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EFFECT OF ENTREPRENEURIAL COMPETENCY ON THE PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES, IN GUSAU METROPOLISE ZAMFARA STATE, NIGERIA.

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ABSTRACT

The purpose of this study was to investigate how entrepreneurial competency affected the performance of small and medium-sized businesses (SMEs) in Gusau, Nigeria's Zamfara State. The study concentrated on a few Gusau SMEs. In particular, the study looked at how networking and opportunity competences affected the success of SMEs in Gusau, Zamfara State. For the study, a survey design was chosen, and the instrument for gathering data was a questionnaire. 510 proprietors of SMEs in Gusau make up the population, and stratified sampling procedures were used in the study. For data presentation and analysis, the study employed straightforward percentages, mean, and standard deviation; for hypothesis testing, linear regression analysis was employed. The study's conclusions showed that networking skills had a big impact on Gusau's SMEs' performance. Additionally, the study showed that the performance of SMEs in Gusau is significantly impacted by opportunity competencies. The study comes to the conclusion that every entrepreneur has to have entrepreneurial competencies. According to the report, Gusau SMEs' owners should keep a close eye on their clients in order to fully comprehend their wants.

Keywords: Entrepreneurial competency, Performance of SMEs. Opportunity competency, Networking competency

1. INTRODUCTION

SMEs, play a vital role in the socioeconomic advancement of their countries. Because of their critical roles in generating jobs, producing goods and services, raising citizens' standards of living, paying taxes and levies, lowering poverty, and establishing industry ties, SMEs have drawn the attention of academics, researchers, and government agencies. However, despite their significant socio-economic contribution, the failure rate among SMEs in Nigeria is high. Small and medium size enterprises (SMEs) play a pivotal in economic development of many countries. Their roles include creation of employment opportunities; poverty reduction and economic growth of many countries. These benefits can be attributed to the ability of entrepreneurial skills in improving their business performance.

Entrepreneurship plays an essential role in the economy's growth and creates many job opportunities for a country (Atandi, 2021). Entrepreneurship mainly focuses on converting business concepts into economic prospects.

The people who own and operate enterprises are known as entrepreneurs and possess entrepreneurial skills that will contribute to the performance of their businesses. Review of extant literature revealed that the ability of the SMEs to achieve higher performance has been inhibited by lack of skills on the part of the entrepreneurs (Gyimah & Adeola, 2021). Despite all government interventions

and supportive mechanisms, SMEs fail to grow from micro to small and small to medium and eventually large enterprise as it will be expected (Nwokocha & Madu, 2020).

Entrepreneurial skills complement an entrepreneur to analyze situations, opportunities, and environment and assist the business manager in managing and assuming a business's risk and reward.

Entrepreneurs have a way of surviving complex problems, unlike the non-entrepreneurs who lack critical entrepreneurial skills (Mwangi, 2020). The enterprise owner will therefore determine an enterprise's performance.

Due to the role SMEs play, their performance and growth have received increasing attention all over the globe from academic researchers, development economists, entrepreneurs, governments, venture capital firms, financial institutions and non-governmental organizations as well as other policy makers (Gupta, Chauhan, Paul, & Jaiswal, 2020). Growth and superior performance of enterprises remain the priority of most entrepreneurs as many of them have developed various measures to improve their enterprise performance (Tiruneh & Fayek, 2020). Despite the importance of small and medium enterprises (SMEs) in overcoming various challenges, they still suffer from high failure rates and weak performance (Gyimah & Adeola, 2021). The failure rate of SMEs in developing countries is greater than in developed ones (Kanaan-Jebna, Alabdullah, Ahmed, &Ayyasamy, 2022). It has been known that many new businesses fail within the first five years of their operations (Gyimah & Adeola, 2021).

SMEs represent large percentage of businesses across the globe. For instance, according to the European Commission's Statistics (2021), SMEs represent 99% of all businesses in the European Union, generating about 85% of employment. Similarly, the Asian Development Bank Institute (2021) reported that the SMEs in China represent more than 90% of the enterprises in the country, contribute over 60% to the GDP and accounting for 80% of the country's employment. The report further revealed that SMEs in Indonesia represent about 99.9% of the country's businesses and account for 97% of the country's employment (Nugroho, & Paramita, 2024).

This study therefore examines the effect of entrepreneurial competency on the performance of small and medium enterprises in Gusau Zamfara, Nigeria. Small and medium enterprises are continuously receiving recognition as an important tool in sustaining the economies of most countries throughout the world (Gupta, Chauhan, Paul, & Jaiswal, 2020). Entrepreneurs and business managers in Gusau therefore require competencies to enable them succeed. Competency is a quantifiable characteristic within an individual that is linked to improved success at work place or business (Gyimah & Adeola, 2021).

SMEs in Gusau are expected to employ different competencies to promote leadership behaviour and performance-oriented SMEs promote competencies that build organizational capabilities.

For an SME to be competent, its management should exhibit good knowledge of the industry, in terms of how to position the SME within the industry (Umadia&Kasztenik, 2020). This is management ability to mobilize start-up capital, satisfy customers and network with suppliers and competitors. In retrospect to this scenario SME owner/managers being the driving force of the firm should seek necessary techniques, strategies and skills that enable the firm to achieve a competitive edge over their rivalry firms. Paramita, 2024).

Consequently, the performances of the SMEs remain unsatisfactory when compared to SMEs in other developing and developed countries (Sanusi, 2021). This is largely attributed to the fact that the SMEs in Nigeria are facing challenges leading to low performances (Ango & Solomon, 2018; Kowo, Adenuga&Sabitu, 2021). Some of the key issues affecting the SMEs in Nigeria as identified by scholars include; unfriendly business environment, lack of finance, inadequate human competencies, lack of entrepreneurial and managerial skills, lack of commitment to the business, lack of ability to learn and adopt new technology as well as developing competitive strategies for survival (NBS & SMEDAN, 2020; Bäck, Muhos, &Virkkala, 2024). Thus, Mokbel, Al Koliby, Abdullah and Mohd (2024), further emphasized that these challenges are related to entrepreneurial competencies and hence can be acquired by the entrepreneurs in order to enhance their enterprise performance.

The poor performance of Small and medium size enterprises has significantly contributed to rising unemployment and poverty rates in the state. This alarming trend accentuates the urgent need for research into entrepreneurial efforts in Gusau metropolis to identify solutions for improving Small and medium size enterprises performance. SMEs are widely acknowledged as engines of economic growth, job creation, and poverty reduction, making their revitalization critical for achieving sustainable development and addressing the socio-economic challenges facing the state. Consequently, the low performance of SMEs in Gusau is attributed to the fact that the SMEs are faced with several challenges ranging from performance deficits, lack of entrepreneurial competency to the business.

The significant challenge facing the large number of newly established small enterprises in Nigeria is that many fail to maintain productivity during their first five years of operation. (Labo et al., 2024) have linked this poor performance rate to the low levels of entrepreneurial competencies among small enterprises, which is crucial for their competitiveness. As a result, organized private sector organizations and the Nigerian government remain deeply concerned about the underperformance of SMEs.

Consequently, the performances of the SMEs remain unsatisfactory when compared to SMEs in other developing and developed countries (Sanusi, 2021). This is largely attributed to the fact that the SMEs in Nigeria are facing challenges leading to low performances (Ango & Solomon, 2018; Kowo, Adenuga & Sabitu, 2021). Some of the key issues affecting the SMEs in Nigeria as identified by scholars include; unfriendly business environment, lack of finance, inadequate human competencies, lack of entrepreneurial and managerial skills, lack of commitment to the business, lack of ability to learn and adopt new technology as well as developing competitive strategies for survival (NBS & SMEDAN, 2020; Bäck, Muhos, &Virkkala, 2024). Thus, Mokbel, Al Koliby, Abdullah and Mohd (2024), further emphasized that these challenges are related to entrepreneurial competencies and hence can be acquired by the entrepreneurs in order to enhance their enterprise performance.

The study examines the effect of entrepreneurial competencies on the performance of small and medium enterprises in Gusau. Specifically examine the effect of Networking competencies on the performance of SMEs in Gusau metropolis Zamfara State and the effect of opportunity competencies on the performance of SMEs in Gusau metropolis Zamfara State, Nigeria.

2. LITERATURE REVIEW

Conceptual Review

Concept of Entrepreneurial Competence:

The concept of competence has become increasingly important in entrepreneurship education (Hornsby & Kuratko, 2014). Entrepreneurial competencies identification and development are important tools of human resource management targeted at achieving the strategic goals of the organization. As entrepreneurs and managers share similar roles and tasks in organizations, particularly in small businesses, therefore, researchers in the entrepreneurship field now borrow the concept and related theory of competency from the management literature (Kochadai, 2012). As a result of this, the competency approach has now become a popular means of studying entrepreneurship.

Concept of Networking Competency

The term "entrepreneurial networking" refers to entrepreneurs, who are organized, formally, or formally to increase the efficiency of the members' business activities Das et al (2021). According to Ritter & et al (2023), network competence is a firm's ability to utilize, manage, and manipulate inter-organizational relationships. Networks are groups of people that relate or connect one way or another.

Concept of opportunity competency

Opportunity Competency: According to Man et al (2001) opportunity competency refers to the ability to recognize the opportunities in the market through various means. And is operationalized by measuring various behaviors such as identifying the services or products needed by the customers, perceiving unmet needs of the customers, looking for beneficial product and services for the customers, and availing the best opportunities.

SMEs Performance Performance

measurement help an entrepreneur understand, manage and improve his business activities (Pirich, Knuckey, & Campbell, 2001). Four different approaches 21 are basically used by researchers in measuring performance namely; goal approach, system resource approach, stakeholders approach and competitive value approach. Phihlela (2012) posited that while the stakeholders and competitive approach looks at meeting the needs and expectations of the external stakeholders, the goal and system approach focus on meeting the internally-set targets. However, the goal approach is best used when dealing with small businesses due to its simplicity and understandability (Sanda, 2011) and targets are set internally based on the owner managers interest and capability (Taticchi, Botarelli, & Cagnazzo, 2008).

Concept of Small and Medium Enterprises (SMEs)

Besides the vast and growing literatures on SMEs, there seems to be no universal definition of the concept (Fatoki, 2011). In a global context, a general definition of SMEs using size and scale of operation is not easy, but within fixed co-ordinates of national boundaries, it might be relatively easier (Adebisi & Gbegi, 2013). Most 33 researchers' and policy makers defined it on the basis of total investment, annual sales and number of employees (Kofi, 2014). Generally, the definition is based on either single criteria or a multiple criteria. In countries like the U.S.A, Britain and Canada, annual turnover and number of

Empirical Review

Opportunity Competency and SMES Performance

Numerous studies from various scholars proved the relationship between entrepreneurial competency and SMEs performance either in positive or negative

direction. Competency this can be seen as those capabilities or attribute that are found in a person that enable him to achieve success.

Zhao and Karimi (2022) conducted a study on the impact of opportunity entrepreneurial competencies on new venture performance in technology-based startups. The study employed a structured questionnaire to collect data from a sample of 378 technology-based startups in China, using the drop-off-pickup (DOPU) technique.

The sample was drawn from a population of 1,567 startups registered with the China Association for Science and Technology. The study utilized Structural Equation Modeling (SEM) with AMOS version 27. The analytical tools included confirmatory factor analysis (CFA) to assess the measurement model, and bootstrapping to test for mediation effects. Additionally, the study conducted a common method bias test using Harman's single-factor test.

The findings revealed that opportunity entrepreneurial competencies have a significant positive effect on new venture performance ($\beta = 0.42$, $p < 0.001$). The study further identified three key dimensions of opportunity entrepreneurial competencies: opportunity recognition, opportunity evaluation, and opportunity exploitation. Among these, opportunity exploitation showed the strongest direct effect on new venture performance ($\beta = 0.39$, $p < 0.001$). The results suggest that opportunity entrepreneurial competencies contribute to new venture performance both directly and indirectly through the development of dynamic capabilities.

The study was limited to technology-based startups in China, which may restrict the generalizability of findings to other industries or cultural contexts thus giving room for this study.

The study of Agbenyegah and Mahohoma (2020) on the impact of selected entrepreneurial competencies on SMEs performance in Ethekweni Regions of South Africa. The study examined opportunity Competency as one of the dimensions for entrepreneurial competencies.

The study reveals that opportunity competency as one of the dimensions of entrepreneurial competencies play an important role in enhancing SMEs performance. The study concluded that the relationship between opportunity competency and SME performance is positively significant.

However, the study fails to discuss theories that link the variables, as well as consider the role of other entrepreneurial competencies dimensions such as strategic, and networking

The study of Yauyuk, Siswoyo, Ahmed and Kar (2019) analyzed entrepreneurial competencies and Performance of SMEs in Ethiopia with reference m anufacturing industry. The study concluded that entrepreneurial competencies have no significant relationship with firm performance. This current study will examine the intervening role of entrepreneurial commitment on opportunity competency and performance.

Ibidunni, Ogundana and Okwonko (2021) examined the relationship between entrepreneurial competencies and the performance of informal SMEs. The study concluded that entrepreneurial competencies especially opportunity recognition are essential for achieving higher performance. However, the study has failed to examine how entrepreneurial commitment can enhance the relationship between opportunity recognition competency and enterprise performance.

Ibidunni, Olokundun, Oke (2017) assessed the role of entrepreneurial competencies on the performance of agro-based SMES. The study administered 232 questionnaires to Agro-based business owners and managers in Lagos State. Data analysis was analysed using regression analysis. Findings from the study proved that entrepreneurial competencies, especially the opportunity competency enhances profitability. However, the study only dwelled on the SMEs related to Agro-based domain, therefore the result might not necessarily to be generalized to other SMEs outside the Agro-based sector. As such, this current study will focus on other segment of the SMEs that were not included in the study, as well as the indirect effect of entrepreneurial commitment on competencies and performance.

Networking Competency and SMES Performance

Tehseen, Qureshi and Ramayah (2018) analyzed and compare the impact of network competence on four types of firm's performances (perceived financial performance, perceived non-financial performance, perceived business growth and perceived performance) relative to competitors among Malaysian SMEs run by Chinese and Indian entrepreneurs. A total of 200 retailers and wholesale owners were drawn from the population, the collected data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) and multigroup analysis was performed to test the hypotheses developed. Findings revealed network competence to have a positive impact on all four types of firms' performances among Chinese entrepreneurs. However, for Indian entrepreneurs, network competence was found to have a positive impact only on perceived financial performance and perceived performance relative to competitors. However, the study has failed to examine the role of other dimensions of entrepreneurial competencies such as opportunity recognition, risk

taking and innovation as well as the indirect effect of entrepreneurial commitment on competencies and performance. This creates the research gap for this study.

Theoretical Review

The present study is grounded primarily in the Theory of Resource-Based View (RBV) Theory The resource-based view theory put forward by Barney (1991), and is further supported by Entrepreneurial Competency Theory.The competency theory was propounded by Boyatzis (1982). These theories provide a robust explanatory foundation for understanding how competency influences performance in the Nigerian context.

Resource-Based View (RBV) Theory

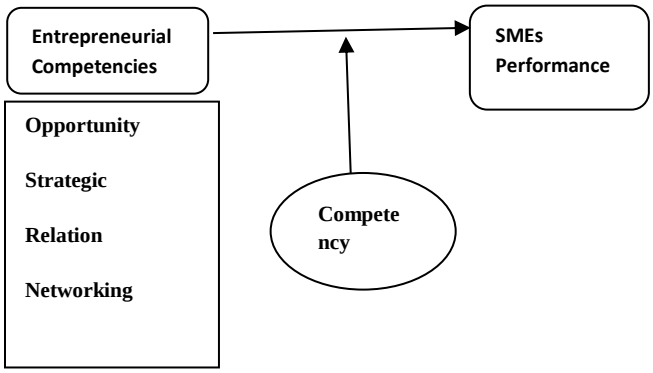
The resource-based view theory put forward by Barney (1991) suggests that a firm can create sustainable competitive advantage only if it possesses valuable, rare, and inimitable resources (Barney, 1991). Resource based view theory has been used to explain the relationship between entrepreneurial competencies and firm success. Entrepreneurial competencies are linked to a manager's knowledge, skills, capabilities and valuable resources that can lead to a firm's sustainable competitive advantage Human capital is considered as an intangible asset of a firm that enables the firm to be more successful. The valuable skills, knowledge and abilities of an entrepreneur may lead to sustainable competitive advantage of firm because entrepreneurial competencies are usually very rare and difficult for rivals to develop all essential competencies. Only competent entrepreneurs may develop and lead successful strategies towards the success of businesses. For instance, the firm's RBV theory relates its value creation process to the manager's capability in finding or developing resources as well as recognizing opportunities (Grant, 1991; Barney, 1991).

This study claims that entrepreneurial competencies such as opportunity recognition, innovation, risk taking and network competencies can be considered as valuable resources for enterprises. It is well documented that SMEs tend to be burdened by financial and/or human resources (Tehseen et al, 2019). SMEs in developing countries more often deals with many challenges. As such, the synergistic effect originates from these specific competencies of entrepreneurs which may help them to compensate for financial, human resources and institutional weaknesses in identifying and exploiting business opportunities successfully, which in turn result in superior business performance. In addition, not all the business owners possess these competencies. Therefore, the success of many firms can be dependent on their entrepreneurial competencies.

The second assumption of the theory emphasized that the resources are not immobile, which means they cannot move from one firm to another. This study is of the view that an entreprenuer who is commited and dedicated will stay with the enterprise and always ready to invest in the enterprise irrespective of the challenges been faced by the enterprise and will used his commitment to ensure the performane of the enteprise is enhanced.

Thus, this study argues that having a competent and committed entrepreneur will be resourceful to the enterprise and will leads to formulation of strategies for the enterprise as well as sourcing for other resources that will give the enterprise edge over their competitors. A number of existing studies have also related entrepreneurial competencies to RBV (Ahmad et al., 2018)

Fig 1: Conceptual Framework



Conceptual Model: Researcher, 2025

The model, initially, proposes that entrepreneurial competency is associated with the performance of SMEs. This present study further proposes that all these four specific competency domains have relationships with SMEs' performance. The conceptual framework of this study illustrates competencies as a key independent variable on SMEs performance in Gusau Nigeria. Entrepreneurial competencies is conceptualized as comprising three critical forms: opportunity, strategic and networking competencies.

According to Man et al (2001) opportunity competency refers to the ability to recognize the opportunities in the market through various means. And is. Ritter et al (2023), network competence is a firm's ability to utilize, manage, and manipulate inter-organizational relationships. Networks are groups of people that relate or connect one way or another.

By treating entrepreneurial competencies as a multidimensional construct rather than a monolith, this framework contributes to addressing key gaps in the literature, while its contextual focus on Gusau.

3. METHODOLOGY

For this study, a quantitative research method was used to provide the logical and evidence-based inferences. This study is based on the descriptive research design. Descriptive research design was used to explain the demographic profile of respondents (Sharma, 2022). The main concern of this research is to identify the entrepreneurial competency that are significant to the performance of SMEs in Gusau Zamfara state, Nigeria. Survey method was used for data collection since it is efficient and allows us in gathering large amount of data conveniently in a small time frame. The survey questionnaires was distributed among targeted respondent (potential SMEs in Gusau Zamfara state). The data was collected from SMEs in Gusau. The sample size was obtained by using Taro-Yamane formula (1967). SPSS software version 22 has n used to enter the collected data for analysis, and the sample size is 156.

The population of the study consists of 510 SMEs owners-managers operating their businesses within Gusau Local Government. The list is obtained from the Gusau Local Government. The choice of this group of SMEs is necessitated by the fact they are well organized with registered offices and are having full time employees. The businesses selected cut across different sectors including; manufacturing, services, wholesale and retail. This enables the findings to be more generalizable across different sectors than when the study concentrates on one sector.

Stratified sampling method was adopted for this study and the sample size of this study was used to determined using formula suggested by Yamane (1967). The data for this study was analyzed first by using descriptive statistics in order to determine the level of opportunity and networking, and the level of SMEs performance in Gusau. Then, linear regression analysis was used to test the hypotheses about the effect of entrepreneurial competencies on performance of SMEs in Gusau using Statistical Package for Social Science (SPSS) version 22.

The questionnaire that have been used for this study was adapted from man and lau at el (2001) Opportunity competency five (5) questions was adapted from the study of Man and Lau (2001)Strategic competency five (5) questions was adapted from the study of Man and Lau (2001) Relationship Competency five (5) questions was adapted from the study of Man and Lau (2001) Networking competency five (5) questions was adapted from the study of Man and Lau (2001) SME Performance five (5) questions was adapted from the study of Spillan and Parnell, (2006)
A pilot study was conducted in order to test for the validity and reliability of the instrument. Each scale item has been rated in terms of the relevance of its constructs. The items has been rated on 5-point ordinal scale. The ordinal scale is a variable measurement scale used to simply picture the order of variable and not the difference between each of the variable: not relevant, somewhat relevant, quite relevant and highly relevant. Content Validity Index (CVI) for each scale will be computed to ascertain whether the domain of the concept is made clear and the items fully measure the domain.

4. RESULTS AND DISCUSSION

Preliminary Diagnostic Tests Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.247[a]	.061	.042	.58557

Predictors (Constant), Opportunity competency, conceptual competency, strategic competency Dependent Variable: Performance of SMEs Source: Field Survey, 2025.

The result from Table 1 shows that coefficient of determination (R square) explains the variation in the dependent variable due to changes in the independent variable. The R square value of 0.595 is an indication that there was variation of 59.5 % in success of SMEs due to changes in networking and opportunity competency at 95% confidence interval. Also, the value of R (0.843) from Table1 shows the relationship between the study variables which implies that there was a strong relationship between the study variables.

Table 4.4 Analysis of variance
Analysis of variance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4.344	4	1.086	3.168	.015[b]
	Residual	66.863	195	.343		
	Total	71.208	199			

a. Dependent Variable: PSME
b. Predictors: (Constant), NTC, OPC.

Dependent Variable: Performance of SMEs Predictors (Constant), Opportunity Networking competency. Source: Field Survey, 2025 The result from the ANOVA statistics in Table2 indicates that the processed data, which is the population parameters, had a significance level of 0.000 which shows that the data is ideal for making a conclusion on the population's parameter as the value of significance (p-value) is less than 5%. This implies that Opportunity and networking competency significantly affect the performance of SMEs in Gusau. The significance value was less than 0.05 which

indicates that the model was statistically significant (F =3.168; P = .000).

Regression Coefficient

Table 3: Regression

Unstandardized		**Standardized**			
Coefficients		Coefficients			
B	Std. Error	Beta	t	Sig.	
Tolerance	VIF				
(Constant)	1.430	.319 4		.490	
.000					
Networking	.201	.060	.234	3.330	
.000	.425	2.350			
Opportunity	.155	.075	.145	2.080	.039
.573	1.746				

Dependent Variable: Performance of SMEs Source: Field Survey, 2025.

The analysis of the data collected from the respondents revealed that networking competencies have significant effect on the performance of SMEs Gusau metropolis. Regression analysis was used to test the hypothesis at 5 % level of significance and the p-value (0.000) was lower than the significance level. This can be statistically given as P-value 0.000 < α = 0.05. This result corroborates previous findings by Bird [2020) Baum et al [2021] Colombo and Grilli (2005) whose study showed that networking competencies are associated with birth, survival and venture's growth. Lerner and Almor [2020) also found that networking competencies result into venture performance, profitability and its growth. A study by Mitchelmore and Rowley [2021] also emphasized the impact of strategic competencies on performance of organizations. The analysis of the data collected from the respondents revealed that opportunity competencies have significant effect on the performance of SMEs in Gusau. Regression analysis was used to test the hypothesis at 5 % level of significance and the p-value (0.039) was lower than the significance level. This can be statistically given as P-value 0.039 < α = 0.05. This result is in line with Man et al [5] who indicated ten areas of opportunities competencies of entrepreneurs which are innovative, learning, opportunity, analytical, human, relationship, and commitment, strategic, operational and personal competencies. Bendary and Minyawi [2020] averred that opportunity competencies are vital to understand the changes that result from venture's growth.

5. CONCLUSION AND RECOMMENDATIONS

This study highlights that entrepreneurial competencies, particularly Opportunity and Networking, are vital for boosting SME Performance, explaining a substantial portion of its variance. Opportunity stands out with a strong positive effect, showing that SME leaders who excel at spotting market opportunities—like new customer needs—drive better outcomes, such as improved product quality and business reputation. With many respondents being owners and highly confident in using their experience, this skill is a cornerstone for success, especially in service-oriented businesses. The amplifying effect of Entrepreneurial Competency makes this even more powerful, as dedicated leaders turn opportunities into real results, pushing their firms ahead in competitive markets.

For entrepreneurial competency to SME performance to improve, the following recommendations were made:

i.To stay competitive, SME leaders should sharpen their ability to spot and act on market opportunities. This means paying close attention to customer feedback, monitoring industry trends, and adapting quickly when changes arise. In service-driven businesses especially, the ability to recognize and act on opportunities often separates thriving firms from struggling ones. A strong sense of competency is critical here—setting bold but realistic goals, leading by example, and motivating employees to pursue opportunities with energy and focus can significantly amplify performance.

ii. Networking continues to be one of the strongest assets for SMEs. Building and maintaining good relationships with customers, suppliers, and industry peers is essential for long-term success. Since competency does not appear to significantly enhance this effect, owners should focus on consistency—attending industry events, forming partnerships, and creating customer loyalty programs. These steady efforts will keep networks strong and effective.

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