

# Customer's Approach to Company Type Selection in Developed and Developing Countries

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## Abstract

Although the business conditions across the countries are different, small and medium-sized enterprises (SME) are considered to be the driving force for economic development and growth within all of them. Moreover, up to half of the enterprises within the European Union are created on a family basis and considered family businesses. Estimates of the number of family businesses in developing countries are even higher, and e. g. in Sub-Saharan Africa, up to 80% of all private enterprises are expected to be the family category. These companies are involved in significant job creation and thus have a great potential in the fight against the poverty that is so typical of developing countries. However, in order for these companies to prosper and survive, the support and interest of customers are needed. Therefore, the aim of this survey is based on data collected from the primary questionnaire survey, to identify and compare what kind of companies are preferred by customers from developing countries and whether their preferences are similar in comparison to the respondents from more developed nations. Research took place in two selected regions, specifically in Liberec, Czech Republic, Europe (a developed country) and Mbulu, Tanzania, Africa (a developing country). By testing several hypotheses based on extensive literature sources, the existence of the dependence between the customer's approach to company choice and their place of origin has been proven. Customers in developing countries prefer large non-family businesses over SME family businesses, which make up the majority of the enterprises in these countries.

**Keywords:** Africa; family-business; questionnaire; SME; Test of Independency.

## 1. Introduction

According to the research of the African Economic Research Consortium, aside from two exceptions, there was no significant economic growth in African countries between 1960-2000 (Ndulu & O'Connell, 2000). The African continent is thus discussed in terms of the 'African crisis' and the formation of the poverty trap, related to the unstable economic and political situation and unfavourable business environment. Private companies frequently attempt to supplement the role of the state and form an alternative institutional environment (Hare & Davis, 2006). Along with research institutions and university environments, private small and medium-sized enterprises (later also only SME) most frequently stand behind the

initiation of innovative activities (Brem & Voigt, 2008). Family businesses also play an interesting role in the economy.

In developing countries, family-owned businesses began to gradually supplement for certain dysfunctions of public organizations and build a significant impact in the creation and generation of jobs and wealth (Khavul et al., 2009). According to Fang et al. (2012), family business are those considered as drivers of business activities and economic growth. Family businesses form a considerable portion of the market.

Nevertheless, the mere existence of these companies does not automatically ensure the restart of a frozen system. If these companies want to succeed, they must begin to participate in the creation of wealth and must be able to generate profits. But they cannot achieve this without the external support and interest on part of their customers. However, what are the customer preferences when choosing an enterprise and making purchasing decisions? Do they prefer small and medium-sized companies that represent the majority in developing countries or does this fact have the very opposite effect on the customer? Does the fact that it is a family business play a particular role in the decision-making? Based on data collection from a primary questionnaire survey, this research work aims to identify and compare which types of enterprises customers in developing countries prefer and whether their preferences match the preferences of respondents from developed countries.

## **2. The role of SME and family businesses**

According to Mowery & Rosenberg (1999) particularly large companies were until recently considered the drivers of the economy and initiators of innovation. However, further research showed, that small and medium-sized companies actually achieve higher levels of innovation thanks to their flexibility, adaptability and ability to make quick decisions in response to changes in the market (Covin et al., 2000; Huarng et al., 2015; Wiklund, 1999). Changes in large companies are frequently associated with complicated bureaucratic processes, while small companies can respond relatively quickly and sensitively to changes in the behaviour of their customers. This is among the reasons why small companies form the base of most economies (Fjose et al., 2010). These enterprises are able to quickly change their plans and find new solutions, as well as use, develop and combine all their competencies to maximize customer satisfaction. According to World Bank estimates, the majority of business entities in individual states fall into the category of SME and thus play a key role in affecting the economy, including the overall operation of the economy as well as creation of job opportunities (Ministry of Industry and Trade, Czech Republic, 2019).

However, the greatest weakness of these companies tends to be the lack of finances or assets for securing loans or grants that would enable them to prepare and execute new projects. Thus, they may encounter further obstacles that may result in existential problems (Santamaría et al., 2010). Family enterprises also face similar obstacles due to insufficient liability through their assets (Pounder, 2015). Family enterprises also began to form naturally in previous centuries and despite the fact that in most countries there is no legal definition for them, family companies are discussed on many levels. However, it is very likely that the definition of a family enterprise may differ in various countries.

Perret (2016) defines family businesses as those where two or more family members contribute to the leadership and management of an enterprise and own the majority of company shares. In his view, a family enterprise features a tight interconnection of the team not only through enterprise activities but also in accordance with shared goals. Family enterprises tend to be associated with easy communication within a simple organizational structure, flexibility and responsiveness toward customers, leading to gaining their loyalty even during times of crises. A family company carries a certain brand of quality, traditions and trustworthiness, while being built on shared values. A family enterprise is considered the driving force of economic growth worldwide, significantly contributing to the creation of jobs and wealth (Khavul et al., 2009). For this reason, family businesses are seen as a strong tool in the fight against poverty (Collier, 2007).

Using this definition, it is estimated that nearly 50% of all private companies active within the European market are family enterprises (EFB, 2017). Estimates regarding the proportion of these companies in developing African states are even higher. According to the World Bank, the ratio of family businesses in Sub-Saharan Africa compared to the total number of operating companies is up to 80% (The World Bank, 2020).

Nonetheless, according to research in the EU countries, only 10% of family enterprises survive the first decade of their operations, while the remaining majority ends unsuccessfully within three years (Mgudlwa, 2017). The situation in African countries is even worse. Aside from common internal problems and family disputes, African companies additionally face external negative influences, particularly in the area of insufficient support on part of the state and governing organizations. Family enterprises in African states frequently deal with issues regarding financial management resulting in limiting the amount and quality of their own products, which may result in the loss of clientele.

### **3. Methods used**

The form of primary research using a questionnaire survey was chosen for this study, focusing on a narrowly selected segment in the area of services to enable comparison. That segment chosen were customers using hairdressing services, as these are used universally across the world. For the purposes of this study and comparison of customer preferences in selecting a type of enterprise in developing and developed countries, the developing countries are represented by respondents from Tanzania and the developed countries by respondents from the Czech Republic.

Research took place in two selected regions, specifically in the Liberec Region, located in the very heart of Europe in the Czech Republic (a developed country) and within the territory of the Mbulu Region located in Tanzania in Sub-Saharan Africa (a developing country). The Liberec Region covers almost 990 km<sup>2</sup> and approximately 180,000 residents. 100,000 live in the main city of Liberec, the remaining 80,000 in 58 nearby cities and municipalities (Czech Statistical Office, 2018). The agriculturally oriented and rather poor Mbulu Region has approximately 310,000 residents living in 32 individual cities and municipalities (Mwang'onde et al., 2014).

### **3.1 Research questions**

The actual primary research was designed to focus on the given goal and help answer the previously established core research question:

Is the preference in selecting a type of enterprise different for customers in developed and developing countries?

The research question was established in relation to the estimates of the World Bank, according to which up to 80% of private business entities in the Sub-Saharan Africa are of a family character (The World Bank, 2020), while within Europe it is 50% (EFB, 2017). The majority of private businesses are of small or medium-size type. Thus, this study sets the goal to determine whether people in developing countries have the same or different preferences as customers in developed countries, whether they more frequently prefer visiting small and medium-sized companies (which are in majority) or whether this fact has the opposite effect on customer preferences. Within this research, an enterprise is considered a family enterprise if it is owned and managed in majority by members of one family (Mamede & Allouche, 2018). According to the definition of the European Commission, small and medium-sized enterprises are considered those with up to 250 employees, turnover up to 50 million EUR and final balance up to 43 million EUR (European Commission, 2016).

Aside from the main research question, two additional partial research questions (RQ') were established, along with their respective hypotheses.

RQ' 1: Do customers from developing countries prefer SME more frequently than those from developed countries?

Hypothesis 1: Is the preference of the selection of an enterprise according to size independent on the respondent's country of origin?

RQ' 2: Do respondents who prefer selecting SME also prefer family enterprises at the same time?

Hypothesis 2: Are preferences in selecting the family business independent on the preferences of selecting an enterprise according to size?

### **3.2 Selection of respondents**

The selection of respondents within the Liberec Region took place using a random numbers generator that selected 30 entities among those certified to provide hairdressing, cosmetic and similar services, listed in the publicly available database of the Ministry of Finances of the Czech Republic ARES. Nearly 600 physical persons and legal entities were included in this category, formed based on the CZ NACE professional classification of economic entities. Those 30 selected were approached with a request to place the questionnaire directly in their establishments and distribute it among their clients. A collaboration was established with 18 of them and a total of 540 printed questionnaires in the Czech language were distributed.

However, the same approach was not achievable in the Mbulu Region. Although statistical offices function in Tanzania, the average user cannot practically reach their information. Additionally, the mandatory company registers are not very accurate due to the existence of

informal enterprises (microenterprises without respective licenses, permits and registrations) (Leino, 2009). Upon the recommendation of the representatives of the university in Dar es Salaam, a 'local form' of questionnaire distribution was selected. Thanks to eight local citizens, a total of 400 questionnaires written in Swahili were distributed among the customers of local hairdressing salons.

### **3.3 Research limitations**

Just as with any other tool, the questionnaire surveys have their advantages, as well as certain limitations. Among the most frequent disadvantages in collecting primary data using questionnaires is their low return rate, slow response and, due to maintaining anonymity, the inability to guarantee the truthfulness of individual answers by the inquirer. Among other disadvantages the possibility of different understanding of the meaning of the individual questions may also be considered, as well as the overall intent of the questionnaire. This possible error must be particularly considered in the creation and processing of questionnaires in multiple language versions distributed among groups of respondents from different cultures.

Another limitation of this research is also the selection of two states, representing developing and developed countries, and the selection of enterprises intended for collaboration in the research in the Czech Republic, along with the absence of the quota-based selection and non-statistical method of respondent selection in the Mbulu Region of Tanzania. The results obtained must therefore be evaluated carefully, with respect to all of the above limitations. Nonetheless, a questionnaire was selected as the most suitable data collection tool, leading to the identification of customer preferences in selecting enterprises in developed and developing countries.

## **4. Results analysis**

A total of 121 answers from respondents in the Czech Republic and 105 from Tanzanian respondents were collected from the total of nearly a thousand distributed questionnaires. Following verification, 27 were removed. Thus, it was possible to use the answers of 199 respondents, who use hairdressing services.

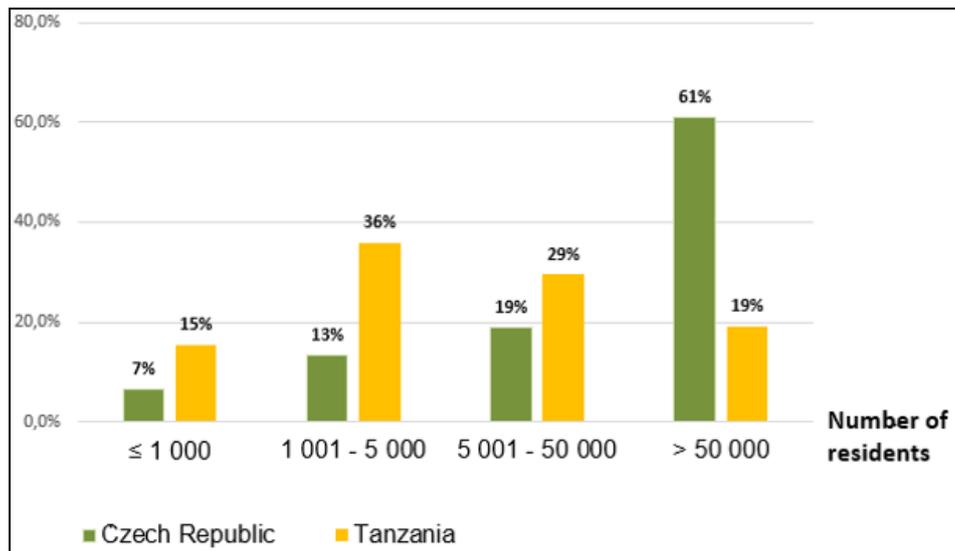
### **4.1 Profile of the respondents**

The respondent samples included 61% women and 39% men, in age groups ranging from 5% up to 20 years, 63% 20-29 years, 10% 30-39 years, the same for a group between 40-49 years of age and 11% 50 years and more. The country of origin, which was identical in all cases with the location of hairdressing salons, was the Czech Republic in 121 cases and 78 cases in Tanzania. Over 84% of respondents regularly visit their favourite salon. This fact was stated by 92% of respondents from the Czech Republic and 79% from Tanzania.

The size of the municipalities in which the respondents resided was divided into several intervals in terms of population size. The first interval were respondents residing in towns or municipalities with less or equal to 1,000 residents. The next range was intended for respondents from towns or municipalities with 1,001-5,000 residents, followed by cities and municipalities with 5,001-50,000 and finally cities with more than 50,000 residents. Respondents from the developing Tanzania were most frequently from cities or municipalities

up to 5,000 residents, as shown in Fig. 1, while the majority of the respondents from the developed Czech Republic was from large cities with more than 50,000 residents (61%).

Figure 1: Respondents' size of municipality of origin – divided according to number of residents



Source: Author's own

#### 4.2 Preferred type of enterprise according to size

Subsequently, the research focused on the type of salon that customers in developing and developed countries prefer and whether their preferences in these countries are identical or not. Respondents had the opportunity to state whether they prefer small or medium-sized operators, or large enterprises, or whether they do not care about the size of salon. A contingency table (Tab. 1) with individual answers was first created to research the independence of the category characteristics. Subsequently, dependencies were tested between the preferred type of salon from the perspective of size and the respondents' country of origin, using the Test of Independence, see Tab. 2.

Table 1: Nationality \* Company size Crosstabulation

			Company size			Total
			Small and medium	Large	No preference	
Nationality	Czech Rep.	Count	88	9	24	121
		% within Nationality	72.7%	7.4%	19.8%	100.0%
		% within Company_size	77.2%	18.8%	64.9%	60.8%
	Tanzania	Count	26	39	13	78
		% within Nationality	33.3%	50.0%	16.7%	100.0%
		% within Company_size	22.8%	81.3%	35.1%	39.2%
Total	Count	114	48	37	199	
	% within Nationality	57.3%	24.1%	18.6%	100.0%	
	% within Company_size	100.0%	100.0%	100.0%	100.0%	

Source: Author's own

Table 2: Tests of Independence - Nationality \* Company size

	Value	Df	Asymptotic Significance (2-sided)
Test of Independence	48,723025	2	2,6298E-11

Source: Author's own

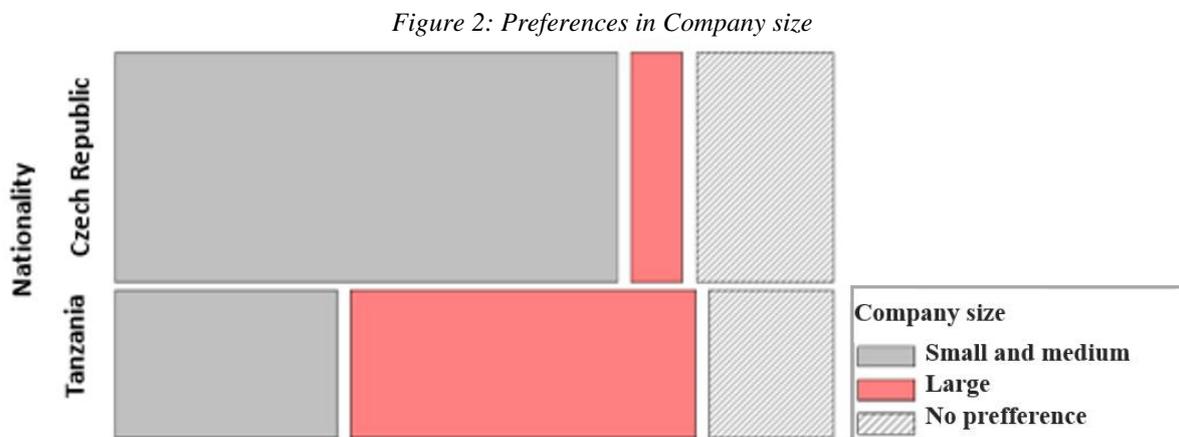
P-value is lower than 0.05 meaning that on the 5% level of significance we reject the hypothesis that the preferred type of enterprise is independent on the country of origin and we accept the alternative hypothesis about their dependence. The strength of the association of Cramér's V (see Tab. 3) is 0.494812, signifying a medium-strong association (Steinberg, 2008).

Table 3: Symmetric Measures Nationality \* Company size

	Value
Cramer's V	0,494812

Source: Author's own

The respondents from developing countries more frequently preferred larger enterprises to SME type establishments as shown in Fig. 2. In the Czech Republic, SME are preferred more frequently than in Tanzania.



Source: Author's own

### 4.3 Dependence between size and family ownership

Another area of the research focused on whether there is a connection between preferences regarding the size of the enterprise and preference of family-owned or non-family-owned businesses. First, a contingency table with the individual responses was created (Tab. 4) and subsequently, the dependencies between the preferred type of salon and the selection according to family ownership were evaluated using the Test of Independence, see Tab. 5.

Table 4: Company size \* Family consideration Crosstabulation

			Family consideration			Total
			Family	Non- family	No preference	
Company size	SMB	Count	72	22	20	114
		% within Company size	63,2%	19,3%	17,5%	100,0%
		% within Family consideration	80,0%	45,8%	32,8%	57,3%
	Large	Count	13	25	10	48
		% within Company size	27,1%	52,1%	20,8%	100,0%
		% within Family consideration	14,4%	52,1%	16,4%	24,1%
	No pref.	Count	5	1	31	37
		% within Company size	13,5%	2,7%	83,8%	100,0%
		% within Family consideration	5,6%	2,1%	50,8%	18,6%
Total	Count	90	48	61	199	
	% within Company size	45,2%	24,1%	30,7%	100,0%	
	% within Family consideration	100,0%	100,0%	100,0%	100,0%	

Source: Author's own

Table 5: Test of Independence - Company size \* Family consideration

	Value	Df	Asymptotic Significance (2-sided)
Test of Independence	85,496778	4	1,1901E-17

Source: Author's own

P-value is lower than 0.05 meaning that on the 5% level of significance we reject the hypothesis that the preferred type of enterprise from the perspective of family-ownership is independent on the user preferences in terms of size and we accept the alternative hypothesis about their dependence.

The strength of the association of Cramér's V (see Tab. 6) is 0.463482, signifying a medium-strong association (Steinberg, 2008).

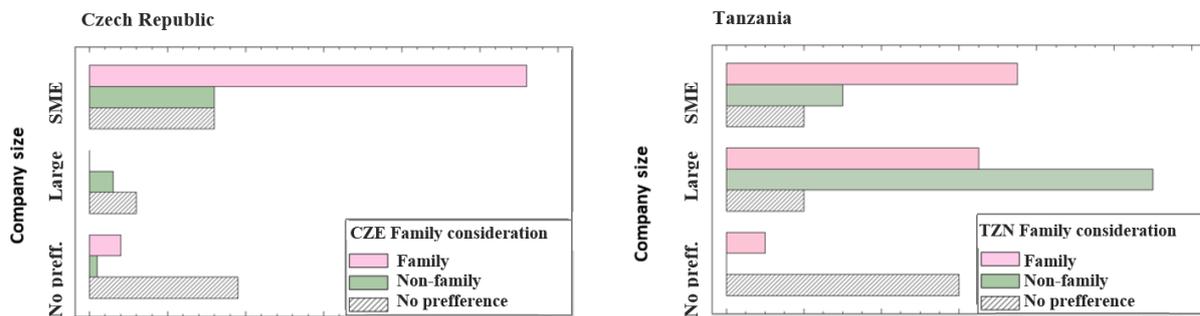
Table 6: Symmetric Measures Nationality \* Company size

	Value
Cramer's V	0,463482

Source: Author's own

The preferences of the respondents from the individual countries (the Czech Republic and Tanzania) are shown in Fig. 3 for.

Figure 3: Czech and Tanzanian Company size by Family consideration



Source: Author's own

As is apparent from Fig. 3, customers in the Czech Republic most frequently prefer to purchase services in family businesses of the SME type. This fact was stated by a total of 46% of respondents from this country. However, the preferences in Tanzania are not as clear. In Tanzania, which represents developing countries, people most frequently prefer both large and non-family-owned enterprises, 28% of cases. Subsequently, family-owned businesses of the SME type are preferred in 19% of cases and family-owned large companies are preferred in 16% of answers from Tanzanian respondents. A total of 15% of respondents cares not for the size or family-ownership of the enterprise when selecting the establishment in which to purchase. This percentage is the same in respondents from the Czech Republic.

## 5. Discussion

This chapter summarizes and discusses the findings obtained both on the basis of researching publications and from the results of the primary research, with the goal of answering the main research question regarding the effect of the environment on customer preferences in selecting an enterprise for executing their purchase.

The research question was posed on the basis of a finding that a majority of private enterprises in developing countries function on the basis of small and medium-sized enterprises, while the vast majority of them are family-type businesses (The World Bank, 2020). The question of whether this phenomenon shows positively or negatively for the SME that are simultaneously family businesses was posed prior to launching the field research.

The advantages of small and medium-sized, as well as family, enterprises are particularly their flexibility, easy communication within the company and willingness to change an established strategy. Market conditions constantly change, particularly in developing countries, and only enterprises capable and willing to quickly change their plans and find new solutions can succeed (Huarng et al., 2015).

As this research showed, customer preferences in Tanzania and the Czech Republic differ both in terms of the size and family ownership of the enterprise. While in the Czech Republic, almost half of the respondents prefer small and medium-sized family businesses, in Tanzania, specifically in the Mbulu Region, a significant majority prefer large enterprises not owned by families. This phenomenon may relate to the fact that currently in developing countries, the main role in consumer decision-making is played by the quality of the enterprise, followed by prices of products and staff friendliness. Along with the lack of human and financial capital, it is the lack of experience that is frequently considered to be the greatest weakness of small and medium-sized enterprises, particularly in developing countries (Tidd et al., 2005). Lack of finances prevents small and medium-sized companies, as well as small family business, from executing necessary changes to ensure the quality of their services and to maintain lower prices as large companies can, due to smaller clientele. Thus, small companies frequently find themselves in a vicious circle from which they find a way out only with great difficulty (Hare & Davis, 2006).

## **6. Conclusion**

Building a friendly business environment, as well as support and development of entrepreneurship, are certainly essential tools enabling the development of economies. However, this frequently tends to be problematic in developing countries (Khavul et al., 2009). Nonetheless, SME type business, largely formed by family businesses, are considered to be significant tools for economic development. Nevertheless, the generally rising competition increases offer over demand and pushes price reductions that these companies can frequently only handle at the cost of decreased quality of their own products (Müller, 2014; Silvius & Schipper, 2010). In case that even despite higher prices these companies would be preferred by customers, they would have higher chances of survival and could thus continue to contribute to further development of economy.

However, this study showed that when selecting an enterprise, respondents from developing countries prefer large and non-family businesses, unlike respondents from developed countries who prefer family businesses of the SME type. This phenomenon may possibly relate to the fact that small companies frequently lack the experience, human and financial capital that would enable them to provide high-quality services (Tidd et al., 2005). Nevertheless, the reason for this decision was not covered by this study and opens the possibility for further research.

Despite all the limitations that must be considered while generalizing these findings, this study may be seen as a significant step within a comprehensive study focusing on family businesses in developing countries, with the intent to propose a concept for the support of the development of a family enterprise system in third-world countries.

### **Acknowledgment**

This work was supported by the Student Grant Competition of the Technical University of Liberec under the project No. SGS-2020-1018.

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