loadings | AVE   | Composite Reliability | Cronbach’s Alpha | Rho_A  |
|---------------------|----------|-------|-----------------------|------------------|--------|
| Perceived usefulness|          |       |                       |                  |        |
| UP1                 | 0.848    |       |                       |                  |        |
| UP3                 | 0.881    |       |                       |                  |        |
| UP4                 | 0.866    | 0.757 | 0.940                 | 0.920            | 0.924  |
| UP5                 | 0.853    |       |                       |                  |        |
| UP6                 | 0.901    |       |                       |                  |        |
| Perceived ease of use|         |       |                       |                  |        |
| PEU1                | 0.854    |       |                       |                  |        |
| PEU2                | 0.819    |       |                       |                  |        |
| PEU3                | 0.826    | 0.679 | 0.894                 | 0.842            | 0.847  |
| PEU4                | 0.795    |       |                       |                  |        |
| Attitude            |          |       |                       |                  |        |
| ATT1                | 0.866    |       |                       |                  |        |
| ATT3                | 0.868    | 0.762 | 0.906                 | 0.844            | 0.845  |
| ATT5                | 0.885    |       |                       |                  |        |
| Perceived risk      |          |       |                       |                  |        |
| PR1                 | 0.791    |       |                       |                  |        |
| PR2                 | 0.868    |       |                       |                  |        |
| PR3                 | 0.894    | 0.730 | 0.931                 | 0.908            | 0.929  |
| PR4                 | 0.871    |       |                       |                  |        |
| PR5                 | 0.844    |       |                       |                  |        |
| Trust               |          |       |                       |                  |        |
| TR2                 | 0.886    |       |                       |                  |        |
| TR3                 | 0.917    | 0.813 | 0.929                 | 0.855            | 0.890  |
| TR4                 | 0.902    |       |                       |                  |        |
| WOM                 |          |       |                       |                  |        |
| WOM1                | 0.816    |       |                       |                  |        |
| WOM2                | 0.917    |       |                       |                  |        |
| WOM3                | 0.913    | 0.749 | 0.922                 | 0.887            | 0.899  |
| WOM4                | 0.810    |       |                       |                  |        |
| Intention           |          |       |                       |                  |        |
| INT1                | 0.914    |       |                       |                  |        |
| INT2                | 0.941    |       |                       |                  |        |
| INT3                | 0.923    | 0.857 | 0.960                 | 0.944            | 0.945  |
| INT4                | 0.925    |       |                       |                  |        |

In addition, construct reliability was accepted as Cronbach’s Alpha, composite reliability, and rho_A (pa) loadings were greater than 0.7 [83–86]. Further, convergent validity (AVE) reflected adequate item convergence for each construct, confirming that the items represent the construct, as the resulting values were above 0.50 [87].

Regarding the discriminant validity of the model, we considered applying the Heterotrait-Monotrait correlations ratio (HTMT) as a single metric to assess validity [85], where the values obtained were less than 0.90 (see Table 3) and, therefore, are considered optimal values since they are below the estimate (less than 0.85) [84–88].
Table 3. Heterotrait-Monotrait ratio (HTMT) criterion.

|       | ATT     | TR    | PEU    | INT    | PR     | UP    | WOM   |
|-------|---------|-------|--------|--------|--------|-------|-------|
| ATT   | 0.873   |       |        |        |        |       |       |
| TR    | 0.579   | 0.902 |        |        |        |       |       |
| PEU   | 0.517   | 0.321 | 0.824  |        |        |       |       |
| INT   | 0.642   | 0.628 | 0.445  | 0.926  |        |       |       |
| PR    | −0.224  | −0.354| −0.153 | −0.284 | −0.284 | 0.854 |       |
| UP    | 0.648   | 0.550 | 0.520  | 0.658  | −0.292 | 0.870 |       |
| WOM   | 0.411   | 0.445 | 0.288  | 0.532  | 0.148  | 0.395 | 0.865 |

Source: own elaboration based on the analysis in Smart PLS3. ATT: attitude, PUE: ease of use, INT: adoption intention, PR: perceived risk, UP: perceived usefulness, TR: trust, WOM: word of mouth.

Regarding the evaluation of the structural model, Figure 1 shows that perceived usefulness has a positive effect on the intention to adopt inbound marketing tools ($\beta = 0.274$, $p < 0.001$), followed by trust ($\beta = 0.230$, $p < 0.001$), and WOM ($\beta = 0.212$, $p < 0.001$) and, finally, attitude ($\beta = 0.207$, $p < 0.01$), so hypotheses 2, 3, 4, and 6, were not rejected. However, the presence of perceived risk does not affect in the intention to adopt technology ($\beta = −0.036$), as does perceived ease ($\beta = 0.055$).

Figure 1. Measurement of the structural model. Source: own elaboration based on data analysis in SMART PLS3.

Table 4 shows the comparison between the variables that most influence the intention to adopt inbound marketing tools and those that are less influential.
Table 4. Comparison between most influential and least influential variables.

| Paths       | Path Coefficient | t-Value | p-Value | $f^2$ | Result      |
|-------------|------------------|---------|---------|-------|-------------|
| H1: UP → INT | 0.274 ***        | 2.843   | 0.002   | 0.0728 | Supported   |
| H2: PEU → INT | 0.055 *         | 1.255   | 0.105   | 0.005  | No supported|
| H3: ATT → INT | 0.207 **        | 2.346   | 0.010   | 0.051  | Supported   |
| H4: TR → INT | 0.249 ***        | 3.214   | 0.001   | 0.072  | Supported   |
| H5: PR → INT | −0.036 ns        | 0.780   | 0.218   | 0.003  | No supported|
| H6: WOM → INT | 0.212 ***       | 3.655   | 0.000   | 0.085  | Supported   |

Note: bootstrapping of 5000 subsamples was performed, full, t-value for one-tailed; 1.645 ($p < 0.05$ *), 2.33 ($p < 0.01$ **), 3.092 ($p < 0.001$ ***), ns: not significant.

5. Discussion

Authors such as [48–53] make it clear that development in an SME can be qualified as sustainable if it is capable of satisfying its productive and service needs without affecting the planet’s resources, while balancing economic growth, care for the environment, and social well-being. The current global economic crisis caused by COVID-19 has opened up the possibility of rethinking the current economic model to make it more social and person-centered from a vision transformed by tractional institutions to a more sustainable one [7–22].

As the authors [8–31] state, SMEs not only face the challenge of adaptability in order to remain balanced in the area in which they provide their goods and services but must also generate a prospective to facilitate shared actions with collaborators. They must direct efforts towards the search for efficiency, with the commitment to contribute to management and promoting learning in networks of cooperation and social responsibility among all those who make a living in the companies.

In this evolutionary process, it is evident that while important social, environmental, economic, and cultural transformations have occurred throughout history, it could be precisely in the current transition from material-based societies to communities based on a sustainable vision around several periods, when human experiences have been qualitatively transformed and with it, the domain of possibilities for social organization and focused on maintaining its goods and services in a sustainable way [15–20].

SMEs in Tamaulipas represent approximately one third of the companies that exist in the state, which tells us the level of importance they have; at the national level this segment of companies has a fairly similar distribution. As can be seen in the results shown, SMEs in Tamaulipas show certain deficiencies or weaknesses that make their lifespan possibly threatened in the future [89].

As can be seen, the adoption of technology has allowed companies to continue their business operations despite the restrictions that the COVID-19 pandemic caused in the global economy [89]. Therefore, the intention to continue adopting inbound marketing tools by MSMEs will enable them to meet the needs of the market.

The results of the present study showed that most of the companies are family businesses and with the problems that this type of company has in the administrative aspect, being mostly of the commercial and service type. The variable that most influences this intention was perceived usefulness, so Hypothesis 1 was accepted, which coincides with what [42–47] emphasize about the use of technology to improve work activities.

Indeed, previous studies show that the attitude towards the use of this type of digital application would be more positive if entrepreneurs perceive an advantage in their use [51–90], and that this attitude will be influenced by the rewards obtained, and by the security of financial power [91].

That is, entrepreneurs trust digital tools to offer their products and services to the market, it is a fundamental variable in determining the adoption intention [36–53] as it plays an important role in online business, considering the intangibility factor of services [42–47] and, in addition, it is considered as a third variable in the TAM model by directly affecting the intention to adopt the technology [91].
Additionally, the WOM variable was significant and therefore Hypothesis 6 was accepted, as Moorthy, Kamarudin, Xin, Hui, Way, Fang and Carmen (2021) [92], and Liu et al. (2021) [61] showed that this variable had a greater impact on the purchase intention process. However, ease of use was not significant, so Hypothesis 2 is rejected.

Previous literature shows that the use of new technologies is complex and therefore difficult to use [70], or that some effort is required to use them. In addition, perceived risk was not significant, so Hypothesis 5 is rejected, as according to the literature it can influence personal decision-making and willingness to share information online [91,93–95] and is considered a barrier to the adoption of new technologies and innovations in the organizational environment [47–57].

6. Conclusions

As previously shown, the results confirmed that attitudes towards the intention to adopt digital marketing tools by MSMEs in Ciudad Victoria, Tamaulipas, as well as trust, WOM, and ease of use, were the variables that most influenced this intention. The perceived usefulness variable influenced 18.02%, trust 14.44%, attitude 13.28%, and WOM 11.27%. Thus, the study contributes firstly to the literature on the intention to adopt new technology by MSEs, and especially in the inclusion of new variables to the TAM model. In addition, it offers an overview of the behavior of companies seeking to continue growing and offering their products despite the lags left by the COVID-19 pandemic. In this purpose, business managers offering digital marketing tools should continue to address the risks perceived by MSMEs in accepting to use them, increasing the messages and demonstrations that continue to increase confidence and further improve the attitude towards the adoption of them. Additionally, it provides entrepreneurs with knowledge on how they can use the different digital marketing tools to improve their business activities, as they lack knowledge of their usefulness in business.

6.1. Implications

The present study may have theoretical implications, since it offers a new intention model based on the TAM model, where it is shown that including new variables improves its predictive power [31,47] (Katebi et al., 2022, Sharmin et al., 2021). At the same time, it shows us which variables most influence the entrepreneur’s decision to adopt new technology in their business activities, so that providers of inbound marketing tools can focus on highlighting them in their service offerings. It also provides those interested in the topic with an overview of how inbound marketing can be used to attract consumers and increase sales. In addition, by showing that attitude, ease of use, and trust, positively and significantly affect intent, practitioners should continue to motivate companies that have not yet adopted digital tools to use them and show how easy and positive it is to apply them.

6.2. Limitations and Future Directions

One of the limitations of the present study is the sample obtained, since it was focused only on the capital of the state of Tamaulipas and, therefore, it can be extended to the main cities of the state and, likewise, applied in other states of the Mexican Republic, or even at an international level. Another limitation was the generalization of the results to micro, small, and medium-sized companies, so that a study can be carried out for each size of company and a comparison can be made.

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**Appendix A**

Table A1. Constructs Items References.

| Constructs       | Items                                                                 | References                                                                 |
|------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------|
| Perceived Usefulness | Using digital marketing tools helps me to have greater interaction with my clients. | Chatterjee et al. (2021) [49], Fu et al. (2018) [66] and Bellaaj (2021) [67] |
| UP1              | Digital marketing tools contribute to greater customer satisfaction.   | Chatterjee et al. (2021) [49], Fu et al. (2018) [66] and Bellaaj (2021) [67] |
| UP2              | Using digital marketing tools allows me to have frequent communication with my clients. | Chatterjee et al. (2021) [49], Fu et al. (2018) [66] and Bellaaj (2021) [67] |
| UP3              | Using digital marketing tools helps me to have a quick response level toward my clients. | Chatterjee et al. (2021) [49], Fu et al. (2018) [66] and Bellaaj (2021) [67] |
| UP4              | Digital marketing tools help me to have better publicity for my products and services. | Chatterjee et al. (2021) [49], Fu et al. (2018) [66] and Bellaaj (2021) [67] |
| UP5              | Digital marketing tools are useful for my business.                   | Chatterjee et al. (2021) [49], Fu et al. (2018) [66] and Bellaaj (2021) [67] |
| PEU1             | Using digital marketing tools for my business is easy.                | Bellaaj (2021) [67], Camilleri and Falzon (2020) [71], Racero et al. (2020) [72], Sprenger and Schwaninger (2021) [73] |
| PEU2             | It’s easy to learn how to use digital marketing tools for my business. | Bellaaj (2021) [67], Camilleri and Falzon (2020) [71], Racero et al. (2020) [72], Sprenger and Schwaninger (2021) [73] |
| PEU3             | Advertising through social networks (Facebook, Instagram, WhatsApp) is easy. | Bellaaj (2021) [67], Camilleri and Falzon (2020) [71], Racero et al. (2020) [72], Sprenger and Schwaninger (2021) [73] |
| PEU4             | I am familiar with the use of some of the digital marketing tools.    | Bellaaj (2021) [67], Camilleri and Falzon (2020) [71], Racero et al. (2020) [72], Sprenger and Schwaninger (2021) [73] |
| PEU5             | I can use digital marketing tools without making mistakes.            | Bellaaj (2021) [67], Camilleri and Falzon (2020) [71], Racero et al. (2020) [72], Sprenger and Schwaninger (2021) [73] |
| Attitude         | I like the idea of using digital marketing tools in my business.      | Tsourela and Nerantzaki (2020) [74], Kassem and Jaafar (2020) [75], Börnert-Ringleb et al. (2021) [76] |
| ATT1             | I enjoy using digital marketing tools in my business.                 | Tsourela and Nerantzaki (2020) [74], Kassem and Jaafar (2020) [75], Börnert-Ringleb et al. (2021) [76] |
| ATT2             | Digital marketing tools improve the performance of my business.       | Tsourela and Nerantzaki (2020) [74], Kassem and Jaafar (2020) [75], Börnert-Ringleb et al. (2021) [76] |
| ATT3             | I prefer to use digital marketing tools, instead of traditional ones (TV, radio, press, brochures). | Tsourela and Nerantzaki (2020) [74], Kassem and Jaafar (2020) [75], Börnert-Ringleb et al. (2021) [76] |
| ATT4             | I feel satisfied using digital marketing tools.                       | Tsourela and Nerantzaki (2020) [74], Kassem and Jaafar (2020) [75], Börnert-Ringleb et al. (2021) [76] |
| ATT5             | Perceived Risk                                                       | Kamal et al. (2020) [53], Xu and Jackson (2019) [56], Huang et al (2012) [77], Jeong et al. (2014) [78] |
| PR1              | I consider that using digital marketing tools harms my business.      | Kamal et al. (2020) [53], Xu and Jackson (2019) [56], Huang et al (2012) [77], Jeong et al. (2014) [78] |
| PR2              | It seems to me that using digital marketing tools is a waste of money. | Kamal et al. (2020) [53], Xu and Jackson (2019) [56], Huang et al (2012) [77], Jeong et al. (2014) [78] |
| PR3              | I think that using digital marketing tools is a waste of time.        | Kamal et al. (2020) [53], Xu and Jackson (2019) [56], Huang et al (2012) [77], Jeong et al. (2014) [78] |
| PR4              | Using digital marketing tools would not allow me to meet my business goals. | Kamal et al. (2020) [53], Xu and Jackson (2019) [56], Huang et al (2012) [77], Jeong et al. (2014) [78] |
Table A1. Cont.

| Constructs | Items | References |
|------------|-------|------------|
| PR5        | Using digital marketing tools harms my business. |  |
| PR6        | I have had bad experiences using digital marketing tools in my business. |  |
| Trust      | I am confident in the results of using digital marketing tools in my business. |  |
| TR1        | Using digital marketing tools is reliable. |  |
| TR2        | Using digital marketing tools will make me feel more confident that I can count on the benefits they offer. | Kamal et al. (2020) [53] and Fu et al. (2018) [66] |
| TR3        | Using digital tools for my business is a good way to have more customers. |  |
| TR4        | I do not need to be cautious when applying digital tools to my business. |  |
| WOM1       | Other people encourage me to use digital marketing tools for my business. | Mihić and Milaković (2017) [62] and Ulker-Demirel et al. (2018) [79] |
| WOM2       | My friends tell me that the use of digital tools is a good way to have more clients. Other people tell me positive things about using digital marketing tools for my business. |  |
| WOM3       | The opinions of other people help me in my decision to use digital marketing tools for my business. |  |
| WOM4       | I intend to use or continue to use digital marketing tools in my business. | Saprikis et al. (2021) [36], Chatterjee et al. (2021) [70] and Racero et al. (2020) [72] |
| Intention  | I am likely to use digital marketing tools in my business to improve my sales. |  |
| INT2       | If the opportunity arises, I will use new digital marketing tools in my business. |  |
| INT3       | I will try to use or continue to use digital marketing tools in my business. |  |
| INT4       |  |  |

Appendix B

The figure represents the formula used to analyze the confidence coefficient data; universe or population; probability in favor; probability against; estimation error; sample size (See Figure A1)

\[
n = \frac{Z^2 N p q}{e^2 (N-1) + Z^2 p q}
\]

Figure A1. Z = confidence coefficient (1.96); N = universe or population (16,923); p = probability in favor (0.25); q = probability against (0.75); e = estimation error (0.05); n = sample size [83].

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