

## **The role of social media for value co-creation by women entrepreneurs in a rural area.**

### **Abstract**

**Purpose** – This study sought to understand the the social media-based mechanisms for value creation by women entrepreneurs in rural areas. It aimed to answer two research questions: Are there new business values created from the use of social media? And if there are, what is the mechanism that enables the entrepreneurs to create such values?

**Methodology** – Qualitative data analysis was carried out using semi-structured interviews and observations on women entrepreneurs and their customers in Molompar Raya, a village in the eastern part of Indonesia.

**Findings** – This study reveals the creation of three new values by women entrepreneurs on Facebook. Moreover, it explains the process where women entrepreneurs combine their digital skills with resources gained from people within their close social circles to create valuable social media content and new offerings for their customers.

**Originality** – This paper combines insights from marketing literature on value creation and entrepreneurship literature on resource mobilization to build a better understanding of an innovation process and outcomes by women entrepreneurs in a specific contextual setting.

**Keywords:** value co-creation, innovation, resource mobilization, social media marketing, women entrepreneur, rural area

## **Introduction**

The adoption of digital technology has transformed entrepreneurship and innovation in significant ways (Nambisan et al., 2019). Using digital platforms, entrepreneurs can interact and collaborate with customers and other stakeholders to co-create new products or redesign their business models (Nambisan et al., 2018; 2019). One of the prominent examples of interactive collaborations between entrepreneurs and customers through the digital platform is in the adoption of social media for innovation (Bhimani, et al., 2019; Olanrewaju et al., 2020). In these prior studies, social media has shown its role as the driver and enabler of innovation; the source of firm's competitive advantage. However, the majority of studies on this topic were conducted at large firms (Bhimani et al., 2019; Muninger et al., 2019), thus little is known about the value creation process by small business entrepreneurs particularly those run by minority entrepreneurs such as women entrepreneurs and rural entrepreneurs.

A better understanding of this topic is important, given that women tend to operate their businesses in the industry that were heavily impacted by the crisis such as hospitality and retail (Manolova et al., 2020). During the crisis, pivoting to the online mode has become the prominent survival mechanism and social media has become an affordable solution to maintain relationship with the customers (Hill, et al., 2022; Manolova et al., 2020). However, our understanding of how women entrepreneurs do business digitally is limited (Ughetto et al., 2020), thus, little guidance is available for women entrepreneurs to use social media platforms to support their businesses (Ughetto et al., 2020). In addition to the lack of practical knowledge, from the theoretical perspective, the social media based mechanism for innovation and value creation is rarely analyzed (Ju, et al., 2021). Consequently, our understanding on the mechanism that enable women entrepreneurs to create valuable offerings for their customer on social media platform is also limited.

To address this void, we aim to explore how women entrepreneurs use social media to create customer value as well as the mechanism that enables them to create such values. To

achieve this aim, we apply a qualitative approach to study double minority entrepreneurs; that is women entrepreneurs who are also rural entrepreneurs in Indonesia, who use Facebook to connect with their customers. We combine insights from Service Dominant Logic (SDL) from the marketing literature (Lusch & Vargo 2004; 2006) and resource mobilization process in the entrepreneurship literature (e.g. Clough, 2019; Garcia & Carter, 2019) to build a better understanding of value co-creation and its enabling mechanism on social media. To date, the role of customer in value co-creation is extensively studied in the marketing literature and is often neglected in the entrepreneurship literature. On the other hand, the process on how economic actor mobilize resources to create valuable products and services receive more attention in the entrepreneurship literature than in the marketing literature (Pinelli et al., 2021). We believe that by combining the two theoretical lens, our study can benefit both marketing and entrepreneurship literature with a better understanding on value co-creation on social media by small business entrepreneurs.

Our results show that women entrepreneurs in our data are able to create informative social media content, new offerings and a new business model on Facebook. In addition, our findings suggest that the entrepreneurs' digital competencies and resources gained from families and friends as the mechanism that enables women entrepreneurs to create and co-create the three values with their customers. In doing so, our study contributes to advance our understanding of the interrelationship between marketing, innovation and entrepreneurship by explaining the value co-creation process by entrepreneurs in social media. More specifically to entrepreneurial marketing literature, we contribute to the dissemination of good entrepreneurial marketing practices by revealing the way women entrepreneurs combines their digital skills and resources from people in their close social circle to create valuable offerings for their digital customers (Chen et al., 2021; Turan & Kara 2018; Yadav & Bansal, 2019). To entrepreneurship literature, our study contributes to contextualized understanding of entrepreneurship and innovation in a

specific contextual setting by showing the creation of new offerings in social media that are valuable specifically for the local customers (e.g., Sullivan and Bendell, 2020; Welter et al., 2017).

This paper is structured as follows: First, we outline the concept of value creation and resource mobilization from marketing and entrepreneurship literature. We proceed with the description of our research design, empirical setting, and data analysis. We then present our results in three main sections that comprise our findings on; (1) value creation, (2) the three main social media activities by women entrepreneurs, and (3) resources that enable women entrepreneurs to perform their social media activities and create new business values. Lastly, we consider the implications of our results to advance theoretical and practical understanding of good entrepreneurial marketing practices by women entrepreneurs.

## **Literature review**

### ***Value creation and social media***

Service Dominant Logic (SDL) is a shift in marketing theory which may impact entrepreneurship theory development and practice (Kasouf et al., 2009). According to SDL, the aim of economic and social exchanges is to share applied knowledge and skills with other actors. This makes the co-creation of value rather than to move around products between actors as the primary purpose of exchange (Lusch & Vargo, 2004; 2006; Vargo et al., 2008). SDL has replaced the traditional goods dominant logic where value is seen as created by the producer and is embedded in goods. From SDL point of view, tangible products are embodied knowledge or activities whose value is determined by consumers.

Insights from SDL can be beneficial to build a better understanding of entrepreneurship phenomenon. This is because the process of generating business ideas and transforming the ideas into valuable offerings can be viewed as the process of value co-creation between

entrepreneurs and customers (Kasouf et al., 2009). According to the effectuation theory, the process of creating a new venture requires a creative collaboration between entrepreneurs and other actors (Read & Sarasvathy, 2012). Social media can thus facilitate the collaboration process, as it provides a platform where entrepreneurs can easily interact with their customers and other stakeholders. For example, by using social media, entrepreneurs can co-create ideas and gather opinion about new products and services with customers (Bhimani, et al., 2019; Olanrewaju et al., 2020). Entrepreneurs can also co-create social media content with customers, thus increasing the visibility of the content to other social media users (Alqahtani & Usay 2020; Muninger et al., 2019). Concerning financial resources, social media can improve firms ability to succeed in crowdfunding campaigns (Datta, et al., 2019).

### **Resource mobilization for value creation by women entrepreneurs in rural areas.**

Entrepreneurs need to mobilize resources from the environment to create product and services. The process comprise of resource search, access, and transfer the output back to the environment (Clough et al., 2019). From SDL point of view, resources can be differentiated between operant and operand resources. Operant resources refers to the entrepreneurs' skills and knowledge to convert operand resources such as raw materials and other physical resources into valuable offerings (Lusch & Vargo 2004; 2006).

Compared to men, women entrepreneurs are typically more resource constraint (Garcia & Carter, 2009). Women owned businesses tend to operate in resource scarce environments than large firms (Korsgaards et al., 2021). Women entrepreneurs are also more likely to have a smaller amount of start-up capital (Verheul & Thurik, 2001) and tend to open smaller businesses that serve local markets (Strawser et al., 2021). In addition, women entrepreneurs' network spheres tend to be small and informal, as they gravitate around family and friends thus

limiting their access to resources (Kawarazuka & Prain, 2019; Santos, et al., 2018; Welsh, et al. 2021)

The nature of social media technology that offers technological and geographical affordances may help women entrepreneurs to overcome the problem of resource constraints. Women entrepreneurs can use social media to search and create partnership with individuals outside their pre-existing network to get them access to physical, financial, or technological resources that are essential for the development of their ventures (Santos, et al., 2018; Schøtt & Cheraghi, 2015). However, using social media for strategic purposes can be a challenging task for them, given that small business entrepreneurs are often constraints in term of knowledge, skills, and time to create informative and engaging social media content (Kraus et al., 2019). In addition, for those running their business in rural areas, the lack of digital infrastructure and talents may add to the existing barriers. For example, small businesses in rural areas in the United States are behind those in the urban areas in terms of the adoption of social media marketing practices (Richmond & Lanier, 2017). While in the United Kingdom, rural small businesses are less likely to use social media business networks compared to small businesses in urban areas (Tiwasing, 2021).

Prior studies have shown that the adoption of social media help women entrepreneurs to grow their businesses despite being in the area with limited digital infrastructure such as in the developing countries (e.g., Crittenden et al., 2019; Beninger et al., 2016 Ong, et al., 2020). However, the majority of these studies were focusing on marketing performance and the economic impact of social media adoption on women entrepreneurs, thus have not looked at the potential use of social media to facilitate innovation and value creation as the source of competitive advantage. For instance prior studies have shown that, studies show that social media help women In Indonesia, Iran, and Egypt to start and develop their businesses (Melissa, et al. 2015 (Beninger et al., 2016; Golzard, 2019).

The use of social media for value creation will require the entrepreneurs' knowledge and skills in entrepreneurship and technology (Ngoasong & Zisuh, 2018) as operant resources to transform operand resources to create valuable offerings for their customers. And with our limited understanding on social media based mechanism on value creation at the individual level (Ju, et al., 2021), little guidance is available for women entrepreneurs to use social media to create value for their customers. To address this void, we, therefore, started our study by asking: are there new customer values that are created from the use of social media by women entrepreneur in a rural area? And if there are, what is the mechanism that enables them to create such values?

## **Methods**

### *Empirical setting*

This study was conducted on women entrepreneurs in Molompar Raya, a village in the eastern part of Indonesia. Apart from our familiarity with the social and cultural context, Indonesia provides a unique setting to study social media and entrepreneurship. Indonesia is a middle-income country in Southeast Asia, the fourth most populous country in the world<sup>1</sup>, and is the world's number three in terms of the number of Facebook users, only behind India and the United States of America<sup>2</sup>. In Indonesia, it is common to see women as public figures, bureaucrats, or in other types of formal works (Blackburn, 2004).

Molompar Raya is a village located on the island of Sulawesi; approximately 33.175 km from Jakarta, Indonesia's capital city which is on the island of Java. The village is a part of Southeast Minahasa Regency. It is predominantly Christian (82%), in reverse to Indonesia's predominantly Muslim population (86%)<sup>3</sup>. In Indonesia, both urban and rural areas play an important role in the country's economy. While urban areas are the hotspot of business

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<sup>1</sup> <https://www.worldbank.org/en/country/indonesia/overview#1>

<sup>2</sup> <https://www.statista.com/statistics/268136/top-15-countries-based-on-number-of-facebook-users/>

<sup>3</sup> <https://data.kemenag.go.id/statistik/agama/umat/agama>

activities, rural areas play a central role to support agricultural businesses that meet the need of both domestic and international demands. In addition, rural areas in Indonesia provide a home for 45% of Indonesia's 278 million population<sup>4</sup>.

In terms of internet speed, Indonesia is number 105 in the world for mobile internet and number 114 for fixed broadband<sup>5</sup>. Moreover, in terms of access, there is a persisting gap in the availability of physical and digital infrastructures between islands and between rural versus urban areas (Falentina et al., 2021). Across the archipelago, people in Java and Bali islands have better access to broadband and mobile networks compared to those living on other islands such as Sumatra, Sulawesi, Maluku, and Papua<sup>6</sup>. Based on 2019 data, only 36 percent of adults in rural areas have access to the internet whereas in urban areas the number was 62.<sup>7</sup> Specifically in Molompar Raya, people rely on mobile internet access instead of the relatively more expensive fixed broadband network. It is very common for people in Molompar to subscribe to more than one mobile phone provider as a back up to anticipate the loss of signals or the problem with low-speed internet access

### *Design, data collection, and analysis*

This study applied a qualitative, abductive, multiple case study approach. We studied women entrepreneurs in Molompar Raya village who use Facebook to support their businesses. Facebook is the most popular social media platform in the area; far more popular than other social media platforms such as Instagram or Tiktok which started to replace Facebook's popularity among young individuals in the urban areas.

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<sup>4</sup> <https://worldpopulationreview.com/countries/indonesia-population>

<sup>5</sup> <https://www.speedtest.net/global-index>

<sup>6</sup> <https://www.worldbank.org/en/country/indonesia/publication/beyond-unicorns-harnessing-digital-technologies-for-inclusion-in-indonesia>

<sup>7</sup> <https://www.worldbank.org/en/country/indonesia/publication/beyond-unicorns-harnessing-digital-technologies-for-inclusion-in-indonesia>



Based on our initial observation, there were 40 women entrepreneurs in the village who used their personal Facebook accounts to promote their businesses. We focus on extreme cases, that is women entrepreneurs who were able to demonstrate active interactions with customers on their Facebook pages. We screened individuals in our initial sample by using two criteria. First, we used the number of average posts per month. Second, we looked at the average number of interactions with customers in the comment section. As a result, we found five women entrepreneurs who constantly demonstrated active use of Facebook. The most active women entrepreneur had an average of 200 posts/month, while the fifth most active entrepreneur had around 23 posts/month (see Table 1 for details). These five individuals made up to 7 posts per day and received 99-179 likes or 2-13 comments per post. These numbers were in contrast compared to the remaining 35 entrepreneurs in our list who showed low activity on Facebook, such as infrequent postings, zero to less than 10 likes per post, or no activities in the comment section.

In our next round of observation, we created a list of the most active customers from each of the entrepreneurs as we need to explore value creation by using the perspectives of customers as the beneficiary of value (Lusch, & Vargo, 2004; 2006). We compiled a list based on the frequency of interactions from each customer with the entrepreneur in the comment section. Next, we contacted individuals on our list to invite them to participate in our study. We conducted our first round of interviews by focusing on the most active customers, followed by the second most active ones who agreed to participate in our study. Overall, we conducted semi-structured interviews with five women entrepreneurs and ten customers. We assumed data saturation after we analyzed the data from the second round of interviews and by matching the overall customers' and entrepreneurs' narratives about the value of interactions through Facebook. Therefore, we did not proceed with the third round of interviews which previously was targeted at the third or fourth most active customers on our list.

Our interview guide for both the customers and the entrepreneurs contains general questions about personal profiles and their activities on Facebook. Specifically for customers, we included questions about their experience in using Facebook to interact with entrepreneurs. We focused on questions that could help us to understand the reasons why they follow the entrepreneurs' Facebook accounts, why they have frequent interactions with the entrepreneurs, and their perceived benefits or valuable experiences from the interactions. Whereas for our women entrepreneur sample, we first asked about the profile of their businesses, their motivation for using Facebook, how they started the online presence of their businesses on Facebook, and their current activities on Facebook. In addition, we asked how they build interactions with customers and the resources used that enabled them to perform their activities on social media. All interviews were recorded, transcribed, and translated to English from the original language (a mix between Indonesian and Minahasan; the ethnic group language). In addition to the interview, we observed our 15 informants' activities on Facebook to triangulate and get additional information.

We present the profiles of our women entrepreneurs in Table 1 and those of their customers in Appendix 1. As Table 1 shows, Anna was a first time entrepreneur, while Belinda, Christina, Erica were serial entrepreneurs with some prior experience in different types of businesses. Interestingly, Debbie was a hybrid entrepreneur who combines her paid job with entrepreneurship. In Appendix 1, we showed that customers who often interacted with them were all women and lived in the same village.

Insert Table 1 here

In the data analysis process, the two authors read the transcripts separately to create codes and identified sub categories, categories and themes within and across each interview from the two sample groups. We conducted data analysis within each case, followed by a cross-case

comparison (Eisenhardt & Graebner, 2007). We begin our coding process by focusing on customers' narratives about their valuable experiences or benefits from interacting with the entrepreneurs on Facebook. Next, we focused on the entrepreneurs' narratives about their businesses, why customers contact them, why customers make repeat orders and their perceptions about the benefits they provide to their customers on Facebook.

In the coding process, we created the first-order category, and from there, we developed the second-order category. We reviewed relevant literature; to connect and challenge the categories and themes that we developed with the theoretical concepts. We connected our categories and themes with the concepts found in value creation literature (e.g. Lusch, & Vargo, 2004; 2006), social media marketing literature (e.g., Li et al., 2021), and the literature on women entrepreneurship and resource mobilization (e.g. Garcia & Carter, 2009). For example, during this process, we learned that the value of joining rotating-savings on Facebook was more about affordability instead of social bonds or access to financial capital as previously discussed in the microcredit literature from emerging countries. During this process, we independently coded each transcript to ensure the robustness of our coding. We discussed the disparities found in our coding results to build our final codes. Overall, we created 60+ codes in our first stage of data analysis. We reduced our codes into nine categories in the second stage of analysis. The nine categories were subsequently reduced to three analytical themes: 1) Value co-creation with customers. 2) Social media activities by women entrepreneurs that were related to the creation of customer value. 3) Resources that were used to perform the main activities that are related to the creation of customer value.

## **Results**

We present our results in two main sections. First, we present the results to answer research question one. In the second section, we present the result of our interviews with women

entrepreneurs regarding the resource mobilization process they performed to create value for their customers to answer research question two.

*“Are there new customer values created from the use of social media?”*

We found three main categories of customer value in the data. According to customers, their interactions with entrepreneurs on Facebook have given them access to useful information, ease of ordering and getting the products, and affordability to get expensive products. We present an overview of the three categories of value and exemplary quotes from customers and women entrepreneurs in Table 2.

Insert Table 2 here

The first customer value that we found from the narratives was useful information. As Table 2 shows, according to customers, the entrepreneurs’ Facebook posts help them to understand more about the quality of the product that they were interested in buying. They also found that the posts helped them to stay updated with certain information such as the arrival of a new product, stock availability, and the changes in trading hours. As mentioned by D1, a customer of Debbie, a post about the quality of a cosmetic product from Debbie helped her to find the right product for her skin. While for C1 and E1, the customer of Christina and Erica, information about stock availability in the entrepreneurs’ posts has helped them to decide the right time to visit the store and get the products, as they didn’t want to come home empty-handed.

The second value from the narratives was the ease of ordering and getting the products by using Facebook. This is because all entrepreneurs in our data utilized private message and comment sections to receive customer orders and delivery requests. According to customers, it is now easy for them to place orders and make delivery requests by using the two features. As

A1, a customer of Anne mentioned, the only thing that she needed to do was to check Anne's Facebook post and place an order in the comment section to get the product. While A2, also a customer of Anne considered herself lucky because Anne's delivery service could deliver her orders to her workplace whenever she was too busy to prepare her own lunch. Similarly, according to B2, a customer of Belinda, Facebook has helped to make her life simple, as she could get any products she wanted from Belinda by simply using the Facebook app on her phone.

Third, we found affordability, a value that was experienced by the customers of Debbie and Erica who joined a Facebook-based rotating-saving. Erica used Facebook to run a rotating saving; a new business model she offered in addition to the traditional sales model in her furniture store. Initially, rotating saving is a type of local-traditional social gathering activity among Indonesian women that prioritizes social interaction over financial gain. The gathering starts when a group of participants agrees to meet and collect the same amount of money. The money collected will be given to one participant who wins the lottery at the meeting. Depending on the agreement, participants can get money or goods of the same value. The gathering is carried out periodically with the same participants. The period ends when all participants have received their share of money or goods. Debbie and Erica recruited new rotating savings participants by using their Facebook page. According to E2, a customer of Erica, and C2, a customer of Debbie, the rotating-saving model helped her and people she knew to get furniture products she considered a bit expensive, given that the Facebook based rotating saving model has a payment term that is similar to monthly installment.

*What is the mechanism that enables women entrepreneurs to create such values?*

To answer our second research question, we started by presenting the findings on social media activities by women entrepreneurs that were related to the creation of the three new values. Next, we present our finding on the last theme: "Resources that were used to perform

the main activities that are related to the creation of new values.” We present our findings on the three main activities that were related to the creation of the three values in Table 3. The first activity was content creation, followed by organizing online ordering and delivery services, and organizing Facebook-based rotating savings as the last. In addition to these three primary activities, we found “creating an online presence on Facebook as the foundational activity from the data. We listed this activity in the first row of Table 3.

Insert Table 3 here

Our results suggest that useful information as the first value stems from content creation activities that were engaging and frequently updated. For instance, Debbie and Belinda were found to be very active in creating posts about the quality and benefits of her products, whereas Christina created post to inform her customers about the changes in her restaurant’s trading hours, arrivals of new products in her store, and her restaurant’s new menus.

*The key is active posting, giving complete information about the products so people know about the function of the products and become more interested in buying. (Debbie)*

*I always post foods that are ready to be ordered....” I updated my status at 10 or 11 am when the foods are ready (for lunch).” (Belinda)*

*Facebook is quite helpful, people will know quickly whether we are open or closed, or the kinds of food that we offer today .... Every time I post photos of our food, I always give a complete description. For example, I explain the price and all the items that are included in the package. This makes people know about what’s in the package; about the price and their options for the set menu, so they can decide, no need to enquire us about the price. (Christina)*

Furthermore, in order to create engaging posts, we found that all of the entrepreneurs in the data did not just rely on texts. Rather, they used photos, videos, and other features such as tags and live videos. For example, Erica organized photos of her products in photo albums; to create something similar to a product catalog. She believed that this would help future customers to find the specific product that they are looking for. Whereas Christina created

photos or video content about her customers when they visited her restaurant or when their orders were ready to be delivered. By using the tag feature, she created Facebook posts to say thank you for their coming or for ordering.

*“I always create a new post when I have a new product. Although sometimes nobody responded, no inquiries, at least if one day people need my products, they can easily search it in the albums.” (Erica)*

*My posts are photos or videos of foods, drinks, fruits, or activities at the restaurant. I continuously upload photos or videos, and sometimes I use Facebook Live to show activities at the restaurant.” (Christina)*

*When I get a special order, I often post a picture of the order and tag the person who orders it. Sometimes, I also take pictures of my customers, to say thank you for coming here. I believe that this makes them happy (Christina)*

Our findings also indicated that the interactive features on Facebook did not only help women entrepreneurs in creating posts that were engaging. Instead, the features also helped the entrepreneurs to co-create content with friends, family, and customers, thus benefiting them with the increasing visibility of their posts. In one of the interviews, Anne explained that her husband often reposted her products on his Facebook account which helped her to get new customers from her husband’s friend list. Moreover, her friends sometimes uploaded photos of her foods, make captions, and tagged her, which gave her new content on her Facebook page. Anne also explained that her friends often reposted her posts, thus giving her the chance to get new customers from other villages, such as people from Molompar Raya who had moved to Hong Kong or Singapore.

*My mom often reposted my posts. Sometimes my brother and sisters did that too. When I tagged them, often, they reposted or give comments to “up” my posts. ....Other times our friends shared our product offerings by creating Facebook stories. So, this is free promotion, without even asking for it. They uploaded photos of our foods and write captions. Eventually, from their posts, people made inquiries about our products (Anne)*

*“A person from Molompar who is now living in Hong Kong ordered our catering service for 1 month; for his family who lives here. Also, there was someone in Singapore who ordered our food, as a treat for one of the communities here.” (Anne)*

*My customers sometimes give product testimonies by messaging me, creating a post, or Facebook stories and tagged me. Other times, I made the initiative; I asked about their experience with the products. This is to show my customer that I care about them (Debbie)*

Concerning the second value; the ease of ordering and getting the products, we found that all entrepreneurs in our data offered online ordering and delivery services. They utilized the comment and private message features on Facebook to accept orders and offer online delivery services. The communication features on Facebook have helped to create an interactive environment where customers can directly respond to the entrepreneurs' posts to express their interests or to place orders.

*Orders came as a comment in my post. More often, they came as messages in my inbox or direct calls to me. I put my phone number in all of my posts and in the logo. (Belinda)*

*Special orders such as large portion sizes of food usually came through Facebook messenger....so Facebook helps.... Also, there were people who made reservations in the inbox. (Christina)*

Interestingly for Anne and Belinda, the initial idea to offer delivery services came from their customers. It was started as a private request, and since then, it became a new service that she added to her business.

*"I started the delivery service because a friend who often buys our food asked us to deliver. Since then, we offered free delivery service." (Anne)*

*"When posting on Facebook, a comment appeared, asking us to deliver the order to her house. Since then, I started to give the delivery service because many people prefer their orders to be delivered." (Belinda)*

Regarding the third value, women entrepreneurs created affordability value through the Facebook based rotating-saving; a new business model with a payment term that is similar to monthly installments. A Facebook-based rotating saving allows entrepreneurs to not only create a new value but also to maximize value capture through organizing fees. This is in contrast to the delivery services, where entrepreneurs minimize value capture by giving free services.



*I organize weekly and monthly rotating savings on Facebook...There will be an admin fee for those who join. I collected the money by myself (Erica)*

*We live in a village, to ensure ongoing sales I organize rotating savings.....The system goes this way; I post an offer on Facebook and those who wish to join can comment on my post. I charge 300 thousand rupiahs as the admin fee. (Belinda)*

In addition to primary activities that were related to the creation of the three values, Table 3 presents resources that were used to perform the activities. Referring to resource mobilization literature (Clough et al., 2019; Garcia & Carter, 2009), we explain resources used in the value creation process by identifying the types and providers of the resources. As Table 3 shows, in the first activity, women entrepreneurs initiated the online presence of their businesses by relying on their existing network of friends on their personal Facebook accounts. Even, their network of friends became their initial customer base at the online platform except for Anne who relied on her husband's circle of friends in addition to her own. Only Christina made a clear separation between her personal account with her business account, although she still relied on her personal networks to promote her new business account.

Specifically for content creation activities, women entrepreneurs used their personal mobile phones or those of their friends to create interesting photos. For instance, Belinda started her business on Facebook when she eventually had the money to buy a new Android phone. While according to Anne, she borrowed her friend's mobile phone to take pictures of her food products when she started to use Facebook to support her business. In terms of content ideas, women entrepreneurs accepted ideas and suggestions from their friends in addition to their own to create interesting and timely posts. However, the process of creating and editing photos and videos, writing captions, and posting them on Facebook were all performed by the entrepreneurs themselves, except for Christina who relied on her children's help. None of them hired professional services or delegated the tasks to their employees. The content creation process was in contrast to online ordering and delivery services in which Anne's, Belinda's,

and Erica's family members were responsible for operating the delivery services. However, for Christina and Debbie, they delegated this task to employees or used courier services to deliver the products. Lastly, regarding the new business model, Debbie and Erica relied on their personal networks and existing customers to recruit participants to join the rotating savings that they organised.

## **Discussion**

We sought to gain an understanding on social media based mechanism by double minority entrepreneurs; that is women entrepreneurs who run their business in a rural area. We started our study by asking: Are there new customer values created from the use of social media? And if there are, what is the mechanism that enables women entrepreneurs to create such values? Our results reveal three new values that women entrepreneurs create on Facebook for their digital customers. These are useful information, ease of ordering and getting the products, and affordability to get expensive products. The three values stem from the three prominent activities, comprising of content creation, the creation of new services, and the creation of a new business model on Facebook.

Our findings thus highlight the role of social media in facilitating value co-creation, delivery, and capture. In the content creation activity, we find that social media content is jointly and reciprocally co-created between entrepreneurs and customers. Women entrepreneurs use the interactive tools to create updated and engaging content that benefit customer with useful information. In return, they receive photos, videos, and stories created by customers about their product that benefit them with the increasing visibility of their social media page which help them to acquire new customers. Regarding the second and third primary activities, the comment and private message features on Facebook are not only facilitate the creation of online ordering and delivery as the new service, but it also enable entrepreneurs to create a new business model. The new service and business model benefit customer with an

ease and affordability to get things they need, while on the other hand, they enable entrepreneurs to capture value by generating a new revenue channel from online ordering and a new revenue stream from the new business model.

Our results thus suggest that women entrepreneur in our data are able to co-create value with customers despite operating their business in a resource scarce environment. However, to overcome the challenge regarding knowledge, skills, and time to manage their social media account (Kraus et al., 2019), women entrepreneurs in our data use the typical mode of organizing by women entrepreneurs in the offline setting that relies on personal resources and those of their friends and families (e.g. Garcia & Carter, 2009; Kawarazuka & Prain, 2019). They use their existing personal network of friends on Facebook as their first customer base when they started the business. They also rely on their own knowledge and skills to use social media features to create content and build relationships with customers. In addition, they rely on people from their close social circle for ideas, advice, direct labor, and other physical resources to co-create valuable offerings for their customers.

To further explain the mechanism that enable women entrepreneur to co create value, we adapt the resource mobilization process model from Clough et al., (2019) who develop the model from a synthetic analysis of the existing literature. The model describes the process in three main parts. It started when entrepreneurs combine personal resources with resources from the environment in steps of search, access, and transfer to produce outcomes. As Figure 1 shows, in the adapted model, we show how women entrepreneurs in our data combined their knowledge and skills with resources from families and friends to create social media content and new offerings. However, unlike the initial model by Clough et al., (2019) which depicts the final step of resource mobilization as a unidirectional transfer of value to the environment, we describe this step as bidirectional. We used a double-headed arrow to illustrate the co-creation process with customers in the generation of valuable social media content and new

offerings on social media. This is because our findings show that customers were involved since the ideation stage, such as at the time when they suggest entrepreneurs to provide delivery service which then give the entrepreneurs an idea to open the service. In addition, customers will need to directly interact with entrepreneurs to discuss their standard or customized order including the delivery time by using the comment or message features. Similarly in the Facebook based rotating savings business model, entrepreneurs and customers discuss the selection of products, payment schedules, and organizing fees, by using the comment section.

Insert Figure 1 here

Our result thus add to the discussion in the existing literature that business innovation is not gendered, place, or even space neutral (Alsos et al., 2013; McAdam, 2019; Xheneti et al., 2019). In the present study, we add to the literature that the context effects remain, even when the business setting move to the digital space (Sullivan & Bendell, 2020;). In addition to the mode of organizing business in the digital platform that is similar to those in the offline setting, we show the context effect on the new service and business model that they create. The free delivery services and Facebook-based rotating saving business model found in our study may be seen as valuable only for the local customers and as a good business opportunity for the entrepreneurs given that in Molompar village, platform-based food delivery services are not yet available. This is in contrast compared to the delivery services in the urban areas in Indonesia where people are already familiar with the paid-based online delivery services. Similarly, the Facebook-based rotating savings rotating saving as the new business model is a model that is rooted in the traditional social gathering practices among women in the area. The business model may not be perceived as valuable for people living in urban areas, given the

availability of many alternative payment options for retail purchasing from well-established financial institutions in the urban areas

## **Conclusion**

In the limited understanding of value creation in the digital platform by women entrepreneurs, we integrate insights from marketing literature on value creation and entrepreneurship literature on resource mobilization to explain value creation by women entrepreneurs in a rural area who use social media platform to support their businesses. Our findings show that the most active rural women entrepreneurs on Facebook in this particular area are able to create three new values for their digital customers. Moreover, we explain a process where women entrepreneurs use their digital skills and mobilize resources from people in their close social circles to create values. In doing so, our study makes a number of contributions to literature. First, we contribute to social media and entrepreneurship literature (e.g., Olanrewaju et al., 2020; Olsson and Bernhard, 2020) by showing the social media based mechanism to create and capture value by minority entrepreneurs from an overlooked geographical and socio-cultural setting (Welter et al., 2017). Second, we give back to resource mobilization literature (Clough et al., 2019), by revealing the resource mobilization process in the digital environment. We show this process as a co-creation of value or the bidirectional transfer of value from entrepreneurs to their environment.

Third, concerning practical implications, we contribute to the dissemination of good entrepreneurial marketing practices by revealing the way women entrepreneurs do business digitally despite having limited access to digital talent and physical resources (Ughetto et al, 2020). Women entrepreneurs utilize the easy-to-use interactive features on Facebook and informal support from friends and family to create strong social media presence and to organize online ordering and delivery services as well as the rotating savings business model. Moreover,

by looking at women entrepreneurs' activities on social media, our finding implies that the work role of the five most active rural women entrepreneurs on Facebook in our data is not only within the domain of traditional managerial activities. Instead, it now covers the role of social media marketing managers who create interesting content and use social media for strategic purposes (Kraus et al., 2019; Li et al., 2021). This, thus, differentiates them from the majority of women entrepreneurs in their village, as well as the typical small business or rural entrepreneurs who often do not have sufficient knowledge and resources to create engaging social media content (Kraus et al., 2019; Richmond & Lanier, 2017).

However, with only 5 out of 40 women entrepreneurs in the village show the ability to use social media for value creation, we therefore recommend the following intervention programs for policymakers. First, policymakers need to provide rural women entrepreneurs with a training program that could help more women entrepreneurs to use social media for marketing. The program should help them to improve their social media marketing skills, reach users of other social media platforms, and market their products beyond the local market. Second, we see the need for an intervention program that could help women entrepreneurs to expand their business networks. Although interactive features on Facebook have helped women entrepreneurs to interact with customers, however, in terms of partnership with other stakeholders to develop their businesses, women entrepreneurs need more support from policymakers. Lastly, policy maker should improve the quality and affordability of internet access for people in rural areas. We believe that this would enable more women entrepreneurs to use digital technology to develop innovative offerings for their customers and expand the market of their products. In terms of limitations, we are aware that our study is only focusing on rural women entrepreneurs in one country who use one specific social media platform. Future research may address this issue by conducting bigger studies covering more geographical settings and other social media platforms. Moreover, future research could adopt

a longitudinal approach; to improve our understanding of the innovation process and outcomes by women entrepreneurs.

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## Tables and figures

**Table 1.** Female entrepreneur respondents (pseudonym)

Female entrepreneurs					
	Case 1:	Case 2:	Case 3:	Case 4:	Case 5:
	Anne	Belinda	Christina	Debbie	Erica
Demographic profile					
Age, marital status, number of children	30 years old, married, 2 children	28 years old, married, 1 son	54 years old, 3 children	31 years old, Married, 2 children	36 years old, Married, 2 children
Business Profile					
Type	Take away food kiosk	A grocery store and a restaurant	A grocery store and a restaurant	Facebook store; health and beauty product	Traditional stores; selling furniture, home appliances, and clothing

Number of Employees	No formal employees, family members as workers	3 + family members as workers	6	0	5
The year started using Facebook	2017	2017	2021	2017	2016
Total post (average monthly)	200	136	31	23	27
Average comment per post	11,6	6,38	13,03	2,5	11
Percentage of sales from Facebook	More than half of all sales	More than half of all sales	Less than half of all sales	All sales	Half of all sales

**Table 2.** Illustrative quotes on value creation

Customers	Entrepreneurs	Category
All I have to do is to check her Facebook post, then place an order in the comment section. They will directly deliver (A1, a customer of Anne)	I have to admit that I have more customers who ordered online. It probably has become a habit and isn't it easier to order online? (Belinda)	Easy ordering
Everything is so simple now, I only need to open Fb, make an order, and they will deliver. Their place is also nearby so I can get my order fast (B2, a customer of Belinda)	We also accept if people want to order a large portion size. On Facebook, I let people know through photos that we provide catering services. Our menus are also adjusted accordingly (Anne)	Ease to get the product
When she posted fruit products, I usually buy them. It is hassle-free, as it is delivered straight away. If I buy fruits at the nearby fruit stall, I must walk and get it myself (b1, a customer of Belinda)	We offer free delivery to make our customers happy. We have calculated the cost; we still can make profits (Belinda)	
Lucky me they have a delivery service. Even if I order food in the morning they will deliver when the food is ready. Sometimes I have no time to look at my phone around lunchtime, so I order in the morning (C2, customer of Anne)		
I often have special gatherings at home. When I knew that she accepted special orders, I immediately ordered (C2, a customer of Christina)		
I wanted to order on one Sunday, turned out the restaurant was closed. I knew this from her post. She uploaded a photo on Sunday to inform that the restaurant was closed (E2, customer of Erica)	Facebook is quite helpful, people can know quickly whether are open or closed (Christina)	Information on trading hours
Mostly, I see things on her Facebook then I contacted her. I do not want to go to the store when the goods are out of stock. Therefore, I asked first on Facebook (E1, a customer of Erica).	I post most purchased items or new arrivals. For instance, I post "Rice A just arrived, ready at the store" (Christina)	Information on product availability
I had a look at her Facebook page. When I read her post (about soap) I thought it must be good and it seemed to fit. I bought the soap and I keep buying from her until now (D1, Customer of Debbie)	The key is to be active, keep posting and give complete information, to make people know about the product (Debbie)	Information about product quality
Yesterday, I joined her rotating- saving club. She opened new recruitment. There were	I'm doing a business in the village; I have to get customers and this is how I do it. Usually, people already have	Access to affordable product

things that I wanted to buy from her (E2, customer of Erica)	plans to buy for themselves or even to re-sell the products. This business helps them with the money as well as helping me to make profits (Erica).
As far as I know, many people join rotating-savings because they wanted to buy furniture that might be a bit expensive, or sometimes people wanted to buy products in large quantities (C2, a customer of Debbie).	

**Table 3.** Illustrative quotes on primary activities and resources used to perform the activities

Quotes	Resources to perform the activities	
	Types	Source
<b>Establishing online presence</b>		
My husband is an active Facebook user. So, when our business was slow, he had the initiative to post our products on his Facebook (Anne).	personal network on Facebook	husband
I was just trying, and when I posted my products on Facebook, people started to buy. So, I thought I'd better continue what I have started (Debbie).	personal network on Facebook	female entrepreneur
I have a Facebook account for my restaurant. I asked my son to create the account. This is to help people to find us. When I create a Facebook post I tag my restaurant's account and sometimes people tagged us when they made posts about our food (Christina).	personal network on Facebook	female entrepreneur, son
I started online selling when I bought an Android phone. Seeing my friends in Molompar do this has motivated me to sell my products online (Erica).	physical resource (devices)	friends
<b>Content creation</b>		
When I wanted to upload pictures on Facebook, my phone's camera was not good. So, I asked my good friend's help to take pictures to make great posts (Anne).	physical resource (devices)	friends
I asked my son or my daughter to help me to take good photos. The photos should be good, to make people interested in buying. Moreover, this is food, so it should look interesting to make people feel hungry just by looking at it (Christina).	direct labor	children
My friend once gave an advice, before everything is sold, I'd better take photos of all the food. This is to make people know that people are buying our products (Anne).	advice	friends
	advice	friends
My friend often reminds me to stay active, I have to make new posts so people will be interested in buying (Christina).		

### Online ordering and delivery

My husband posts our foods on his Facebook and accepts orders from customers in the comment section. When I am busy, I have no time to look at my phone (Anne).

direct labor

husband

My youngest brother and my husband help me to run the delivery service (Belinda).

direct labor

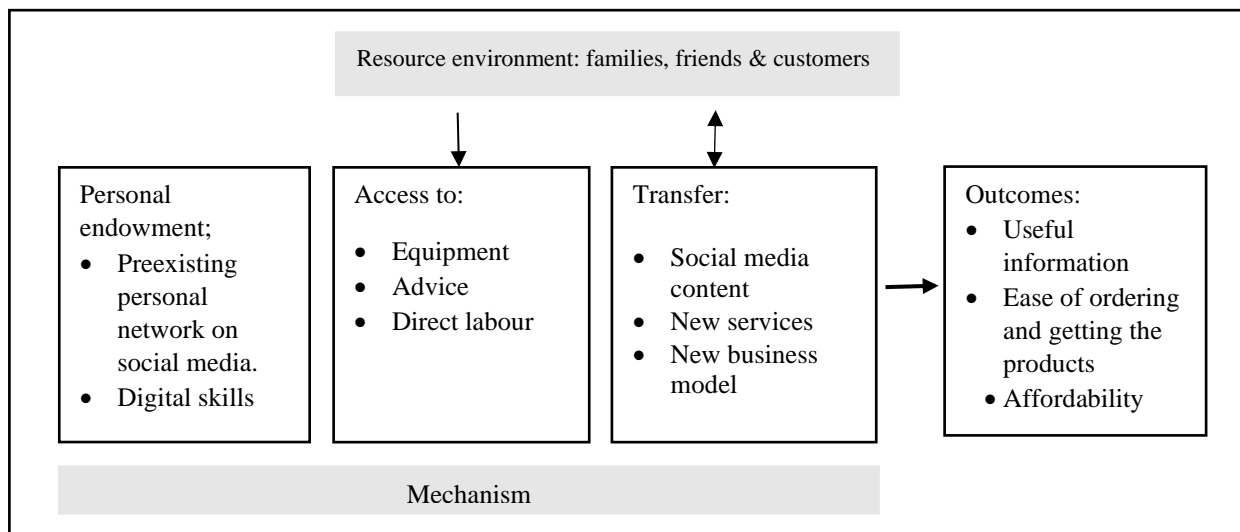
husband,  
brother,

### New business model

I offer weekly and monthly rotating savings and I offer them on Facebook. I organize these two and I charge an admin fee for those who join. I collect the money by myself (Erica)

personal network  
on Facebook

female  
entrepreneur



**Figure 1.** Resource mobilization process by female entrepreneurs on social media

**Appendix 1. Customers profile**

Name/ Code	Profile & frequency of interaction with the entrepreneur
Customer of Anne	
A1	Female, teacher, 39 years, 5-6 times a week
A2	Female, govt employee, 38 years, 1-3 times a week
Customer of Belinda	
B1	Female, entrepreneur, 52 years, once a week
B2	Female, employee, 26 years, once a week
Customer of Christina	
C1	Female, house wife, 63 years, 4 times times a week
C2	Female, govt employee, 54 years, once a week
Customer of Debbie	
D1	Female, govt employee, 38 years, 2 times per month
D2	Female, employee 33 years, 2 times per month
Customer of Erica	
E1	Female, house wife, 45 years, 2-3 times per month
E2	Female, employee, 51 years, once a month