

The University of Hull

**Market Orientation on Trust and
Performance in London's Ethnic Minority
Micro Businesses**

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by

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Abstract

The main objective of this study was to investigate and produce results of value in determining the merits of market orientation, trust and performance within the London African and Asian ethnic minority micro businesses (EMMBs). Searches of the literature established that previous studies concentrated on trust and market orientation, or market orientation and performance. Market orientation, trust and performance were selected as variables based on the literature review and in-depth interviews. The aim was to examine the extent to which market orientation influences trust, then performance of the EMMBs in London.

Exploratory in-depth interviews were conducted then surveys designed and pilot tested, before circulating to participating ethnic minority micro businesses. The statistical methods included the use of inferential statistics such as frequencies, means, correlations, regression analysis, and Kaiser-Meyer-Olkin and Bartlett's sample adequacy tests. Factor analysis was performed to generate new classifications. Six hypotheses were tested.

From the findings, the EMMBs mainly carry ethnic products and serve ethnic markets. The results established that ethnic minorities discriminated amongst themselves, paid little attention to their competitors, had an a-la-carte attitude to marketing, more often than not employed members of their ethnic group, and tried to create jobs for their families. The EMMBs were found to relate better with their customers and employees than with banks and suppliers. Furthermore, EMMBs did not use mainstream business support agencies, but used their own community support groups. They had a distrust of the authorities, few adopted new technology, and performance was better when using non-financial measures than when financial measures were used. In terms of the relationship between market orientation, trust and performance, there was a stronger relationship between trust and performance than between market orientation and performance. Trust was found to mediate performance.

This study has generated a better understanding of the organization and cultures present in these EMMBs, which are unique in their own ways and contribute actively and significantly to the market and economic activities of the London boroughs where they are located. If taken into consideration, the important factors isolated by this research could result in positive improvements for those planning to undertake more effective ethnic minority business, and advance knowledge in the area of ethnic entrepreneurial trading.

DEDICATION

I wish to dedicate this

thesis

to my parents

Mr. and Mrs. B. C. Obionwu

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I wish to thank my director of studies and other people who directly assisted my research, for their expert advice and for giving up their time to share valuable insights into important areas of my research.

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Finally, I would like to thank my daughters Anne, Sarah and Vivienne, son-in-law Mark, and grandchildren Kaya and Zacky, for their love and support.

Declaration

No portion of the work referred to in this thesis has
been submitted in support of another degree or qualification
to this or any other university or
institute of learning

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ABBREVIATIONS

AMA	American Marketing Association
BBC	British Broadcasting Corporation
BSC	Balanced Scorecard
CEEDR	Centre for Economic development Research
CIM	Chartered Institute of Marketing
DTI	Depart of Trade and Industry
DMU	Decision Making Uncertainty
DEWRB	Department of Employment, Work Relation and Small Business Research
EFOM	European Foundation for Quality Management
EM	Ethnic Minority
EMMBs	Ethnic Minority Micro Businesses
EMBs	Ethnic Minority Businesses
GEM	Global Economic monitor
GDP	Gross Domestic Product
HRM	Human Resource Management
IT	Information Technology
LDA	London Development Agency
MARKTOR	Market orientation factors
NGOS	Non Governmental organisations
OED	Organisation for Economic Developments
ONS	Office of national Statistics
PM	Performance Measurement
ROI	Return on Investment
ROA	Return on Assets
SMEs	Small and Medium Size Enterprises

CHAPTER ONE

1.0 INTRODUCTION

This study sets out to investigate the relationship between market orientation, trust and performance of the Ethnic Minority Micro Businesses (EMMBs) in London. It will attempt to determine whether the EMMBs are market oriented, trust their stakeholders, identify the factors that are appropriate for the measurement of the EMMBs performance, the level of performance of the EMMBs and whether trust mediates performance.

This study aims to contribute to the body of knowledge about trust, theories of marketing, and measures of performance. It will endeavour to add to knowledge in the area of entrepreneurship, marketing and accounting. It should also contribute to the literature in the areas of market orientation, trust and performance. The study sets out to explain the hidden relationship between the EMMBs and their stakeholders. The study should also identify some of the difficult challenges in doing business with the EMMBs in London.

This chapter consist of six main sections: The first discusses the background of the study; the second states the main research problem; third outlines the research questions, aims and objectives; fourth discusses the scope of the study; fifth justifies the study and finally the sixth provides the outline of the study.

1.1 Background of the Research

There have been noticeable increases in the influx of ethnic minorities who go on to set up their own businesses in the UK. Indeed, Curran and Blackburn (1993), Office National Statistics (ONS 2001), and Clark and Drinkwater (2006), found that the number of the ethnic minority group owned businesses is increasing faster than the

mainstream businesses in the UK. Besides, according to the *Financial Times* (June 8th 2006) and London Development Agency (2005), it is estimated that members of the ethnic minority communities own 20% of the 241,000 businesses in London. The growing importance of this sector in the city's economy is being increasingly acknowledged, as it forms a crucial component of the city's economic and market dynamics.

In 2000, it was estimated that the ethnic minority population of the UK would increase by at least three million by 2025, according to the Centre for Enterprise and Economic Development Research (CEEDR, 2000). From these figures, and the level of concentration in London, it is estimated that one-third of London is occupied by ethnic minorities. The implication is that a substantial part of the London economy in particular, and that of the UK in general, would be greatly impacted upon by the participation of ethnic minorities in the UK's economy. Hence, there is a need to give serious attention to this emerging sector.

Studying this emerging involvement of ethnic minorities in the economy is very important, especially when considering the fact that no discernible and sustainable pattern of marketing practices seems to emerge, despite the relative interests so far given to ethnic minority small/medium businesses by academics and practitioners (Ram, 1998, Ram et al 2002; Curran and Blackburn, 1999; Nwankwo and Lindrige, 1998; Blankson and Omar, 2002; Cook, Ekwulugo and Fallon, 2003, 2004).

To progress this research it was necessary to define ethnic minority business (EMBs), and this was achieved through identifying them by the ethnicity of the owner manager. It was then possible to investigate the poor performance that had been attributed to EMBs and ethnic minority micro businesses (EMMBS). In so doing it was anticipated that this study would augment the dearth of information and research in the relationships between trust patterns and effective marketing practices of London Africans and Asians.

This research is also designed to bridge a gap in the literature by clarifying different issues between large businesses and small ethnic minority businesses in London. Thus, it identified the market orientation and non-economic performance relationship, explore customer satisfaction along with other economic and non-economic performance measures, and consider the relationship between market orientation and trust. It should then be possible to identify the extent to which market orientation practices have impacted on the performance of EMMBs.

1.2 The Main Research Problem

The increase of ethnic minority businesses in the UK, in particular London, means that the number of ethnic minority businesses is increasing and playing an important part in the London economy (BBC, 2005). This increase in the number of ethnic minority businesses in London has generated considerable interest among academics, practitioners and policy-makers as to how these businesses are performing. Researchers have reported that most ethnic minority businesses do not trust the authorities; therefore they are finding it difficult to operate in the new environment in which they find themselves (Hankinson et al., 1995; Clark and Drinkwater, 2000).

The degree of trust between people as well as between organisations determines to a large extent quality and efficiency of those patterns of interaction and transaction, which connect the various actors in societies (Sichtmann, 2007). Low levels of trust affect enterprise growth and competition (Smallbone and Welter, 2001). Therefore it is assumed that organisations function normally only if there is a certain level of trust. Even managers are able to take serious decisions if there is trust amongst employees and also other stakeholders. In marketing terms this lack of trust could be due to lack of market orientation. Market orientation is based on the ability of managers to take effective decisions that would enhance growth. Kohli and Jaworski (1993) and Narver and Slater (1993) have linked performance with market orientation. They found that market orientation has a positive effect upon performance. What had not been reported are the effects of market orientation on the level of trust and the trust effect on

performance in particular the EMMBs.

The increasingly competitive environment in which the EMMBs operate necessitates market-driven management practices as a means of meeting the needs and wants of customers and improving performance (Simpson et al., 2006). This, in marketing terms, implies that organisations should be market orientated. The extent to which the EMMBs have adopted market

orientation is not very clear and there is very little empirical study in this area (Blankson and Omar, 2002).

Kotler (2006) explained that market orientation leads to greater customer satisfaction, and which results in repeat purchase. In this regard, Heiens (2000) suggests that future study should consider consumer satisfaction as a performance measure and explore the market orientation and customer satisfaction link.

Although, Kohli and Jaworski (1990) suggest that economic performance (profitability) and non-economic performance are possible consequences/outcomes of market orientation, it is notable that very few studies have focused on identifying the market orientation and non-economic performance relationship. However, customer satisfaction has not fully been considered and tested. This study will explore customer satisfaction along with other non-economic performance measures of the EMMBs.

A number of studies have identified the link between market orientation and its consequences. Some of the studies linked market orientation, performance and some examined the moderating/mediating effect of external variables (such as the environment) on the relationship between market orientation and performance (Jaworski and Kohli, 1993; Harris, 2000; Bhuian et al., 2005). However, very few studies have been conducted to link market orientation, trust and performance. Thus, for this study, it is desirable to consider the relationship between market orientation and trust of the EMMBs.

The extent to which trust influences the performance of the EMMBs has not been investigated by any empirical study, although many studies have been carried out on large businesses in the area of customer's loyalty, customers' attitude and satisfaction (Cowles, 1997; Day, 2000; Huff and Kelley, 2005). In the marketing literature, there are a few research projects carried out on trust and market orientation, but they have not been linked to performance (Kennedy et al., 2001). This study will explore the link between market orientation, trust and performance of the EMMBs.

It is noted that some SMEs have developed market orientation practices in their own ways, but the anecdotal evidence also demonstrates a wide variation in the practices that have been adopted (Pelham and Wilson, 1996; and Blankson and Omar, 2002). What is not evident is the extent to which such practices have impacted on the level of trust and hence the EMMBs performances.

1.3 Questions, Aims and Objectives

The main aim of this study is to examine the relationship between market orientation, trust and performance of the EMMBs. The following are the research questions:

Are EMMBs market oriented?

Do the EMMBs trust their stakeholders?

Is the market orientation of the EMMBs affected by their level of trust of their stakeholders?

Does market orientation have a positive effect on EMMBs' performance?

Does trust mediate between market orientation of EMMBs and their performance?

In order to answer the above research questions, five objectives were formulated and followed by six hypotheses (in chapter 4). The hypotheses are statements about the possible relationships between the variables to be tested and revealed the answers to the research questions.

The purpose of this study is to examine the relationship between market orientation and the stakeholders' trust including how this relationship impacts on the performance of the EMMBs. Understanding the relationship and the effect on performance will enable the practitioners and policy makers to make the appropriate decisions that could be beneficial to the economy and the EMMBs.

The specific objectives of the study are to:

Investigate and analyse the application of Market Orientation concept by the EMMBs.

Investigate and analyse trust as a consequence of market orientation of the EMMBs.

Examine and analyse the impact of market orientation on performance of the EMMBs.

Investigate and analyse the factor that mediates the relationship between market orientation and performance of the EMMBs.

1.4 The Scope of the Study

This study has a national and regional focus, concentrating on Africans and Asians in the London boroughs. Market orientation, trust level and performance of the EMMBs in London were examined. Small and medium size businesses were not included as the majority of EMBs are micro businesses. The criteria for choosing micro businesses were carefully selected. Businesses that employ up to 9 employees and managed by owner manager of African or Asian origin were deemed appropriate.

The different variables of trust, market orientation and performance investigated in this study were selected based on the literature review and on an in-depth interview conducted by the researcher. The aim of the study was to examine the extent to which market orientation influences trust, then performance of the EMMBs in London.

Other studies have examined the effect of trust (Morgan and Hunt, 1994), market orientation on SMEs' performance (Pelham and Wilson, 1996), ethnic minorities (Blankson and Omar, 2002), but none have concentrated on the EMMBs' trust, market orientation, and performance. However, this study is based specifically on ethnic micro businesses. Searches established that no significant studies have been done about the

combination of market orientation, trust and performance, and some of the variables to be used in this research have not been tested before and are therefore unique to micro businesses.

1.5 Justification of the Study

There have been noticeable increases in the influx of other minorities, who go on to set up their own businesses in the UK. Indeed (Curran and Blackburn, 1993; ONS, 2001; BBC, 2006) found that members of the ethnic minorities own one in ten small businesses in the UK. Besides, as reported earlier, it is estimated that members of the ethnic minority communities own 20 per cent of 241,000 businesses in London. The growing importance of this sector in the city's economy is being increasingly acknowledged, as it forms a component of the city's economic and market dynamics. The ethnic minority population is now approximately 8% of UK's population (BBC, 2005), with CEEDR (2000) having estimated an increase by at least three million by 2025. From these figures, and the level of concentration in London, it is speculated that one third of London is occupied by ethnic minorities. The implication is that a substantial part of the London economy in particular, and UK in general would be greatly impacted, thus the need to pay serious attention to this emerging sector.

The need for studying this emerging area is very important, especially when consideration is given to the fact that no discernible and sustainable pattern of growth seem to emerge, despite the relative interests so far given to ethnic minority small/medium businesses by academics and practitioners (Ram, 1998; Curran and Blackburn, 1999; Nwankwo and Lindrige, 1998; Cook, Ekwulugo and Fallon, 2003, 2004). Analysts are of the opinion that there is a dearth of research on patterns and effective marketing practices of African and Caribbean businesses (Blankson and Omar, 2002; 1993; Sills and Desai, 1996; Atherton, 1999). The current dearth of information in the subject area points to the need for an urgent re-evaluation, to compensate for the relatively little information, or what may have been overlooked by researchers and analysts.

This apparent lack of and evident need for research in the ethnic minority businesses community has been observed by (Curran and Blackburn, 1993; Nwankwo and Lindridge, 1998; Blankson and Omar, 2002; Cook, Ekwulugo and Fallon, 2003). They noted that, despite media attention, little is known about this growing ethnic sector. This study tries to fill in the gaps in understanding the market regarding ethnic minority small business enterprises (EMSBEs) marketing, particularly in the area of market orientation, trust and performance. Also, this research attempts to build on the little empirical and theoretical evidence available on the African and Asian EMSBEs in the UK, particularly in London as observed by (Curran and Blackburn, 1993, 1999; Stokes and Blackburn, 1999; Carter, Jones-Evans, 2000; Blankson and Omar, 2002).

It is anticipated that the results of this study will help researchers, educators and policy makers to define what performance is and what it could be for different sectors and groups, organisations and people. It is also likely to enhance the quality of decisions made on the ethnic minority businesses.

1.6 Research Outline

The thesis is arranged in nine chapters (see figure 1).

Chapter two begins by examining the background of the ethnic minority businesses in London. To understand the group under investigation, it explains and defines the ethnic minority market by separating the words ethnic and minority. It also defines what the ethnic minority businesses stand for by identifying the characteristics of the ethnicity of business owners. Furthermore it examines the growth of this group and the challenges faced by the EMMBs,

Chapter three establishes the current state of the research area, by examining literature in the areas of market orientation, trust and performance. In the area of market orientation, the chapter defines the marketing concept and explores its evolution, discusses market orientation and its role and approaches to market orientation.

In relation to the issue of trust, the discussion examines: definitions of trust, dimensions of trust, types of trust, importance of trust, stakeholders trust, and the relevance of trust for banks, customers, employees and suppliers.

The chapter also establishes the current issues in the performance research area; definitions of performance; performance measurement; financial measurement; non-financial measurement; justification of financial and non-financial measurement; customer satisfaction, and then summaries the whole chapter.

Chapter four discusses the development of the research proposition and construction of an integrated (market orientation, trust and performance) framework that represents the study and work in these areas for the past 40 years, based on the literature review in Chapter 3. The chapter is in three parts, concerned respectively with: Market Orientation, trust and Performance explaining the definitions of the three constructs adopted in this study, the proposed relationships between them, and the relevance of these issues to EMMBs.

Chapter five describes the methodology used for this study. In order to ensure that appropriate procedures and the necessary protocols are observed the chapter considers four main topic areas: the study area, the sampling procedures, data collection techniques and data processing and finally the analysis methods. It is explained that this study combines quantitative and qualitative methods, in a two stage approach, using semi-structured interviews and a questionnaire. The challenges of sampling for this type of study are considered.

Chapter six analyses the exploratory research that informed the questionnaire. QSR Nvivo was used to conduct the content analysis. The following areas were discussed in this chapter: type of study; background, trust; market orientation; performance and summary.

Chapter seven explains the quantitative procedures used to answer the research questions and test the hypotheses of the research. The chapter discusses the reliability of the items used in the questionnaire. The general background of the sample is described, using descriptive statistics, and factor analysis are employed to analyse and report on all variables in the constructs. Hypotheses are tested using mean correlation and regression statistics

Chapter eight discusses the outcome and the implications of the findings. The outcomes of the in-depth research examination of six EMMBs are discussed and used to validate the outcome of the hypothesis-testing. The findings are also discussed. This chapter also highlights the contributions and limitations of the study.

Chapter nine summarises and concludes the research. The main aim is to show the extent to which the stated aims and objectives have been achieved and to explore the implications of the findings. The need for future research is outlined.

Figure 1: The Structure of the study

CHAPTER ONE - Introduction							
1.1 Background	1.2 The Main Research Problem	1.3 Questions Aims and Objectives	1.4 The Scope of the Study	1.5 Justification of the Study	1.6 Research Outline		
CHAPTER TWO - Background of SMES							
2.1 Introduction	2.2 Definition of SMEs	2.3 Characteristics	2.5 Constraints	2.6 Performance	2.7 Summary		
CHAPTER THREE - Literature review							
3.1 Introduction	3.2 Concept of Marketing	3.3 Evolution of Marketing	3.4 Market Orientation	3.5 Approches to market orientation	3.5 Trust	3.6 Performance	3.7 Summary
CHAPTER FOUR- Framework, Questions and hypotheses							
4.1 Introduction	4.2 Market orientation (Questions and Hypotheses)	4.3 Trust (Questions and Hypotheses)		4.4. Performance (Questions and Hypotheses)		4.5 Summary	
CHAPTER FIVE- Methodology							
5.1 Introduction	5.2 Methods/ Approaches	5.3 Research Design	5.4 Stage One Exploratory	5.5 Stage Two Survey	5.6 Summary		
CHAPTER SIX- Qualitative Research Analysis and Discussion							
6.1 Introduction	6.2 Background	6.3 Market Orientation	6.4 Trust	6.5 Performance	6.6 Summary		
CHAPTER SEVEN - Findings							
7.1 Introduction	7.2 Background descriptive Statistics	7.3 Descriptive Statistics	7.4 Factor Analysis and Validity testing	7.5 Hypothesis testing	7.6 Summary		
CHAPTER EIGHT- Discussion							
8.1 Introduction	8.2 Framework and Applications	8.3 Main Findings	8.4 Contributions	8.5 Implications	8.6 Limitations of the study	8.7 Summary	
CHAPTER NINE – Summary and Conclusions							

CHAPTER TWO

2.0 BACKGROUND AND ISSUES AFFECTING ETHNIC MINORITY BUSINESSES IN LONDON UK

2.1 Introduction

The majority of ethnic minority businesses (EMBs) are very small; hence, some of the problems they face are similar to those of mainstream small businesses (Jones et al., 2000; Ram and Smallbone, 1999). However, in some cases there are additional ethnic dimensions in relation to the business owner's background (McLarty, 1998). The reasons for going into business are very broadly similar for both ethnic minority businesses and mainstream businesses. However, although the ethnic minority businesses share similar problems to the mainstream SMEs, they also have distinctive problems as a result of their background, such as being immigrants in an unfamiliar environment, and discrimination (Clark and Drinkwater, 2000). These problems hinder them from performing as well as the mainstream SMEs. The EMBs have peculiar nuances that need to be understood by all the stakeholders who are involved in their business dealings. Many of the nuances are very subtle but have a very strong impact on their business performance. These nuances could be issues such as: lack of trust, inability to integrate, time management, management skills, lack of diplomacy and sometimes a tendency to appear aggressive (CEEDR, 2000). This chapter considers the key factors which influence the performance of SMEs, in particular the ethnic minority businesses in London. It defines SMEs in general; ethnic market, ethnicity of the business owners; characteristics; contributions; constraints. Finally it presents a summary.

2.2 Definition of SMEs

In recent years, small businesses have received considerable attention from academics and practitioners (Curran and Blackburn, 1999; Ram, 1998; Sharif et al., 2005; Welter and Smallbone, 2006).

A number of studies and organisations have put forward various definitions of small business (Department of Trade and Industry (DTI) 2004; Bolton, 1971; Company Act 1985 and European Commission, 2003) using variables such as size, turnover and number of employees.

The DTI (2004) distinguishes four types of businesses, namely: (i) micro businesses, (ii) small businesses, (iii) medium sized businesses and large businesses. Table: 2.1 shows the features of each type of business: Micro businesses are those with 0-9 employees, small businesses have 10-49 employees; medium-sized businesses have 50-249 employees, and large businesses have at least 250 employees (see Table 2.1). Although the DTI considers the number of employees to define small business, the Bolton Report (1971) adopted a different definition. This report noted that size, number of employees and turnover are all relevant to this sectorial definition. Also Section 248 of the Companies Act (2000) went further, to state that a company is small if it satisfies at least two of the following criteria:

A turnover of not more than £11.2 million

A balance sheet total of not more than £5.6 million, i.e in this case the firm is worth not more than £5.6 millions:

Not more than 250 employees.

Table 2.1: Department of Trade Small Businesses Classification (source DTI 2004)

Type of Business	Micro	Small	Medium	Large
Turnover	-----	5,600,000 or less	22,800,000 or less	Over 22,800,000
Balance total	-----	2,800,000 or less	11,400,000 or less	Over 11,400,000
No. of Employees	0-9	0-49	50-249	250

It is interesting to note that there is no consensus as to how SMEs are defined. The classification of small businesses differs from country to country. The number of employees or turnover is the most popular methods used.

Using the number of employees or turnover could differ from country to country because there are environmental differences between countries such as level of economic growth and the different business practices. The total turnover in a given country could differ depending on the economic activities and the pattern of spending; likewise the number of employees depends on the level of a company's activities and the consumption of the particular products. For example in the UK the figure used is 250 people (DTI, 2004), in Africa it is up to 50 employees, whilst in the USA it could be up to 500 employees or even up to 5,000 employees (European Union, 2003 cited in Turnstone 2004). In Africa, the definition also depends on the economic environment of the country, contains statements about the independence of the business, the involvement of the owner/manager in the day-to day management of the business and turnover. (African Development Bank 2006).

The various definitions used for small businesses create difficulties for many reasons: some of these businesses do not reveal their turnover (especially micro businesses), which they view as confidential information because they do not trust authorities (Ram, 1999). However, they feel more at ease giving information on the number of employees

(Blankson and Omar, 2002). It is also equally difficult to find out exactly how many people are employed in a particular business as some employees are engaged on a seasonal basis; therefore some SMEs do not carry the same number of employees all the year round. Sometimes a micro business may earn up to a million pounds a year, thus, crossing the threshold of £0.5 million for small businesses, even though the business is run by an owner manager and employs less than 9 employees. Because of various definitions of small businesses and the difficulties of demarcation of characteristics, a balanced definition will be formulated and adopted for this study. This study will concentrate on micro businesses with mainly 0 to 9 employees and managed by the owner. The next section will define the ethnic minority market.

2.2.1 Definition of Ethnic Minority Market

First of all it is important to define ethnic minority businesses, and in particular micro businesses. Several methods have been used in defining businesses and in this case the most obvious definition is by reference to the ownership of the business, a criterion which has been used by many writers in this sector (e.g. Commonwealth of Australia, 1990 DTI, 2004; European Union cited in Turnstone, 2004). However, other factors, such as, ethnic mix and product offered also need to be taken into account in defining the ethnic minority businesses. In defining ethnic minority it is important to note that the UK minority ethnic population is characterised by a variety of groups across a number of generations (Esmilie and Bent, 2006). In examining the backgrounds and the nature of the ethnic minority small business sector, Turnstone (2004) suggest that four factors should be included in the definition

The ownership and management of the business: This means that the business is owned mainly by ethnic minority person or persons.

The ethnic mix of the staff: This means that the proportion of the ethnic mix of staff and ownership will be taken into consideration.

The products or services offered: Many businesses, although owned by mainstream businesses, do provide solely ethnic minority products. The question here is whether the product or service qualifies the business as an ethnic minority business.

The customer base: In some parts of the country the customer base differs and may be made of area concentrations of a particular group of people, even though the product is not particularly ethnic.

In view of Turnstone's (2004) definition, in this study, the ownership and management definition will be adopted. The next section defines ethnicity.

2.2.2 Definition of Ethnicity of the business owner

Defining ethnicity is a complex task, and has generated an open debate amongst researchers (Jamal, 2003; Mason, 2000). Based on own experience and from primary survey it is interesting to note that up to date there is still confusion as to who the ethnic minorities are in the UK. The majority of the UK minority think that ethnic minorities are the South Asian, Africans and Caribbean. According to Emslie and Bent (2006: 462) ethnic minority is defined as

“A segment or sub-culture that can be distinguished from the dominant culture on the basis of: cultural background; affinity and genetic heritage”

Also according to the Oxford English Dictionary (OED 2nd ED, 2003: 595) ethnicity could be defined as

(i) “Small groups forming a whole body and (ii) a group or party having less than a controlling number of votes. It could be an ethnic, racial, religious or other group having a distinctive presence within a society. It could also be a group having little power or representation relative to other groups within a society”.

The definition could vary depending on specific context, but generally refers to a sub-group that does not form a majority. The Oxford English dictionary defines ethnic “As relating to a population sub-group within a larger or dominant national or cultural group with a common national or cultural tradition, ethnic and cultural rights and traditions, relating to national and cultural origins”. (2003: 595)

In London in particular there are many sub-groups who do not form a majority. This

study will concentrate on the African and Asian micro businesses. The next section examines the characteristics of ethnic minority micro businesses (EMBs).

2.2.3 Definition of SMEs and EMMBs as used in this study

For this study, micro businesses are those with 0-9 employees, medium sized businesses have 10-249 employees and large businesses have at least 250 employees. This study concentrated on micro businesses with mainly 0-9 employees and managed by ethnic owner manager. Ethnic minority is a segment or sub group that can be distinguished from dominant culture on the basis cultural background affinity and genetic heritage (Esmilie and Bent 2006).

2.3 Characteristics

The characteristics of EMBs could be mirrored by the reasons people start their own businesses. The objectives for starting their businesses could influence the way they run their operations, for example if the objective is to gain employment, the manager may be more satisfied to earn a decent wage from the business and may not aim for large scale growth.

Authors have cited many reasons why people start up businesses (Kotey, 2005; Stanworth and Purdy, 2003; and Bolton, 1971). Almost 99.1% of businesses in the UK are small businesses, 0.07% are medium whilst 0.02% are the very large business. This is due to the growing concentration of industrial, commercial and financial resources in the UK, and these have encouraged business start-ups (Fraser, 2004). Most of the SMEs are serving protected niche markets and the attraction to the protected market is one of the reasons to start a business for the EMBs (Stanworth and Curran, 1976). It is generally assumed that the protected markets are specialist markets dealing with the very core ethnic products that could only be provided by the ethnic minorities themselves (Waldinger et al., 1990).

It would appear that the ethnic residential concentration has provided a strong consumer core for many ethnic entrepreneurs, especially for immigrant groups in the early decades of their settlement in Britain (Cook et al., 2003). Aldrich et al. (1985) stated that ethnic businesses have captive markets generated by patterns of chains of migration from many of the countries of origin of these ethnic groups. In addition, discrimination by the majority group creates ethnic residential areas (e.g. Brixton, Hackney, Tottenham, Newham, Brent), presenting entrepreneurs with an unintended captive market (LDA, 2004). This appears to be a view shared by other writers. For instance, Light (1972), and Cook, Ekwulugo and Fallon (2004) in suggesting the “protected market hypothesis”, explain that the initial market for ethnic entrepreneurs typically arises within the ethnic community itself. Therefore sometimes they may not be in direct competition with the large organizations and this gives them confidence to start up businesses (Smallbone et al., 2005). Current trends, however, tend to suggest that, recently, these businesses that are serving a protected market are facing increased national and international competition as acculturation is taking place (Blankson and Omar, 2002) and also could lead to complacency.

It is clear from the literature, (Basu, 1995; Ram and Deakins, 1996) that push and pull factors were very evident to the decision to begin entrepreneurial activity by EMBs. Pull factors such as ambition and control over personal development are seen as important (Deakins et al., 1997) and also push factors in driving start up such as racism, discrimination and unemployment. Social disadvantage explains further the increase of start up with the ethnic minority. Some social groups are often pushed rather than pulled into economic activities, and the ethnic minority provides an example of this (Cook et al., 2003, 2004). This is supported by Hagen’s (1968: 223) assertion that:

“If a minority group within a society is rejected by the society as a whole, that group will tend to be especially industrious and innovative in an effort to give itself economic security.”

Generally, however, subordinated groups in the modern world are innovative, in cases where discrimination is not so oppressive as to make it impossible (Hagen, 1968).

Going beyond push-pull factors, Basu (1995) also proposes more cultureless reasons for the move into entrepreneurship by EMBs. These include characteristics such as self-denial, self-sacrifice and hard work (Werbner, 1984) and finally entrepreneurial spirit (Basu, 1995).

Past experience has also been mentioned as one of the factors that encourage start ups amongst the EMBs. Deakins and Whittam (2000: 116) argue that

“The formation of business ideas and the ability to start successful business will be affected by a nascent entrepreneur’s past experience training, education and skill development”

Many EMBs have previous business experience from their various countries, which may not be compatible in the new environment they found themselves. By learning in a hard way they are able to acquire the strengths to deal with the ever-changing economic and social conditions in their new environment...

However, CEEDR (2000) note that where a business begins using a trade or skills that the owner-manager has acquired, it is possible that s/he may lack:

Basic management skills (how to market their product, personnel issues)

Financial skills (maintaining the cash flow, keeping simple accounts for daily transactions) basic knowledge of the national regulatory framework for business

Most of the ethnic minority have an extended family culture rather than a nuclear family. This means providing for the family and family involvement in the running of the business. A greater proportion of ethnic minority owned businesses might fall into this category than the mainstream businesses (CEEDR, 2002). This may be the case as they came from different countries and cultures, where things may be done differently.

There is little consensus regarding the reason ethnic minorities decide to enter business. One group asserts mostly positive reasons for self-employment such as:

1. Creating employment for the family,
2. Using one's skills
3. And being one's own boss (Dhaliwal and Kangis, 2006).

The reasons for ethnic minority start ups differ from the main stream (Curran and Blackburn, 1994). It is assumed that the self-employment of some minority groups, particularly South Asian is due to a belief in the efficacy and desirability of self help (Basu 1995). However there are other reasons such as discrimination, and creating jobs for the family. It seems that the owner manager strategy is driven by his/her objectives.

Many SMEs in particular EMBs are very motivated and self driven to start and manage their own businesses. It has been observed that many of the ethnic minorities, especially the Africans, are highly educated and feel that they could run their own businesses (Ekwulugo, 2006) without much help. The Asians are more likely to start up their own business because the drive to start up is more or less inherited from family background (Ram, 1999). Socially and psychologically SMEs are engaged in the activities of their lives; hence, they want to be in control of their lives and their activities. Running their own businesses gives them a voice; sometimes it is not about earning their daily bread but making themselves indispensable to the local community.

Another key factor is Independence. Most small business owners started their own businesses because they would like to be independent, use their acquired skills and shape their own career (Stanworth and Purdy, 2003): They placed great importance upon the need for independence to control one's own time and destiny; to have greater flexibility for personal and family life; to have considerable freedom in decision making; and to be able to adapt an individual own approach to work (Basu, 2004). EMBs have been identified positively in terms of reasons for starting their own businesses. Just as having one's control is a positive part, it could also hinder the organisation from growth because the organisation is limited by one person's idea (Dhahwal and Kangis, 2006).

Small businesses tend to be informal in their approach to management relationships and there is no separation of business from the ownership (Fraser, 2004). This is so because many of these businesses are family businesses. According to Kotey (2005), family control business influence decision making because family members are usually their employees. Also the informal nature of the businesses means that it is not rule guided, so it is more flexible in their offerings and meetings of customers' needs.

Also the intent to transfer the family businesses to the next generation sometimes hampers growth through associated decision making. In Australia the small business operations are often centred on family members and their homes (DEWRSB, 2000; Stanworth and Curran, 1976). SMEs in many cases serve small markets with limited demand and sometimes may not be substantial enough to grow a business (Basu, 2004). In many cases there may be numerous competitors serving a small number of customers. The EMBs are not an exception to this; many of the EMBs are managed by owner managers and staffed by family members.

Like any other businesses EMBs could be broken down by size, sector, and stage of development, age and growth potential. They can be broken by characteristics of the owner manager e.g. age of entrepreneur, socio-economic characteristics, and ethnicity. These characteristics will affect the level and type of challenges faced by the business.

“Ethnic businesses are founded upon close-knit social relationships which engender economic interactions, and thereby enhance the ease and efficiency of economic exchange among community members.” (Salinger, 1997: 557).

These social relations operate at two levels: the family, and the wider ethnic community. The family is usually a vital building block, because the self-employed business relies heavily on the labour of family members, especially spouses and children (Boyd, 1990:262). According to Kotey (2005) communal resource pooling is common and is usually based on trust, the feeling of security, and reliability, which

comes from dealing with "my own people" (Ekwulugo, 2006). Understandably, they hold certain key values in common for example; you do not have to explain the working relationship that works for them. There is no fear of offending one. It is important to note that the issue that is raised is about trust.

2.4 Contributions of the EMBs

The focus of this study is African and Asian ethnic minority micro businesses in London UK. For this study a minority-owned business is a for-profit or non-profit enterprise, regardless of size and physically located in the United Kingdom. It is interesting to note that members of the ethnic minorities were 6.7% of the working age population in the UK in 2003 (Financial Times, June 8, 2006). Ethnic minority people have an estimated annual disposable income of £32bn (Financial Times, June 8, 2006:3). The most entrepreneurial group in the UK are Black Africans, who are more than three times as likely to start a business as White Britons (ONS, 2001). About 10% of business start-ups are from ethnic minority groups. Officially, London has 66,000 ethnic minority businesses, employing 560,000 people (Financial Times, June 8, 2006). The growing importance of this sector in London's economy is acknowledged increasingly, as it forms a component of the city's economic dynamics. Therefore such businesses contribute positively to the gross domestic product (GDP) of the country.

There is a general consensus that the performance of SMEs is important for both economic and social development of any country. From the economic perspective, SMEs provide a number of benefits; it has also been recognized as the engine of growth of any economy (Stanworth and Purdy, 2003). They grow to form big businesses hence they are seen as the seeds of big businesses and the sources of growth of the national economy (Kotey, 2005).

The SMEs contribution has been attributed to their ability to be more flexible than the large businesses in decision making and responding to changes in the economy. They have advantages over the large-scale competitors, as they are able to adapt more easily

to market condition (Basu and Goswami, 1999). In many cases they are able to withstand adverse economic situations given their characteristic of being flexible. For example, they could easily respond to increase in demand without delay (Jamal, 2002).

Some writers (Basu and Goswami, 1999; Stanworth and Purdy, 2003), however, argue that being small makes SMEs more vulnerable during economic crisis. However, for the recent credit crunch it has been reported that SMEs are surviving better than the large businesses. Small and medium sized businesses are often described as efficient and they create jobs, because many of them have outdated technology and are concentrated in labour intensive industry. For example, according to Metcalf et al. (1996), Britain's non-white minorities had a self-employment rate of 14.6 per cent compared to 12.3 per cent for whites. This also varies between ethnic groups ranging from 5.8 percent for black Caribbean to 26.6 per cent for Chinese. In support of this, Stanworth and Purdy (2003) acknowledged that SMEs employ more people per unit of investment as compared to large firms. Top large companies only provide about 45% of the total employment in the country whilst the SMEs provide about 55% (LDA, 2004).

The small and medium size businesses contribute effectively to the UK's economy. They account for 40% of the GDP. This implies that SMEs add value to the system through contribution to the country's national product.

Additionally SMEs also improve the efficiency of domestic markets by intensifying competition and making productive use of scarce resources that facilitates long-term economic growth (LDA, 2004). The SMEs sometimes produce at a competitive rate, so that they pose a challenge to the large businesses, subjecting large business to do the same, hence economic efficiency (Whitehead et al., 2006). However, this is not always the case as some SMEs particularly the EMBs are very weak in their market (retailing and manufacturing), and may not survive competition. For example, in the retail sector there are many new suppliers vying for a small number of customers. The EMBs lack funding and support from the mainstream support agency.

Also the SMEs are consumers, and their well being reflects in the economy. SMEs pay wages, pay taxes and also have personal consumption of utilities therefore, injecting funds into the economy. This suggests that SMEs contribute to the income generation but also income distribution (Kotey, 2005). Additionally, this implies that they stimulate demand from the demand side whilst also supply from the supply side.

In terms of turnover, small businesses have 36%, medium 15% whilst the very large has 49% of the total UK turnover respectively. Even in Australia SMEs produce about one-third of GDP: and accounting for about 50 percent of total private sector non-agricultural employment (Kotey, 2005).

2.5 Constraints

Many characteristics of SMEs sometimes constrain them in the process of doing their business. Small businesses in the UK in particular the EMBs experience various problems that constrain their activities such as: ownership, lack of fluency in English language, lack of access to finance, skills, regulatory issues, access to international markets, lack of support service from support agencies, inadequate equipment and technology. There are also indirect ownership impacts on a firm's activities, as it tends to dictate the sources and amounts of funding available.

It is reported that up to 50% of new businesses cease trading within five years because of poor resources. Only very few who appear to be resilient survive and they make very little significant growth (Stanworth and Purdy, 2003). However, many studies have reported that not all SMEs want to grow. Some will prefer to keep their business as family business; especially the EMBs who are mainly family businesses and would like to maintain the family structure, Some EMBs may cease trading not because they are failing but because they are stronger and have learnt enough skills to join the main stream labour force.

2.5.1 Competition

As mentioned in the previous section, SMEs lack specialist skills such as managerial skills, which are needed for business development. There is an increasing need to plan and provide basic business plans, skills to conduct market research and financial planning for start up loans especially in this global competitive environment. Many SMEs, in particular the EMBs are lacking in the in managerial area (Kraus et al., 2006; Basu and Goswani, 1999). The success of any firm relies on the owner's ability to understand the market environment and measure consumer trends in the market place.

The growing number of EMBs has increased the competition amongst minority businesses and appears also to be drawing in competition from the mainstream sector (Barrett et al., 2002). For example, in the UK, Tesco and Sainsbury are now offering ethnic food in their outlets hence creating competition for the EMBs. Whilst some argue that it has increased suppliers and improved the quality of goods provided by the EMBs (Ram 1999), many are worried about the future of the EMBs.

The EMBs were often dependent on long working hours, unpaid or poorly paid family labour, (which is below the minimum wage ACT 1998 and the subsequent National minimum wage act 2003) and with an over-reliance on co-ethnic customers (Barrett et al., 2001). This aspect of the EMBs has not improved the way they market their products/services. The availability of co-ethnic labour has been shown to be a particularly important resource and potential source of competitive advantage for the EMB sector, (Mitter, 1986). Indeed, the use of family labour appears to be as common within the EMBs sector (Reeves and Ward, 1984). In most cases the family labour is unpaid. For many EMBs informal methods of recruitment, although bringing a number of benefits, can also inhibit business growth. Curran and Blackburn (1994) account for this feature through the lack of scope for employing unskilled people in the sectors in which EMBs find themselves and through the nature of EMBs family culture (Fadahunsi et al., 2000). New recruits from outside a firm's co-ethnic network can bring new ideas and new ways of working that can help businesses to survive (Cook et al., 2003).

However, hiring outside a firm's co-ethnic network could increase costs.

It is assumed that why many ethnic minorities are not employing many people is because the EMBs are trying to avoid the high cost of taxation and National insurance. Migration, normally, attract low paid jobs in the industry such as: service, textiles and engineering. These sectors usually suffer industrial restructuring (Aldrich et al., 1981). It is also argued that because of discrimination many of the immigrants are unemployed and would normally be available at a cheap rate for the EMBs or will go on to start their own businesses.

For employment, UK ethnic minorities are substantially marginalised (Barrett et. al., 2001) this is because of de-industrialisation and racism (Ram and Jones 2006). Ram and Sparrow. 1992: 603, explained that

“It was racism and economic decline not cultural flair that pushed many Asians into self-employment.”

In support, Storey and Johnson (1987) explained that the push factors made this group to go into business sometimes unprepared and managing in an informal way. The informal nature of the EMBs affects the way they do things and manage their businesses hence, lowering the ability to compete.

2.5.2 Availability of support

The importance of organisational performance has been examined by many writers (Kohli and Jaworski, 1990, 1993; and Narver and Slater, 1990), and all indications show that the external environment is generally assumed to be given and it is outside the influence of the organisation (Kotey, 2005). The environmental constraints facing the EMBs are assumed to be predetermined by the area of operation. Hence, the EMBs are expected to adapt to the given environment (Barrett et al. 2002). The environmental issues are factors such as dealing with stakeholders' wants, needs, legal and social factors to which businesses respond in an adaptive manner. Some of these environmental pressures are built around the stakeholders (Achrol, Reve and Stern, 1983).

Policies have been put in place such as: reasons for start-up; marketing planning issues; resource issues, and business support networks but it seems these have made little impact on the sector. However, the mainstream support agencies have not been very successful in accessing the ethnic minority business community, with a view to providing financial and organizational support (Curran and Blackburn, 1993; Cook et al., 2003). As a result the owner managers are receiving very little support from these agencies (Cook, Ekwulugo and Fallon, 2003). Consequently owner managers are turning to informal channels for support, typically their peers operating either similar businesses, or less frequently, other lines of businesses, family and friends (Baldock and Smallbone, 2003). The growth of ethnic minority business is not as a result of mainstream support, as the existing businesses are struggling to survive (GEM report, 2002; Bank of England, 2002). This raises the question: Are the ethnic minority businesses performing well?

Both Ram (1994) and CEEDR (2000) note that there is a lack of penetration of the ethnic community by mainstream support agencies. Past research on EMBs points to a distinct lack of willingness to seek mainstream agency support. Many such businesses come from a background countries (such as developing countries) where there is little or no institutional support and therefore no such support may be expected (Fraser, 2004; Cook et al., 2003). However, a number of ethnic minority businesses believe that not only are they discriminated against but that this discrimination is stronger because they are minorities (Fadahunsi et al., 2000).

The language and communication channels through which agency support is delivered are also of concern to EMBs. They are critical of a perceived lack of understanding of their community e.g. support providers (CEEDR, 2000). The more successful EMBs also question their need for further external support and question the competencies of the providers themselves (CEEDR, 2000) especially the more educated EMBs. For very small EMBs these problems are compounded by their lack of time to either contact or be contacted by external support providers (CEEDR, 2000).

Perhaps as a result of their limited use of formal external support agencies, many EMBs resort to the use of co-ethnic business associations as well as non-business clubs or societies for business support (Cook et al., 2004). Contacts are also made with ethnic/national, religious and socio-political groups for the same reason (CEEDR, 2000). Although EMBs may rely upon informal sources of support it is perhaps due to ignorance of external support providers. In some cases, informal support may prove to be inadequate for their further business development (Basu, 1998). Other more formal networks can help EMBs, such as those involving suppliers, customers, accountants, solicitors, banks, trade associations and business support agencies, but there is lack of trust between the EMBs and these groups (Curran et al.1995). Fadahunsi et al. (2000) further suggest that social networks can be particularly useful in the recruitment of labour, particularly in the case of EMBs.

2.5.3 Bureaucracy

EMBs lack fluency in English and this inhibits the understanding and relationships with the authorities or the stakeholders (Battu Sloane, 2004). It is argued that the ethnic minority enter self employment because of labour market obstacles e.g. employers discrimination may be due to potential employees' lack of fluency in English which has been identified as a labour market disadvantage (Clark and Drinkwater, 2006). In Australia the non-English speaking or non-fluent English are more likely to be self employed, however in America this is the opposite (Clark and Drinkwater, 2006). Language could be a source of barrier to integration and breaking through the mainstream market.

In this sector bureaucracy and regulation could be seen as intimidating and severely constraining to both new and existing businesses (Emslie and Bent, 2006). For some ethnic minorities they may not be familiar with the regulations of the country, or they may be unfamiliar with the complexities of the English language (Clark and Drinkwater, 2000). This lack of communication or communication gap could inhibit some of the EMBs from dealing with the Authorities. This scenario is peculiar with people from the

South Asia (CEEDR, 2000). According to the Review of Business support for Ethnic Minority Owned Businesses (EMBs) in London, to the contrary only about 10% of the

EMBs complained about the problem of red tape, which is below the average level of 20% for the whole nation. This could be as a result of the ethnic minorities not having a complaint culture background.

2.5.4 Financial

A majority of SMEs including the EMBs are reported to be financially starved and do not trust the bank to help them (Hankinson, 2000). This financial starvation is likely to affect investment in marketing and decision making and hence performance. The main challenge of the EMBs is access to resources, especially finance, which is needed for growth. Difficulties in accessing finance are commonly raised business concerns within the EMBs (CEEDR, 2000). Although banks are seen as the primary point of contact for finance, they are often criticised for being bureaucratic, requiring excessive collateral and offering loans smaller than requested (Bank of England Report, 2002). This is due to the banks not trusting the EMBs with their money (Hankinson, 2000). How long a person has been in the country is also a determinant factor as to whether the bank would lend or not. The banks are required to ask for collateral before lending money but most of the EMBs do not have collaterals to back up their loans.

The EMBs also thought that the banks discriminate against them for being immigrants. They believe the banks do not trust them. Ram and Deakins (1996), note that EMBs may have difficulty in accessing bank finance and may have to rely more on personal savings and trade discounts to fund their businesses. This assertion is supported by the works of Smallbone and Welter. (2001) and Smallbone and Fadahunsi (1998). According to the Bank of England's report on the Ethnic Minority businesses, there has been an improvement in the access to mainstream bank funding opportunities, in terms of offering more loans to the ethnic minority businesses, but this does not appear to work. This may be as a result of the Banks not understanding the EMBs nuances (such

as cultural differences, not willing to disclose personal information).

Besides, Cook et al. (2003) explain that the EMBs do not understand what is on offer for them in terms of using the various support agencies. Cook et al. (2003) also identified that there is need for specific training for the EMBs to be able to relate to their stakeholders. Also, training for the Business Link and the Learning Skills Council in the

UK ought to be more proactive in developing skills packages tailored to the specific needs of the organizations (Cook et al., 2004). Ownership impacts on a firm's activities indirectly, as it tends to dictate the sources and amounts of funding available. Most EMBs are owner managers and they are limited to their own personal finance or family. The relationship between banks and the EMBs is weak and not based on mutual trust.

2.5.5 Location

Location is one of the unfavourable conditions of the EMBs. Most of the EMBs operate in run down areas of London where they live such as Brixton, Tottenham, Newham, Brent, Southwark, and Haringey. This could be as a result of high property prices in city fringe areas; this represents a challenge for small firms located in these areas. Hence, they are driven to the outer areas of the city, which may not be as economically buoyant as the city (Fraser, 2004; Ekwulugo, 2006). The EMBs mentioned racism from the community as a potential problem, which may discourage ethnic minority entrepreneurs from locating in a particular area. They believe that some areas of London, particularly the mainstream dominated areas are more racist and that their businesses would not survive there (Cook et al., 2004). This notion of racism generated to some degree a level of lack of trust in the system. Besides, ethnic residential concentration has provided a strong consumer core for many ethnic entrepreneurs, especially for immigrant groups in the early decades of their settlement in their host country. As the EMBs tend to locate in their own ethnic enclave, they also tend to recruit within their own neighborhood. The local recruitment of labour reflects on the caliber of labour available to them.

2.5.6 Management Style

Most SMEs are owner managed and it has been identified that the culture of the owner manager influences the management style (Fraser, 2004). In most small businesses one person is directly involved in every decision dealing with day to day issues such as customer enquires, financial control, production, employee recruitment and rent reviews. Obviously there are bound to be a number of problems associated to this type of set up. As the owner manager does everything, naturally some of the required skills to deal with the complex issues in the businesses may not be in existence (Smallbone et al., 2005;

Ram, 1999; Cook et al., 2003). A detailed concern for market orientation may go some way, towards creating a more successful managerial style. Many authors have found that the EMBs lack specialist skills and access to growth finance in order to develop businesses (Blankson and Stokes, 2002).

Globally trading is expanding, and therefore, a large number of the EMBs trade internationally. Increasingly, many of them import goods from abroad. As a result they may require large sum of capital and knowledge to deal with international customers (Kotey, 2002).

Against this background it is worth noting the importance for the EMBs to adopt the best managerial practice in order to compete in today's market place by providing high quality products and services and be able to gain competitive advantage. It has been noted that for an organization to gain competitive advantage it needs to be market oriented hence improve performance (Kohli and Jaworski, 1990). Eisenmann (2002) contends that firm's behaviour is influenced to a significant extent by ownership. Their needs and often their decision making processes differ significantly from those of larger firms (Shrader et al., 1989).

For example, a small manager may prefer to provide employment for his/her family than to grow or increase profit. Whilst a large business will employ from the competitive labour market, and would aim to satisfy the shareholders.

Small businesses typically develop and implement marketing strategies within several resource constraints and with day-to-day pressures of business. For this reason marketing may seem to be an unnecessary luxury (Blankson and Omar, 2002; Hogarth-Scott et al., 1996). However, many authors have found that SMEs do practice marketing but in their own little way (Blankson and Omar, 2002; Pelham and Wilson, 1996).

EMBs are not well equipped to deal with personal resources and Human capital. However, many of the ethnic minority businesses are not well educated although research has shown that most African businesses are highly educated (Ekwulugo, 2006). Those of the Asian origin are more likely to be uneducated but have better business experience.

For example, the Bangladeshis are known to have low level of education therefore, lacking in managerial skills that would enable them to grow. Usually the Bangladeshis, will use own community adviser, or an elder from their community with years of experience in the country (Hogarth-Scott et al., 1996)

Successions, for the first generation owned business where the owners are reaching retirement, there is some concern that younger family members are not interested in going into the business and are going into other professions such as medicine, accountancy and IT. Studies on the management of EMBs show that their lack of management skills impedes on their performance (Smallbone, et. al., 2005). The question is, do the EMBs have adequate management skills to make the right decisions for an effective performance?

2.6 Performance

The most progressive group of the UK Ethnic Minority are the Indians, East African Asian and Chinese (Fraser, 2004). Although all groups of the ethnic minority businesses are performing well, overall, there are various problems that are peculiar to the EMBs (Jones et al., 1997). The EMBs heavily concentrate in retailing, low return sectors (LABS 2004), long entrepreneurial working hours, producing poor returns, extensive use of cheap family labour and over dependence on low income local ethnic minority customers (Barrett et al., 2001). EMBs only tap into co-ethnic market link to them through loyalty ignoring the skills required for the business to grow (Cook et al., 2003). This is so because they save cost. Proximity and capacity to provide authentic ethno-cultural specials could enhance or inhibit performance (Aldrich et al., 1985). Protected market engender restricted market potential impose development barrier (Aldrich et al., 1985).

The EMBs are more open and vulnerable to external shocks such as:

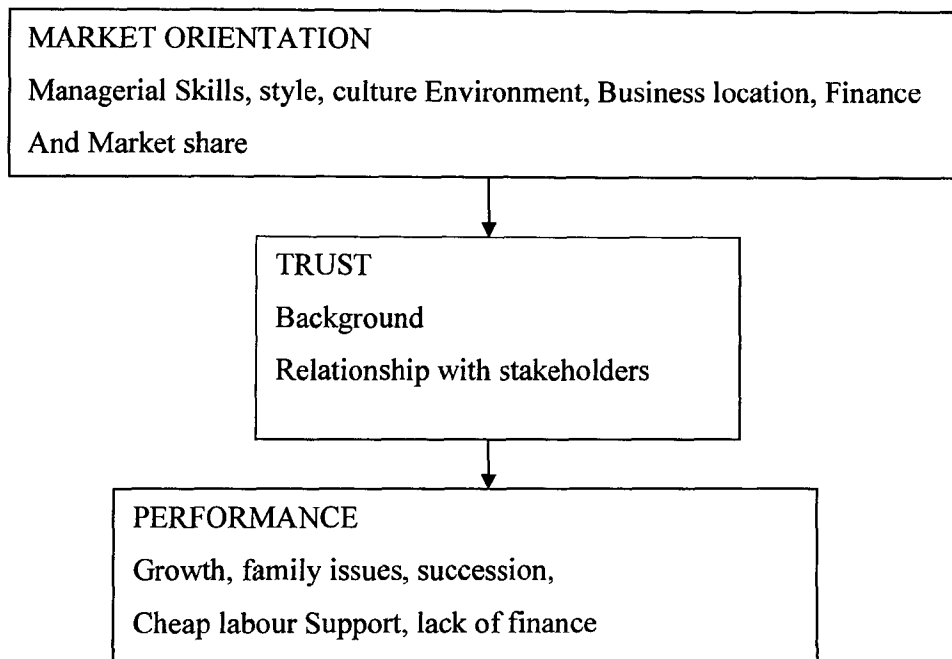
- a) A weak financial background.
- b) They may be in a weak sector.
- c) They depend on poverty stricken customers, when compared with many larger firms (Barrett et al., 2001).

Most SMEs cannot afford to make decisions that pose inherent risks as they are risk averse therefore, sometimes unable to cope with the changing environment (such as increasing lack of demand owing to increasing unemployment) therefore, less disposable income (Barrett et al., 2001). Generally, most EMBs rely on luck, or trial and error, for performance and ultimately competitive advantage as opposed to decision-making processes (O'Regan, Sims and Ghobadian 2005). To date most SMEs research focuses on factors that contribute to their survival such as financing, rather than a greater understanding of the growth process and the achievement of sustainable competitive advantage (Storey, 1994). According to Smallbone et al. (2005), there is high rate of failure amongst the EMBs than the mains stream businesses.

It was against this background that the EMBs operate, and no doubt that this background will have serious repercussions on the level of performance of ethnic enterprises. From the above discussion there are three emerging areas of problems for the EMBs: Managerial Skills/decision (market orientation), Trust and the issues Performance (See Figure: 2.1).

The issues facing the EMBs could be summarised as lack of managerial skills (market orientation), hence, trust and poor performance.

Figure: 2.1 below illustrates three emerging areas: Market orientation, Trust and Performance.



2.7 Summary

In summary, this chapter defined SMEs in general: ethnic market, ethnicity of the business owners, discusses characteristics of the EMBs, contributions and constraints of the EMBs, and finally goes over the main points.

The London ethnic minority entrepreneurs have been compelled to battle against barriers such as: poor access to credit facilities, improvised customer based, out dated run down premises in secured crime ridden environment, discrimination, and racism (Jones 1993: 189). They lack management skills to make the right decision. They lack finance to grow their businesses. The bank demand collateral before loans is made which the EMBs do not have as they are mainly immigrants in the country. Not only do the banks demand unattainable collateral, the EMBs claim that the banks discriminate against them. They lack managerial skills and trust needed to market their product/services. In order for the EMBs to improve performance there is need to understand the problems and seek to improve the competitiveness of the EMBs. Many authors have written in the area of EMBs but very little have addressed the issues of market orientation, trust and performance especially for the EMBs (Ram, 1998; Clark and Drinkwater, 2000; Blankson and Omar, 2002; Basu, 2004). It also speculated that the characteristics of SMEs could be part of their constraints and also could be part of their success. However, despite all the constraints of the EMBs they do contribute to the economy. Regulatory issues sometime increase start up costs such as insurance and licensing.

These cost elements give rise to lack of expansion and growth. Therefore the next chapter will review the three strand of literature in the identified areas: market orientation, trust and performance.

CHAPTER THREE

3.0 LITERATURE REVIEW: MARKET ORIENTATION, TRUST AND PERFORMANCE

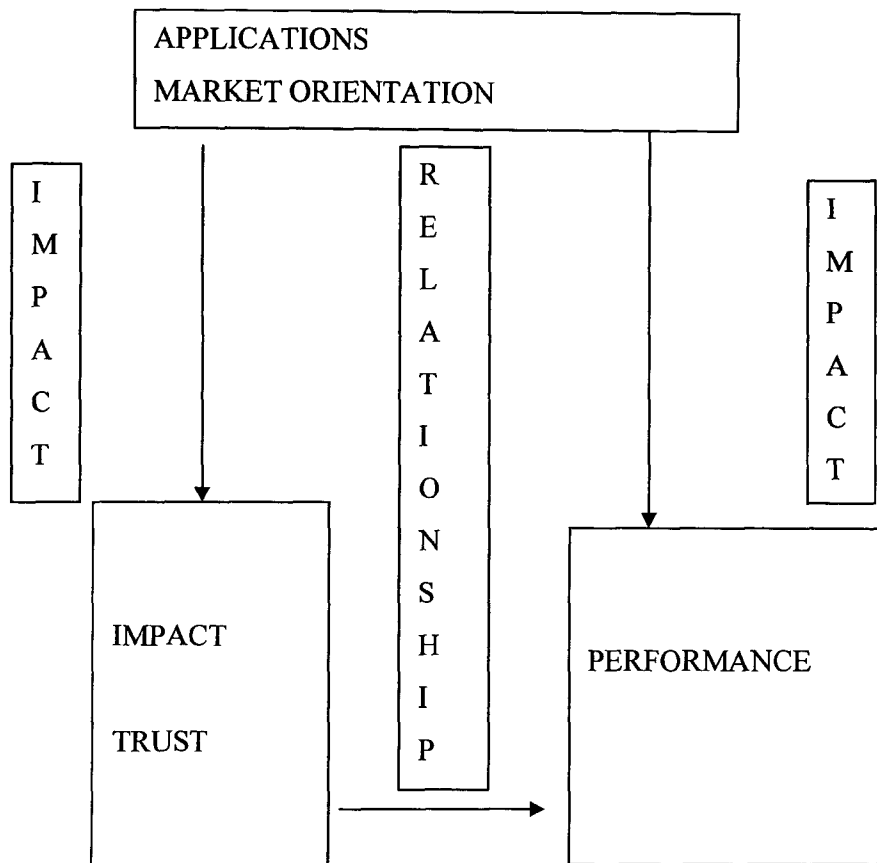
3.1 Introduction

The purpose of this chapter is to establish the current state of the research area. In order to accomplish this, it is necessary to formulate the problem, defend the value of pursuing the study, synthesise the work of others and finally demonstrate the accomplishments of the exploratory process. The outcome of this chapter will be used to summarise, evaluate, clarify and integrate the content of the primary research.

Using the extant literature in this area of study, this section answers the following questions: What is the marketing concept? What is market orientation (MO)? How can market orientation be achieved? What impact does it have? It defines trust: trust as a consequence of MO, the importance of trust, dimensions of trust, and stakeholders trust. It also discusses performance as consequence of MO, performance measurement, financial measurement, non-financial measurement, customer satisfaction and the relationship between market orientation and performance. Finally, it offers conclusion.

Figure: 3.1 illustrate the conceptual framework of the literature review in the context of the three main sections of the chapter.

Figure 3.1: Conceptual Framework for the Literature Review



3.2 Concept of Marketing

In order to have a full understanding of marketing concept, it is essential to keep in mind that successful marketing must always be geared to meeting the needs and wants of customers satisfactorily. A specific example was in chapter two, where it was found that the EMMBs lack managerial skills that enhance trust. Managerial skills underpin the process of market orientation. Therefore, there is considerable danger that good performance will be seriously impeded. It is assumed that a market oriented organisation performs well in its market. To this end, this study examines the EMMB's marketing concept practices.

Recently, organisations have been increasingly concerned about the effectiveness of the way they market their products/services as competition increases in the ever-changing environment (Slater and Narver 1994; Akimova, 2000). It is common knowledge that marketing was practised in the ancient days, through the exchange process, when people were able to exchange surplus goods through trade by barter and thereafter many patterns of marketing emerged (Fill, 2006:11; Kotler, 1991: 4). However, several researchers have questioned the way marketing is practised in many organisations (Atuahene-Gima and Murray, 2004; Blankson, 2006; Blankson, and Cheng. 2005). Levitt (1960: 1) stated that: "In the past, too many companies handled the vital task of exploring and developing new marketing procedures on a hit-or miss basis. As a result, they miss more potentials than they hit."

He termed this type of marketing "marketing myopia", where there is no defined process of marketing concept application. It is assumed that organisations adopt whatever process is convenient to the organisation. As long as it is working for them that is termed marketing (Anderson and Vincze, 2004). Anderson and Vincze (2004) went further to explain, that in many cases this practice of marketing might contravene the marketing philosophy, which has been broadened over many years. The practice of marketing is not fully explored in particular in the SMEs sector. This assertion is

supported by (Pelham and Wilson, 1996,) who report that SMEs entrepreneurs lack marketing knowledge. Similarly, Zontanos and Anderson, 2004; Appia-Adu and Singh, 1998; Blankson, 2006

share the same view. They revealed that SMEs tend to serve niche markets; therefore they tend to have fewer customers and may not engage in formal marketing concept activities. In view of this assertion, it is imperative to examine the practice of marketing concept within the SMEs, in particular the EMMBs.

Recently, globalisation has brought about intense competition and frequent changes of needs and wants of consumers, which organisations have to deal with continuously (Kropp, et al., 2006). There is a need, therefore, for organisations to react promptly to all the challenges in the market place in order to remain competitive (Javalgi, Martin and Young, 2006). This trend has necessitated reconsideration of what is necessary in marketing in order to meet the needs and wants of the customers, which are constantly changing. This study will explore what marketing is and should be, for the ethnic minority micro businesses. Webster (1992: 2) is of the opinion, "That the intellectual core of marketing management needs to be expanded".

Anderson and Vincze (2004: 12) noted that "The distinct traditional functional boundaries of the past are becoming blurred as organisations develop more flexible structure to deal with the rapid changes in their operating environments".

In view of the above discussion, it is imperative to understand how the EMMBs respond to the changing needs of their customers.

Also, Kotler and Keller (2006: 6) define marketing as:

"The process of value exchange of tangible goods, services, idea, time and other intangibles that represent value between two or more parties".

The key to successful exchange is that each party has something of value desired by the other (Kotler and Keller, 2006; Fill, 2006; Anderson and Vincze, 2004). Hence, marketing is a two way process of exchange values beneficial to the parties

(Baker, 1989). Therefore, if marketing is a two way process, there must be an agreement

between the parties for the exchange to take place. Hence, for an exchange transaction to occur, relationships must be established at some level between buyer and seller or the two interested parties (Gummesson, 1987; Gronroos, 1994; Kotler, 2003: 12). This relationship may be enhanced by trust aspects which exist between the seller and the buyer (Jamal, 2002). Zoutanos and Anderson (2004) contend that SMEs tend to use informal relationship approach rather than formal marketing activities. This could be as a result of the SMEs dealing more closely with their customers and developing trust. The relationship could also lead to mutual benefits, hence, mutual exchange. Therefore, it is submitted that marketing is built on the premise of mutual needs that would require the two parties to give something of value in return (Webster, 1988). Marketers are increasingly aware of the fundamental need to stress mutual benefits to facilitate an exchange (Berry, 1983; Gronroos, 1994; Jamal, 2002; Kotler and Keller, 2006; Anderson and Vincze, 2004; Fill, 2006).

Although there is no generally accepted definition of the marketing concept, it can be loosely defined as a process of identifying the customer's needs and wants and strategically articulating the most effective delivery system that employs the core competences of the organisation through the exchange process in its realisation (AMA 1985 and CIM 2003 cited in Wilson and Gilligan, 2003: 3). This study will adopt this definition, as marketing could play various roles in different organisations, in particular the EMMBs. The next section will discuss the evolution of marketing.

3.3 Evolution of Marketing (Historic Perspective)

Marketing has in the past been undervalued and even neglected. The importance of marketing began to be adequately realised in 1954 with the pioneering study of Drucker (1954), who pinpointed to the central importance of customer-focused approach. The key stages in evolution of marketing have been highlighted by Levitt (1960).

Kotler 2003 suggests that marketing management answers the following questions:

Where are we now? (Kohli and Jaworski, 1990)

Where do we want to be? (Kohli and Jaworski, 1990)

How might we get there? (Drucker, 1954; Pulendran, et al., 2003)

How can we ensure arrival? (McDonald, 1989; Kotler and Keller 2006)

It is important to note that how these four sets of questions are answered is continuously changing. In general, marketing activities in any organization are not the final path to an organizational success, but are enabling activities to enhance and facilitate strategic goals of the organization.

Marketing has gradually evolved through various eras (Pulendran, et al., 2003; Kotler and Keller, 2006). In the past, marketing's role has often been to sell all the goods and services a firm could produce through aggressive tactics, or hard sell (Kotler and Keller, 2006; Schultz, 2001). During this period the marketing function was narrowly defined. Past eras have often reflected a distinct conceptual philosophy of marketing and these will be discussed in details in the following sections.

3.3.1 Production oriented era

In the 1950s, UK firms practiced a production concept, which focuses on high production efficiency, wide distribution, and low-cost operations, based on the premise that customers will opt for products that are widely available and low in cost (Kotler, 2003: 17). It is assumed, that during this period it was the suppliers' market and that there are no or very few competitors in the market. This means that there was little or no consideration for customers. This was a period when organisations made various assumptions about the customer, instead of making effort to understand the customer. This tendency is often seen in an imperfect market. This is peculiar to a situation where demand was greater than supply. As time passed, many competitors emerged in the market. There was evidence of competition and a shift in the paradigm. Therefore, a new concept emerged called product era.

3.3.2 Product concept era

Firms in responding to their environment in the 50s and early 60s adopted the Product concept. Firms using the product concept focused on producing good products and continuously improving them (Kotler, 2003). This was done in the belief that customers will buy the best products that can offer the most quality or performance. Here the firm decides what to produce and how to produce it. At that time Levitt (1960: 5) stated that: “Most marketing innovations have been unsolicited, unplanned, accidental, and have originated from outside the central core of the industries in which they ultimately . . .”

Levitt (1960) went further to explain that the main reason is that most people responsible for marketing, especially in the larger companies, do not have the kinds of backgrounds or inclinations which foster carefully planned experimental and speculative activity. The product era did not last long as the environment changes organization tend to be more dynamic and new thinking emerged. Hence, what followed at the end of product era was the selling concept.

3.3.3 Selling concept era

At a particular period towards the late 60s, supply outstripped demand, and many firms adopted selling concept. The selling concept was based on the belief that customers will not buy enough of the firm’s products if left to their own devices. The selling concept focuses on selling and promoting the company’s product aggressively (Kotler and Keller, 2006). Many marketers such as Levitt (1960: 3) argue that the use of selling concept only is unethical and exerts undue pressure on customers.

Levitt (1960: 3) contrast the selling and marketing concepts:

“Selling focuses on the needs of the seller; whilst marketing focuses on the needs of the buyer. Selling is preoccupied with the seller’s need to convert products into cash; marketing is the idea of satisfying needs of the customer by means of the product and

the whole cluster of things associated with delivering and finally consuming it. The emphasis is on immediate results because that is how its performance is usually assessed”.

Levitt (1960) argued that because performance measures are normally based on sales and immediate results, most companies embark on the selling concept thinking it is

marketing. The fact is that many companies can lose many customers as a result of pursuing revenue and missing out on the needs of customers. This era did not last long; at the end of the selling concept period, competition increased and firms were looking for ways to gain competitive advantage.

Towards the end of the selling era, it was widely felt that the only way forward was to focus on customers and identify ways of attracting them to buy the organisation’s product. The end of this period saw the beginning of the recognition of the customer as an important aspect of businesses’ decision making, not at the end of the decision process but at the information gathering stage. This was the beginning of marketing concept era.

3.3.4. Marketing concept era

Changes in the environment and competition amongst firms generated another phase of marketing. It focuses on delivering what the market needs and wants (Kotler, 2003). Thus, both internal and external marketing efforts are necessary (Narver and Slater, 1990). This philosophy is based on a market focus where the firm cannot provide everything for everyone, but must be customer oriented (Kotler, 2003). This means taking customers’ points of view to attract, retain, and satisfy them including a global perspective.

However, these points of view must be objective and sustainable with mutual benefits. Also, the philosophy is about coordinating marketing activities, which involves coordinating among marketing functions and between marketing and other company

units. At the same time, the firm has to be profitable or achieve their goals (Kotler, 2003; AMA, 1985; CIM 2003 cited in Wilson and Gilligan 2003: 3).

As the environment changes, the customer needs and wants changes and the breadth and depth of marketing concept changes. To keep abreast of events there is need for organisations to generate current past and future information in order to make informed decisions. The new marketing concept is the evolving and expanding role of marketing driven by redefined marketing concept (Narver and Slater, 1990; Kohli and Jaworski, 1990; Kotler and Keller, 2006). Organizations adopt the marketing concept for long-term profitability and survival. This concept is customer focused, market driven, global in scope, and flexible in the ability to deliver superior value to customers. It necessitates the ability to cope with customers' preferences and expectations, which may change continuously as customers are exposed to new product offerings and communications (Kotler and Keller 2006: 15). Therefore, the choice of marketing approach represents the philosophy that drives the organisation's marketing activities. In fact, there is not one specific approach that organizations should feel bound to follow. Organizations could, according to what their market dictates, make their own choices. This is observed by Day (1994: 37), who stated:

“Throughout the history of marketing, however, the marketing concept has been more an article of faith than a practical basis for managing a business. Little was known about the defining features of attributes of this organizational orientation, and evidence about the antecedents and performance consequences was mainly anecdotal. Consequently, managers had little guidance on how to improve or redirect their organization's external orientation toward their markets”.

Perhaps organizations' different backgrounds and different sizes could dictate what fits (Webster, 1992). In the light of this confusion as to what constitutes marketing practice Kohli and Jaworski (1990) investigated the practice of marketing through an in-depth interview with 62 managers in four US cities. Also 10 academics from business schools in the US were interviewed to determine what practising marketing consists of. They found that marketing is about gathering information, disseminating, being customer

oriented and taking the right actions based on the findings. Table 3.1 depicts the evolution of marketing. The next section will discuss market orientation

Table: 3.1 Evolution of marketing concept (Summary of the above discussion)

Concept	Evolution
Production concept	The production concept in conducting their activities concentrate on high production efficiency, wide distribution, and low-cost operations, based on the premise that customers will opt for products that are widely available and low in cost.
Product concept	Firms using the product concept focus on producing good products and continuously improving them. This is done in the belief that customers will buy the best products that can offer the most quality or performance.
Selling concept	Selling focuses on the needs of the seller; marketing on the needs of the buyer. Selling is preoccupied with seller's need to convert his product into cash; marketing with idea of satisfying needs of the customer by means of the product and the whole cluster of things associated with creating delivering and finally consuming it.
Marketing Concept	It is submitted that when a company follows the marketing concept, it must deliver what the market needs and wants and do so more efficiently, effectively, and with more value added than its competitors (Kotler 2003). Both internal and external marketing efforts are necessary. This philosophy is based on a market focus where the firm cannot be everything to everyone. However, firms must be customer orientation (this means taking customer' points of view to attract, retain, and satisfy them including a global

	<p>perspective. The holistic marketing concept is based on the development, design, and implementation of marketing programs, processes, and activities that recognizes their breadth and inter-dependencies. Holistic marketing recognizes that everything matters with marketing and that a broad, integrated perspective is often necessary. Four components of holistic marketing are relationship marketing integrated marketing, internal marketing and social responsibility marketing. Kotler and Keller (2006).</p>
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3.4 Market Orientation

Houston (1986) and Webster (1988) all criticised the marketing concept as being difficult to implement. It is assumed that this is so, because the marketing concept is difficult to define, and researchers have not come to an agreement as to how to measure it. If the marketing concept is viewed as management style and the organisation culture, the different styles and cultures will bring about different marketing issues and measures for different organisations (Kohli and Jaworki, 1990). This means that companies are equally confused as to what constitutes the marketing concept. Kotler (1991: 22) questions the implementation of the marketing concept and concludes that only a few companies have actually engaged in the marketing concept. This may also be the case with the SMEs, in particular the EMMBs. This study will fill in the gap in the area of ethnic minority micro businesses.

The practice of marketing concept is called market orientation (Kohli and Jaworski, 1990). MO has been found to be a crucial component of the organisational culture (Desphande et al. 1989: 3). It has also been found to be related to organisational performance (Raju, Lonial, Gupta and Ziegler, 2000). Therefore organisations are becoming increasingly concerned with the effective implementation and use of marketing

concept (Appiah-Adu, 1998; Cavusgil and Zou, 1994). Many organisations, both large

and small, are looking for ways to improve the practice of marketing in order to remain competitive (Narver and Slater, 1990; Kohli and Jaworski, 1990; Blankson, et al., 2006). Therefore, the next section explores the issues of market orientation. It defines MO, and it differentiates market orientation from marketing orientation.

3.4.1 Definition of Market Orientation

For some researchers, market orientation and marketing orientation are synonymous (Doyle, et al., 1984; Brown, 1987; Lichtenthal and Wilson, 1992). However, MO is actually an extension of marketing orientation (Shapiro, 1988; Webster, 1988; Kohli and Jaworski, 1990). Heiens (2000: 642) suggests that MO is an aspect of organisational

culture that could have far-reaching effects on the firm. MO is known to improve employee's motivation hence the quality and effectiveness of performance. According to Desphande et al (1989: 3):

MO is based on culture, beliefs and values, insisting that the customer is the main consideration.

“The most relevant aspect of organisational culture from a marketing perspective is the marketing concept, which includes a fundamental shared set of beliefs and values that puts the customer in the centre of the firm's thinking about strategy and operations.”

Whilst Lucas defined market orientation as:

“Organisation-wide practice of marketing concept that must be effective and efficiently implemented. Market orientation can be best interpreted as a business framework that is inherent and strategic in nature (Lucas, 1999: 509)”.

Lucas sees market orientation as an effective and efficient way of executing business activities. Lucas (1999) emphasises efficiency and effectiveness because the organisation needs to attain competitive advantage.

Kohli and Jaworski (1990: 6), define market orientation

“As organisation wide generation of market intelligence pertaining to current and future

customer needs, dissemination of intelligence across departments, and organisation-wide responsiveness to it”.

Kohli and Jaworski (1990) definition is centred around customers through gathering of information and sharing it in order to make the most efficient and effective decision that would enable the organisation to gain competitive advantage (see table 3.2).

Table 3.2 Kohli and Jaworski (1990) Main Components of MO

Customer orientation through: One or more departments engaging in activities geared towards developing an understanding of customers’ current and future needs and the factors affecting them
Intelligence gathering Constant gathering information
Intelligence dissemination The understanding across departments
Responsiveness The various departments engaging in activities designed to meet select customers needs

In addition, Day (1990: 22), in a similar approach to Kohli and Jaworski (1990: 6), defined market orientation:

“As behaviours aimed at understanding and satisfying customers.”

Day (1990) insisted on behaviour informed by understanding and satisfying customers.

Furthermore, Craven et al., (1997: 5) defined market orientation

“As a business perspective that makes a customer the focal point of the company’s total operations”.

Craven et al., (1997) insisted on making the customer the focal point. This is consistent with Kohli and Jaworsk (1990) and Day (1990).

Craven et al., (1997) concludes that market orientation is about obtaining information on

customers, competitors and markets in general. Taking a wider view, Narver and Slater (1990) from a review of MO literature deduced that MO has three fundamental behavioural components: customer orientation, competitor orientation, and inter-functional coordination (see table 3.3). They explain that it is about viewing information obtained from the total business perspective and deciding how to deliver superior value to customers.

Table: 3.3, Narver and Slater (1990), Main components of MO

Customer orientation
Competitors orientation
Inter functional co-ordination

The first component, customer orientation, is the understanding of the buyer's value chain within end use segments such that the business continuously focuses on activities that will either increase benefits or decrease cost to the buyer. The second component, competitor orientation, is the ongoing assessment of the value of the business's offerings and capabilities relative to those of the competition. Finally, inter-functional co-ordination, means that information on buyers and competitors is shared throughout the business, decisions are made inter-functionally, and all functions contribute to the creation of buyer value. These components are driven by cultural values and behavioural activities of the organisation. They argue that behavioural activities alone are constrained by a long-run focus and profit objectives (Narver and Slater, 1990).

Shapiro (1988) focuses upon dissemination of information and tactical decision across divisions and functions. Here, it could be argued, that dissemination of information does not necessarily mean response, as the right action might not be taken on information received. It is about effective tactical decisions. The level of market orientation of a firm depends on the degree of implementation of the marketing concept (Pitt, et al., 1996). In addition, Day (1994) explains that there are problems with regard to the practice of

marketing centres on the quality and variations of practices of the marketing concept. What is not clear is to what extent the EMMBs practice marketing concept. This study will later attempt to clarify the issue.

3.4.2 Reconciling the Definitions

The main debate on market orientation is centred on behaviours that are adopted through learned culture by researching (Kohli and Jaworski, 1990; Desphande et al., 1993; Day, 1990). These behaviours are based on values which can dominate an organisation's

attitudes towards customers in achieving customers' requirements. Many studies (Siguaw and Diamantopoulos, 1995; Oczkowski and Farrel, 1998; Desphande and Farley, 1998) have criticised the stance of Narver and Slater (1990) and have tried to reconcile the construct with Kohli and Jaworski (1990). It was argued that intelligence activities are at the core of the organisation effort to understand and respond to current and future customers' needs, understanding and responding effectively. Narver and Slater (1990) explain that organisation's activities revolve round the organisational cultures. However, they do not exclude behavioural aspect of marketing orientation. Rather they include a cultural approach to market orientation. It is assumed that it is the culture of the organisation that influences the level of market orientation activities. Importantly, they argued that activities could not be isolated from the culture of the organisation. The two studies Narver and Slater (1990) and Kohli and Jaworski (1990) identify that the main items of market orientation are: focusing on value for customers, creating value for customers, understanding customer needs, setting customer satisfaction objectives, measuring customer satisfaction, after-sales service, salespersons sharing competitor information, responding rapidly to competitor's actions, top managers discussing competitor's strategies, targeting opportunities for competitive advantage, sharing information across departments, information shared among functions, gaining a functional integration in strategy and sharing resources across the whole firm. The table 3.1 depicts selected market orientation items from various authors.

From table 3.4 below, the six contributors' views provide behavioural activities with customer focus that a market-oriented organisation should practice. It is assumed that adopting market orientation is a paradigm shift within the organisation. In this case, organisations would put the customers at the centre of their activities through researching and taking the appropriate decisions that would enhance performance. In the past, marketing concept has been criticised because it is too descriptive and confusing (Kotler, 1997; Day, 1999). It is widely accepted that MO is the practice of marketing concept; therefore, market orientation is focused on customer satisfaction. In addition the emerging development of MO has enabled practitioners to measure their level of marketing activities and hence attain improved performance.

The understanding of customers through effective communication has long been regarded as vital. Drucker (1974: 45) explains that marketing is a central dimension of the entire business.

“It is the whole business seen from the point of view of its final result, that is, from the customers' point of view and also organisation performance”.

This study will adopt Kohli and Jaworski's (1990) definition of market orientation, as this seems to be more comprehensive and to considerable extent encompasses some of the elements of other definitions discussed in this review. The construct of Kohli and Jaworski (1990) is prescriptive; it argues that those practising MO should take an action-oriented approach. There is need for allocation of resources so that these behaviours can be learned and performed. It could be assumed that the above discussions of market orientation, revolves around understanding customers through effective communication based on market research.

Table: 3.4 Selected contributors' view on market orientation

Author	Definition
Dibb et al. (2002: 165)	A marketing orientation organisation devotes resources to understanding the needs and buying behaviour of customers, competitors' activities and strategies, and of market trends and external forces - now and as they may shape up in the future; inter-functional coordination ensures that the organisation's activities and capabilities are aligned to this marketing intelligence.
Kohli and Jaworski (1990: 6)	An organisation wide generation of market intelligence, or information on customers' current and future customer needs, dissemination of that information across departments, and organisation wide responsiveness to it.
Narver and Slater (1990: 21)	Market orientation has three fundamental behavioural components: customer orientation, competitor orientation and inter functional co-ordination.
Day (1990: 22)	Market orientation represents superior skills in understanding and satisfying customers.
Shapiro (1988: 120)	<p>The characteristics that make a company market driven:</p> <p>Information on all-important buying influences permeates every corporate function.</p> <p>Strategic and tactical decisions are made inter-functionally and inter divisionally.</p> <p>Divisions and functions make well co-ordinated decisions and execute them with a sense of</p>

	commitment
Ruekert (1992)	The level of market orientation in a business unit is the degree to which the business unit: obtains and uses information from customers; develops a strategy which will meet customer needs, and implements that strategy to customers needs and wants

3.4.3 SMEs and Market Orientation

The issue of SMEs and their marketing orientation has not been well researched (Curran and Blackburn, 1999; Nwankwo and Lindridge, 1998; Blankson and Omar, 2002), especially in view of the special orientation of the ethnic minority micro businesses. It is debatable that small businesses may not adopt market orientation due to the lack of capacity to adopt the qualities and activities of market orientation (Hogarth-Scott et al., 1996). As contended, marketing for a small business especially for the EMMBs is unplanned and is an informal process whilst for large businesses it is a planned process (Blankson and Omar, 2002; Cook, et al., 2003; Hogarth-Scott et al., 1996). Blankson and Omar (2002: 24) assert that EMMBs have problems with marketing, they do not have plans and they give marketing a low priority. This was long recognised by Carson (1993), Pelham and Wilson (1996) who argued that small firms embark upon marketing in such a general and inappropriate way that it does not appear to have any significant impact on performance and as a consequence is not perceived to be useful. For example, Blankson and Omar, 2000, and Blankson, et al., 2006), found that SMEs do not understand formal market research (e.g. customer survey) undertaken by any of the large firms. Also, most ethnic businesses do not have meetings and in some cases meetings are set up only when there is a need. Therefore, the SMEs use meetings as a problem solving forum as opposed to being proactive (Blankson and Omar, 2002). This has long been echoed by Carson (1990); Stokes and Blackburn (1999) claimed that small business owners have problems with marketing and appear to give marketing a low

priority compared to the other functions of their business, often regarding marketing as something that larger firms do.

Additionally, according to Pelham and Wilson (1996), Blankson and Cheng (2005), for small firms it could be argued that MO is a less critical ingredient of success because these companies have fewer customers and simpler organisation structures and are more adaptable to market place changes. It could be argued, however, that small firms are normally simple structure, and are incapable of adopting some strategies because of their limited capabilities. It is also said that micro businesses are only interested in MO if it is for growth or economic benefits. MO concerns stakeholders. Sophisticated marketing theories frequently have little meaning for the micro business owner manager {Pelham and Wilson 1996). Much of the research into marketing practices of SMEs' concludes that MO is frequently underutilised and misunderstood by small business owner managers. In view of the above discussion, the next section will discuss the approaches to MO. This study will investigate the marketing practices of the EMMBs in particular their approaches. The next section will discuss the different approaches to market orientation.

3.5 Approaches to Market Orientation

Having defined market orientation, this section identifies and examines the factors that influence market orientation in an organisation. With regard to approaches to market orientation, the issues are far from clear cut. It is possible to think in terms of three broad categories: behavioural, cultural, and synthetic. These categories, however, need to be handled flexibly. Behavioural approaches are heavily influenced by cultural factors; and in a synthetic approach, the precise syntheses will vary widely owing to individual circumstances.

It has been noted that an organisation has a market orientation only if information on all-important buying influences permeates every corporate function (Shapiro, 1988; Kohli

and Jaworski, 1990; Narver and Slater, 1990). It is assumed that in this respect coordination will be very important as co-ordination necessitate that all departments in the organisation should share and respond to information. It is also argued that the effectiveness of information sharing in any organisation has to come from the top management or owner managers (Harris and Ogbonna, 2001). However, most of the ethnic minority micro organisations are mainly run by their owners, and they are small (Blankson and Omar, 2002; Blackson, et al., 2006). Therefore, the type of organisational culture and management style of the organisation depends on the owner manager. If the style does not encourage market orientation then the level of market orientation in the organisation will tend to be low.

In another context, Kohli and Jaworski (1990; 1993) conceptualise market orientation as a complement of the marketing concept and develop a measure that is focused on the firms' activities and behaviours regarding customer needs, competitive information, market intelligence and the dissemination of such knowledge across organisation functions and responsiveness. For example, in an organisation where decisions are taken only by the top management or owner manager, creativity might be stifled and this could, affect how proactive the organisation could be. If an organisation is passive, this could affect the motivation of the staff, hence reducing responsiveness to changes (Mithas, Krishnan and Fornel, 2005). It could be said, that responsiveness is related to the capability and culture of the organisation in question.

In view of the different debates on what a market orientation is, and how it could come about, academics and practitioners are debating as to the right process to achieve it and what really gives rise to market orientation.

3.5.1 Cultural Approaches

The three approaches to market orientation: Cultural (Narver and Slater, 1990; Liu, Luo, and Shi, 2002) Behavioural (Narver and Slater, 1990; Kohli and Jaworski, 1990) and Syntheses (Day, 1994) will now be discussed in turn.

According to Narver and Slater (1990: 21), cultural approach, considers market orientation to be a characteristic of organisational culture. Narver and Slater (1990: 21), argue that it is “Organisational culture that effectively and efficiently creates behaviours in the organisation that create superior customer value”. Market orientation has been viewed as a culture that generates profit creation and maintenance of superior customer value consistent with the interests of other stakeholders (Narver and Slater (1990). Furthermore, it is also claimed that it provides norms for behaviour regarding the organisational development and responsiveness to market information (Narver and Slater, 1995: 67). Therefore, market orientation’s main feature is held to be a commitment from all members of the organisation to continuous creation of added value for the customer (Narver, et al., 1998). Generally, it is assumed that the right culture or behaviour of the organisation will lead to motivated staff and customers, job satisfaction, and quality service, although this is not always the case. For example, in a situation where the staff have low skills, or the environment is unstable market orientation may be present.

Following from the above, Narver and Slater (1990) describe market orientation as a one-dimensional concept, generated from society and organisational culture. Thus, it is argued that some societies and organisational cultures may not be compatible with market orientation behaviour, and that it may be necessary to influence behaviour towards market orientation (Blankson and Omar, 2002). This suggests that different countries may have varying propensities to adopt market orientation. In fact, Blankson and Omar (2002) went further; they explain that market orientation is based on the way an organisation does things, especially in the way it responds to environmental changes through the influence of the organisational culture. Therefore, one culture will influence Market orientation differently from that of another. This is echoed by Kohli and Jaworski

(1990) who emphasise that market orientation is highly influenced by organisational culture. Different organisational cultures might encourage or discourage market orientation in any given organisation (Webster, 1992). It is assured that this difference might influence the level of market orientation. In general, there have been many debates on how differing cultures encourage market orientation.

3.5.2 Behavioural Approaches

The second approach to market orientation is behavioural. Norburn et al (1990) and Narver and Slater (1990) examine the behavioural approach, which focuses on market orientation as a measure of overall organisational behaviour generated from the organisational culture. Norburn et al (1990) and Narver and Slater (1990) study includes the key features of market orientation as: (a) an expanded focus on market rather than customer intelligence alone, (b) an emphasis on a specific form of inter-functional coordination with respect to market intelligence and (c) a focus on activities related to intelligence processing rather than the effect of these activities. Here behaviours could be termed to be culture (McCarthy and Perreault, 1984.).

It could be said that the interpretation of Norburn et al (1990) and Narver and Slater's (1990) market orientation as a behavioural approach is centred on overall organisational activities. These activities include: paying attention to the effectiveness of actions, having a sense of control, evaluating and coordinating overall organisation activities in order to achieve integrated effectiveness and efficiency. This is consistent with the approaches of Kohli and Jaworski (1990), Narver and Slater (1990), and Day (1990) but more attention is paid to the end result or implementation than the overall process.

However, Mavondo and Farrell (2003) conclude that the cultural and behavioural approaches share the notion that the consumer is central in the manifestation of market orientation and stakeholders shape the needs and expectations of consumers. Mavondo and Farrell (2003) concluded that these three processes are vital for the effective implementation of market orientation in any organisation.

3.5.3 Synthesis Approaches

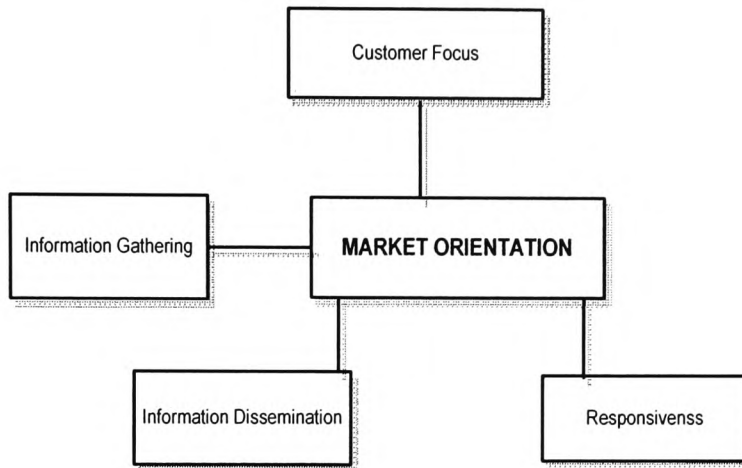
The third type of approach is a synthesis approach, which is supported by Day (1994), Narver and Slater (1990), Norburn et al (1990) and Kohli and Jaworski (1990). The synthesis approach argues that both behavioural and cultural elements play a vital part in the implementation of market orientation. Its key features are identified as first, an organisational culture that puts the customer's interest first; second, the ability of the organisation to generate, disseminate and act on information about customers and competitors; and third, the coordinated application of inter-functional resources to the creation of superior customer value. The synthesis approach emphasises that the effectiveness of market orientation depends on the quality of the way actions are executed in a given organisation (for example, timing, quality, quick response, reduced ambiguity and managerial support). The synthesis approach is thus, a combination of the first two approaches.

However, organisations are complex systems and delivery of any policy requires effective management of change and the right organisational culture (Drucker, 1954). Therefore, there are always inherent barriers to confront within an organisation. The SMEs are known to have simple organisational structures and are very flexible in decision making. However, they often have financial limitations (Kotey, 2003).

Figure 3.2 depicts the emerging framework.

Once the organisation adopts the marketing philosophy or culture of MO the organisation will develop and employ those skills necessary to meet their needs. Market orientation is said to have a number of consequences on the organisation. The next sections will discuss the consequences of market orientation with special reference to trust and performance.

MARKET ORIENTATION



3.6 Trust

There is a very strong link between a market oriented approach and trust. Although it is true that having a good quality product, and settling the product well will play a part in building trust, it has been shown repeatedly that excellent market orientation is more important. Also, the trust, which is built up by market orientation, will be evident not only in a company's customers, but also in its other stakeholders.

The ever-changing environment and new trends have necessitated the need for co-operation between organisations and the stakeholders. People, technology, working practices and society have changed and there is need to do things differently. Traditional command and control are continuously being weakened in organisations (Putnam, 1995). The need to co-operate and the importance of trust in everyday dealings in business have increased (Kenning, 2008; Ellonen, et al., 2008; Tyler, 2003). To exploit the potential of MO, to build and maintain relationships with customers, businesses must be aware of the stakeholders. Being MO means having knowledge and understanding of the market place, which reduces risk and contributes to understanding customer's needs.

Managers are exposed to risk when faced with uncertainty, for example, in the context of changing market needs. If a manager is risk averse, the manager may be reluctant to effect changes. Risk influences the way in which managers respond to change. If a manager understands the future result or the outcome of an impending change then the manager's level of risk aversion in decision making is likely to be low. This may lead to the manager delegating more of his responsibilities to his subordinates, thus exhibiting more trusting behaviour. However, risk may be perceived differently by the different members of the organisation but it is the manager who is ultimately responsible for decision making in an organisational setting, particularly in the context of SMEs.

The owner manager level of market orientation should increase the stakeholders' trust. The level of MO should be able to show the partners that they are the best to carry out their tasks. The trusting behaviour will be to the benefit of the businesses. It is argued, that communication especially when timed, favours trust by helping to settle dispute and to equalise the perceptions of parties (Hogart-Scott et al, 1996). MO contributes to overcoming barriers between parties in the business relationship. Generation of trust passes through a phase in which, businesses collect information and disseminate and respond thereby generating trust.

Before reviewing literature on the relationship between market orientation and trust it is important to have an understanding of trust, types of trust and dimensions of trust. The next section will define trust.

3.6.1 Definitions of Trust

Although many attempts have been made to define trust, it seems that a precise definition of trust has become a contentious issue amongst researchers (Huff and Kelley, 2005; Anderson and Kumar, 2004; Atkinson and Butcher, 2003; Gronroos, 1996; Currall and Judge, 1995; Anderson and Naruss, 1990; Lewis and Weigert, 1985; Barber, 1983; Garfinkel, 1967; and Rotter, 1967). Also there is controversy as to what constitutes trust, and whether this differs for large organisations or for SMEs. Thus the

problem is how to identify trust and how trust is manifested in different situations, in particular for the EMMBs. There are various researchers that have examined the multi-dimensional aspect of trust. Garfinkel (1967) defined trust as “An individual’s expectations of order and stability in the world of everyday interaction”.

This suggests that different people will have different trust levels. It could also be possible to have collective trust based on societal norms and values. Following Garfinkel’s (1967) conception, Barber (1983: 20), proposed three expectations related to trust: social order, which is acquired as an outcome of social interactions, the expectations for competent role performance, and the expectation that people will place others’ interests before their own (e.g. fiduciary obligations). These expectations establish an assumed level of trust amongst partners, for example, banks and customers’ expectations.

In support of Garfinkel (1967), Lewis and Weigert (1985) provided another understanding of trust based on individual upon three aspects, other authors also make a threefold division: cognitive issues (Johnson and Grayson, 2005; Deutsch, 1962), emotional elements (Anderson and Kumar, 2004; Schurr and Ozanne, 1985; Puritt, 1981; Rotter, 1967), and behavioural issues (Goudge and Gilson, 2005; Gronroos, 1990; Coleman, 1990; Schlenker; Helm; Tedeschi, 1973; Giffin, 1967; and Deutsch, 1962).

The cognitive aspect of trust includes the notion that whether or not to trust is a conscious decision based on available information and evidence. Thus it is assumed that the level of trust invested on an individual could vary depending on who is in the relationship and how the person is perceived.

The emotional aspect of trust implies that trust is a force which allows for intense emotional investments built over time. Lewis and Weigert (1985) go on to explain that expectation-violating behaviour undermines emotional involvement in a partner or in a product.

The behavioural aspect emphasizes that individuals proceed on the basis of assumptions of certainty with regard to the behaviour of others, even when faced with the inherent

uncertainty of all interactions.

Bromiley and Cummings (1998: 98) viewed trust from the same standpoint perspective and define trust as:

“Individuals’ belief or common belief among a group of individuals that another individual or group will make every effort to behave in accordance with any commitments, be honest, not to take excessive advantage of another”.

Therefore, trust could be said to be:

“when members of a system act according to and are secure in the expected futures constituted by the presence of each other or their symbolic representations” (Lewis and Weigert, 1985: 465).

Fukuyama (1995: 26) also views trust from the communication aspect, and defines trust as:

“The expectation that arises within a community of regular, honest, and cooperative behaviour, based on commonly shared norms, on the part of other members of that community”.

This suggests that within a community or a group there could be common level of trust. It is evident that the above definitions from various researchers originated from similar assumptions. They suggest that trust is based upon expectations that people have for others or themselves or the organisation. These expectations are based on the values and norms of the organisation or society in which individuals operate (Huff and Kelley, 2005; Joseph and Winston, 2005; Anderson and Weitz, 1990; Blau, 1964; Hofstede, 1991).

Table 3.5 below presents the main elements of trust from selected contributors. These definitions have common elements, such as: expectations, honest and cooperative behaviour, the keeping of promises, confidence, openness, ability, commonly shared norms, community, belief, and group of individual. Conversely, it is expected that where these attributes are lacking or differ, the level of trust will differ. As businesses have different objectives and exist for different reasons, there is an expectation that values

and norms, belief; cooperation will vary in different situations, particularly in large and small organisations (Hofstede, 1980). The next section will examine the dimensions of trust.

Table 3.5: Major contribution to the concept of trust: Adapted from Svensson (2001)

AUTHOR	MAIN ELEMENT
Anderson and Narus (1990)	Generalised Expectancy Other Party Future Behaviour
Moorman, Desphande and Zaltman (1993)	Willingness Accept Vulnerability
Currall and Judge (1995)	Individual Reliance A Condition Of Risk
Garfinkel (1967)	Individual's Expectations Of Order Stability Everyday Interaction
Barber (1983)	Social Order Expectations Competent Role Performance Others' Interests Fiduciary Obligations
Lewis and Weigert (1985)	Members System Act Accordingly Secure Expected Futures Presence Symbolic Representations
Bromiley and Cummings (1998)	Individuals Belief Common Belief Individuals Another Individual Group Effort Behave In Accordance Commitments Honest
Mishra (1996)	Openness Honesty Concern For Others, Reliability And Capability. Competence
O' Brien (2002)	Communication Openness Fairness Recognition
Butler (1991)	Honesty Openness Confidence Promise

3.6.2 Dimensions of Trust

Owing to the highly individual nature of businesses and the variety of situations by which they are faced, trust will mean a wide variety of different things to each business. It is therefore, essential to clarify the many different dimensions of trust.

This section discusses the different dimensions of trust. An examination of table 3.5 shows that trust is a multidimensional concept made up of various factors, such as confidence (Huang and Dastmalchain, 2006; Das and Teng, 1998; Dwyer and Lagace, 1986), commitment (Pillai and Williams, 2004; Kingshott, 2005) predictability (Joseph and Winston, 2005; Coleman, 1990), ability (Polonsky, Scott 2005; Silkin and Roth, 1993), openness (Svensson, 2001; Butler, 1991) promise (Anderson and Kuma, 2004), confidence (Butler, 1991), honesty (Butler, 1991; Mishra, 1996) and competence (Tyler 2003; Butler, 1991; Mishra, 1996). Furthermore, it is assumed that these aspects could form the basis of a strong relationship, which reinforces the link of firms and their stakeholders hence trust.

Many distinct dimensions of trust have been identified by previous authors (see table 3.5). However, Butler (1991) and Mishra (1996) discussed extensively the contribution that dimensions such as competence, openness, honesty, confidence concern for others and reliability make to the stakeholders' trust. It is assumed that people who tend to be trusted are those known to be dependable and capable (Butler, 1991) and these people do not disappoint; they relate in an honest and open manner (Bromiley and Cummings, 1998). Hence trust will not exist where people are thought to be as deceitful or threatening interests and well being (Atkinson and Butcher, 2003; Handy, 1995; Rotter, 1980). Thus, lack of trust generates suspicion and cynicism (Atkinson and Butcher, 2003). Therefore, trust demands a certain degree of assessment of situation (Lewis and Weigert, 1985). It is assumed, that the degree of assessment of trust is person specific and generally the measure of assessment will vary. On the other hand, trust reduces fear and anxiety, and a situation of trust comes with a degree of fear that varies with each

individual and circumstance (Lindgreen, 2003; Young and Wilkinson, 1989). However, in any situation, people could be viewed as either trustworthy or untrustworthy depending on the individual perception of the situation (Huff and Kelley, 2005; and Atkinson and Butcher, 2003). Therefore, this suggests that a person who is viewed as trustworthy in one situation could in another be viewed as untrustworthy. Also, this aspect of trust makes it difficult to judge people adequately in different situations as preconceptions judgement could influence future judgements (McKnight, Cummings and Chervany, 1998).

Additionally, trust is complex and the extent to which people trust varies according to the situation or relationship (Thompson et al., 2003; Hankinson, 2000; Selnes, 1996). Accordingly, people have different trust thresholds based on their experiences; thus, assessment of the point at which trust becomes distrust depends on the individual's involved and past experience (Costa, 2003; Craswell, 1993). Therefore, it would be assumed that amongst the EMMBs that the level of trust in the course of doing their businesses will vary from individual to individual.

According to Shaw (2002), there are three imperatives of trust: trust requires fulfilment of the results promised to others, it requires that we believe that others are willing. It requires that we believe they are able to meet their commitment to us. Trust requires integrity in following a known set of values, beliefs; and practices (Bromiley and Gummings, 1998). In other words, trust depends on consistency and coherence in statements and actions (Bromiley and Gunning, 1998; Mishra, 1996; Lewis and Weigert, 1985). However, it could be argued that values, beliefs and practices could differ from culture to culture, organisation to organisation and depending on the situation of need to trust. Trust also requires concern for the well-being of others, although this concern does not necessarily mean that the well- being of others always comes first in a business situation (Thompson, Raftery and Thompson, 2003). Sometimes, trusting decisions may come at the expense of the organisation or person. For example, for businesses to avoid the risks of trusting and distrusting there is always a form of written rules and regulations guiding transactions, which make relationships

inflexible between organisation and customers (O'Brien, 2002).

According to Fill (2003), cognitive and affective responses (usually have elements of trust) are important and widely used for examining a customer's responses to communications, especially in the area of consumers' cognitive processing of information. This assertion is consistent with Mishra (1996) and Butler (1991) who expressed the importance of communication in developing trust; this applies in particular, when examining the thoughts that occur to customers while reading, viewing, relating and/or hearing a communication. It is equally assumed that when relationship is forged between two parties that there is a form of communication implicit and explicit. It is based on the communication that one decides whether to trust or not to trust (Das and Teng, 1998). Therefore, good communication enhances trust and dispels uncertainty including risks.

There are other interrelated factors that influence the decision to trust or not to trust. Similar to Mishra (1996), O'Brien (2002: 24) explained that developing trust depends on a number of interrelated factors:

Communication is the first step to creating trust. This entails researching understanding and disseminating information.

Openness is a leadership style which encourages people to be honest and forthright in the provision of information and the assessment of matters of importance.

Fairness is based on the perception that management will be even-handed or as equitable as possible. Procedural fairness can be defined as the lack of bias in procedures and roles.

Recognition is based on the quest for respect, and for acknowledgement of a job well done. To be effective, recognition is based less on contrived recognition schemes publicised throughout the firm, than on the simple verbal or written acknowledgement.

This is also acknowledged by O'Brien (2002) who explained also that the building blocks of trust are: information and communication, openness, fairness, and recognition, which encourage employee voice, reputation - based on competence, consistency and

integrity (See table 3.6).

Table 3.6: Basis of trust in the firm

Cognitive (rational)	Affective (emotional)
Assessment of	Faith in
Reliability	Care
Competence	Concern
Fairness	Openness
Consistency	Support

Sources: Adapted from O'Brien (2002: 24).

O'Brien (2002) argues that although cognitive trust is knowledge-driven, the need to trust presumes a state of incomplete knowledge. A state of complete certainty regarding a partner's future actions implies that risk is eliminated and trust is redundant. For example, if a retailer is sure that the supplier will perform on time, the retailer will not be so concerned about the issues of non delivery. Therefore, if we have complete cognition of a situation, there will be no need for trust actions.

Additionally, a number of authors including Joseph and Winston (2005); Morrison and Fiemstone (2000); Bromiley and Cummings (1998); Weber and Carter (1998); Barber (1983), and Garfinkel (1967), report that trust is a two-way process that involves a fair exchange centred on some aspect of reciprocity. However, this aspect is often misinterpreted due to the nature of its form, because trust is neither seen nor its costs visible (Anderson and Kumar, 2004). It is sometimes unspoken and very intangible (Garfunkel, 1967).

These aspects of trust may be relevant to the ethnic micro-businesses who are not established in the business environment where they operate. Many authors who have written on the issue of ethnic minorities businesses and trust (Cook, et al., 2004; Ram, Smallbone and Deakins, 2002; Blankson and Omar, 2002; Nwankwo and Lindridge,

1998), report that ethnic minorities do not trust authorities and the agencies that work for them.

Shanmuganthan, et al. 2003 and Hankinson 2000, found that there are gaps in the relationship of banks and their ethnic minorities' business customers in the UK. However, very few studies have been done in this area. Therefore, there is a need to examine the role of trust and relationship with the stakeholders Ram et al. (2002). Mishra (1996) concluded that trust relies on making a judgment on the motives, capabilities and trustworthiness of others. This assertion is supported by many authors (Johnson and Grayson, 2005; Bigley and Pearce, 1998; Anderson and Kumar, 2004)

However, it seems that these judgements may not have a common standard of measurement as they are individually measured. It may be that they are so abstract that they could be differently interpreted. The abstract nature of trust may generate difficulties in measurement. This study adopted Butler (1991) and Mishra's (1996) original dimensions of trust, honesty, openness, confidence and promise.

3.6.3 Types of Trust

There are different types of trust (Kenning, 2008; Johnson and Grayson, 2005; Lindgreen, 2003; and Craswell, 1993). According to Lindgreen (2003) and Johnson and Grayson (2005) there are four types of trust that can exist in an organisation:

General trust is dictated by general shared norms of behaviour and enforced by social mechanisms, such as peer pressure and threat of ostracism. It is assumed that this type of trust exists in the informal set up of an organisation. This was recognised by Lewis and Weigert (1985) who proposed a sociological conceptualisation of trust and explained that trust is a social reality that can exist in a community. This is also acknowledged by Kenning (2008) and Huang and Dastmalchain (2006).

Process-based trust is developed through repeated interactions between two partners and thus depends on the behaviour of each partner and the history of interactions between them. Process based trust could be found between partners and also in the

customer and seller relationship. This is in line with Lindgreen (2003) who explained that when one type of trust is not available, then it is necessary and possible to draw on the other types of trust. For example, in the case of trusting a retailer in a process based issue, if the trust is destroyed, the consumer could draw on general trust somewhere else, leaving that retailer one customer short (Svensson, 2001).

Personality-based trust is determined by individuals' personality traits and tells how willing an individual is to trust a partner. This type of trust is especially important in the initial stage of a relationship. For example, if an individual is a risk taker, that individual will be more disposed to trusting behaviour than someone who is risk averse, (Kenning, 2008; Mayer Davies and Schoorman, 1995).

System trust is written down in rules and controlled by legislative and regulatory institutions such as trade commissions, banks and health departments. People base their trust on these written rules and how effective the legislative and regulatory institutions are in enforcing the rules. System trust eliminates risk and makes it easier for relationship to take place (Hankinson, 2000; Shanmuganthan, et al., 2003). This could also be called fiduciary trust (Garfinkel, 1967). Table 3.7 depicts the different types of trust.

Table 3.7: Different Types of Trust Johnson and Grayson (2005)

General Trust
Process based Trust
Personality based Trust
System based Trust

In contrast, Johnson and Grayson (2005), conceptualise trust in a manner that differs from the marketing researchers' standpoint to date. From the social psychology literature perspective, Johnson and Grayson (2005) explain that interpersonal trust in consumer service relationships has cognitive and affective dimensions. The cognitive aspect deals with making sense of who to trust or not to trust and the affective dimensions are the internalisation of trust and the emotional aspect of dealing with its

outcome (Craswell, 1993). The cognitive aspect of trust is a customer's confidence or willingness to rely on a service provider's competence and reliability (Moorman, et al., 1992, and Rempel, et al., 1985) based on previous knowledge or experience which could be influenced by the level of market orientation of the organisation.

Accordingly, cognitive trust arises from an accumulated knowledge that allows one to make predictions, with some level of confidence, regarding the likelihood that a partner will live up to his/her obligations or expectations (Anderson and Narus, 1990; Anderson and Weitz, 1990; Rempel, et al., 1985; Johnson-George and Swap, 1982). They went further to explain that knowledge is accumulated from observation or experience of partner behaviour within a particular relationship and from reported reputation in other relationships. When reputation effects are strong, initial interactions may be merely an opportunity to confirm or disconfirm prior perceptions. On investigating models of trust in person-to-person relationships Pearce (1994) differentiates between cognitive trust (the extent to which an individual assesses the subjective probability of trustworthiness) and trusting behaviour. It was concluded that sometimes one might acquire a trusting behaviour, which does not necessarily reflect cognitive trust. It could be possible for a person to engage in trusting behaviour without engaging in a cognitive state of trust. Conversely, an individual having cognitive trust in another person may not extend trust to all subsequent dealings with the person. Hence, there could be different degrees of trust in different dealings with people in the same organisation (Pearce, 1994).

It is debatable that cognitive trust may become definitive in one or a few interactions as trust grow from one level to another (O'Brien, 2002; Fill, 2003; and Craswell, 1993).

Therefore, a market-orientated company could successfully increase its level of trust. Thus, affective responses involve both cognitive and experiential inputs in responding to information, reading, reasoning judgement (Fill, 2003). Williamson (1993) reveals that trust between firms is best labelled as calculative trust, since firms can minimise uncertainty and opportunistic behaviour through due diligence and contractual safeguards. They explained that the due diligence and contractual safeguards serve as a bridge, guaranteeing the outcome of the event in question just like Lindgreen's (2003) system trust. In this vein, the calculative trust (impersonal) could be related to the

formal transactions that managers make as an individual judgement whether to trust or not to trust. Hence, cognitive and affective (personal) dimensions of trust could be applicable to the overall organisational decision making unit of micro business.

Many EMMBs may not have formal laid down rules in operating their businesses but may rely more on trust in their partners for example dealing with their customers, employees, banks and suppliers. This could also imply that the EMMBs rely more on experiential cognitive and affective trust which is general trust and also draw on calculative trust, which relates to their contractual obligations.

This section has submitted, firstly, dimensions of trust and, secondly, types of trust to close scrutiny, because trust is more important to successful performance than is often realised.

3.6.4 Importance of Trust

Undervalued factors such as loyalty are essential if a business is to perform well in the long term. Increasingly, however, people cannot count on the loyalty of others as a basis for reciprocity and they cannot trust others (Kramer and Tyler, 1996). Trust plays an important part in building social capital (Lewis and Weigert, 2001; Weber and Carter 1998; Stewart, 1997). It is assumed that in the absence of trust, groups or teams will not operate effectively as this erodes the level of social capital in the organisation.

It could be said that McGregor's theory X and Y (1950) was conceived on the grounds of trust: trusted groups are given the freedom to work on their own (theory Y) and distrusted ones are continuously told what to do (theory X). Generally, managers might not be able to control the relationship between themselves and their stakeholders, nor can they completely control the relationship between them and the staff; hence the need for a relationship which is built on trust. Trustworthiness of another is an important consideration for a person with authority to make key business decisions which are

based on fairness, openness and competency (Morrison and Fiemstone, 2000; Butler, 1991). If the management is viewed as untrustworthy based on previous experience, the employees/stakeholders will actively or passively resist what the leader is trying to accomplish; for instance, banks, government authorities (Hankinson 2000; Butler 1991).

Trust is based on the assumption that people are both able and willing to use their power to move forward the common good of the organisation (Martins 2002). It is assumed that a high level of trust allows people to air views and not feel that it will generate reprisal against them or bring about uncertainty (O'Brien 2002). This stance enhances and improves the level of communication, and thereby reduces conflict.

In the micro business sector, teamwork is very important and although there is a lack of resources it is important that these resources are used effectively and efficiently. Inter personal trust plays a vital role in relationships within many organisations and the extent to which interpersonal trust affects organisational variables for the EMMBs needs to be examined (Whitener, Brodt, Korsgaard and Werbner 1998).

However, it could be argued that the level of trust could vary depending on the particular situation, and that trust might not be very important in some situations (Lindgreen 2003). Yet it must never be forgotten that many organisations relate to several groups of organisation in the course of running their businesses. These groups are known as stakeholders and these relationships necessitate a certain level of trust in order to perform effectively and efficiently. The next section will discuss stakeholders' trust.

3.6.5 Stakeholders Trust

The relationship between an organization and its stakeholders is an excellent instance of the importance of trust in relationship marketing. Trust is increasingly seen to be vital factor in many aspects of relationship marketing and the central role of relationship marketing within the marketing discipline is now widely recognised (Huang and Dastmalchain, 2006; Svensson, 2001; Gronroos, 1994; Cowles, 1997; Gummesson,

1987, 1994, 1999; Cravens, 1995; Morgan and Hunt, 1994; Gronroos, 1990, 1994, 1996; Christopher et al., 1991; Dwyer and Lagace, 1986; and Berry, 1983).

Thus, researchers have increased scholarly interest in the area of trust as organisations strive to improve their performance. As a result, recently relationship marketing has played an important role not only with the customer, but also with non-customers such as other stakeholders (Kenning, 2008; Huff and Kelley, 2005, Svensson, 2001; Morgan and Hunt, 1994; Young and Wilkinson, 1989; and Gummesson, 1987). Thus, organisations are paying more attention to their stakeholders in order to remain competitive. Therefore, it is imperative to investigate the role of trust between stakeholders and the EMMBs. The stakeholders under study are Employees, Customers, Bank and Suppliers. These stakeholders were chosen because they are amongst the most frequently cited by in the ethnic minority literature. These will be discussed in the next section.

3.6.5.1 Employee Trust

It has been established that employee trust is a critical variable influencing the performance, effectiveness and efficiency of the organisation (Tzafrir et al., 2004). It is expected that positive influence of empowerment, organisational communication and procedural justice determine employees' trust (Tyler and Degoey 1996; Lewicki, et al., 1998; and Mayer et al., (1995). Open communication within organisations reduces fear of the unknown, stress of change, reduces anxieties stemming from ambiguity and enhances chances of belonging to an organisation. (Tzafrir, et al., 2004). It is also argued that the decision to trust is not guaranteed (Clark and Payne 1997, Cumming and Bromiley, 1998). This suggests that even when there is a trusting environment it is up to the individual employee to trust or not to trust. In contrast, Spreitzer and Mishra (1998) found that employee participation in an organisation's decision making is a risky matter for the managers. For example, a trusted employee could take the wrong action because of lack of skills or knowledge. This scenario could be a problem for the EMMBs who tend to employ their friends and families that are low skilled (Ram, 1999; and Fraser, 2004).

Dietz et al., (2006) suggest that level of trust could vary depending on the group to be trusted and the situation. This implies that a trusting environment does not always create trusting employees. Employees are very important assets to organisations and also to the organisation's performance. To an extent the quality of employees is transformed to the level of performance. It has been established that job satisfaction is related to mentally challenging work, equitable rewards and supportive working conditions (Greenely, et al., 1994). In addition, Sigauw et al. (1994) saw a positive association between job satisfaction and organisation commitment. It is suggested that organisations with more satisfied employees are more likely to satisfy their customers.

According to Cowles (1997), the internal stakeholders are the individuals and groups within the organisation, who by their actions and beliefs determine the style and ethos of the businesses. It is now widely recognised that organisations' culture is a critical requirement in sustaining and developing shared values in support of a customer-orientation which is based on mutual trust (Kenning, 2008; Fill, 2006; Anderson and Naruss, 1990).

In the past, shortsighted focus on cost cutting on human resources has generated mistrust, cynicism and fear amongst employees (Minkel, et al., 1993). Also, the changing nature of employment contracts in view of increasing productivity which is now based on knowledge and skills have replaced the long service loyalty, which prevailed for many years (Tzafrir et al., 2004). The replacement of long service loyalty has increased the need for trust. According to Minkel et al. (1993) there are three types of trust for employees:

- 1) "Contract trust: Is the confidence that people will do what they say they are going to do by meetings, written or telephone". This is similar to Williamson's calculative trust.
- 2) "Self-disclosure trust: Is that employees are now seeking for willingness to engage in reciprocal openness to share relevant information when it is needed".
- 3) The physical trust: Is the confidence that people care about our physical and psychological well being as well as a certainty as to the security of the environment.

When these trusts are not in place, employees are dissatisfied and may look for a job somewhere else.

Employee trust forms a focal point for relationship marketing because of the critical need to recruit and retain employees who will further the aims of the company in the market place. In addition, marketing pervades the whole organisation; it is imperative that all employees are involved in relationship marketing (Day, 2000; Martin, 2002; Joseph and Winston, 2005; Johnson and Grayson, 2005). Trust is seen as a foundation for relationship marketing and, hence, organisational success (Anderson and Naruss, 1990; Gronroos, 1990; Day, 2000; and Tyler, 2003).

However, trusting between managers and employees could be very complex as there could be different trusting levels. It could be argued that trust is becoming more important as organisations struggle to gain competitive advantage in highly competitive markets. Generally, it is believed that trust is a necessity and that when a company depends on coordinated empowerment, which is believed to be built on trust; it gives people the autonomy to perform. For a trusting situation to occur, it is required that people are actively collaborating to realise the company's objectives by trusting each other and their stakeholders.

According to Shaw (1997), trust is naturally governed by rules that make it extremely difficult to regain once lost, and therefore, trust is best treated as an asset that leaders/owner managers must protect. Employee trust is a resource, a form of "collaborative capital that can be used to a great advantage" (Costa, 2003: 3). However, trust is easily perishable, and one wrong step could result to distrust (Tyler, 2003), therefore, businesses also compete on the quality of employees as part of their resources.

Furthermore, competitive advantage comes from an organisation's ability to use its current resources to replace what worked in the past with new and innovative approaches (Ellonen, et al., 2008). Therefore, to gain competitive advantage a company has to be market oriented. It is believed that trust increases the likelihood of successful

change (Ellonen, et al., 2008; Drucker, 1954). That is, trust increases the possibility that people will abandon past practices in favour of new approaches. Therefore, trust encourages change.

In contrast, according to Costa (2003), trust is essential in many situations but not sufficient by itself to ensure success. Thus organisations should not rely on trust alone for effectiveness, as trust is just one of the components for achieving effectiveness. This suggests that for effective performance of an organisation there should be other important factors in place, not just trust. Trust helps teams to perform at their best (Gao, et al., 2005). Without it team members will not collaborate. Thus trust is a key enabler, a foundation of support, for high performance (Huang and Dastmalchain, 2006; Tyer, 2003; Svensson, 2001; and Day, 2000).

However, it is not only trust that is needed for a team to be successful: factors such as having a clear charter and goals, sufficient member knowledge and skill, appropriate roles, effective operating procedures, and learning mechanisms are also important before trust could work (Costa, 2003; Cohen and Bailey, 1997). This raises the issue of whether the EMMBs have successful teamwork:

3.6.5.2 Customer Trust

Customer markets represent all the people or organisations that buy goods or services from the organisation. Customers can be end users, consumers or intermediaries. These groups are at the heart of the organisations' business activities and ignoring them may lead to poor performance. According to Freeman (1984), for customers, in particular there should be a powerful element in the relationship marketing mix and this element should be the provision of customer service. It is only when the customer is satisfied that there will be a repeat buy (Drucker, 1954).

Organisations and their customers tend to engage in process trust, and in some situations general trust. Organisations that are market orientated seek to understand customers' needs and wants in order to achieve their overall objectives (Levitt, 1960). Customers make decisions whether to establish relationships or not based on their level of trust.

Also they make a decision about whether to continue the relationship when satisfaction has been reached or promises kept.

In the past, marketers remained committed to transaction marketing strategies (Kotler and Keller, 2006). As marketing evolves, the issue of relying on product quality as a competitive advantage becomes less important to customers as the general product quality improves (Levitt, 1960). Increasingly customers' expectation of product quality is higher and companies are already responding to it. Therefore, most organisations have realised that having a good product is not enough to sustain customers' loyalty (Levitt, 1960). Additionally, customers are expecting more than good quality products (Levitt, 1960); hence, product quality has been incorporated by consumers as part of the core product (See table 3.3). Equally also customers are expecting a certain level of trust. It is therefore assumed that the quality of a product is now a basic requirement and the higher the level of market orientation the more satisfied the customer (Kohli and Jaworski, 1990). Consequently as Webster (1994: 68), puts it; "conventional marketing thinking is losing its edge," a fact acknowledged by Janic and Zabkar (2003) and Piercy (1991), O'Malley and Tynan (2000), Aijo (1996), and Webster (1992). Webster (1994) went further to explain that expectations of consumers and customers have gone beyond the quality of goods and services.

It is assumed that to survive and remain competitive businesses have to be creative and innovative, while at the same time maintaining good relationship with customers that increases the level of trust. To compete effectively businesses should build relationships with their customers, for it is cheaper to retain a customer than to gain one (Gronroos, 1990).

This is echoed by Wang, et al. (2000) who explains that relationship marketing, interacting with customers and satisfying customer needs are more important to all marketers than ever before especially in the current global and competitive environment, and the decline of the major world economies.

However, recently marketers have turned to relationship marketing as the way to maintain and retain customers (Gronroos, 1990; and Gummerson, 1994). It has been explained that Relationship marketing is built on the fundamental principle of a greater level of trust coupled with customer satisfaction (Payne, et al., 1999)

According to Wang, et al. (2000) the focus of transaction marketing strategies is on increasing market share; the focus of relationship marketing is on improving customer retention (see table 3.8).

A study carried out by Kenning (2008) was designed to broaden marketing research understanding of trust by showing how general trust and specific trust affects buying behaviour. It was found that general trust as well as specific trust positively affects buying behaviour. Studies on interpersonal trust focus on trust between two players e.g. customers and a salesman. According to Doney and Cannon (1997: 35)

“As business marketers placed greater emphasis on building long-term relationships, trust assumed a central role in the development of marketing-theory”.

Therefore, if marketing is centrally important to the gaining of customers, so is the need to cultivate the relationship based on trust between organisations and customers.

The EMMBs tend to cater for their own ethnic groups; hence, do share the same values and norms (Ram, 1999; Blankson and Omar, 2002). Thus, it may be assumed that the EMMBs do not have wide networks and are discovering different ways of conducting business and retaining customers.

The radical contrast between a transactional approach and a relationship-based approach is highlighted by the following table:

Table 3.8: The shift to relationship marketing

Transactional focus	Relationship focus
Orientation to single sales	Orientation to customer retention
Discontinuous customer contact	Continuous customer contact
Focus on product features	Focus on customer value
Short time scale	Long time scale
Little emphasis on customer service	High customer service emphasis
Limited commitment to meeting customer expectation	High commitment to meeting customer expectation
Quality is the concern of production staff	Quality is the concern of all staff

Source: Payne, Christopher, Clark and Peck (1999)

3.6.5.3 Bank Trust

According to Freeman (1984) the referral markets can be an effective source of new business. Referrals can come from sources of professional advice such as doctors, lawyers, bank managers and accountants, as well as from existing satisfied customers. Hence, extending relationships to these groups will enhance standing in the market as these groups could also be potential assets (Fill, 2003) to the organisation. This study will concentrate on banks as one of the referral markets. The trust between banks and their customers could be classified as fiduciary trust and calculative trust. The fiduciary trust situation is almost unique in that people rely on someone with specialised training and knowledge to act in their best interests. This reliance is based on the lack of expertise and information to understand the actions of the people: sometimes they will not bother to understand complex issues because there is fiduciary trust (Tyler and Huo, 2002). The fiduciary trust creates a situation where there is an inherent trust that the people will perform according to the existing regulations. However, this position is not always to the best interest of organisations such as SMEs this applies in particular to EMMBs who may require some other considerations when dealing with their application for funding or sourcing other services from the banks.

Shanmuganthan, et al. (2003), found that there are gaps in the relationship between banks and their ethnic minorities' business customers in the UK. To this end policy-makers have, for a long-time, showed concern about poor access to external finance, among smaller firms, due to a market failure in credit markets (Bolton, 1971). It is reported that lenders to SMEs are imperfectly informed about the characteristics of the SMEs. Therefore, it is impossible for lenders to distinguish between good and bad borrowers (Fraser, 2004). Good borrower could go unfunded because of lack of collateral (Tzafrir, et al., 2004). This is the case because the banking industry in the UK is in an oligopolistic market. As a result little effort is made to engage with clients in order to develop trust (Hankinson, 2000). Thus, the public has cause for concern, as the Banking Sector lacks competition in supply of banking services to SMEs (Competition Commission, 2002)

This is acknowledged by Hankinson (2000). In their study of small firms, they reported varying levels of disappointment with banking services. Hankinson pointed out that most SMEs felt that services from the banks had changed and had become more demanding and less helpful. Yet hardly any of the SMEs had changed bank over recent years to seek a better relationship (Fraser, 2004). This could be as a result of the type of services this group sought from the banks. Hankinson reported that the SMEs mainly use the basic bank products. The use of basic bank products is so because SMEs choose to be in a relationship with the banks by evaluating the risk of switching and the value of relationship (Hankinson 2000). It could be assumed that the relationship between banks and the EMMBs does not necessarily involve trust, as they expect the banks to perform within their fiduciary obligations (Shanmuganthan, et al., 2003).

Fraser (2004) differs, suggesting that the poor relationship between banks and the SMEs could be as a result of the primary objective of the SMEs to be independent. Therefore they would not go for a bank loan that ties them down. Generally the majority of the EMMBs had dealt with just one bank for standard banking operations (Ram et al., 2002). The EMMBs seem not to use many bank services, thus reducing their level of risk hence

trust (Ram et al., 2002). Besides, small businesses consistently complain that their bank overcharged them (Hankinson, 2000). This is supported by the recent actions of the Office of Fair Trading against banks. On BBC Radio 4 on the 14th of January, it was reported that the Office of Fair trading is taking seven banks to court for overcharging their customers.

For a long period few SMEs sought credit or loan facilities beyond the overdraft, and most believed security requirements for all types of finance to be excessive (Bank of England, 2004). In contrast Fraser (2004) found in their research of SMEs in the UK that the SMEs are more dissatisfied with the services they obtained from the banks than the overcharging.

The EMMBs tend to use more of informal source of finance (Blankson and Omar, 2002). External finance for investment purposes tended to be avoided unless catalysed by some particular criterion (Fraser 2004 and Cook, et al., 2003). Relating to the ethnic minority micro business community is a difficult task in view of the fact that most of the business community are suspicious of the authorities and do not strictly adhere to the rules of business (CEEDR, 2002).

3.6.5.4 Supplier Trust

In a buying situation, buyers try to reduce perceived risk surrounding the service or goods they purchase by selecting firms they can trust (Das and Teng, 1998; Sahay, 2003; and Izquierdo and Cillian, 2004). Trust has also been identified to be one of the most important components of organisational behaviour (Doney et al., 2007; and Lindgreen, 2003). It has been seen to be at the heart of collaboration (Herriot and Reily, 1998), and that lack of trust reduces co-operative efforts (Bromiley and Cummings, 1992; Anderson and Narus, 1990). Cooperative efforts have been noted to be affected negatively when there is a decline in social capital, of which trust forms a fundamental and essential aspect.

Morgan and Hunt (1994), in defining relationship marketing emphasise the processes of establishing, developing and maintaining successful relational exchanges, or achieving trust through mutual exchanges and fulfilment of promises. These exchanges are activities such as distribution, delivery and logistic processes, which are generally based on trust (Hakansson, 1992). In support Doney et al. (2007) explained that important elements of trust building behaviour are: (social interaction, open communications, customer orientation, service outcomes (technical, functional and economic quality).

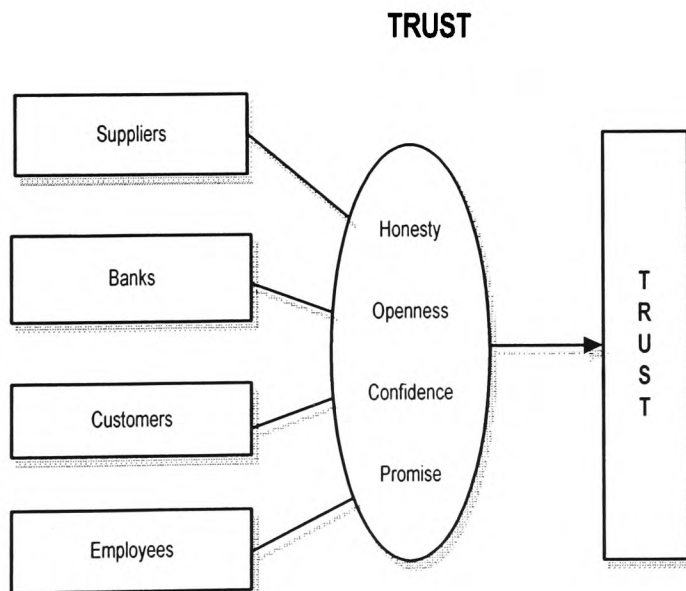
According to Gronroos (1996: 8), "If a trusting relationship between two or several business partners does exist, exchanges should inevitably occur from time to time".

In support of Gronroos (1996), Doney et al. (2007) explained that trust is seen to have a positive influence on key-relational outcomes such as loyalty, commitment and share of purchases. However, not all business relationship is built on trust or requires trust (McNight and Cummings, 1998).

Supplier market, as the name suggests, refers to the network of organisations that provide the materials, products and services to which the marketing company adds customer value. This means that there could be more than two parties in the relationship and this makes the buyer/supplier relationship more complex (Svensson, 2001). Trust is an important factor in supply, since the management of supply is people dominated; and dealing with people has some elements of risk (Rotter, 1967). Suppliers' trust sometimes needs to be synchronised, because the trust between a supplier and retailer could also be affected by consumers' perceptions of the retailer. Where a customer does not trust a retailer obviously this could be transferred to the initial supplier therefore creating distrust for both the supplier and the retailer. Betrayals of trust could lead to eventual termination of service providers, evidence of incompetence and lack of co-operation (Rotter, 1967; Svensson 2001). For this reason it is assumed that service providers invest in both economic and social aspects of the transaction. Gao, *et al.* 2005 and Gronroos 1994 revealed that trust has played an important role in building relationships between firms and their stakeholders through successful and mutual relationships between a supplier and buyer (Anderson and Narus, 1990).

Gao, et al. (2005) and Gronroos (1990) concluded that reduction of distrust could be done through relationship-building approaches. They confirmed that there is significant negative effect of buyers' trust in the supplier if there is uncertainty in purchase decisions. Svensson (2001) in their studies concluded that trust and mutual trust in a dyadic business relationship has to be seen in a wider context beyond a specific business relationship. Most suppliers' transactions are business to business and the consequences of failure or risk are greater than in customer to business. The study of Gao et al. (2005) shows that buyers' trust can be enhanced if the buyers perceive suppliers to be trustworthy and if buyers perceive the suppliers to be highly committed to the relationship. In addition, buyers' perception of the supplier's dependence does not significantly increase buyers' trust, but does have a direct effect on the Decision Making Uncertainty (Gao, et al., 2005). Figure 3.3 depicts the emerging framework. The next section will discuss the performance as consequences of market orientation.

Figure 3.3: The Emerging framework for trust.



3.7 Performance

The previous section has gone into considerable detail regarding stakeholders' trust because it has been shown to be a crucial factor in an organisation's long-term successful performance.

The relationship between MO, trust and performance has been noted by many researchers

(Adamson et al., 2003; Ngai and Ellis, 1998; Kohli and Jaworski, 1990, Naver and Slater,

1990). Organizations satisfy customers needs and wants as a means of achieving their own objectives (Levitt, 1960). Gronroos (1994: 355) explained that "relationship marketing is the process of attracting maintaining and enhancing relationships with customers and stakeholders with the aim of making a profit so that the objectives of the parties involved are met and achieved by mutual exchange and fulfilment of promises". Creating values for customers leads to trusting behaviour, which in turn leads to businesses meeting their objectives. Trust is said to produce effective and efficient organization (Fukuyama, 1995) also trust replaces costly monitoring procedures which create greater transactions costs.

Before examining the relationship between market orientation and performance, it is important to have an understanding of performance. There has been increasing interest in understanding what influences organisational performance (for example, Kohli and Jaworski, 1990; Jaworski and Kohli, 1993; Naver and Slater, 1990). Organisational performance is difficult to measure as organisations vary in sizes, objectives and structure. As a result research related to organisational performance has evolved in the last two decades (Marchand and Raymond, 2008; Auh, and Mengue, 2006; Eskildsen and Kristensen, 2006; Yeo, 2003; Aken, et al., 2005; Kaplan and Norton, 1992; Buzzell and Gale, 1987; Porter, 1980, 1985). The next section will define performance.

3.7.1 Definitions of Performance

At first glance, it might appear a straightforward matter to define such a seemingly simple concept as performance. Kaplan and Norton (1992) point out that the definition of organisational performance remains fragmented (Ostroff, 1993; O' Reilly, et al., 1991; Kaplan and Norton, 1992). The Collins English dictionary second edition: 1088 defined performance as:

“Manner or quality of functioning, informal mode of conduct or behaviour”.

Performance, therefore, is about doing things and the outcome of doing things.

Organisations do things in different ways, and because they do things in different ways

outcomes vary. Tyson (1999) argues that organisational performance is an outcome of the way managers interpret societal and organisational pressures, and the perception of the employee. Hence this interpretation influences the actions of all the parties involved in the organisation (Neely, et al., 2002; Appiah-Adu, 1998). The interpretation could come in many forms, both financial and non financial, depending on the organisation's objectives.

In the past many writers, who were interested in understanding business performance were particularly interested in the areas of market share, product quality, sources of competitive advantage and industry structure (Buzzell and Gale, 1987; Porter, 1980, 1985). Recently, a number of authors have related organisational performance to financial and non financial outcomes (Stanworth and Purdy, 2003; Movondo and Farrell, 2003; Slater and Narver, 1994; Kaplan and Norton, 1992; Jaworski and Kohli, 1993). While others, view the effect of market orientation on organisational performance as non-financial results only (Mavondo and Farrell, 2003; Kohli and Jaworski, 1993). Kaplan and Norton (1992), Yeo (2003) and Brush (1992), tried to bridge the gap between financial and non financial measures by combining financial measures and non-financial metrics relating to organisational performance. In other words, they include other objectives of the business owners which are normally ignored. In many cases these

objectives vary from business to business. In support of Kaplan and Norton (1992) explain that good performance is not about emulating the strategies of successful competitors, but about the search for sources of competitive advantage, such as operational flexibility, price/cost leadership, customer service and market penetration.

Whilst much work has been done in the field of understanding organisational performance and the underlying determinants such as structure, management, technology and size (Jaworski and Kohli, 1993; Cavusgil, 1994; Kangis and Williams, 2000; Kim, 2003; Bhuian, Mengue and Bell, 2005), it seems that very little empirical work is found

in the literature identifying discriminating influences such as non-financial and climate/environment (here, climate meaning organisation culture) may have on performance. Most previous studies have concentrated on growth industries (Baker and Hart, 1989; Guest, 1992) and not small businesses (Pelham and Wilson, 1996; Blankson and Omar, 2002).

Evidence has shown that the methodology used for performance measurement tends to be adequate for examining only successful companies in many cases large companies (Kohli and Jarworki, 1993; Narver and Slater, 1993; Pelham and Wilson, 1996). Little has been done in the area of small businesses particularly ethnic minority business, perhaps because of their size, which could make their performance appear less significant. (Cook, et al, 2004, Blankson and Omar, 2002).

It has been found that small businesses tend to be more secretive with their financial dealings and often do not account for their activities (Cook et al., 2003; Blankson and Omar, 2002; Hankinson, 2000). However, these characteristics of small businesses provide a good reason to generate research interest in this sector. This study will fill in the gap. The next section will discuss the various performance measurements.

3.7.2 Performance Measurement

It is suggested that organisational performance is dependent not only on the aims of the

organisation, but also on the process for achieving such aims and how such aims are achieved (Kangis and Williams, 2000: 531). Therefore, the level of effectiveness in an organisation is directly related to the outcome of the performance of the organisation (Day, 1994). In order to achieve aims and objectives in an organisation, it is important to ensure that the strategies are current, effective and efficient (Kohli and Jaworski, 1990). Businesses have different objectives and tend to adopt different strategies depending on the industry, environment and their capabilities (Taghian and Shaw, 2002; Erdil, Erdil and Keskin, 2004; Day, 1994). It is widely accepted that businesses operate in different environment with different levels of capabilities and thus varying levels of outcome (Ilozor, et al., 2002; Appiah-Adu, 1998; Drucker, 1954). These aspects of businesses have not made universal measurement of performance easy; and many researchers have attempted to define ways of measuring performance.

Lynch and Cross (1991) and Cavugil and Zou (1994) argued that the problem with the performance measures used in many organisations is that they are rarely integrated with the business processes holistically. Many of these performance measures are not well thought through (Yeo, 2003). In addition Tyson (1999) since reported that performance measures are also often poorly defined in relation to what is being measured. Besides, Cavusgil and Zou (1994) argued that a firm's performance is a difficult concept to standardise universally and in particular within an industry. They explained that performance expectations vary with the perceptions and expectations of each individual firm or owner manager. Firms have different capabilities and operate differently, making it difficult to standardise measures (Kaplan and Norton, 1992). Some researchers have described performance measurement in terms of the extent to which a firm's economic and strategic objectives are achieved (Mylonakis, 2003; Mavondo and Farrell, 2003; Kangis et. al, 2000; Yilmaz, Alpkhan and Ergun, 2004; Kim, 2003, and Terziovski and Samson, 1999). However, not all firms have economic objectives or are concerned at all times with economic objectives (Mavondo and Farrell, 2003). For example, in times of economic uncertainty firms may be more concerned with survival strategies, which mean that the main economic objectives may be compromised. Traditionally, firms regularly set and refine strategic objectives (such as market share and brand awareness

(Jaworski and Kohli and Kumar 1993) and economic performance, e.g. profits, sales, ROI and ROA (Baker, 2001). These goals lead to high performance which is a function of the degree to which a firm has achieved its goals (Cavusgil and Zou, 1994; Jaramillo, et al., 2003). What is not clear is how SMEs' performance relates to their non financial measures.

From the above discussion, it has been established that it is important that in performance measurement, all specific goals set by the organisation and the extent to which these goals were met for each firm are taken into consideration (Neely, et al 1996.; Jaworski and Kohli and Kumar 1993; Kaplan and Norton 1992; Kohli and Jaworski 1990; Buzzell and Gale, 1987). Therefore, it may not be possible to have a standard measurement instrument for all businesses. Following from this, it would appear that identifying an individual firm's objectives within a sector will necessitate finding a common measurement system across industries or sectors. Thus, some form of general performance measurement must be put in place in order to substantially determine the relative performance of the firms in a particular sector (Sousa et al., 2006; Baker, 2001). Where there is no general measurement, it may be difficult to standardise or compare the performance across similar firms, especially when comparing an industry or a sector will be very much evident (Parkan, 2004; Yenyurt, 2003; and Frigo, 2002). Thus, many organisations use measures such as sales, sales growth, and profitability, which are easier to attain as well as compare across firms (Kennerley and Neely, 2002; Barker, 2001).

However, in the case of SMEs in particular ethnic micro businesses, there is a need to investigate non quantifiable objectives such as keeping the family in employment, motivation, being able to look after the children during school holidays, not being discriminated against and other qualitative objectives (Cook et al., 2004). These measurements could be applicable especially to the ethnic minority micro businesses as they remain small and have unique reasons for starting their businesses. Many studies such as: Kaplan and Norton (1992), Kohli and Jaworski (1993), have investigated the importance of including the soft objectives as performance measures and found that it is

applicable.

In order to bridge the gap in measurement of performance, Kaplan and Norton (1992) provided the balanced scorecard (BSC), which considers organisational performance from four perspectives: customers; internal efficiency; innovation and learning activities; and the financial perspective. The BSC encompasses financial and non financial measures. These are related to three key organisational stakeholders: shareholders (financial perspective), customers (customer perspective) and employees (organisational innovation, learning and growth). Although Kaplan and Norton (1992) argue that it is not stakeholders only that they are measuring, one could argue that the four items relate to stakeholders. Also a close observation shows that the BSC integrate many issues that have been previously addressed by other authors (Neely, 1999). Therefore, Kaplan and Norton's (1992) BSC is an extension of the existing measurement procedure, with an integrative approach. However, Kaplan and Norton were criticised by other authors, for example Gray et al. (1995) for not including social and environmental factors. It is interesting to note that social and environmental factors are now increasingly being part of the expectation of the consumers and stakeholders, therefore, there is need to include them in performance measurement. Another reason for the inclusion of social and environmental factors is the global nature of the market for both small and large businesses (Kotey, 2003).

3.7.3 Performance as consequences of Market Orientation:

Recently, marketing scholars have begun to explore the relationship between the marketing concept and business performance (Kohli and Jaworski, 1990; Jaworski and Kohli, and kumar 1993; Narver and Slater, 1990, 1991; and Mylonakis, 2003). Market orientation can be explained as the culture adopted by an organisation to express the way they apply marketing concept (Kohli and Jaworski, 1990). There are at least three different types of consequences of market orientation: 1) business performance; 2) employee and organisational commitment; esprit de corps (trust); 3) customer satisfaction and repeat customer. It has been established that culture is strategy because

the organisation's culture directs its strategy. For the owner manager his culture directly influences the business culture as all decisions are made by him/her (Drucker, 1954). Management writers have argued that an organisation's culture contributes to the level of performance as it has implication for the organisation's strategy and output (Shams-ur and Hpilip, 2005; Rangarajan, Chonko, Jones, and Roberts, 2004; Mavondo and Farrell, 2003; Kangis and Williams, 2000; Kim, 2003). Parry and Proctor-Thomson (2003) argue

that an organisation's readiness for improved performance is a condition impacted upon by a variety of organisational antecedent variables, such as culture and environment. In a similar study, Kim (2003) consider the issue of the organisational environment in other words, culture, which influences learning. They argue that complexity of the organisational environmental drives involvement of organisation members at all levels of the firm. This view is consistent with strategy theory (e.g. Mintzberg, 1973; Bourgeois and Broadwin, 1984; Ansoff, 1987; Nonaka, 1988), which suggests that a fit with the internal environment improves firm performance, and as a result, the way things are done internally. In addition, Salaman et al. (2002) offer five-fold suggestions that captured the activities of market orientation, and stress that performance of an organisation is a product of the way things are done in an organisation and hence of organisational culture.

According to Webster (1992), Kaplan and Norton (1992), performance is based on both culture and objectives, and it is known that organisations exhibit different cultures and have different objectives. Webster (1992) argues that the culture of an organisation influences its objectives and hence performance. Individual managers might foster a particular culture that would or would not enhance the organisation's objectives. Thus if a manager does not embrace the marketing concept culture, it is possible that the firm's performance might be affected. In addition, the model by Lumpkin and Dess (1996) found that firms' objectives provide a form of mediating effect on performance. This model suggests that firms' activities or strategies could mediate the effect of entrepreneurship on performance. For example, an owner manager may have an objective to provide employment for the family. This objective may influence the

effectiveness of the organisation, because some family members might not possess the right skills to perform effectively in the organisation, and yet they may be given important roles to play in the organisation.

Earlier on, Jaworski and Kohli (1993) in their study in relation to market share as a measure of performance pointed out that for many companies that adopt a focus or niche strategy, objective measurement such as market share may be an inappropriate measure of performance. This is because their scope for expansion is very limited by their objectives and the market they serve. Another reason for inappropriateness, as reported by Kohli and Jaworski (1993), could be as a result of a lagged effect of market orientation on market share which might not be captured in the short-term. These lagged effects of market orientation are sometimes intangible and may take a long time to be manifested. Clearly these views argue against the use of objective measures alone as an indicator of performance, as some of the effects are not immediate and may emerge later in the future (Kaplan and Norton, 1992; Kohli and Jaworski, 1993). For this reason, many firms try to improve performance by engaging in skills development and innovation, which are generally present through market orientation (Narver and Slater, 2000). Market orientation may not show in any immediate performance measurement but could have an effect over time. Harrington (2001) concludes that firms that fit with their environment are utilising their resources more efficiently in the strategic process, and therefore, achieve higher performance. Therefore, an organisation that is market oriented could achieve higher performance.

This study will attempt to investigate the level of market orientation of the ethnic minority micro businesses, its influence on trust level and the relationship with performance.

Furthermore, Doyle and Wong (1998), found market orientation to be the second most important driver of differential advantage in measuring business performance. In addition, Becker (2002) sees all companies, whatever the industry, as facing common challenge such as wanting to do more, to be the best and be efficient, thereby becoming

market oriented.

Becker (2002) and Pelham and Wilson (1996) explain that, in general, the size of the businesses is not an issue in wanting to deal with challenges; what matters more is the way things are done in the organisation. Becker (2002) goes further, to explain that for most organisations to meet the corporate objectives they have to attract and retain high

quality employees, strengthen brand identity increase flexibility in the face of highly uncertain market conditions and new technologies and so improve performance. In other words, the firm has to take complete control of its marketing activities (Becker, 2002). Similarly, Mylonakis (2003) found that the need to exercise control within organisations necessitates a complete review of a company's marketing environment and the marketing audit by identifying any inadequacies in overall marketing structures. This review is implemented by gathering market intelligence, which enhances learning and thus performance.

In another instance, Matear, Gray and Garrett (2004) investigated how marketing related sources of advantage, and thus, market orientation, contribute to service firm performance. They found that market orientation factors contribute to the attainment of a position of advantage and hence to performance. They assume that a company that is market oriented has a competitive advantage over competitors. Similarly, Raju, Lonial and Gupta, (1995), Raju, Lonial, Gupta and Ziegler (2000) examine the relationship between market orientation and performance in the hospitality industry and find a strong positive relationship between market orientation and performance. Additionally, Cavusgil and Zou (1994) in their study include finance and they find that the state of performance reflects the extent to which the firm's financial and other objectives are achieved through the execution of tactics and marketing strategies, that is, market orientation.

Similarly, Kohli and Jaworski (1990), Jaworski, Kohli and Kumar 1993 and Narver and Slater (1990) investigate the effect of market orientation on business performance. They

concluded that there is a positive relationship between market orientation and return on assets (ROA). Naver and Slater (1990), report that market orientation is an important determinant of profitability in commodity and non-commodity businesses, although the nature of the relationship was somewhat different for the two types of businesses. Therefore, pursuing finance alone is not enough; there is a need to look at the intangible issues, such as market orientation items for measurement of performance (Kaplan and Norton, 1992).

In a different study, Slater and Narver (1994) find a positive relationship between market orientation and sales growth. In contrast, Jaworski and Kohli (1993) reveal that market orientation is significantly correlated with business performance when overall performance is assessed using judgmental measures but is not related to performance using the objective measure of market share. In view of the debate on how market orientation influences financial and non-financial objectives, various authors have identified that there is a relationship between market orientation and performance which is the outcome of business activities (Kohli and Jaworski, 1993; Pelham and Wilson, 1996; Blankson and Omar, 2002). In contrast, Han, Kim, and Srivastava (1998) do not establish a significant direct effect of market orientation on performance. However, Han et al. (1998) find that market orientation does make a significant contribution to performance when considering the moderating effects of technical and administrative issues. These technical and administrative considerations could be termed as part of strategic issues- hence market orientation.

Mavondo and Farrell (2003) in support of Han et al. (1998) point out that the sources of effective marketing implementation may lie outside the traditional marketing domain this may be the case with the EMMBs. According to Blankson and Omar (2002), EMMBs practice marketing in an unconventional way. Mavondo and Farrell (2003) also reveal that the relationship between market orientation and financial performance is not significant in their study. In fact they consider it as being negative, and rather they found a positive relationship between HRM and Marketing effectiveness and also a relationship between cultural factors and market orientation. From the above debate, it is

evident that what businesses do has financial and non-financial implications, hence, both aspects are important in measuring performance. Interestingly, from the above discussion, Movondo and Farrell (2003) have opened up a different debate on the complexities of market orientation. In view of Movondo and Farrell's (2003) findings, there is need to examine the complexities of market orientation and performance which are sometimes hidden or have time lag.

3.8 Financial Measurement

For small businesses, although profits, sales growth, return on investment (ROI) market share and business growth are equally important, they are less substantial measures of business success as Small businesses seem to have other objectives to consider. Similarly, Kuratko, Hornsby and Naffziger (1997: 31) in support of Kaplan and Norton (1992) argue that "entrepreneurial success should not be solely measured in financial terms". However, despite the recognition of the importance of non-financial measures, research seems to have concentrated on traditional economic measures of performance (Bolton, 1971; Jarvis, Curran, Kitching and Lightfoot, 1999, Barnes, Coulton, Dickinson, Dransfield, Field, Fisher, Saunders and Shaw, 1998). Additionally, Jarvis, Curran, Kitching and Lightfoot (1999:123), state that:

"Performance measures are an important element of financial management strategies and that small business pursues a range of goals".

Therefore, small firms use a variety of measures and indicators to assess business performance including financial measures (Kaplan and Norton 1992; Barrow, 1991). Similarly, Barrow (1991) reported that the accounting and small-business literature is driven by a questionable adherence to classical economic theory that does not include other forms of measure that could be as important as the economic measures. He claims that it is often assumed that profit maximisation should be the central objective of any firm, ignoring the uniqueness of SMEs and their personal reasons for starting the business. Therefore, measures of performance used often prioritise profit maximisation, taking indicators such as return on investment and profit margins as key indicators

(Ezzamel, 1992), which is not always adequate for SMEs. In line with Ezzamel (1992), Parasuraman Purohit and Godshalk (1996: 276), have adopted a limited view of success, focusing almost exclusively on business success as quantitative measures of firm performance, ignoring the qualitative and more personally defined criteria of success, in spite of the fact that success is to some extent individually defined. Financial measurement is equally important for EMMBs because if they cannot succeed financially

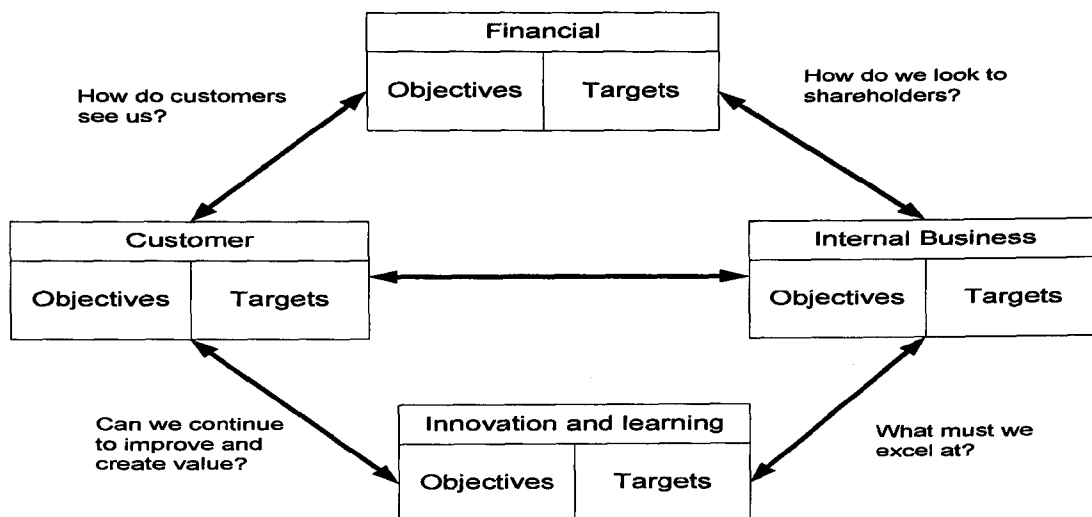
they cease to exist. However, they have other objectives that must be taken into consideration.

Many researchers have criticised the financial management practices in the small businesses sector (Hall and Young, 1991; Nayak and Greenfield, 1991; Keasey and Watson, 1993). Keasey and Watson (1993) reveal that there is a lack of awareness or application of good practice in small firms. This study will take several factors into consideration including non-financial measurement.

3.8.1 Emerging Performance Measurement

After discussing the various aspects of performance measurement, it was evident that Kaplan and Norton (1992), including Pelham and Wilson (1996), took the general view of the other authors into consideration when they devised the Balance Score Card (see figure 3.4). Many researchers have used BSC.

Figure: 3.4: Kaplan and Norton's (1992) four box balanced scorecard.



The balance scorecard helps to answer various questions that surround the performance measurement concepts, which have been discussed in previous sections. It provides answers to four basic questions, namely: How do we look to shareholders, how do we

relate with them? What are their needs? How do we meet their needs? In terms of non-financial perspective, how do customers see us? This will determine whether our customers will be loyal to us. These questions help to provide the customers' perspective: What must we excel at? What are we good at that the customer needs? Answering these questions provides focus to the internal perspective: and can we continue to improve and create value? The answer here is directional and suggests that performance measurement helps to identify future directions of the organisation in the area of innovation and learning perspective. This is a component of Market Orientation (see Kohli and Jaworski 1990). Therefore, Kaplan and Norton BSC embrace the measurement of market orientation.

Kaplan and Norton (1992) explained that to assure the long-term survival and growth of the business, there has to be a balance between the four perspectives, taking into consideration the firm's capability. The balance scorecard helps the management to

control those areas which have the greatest impact for the achievement of strategic objectives, where information is disseminated to all levels of the organisation. BSC also aligns strategies to the goals of departments, teams or individuals, and makes it therefore possible for employees at all levels to see how they can contribute to the realisation of the strategic objectives (Kaplan and Norton, 2000).

Recently, a common theme in the study of performance has been a determined attempt to relate performance metrics more closely to a firm's strategy and long-term vision. This has generated the emergence of many performance measurement systems that are devised around a matrix system including financial and non financial (Pun and White, 2005).

Table 3.9 below shows the gradual evolution of performance measurement concepts.

Table 3.9: Evolution of performance measurement systems adopted from Pun and White (2005: 53) based on De Toni and Tonchia (2000: 47) Ghalayini and Noble (1996: 68)

Traditional PM	Emerging PM
Based on traditional Accounting system	Based on company strategy
Based on cost/efficiency	Value-based
Trade-off between performance	Performance compatibility
Profit-oriented	Customer-Oriented
Short-term orientation	Long term orientation
Prevalence of individual measures	Prevalence of team measures
Prevalence of functional measures	Prevalence of transversal measures
Comparison with standard	Improvement monitoring
Aims at evaluating	Aims at evaluating and involving
Hinders continuous improvement	Stresses continuous improvement

According to Neely et al. (1996), the reasons for implementing Performance Measurement (PM) systems usually fall into five general categories: monitoring of performance, identification of areas that are in need of attention, enhancing motivation, improving communications and strengthening accountability. PM systems have to be designed, managed, and evaluated periodically to ensure that they yield the desired

business result (Gregory, 1993; Waggoner, et al., 1999). This research, therefore, will identify areas of performance of the ethnic minority businesses that need attention, motivation, communication and accountability. Furthermore, Neely et al. (1995) argue that PM is a process of quantifying the efficiency and effectiveness of action that leads to improved performance. According to Sinclair and Zairi (1995), PM is concerned with determining how successful organisations have been in attaining their objectives, whereas performance measures are the numerical or quantitative indicators that show how well each objective is being met.

3.8.2 Non Financial Measurement

In answering the above question, it must be remembered that any value-judgement of whether a business perform well will to some extent depend upon the criteria by which it is being measured. There is potential ambiguity here because as discussed in the previous paragraphs, there are no comprehensive scales available to assess performance, though there are scales for measuring some components such as financial growth and market orientation. These scales have been used mostly on large businesses rather than the SMEs (Jaworski and Kohli, 1993; Kohli and Jaworski, 1990; Narver and Slater, 1990; Slater and Naver 1994; Pelham and Wilson, 1996).

Traditional methods of measuring a company's performance by financial indices alone have virtually disappeared from large organisation (Basu, 2001). Non-Financial measures are at the heart of describing strategy and of developing a unique set of performance measures that clearly communicate strategy (Kaplan and Norton, 1992, 1996; and Neely, et al., 1996) and help in execution.

Andre and Saraiva (2000) noted that there is quite a large gap between available models and current company practices. This gap makes effective measurement difficult and many organisations such as the EMMBs seen not to be performing well while they are. In contrast, Murphy, Trailer and Hill (1996) report that one approach to measuring effectiveness is to relate performance to the organisation's or owner manager's goals. It

would appear that this approach might be particularly appropriate for SMEs, in particular EMMBs where the goals of the organisation and of the owner are generally one and the same. Admittedly, in most cases personal objectives could be difficult to identify and measure but they should not be ignored.

It is widely accepted that small firms have different characteristics from larger companies (Breen, 2004). Sometimes these differences could be attributed to the relative size, but

normally the major differences are related to objectives, management style and marketing. Carson (1996: 7) outline the constraints of small business as: "limited resources, for example, limitations on finance, marketing knowledge and time". These may all contribute to limited marketing activities relative to their size when compared to

large companies and large competitors. For instance, lack of specialist expertise may be a constraint because managers in small businesses tend to be generalists rather than specialists (Appiah-Adu, et al., 1998; and Carson, 1996). In terms of expertise, the manager is unlikely to be an expert trained in any of the major business disciplines (Cook, et al., 2004). The ethnic minority businesses also tend to make limited impact on the marketplace in an industry or geographic area, due to their size alone (Blankson and Omar, 2002).

For SMEs and specifically the ethnic minority businesses, it is difficult to separate ownership and management goals, as the goals of the owners become the goals of the firms (Naffziger, et al, 1994; Jarvis, Curran, Kitching, Lightfoot, 1999). The over-riding objective of an SME is the freedom of being your own boss (Lecornu, et al., 1996). Furthermore, it has been submitted that many of the stated reasons for entering a small business are mainly non-financial in nature (Stanworth and Purdy, 2003; Stanworth and Curran, 1976; Henderson and Robertson, 1999; Sawyer, McGee and Peterson, 2003). For this reason, Brush (1992: 22) argue that the "assessment of business performance for small businesses should include not only financial measures, but should incorporate other measures such as employee satisfaction, social contributions, goal achievement,

and effectiveness”. Buttner and Moore (1997: 34) support this view, noting that the entrepreneurs in their study measured success in terms of “self-fulfilment and goal achievements.

Besides, Cooper (1993) consider the age of the entrepreneur/SMEs in measurement of performance and suggest that older entrepreneurs are more likely to survive but less likely to grow and that this might be explained by the entrepreneurs’ alternative employment opportunities and their attitudes to risk (Cook et al., 2004; Nwankwo, Ekwulugo and Maduchie, 2005). For example, older entrepreneurs may be “less likely to take risks and invest the time and money needed to grow. They may be more cautious and afraid of failing in old age therefore, reducing the opportunity to grow. They may however, be less inclined to close down marginal businesses because they perceive fewer employment opportunities for them” (Cooper, 1993: 249). It is assumed that the

prerequisite of using non financial measurement is that before the performance of an SME could be assessed there is a need to understand the non financial objectives of the owner of the business. This it seems is because each SME may have a unique set of goals related to their individual situation (Naffziger, et al., 1994), which is unique to the particular business. SME performance measures, therefore, could be varied to suit each sector and an individual owner manager.

It is imperative also that where economic measures (such as earnings) are used to assess performance, they should be related to the input of the owner(s). Fasci and Valdez (1998, p. 5) note that “hours dedicated to the business on a weekly basis is a measure of input to the business and contributed significantly to the earnings ratio”. As noted by Murphy, Trailer and Hill (1996: 22), “failure to address the critical control variables will likely lead to results that are difficult to interpret where conflicting and confusing results are likely to abound”. For example owners’ salary should be considered and all hours put in should be taken into account. Murphy, Trailer and Hill (1996: 15), however, reveal that “there is no consensus amongst researchers, on the goals of entrepreneurship, and that the definitions of successful performance for a new venture and the variables

used to measure performance vary widely across researchers and sectors.”

In measuring performance, Kuratko, Hornsby and Naffziger (1997), identify a four-factor structure of objective statements with 15 items/scales. The four factors are:

Extrinsic rewards, for example, to acquire personal wealth, to increase personal income and to increase income opportunities

Independence/autonomy (maintain my personal freedom, personal security)

Self-employment, (to be my own boss and to control my own employment destiny)

Intrinsic rewards (gain public recognition, meet the challenge, enjoy the excitement, personal growth and to prove I can do it) and family security

Similarly to Kuratko et al. (1997), Maysami and Goby (1999) identify 10 major motivating factors for business owners.

The factors are:

Job satisfaction

Presence of opportunities

Desire to be one's boss; freedom and flexibility

Need to make more money

Independence

Desire to realise an ambition

To put knowledge into use

Personal challenge

Achievement

Other factors that have been suggested include customer satisfaction (Pelham and Wilson, 1996; Nagarajan, et al., 1995) and employee satisfaction (Rosa and Cater, 1996). Obviously these objectives will be difficult to quantify, qualify and even will make comparison difficult. It could be assumed, however, that the measurement variables of an individual SME's objectives will be custom made and difficult to standardise generally, as different objectives might require different measurements. Therefore, it is submitted that small and medium-sized enterprises start ventures with several objectives. The most important of these, may not necessarily be financial, that is

directly related to market share, sales growth and profit, but are instead related to other factors (Pelham and Wilson, 1996). The degree to which these objectives are attained is a measure of the firm's performance levels (Kaplan and Norton, 1992). This study will explore the various elements of non-financial objectives and objectives of the EMMBs.

3.8.3 Justification of Financial and Non-Financial Measurement

In order to evaluate the businesses under study fairly, it has proved essential to make use of both financial and non-financial measurement. Financial measurement is obviously important. Financial considerations, however, should never be allowed to obstruct an evaluation of non-financial factors. As has been pointed out, these are often of crucial importance to the owners of EMMBs.

Neely et al. (1995) explain that a performance measurement system is the set of metrics needed to quantify both the efficiency and effectiveness of actions. For this study,

actions mean, business activities and decisions made. Some of these measures are designed for self-assessment and some are designed to help managers measure and improve business processes (e.g. McNairy, et al., 1990). The balance scorecard (Kaplan and Norton, 1996, 2000) was designed to help managers to improve performance and also business processes. This is consistent with Jaworski and Kohli (1993) and Pelham and Wilson (1996). Minzberg (1993) explain that strategies are realised through consistency of decision-making and action, which then results in good performance. In support, Neely et al. (1995) argue that a Performance Measure (PM) is a process of quantifying the efficiency and effectiveness of action that leads to performance. It is apparent that quantifying qualitative data is sometimes difficult and might lead to markedly subjective

outcomes. To overcome the problem of being subjective, qualitative and quantitative measures could be applied.

However, the problem of how organisations should measure their performance has been

challenging management and practitioners for many years (Kaplan, et al., 1992; Neely, et al., 1995). Traditionally, performance is measured using only quantitative and financial measures (Aken, 2005; Kaplan and Norton, 1992). These traditional performance measures have shortcomings that have triggered a PM revolution (Neely, 1999; Neely and Bourne, 2000; Watson, Newby and Woodliff, 1998; Murphy, Trailer and Hill, 1996). For example, the existence of different objectives for different businesses will give rise to different performance outcomes in a particular sector. This can make it hard to compare

performance. Lockamy (1998) reveal that a PM system should provide a means for maintaining balance between strategic objectives and market requirements, co-ordinating the effective use of company resources and monitoring progress towards the achievement of pre-determined strategic objectives. For the EMMBs, many of them started their own businesses for many reasons, which may be different from the mainstream businesses.

In general, these objectives are required to serve as a mechanism for monitoring progress in the business. Therefore, a PM system should be capable of measuring objective and subjective elements of the business (Watson, Newby and Woodliff, 1998). Neely and Bourne (2000) explain that performance measurement could be seen as a means of communication between the organisation and its stakeholders and of encouraging implementation of strategy, not just the end outcome. Performance measurement should reveal the state of affairs, thereby alerting managers about which areas to direct resources. It should also reveal the current situation of an organisation, therefore providing indicators for strategising. Performance measures should be used as a communication tool that helps to enhance market orientation. Financial and non-financial measures will be applied in this study.

3.9 Customer Satisfaction

The practice of market orientation is centred upon customers, by meeting the need and wants of the customers. The ways in which services are offered to customers are becoming an increasingly important source of competitive advantage. In the past companies relied on the conventional marketing mix strategies and have not paid enough attention to the role of satisfying customers (Kotler and Keller, 2006). As a result very few companies have actually defined and articulated strategies for customers' satisfaction. Kohli and Jaworki (1993) suggest that customer orientation is associated with business performance. They explained that customer-oriented firms are the ones that performed better. Narver and Slater (1994) emphasise the importance of accurate market feedback to the general success of the firm. It is assumed that a firm that is customer oriented should continuously gather information on their customer satisfaction. Thus, market orientation is positively related to business performance.

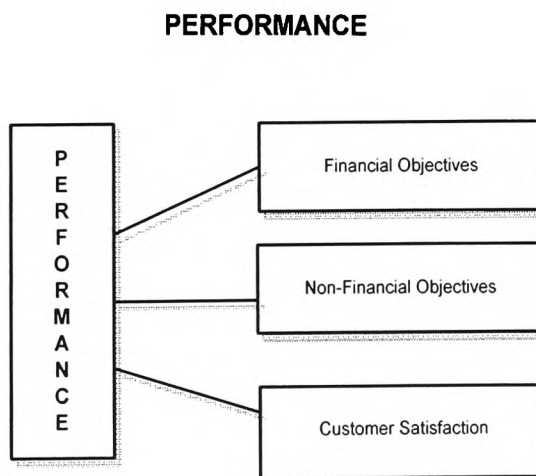
It has been identified that one of the important ways of satisfying customers is through quality and careful attention to customer service. Hence there is the need to pay particular attention to service quality, especially the way product/service quality is achieved. Parasuraman, Zeithamal and Berry (1988) emphasise the measurement of customer perception of the service they obtain against the established benchmark. The origin of customer orientation is rooted in marketing philosophy, which is rooted in meeting customers' needs and wants and at the same time maximising the company's objectives. Drucker (1954) had asserted that creating a satisfied customer is the only justifiable explanation of marketing because good marketing is customer oriented. Shapiro (1988)

contends that there are few significant differences between customer oriented and market driven businesses, or those which are customer driven and market oriented. If this is so, then customer satisfaction is obtained through market orientation. Therefore, it is important that customer satisfaction is included in the performance measurement.

Various studies have been carried out in the area of customer satisfaction (Appiah Adu and Singh, 1998; Desphande, et al., 1993; Porter, 1985). In a study carried out by Appiah-Adu and Singh (1998) there was a positive effect of customer orientation on SMEs' performance. Also, there were varied influences in relation to innovation orientation and competitive environment on the levels of SME customer orientation. Appiah-Adu and Singh based their questions on customer orientation on various aspects of marketing such as: service; product development; competitors, knowledge of customers, customer focus, product differentiation, and customer interest. These were adopted from Naver and Slater (1990).

Porter (1985) explains that a company that is customer orientated creates continuous above average performance for its customers. In addition Desphande et al. (1993) conclude that customer orientation is positively associated with performance. Pelham and Wilson also establish that customers and competitors are positive to performance for SMEs. The EMMBs mainly serve their own ethnic groups, and some cases serve mainstream customers. EMMBs in general are seen not to be performing well thus not customer oriented thus: Figure 3.5 depicts the emerging framework.

Figure 3.5



3.10 Summary

Chapter three reviewed the three strands of literature namely: market orientation, trust, and performance. The review revealed that market orientation could lead to an improved level of trust, and consequently an improvement in performance.

3.10.1 Market Orientation

Sections 3.2 to 3.5 discussed the issues of market orientation. These sections examined the concept of marketing, evolution of marketing, market orientation, and approaches of marketing.

Marketing has evolved over the years in response to the changes in the environment. This work has established that for organisations to survive there is need to build relationship between organisations and their stakeholders. An effective way to build a relationship is through an organisation adopting market orientation. Market orientation is underpinned by information gathering, dissemination, and responsiveness. A business is market oriented only when the entire organisation embraces the values implicit in market orientation. It is assumed that when a business is market oriented all business processes are directed at creating superior customer value. Therefore, to achieve superior customer value, market orientation should be an organisation-wide practice with a holistic approach.

Since market orientation should be organisation-wide, it was found that there would be some form of difficulties in organisations becoming market oriented. In particular, in a large organisation, conflicts and politics could be obstacles to market orientation, whilst in small organisation the issue of capabilities will, to a large extent, play a role as to the limit to which market orientation pervades the whole organisation. Also the degree of adoption of market orientation will be determined depending on the organisational interpretation of market orientation. It was therefore found that for small firms, market orientation is a less critical ingredient of success because these companies have fewer

customers and simpler organisation structures and are more adaptable to market place changes.

3.10.2 Trust

Section 3.5 discussed definitions of trust, dimensions of trust, types of trust, importance of trust, and, finally, stakeholders' trust. Trust relies on the interaction between parties and there are different types of trust. It is expected that trust should come from the leadership/owner manager first. Furthermore, trust builds social capital and influences organisational culture. The above review reveals that every situation does not necessarily demand trust.

However, even when there is a need for trust the level of trust varies in different situations. This is compounded with the difficulties in defining trust which have been documented by many authors. It has been difficult to come to a consensus as to what trust is and how trust is developed. Hence there are different dimensions of trust that are proposed by various authors such as honesty, openness, confidence and promise, although these overlap each other.

Most micro businesses are run by owner-managers who influence decision making in the organisations. The EMMBs have daily contact with their stakeholders and their relationships to an extent influence their decision making.

3.10.3 Performance

In terms of performance, sections 3.6 to 3.8 explained performance, performance measurement, financial measurement, non-financial measurement, justification of financial and non-financial measurement, and finally customer satisfaction were discussed.

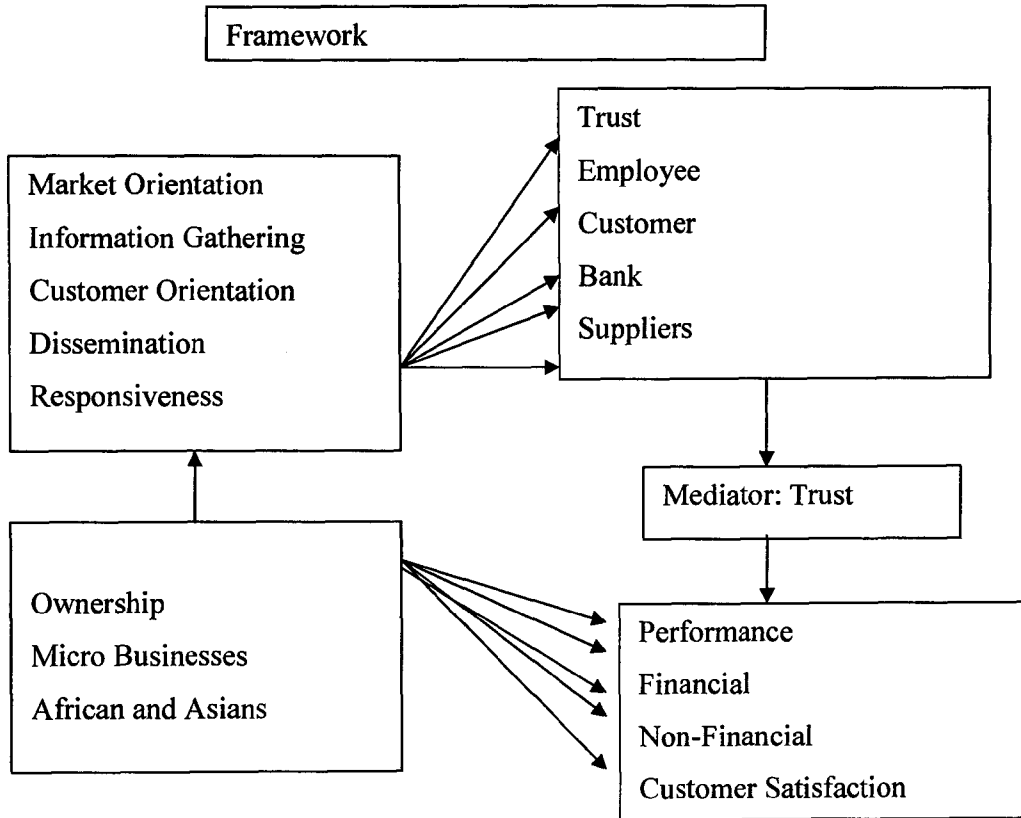
The performance measurements have evolved over the years in response to the changes in the environment (Sousa, et. al. 2006). There are many emerging models and

performance measurement frameworks, such as the EFQM (2001) excellence model, Kanji's business scorecard (Kanji and Sa, 2002), the performance prism (Neely et al., 2002) and the balanced scorecard (Kaplan and Norton, 1992). The balanced scorecard is seen to be in line with business excellence and TQM, and is relevant to both small and large organisations; however, there is no comprehensive empirical research that exists on implementing the balanced scorecard in SMEs. It was explained that there is no accepted method of measuring performance of SMEs similar to the economic measures usually used for large firms. However, it was suggested that an accurate performance measurement is critical to understanding new venture and small business success and failure. Therefore there is need to formulate a framework that suits the SMEs in particular the EMMBs. Research on patterns and practices of marketing of ethnic minority businesses and the effect on performance have been overlooked by researchers.

This study will attempt to build on the scant empirical and theoretical evidence available on ethnic minority businesses' performance. Therefore, this study extends the previous studies by considering the influence of trust and market orientation on the performance of EMMBs in London. Performance is influenced by organisational culture hence market orientation, objectives and the external environment. Therefore, cannot be captured by using only financial measures.

This study pays particular attention to the non financial objectives of the EMMBs and includes them in the performance measurement. This study has adopted an integrated approach to performance measurement based on Kaplan and Norton's (1992) balanced scorecard (Neely et al 1999., 1996; and Kohli and Jaworski, 1993) and also consideration was given to the unique position of the ethnic minority micro businesses. The balanced scorecard (Kaplan and Norton, 1992,) was chosen mainly because of its simplicity, general acceptance among practitioners and researchers, and it is closely related with strategy. The conceptual framework for this study can be seen in Figure 3.6.

Figure 3.6: The conceptual framework



CHAPTER FOUR

4.0 FRAMEWORK, QUESTIONS AND HYPOTHESES

4. 1. Introduction

The proceeding chapters have reviewed the relevant literature, and identified limitations of previous studies of MO, Trust and Performance. To fulfil the research gap and extend the previous research a conceptual framework has been derived from the research objectives

The objectives of this chapter are to develop a conceptual framework and model based on the literature review in Chapter 3 and to discuss the drawn hypotheses. This chapter is divided into three sections: section one, the market orientation construct; section two, the trust constructs; section three, the performance construct.

Five main questions have emerged from the literature review. The focus of this study is on EMMBs. The first question relates to the market orientation and its consequences and in particular whether the EMMBs are market oriented. The second question relates to the level of trust of the EMMBs stakeholders. The third is related to the level of performance of the EMMBs, the fourth relates to the relationship between market orientation and performance, and finally the fifth is the relationship between market orientation, trust and performance of the EMMBs.

1. Are the EMMBs market oriented?
2. Do the EMMBs trust their stakeholders?
3. Is the Level of the stakeholders' trust of the EMMBs affected by level of their Market orientation?
4. Does market orientation have a positive effect on EMMBs' performance?
5. Does trust mediate between market orientation of EMMBs and their performance?

4.1.1 Conceptual Development

These research questions underpin this study and reflect the research framework that emerged from the literature review (See figure 4.1). Each section of the chapter discusses the theoretical context for each research question and states the hypotheses to be tested.

This chapter is derived from the literature review in previous chapters, therefore in some cases there will be repetition of arguments. The framework has been adapted and modified from the different strands, namely, market orientation, trust and performance.

MO research has primarily concentrated on large businesses and comprises mainly descriptive work concerning the extent to which organisations have adopted the concept. Kohli and Jaworski (1990) and Naver and Slater (1990), defined the role marketing orientation plays on performance (Jaworsk and Kohli, 1993; Naver and Slater, 1990) and discussion on factors that facilitates or hampers the implementation of MO (Atuahene-Gima and Murray, 2004; Blackson and Cheng. 2005).

Pelham and Wilson conducted a study on SMEs focusing on the effect of MO on performance. However, this study did not specifically address the issues of the micro businesses in particular the ethnic minority micro businesses. There are no studies that have addressed MO and Performance of the EMMB.

This study expands other MO research by integrating MO into models that incorporate several other potentially important variables including trust, stakeholders trust

(stakeholders trust: Employees, Customers, Bank and Suppliers and performance more emphasises on non financial factors and customer satisfaction).

The literature reviewed in chapter three, suggests that MO has a positive relationship with trust and performance. The assumption is based on the fact that companies that are MO and have high level of trust are in a position to meet the needs and wants of customers.

Marketing researchers and practitioners have become increasingly interested in the concept of trust. However, despite the increasing interest in this area of research, the findings and knowledge about trust are limited. In the marketing literature, there are only a few empirical studies focused principally on trust as mediator to performance (Sharif, et al., 2006; Sichtman, 2007). Furthermore, results about the determinants and antecedents of trust in the marketing context are often contradictory and have some limitations. Various studies found in the literature focus on either antecedents or marketing related consequences of trust (Moorman, et al., 1993; Aydin and Ozer, 2005) only a few integrated these aspects with performance (Anderson and Weitz, 1992). Some have looked at MO consequences related to performance (Doney and Cannon, 1997; Kennedy, et al., 2001). Managers would want to know the relationship between MO and success related outcomes of trust, in order to make effective marketing decisions.

Consequently, marketing researchers have not adopted a common understanding of the trust concept, with the result that research on MO, trust and performance in marketing is not coordinated or integrated. Therefore, applications in the marketing context are needed to gain more insight in order to fill the theoretical and empirical gaps in the research in to MO and trust and its relationship with performance.

Empirical evidence presented in numerous academic and practitioner articles has consistently shown that trust reduces conflict, increases commitment, produces cooperation and encourages long business relationships (Kenning 2008, Anderson and

Narus, 1990; Morgan and Hunt, 1994).

Regarding SMEs, there are two main reasons why companies should pay particular attention to the development of inter-organisational trust: First, most SMEs have a weak performance record and need trust as a way to convince, reassure, attract potential partners, investors and customers. Therefore, trust could help SMEs to improve their known profile which gives them a soft edge in being competitive. Second, SMEs are vulnerable and open to fierce competition from large businesses. Trust can also provide good relationships that could improve the level of financial constraint SMEs. The study in this area on SMEs in particular micro ethnic businesses is said to be scant and un-dimensional construct mostly with limitation in scope. In view of the above this study will provide a dimensional construct integrated with MO and performance. The review revealed that market orientation could lead to an improved level of trust, and hence an improvement in performance.

Most studies conducted in these areas have not fully addressed the issues of MO, trust and performance in small businesses. In particular, little attention has been paid to micro businesses such as the ethnic minority micro businesses (Blankson and Omar, 2002; Blankson and Cheng, 2005). As ethnic minority businesses are said to be unique and small in its own ways, some of the variables contained in the different constructs discussed were modified or adapted to suit the area of study. The study adopted three different constructs:

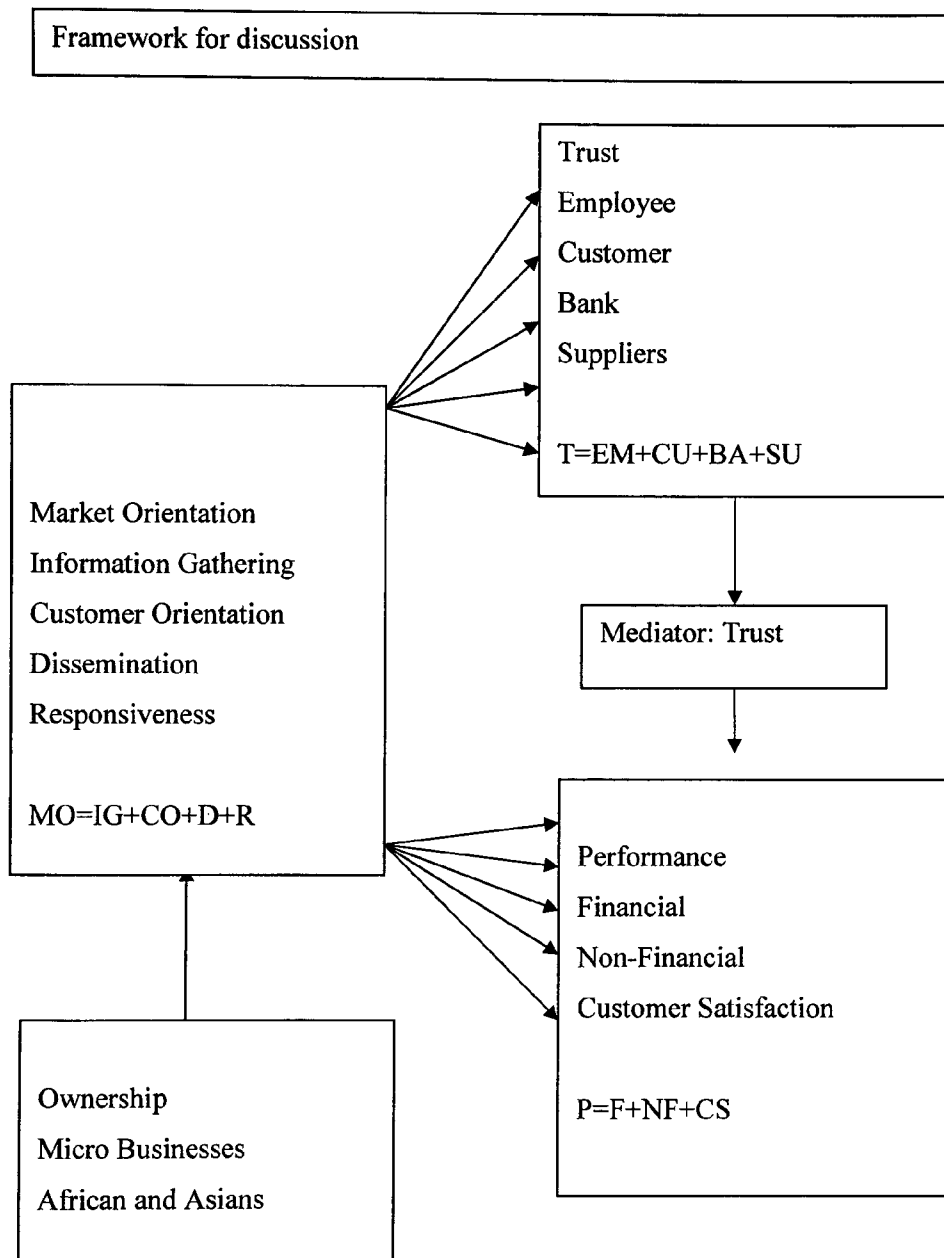
- 1) Market orientation, Kohli and Jaworski (1990), Jaworski, Kohli and Kumar (1993), and Narver and Slater (1990) and (1993)
- 2) Trust, Butler (1991), and Mishra (1996)
- 3) Performance, Kaplan and Norton (1992), and Kohli, Jaworski and Kumar (1993).

The conceptual framework in this study is depicted in the figure 4.1.

Based on the argument outlined in chapter three, if a company has a high level of market orientation, the company should also have a high level of stakeholders' trust and, hence, better performance. There are five research questions and six main hypotheses. Each

section of the framework will be explained individually in different sections where it belongs.

Figure 4.1



4.2 Market Orientation

4.2.1 Are EMMBs market orientated?

In this section, the construct of market orientation will be discussed and justified in relation to the area of study, the ethnic minority micro businesses. This section will discuss consequences of market orientation. The objectives of this section are to determine whether the EMMBs are market oriented and examine the extent to which market orientation is a stimulus to the level of trust within the EMMBs and hence, their performance.

This study adopts Kohli and Jaworski's (1990: 6) definition of market orientation, which they defined as:

“The organization wide generation of market intelligence pertaining to current and future customer needs, dissemination of the intelligence across departments and organisation wide responsiveness to it”.

In other words the above definition of market orientation is based on four dimensions, namely, customer focus, intelligence generation, intelligence dissemination, and organizational responsiveness. Kohli and Jaworski (1990) argued that researching about customers' needs and wants is not enough, that being customer oriented goes beyond that. They also argued that being customer oriented involves taking actions based on market intelligence, not just collecting information from customers but also acting on it. These four dimensions revolve around organisations building stakeholders' knowledge and satisfaction. Furthermore, it is assumed that the implementation of customer and market knowledge on management decisions enhances business performance. Therefore, market orientation is important in driving organisations' performance.

The chosen framework of Kohli and Jaworski 1990 and Jaworski Kohli and Kumar (1993) may not all be relevant to the EMMBs, therefore some items were omitted in the discussion of the construct in order to suit the characteristic of the EMMBs. Issues of

departmentalisation, centralisation and structure may not be directly related to the EMMBs. However, Kohli and Jaworski (1990) gave the opportunity to vary the items according to requirements. Kohli and Jaworski's (1990) framework focuses on the customers, and it is information based, which makes it easy to apply in a given situation. The instrument developed by Kohli and Jaworski (1990) and Jaworski et al. (1993) is easy to measure in both large and small organisations. The instrument is beneficial to both large and small businesses (Pelham and Wilson, 1996; Blankson and Stokes, 2002). Also the instrument has been extensively used by many authors before and found to be reliable (Raju, et al., 1995; Hart and Diamontopolous, 1993; Pitt, et al., 1996; Blankson and Omar, 2002.) (see table 4.4). Based on the above discussion the construct on Figure 4.1 was adopted to formulate the market orientation construct for the EMMBs. The next section discusses the relevant component of the Market orientation construct.

The assumption is that market orientation does not exist in isolation but needs the right conditions to work, such as an appropriate managerial culture, support for market research, sharing information amongst staff, flexibility, being innovative and motivating employees (Kohli and Jaworski, 1990). It is assumed that all these factors influence the organisation's level of market orientation.. It is only when an organisation acquires the right environment and attitude that the effects of market orientation show (Narver and Slater, 1990). Therefore, market orientation is behavioural and environmentally specific. It is believed that because of the nature and constraints of small businesses, they may not practise marketing or they pay little attention to marketing (Pelham and Wilson and Blankson and Omar 2002). However, it could be the case where everyone does everything. This type of structure may generate confusion and role ambiguity, which could bring inter- personal conflicts. From this, it could be assumed that in a large organisation the level of market orientation could be higher than in a small organisation. Thus, an organisation with a high level of customer orientation, information gathering, dissemination and responsiveness is said to be market oriented. These four components of MO will be discussed.

4.2.2 Intelligence generation

Do EMMBs gather intelligence on their markets?

One of the dimensions of market orientation is intelligence generation. Intelligence generation is about obtaining information on the market, customer's past, future and present, through an ongoing market research, not an ad-hoc research (Kohli and Jaworski, 1990). The information is analysed in relation to the specific needs of the organisation, for example, trends in the market, changes in technology and internal and external knowledge and the generation of information is called intelligence generation. The generated intelligence will be used for the overall organisation decision making, irrespective of department but organisation wide. For EMMBs', it is assumed that because of their size and financial capacity the culture of gathering information will be at a low level or difficult to sustain and therefore, market orientation might not be the practice (Pelham and Wilson, 1996).

As was discussed in chapter 3, the organisational system could determine how things are done and the type of relationships that exist in any organisation. Departmentalisation or specialisation could be seen as a barrier to communication and, hence, obstructing intelligence gathering. However, the ethnic minority micro businesses are small and do not have elaborate organisation (Ram, et al., 2002). Therefore, it is expected that intelligence, if available, could spread quickly. In a small organisation such as the EMMBs everyone does everything: therefore, EMMBs could be more flexible. However, being small could hinder information gathering (Cook, et al., 2004; Blankson and Omar, 2002), if managers do not have the research culture for the organisation. It is also argued that the EMMBs do not have the necessary resources to implement appropriate intelligence gathering process. In view of the above discussion it is hypothesised:

H1a: EMMBs do not gather information

4.2.3 Customer Focus

Are EMMBs customer oriented?

Kohli and Jaworski (1990) explained that intelligence gathering should be customer focused because for organisations to have competitive advantage, they should be customer oriented. Drucker (1954) was amongst the first to assert that the centre of marketing concept is meeting customers' needs and wants. Customer orientation is about on-going research about customers, understanding customers, meeting their needs and wants. Customer orientation is a component part of market orientation (Kohli and Jaworski, 1990; Narver and Slater, 1990) and is within the marketing concept. It is the process of creating a behaviour that generates superior value for customers and hence superior performance (Narvar and Slater, 1990; Shapiro, 1988). In this regard, Liu et al. (2002) explained that market orientation is characterised as part of the culture of the organisation that requires customer satisfaction to be put at the centre of business operations. Customer orientation is the specific response from an organisation to its target group or buyer that continuously creates superior value for the buyers. As Levitt (1960) puts it, a competitive organisation is one that continuously augments its product through customer understanding. To gain a competitive advantage an organisation should be ahead of its competition. EMMBs are known to serve mainly their own ethnic customers, and they are mainly in a niche market that serves their community. The question is are the EMMBs complacent in terms of looking after their customers because they are serving a captive audience or are they customer oriented because they are dealing with their own people. Therefore, the hypotheses states that:

H1b: EMMBs are not Customer Oriented.

4.2.4 Intelligence dissemination

Do EMMBs disseminate intelligence within their organisation?

Marketing pervades the whole organisation (Kotler and Keller, 2006). Therefore, there is need for information sharing and this is achieved by dissemination of all relevant information to all the departments in the organisation, thereby enhancing decision making (Kotler and Keller, 2006). Since Micro businesses tend to be small, it is assumed that information dissemination will not be a problem if the managers are customer focused. As Kohli and Jaworski (1990: 6) noted: "For an organisation to adapt to market needs, market intelligence needs to be communicated, disseminated and perhaps even sold to relevant departments and individuals in an organisation". When an organisation adapts to market needs the organisation is said to be working towards market orientation. However, lack of knowledge about the market, environment, customers and other necessary information that could affect the organisation's performance, could lead to wrong decisions being taken. Lack of information could also be a barrier to market orientation and consequently poor business performance. According to Stanworth and Purdy 2003, Ram et al. 2002, EMMBs lack skills that they need to manage and plan. They lack resources to institute market research that would enable them to understand their environment. EMMBs might not be very aware of their environment, as the level of acculturation may differ (Ram, et al., 2002). It is assumed that organisational culture/strategy in this case the EMMBs owner manager, influences the marketing activities of the organisation's decision making. According to Jaworski and Kohli (1993) the level of communication between senior managers and middle managers in terms of what they say and do is important and could be a barrier to market orientation. For the majority of the EMMBs there may not be the presence of middle managers, as they are small organisations. The owner manager has direct control of activities in the organisation (Kotey, 2003). Thus, if a manager withholds vital information for operational decisions this will have an adverse effect on the level of market orientation of the organisation. Where there is a communication breakdown it could cause distrust between managers and subordinates, for example where the subordinates see the owner managers as saying one thing and doing another. Most

EMMBs are small, with few employees, many of whom are likely to be family members or friends, a situation that means that sometimes communication could be compromised (Cook, et al., 2003). In a situation where there is distrust this could lead to role ambiguity and role stress amongst subordinates (Schein, 1992). The effect of role ambiguity and role stress leads to poor performance (Schien, 1992). In the case of EMMBs, because of the small number of staff, communication will be important for effective market orientation and performance.

There are sufficient grounds for positing that:

H1c: EMMBs do not disseminate information

4.2.5 Organisational responsiveness

Do the EMMBs respond to the intelligence at hand?

Unless information is shared within the organisation, people in the organisation who may not be informed may or may not take the right decision in line with the intelligence at hand (Kohli and Jaworski, 1990). Therefore, organisation structure could influence strategy. For the EMMBs the managers may acquire information which is vital for day-to-day or overall operation of the business but fail to pass the required information to the right people within the organisation. Failure to pass on information could be as a result of the managers feeling that they are totally in charge and they could withhold the information for personal reasons. The manager may also feel that the employees do not need to know. Also if they do not trust their employees they may not disclose the information they hold. Information dissemination is not enough; there is need for action based on the available intelligence. This is not always done, as many SMEs in particular EMMBs, though in possession of the right information for decision making, may not take the right action, due to lack of management skills (Kotey, 2003). In other cases, when action is taken, the right analysis and interpretation had not been made, for example, making decisions on segmentation, entering a new market and new product development (Kohli and Jaworski, 1990). Making decisions could be even more difficult for the EMMBs, as most decisions are made by the owner manager who may

lack management skills or relevant resources. On the other hand it could be argued that because such businesses are small, decisions could be made quickly, as they are more flexible. As Liu et al. (2002) revealed, responsiveness is a proactive attitude to doing business and developing a competitive edge. Where responsiveness is not effective then performance will be compromised. Thus it is hypothesised that:

H1d: EMMBs do not respond effectively to the needs and wants of their customers

4.3 Trust

The more businesses are market oriented the more they trust their stakeholder thus, improving their performance. This study examines the level of trust of the EMMBs in relation to four stakeholders of the EMMBs, namely: Employees, Customers, Banks and Suppliers. It is the managers' duty to reduce the level of uncertainty, to encourage relationship with stakeholders. Trust is an effective way to reduce uncertainty (Han, et al., 1998). It is assumed that if the EMMBs trust their employees, it would motivate the employees and in return the employees will provide good services to the customers, thereby building customer trust. It is also assumed that where there is stakeholders' trust, there is a high level of market orientation and a high level of performance. In addition, it has been found that the level of trust of the stakeholders is based on the level of market orientation (Gao, et al., 2005). Thus, if the relationship between the organisation and its stakeholders is honest, open, confident and promises are kept then this will increase the level of trust then increase the level of market orientation and enhance the organisation's performance.

4.3.1 Dimensions of trust

In measuring trust, many factors must be taken into consideration and according to Weber and Carter (1998), detailed factors about self and other factors must be disclosed and taken into account. This is imperative because trust could mean different things to different people. Weber and Carter (1998) went further to explain that trusting is a process of divulging information about oneself that enables two people to get to know

each other, so that they may develop the ability to take an interest in each other in the emergent relationship (Weber and Carter, 1998). Hence, trust is known to develop over time through the interaction of partners building relationships based on trust that simultaneously emerges. Therefore, trust is the construction of a personal relationship. Personal relationship and trust go hand in hand. It is also assumed that trust is socially constructed, as people work collectively to form this bond called trust. A market-oriented organisation is said to have a high level of trust (Gao, et al., 2005). In the same vein, businesses work collectively with their stakeholders in order to achieve their mutual objectives. A market-orientated company with high level of trust deals with stakeholders directly. Ethnic minority businesses are concerned about their relationship with stakeholders (Ram, et al., 2002; Blankson and Omar, 2002) and sometimes will avoid engaging with their stakeholders. According to Ram et al. (2002) the EMMBs do not trust their stakeholders.

Trust takes time to build; therefore, time is an important element of the measurement (Weber and Carter, 1998). For example, it takes time to reach the state of having confidence in someone's honesty and also to know that they keep to their promises. Such confidence may not be formed in one transaction, but over many subsequent transactions (Mayer, et al, 1995; McKnight, et al., 1998). Hence, the number of years spent with a particular stakeholder plays a part in building trust in that relationship (Hanson, 2000). It is assumed that this element of time allows for partners to understand each other through relationship and information gathering. Many EMMBs are new to the country and may not have developed their trust level in a way to enhance their performance.

Table 4.2 depicts the trust construct adapted from Butler (1991) and Mishra (1996), which was modified by using the researcher's exploratory research that helped to define the items. The items representing the dimensions adopted are: 1) Honesty, The relationship between trust and honesty is that the trustee adheres to a set of principles that the trustors find acceptable (McFall, 1987). 2) Openness: the relationship between trust and openness is that the two parties are not inhibited in discussing issues that

concern them in their relationship. Openness is highly valued in trusting relationships; 3) Confidence: the relationship between confidence and trust is an individual one. For an individual to trust another individual there should be a level of confidence that the other party will execute (Johnson and Grayson, 2005) and finally 4) Promise: The individual assumes that the other party will perform as the individual has said (Butler, 1991). Some of these items were taken from Butler's (1991) items, and some were derived from the in-depth exploratory research carried out by the researcher.

Table 4.1 summaries the sub items that constitute each main item of trust as defined by the literature review and the EMMBs.

Table 4.1: Contributors to Dimensions of Trust

Trust	Dimensions	Authors
	Availability	Butler (1991); Gao, Sirgy and Bird (2002)
	Reliability and Commitment	Mishra (1996); Gao, Sirgy and Bird (2002)
	Concern for others	Mishra (1996); Gao, Sirgy and Bird (2002)
	Openness	Butler (1991); Mishra (1996); O'Brien (2002)
	Honesty	Mishra (1996); Anderson, Dedrick (1990); Zheng, Hall, Dugan, Kidd and Levin (2002)
	Competence and capability	Butler (1991); Mishra (1996); Anderson and Naru (1990); Kao, Green, Zaslavsky, Kapla and Cleary (1998); Zheng, Hall, Dugan, Kidd and Levin (2002)
	Communication	O'Brien (2002)
	Fairness	Butler (1991) O'Brien (2002)
	Recognition	O'Brien (2002)
	Confidentiality	(2002); Anderson and Dedrick (1990); Zheng, Hall Dugan, Kidd and Levin (2002)
	Consistency	Butler (1991)
	Discreetness	Butler (1991)
	Promise fulfilment	Butler (1991)
	Loyalty	Butler (1991)
	Reciprocity	Butler (1991)

4.3.2 Trust Construct for the EMMBs

To what extent do the EMMBs trust their Stakeholders?

The perception of ethnic minority business owner managers of their stakeholders may not necessarily be the same as mainstream business culture because of their background and other factors that influence their thinking. There could be other factors that may influence decisions, such as lack of management skills. This may play a strong part here, both positively and negatively: for example, when one generation transmits experiences to another, such as friends or parents, or the effect of a role model (Cook, et al., 2003).

According to Ram, Smallbone, and Deakins (2002: 10), “a problem with the ethnic minority businesses is that in the short term, the trust and empathy between client and provider that is essential for effective business relationships to develop are at a low level in some communities, particularly the African and Caribbean”. This could be as a result of these businesses trying to avoid the risk of the unknown. Being in an unfamiliar environment may play a part in the attitude of risk avoidance. This implies that an unfamiliar environment creates vulnerability, which increases the level of risks. Some writers have questioned whether risk comes before trust; hence, Mayer, David, and Schoorman (1995) contend that it is not clear whether risk influences level trust or an outcome of trust. It may be suggested that, if some of these ethnic minority micro businesses are risk averse, then this might certainly affect their level of trust, and, hence, their performance (Naver and Slater, 1990). When one trusts, one is taking a risk, or is willing to take a risk, assuming that the other party will perform accordingly, hence, improving the relationship which is part of market orientation. However, the level of trust of the ethnic minority business could be low because most of the ethnic micro businesses are relatively new in their sector and in the country and have not built up their relationships with their stakeholders (Blackson and Omar, 2002; Cook, et al., 2003, 2004). According to Zabkar and Brencic (2004), cultural differences influence perception of values and

therefore trust. Trust leads to co-operation and sometimes trust is confused with cooperation. However, co-operation does not necessarily put a party at risk (Anderson and Weitz 1990). Therefore, when one co-operates this does not mean that one is trusting. However, trusting is affective and emotional and trust takes time to endow (Lindgreen, 2003). As such the hypotheses in the course of matching analyses are as follows:

H2: The EMMBs do not trust their stakeholders

H2a: EMMBs are not honest, are not open, do not confidence and do not keep to their promise with their employees

H2b: EMMBs are not honest, are not open, do not have confidence and do not keep to their promises with their Customers

H2c: EMMBs are not honest, are not open, do not have confidence and do not keep to their promises with their Banks

H2d: EMMBs are not honest, are not open, do not have confidence and do not keep to their promises with their Suppliers

Figure 4.2: The Trust Relationships for Ethnic Minority Businesses with stakeholders

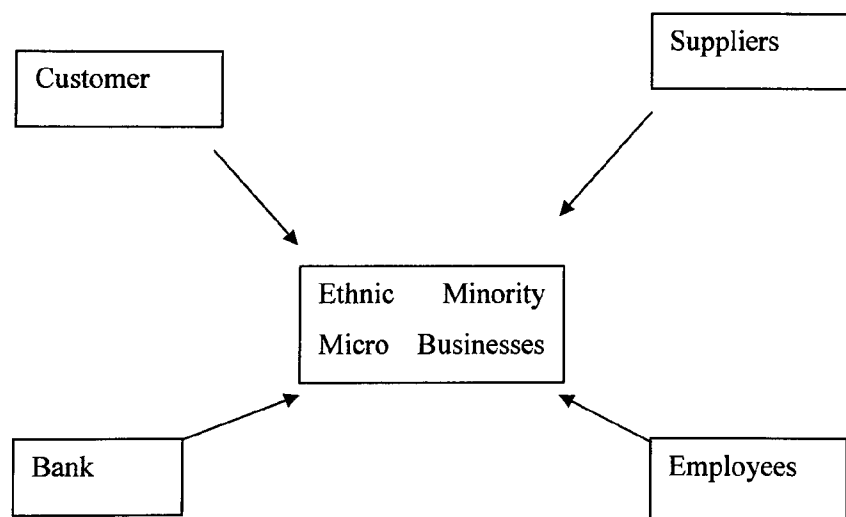


Figure 4.2 shows the four stakeholders: customers, bank, suppliers, and employees that

are under study. The study examines the relationship between the EMMBs and their stakeholders. It evaluates their level of trust for the individual stakeholder, examines the effect of the trust on market orientation, and then performance.

4.3.3. Market Orientation and Trust

What is the relationship between market orientation and trust of the EMMBs?

To what extent does the EMMBs' level of market orientation influence the level of their stakeholders' trust?

Market orientation is an outcome of culture; the right culture leads to trusting behaviour orientation. Factors that influence market orientation can be viewed as variables external and internal to the firm, but greatly influencing the development and reinforcement of core beliefs and values within the organisation (Desphande, Frederick and Webster, 1989). In other words, organisational level of market orientation influences the level of organisational trust and hence performance. Strategy implementation is concerned with the translation of strategy into organisational action through organisational structure, design, resource planning and the management of strategic change (Johnson and Scholes, 1999). These actions are part of market orientation (Narver and Slater, 1990). For the EMMBs the culture of the owner manager influences the strategy. The level of market orientation in an organisation depends on the manager's attitude towards market orientation. According to, Drucker (1954); Porter (1985), Johnson and Scholes (1999), successful implementation of strategy is dependent on the extent to which the organisation respond to the various demands that organisations find difficult to match; hence, competitive advantage. It is assumed that for the micro businesses the level of market orientation and trust of the owner manager will influence the performance of the businesses and the way they respond to various demands. The size of the micro businesses, which is small, brings them very close to stakeholders' scrutiny and thereby makes them sensitive to reactions and relationships. The degree of closeness to the stakeholders may or may not enhance the relationship

In line with this assertion, Weber (1988) pointed out that market orientation originates from top management and also that customer oriented values and beliefs are uniquely the responsibility of top management activities. It is assumed that the overall level of organisational trust is highly influenced by the top management, as trust comes from the top. As a result, organisational culture and hence strategy will be affected. In addition, strategy could seriously influence market orientation. For example, if the manager appreciates the need to develop the marketing concept (Felton, 1959: 55) this will enhance the degree of market orientation. However, where market orientation is not appreciated by the organisation, the manager's attitude will not be seen to be encouraging market orientation. From the above discussion it could be assumed that taking a risk is based on the level of trust of the manager. Also, trust influences the level of commitment of the manager towards market orientation and market orientation is crucial to the degree of the organisations involvement and trusting of the stakeholders. However, trusting alone will not generate improved performance as organisations need to gather intelligence, disseminate intelligence and respond effectively. For this study, issues such as the relationship between market orientation and trust will be investigated and conclusions drawn.

It is assumed that an organisation with a high level of MO is said to have a high level of stakeholders trust. Therefore, it is hypothesized that:

H3: There is a positive relationship between market orientation and level of trust of the stakeholders of the EMMBs

From the above discussion, the relationship between market orientation and performance will be investigated in this study.

4.4.1 Performance

This section discusses the performance framework adopted. Performance is one of the consequences of market orientation (Kohli and Jaworski, 1990). It is assumed that if the EMMBs are market oriented, the level of trust of their stakeholders is high, and

performance will be high. Trusting the stakeholders generates customers' satisfaction, hence, repeat buying and increase in the demand for the organisation's products/services.

For years it was generally believed that organisations exist to make a profit. However, this notion is changing, and it is widely accepted that many organisations exist for non-financial purposes (Kaplan and Norton, 1992). Many researchers have identified that the focus of research work on performance has shifted from identifying reasons for superior performance towards the study of strategic processes, i.e., the way tasks are done in order to improve performance. It also shifted towards the search for sources of competitive advantage, such as operational flexibility, price/cost and market orientation (Pun and White, 2005). In order to assess both financial, non financial and strategic objectives, organisations employ a wide range of qualitative and quantitative measures that accumulated over time to meet particular operational requirements (Kaplan and Norton, 1992; Barnes, et al. 1998). These financial, quantitative and strategic objectives will now be discussed along with the questions and hypotheses.

4.4.2 Performance Measures: Financial and Non-financial

What is the relationship between market orientation and performance of the EMMBs?
Do the EMMBs perform better in achieving their financial objectives than non-financial objectives?

Performance measures could be said to be objective, subjective or even both. The objective measures refer to the quantifiable measures (Kaplan and Norton, 1992; Nelly, 1999), whilst subjective measures are qualitative elements (Narver and Slater, 1990; Kaplan and Norton, 1992). Narver and Slater (1990) studied the relationship between market orientation and performance. In this study they examined the effect of market orientation on business profitability. Performance was measured using a subjective measure such as market orientation variables. Results showed that market orientation is an important determinant of profitability. From the above-mentioned study, Narver and Slater (1990) concluded that different types of market might exhibit different

organisational cultures based on the type of task being carried out. It is also possible that, in particular, the culture of the organisation might not enhance performance (Slater and Narver, 2000). Therefore, it is assumed that the EMMBs will exhibit different types of culture that might enhance or impede performance.

Furthermore, Jaworski and Kohli (1993) and Jaworski and Kohli and Kumar (1993) found in their studies, which measured market orientation using their own developed 32-item instrument, that market orientation was significantly correlated with business performance when overall performance was assessed using judgmental or qualitative measures. However, this was not related to performance using the objective measure of market share or financial measures. In relation to market share as a measure of performance, Jaworski and Kohli (1993) pointed out that for many companies that adopt a focus or niche strategy, market share might not be an appropriate measure of performance. This may be the case with the EMMBs. This is because their main focus is not the share of the market but just a small portion of the market that they could serve. Also, Jaworski and Kohli (1993) explained that there might be a delayed effect of market orientation on market share, which might not be evident in a cross-sectional research design. These views argue against the use of objective measures of performance as the only measures because the effects of market orientation may emerge later on in the future. Furthermore, Raju, Lonial, and Gupta (1995, 2000) examined the relationship between market orientation and performance and found it positive. Therefore this study, in line with Jaworski and Kohli (1993), used subjective and objective measures, as different businesses may have different objectives for existence, in particular the EMMBs.

By contrast, Han, Kim, and Srivastava (1998) did not find a significant direct effect of market orientation on performance. Instead, they found that market orientation does make a significant contribution to performance when considering the moderating effects of technical (relating to products, services, and production process technology) and administrative (relating to organisational structure and administrative process) innovations. Han et al. (1998) went further, to explain that market orientation was

measured using MAKOR scales devised by Narver and Slater (1990), and performance was measured using objective measures of net income, growth and return on assets with their face validity being assessed using self-reported measures. They concluded that the result would have been influenced by the absence of subjective measurement. Furthermore, Mavondo and Farrell (2003) found that the sources of effective marketing implementation might not be in the traditional marketing domain. They suggested that trends in the business environment might significantly negate the marketing effectiveness of properly prepared plans of any organisation. Therefore, the particular environment might not encourage market orientation, even though firms may perform well. Therefore, good performance is not always associated with the practice of market orientation. Mavondo and Farrell (2003) findings lend support to the use of subjective items.

In support of Han et al. (1998) on subjective measures, Mavondo and Farrell (2003) also found that the relationship between market orientation and financial performance was not significant; in fact, there was a negative relationship between market orientation and financial objectives.

Furthermore, they found that there was a positive relationship between human resource management and marketing effectiveness and also a relationship between cultural relationship and market orientation. These findings suggest that managers with outward oriented cultures, with high levels of trust, that encourage risk taking, are responsive to market needs. Also these managers are likely to be more effective in marketing, innovation and to have superior financial performance (Mavondo and Farrell, 2003; Naver and Slater, 1990; Han, et al., 1998). Furthermore, Doyle and Wong (1998) found market orientation to be the second most important driver of business performance. Market orientation is enhanced by various cultural and behavioural factors that are present with an organisation (Naver and Slater, 1990).

Accordingly, in measuring performance there are factors that cannot be ignored. Hatch (1993) and Schein (1985) explained that some factors can be taken for granted, for

example, the invisible such as some non financial issues, and sometimes soft elements of an organisation's culture could be forgotten and not accounted for. These are peculiar to the EMMBs. Recently, there is increased interest in understanding business performance (Mavondo and Farrell, 2003; Aken, et al., 2005; Auh and Mengue, 2006), particularly of the ethnic minority businesses, especially as it relates to market share, product quality (Blankson and Omar, 2002; Kotey, 2003; Stanworth and Purdy, 2003) sources of competitive advantage and industry structure (Naver and Slater, 1990; Buzzell and Gale, 1987; Porter, 1980, 1985). Despite the interest currently shown in ethnic minority small businesses by academics and practitioners (Hankinson, 2000; Blankson and Omar 2002; Pelham and Wilson, 1996; Sills and Desai, 1996) so far, research on patterns and practices of marketing in ethnic minority businesses and the effect on performance have been overlooked by researchers (Blankson and Omar, 2002; Nwankwo and Lindridge, 1998). In measuring performance for the EMMBs, it would be necessary to consider the context in which they operate, because the contextual issues have implications to the level of their performance (Naver and Slater, 1990). EMMBs may start their businesses for various reasons, such as push and pull factors (Cook, et al., 2004). The fact that many of these ethnic minority businesses are immigrants to the UK and they carry their different cultures and practices to their new environment necessitates the investigation of the impact of their background on the way they conduct their businesses (Blankson and Omar, 2002; Nwankwo and Lindridge, 1998). However, ethnic minorities do not have the same business background/ or culture; hence they may have different skills, management styles and motivation in the course of running their businesses; therefore, they may be a different level of market orientation. As Drucker (1954) puts it, strategy is culture and culture is strategy. EMMBs have various cultures that underpin their strategies. In investigating the ethnic minority businesses, it is imperative to understand the overall objectives of each business and their individual backgrounds (Kaplan and Norton, 1992). Measuring their objectives will be a more effective way to measure their performance, as objectives vary from business to business, particularly for Ethnic Minority micro businesses.

This study adopted Jaworski et al. (1993), construct for measurement of market orientation against performance.

Based on the above discussion it been established that a high level of market orientation will generate a high level of achievement of financial objectives and non-financial objectives.

Thus it is hypothesised:

H4: The greater the level of market orientation of the EMMBs the greater the performance

H4a: The greater the level of achievement of the financial objectives the greater the relationship between the market orientation and performance

H4b: The greater the level of achievement of non Financial objectives the greater the relationship between market and performance

In view of the foregoing, this study took all the visible and invisible factors that are evident into consideration. See **Table 4.2** below, showing previous constructs used by other authors.

Murphy, Maguiness, Prescott, Wislang, Ma, Wang (2005) Shoham, Rose, Kroppf (2004)	New Zealand USA	32 New Zealand, One Australian 29 papers	Kotler 1977 Literature review Jaworski and Kohli (1990), Narver and Slater (1990) Kohli and Jaworski (1990)	Customer satisfaction, respect, supplier as partners attitude Profitability, Market share, ROE	Relationship Positive
Blankson and Omar 2002 Sin and Tse (2000)	UK Hong Kong	4 businesses Ethnic Minority Business 167 Firms	Kotler (1997)	Financial, objectives and non financial objectives Market Dominance Financial, cash flow, R OI and Profitability	Association differ from country to country positive Positive
Pitt et al (1996) Greenley (1995) Au and Tse (1995)	UK/ Malta UK New Zealand and Hong Kong UK	161 UK service firms and 200 Maltese firms 240 large companies 148 New Zealand and 200 Maltese firms	Koli et al. (1993) Narver and Slater (1990; 1994) Kotler (1997)	ROCE, sales growth, subjective impression ROI sales growth Occupancy rate	Weak association No Association No Association
Hart and Diamontopolous (1993)	UK	87 Companies	Kohli and Jaworski (1990)	Sales, growth and profits relative to industry average	Weak Association
Desphande et al. (1993)	Japan	50 "quadrads" from public firms and their customers	Literature review personal interview	Profitability, size, Market Share relative growth rate	Positive (customer view; negative managers view) Positive
Pelham and Wilson (1996)	USA	68 small business	Naver and Slater 1990	Sales growth, new product success profitability market share	Positive
Raju et al. (1995) Slater and Naver (1994)	USA USA	176 hospitals 107 SU Bs in 2 corporations	Kohli and Jaworski (1993) Naver and Slater (1990)	ROI, service, quality, mortality ROA, sales growth, new product success	Positive
Jaworski and Kohli (1993) Ruekert (1992) Naver and Slater (1990)	USA USA USA	222 and 230 firms (two samples) 5 SBUs in 1 company 113 SBU in 1 corporation	Kohli and Jaworski (1990) Discussion with managers Literature	Market share, RROE etc. Sales growth profitability ROA	Positive Positive Positive

4.4.3. Customer Satisfaction

Do the EMMBs satisfy their customers?

A market-oriented company will increase the demand for its product or service by adopting customer orientation and by doing so gain customer satisfaction (Kohli and Jaworski, 1990; Narver and Slater, 1990). This implies that the company has achieved superior sales growth and Return on Investment (Narver and Slater, 1990, 1993). It is conventional knowledge that customers tend to relate with sellers and could remain loyal with a seller that they perceive to have superior value to the other competitors. When an organisation increases its level of market orientation it acquires superior customer value, which in turn increases sales and hence performance. Also a market-orientated organisation increases sales through acquiring new customers and retaining old customers. In contrast, if an organisation is unable to create superior value, then this implies that the organisation will not be able to retain its customers or attract new ones. It is also assumed that a bad relationship with customers reduces sales and revenue. An organisation that manages the relationship and interactions between it and its customers is said to be market orientated and this minimises its customer defections (Pelham and Wilson, 1996; Kohli and Jaworski, 1990, 1993; Narver and Slater, 1993). In addition, customer satisfaction increases demand through an increase in customer base and retention, therefore improving performance. Insufficient understanding of the customer will lead to customer dissatisfaction (Nwankwo and Lindridge, 1998). Many of the EMMBs serve their ethnic customers and some have a mixture of ethnic and mainstream customers. The question here is do the EMMBs have adequate understanding of all their customers? Or are they complacent? Narver and Slater (1990) emphasised the ability of the organisation to create value for the customers. In view of the EMMBs lack of finance and managerial skills, it may be that the EMMBs lack the ability to create customer value and hence satisfaction.

Based on the above discussion, it has been established that a high level of market orientation will generate a high level of customer satisfaction: Therefore it is hypothesised:

H5: There is a positive relationship between the level of market orientation of the EMMBs and their customer satisfaction

4.4.4 Mediation

Market orientation is usually posited to improve business performance (Jaworski and Kohli, 1990; Naver and Slater, 1990). It is generally assumed that organisations that respond to customer needs and preferences can better satisfy customers, gain competitive advantage, and hence achieve better performance (Naver and Slater, 1990). It is also assumed that market orientation provides employees with psychological and social benefits (Kohli and Jaworski, 1990). Market orientation is assumed to give a sense of pride in belonging to an organisation. It enables all departments and individuals to work towards the common goal of satisfying customers' needs. Employees' involvement leads to employees' commitment and thereby improves customers' satisfaction. Market orientation is likely to lead to higher customer satisfaction and repeat business; esprit de corps, job satisfaction, employee commitment and business performance (Naver and Slater, 1990; Kohli and Jaworski, 1990). It is assumed that market orientation leads to high level of trust and therefore a higher level of performance. Thus the following is hypothesised

H6: The relationship between market orientation and performance of the EMMBs is mediated by trust.

A firm's level of market orientation and trust is recognised as contribution to the firm's performance (Kohli and Jaworski, 1993). The relationship between market orientation and performance has been widely discussed but little has been done in the area of market orientation, trust and performance (Huang, H. J. and Dastmalchian, 2006; Lindgreen, 2003; Blankson and Omar, 2002). However, there is very little empirical research on how these three components relate and influence each other. It is not known whether market orientation and trust will influence performance in the same way. Market orientation has been known to influence trust (Huang and Dastmalchain, 2006) and according to Kohli and Jaworski (1990, 1993) market orientation has a positive effect on performance. Market orientation is part of organisational culture that focuses on the customers and directly improves performance. Satisfied customers are assumed to have higher level of trust and will repeat purchase hence higher profit for the organisation. Thus the relationship between, market orientation, trust and performance could be effectively examined to determine the moderating effects.

H6a: The relationship between market orientation and performance of the EMMBs is mediated by trust

H6b: The relationship between market orientation and financial objectives of the EMMBs is mediated by trust

H6c: The relationship between market orientation and non-financial objectives of the EMMBs is mediated by trust

H6d: The relationship between market orientation and customer satisfaction of EMMBs is mediated by trust

4.5 Summary

The following table summarises the research questions and hypotheses

Table 4.3: Summary of research questions and hypotheses

	HYPOTHESES	Research Questions
H1:	EMMBs are not market oriented	Are the EMMBs Market Oriented?
H1a:	EMMBs are not Customer oriented	
H1b:	EMMBs do not gather intelligence	
H1c:	EMMBs do not disseminate information	
H1d:	EMMBs do not respond effectively to the needs and wants of their customers	
H2:	The EMMBs do not trust their stakeholders	Do EMMBs trust their stakeholder?
H2a:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their employees	
H2b:	EMMBs are not honest, are not open, do not have confident and do not keep to their promise with their Customers	
H2c:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Banks	
H2d:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Suppliers	
	It is hypothesised	
H3:	H3: There is a positive relationship between market orientation and the EMMBs stakeholders trust.	Is the level of trust of the EMMBs affected by the level of Market Orientation?
H3a	Trust has a positive relationship with EMMBs' customer focus.	
H3b	Trust has a positive relationship with EMMBs' information gathering.	
H3c	Trust has a positive relationship with EMMBs level of	

	dissemination	
H3d	Trust has a positive relationship with the EMMBs level of responsiveness	
H4:	There is a positive relationship between market orientation of the EMMBs and their performances	Does Market orientation has a positive effect on EMMBs performance?
H4a:	There is a positive relationship between the market orientation of the EMMBs and their financial performance	
H4b:	There is a positive relationship between market orientation and non-financial performance of the EMMBs	
H4c	There is a positive relationship between market orientation of the EMMBs and their customer satisfaction	
H5:	There is a positive relationship between the EMMBs' performance objectives	
H5a	The EMMBs perform better in non financial objectives than in financial objectives	
H5b	There is a positive relationship between the EMMBs' non financial and financial measures	
H5c	There is a positive relationship between the EMMBs' financial and customer satisfaction	
H5d	There is a positive relationship between financial and customer satisfaction	
H6	There is a positive relationship between trust and performance of the EMMBs	
H6a	Trust has a positive relationship with financial objectives	
H6b	Trust has a positive relationship with non financial objectives	
H6c	Trust has a positive relationship with customer satisfaction	
Hd6	Market orientation and Trust have a relationship on business performance of the EMMBs	
H6e	The relationship between market orientation and performance of the EMMBs is mediated by trust	

This chapter discussed the research questions and formulated the hypotheses that have emerged from the literature review of the chapter three. Hypotheses have been developed in order to answer the research questions. Table 4.3 depicts the questions and hypotheses. These will be used to inform the questionnaire of the exploratory study carried out on six EMMBs in order to be able to identify issues that will enhance the investigation.

The next chapter will discuss the methodology of the study.

CHAPTER FIVE

5.0 METHODOLOGY

5.1 Introduction

The previous chapter identified several research questions and hypotheses. Chapter five describes the methodology used to provide data in order to investigate the research questions and test the hypotheses. The aim of this research is to examine, how the practise of market orientation in ethnic minority micro-businesses, discussed in chapter three, influence the level of trust and subsequent businesses performance. The objectives of the study are 1) to determine whether the EMMBs are market oriented; 2) to identify the level of trust of the EMMBs with the stakeholders; 3) to examine the extent to which the stakeholders' trust is associated with the market orientation of the EMMBs; 4) to investigate the business performance of the EMMBs, and 5) to examine the impact of stakeholders' trust and market orientation on the EMMBs' business performance.

This section will examine and review the research methodologies. Research design is defined by Easterby-Smith, Thorpe and Lowe (2002: 27) as:

"The overall configuration of a piece of research: what kind of evidence is gathered from where, and how such evidence is interpreted in order to provide good answers to the basic research question(s)".

Research design, therefore, includes the following: (i) research method adopted; (ii) research perspectives explored, and (iii) clearly defined aims and objectives of using such methods. In this section the focus is on finding the most appropriate research methodology to meet the objectives of the study and to explore the issues involved. This section also describes the methodology used to provide data in order to investigate the research questions and make sure that an appropriate procedure is followed. In addition, this chapter discusses the different options in selecting the most appropriate methodology for the conduct of this study.

To accomplish the aims and objectives, and to answer research questions, hypotheses were set with reference to the areas of literature reviewed in chapter three. Also, this chapter describes and justifies the appropriateness of the methodology applied in this study.

5.2 Methods/Approaches

5.2.1 Deductive and Inductive Approaches

One of the most crucial aspects of research process is the question of whether or not a natural science model of the research process is suitable for the study of the social world. Positivism is one of the alternative considerations for epistemological issues. In academic philosophy, positivism places great importance on empirical verification. It explains that human behaviour can be researched in terms of cause and effect, with detailed data collection. Positivism is theory-based and it is normally designed to explain theory (Berstein 1983, May 1999). In contrast, interpretivism is taken to denote an alternative to the positivist, which is predicated upon the view that a strategy is required that respects the differences between people and the objects of natural sciences and therefore requires the social scientist to grasp the subjective meaning of social action. In view of the above-mentioned considerations, in this study, there is a need to explain the behaviour of humans in terms of the effect on the area of study. Also it is essential to understand the issues underpinning the relationship between the EMMBs and their stakeholders and finally, to explore the manner in which the EMMBs practise marketing and the impact on their performances. Therefore positivist and interpretivist approaches were adopted.

The research maintained a midpoint from positivist to interpretivist/phenomenological approaches. This stance was adopted in order to develop an understanding of the phenomena of Market Orientation, Trust and Performance of the group under study. Tables 5.1 below explained the contrasting implications of positivism and social constructionist.

Table 5.1: Contrasting implications of positivism and social constructionism

	Positivism	Interpretivism
The observer	Must be independent	Is part of what is being observed
Human interests	Should be irrelevant	Are the main drivers of science
Explanations	Must demonstrate causality	Aim to increase general understanding of the situation
Research through	Hypotheses and deductions	Gathering rich data from which ideas are induced
Concepts	Need to be operationalised so that they can be measured	Should incorporate stakeholder perspectives
Unit of analysis	Should be reduced to simplest terms	May include the complexity of “whole situations
Generalisation through	Statistical probability	Theoretical abstraction
Sampling requires	Large numbers selected randomly	Small numbers of cases chosen for specific reasons

Adopted from: Esterby-Smith Thorpe and Lowe (2002:30)

There are two main approaches to research undertaken in social sciences: firstly, the theory-then-research deductive approach, where a set of hypotheses are developed and then supported, or refuted, by empirical research (Bryman and Bell, 2003). Typically, this approach generates quantitative data. Van Maanen (1983) revealed that in quantitative research the emphasis is on the collection of metric data using well-designed instruments, classifying them into response categories and synthesizing the collected information to evaluate the existing body of knowledge or generate new knowledge (Van Maanen, 1983; and May, 1999). This method of generating data is called deductive reasoning, which works from the more general to the specific. For this study on the EMMBs the investigation was started initially with a general theory/concept regarding the research topic area, namely: market orientation, trust, and performance, and from which, by narrowing to the more specific, hypotheses were created for testing. Further observations from the exploratory research were collected to address questionnaire design and the hypotheses. This observation led to the ability to test the hypotheses with specific data, effectively by a ratification, or rejection, of the original theory.

Secondly, by way of contrast, the research-then-theory/concept inductive process involves the systematic analysis of the data collected to develop theories (May, 1999; and Gilbert, 1994).

As there was little extant literature in this area of research EMMBs (Blankson and Omar, 2002), and not much is known about the group under study, there was need for exploratory research to understand the background of this group. The fact that the topic areas involved understanding of behavioural aspects of the group under study (EMMBs) also contributed to the need for exploratory research. For this study an exploratory research was conducted with six EMMBs. Typically, this contrasting approach generates qualitative data. As Merton (1957) revealed, empirical research goes far beyond the passive role of verifying and testing theories; it does more than confirm or refute hypotheses. Qualitative research plays an active role in this instance; it performs at least four major functions which help shape the development of theory/concept (Bell and Opie, 2002), 1) it initiates, 2) it reformulates, 3) it deflects, and 4) it clarifies theory (Merton, 1957).

In this study, deductive reasoning leads to the formulation of tentative hypotheses, which were explored (Hart, 2001). The deductive reasoning narrowed the discussion, helped to test and assess hypotheses, whilst the inductive reasoning enhanced the exploratory research used to formulate the research questions. In the study both inductive and deductive approaches were applied to support each other.

5.2.2 Quantitative and Qualitative Research

For this study qualitative and quantitative methods were used. These methods were chosen after a careful evaluation of available methods that could be considered. The two methods were found to complement each other (Bryman and Bell, 2003). To help focus the overall structure and orientation of this study, several research methods were examined.

It is worth reviewing the fundamental similarities of the methods. In arguing that qualitative and quantitative data are closely related to each other, Blaxter et al. (2001: 199) stated that: "All quantitative data are based upon qualitative judgments and all qualitative data can be described and manipulated numerically".

Therefore there are some commonalities between quantitative and qualitative research and they complement each other. In fact, it is suggested that the major difference between

qualitative and quantitative research may flow from the underlying strategies of the researcher (Sekaran, 1992; May, 1999).

Generally, quantitative research is viewed as confirmatory and deductive in nature, whereas qualitative research is considered to be exploratory and inductive (Bryman and Bell, 2003).

Many writers, such as May (1999), Hart (2001) and Murray (2004), have been keen to distinguish the methodological issues in understanding the distinction between quantitative and qualitative research. They found the distinction ambiguous, whilst some writers regard them as fundamentally distinct constructs, and others see no significant difference between them (Layder, 1993). Therefore for this study, quantitative data was used to test the hypotheses and qualitative was used to define and validate the study (Bryman and Bell, 2003). Qualitative methods have been possible for this study as a result of its unstructured open-ended approach to data collection. The in-depth knowledge of social contexts acquired through the exploratory research, which was qualitative, was used to inform the design of the survey questions for structured interviewing and self completion questionnaire (Hart, 2001). Since quantitative and qualitative research has advantages and disadvantages, the use of the two helped to maximise the strengths and minimise the weaknesses in data allocation (see tables 5.2 and 5.3). Therefore the two approaches are appropriate for this study (Blankson and Omar, 2002).

Table 5.2: The differences between qualitative and quantitative research

Qualitative Paradigms	Quantitative paradigms
Concerned with understanding behaviour from actors' own frames of reference Naturalistic and uncontrolled observation Subjective Close to the data: the insider perspective Grounded, discovery-oriented, exploratory, expansionist, descriptive, inductive Process oriented Valid: real, rich, deep data Ungeneralisable: single case studies Holistic Assume a dynamic reality	Seek the facts/causes of social phenomena Obtrusive and controlled measurement Objective Removed from the data: the outsider perspective Ungrounded, verification oriented, reductionist, hypothetico-deductive Outcome oriented Reliable: hard and replicable data Generalizable: multiple case studies Particularistic Assume a stable reality

Source: Adapted from Oakley (1999: 156) in Blaxter, Hughes, and Tight (2001).

Table 5.3: Below are the similarities between qualitative and quantitative

<p>While quantitative research may be used mostly for testing theory, it can also be used for exploring an area and generating hypotheses and theory</p> <p>Similarly, qualitative research can be used for testing hypotheses and theories, even though it is mostly used for theory generation</p> <p>Qualitative data often include quantification (e.g. statements such as more than, less than, most, as well as specific numbers)</p> <p>Quantitative approaches (e.g., large-scale survey) can collect qualitative (non-numeric) data through open ended questions</p> <p>The underlying philosophical positions are not necessarily as distinct as the stereotypes suggest</p>
--

Source: Adapted from Blaxter, Hughes and Tight, 2005: 65).

In view of the advantages and disadvantages of the quantitative and qualitative methods and also similarities the next section will discuss the justification of using both approaches.

5.2.3 Justification of Selected Approach: Quantitative and Qualitative Research

The question then is raised: what is the best way to conduct research in these emerging areas such as that of market orientation, trust, and performance of the SMEs, interface particularly the EMMBs? For this study the chosen approach is a combination of quantitative and qualitative approaches. According to Zinkhan and Hirschheim (1992) science uses whatever tools, techniques, and approaches that are considered appropriate for the particular subject matter under study. They explained that one approach to research at the marketing/entrepreneurship interface focuses on confirmation and justification, following a deductive, deterministic model of inquiry based on one method of collecting data that is not rigorous enough. In support of this view, Wortman et al. (1989) call for enhanced methodological rigour when studying the SMEs interface, involving improved hypothesis testing and representative sampling, adequate sample sizes, and appropriate statistical treatments. Following from this, they suggest that qualitative techniques such as interviews are "costly, time-consuming, and geographically constraining" and should be reserved for gathering supportive, corroborative data, or exploratory designs. However, for this study issues were explored further by using qualitative techniques in support of quantitative method. This approach to research at the marketing/EMMBs interface is supported by researchers who call for increased use of qualitative and depth field work, e.g., Churchill (1992) and Van de Ven (1992), while Aldrich (1992) explained that entrepreneurship research

is very much a one method field, even though many writers have written about the need for an integrated approach when conducting surveys. In addition, several researchers have combined qualitative and quantitative research (Blankson and Omar, 2002; Chaston Badger and Sadler-Smith, 1999; Hill and McGowan, 1999; also Burton, 1996; Pelham and Wilson, 1996).

Although arguments as to the best or most appropriate approach will continue, there is no doubt that quantitative and qualitative methods have much to offer researchers in this field. It is evident that very little attention has been paid to this emerging sector and that there is a dearth of studies on marketing orientation, trust and performance in the context of ethnic minority businesses. As such, it was deemed appropriate to use a qualitative mode of inquiry to explore the issues that are specific to the socio-cultural settings of ethnic minority businesses operating in London. Essentially, the qualitative method was used to identify crucial research issues, refine the research questions, and formulate appropriate hypotheses. A quantitative research approach was then used to test these hypotheses and to determine the extent to which MO has influenced trust and performance in ethnic minority firms. The main rationale for incorporating some degree of triangulation into the research design was the need to improve the validity of the findings. The following table shows sample of studies reviewed by the author and showing the different approaches adopted.

Table 5.4: Approaches adopted by other authors

Kohli and Jaworski (1990)	Interview with 62 American companies, services and consumer
Narver and Slater (1990)	Survey of 140 Wester corporations (Commodity and non-commodity)
Desphande et al. (1993)	Interviews with 50 Japanese companies (Various)
Jaworski and Kohli (1993)	Interviews with 222 American Companies
Han et al. (1998)	Survey of 134 American Banks
Morgan and Strong (1998)	Survey of 149 UK companies
Harris (2001)	Survey of 107 UK retail companies
Harris and Ogbonna (2001)	Survey of 342 UK companies
Gray et al. 2002	Survey of 329 New Zealand Companies
Blankson and Omar (2002)	Survey
Kim (2003)	Survey of 61 Korean subsidiaries entering into North American markets
Pulendran et al. (2003)	Survey of 89 Austrian companies

5.3 Research Design

5.3.1 Literature Review

The literature review conducted for this study provided this research with information and data that helped to create a background to the research questions and the hypotheses formulated for this study. This was done using books, journals, government statistics, secondary sources of data in the areas of specific interest such as the Department of Trade and Industry (DTI), National Statistics Office, Financial Services Board, Centre for Enterprise and Economic Development Research (CEEDR); Middlesex University Small Research Group, Black Enterprise Forum, Bank of England, University of Hull library, Kingston University Small Business Centre, Business Links, Journals, Newspapers, London Development Agency, the Internet, and Black Business Directory. Howard and Sharp (1983) and Sekaran (1992) revealed that books and journals appear to be the main sources of data that can be depended on. However, because of the nature of the study, with few published works directly on the area, sources of information were extended. The first step was to define the basic research questions, which had to be both defined narrowly enough to ensure the focus of research, but broad enough to allow flexibility and discovery. There was an intensive examination of past and current activities regarding enterprise in Britain for example business and economic developments of the ethnic minorities under study. This intensive examination helped to explain the background that could underpin behaviour and also past issues on the relationships between the EMMBs and the stakeholders, market orientation, and performance. This approach is consistent with the studies of: Kohli and Jaworski (1990); Narver and Slatter (1990); Desphande and Farley (1993, 2003); Lumpkin and Dess (1996); Mavondo and Farrell (2003); Blackson and Omar (2002). Based on the literature review, and exploratory research conducted by the researcher, research questions were formulated.

5.3.2 Secondary Sources

An investigation of secondary sources provides an opportunity to learn about what is already known, and what remains to be learned, about the study (May, 1999). It was possible to combine information from several sources to reach conclusions that were not suggested by any one source. For example, there seem to be many more government-sponsored

publications on the EMMBs activities such as CEEDR and Kingston University publications than there are in Journals. Secondary research differs from primary research in that the collection of information is not the responsibility of the analyst, because in this case the analyst enters into the equation after the data collection effort is over, i.e., the data is collected for a different purpose. In a primary research the analyst is responsible for the design of the research, the collection of the data, the analysis and summary of the information. The data is collected for the proposed study (Blaxter, Hughes and Tight, 2001). Secondary data on EMMBs are usually dated and not directly on the issues of the study.

For this study, secondary research helped to define the agenda for subsequent primary research by suggesting which questions needed answers that had not been obtained from previous research. Using secondary data helped to explain the nature of the EMMBs and where they could be found. In addition, secondary data helped to identify the means by which primary research should be carried out, for example, question(s) that should be addressed, choice of collection instruments (e.g., questionnaires) and appropriate respondents. For example, identifying areas where the EMMBs concentrate and identification of different groups (May, 1999; Sekran, 1992; Gilbert, 1994).

However, in using secondary data, care was taken to make sure that the data collected were not biased by using reputable sources such as ONS and avoiding Internet articles. According to Blaxter et al. (2001), in secondary research, the design or conclusions involved in a secondary data source may be flawed, as data are often collected with a specific purpose in mind, a purpose that may produce an unintended bias. In view of this, the researcher evaluated the sources of data carefully by examining category definitions, particular measures or treatment effects which may not be the most appropriate for the purpose being used. Current journal articles were included, Government statistics were found to be more accurate, and politically motivated articles were excluded. Particular attention was paid to dated information (Easterby et al., 1991; May, 1999).

5.3.3 Primary Data

Primary research usually uses one or more of three principal research methods: postal self-completion survey questionnaires; face-to-face interviews; and, finally, observation (Chisnal, 1992). In stage one of the study, the principal research methods used is face-to-face interviews. This helped the researcher to understand many peculiar issues surrounding the EMMBs. The pre-testing of the questionnaire helped in refining the format in order to facilitate respondents' understanding of the questions posed by the researcher so as to improve the quality of data collected. In stage two of the study, postal as well as drop and pick methods were used to collect the data. The study is in two stages the next section will discuss stage one.

5.4 Stage One

5.4.1 Exploratory Study

Stage one of this study is exploratory research. The aim of exploratory qualitative research is to collect qualitative primary data that would help to define the questionnaire and explain some of the issues that need clarifications. Preliminary interviews highlighted current issues and showed areas to concentrate on in the main survey. Face-to-face interviews were conducted. Both semi-structured and unstructured, interviews were administered on the business premises of the respondents between June 2005 and September 2005. The key to this exploratory qualitative research is to allow the respondents to say what they feel and think in response to flexible questioning and prompting rather than to give their responses to set questions with often set answers with no depth. This was helpful in the construction of the research instrument questionnaire. The questions were adopted from Kohli and Jaworski 1990 (1993) and Butler (1991). These have been previously been validated by (Pelham 1996 and Blankson 2006). The questions were adapted to suit the EMMBs under investigation (See Appendix A).

5.4.2 Explanation of Questions

The exploratory study examined six EMMBs in London in order to identify the background, market orientation issues, trust, and relationship with stakeholders and finally performance. The stage one questions were divided into four parts:

5.4.2.1 Sample

There was a need to understand the background of the EMMBs. Understanding their background and objectives will help design the questionnaire and to explain their behaviour and functions.

5.4.2.2 Market Orientation

Questions on market orientation contribute to the understanding of the EMMBs marketing practices and highlight issues that are common and more important to them: It also helps to establish if the EMMBs understand what marketing is all about.

5.4.2.3 Trust

It was important to understand the relationship between EMMBs and their stakeholders and also to identify which stakeholders are more important to them. The exploratory survey on trust explored the EMMBs understanding of what trust mean to the EMMBs and their way of trusting.

5.4.2.4 Performance

It was important to understand what the objectives of the EMMBs' are and their perception of their performance; also to identify how the EMMBs measure their performance.

5.4.3 Personal Interview

This study used an in depth interview-based qualitative research, which lends itself to a variety of interpretative methods, depending on the aims of the research. According to Curran and Blackburn (1994), structured and semi-structured interviews have been the most appropriate methods for collecting data from small businesses. This is consistent with Ram (1999), Blankson and Omar (2002), Nwankwo and Lindridge (1998) and Cook et al. (2003, 2004). It is believed that one validates the other by augmenting sometimes deliberate and

unintended discrepancies, perception, environmental, attitudinal and behavioural response that can be tapped by talking to the EMMBs, observing them and seeking their responses through questionnaires.

Structured and unstructured interviews helped to define the problem more specifically and generated concept-based possible variables that might influence the problem under study. Information gathered for this purpose included background information: e.g. how long they have run the businesses, educational background, managerial philosophy, management culture, marketing practices, company policies in the area of dealing with customers, employees, suppliers, banks, structural aspects, whether they are formal or informal organisations, perceptions, attitudes, trust, how they viewed the environment where they operate, behavioural responses from organisation members, performance indicators and finally, other employees' attitudes to work and businesses. This data was collected from the EMMBs in an attempt to identify the important issues that may seem to be common to all the EMMBs. Jankowicz (1995) explained that: a good structured interview will have the ability to allow the researcher to standardise the questioning to such an extent that a more numerate, statistically-based analysis is possible. A structured interview also permits the testing of hypotheses more explicitly.

Additionally, an unstructured interview was used to explore issues and to guide meaning to areas that have not been well explained. For the unstructured interview, there was no planned sequence question to explore some preliminary issues (Yin, 1994). However, some parts of the interview were structured, as the interviewer knew exactly what information was needed and had a predetermined list of questions that were posed to the respondents. Miller (1991), Yin (1994), Woodside and Wilson (2003) point out that personal interview provides high quality data, and give more opportunity to the interviewer and the interviewee to explore complex ideas. This was since concluded by Yin (1994) that information obtained from personal interview is likely to be more accurate than that of other techniques such as postal survey.

Also, researchers indicate that the data collected through personal interviews is more comprehensive and reliable than a mail survey (e.g. Howard and Sharp, 1983; Churchill, 1995; Miller, 1991; Zikmund, 1991). Using personal interviews the researcher and the

interviewee were able to clarify meaning as they discussed. This is consistent with Brenner et al. (1985) who point out that one of the important advantages of the interview is that it allows both sides to clarify the meaning of the questions and the answers involved (see the copy of the questionnaire in Appendix A).

However, as in any research approach, there are disadvantages associated with the personal interview. It is one of the most expensive methods of obtaining information and is time consuming (Aaker et al., 1995). A respondent who is very talkative could take up most of the time if not controlled. Interviewers may be influenced by the respondents; it is difficult to communicate with a respondent who is tired, bored or nervous (Kervin, 1992). There are other disadvantages such as interviewer bias (Easterby-Smith et al., 2002) and response bias (Kinneer and Taylor, 1987; Zikmund, 1991). Taking the above issues into consideration, the researcher took the necessary steps to avoid them. For this research, interviewer bias was minimised by avoiding the use of direct leading questions and by keeping a neutral stance. To reduce response bias, to ensure that the respondents responded to exactly the same question (Kinneer and Taylor, 1987), the questions asked used the same wording and were in the same sequence for all respondents, and no question was skipped as suggested by Kinneer and Taylor (1987).

5.4.4 Stage One: Sample

The initial study was a convenience sample of micro ethnic businesses around London. The ethnic group chosen were three Africans and three Asians. In order to understand the background of the sample under study it was imperative to have an in-depth investigation. To do this, six EMMBs were interviewed. Eisenhardt (1989) recommends a sample size of four to ten for researching in the context of the SMEs. Different types of businesses were interviewed such as businesses listed in table 5.5.

Table 5.5: Businesses Interviewed

Businesses Interviewed by the researcher
Dry Cleaner
Solicitor
Hairdresser
Information Technology
Corner Shop Food
Corner shop general merchandise

This was deliberate, in order to capture the variety of the overall EMMBs ethnic market.

The respondents for in-depth interview were not selected all at once. A group of potential respondents were first identified. These were picked one at a time, starting with those that seemed to meet the criteria of micro business definition such as less than 10 employees and ethnic background. Initial contact was made over the phone and by cold calling on the EMMBs owner manager. If s/he agreed to participate, a meeting was arranged. Some questions were asked to break the ice and to test the ground in order to have the feel of what is going on in the market.

5.4.5 Stage One: Data Collection

At the interviews there were mixed responses, as some businesses were willing to give information freely and did not have any inhibitions at all about disclosing information, whereas some were very suspicious of the interviewer and were not very forthcoming with information. As the main purpose of the interviews was to understand EMMBs and perceptions rather than to measure the perceptions, the interview atmosphere was in general cordial.

Furthermore, because of time limitation, the number of businesses considered for this interview was six and these people are the owner managers or managers of the businesses. As mentioned in the previous section, these participants were pre-recruited and each interview lasted about 60 to 90 minutes. The questions were open-ended and gave respondents the opportunity to discuss a range of related topics. The interviews took place at the business

premises, where managers were relaxed and generally were open. Being at their premises was important as they are busy people and would not make time to be anywhere else without disrupting their business activities. Naturally at the initial stages, there was some element of distrust of the researcher by the businesses, but this was dispelled as the interviews progressed. The interviews were continuously interrupted as customers come in and out of the businesses, or employees were in need of the managers' attention.

Although qualitative data was collected, also in the process quantitative data was included. The interviews were recorded in writing and audio taped where possible. This preliminary strategy helped to generate the initial data.

5.4.6 Data Analysis of Exploratory Research

As this is an exploratory interview based research, the data were not mainly numerical. The data reflected each owner managers' views and patterns of responses. The researcher observed similarities across individual owner managers. Therefore, the similarities form the results of this study. The interviews were analysed using the QSR NVIVO package, by inductive reasoning, and followed by good practice in the literature (Goodwin et al., 1992). The analysis presents responses pertaining to the constructs highlighted by Kohli and Jaworski (1990), Butler (1991) and Kaplan and Norton (1996) to bases of the culture in the organisation. The chart below represents the research process.

5.4.7 Process of Qualitative Analysis

The study approached the methodology from both a positivist and Interpretivist viewpoint. Both methods were used because the researcher accepts that separate but parallel set of criteria (Padgett, 1998) is required to assess the rigour of a qualitative study. Furthermore it is

accepted that research should be "empirically grounded" and subject to the minimisation of bias." However from the approach it is not possible to entirely generalise.

To analyse the qualitative data, QSR Nvivo version 8 was used in conducting the content analysis; this resulted in dividing the text to particular categories, and mapping the emerging patterns.

5.4.7.1 Interviews transcript analysis consisted of several steps:

The coding pattern was developed (See tables 5.7 and 5.8 in the appendix).

The research question was revisited to see how the different respondents answered the questions.

The overall structure of the analysis was conceptualised i.e. market orientation, trust and performance.

Codes were given to the emerging issues in the interview (see Appendix B2).

Using QSR Nvivo, the transcripts were deconstructed and reconstructed according to the coding scheme established.

Each code and its associated set of extracts were manually analysed, looking for patterns of similarities and dissimilarities.

5.4.7.2 Analysis of field notes

Field notes were read, consolidated and average response was subjectively identified for each question for individual respondent (See Appendix).

5.4.7.3 Analysis of documents

The initial analysis of documents involved reading through the documents and extracting and recoding all information in the form of quotations, summaries and words that are relevant to the study.

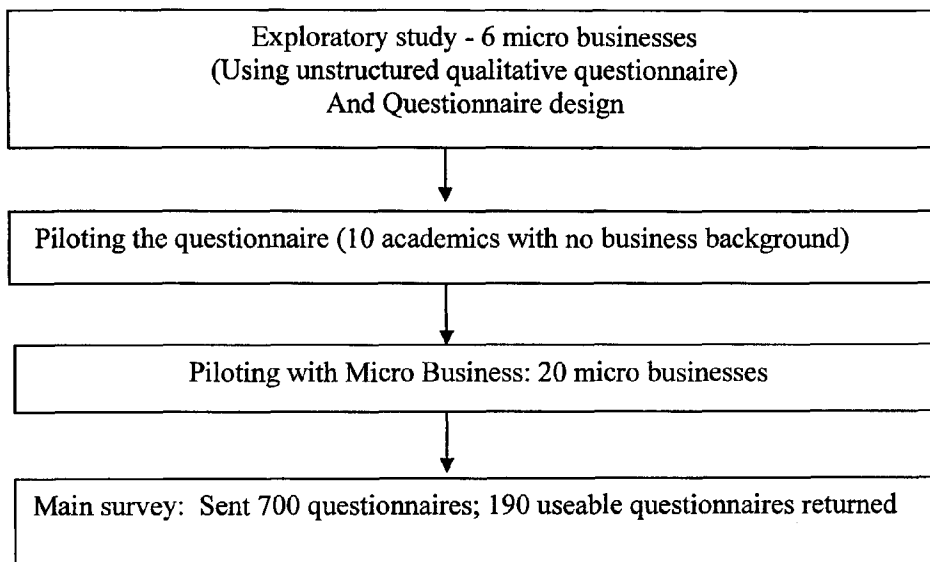
For easy of reference the respondents were coded as follows (See Appendix B2) in the appendix): Also all items of the construct were coded and analysed using QSR NVIVO 8 (see Appendices B2 and B3).

5.4.8 Validity and Reliability of Stage One

It is assumed that some proportion of the information analysis will be subjective. Therefore, the validity of the study was assessed by returning to the interviewees, and using personal interviews to verify the original information collected. Corrections were incorporated in the final result (See fig. 1). The unit of the study here is the EMMBs owner managers; therefore, the background of the source (small business owner) is very vital in understanding the issues on the ground.

5.4.9 Outcome of Stage One Interviews

Figure 5.1: Flow chart of the research process



The outcome of these interviews informed the survey questionnaire. For example understanding of the marketing practises, the trust level and performance of the EMMBs were explored. It was also possible to identify other issues that could be modified /adopted in the survey instruments. The fact that most of the EMMBs do not focus mainly on financial performance was evident in their responses. Issues that were important to them were highlighted. These assist to inform the survey questionnaires in stage two (See chapter six for analysis of exploratory research).

5.5. Stage Two: The Survey

5.5.1 Introduction

The objective of this section is to outline the process and method of collecting information for the main survey of the study. Quantitative method was applied using a structured questionnaire, and the sample frame was all Africans and Asians micro businesses within the London boroughs.

5.5.2 Constructs

Kohli and Jaworski (1990, 1993), Butler (1991), Mishra (1996) and Kaplan and Norton 1992, constructs were adapted. This is in line with Wright and Kearns' (1998) suggestions for replication of existing frameworks. These frameworks were adopted, for their popularity and replications in the existing literature.

For market orientation, Kohli and Jaworski (1990) and Narver and Slater (1990) constructs were adopted then adapted as these are popular constructs used by many researchers in the study area (Blankson and Omar, 2002), for trust Bulter (1991) and Mishra (1996). Finally, for performance the popular Kaplan and Norton performance measures were implemented. All these constructs have been previously tested and validated (Pelham and Wilson, 1996). Table 5.6 depicts the three constructs.

Table 5.6: The three Constructs

Concept	Constructs
Market Orientation	Intelligence gathering Customer orientation Intelligence dissemination Responsiveness
Trust	Honesty Openness Confidence Promise
Performance	Financial Non-financial Customer satisfaction

5.5.3 Measures

Planning the questionnaire is one of the most critical stages in the survey development process. Initially, the concepts of market orientation, trust and performance were clearly defined and questions unambiguously phrased. Not all the concepts have universally agreed

definitions. For example, trust definitions are confusing and vary from author to author (Morgan and Hunt, 1994). Therefore various definitions were considered in the construction of the trust questions. Butler's (1991) construct was also adopted. The Butler (1991) construct has been used by many authors and modified. It includes elements such as: Honesty, Openness, Confidence and Promise.

For the market orientation constructs Kohli and Jaworski (1990) and Jaworski and Kohli's (1993) measures of market orientation (MARKTOR) were examined. These consist of four dimensions: customer orientation; intelligence gathering; intelligence dissemination; and organisation responsiveness. Finally, for the performance construct, Kaplan and Norton's (1992) balance scored card model was adopted. The balance scorecard suggests that we view performance from four perspectives and these perspectives were adapted: the learning and growth perspective, the business process perspective, the customer perspective, and the financial perspective.

Measures chosen for this study relied on several sources (Butler, 1991; Kohli and Jaworski, 1990; and Kaplan and Norton, 1992). Measures for the market orientation scales were: customer focus, intelligence gathering, information dissemination, and responsiveness, adopted from Jaworski and Kohli (1993). For trust, confidentiality, openness, honesty and promise, scales have already been tested and found to be reliable by several authors (Butler 1991 and Mishra, 1996). Trust scales were mainly adopted from Butler (1991), modified and developed around the constructs and incorporating items identified from the exploratory interviews. For example, the definition of trust by the EMMBs and their work practices were also considered in the questionnaire. Furthermore, for performance, Kaplan and Norton's (1992) model was applied, and the items were: financial, non financial, and customer satisfaction.

Hence there were four dimensions of market orientation, four dimensions of trust and three dimensions of performance. The questionnaire was developed and refined in a pilot study conducted amongst 10 academics and 20 businesses in the form of personal interviews with the micro businesses. Data for exploratory research was collected using a survey, and face-to-face interviews of six micro businesses were conducted.

5.5.4 Considerations for Construction of the Survey Questionnaire

As already mentioned, little is known about the sector, there was need to conduct an exploratory study. As stated by Sekaran (1992: 95) an exploratory study is undertaken when we do not know much about the situation at hand, or when there is no information on how similar problems or research issues have been solved in the past. In line with Sekran (1992), the exploratory study helped to comprehend the nature of the problem, since very few studies have been conducted regarding the phenomena needed to be understood. The interviews conducted helped to define the questionnaire and allowed more rigorous research.

From the exploratory research, it was identified that most ethnic micro businesses do not have complex management structure, they are very small and the number of employees is also small. Amongst the six businesses none had as many as nine employees. Their structure was very simple and everyone seems to be involved in most of the business activities.

Because of the simple structure of the management, it was important that the questionnaires which have been used for large and medium sized businesses (Kohli and Jaworski, 1990, 1993; Butler, 1991; and Kaplan and Norton, 1992) be adapted in order to make them simple to fit the simple nature of the EMMBs. Also simple words were used to enhance understanding as for some of the business owners, English was their second language or they did not speak English at all. In the case of those who could not speak English, their children or wives were involved in the interviews.

Questions on trust were based on the common stakeholders that came up on the exploratory research: support agencies, banks, employees, customers and suppliers, even though not all the EMMBs are in a position to say to what extent these stakeholders are important or how they relate to the businesses as they do not use them always.

Questions on interdepartmental issues were kept to a minimum, as many of the EMMBs may not have departments operating in the businesses. In fact, those interviewed had no departments. References to senior management were avoided, as these businesses tend to be owned by the owner manager and the questions were directed to the owner manager and no one else. With reference to technology in the study, it was termed to be any innovation that

could improve the business position.

Questions on business performance avoided asking directly for figures on turnover and profitability because the exploratory in-depth interviews indicated that EMMBs were not willing to disclose their financial transactions. This was left to the discretion of the owner manager. The questions were mainly based on the different objectives of the businesses, where the financial information is required it was asked for in such a way that there was no need for the EMMBs to disclose their exact financial figures.

5.5.5 Questionnaire Design

To design the questionnaire, advice from various authors was taken into account to overcome limitations (Curwin and Slater, 1996; Blankson and Omar, 2002). The use of jargon, slang and technical terms was avoided (Nachmias and Nachmias, 1996), and easy classification questions along with pre-coded questionnaires were used to ease computer analysis (Bryman and Bell, 2003). To minimise bias, the question order and wording on both questionnaires remained exactly the same (Nachmias and Nachmias, 1996).

The questions used a Likert-type scale. This was felt appropriate since these scales have been found to communicate interval properties to the respondent, and therefore produce data that can be assumed to be interval scaled (Easterby-Smith et al., 2002). As discussed by Churchill (1995), there is controversy about the number of points to have on a likert scale. The debate mainly falls into two categories, those concerned with the total number of points, and whether to have an even or odd number of points. An even number of points does not allow the respondent to identify a middle, or neutral, position (Churchill, 1995). With regard to the total number of points, it is argued that more points give the respondent a better selection from which to make a choice. However, it is also argued that this greater choice may confuse the respondent, and not necessarily produce richer data (Easterby-Smith et al., 2002).

For this study, it was decided that, on balance, a fairly minimalist and simple approach would be taken, and that a neutral position was available from within the five point scales offered. There were background questions, and questions on trust, market orientation and performance. Each dimension on market orientation, trust and performance had either 9, 10 or

11 items to cover the various aspects of each construct.

The language in the questionnaire is approximately the level of understanding of the respondents. Care was taken to make sure that the choice of words reflects the level of education of the respondents. Amongst the EMMBs, some are educated and some are not, so the wording was made very simple to accommodate the uneducated ones (GEM, 2002). The questions were positively worded in order to avoid confusion. Table 5.7 summaries the variables used.

Table 5.7: Summary of Variables

	Source of Information	Scale
Background Information	Survey question	Categories
Market Orientation	Survey questions	5 point Likert
Trust	Survey questions	5 point Likert
Performance	Survey Questions	5 point Likert

5.5.6 Sample

Sample selection was based on a purposive approach, using convenience technique. 700 owner managers of micro businesses were consulted and 190 questionnaires were received back, by the drop and pick method. Selection of the sample was done by stratification of the population, African and Asian, by geographical area, first London, then all ethnic concentrated areas and the sample drawn using convenience sampling.

The focus of this study is the Ethnic Minority Micro Business owners in London particularly Asians and Africans. According to ONS 2006, 98% of Africans in the UK live in London and their participations in business activities are growing. The Asians have long established their business in London and are one of the successful groups in London. London was chosen because of its high concentration of ethnic minorities, particularly those of African and Asian descent. According to the Office of National Statistics (ONS, 2001), one-third of the London population (7,172,000) is made up of ethnic minorities (2,390,000 approx.)

They are the most upwardly mobile and have the highest growth rate over the past decade compared with other sub-groups (Social Trend, 2000; Labour Market Trends, 2000). There is considerable evidence of a strong dynamic force driving them to develop beyond the socio-economic niche they filled before the 1980s (Jones, 1993; Cook, et al., 2004; ONS, 2001).

In London, there are 666,000 ethnic minority businesses but what is not clear is how many are micro businesses (Financial Times, June, 2006). The target population of the survey was all ethnic micro minority business in London. A Sample is a subset of the population, in this case, African and Asian subjects. Convenience sampling involves collecting information from members of the population who are conveniently available to provide this information. For this study, the population data set was not readily available; as some are out of date and incomplete and do not specifically identify the sector under study.

It was not possible to survey all the EMMBs in the UK because it would take a long time and cost would be high. A proportion of the businesses were used based on the number of different groups who are willing to participate. The survey covered all areas of the population under considerations and different sectors of the businesses that are common among the ethnic minorities.

There was no reliable database for identifying the ethnic minority micro businesses in London, as existing databases did not differentiate the size of the business and also did not state the origin of the business owner. It was decided that the businesses could be identified using locations; also that location would be the most effective and efficient way to identify participants. As these businesses are concentrated in the areas where the ethnic minorities reside (for example, Newham, Lambeth, Hackney, and Haringey major high streets) it was easy to walk the high street and approach the individual business owners.

5.5.7 Pilot Study

In piloting, convenience sampling was used. Academics in different institutions were sent the questionnaire to comment on. Academics formed a focus group that examined and discussed the questionnaire in order to identify the problems and issues that could arise in administering the questionnaire. From their feedback, some management terminologies were changed for

easy understanding e.g. words such as dissemination, market orientation, department and centralisation were avoided. It was equally important to screen out any vagueness and any form of ambiguity, also to establish the logic of the questions. The structure of the questionnaire was changed and some items were deleted. There was a consensus that there were too many questions. It was identified that filling in the questionnaire took 45 minutes. Hence, the section on support agencies was removed, as their role is similar to that of the Banks. Twenty questionnaires were piloted with 20 ethnic minority managers (see table 5.8). Based on their feedback, changes were made. The manner in which data were collected made a big difference to the rigor of the research (Bryman and Bell, 2003).

Table 5.8: Businesses were used for the pilot scheme

	Business
1	Hairdresser
2	Mobile Phone
3	Corner Shop
4	Dry Cleaner
5	Ethnic Food
6	15 General Merchandise

5.5.8 Data Collection Procedure

To access data primary and secondary data were collected from 190 ethnic minority businesses in London, particularly in ethnic concentrated boroughs (e.g. Lambeth, Haringey, Hackney, Newham, etc). Businesses owned by Asians and Africans were surveyed, from the population of Africans and Asians in London. They are from different sectors of the market representing the most common sectors for these ethnic minorities, namely, catering, clothing, technology, professional, retail, and dry cleaning. Access was agreed by individual businesses. In London, the ethnic minorities are geographically concentrated (London Development Agency, 2005). Therefore these businesses could be easily identified. The research concentrated on businesses in the London boroughs of Lambeth, Hackney, Newham, Southall, Haringey, Wandsworth, Southwark and Brent, Enfield, Westminster, etc.

The quantitative research was drop and pick, postal questionnaire followed by direct telephone calls to respondents to remind them to fill in the questionnaire. Initial credibility and rapport was established by approaching respondents before dropping the questionnaire. It was important to motivate individuals to respond by explaining the importance of the research to the respondents (Sekaran, 1992).

Micro business owner managers were approached and explanations made on the spot and those who were willing to participate were given the questionnaires. They were told that the questionnaire would be collected in two weeks time.

5.5.9 Response Rate

Most of the questionnaires were returned within four weeks of distribution some took longer than that up to 8 weeks. There was no significance difference between those who returned within four weeks and those that returned within 8 weeks the questionnaires were distributed stage by stage and area by area not at the same time. It is important to note that as the questionnaires were delivered by hand they did not all arrive on the same date; there were five weeks gap in delivery period the gap reflected on the time of the collection of the questionnaires.

A number of questionnaires were not returned or not completed. In total 190 ethnic minorities micro businesses returned their questionnaires. Ethical issues were considered, such as confidentiality.

5.5.10 Confidentiality

Non-disclosure of the names and or addresses of individual business respondents was assured throughout the research and afterwards. The confidentiality extends to all the information obtained during the research for which disclosure might be detrimental to any party.

5.5.11 Data Analysis

To analyse the data, the responses of the survey were entered into SPSS according to prescribed methods. The study applied a four stage analysis: 1) background characteristics, 2)

descriptive statistics, 3) factor analysis, reliability and validity, and 4) hypotheses testing (see figure 2).

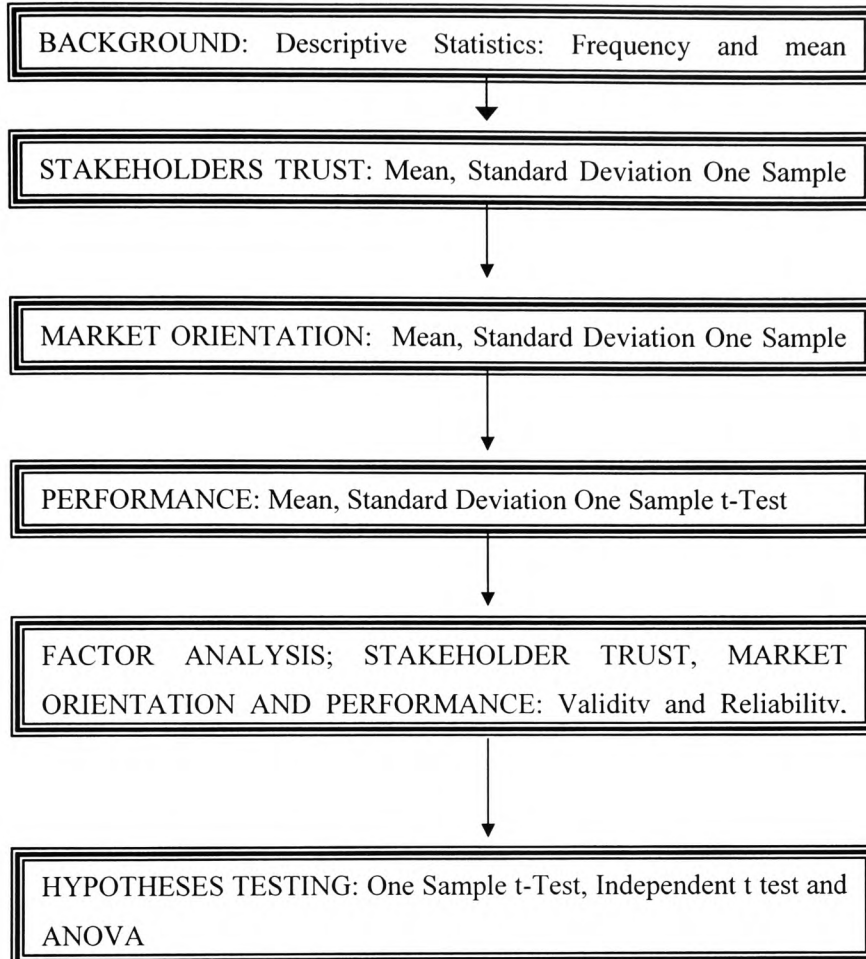
The background data were analyzed by using: descriptive statistics frequency, mean, and factor analysis. According to Easton and McColl (1997) a frequency table is a way of summarizing a data set. They further explained that it is a record of how often each value of the variable in question occurs. Frequency distribution was used for the background analysis. A measure of central tendency is a set of data that gives us an indication of the typical score in that data set (Dancey and Reidy, 2004).

In order to throw light on to the study descriptive statistics such as means, standard deviations, were reported. All variables have been tapped on a five-scale Likert style questionnaire ranking from 1-5. One being the lowest score strongly disagree three is the midpoint and five the highest strongly agree (see table 5.9). The measures used were well validated. Therefore, this necessitated the check for the inter-item consistency reliability of the variables. The variables were factorised. The Cronbach's alpha reliability coefficient was obtained for all the variables. Results indicate that the Cronbach's alpha for the variable measures range from 0.7 to 0.9. Normally, reliability score that is less than 0.60 are generally considered to be poor those of 0.7 range to be acceptable and over 0.8 to be good, 0.9 is very good.

Table 5.9 Source and Scale of the Survey Questions

	SOURCES	SCALE
Background	Survey Questions	Categories
Trust	Survey Questions	5 point Likert
Market Orientation	Survey Question	5 point Likert
Performance	Survey questions	5 point Likert

Figure 5.2: The Analyses Process



5.5.12 Reliability and Validity Tests

For this study the overall validity and reliability tests for all the constructs were conducted. The reliability test is explained by Sekaran (1992) as meaning how well an instrument that is developed measures the particular concept it is supposed to measure. These are: market orientation, trust, and performance. Reliability tests show the stability and consistency of how a measuring instrument measures whatever concept it is measuring, whilst validity is concerned with measuring the right concept (Hair et al., 1995). Sekaran (1992) explained that reliability and validity determine the scientific rigor of the measures. There are three types of validity test, namely: content validity, criterion-related validity, and construct validity. These are discussed below.

5.5.13 Content Validity

According to Bryman and Bell (2003), content validity ensures that the measure includes an adequate and representative set of items that would be inclusive of the concept. The more scale items represent the area of the concept being measured, the greater the content validity (Kline, 1994). In this study each construct had 40 original variables except for Performance, which had 31 original variables. Therefore, in evaluating content validity of the questions, the scale items were reviewed by academic researchers and practitioners. This examination shows whether the contents cover the entire area of the construct being measured (Malhotra, 1996). As most of the constructs used in this study were adopted from major work of earlier researchers that have been previously validated, it was assumed that the scales had already been tested for content validity (Kohli and Jaworski, 1990, 1993; Butler, 1991; Kaplan and Norton, 1992; Mishra, 1996). However, the questionnaire was screened further, because of its application to the EMMBs micro businesses which are unique in their own right, they are not only small, but are also in the minority sector. The questionnaire was also sent to five experts (academics see table 5.10); in this area and 20 EMMBs for comment and their comments were taken into account for corrections made.

Table 5.10: Those consulted for content validity

Contacts	University
Associate Professor	University of North Texas USA
Research Seminar	De Montfort University
Senior Lecturer	University of Westminster
Professor	University of East London
Associate Professor	Morgan State University USA
Focus Group	University of Westminster

5.5.14 Criterion Related Validity

Another type of validity is criterion-related validity: criterion-related validity is established when the measure differentiates individuals on a criterion it is expected to predict. This can be done by establishing concurrent validity or predictive validity. Criterion related validity has not been used very much in marketing related studies Blankson and Stokes (2002) and was not used for this study.

5.5.15 Construct Validity

Construct validity ascertains how well the results obtained from the use of the measure fit the theories around which the test is designed. It is expected that some items will be related with others especially items that measure the same constructs. This relationship is called convergent validity. Some items will differ from other items which measure different constructs, and this is called discriminant validity. For this study, both types of validity were assessed by using SPSS basic statistics, factor analysis, and correlation.

In order to test the content validity, factor analysis was applied. There are two main reasons for applying factor analysis: it is employed to investigate the extent to which measurement scales reflect the underlying theory of the phenomenon under study. It also reduces the number of the original variables into a smaller, manageable set of variables (factors). According to Pallant (2007: 172), "Factor analysis is a data reduction technique. It takes a large set of variables and looks for a way that the data may be reduced or summarized. Also factor analysis is used for scale developing and evaluation of tests and scales prior to using them in other analysis such as multiple regression or multivariate analysis of variance" (Pallant, 2007). Factor analysis has been used by some authors in this area of study (Kohli and Jaworski, 1993; Blankson et al., 2006).

5.5.16 Reliability

The data were submitted to reliability analysis and using the Cronbach's alpha of the measures. The reliability of a measure is established by testing for both consistency and how well the items measuring a concept hang together as a set. Cronbach's alpha is a reliability coefficient that reflects how well the items in a set are positively correlated to one another. For this study, Cronbach's alpha was computed in terms of the average inter-correlation among the items measuring the concept and the total Cronbach's alpha was above 0.7, which is the recommended value (Pallant, 2007)

This research proposes that market orientation has an effect on trust then performance. The argument was obtained from the extensive literature review and in-depth interviews conducted. To examine the relationships in this study linear multiple regression was used. As

Hair et al. (1996) explained the causality among the research variables can only be explained from theoretical reasoning. Therefore, this analysis was based on linear multiple regression.

5.5.17 Correlation

For this study six hypotheses were generated and the Pearson correlation matrix calculated. Correlation coefficient give an indication of how closely related or unrelated the variables under investigation are. If correlation between variables happens to be high, say over 0.75 it is assumed that they are two different concepts or they are measuring the same concept. When this is the case, it calls for the use of the t-test to test the two hypotheses which were generated in this research as earlier stated H1 and H2, for the rest, correlation and regression statistics were applied as well.

5.5.18 Linear multiple regression

Linear multiple regression analysis is a statistical technical method which analyses the linear relationship between two variables by estimating coefficients for an equation of a straight line. One variable is designated as a dependent variable and the other is called an independent or predictor variable. Hypothesis testing is achieved by testing each of the hypotheses with the appropriate statistical test. If beta coefficient (β) of a variable is in the same direction as hypothesised and the contribution of the variable to the equation is significant, then the hypothesis is termed supported.

If beta coefficient is as hypothesised but the contribution of the variable to the equation is not significant, the hypothesis is considered supported but not significant. Also if beta coefficient (β) of the variable to the equation is opposite that of the hypothesis and the contribution of the variable to the equation is significant then the hypothesis is considered not to be supported, but significant. Finally if the beta coefficient of the variable is opposite that of the hypothesis but contribution of the variable to the question is not significant, then the hypothesis is considered not supported and not significant. Also for testing the hypotheses, the mean and standard deviation were used to accept or reject the hypotheses.

5.5.19 Multiple Regression

Multiple regression is one of the techniques that can be used to explore the relationship between one continuous dependent variable and a number of independent variable or predictors (usually continuous). Multiple regression is based on correlation, but allows a more sophisticated exploration of the interrelationship among a set of variables (Tabachnick and Field 2001). Multiple regression can be used to address a variety of research questions.

According to Pallant (2007),

It can tell how well a set of variable is able to predict a particular outcome.

It enables the examination of the relative contribution of each of the variable that makes up the model.

It identifies which variable in a set of variable is the best predictor of an outcome and whether a particular predictor variable is still able to predict an outcome when the effects of another variable are controlled.

However, it is equally important to decide on the appropriateness of regression analysis. For this, the main technique is the linear multiple regression. However, it is not a technique to use for small samples where the distribution of scores is skewed. Small sample may obtain a result that does not generalise (Tabachnick and Fidell 2001). However for this study this was not the case.

5.5.20 Assumptions Underpinning Regression

According to Pallant (2007) in using Regression Analysis certain assumptions have to be made:

The predictors must be linearly independent, i.e. should not be possible to express any predictor as a linear combination of the others. The dependent and the independent variables associations are constant across the range of values of the independent variables. Normally the assessment of linearity is examining the scatter-plots of the variables. In this study there was no observation of substantial variation from linearity.

The error terms must be normally distributed and independent. The normality to data refers to the shape of the data distribution for the dependent and independent variable. Histogram was deployed to test the normality of the dependent and independent variables. Again there were no extreme results from normality.

The variance of the error terms must be constant (Homoscedasticity). It is assumed that the dependent and independent variable exhibit equal variance across the range of their variables. For this study the homoscedasticity was tested by examining the consistency of residual plot across values of the independent variables. The result showed no sign of adverse variance.

According to Hair et al. (2006) there is no substantial violation of the assumption required for the application of linear multiple regression, because regression analysis has an attractive feature, that makes it endure some violation of its assumptions (Pallant 2007).

Multicollinearity refers to the relationship among the independent variable. Multicollinearity exists when the independent variables are highly correlate ($r=0.9$ and above) (Hair 2006). The purpose of checking multicollinearity is to reduce any individual independent variable's predictive power by the extent to which it associated with the other independent variables. If the degree of multicollinearity increases the estimate of regression becomes unreliable. To check multicollinearity in this study using SPSS the Tolerance Value and its inverse Variance Inflation Factor (VIF) will be applied. They both show to what extent the independent variables are explained by other independent variables (Hair 2006). A small tolerance value with a high VIF shows a high collinearity. From the table below it is evident that no independent variable exceeds 10% of the variance. Therefore the variables are fit for the purpose, and thus we can find no support for existence of multicollinearity (See table 5.11).

Table 5.11: Tolerance and VIF table for variables Trust, Market Orientation, and Performance

	Tolerance	VIF
Employee Honesty	.523	1.913
Employee Openness	.612	1.635
Employee Confidence	.376	2.659
Employee Promise	.522	1.917
Customer Honesty	.657	1.527
Customer Openness	.701	1.427
Customer confidence	.595	1.680
Customer Promise	.591	1.692
Bank Honesty	.420	2.382
Bank openness	.568	1.759

Bank Confidence	.370	2.701
Bank Promise	.458	2.183
Supplier Honesty	.439	2.279
Supplier Openness	.551	1.814
Supplier Confidence	.573	1.746
Supplier Promise	.480	2.084
Intelligence gathering	.647	1.547
Customer Focus	.581	1.722
Dissemination	.477	2.095
Responsiveness	.512	1.952
Financial performance	.783	1.277
Customer Satisfaction	.666	1.502
Non-Financial	.709	1.410

5.5.21 Mediating Analysis

For this study, there is need to search for intermediate causal variables and this is called mediation analysis (Halpern et al., 2008). Mediation analysis seeks to answer the question of whether an independent variable causes a change in a dependent variable. Also, mediation analysis addresses the issues of how the change between the independent (Market Orientation) and dependent (Performance) variables occurs. Therefore, if a third factor is mediating in the relationship between two variables, the factor is called a mediator. For this study the mediator is Trust. In some cases the third variable may improve the understanding of the nature of the relationship between the two primary variables. In this case it is assumed that the independent variable (Market Orientation) causes the mediator (Trust) and the mediator causes the dependent variable. The evidence of the mediated effect can be tested with a series of regression equations (Halpern et al., 2008).

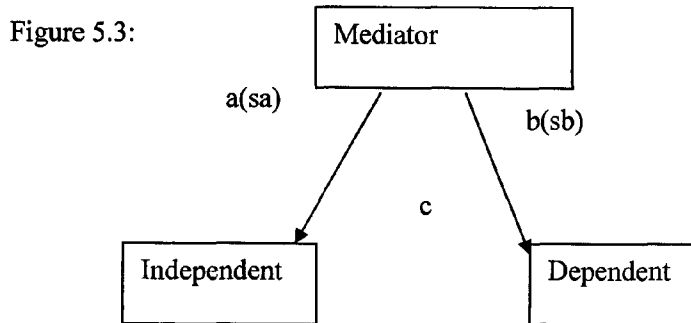
According to Baron and Kenny (1986: 1176), “A given variable may be said to function as mediator to the extent that it accounts for the relation between the predictor and the criterion. Mediation explains how external physical events take on internal psychological significance”.

Previous studies Hans et al. (1998) have found that Trust can mediate the relationship between Market Orientation and Performance. The assumption is that Market Orientation encourages trust, which subsequently improves performance. This study investigates the mediating effect of trust between market orientation and performance.

Test the effect of Trust on market orientation and performance of the EMMBs. It is assumed that the relationship between market orientation and performance is particularly strong when

trust is high amongst the EMMBs.

Figure 5.3 depicts the relationships between independent Mediator and Dependent variables
Sources adapted from Baron and Kenny (1986)



a,b,c are path co-efficients

(sa) and (sb) are the standard errors of the coefficients for a and b

This study followed the procedure that is recommended by Baron and Kenny (1986). They suggest that for the mediator to be a mediator of the relationship between the independent variable and the dependent, variable, the following conditions have to be met:

The independent variable must significantly predict the dependent variable; if not there is no relationship to mediate.

The independent variable must significantly predict the mediator.

The mediator must significantly predict the dependent variable after controlling for the independent variable.

Baron and Kenny (1986) stated that if by adding the mediator to the prediction of the dependent variable from the independent variable in a regression model, the effect of the independent variable falls close to zero ($c=0$), a complete mediation can be assumed. If the effect of introducing the mediator is to reduce c by a non-trivial amount but not to zero, a partial mediation can be assumed. If c is not reduced there is no mediation (see figure 5.3).

Table 5.12 summarises the statistical tools used to test the hypotheses in this study.

HYPOTHESES		
H1:	EMMBs are not market oriented	Mean and One Sample T-Test
H1a:	EMMBs are not Customer oriented	
H1b:	EMMBs do not gather intelligence	
H1c:	EMMBs do not disseminate information	
H1d:	EMMBs do not respond effectively to the needs and wants of their customers	
H2:	The EMMBs do not trust their stakeholders	Mean and One sample T-Test
H2a:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their employees	
H2b:	EMMBs are not honest, are not open, do not have confident and do not keep to their promise with their Customers	
H2c:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Banks	
H2d:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Suppliers	
	It is hypothesised	
H3:	H3: There is a positive relationship between market orientation and the EMMBs stakeholders trust.	Correlation and Regression
H3a	Trust has a positive relationship with EMMBs' customer focus.	
H3b	Trust has a positive relationship with EMMBs' information gathering.	
H3c	Trust has a positive relationship with EMMBs level of dissemination	
H3d	Trust has a positive relationship with the EMMBs level of responsiveness	
H4:	There is a positive relationship between market orientation of the EMMBs and their performances	Correlation and Regression
H4a:	There is a positive relationship between the market orientation of the EMMBs and their financial performance	
H4b:	There is a positive relationship between market orientation and non-financial performance of the EMMBs	
H4c	There is a positive relationship between market orientation of the EMMBs and their customer satisfaction	
H5:	There is a positive relationship between the EMMBs' performance objectives	Mean and One sample T-Test
H5a	The EMMBs perform better in non financial objectives than in financial objectives	Correlation and regression
H5b	There is a positive relationship between the EMMBs' non financial and financial measures	
H5c	There is a positive relationship between the EMMBs' financial and customer satisfaction	
H5d	There is a positive relationship between financial and customer satisfaction	
H6	There is a positive relationship between trust and performance of the EMMBs	Correlation and Regression
H6a	Trust has a positive relationship with financial objectives	
H6b	Trust has a positive relationship with non financial objectives	
H6c	Trust has a positive relationship with customer satisfaction	
Hd6	Market orientation and Trust have a relationship on business performance of the EMMBs	Mediation Analysis
H6e	The relationship between market orientation and performance of the EMMBs is mediated by trust	Mediation

5.5.23 Triangulation

Triangulation refers to the use of quantitative research to coordinate qualitative research findings *or vice versa* (Easterby-Smith, Thorpe and Lowe, 2002; May, 1999; Gilbert, 1994). It is argued that most social research involves both inductive and deductive reasoning processes at any stage of the study (May, 1999; Gilbert, 1994). Many researchers in this area of research have adopted similar processes (Narver and Slater, 1990; Jaworski and Kohli, 1993; Desphande and Farley, 1993).

It facilitates two research strategies. Both inductive and deductive approaches complemented each other, in the sense that different aspects of an investigation can be revealed. Triangulation was used in development of multiple measures in order to improve confidence in findings (Webb et al. 1966). However, although quantitative and qualitative research methods are held by some to be separate and conflicting paradigms, they seem to complement each other and for this study the complementary role was observed. The exploratory qualitative data were used to justify and strengthen the quantitative data collected for this study and also in the analysis.

5.6 Summary

This chapter has outlined the background issues that were considered for this study from a methodological perspective. Four main areas were considered: research approaches, research design, stage one of the research followed by stage two of the research.

Section 5.2 discussed deductive and inductive research approaches. Qualitative and quantitative research and justification for the selected approaches were also discussed.

Section 5.3 discussed the research design, literature review, secondary data and primary data. Arguments were proposed for the research methodology chosen, namely a basic qualitative methodology that underpinned a strong quantitative component. Following the conceptualising of the topic areas, tentative hypotheses were formulated and research questions were then converted into research.

Section 5.4, discussed stage one of the research. It explained the exploratory study, personal interviews, sample, data collection, data analysis of exploratory research; validity and reliability of stage one. The research aims were then converted into research action by means of exploratory interviews of six EMMBs. This was analysed by using QSR NVIVO.

Section 5.5 discussed stage two of the research. It discussed, the survey constructs, measures, consideration for construction of questions, questionnaire design, sample, pilot study, data collection procedure, data analysis, mediation analysis, triangulation, reliability and validity tests content validity also criterion related validity, construct validity, reliability and confidentiality.

The survey was a random sample and circulated by drop and pick. For the survey, a self-administered questionnaire distributed to 700 EMMBs, from whom 190 were received and analysed. The questions used in the questionnaire were developed from the published work of earlier researchers (Kohli and Jaworski, 1990; Jaworski and Kohli, 1993). The questionnaire was tested on academics and businesses and the feedback was used to modify the content of the questionnaire further. The literature review indicated that the approach taken to measure the variables on Likert scales was rigorously selected. Reliability and validity were checked with an overall Cronbach alpha of 0.7. To analyse the data different methods were applied: frequency, mean independent t-test, ANOVA, factor analysis, hypotheses testing and Mediation Analysis. The next chapter will analyse the exploratory interview.

CHAPTER SIX

6.0 QUALITATIVE RESEARCH ANALYSES AND DISCUSSION

6.1 Introduction

This section covers an in-depth research using case studies. Six EMMBs were chosen and interviewed using semi-structured and unstructured interviews. The sample was chosen to represent Africans and Asians. The common types of businesses amongst these groups were chosen. Amongst these were; a Solicitor (CS), Hairdresser (CH), Mobile Phone Shop (CM), General Merchandise shop (CCM), Corner ethnic food shop (CCF), Dry Cleaner (CD) See Appendix B1. The businesses were chosen after obtaining their prior consent, this was asked for by letter and in person. They were given enough notice and a choice of the day of interview.

The choice of businesses was made to cover typical ethnic minority businesses. It was important to choose businesses with some years' experience in order to capture stories of their years of experience. Also gender and ethnicity were considered and there were two female and four male. Two of the respondents were Africans, one African Asian and three Asians. Owner managers were interviewed in order to explore the background, trust, stakeholders' relationship, market orientation, and performance of the EMMBs. The interviewees' responses were recorded in writing and when possible audio recorded. It was difficult to audio record all the sessions as the managers were often busy most of the time serving their customers. Interviews were frequently interrupted due to the nature of their working day. Analyses of the case studies were conducted in four sections: background, marketing practices, trust and performance by using QSR NVIVO 8. All variables were coded for easy of analysis (see appendix B2 and B3). At the end of each section cross-analyses were conducted in order to identify patterns of relationships, similarities and differences and these would reveal the important features about their nature (See tables 6.1 to 6.6). It also informed the development of the conceptual framework model for the EMMBs, market orientation,

trust and performance in chapter four. The outcome of the qualitative interview was used to strengthen the quantitative survey by using it to support or refute the quantitative findings in chapter 8.

Thus, the objectives of the exploratory interview are to:

1. Inform the design and understand the outcomes of the survey questionnaire.
2. Inform the development of conceptual model that fits the EMMBs.
3. Support and strengthen the analysis of the quantitative analysis.

6.2 Background

Six EMMBs were interviewed, three Africans and three Asians. All the respondents interviewed have been in the UK for more than five years, and the age of the businesses ranged from 6 to 20 years. Four of the respondents have had a formal education CS, CH, CD and CM. For example, CS has a degree in law, CD a degree in economics, and CM has an MBA. For CD this means that because his wife has an economics degree, the business has an added value, as the husband has no formal education and speaks very little English. CCM and CCF had no formal education and their level of English is very low, however, they manage to cope with the businesses. All the respondents are married with children and this factor meant that they have extra responsibility to cater for. All have a family business background except CM. The business background has helped them in their determination to follow the businesses through. They all have transferable wealth of knowledge and skills from their backgrounds. The background of the six businesses interviewed showed that most ethnic minority businesses have wealth of experience from their country of origin, in many occasions from working in parents businesses. In terms of the respondents interviewed, there is evidence of family involvement in running the business; in most of the cases the family is actively involved. In five of the businesses the community is actively involved in supporting the businesses as opposed to the official support agencies. All of the Asian respondents used their community assistance; they have support from their community. There was little mention of community assistance from the African businesses (see table 6.1, Background of the Business owners). The majority of the respondents are self financed, and are reluctant to use the banks.

Table 6.1: Background data of Business Owners

Case Study	Age of Business owner	Age of Business	Financed by	Experience	Education	Number of Employee
CS	30-50	6	Bank	Family	1st Degree	6
CH	30-50	10 years	Self Financed	Family	NVQ Level 3	2
CD	50 and Over	20 years	Community and Bank	Family	Degree in Economics	None
CM	50 and over	7 years	Self Financed	None	MBA	9
CCM	50 and Over	20 years	Self financed	Family	None	None
CCF	50 and Over	20 years	Self Financed	Family	None	None

6.3 Market Orientation

6.3.1 Marketing Practices

CS practises marketing, she advertises, uses a website and word of mouth and she thinks that marketing is important for the growth of the company.

CS: "It is not only that it helps us to do everything that will help us to sell, we just know that marketing helps us."

CH said that she does not practice marketing. She claimed that sometimes she puts up signs in front of the shop offering half price for different services. CH claims that she does not advertise. She thinks it is a waste of money to conduct marketing and does not think advertising helps. CH thinks ethnic minorities discriminate amongst themselves.

"If I employ more Caribbean I get more Caribbean customers and if I employ more Africans I get more African customers."

CD thinks that the practice of marketing helps them in their performance because they advertise, send leaflets and also use yellow pages. CD also uses local papers to make 10% discount/offers, although this did not make any difference. CD does not know how the practice helped them in achieving their overall objectives.

The practice of marketing helps CM in his business because he has an MBA so he

knows how to market his products. He monitors everything they do daily. When CM does sales promotions they check their sales.

“It is difficult to monitor our customer retention rate because this market is difficult, people do not buy mobile phones all the time so you cannot tell.”

However, CM thinks his customer retention is good.

CCF feels that the practice of marketing helps, sometimes CCF reduces prices. However, CCF does not know how marketing has helped their businesses in achieving their overall objectives. It is evident that CCF does not measure its marketing effectiveness. They use unconventional marketing strategy.

The micro businesses are small and the owner/managers manage their businesses. They do not have any specific role in their organisations; there was evidence of collaboration and issues are dealt with from day to day. All the businesses are from the service sector.

From the survey, there was a mixture of signals from the EMMBs. Some seem not to appreciate what marketing is all about. They seem to have the a-la-carte attitude, picking out elements of marketing that are convenient for them. The practice seems not to be well thought through for example, CH said she does not conduct marketing; she claims that she does not advertise; however, she puts up signs in front of the shop offering half price for different services.

6.3.2 Competition

Most of the EMMBs know their competitors. However, they are not particularly interested in researching the competitors. They all feel that they have enough market shares. The hairdresser (CH) stated that because of the increase in the number of black hairdressers in the area, her business has suffered in terms of profit making. CH main competitors are other black hairdressers, about eight on the same high street. CH does not monitor her competitors because she does not want to know what they are doing. She is naturally gifted with creating hair styles. Some of her competitors use the computer to generate styles. It seems that EMMBs tend to operate in their own world. They seem not to pay particular attention to their competitors. Most of the EMMBs

surveyed stated that they are not interested in their competitors.

CCM main competitors are Tesco, Sainsbury, and all thirty shops that sell food and general merchandise in the area. CCM is not interested in researching competitors,

“I do well on my own so I am not interested in monitoring what competitors are doing.”

In relation to researching competitors CS states:

“I know my competitors, but I am not interested in what they do because I would be worried all the time. I like the work I am doing. I want to be my own challenge.”

Their competitors are about half a mile away. CD said that sometimes the competitors are cheaper than them. CD claimed that they have competitive advantage over their competition; she stated that their competitors sometimes use cheap chemicals, while they use expensive materials. In terms of competitors, CD never bothered to monitor their competitors; they innovated by buying new machines. CD is flexible with their prices; they put their prices down in order to sell more. CD has some knowledge of what the competition is doing.

CM monitors his competitors by mystery shopping. If CM found out about any issues that he needed to address he would take action. CM has introduced many types of technology in this business; in fact he is in a technological market. CM tends to be up to date with the current market trend. In terms of how they acquire goods, all their competitors do the same.

CM: “We all do the same thing we have same suppliers who tell us everything”.

Although most of the respondents seem not to be bothered about their competitors, they know their competitors and are aware of some aspects of their operations.

6.3.3 Market Research

The result revealed that some of the participants conduct surveys for both their customers and suppliers. CH and CCM the respondents said that they are not interested in their competitors, and some are very aware of their competitors. Below are their

responses. In terms of market orientation CH thinks she does not conduct market research. However, she admitted putting out posters on the shop window and sometimes offers discounts. This shows CH is confused as to the meaning of marketing. CCM does not conduct research. CCM suppliers communicate effectively with him. CCM discusses the businesses with his family and they talk to each other all the time, not only when they are at the business. Because CCM is a family business, they discuss everything as matters arise, but do not discuss financial issues with the children.

The respondent (CS) thought that she conducts market research in order to meet the customer's needs. Usually CS sends off questionnaires and receives feedback from customers. She acts on the responses. Many people knew about the practice through recommendation.

In the area of market orientation, CD claims that they research their market by reading local papers. CD states that:

“Word of mouth does not come if you lose your customers’ trust.”

CM conducts market research through talking with his customers.

CM said: “Yes I talk with customers and look at what my competitors are doing.”

CM meets with his employees frequently but there is no specific time for meetings. CM communicates with his workers all the time by discussion.

CCF said that he does not conduct market research; his suppliers and his customers discuss issues with him. CCF relies on his customers and suppliers to feed him with changes in the market. CCF talks with his wife in the course of running their business. This shows that CCF is very aware of what market research is all about. He said:

“My wife is part of me. So we discuss everything.”

CCF responds to customer needs because his business is like the link to home.

“My customers do not complain.”

CCF makes sure the business is running smoothly.

Almost all the respondents do not have a formal meeting, but they tend to have good communications amongst the staff. Only one of the EMMBs, the solicitor, seems to have a form of formal meeting. The lack of formal meetings amongst the respondents

could be as a result of the nature of management and type of employees, which are based on family connections.

6.3.4 Dissemination

Almost all respondents tend to use family labour except CS and CM. They all employ members of their ethnic group. And for this reason claim that they communicate effectively and that information flow is good. They also claim that because they are family they do not have meetings to discuss issues.

CH has meetings with her staff once a month, especially when she has a new staff. If it is a longer serving staff member, CH does not have meetings as such; rather they discuss as they go along and communicate by continuous discussion. CH only discusses issues concerning customers, not suppliers, with her employees.

In the area of marketing, CS agreed that she does surveys or has discussions with the customers. As for information dissemination CS has meetings twice a month with her employees. She does not involve employees with issues concerning stakeholders, for example, issues with banks. She does not discuss any other issues concerning banks apart from making daily payments. Information is shared throughout the day in the process of the day-to-day running of the office.

CD works with her husband they do not have meetings.

CD "We do not have meetings, I work with my husband and we discuss as we go along."

CCM, CM and CCF all do not have formal meetings but discuss as and when they feel it is necessary.

From the findings it is evident that information dissemination within these organisations does take place.

6.3.5 Problems

The problems CH faced were that sometimes she neglects some professional requirement. Once CH forgot to test a client's hair before applying a chemical and it

turned out she was allergic to the chemicals. As a result, the client was hospitalised for weeks. CH managed to avoid paying liabilities because of the relationship CH had with the customer and the family.

The problem CCM faces is that of language

“I speak small English but customers understand and too much bills to pay.”

When CCM has problems, financial, organisational, his community helps him by providing, accountants, solicitors and business advisors.

“I did not face many problems. Everything was here before I started.”

6.3.6 Responsiveness

All the six respondents agreed that their companies respond to customers' future needs and wants. They all say they take action to rectify issues if customers' complain or to meet future needs, although one mentioned that he does not encourage customers' complaints.

CH only discusses issues concerning customers, not suppliers, with her employees. CH responds to customers' needs now and in the future; CH tries to find out what her customers' needs are, and if it is possible, she fulfils them. If customers complain to CH, she makes sure that she deals with the complaints to the customer's satisfaction. CH said:

“Sometimes I ask the customers why they are not satisfied, and if they tell me I will take actions to put things right. When customers complain, I apologise and see what I can do to rectify the problem. The problem is that many customers that are not satisfied do not come back.”

CH occasionally provides after sales service, a lot depends on the customer's hair and after-care needs.

CCM sells to all markets, ethnic minority and mainstream. CCM always responds to customers' needs, because if not the customers will go somewhere else. CCM does not encourage customer complaints, but if they have problems and they complain, CCM will respond positively. When a customer complains, CCM says sorry and sees if he can

change things. CCM does not provide an after sales service

“It is not required,” he said.

CCM has many goods and they are cheap. CCM is committed to his job because this is his life. He said:

“The evidence is simple you could see that the shop is developing.”

CCM thought that customer satisfaction is important for his business because it is important for his business to grow. To make sure his customers are satisfied he listens to them and addresses the issues

CS always responds to customers’ needs. CS explained that she first started with no advertising but there was a very effective word of mouth amongst her clients. To evaluate performance, CS questions customers on their assessment of her level of customer care. The questions are based on customers’ care, trust, overall achievement, competency and quality of service offered.

CCF responds to customer needs because his business is like the link to home.

“My customers do not complain.”

CCF makes sure everything is okay.

“If there is any problem with my customer I will compensate immediately.”

CCF is committed to his customers because when he arrived in the UK, his wife could not get a job, so they worked together and it was fine.

All the respondents claim that they respond to customers’ needs. They all claim that they are flexible in order to accommodate their customers’ needs,

6.3.7 Customer Focus/Satisfaction

The issue with some of the EMMBs interviewed is that they are confused as to how to be customer focused. Some do not encourage customer complaints, but do act if the customers complain. They also worry if they lose their customers, but do not know how to maintain them.

CH mentioned that she meets her customers’ needs and yet she thinks she does not practice marketing. CCM also claims he does not conduct market research although he

gets feedback from customer and suppliers. Also, CCF does not conduct market research but communicates with the supplier and the customer. However he is committed with his customers.

Amongst all the businesses interviewed, CD, CCM and CM tend to serve mainstream customers and they have good customer relationships. They know the importance of meeting the customers' needs. CS, CH and CCF are mainly serving the ethnic market. CCM serves the main stream but has problems with the tax office.

CH says that in order to conduct her business to meet her customers' needs, she would make sure that she achieves her aims. To be able to achieve her objectives, CH does not think about profit and cost alone. She tends to include other objectives. CH wants to have an increase in their number of customers. She thought that cheap products would drive the customers away, and customers would leave her business. For this reason, CH states:

"I treat my customers with dignity, half of my customers are trouble makers and these trouble makers seem to stay with me."

CH provides advice on how to maintain hair, sometimes people bring their emotional problems and CH counsels them as well. CH thinks that she sometimes serves as a counsellor. CH sees this as part of her service, and would like customers to come back because she is committed to their welfare. CH said:

"If I do not satisfy my customers, there are many other hairdressers nearby that my customers could go to. Customers are retained because I meet their needs."

CH thought that the evidence of her good performance is on her ability to meet customers' needs. She went further to say:

CH: "If you do not do what they ask for, they will go to somewhere else and you lose their custom."

CH staff is trained for every new product or style that comes out, for example curly perm novel. CH rewards her staff by giving bonuses, when they have many customers. When CH makes more money her employees get extra money for that period.

CH rewards her staff any time they do extra work or during the festive period. CH does

have conflicts sometimes with her staff. Some staff may not work very hard and may be leaving work for others to do. CH had to fire a good stylist because she refuses to help out with the cleaning. To resolve conflict they embark on discussion. CH does not monitor her competitors because she does not want to know what they are doing.

CCM tries to conduct his business according to customers' needs because if he does not meet customer's needs they will go elsewhere.

"People deserve to be treated with dignity and respect because if you want to be respected you respect people."

When asked whether people were treated with dignity and respect, she replied:

"I go to the office and I expect respect, therefore, I must treat my client with respect."

CS: She identified the values of her organisation as goodwill and reputation. She believes that with goodwill and reputation her business will thrive.

To evaluate performance, CS questions customers on their assessment of her level of customer care. The questions are based on customers care, trust, overall achievement, competency and quality of service offered. CS provides client care letters which give the clients the opportunity to be heard. CS claims that, she responds to customers' complaints quickly and advises on alternative solutions. CS stated:

"I have only had one serious problem from a man who is from the country as me."

CS responds to customers' complaints to make sure that the customers' needs are fulfilled and that they are happy. She said:

"I am committed to my customers because that is why I wanted to have my own business. Customers' satisfaction is very important because it is the backbone of any organisation. It is good to offer good service by finding out what is lacking. Listen to them, however, I do not over listen to people as some people abuse it."

CS states: "I measure my achievement using, the number of clients and money". CS thinks that the number of clients she has is her achievement. As CS is a small practice

they tend to cover each other's work. CS thinks the practice of marketing is very helpful in her success.

"Feedback helps people say you are good."

CS customer retention is about 98% and CS thinks it is good.

CS's clients are happy with the way she works and her services. "They are happy with me and I have a conscience."

CD thinks that over the years they are doing better; there are new developments in the area, which means there are new people moving in the area. However, their good customers moved away.

"I think I am doing well over the last 5 years and I am progressing."

CD gives their customers good service. CD thinks sometimes they do social work they talk to their customers and share their problems with them. CD makes efforts to find out if their customers are happy. She said:

"Yes we ask people sometimes if they are happy."

CD claimed that sometimes you cannot help if customers come and go but you do not know why. CD does not encourage customer complaints. But if they make a mistake and it is CD fault CD will pay compensation because it is difficult to keep customers. CD claimed that they have only made two mistakes in 21 years. Sometimes they apologise, CD stated that:

"Sometimes customers give clothes that are already damaged and they expect you to pay compensation. To meet our customers' needs, "we deliver at customers houses and even sometimes on Sundays we might open the door to give people their clothes back. We are committed to our customers and we are able to retain most of our customers."

CD does everything to make their customers happy.

"My husband and I do everything, but I do not press or repair, my husband does them. I maintain the counter."

When asked to what extent he conducts his business to meet his customers' needs, CM replied: "I like to please my customers. It is against my religion to treat people badly."

CM responds to customers' needs all the time because his business changes quickly.

CM does not encourage customers to complain but if they do he responds effectively. In order to respond, sometimes CM refunds their money, changes the product or repairs it. In order to maintain a relationship with his customers, CM gives a guarantee or a warranty. CM provides after-sales services in order to make his customers happy and encourage repeat purchases. CM is committed to his customers because he wants to have other outlets and expand.

At the moment CM is expanding, he has many branches within the area of operation; Customers' satisfaction is important for his organisation because it increases his sales and retains his customers. CM thinks that the best way to satisfy customers is to be good to customers. This shows that CM is market oriented in its own way.

CCF meets his customers needs because his shop is ethnic it has to be what they need. CCF thinks people deserve to be treated with dignity because people have to be treated well or they will not come to your shop.

CCF said he is serious with his business. The evidence is that CCF pays his bills and is able to travel back to Pakistan on holiday when he wants to. Customer satisfaction is important to CCF business because CCF makes friends with his customers. CCF ensures that they satisfy their customers by working hard and CCF like their customers. CCF customer retention rate is about 90%. The ethnic product is consumed by ethnic minorities, so those who live around there buy from CCF. CCF tries to retain his customers

CH says that in order to conduct her business to meet her customers' needs. She needs to make sure that she achieves her aims. To be able to achieve her objectives, CH does not think about profit and cost alone. She tends to include other objectives such as running her business and using her skills.

CH wants to have a high number of customers. She thought that cheap products would drive the customers away and customers would leave her business. For this reason, CH states:

"I treat my customers with dignity, half of my customers are trouble makers and these trouble makers seem to stay with me."

CH does not know why the customers do not stay; as a result CH's customer retention

rate is decreasing because of competition.

From the discussion, it could be concluded that the EMMBs are customer oriented, and meet the needs and wants of their customers.

6.3.8 Technology

Almost all the respondents have not adopted new technology. CM, CS and CCF are using new technology. Some of the respondents do not see how technology would help them.

CH is not good with computers. She is naturally gifted with creating hair styles. Some of her competitors use the computer to generate styles.

CCM has introduced computers in his business. CCM sees the introduction of computers in his business as innovation. CM has introduced many types of technology in this business; in fact he is in a technological market. CM tends to be up to date with the current market trend.

CCF has not introduced any technology because he thinks he does not need to.

CCF is not sure what technology is, and also not sure whether he has innovated his product recently.

Table 6.2: Summary of the EMMBs Market Orientation Analysis

CONSTRUCTS	CS	CH	CD	CM	CCM	CCF
Market orientation						
Market research	Moderate	Moderate	Moderate	Moderate	Moderate	Moderate
Dissemination	Moderate	Moderate	Moderate	Moderate	Moderate	Moderate
Responsiveness	Moderate	Moderate	Moderate	Moderate	Moderate	Weak
Competition	Moderate	Moderate	Moderate	Moderate	Moderate	Weak
Marketing	Moderate	Moderate	Moderate	Moderate	Moderate	Moderate
Customer Focus	Strong	Strong	Strong	Strong	Strong	Strong
Problems	Moderate	Moderate	Moderate	Moderate	Moderate	Moderate
Job Division	Weak	Weak	Weak	Weak	Weak	Weak
Technology	Moderate	Moderate	Moderate	Moderate	Moderate	Moderate

6.4 Trust

6.4.1 Risk

All respondents interviewed in this study claimed that they do take risks. CCM takes risk every day, and the type of risk he takes is financial. CD explained that there are many risks that they could run into such as some clothes that may not be good for dry cleaning and they accept it. She said:

“We do it differently especially with fabrics that need special care”.

CM explains that in his organisation he does everything that everyone does, and everything is about taking risks every day. He said:

“Doing this business is a big risk, I like taking risks. I take risks such as expanding and sourcing foreign markets.”

CCM business is very risky, “when you buy ethnic food you are taking the risks of fresh food going off therefore thrown away.”

CCF takes risk all the time. He said: “Everything is risk.”

From the above, it is evident that all the respondents are aware of the level of risk they take and have accepted risk as part of issues they have to deal with as they run their businesses. What is not clear is whether the level of risk taken by the EMMBs does affect their competitive effectiveness. Risk is a component of market orientation; a manager who is risk averse will have low level of trust hence MO.

6.4.2 Definition of Trust

From the literature review (in chapter 3) it was noted that trust is difficult to define, therefore it was not surprising that six of the respondents defined trust in their own ways. The following are the different definitions from the respondents. CH defines trust as

“What that person believes in, or what the person can do. It depends on relationship”.

CD does not think it is a good idea to trust. CD does not accept cheques, simply because of her past experiences. She used to accept cheques and many of them were not honoured thus she prefers cash in hand. The type of risk CD takes depends on the situation. Sometimes CD has to do what the customer wants even though she knows

she is taking a risk on the customer's hair.

CD defined trust: "Trust believes in what you believe in."

"Today's world is very crafty there are some people I do not trust."

CD agrees that trust is very important in the dry cleaning business because people leave their expensive clothes with you and they expected you to handle their clothes with care.

CD said:

"Yes - it is best to be honest so that people can trust you."

As CD said:

"The country is changing and it is difficult to trust people."

CD went on to explain that "*Customers trust you because they have to leave their expensive clothes with you.*" Therefore, CD does trust customers sometimes but not always. However, CD trusts their Community.

CCM says that trust is important to his business because he also sells to the mainstream market not just ethnic minority people. CCM said:

"All of them need to trust me and I trust them."

CCM defines trust, as:

"Someone, who likes you and do things for you,"

CCM does not trust the banks and support authorities, because he does not see them as people who like doing things for him.

CS said that "trust is important because if you trust, then people will trust you". CS said that: She does not delegate important issues to the subordinates, that if she transfers trust to other people she would lose customers. Because of this she does not delegate important issues to the subordinates.

She said that "people want to deal with you directly, so, it is better to deal with the customer directly and supervise every job done in the office."

CS defined trust as:

"Belief, confidence in somebody, truth, acting in a diligent manner, reliance and relationship."

CS went on to say:

"I am a small firm so I do not like owing. I spend only what I can afford."

CS thought that trust is important in her business and more importantly to her clients, as they need protection in everything you do for them and they want to feel you are on their side all the time.

When asked what you understand by trust CM's reply was:

"Confidence, good at work and honesty."

CCF defines trust as

"You do not cheat, be open and good."

"Trust is important in this type of business because I sell ethnic food coming from abroad, I have to trust my suppliers and my customers have to trust me."

In general these businesses tend to understand what trust is. They defined trust using words such as those set out in table 6.3.

Table 6.3: Summary of definition of trust

Case	Definition
CS:	Believe, confidence, truth, diligence, reliance and relationship
CH:	Believe, what person can do and relationship
CD:	Believe, promise
CM:	Confidence, good work and honest
CCM:	Like you and do things for you (Confidence)
CCF:	Do not cheat (honest). Open and good.

6.4.3 Honest

All the respondents were aware of the importance of being honest in the process of running their businesses. However, their degree of honesty is questioned as CCF and CCM admitted that they are not always honest to some group of stakeholders. Because of the nature of the solicitors business, CS thought that it was important to be professional, and observe the legal requirements. She said:

“Clients want to see you as being on their side and confident that you will defend them.”

Because of the nature of the law business CS has to deal with authorities such as the Law Society. CS thought, it was right to be honest to the authorities and stakeholders because *“it is what one puts in that is what one will reap.”*

CS does not think that the authorities are honest and if given the choice would like to have minimum dealings with them.

CD said: “Yes - it is best to be honest so that people can trust you.”

CM said that he is an honest man. CM does not have much relationship with the banks and support agencies. CCM said he is honest to some of his stakeholders

CCF said that he is not always honest to his stakeholders, but he is honest to his customers. *“The authorities are very bad.”*

CCF claims the authorities are not always honest. CCF says sometimes it is difficult to get the products they sell because they all come from abroad but the suppliers make an effort.

The above responses show that the respondents are not sure whether some of their stakeholders are trustworthy, and that they themselves are honest to some of their stakeholders

6.4.4 Promise

Many of the respondents recognised the importance of keeping to promises. CH recognised the importance of keeping to a promise but would not promise.

As CH puts it: “It is not good to promise. I do not promise.”

To what extent CH keeps to her promise depends on what is at stake. CH trusts and promises only to her daughter not someone she is not familiar with. However, CH agrees that she provides services to customers as promised.

Also CS said she tries to provide services as promised:

“I try to provide good services because I want to achieve my target. I motivate my staff. When they work hard they get paid and I give other incentives. I try my best.”

In terms of keeping to promises, CD sometimes provides services as promised, as it is difficult to keep to promises all the time.

CM does not promise his workers anything. The only thing he promises them is that they will learn enough to get a job somewhere when they leave his organisation. CM only promises what he can offer. CM keeps to his promise. CCF always keeps to his promises and provides services as promised as his customers know that he keeps to his promise. He said: “*They like it.*”

6.4.5 Suppliers

Most of the respondents do not use regular suppliers; rather they tend to buy from wherever they find goods cheaper. This makes it difficult to sustain relationships with their suppliers. Relationship is normally built over time. Not having regular suppliers buying where it is cheap will affect the level of relationship of the EMMBs and their supplier. CD tends to use small suppliers, therefore not seriously involved in the day-to-day relationship. CM and CD tend to use suppliers more than the other four businesses. CD, CM and CCF have good relationships with their suppliers. CM and CCF use their ethnic suppliers and share the same culture. There seem to be better relationships between CM and CCF and their suppliers.

CH does not use wholesalers because she feels sometimes they are more expensive.

“I only buy things from big suppliers when I have money. I find even the ordinary shops cheaper.”

As for the relationship between CH and her stakeholders, suppliers, bank, customers,

authorities and other support agencies, it varies. CH does not deal with specific suppliers, CH buys as needed. CH buys from the high street stores because sometimes they are cheaper. CH does not keep to one supplier; she buys wherever the goods are cheaper. Sometimes, according to CH:

“When you buy from the wholesaler you need to buy in bulk; you need more money.”

CH may contact her suppliers but CH does not give extra information.

CH: “They are very expensive. I do not have any policies or rules with the suppliers”.

“Suppliers yes, I deal with them sometimes, but I do not trust them.”

Also CCM does not buy from particular suppliers because he buys anywhere where goods are cheap.

CS does not have any major supplier and uses major retailers where possible. CS buys from small suppliers and does not have formal rules and policies with suppliers.

CS does not always exchange information with suppliers.

CD has good relations with their suppliers and normally their suppliers inform them of improved chemicals or new products, they exchange information with their suppliers.

CD does not have policies or rules with their suppliers.

CM has very good suppliers and they supply many things to him. CM suppliers are in a very dynamic sector and everyone is very active. CM exchanges information often with his suppliers. CM exchanges information with her suppliers especially when a new product is introduced onto the market. In CM’s businesses, everyone works together, hence group effort. CM pays his suppliers cash promptly; in fact, he pays all his bills in cash because he is a Muslim and does not rely on borrowed money.

Because CCF buys ethnic products his suppliers are limited and he has not got many choices. He has a good relationship with his suppliers. CCF says, sometimes it is difficult to get the products they sell because they all come from abroad, but the suppliers make an effort to provide the right products.

CCF suppliers’ always source out what he needs. CCF exchanges information with his suppliers every day. His suppliers are good. CCF is not sure what the policies or rules

are with his suppliers. CCF's suppliers help all their customers because they are all ethnic minorities. CCF suppliers serve the whole market; they do not particularly try to please him. CCF does not think that he knows the policies of his suppliers, if there are any the policies are not written. It could also be that CCF does not know. CCF uses small suppliers, or sometimes CCF buys from the supermarkets

The respondents tend to have varied relationships with their suppliers: some have close relationships and some do not. They tend to use different suppliers, therefore making it difficult to develop relationships and trust. For example, CM, who uses special suppliers, tends to have good relationships with his suppliers. Those who do not have a relationship claim that they do not have enough demand to buy from suppliers.

6.4.6 Employees (Working relationship)

There seemed to be a relaxing and family atmosphere in all the businesses interviewed. They used corroborative working pattern because there is little or no bureaucracy, decision making is swift and flexible. They share information and cover each other's work when necessary. The employees are loyal and are committed to their jobs. This shows that there is employee trust.

The relationship between CH and her employee is friendly.

"It is friendly because we get on well."

CH delegates tasks to her employees in a polite manner. She said:

"I do not treat people like that. Trust is important in my business dealings because, people are bad nowadays. When I first came to this country people do not fear as much as they do now."

CH rewards her staff any time they do extra work or during a festive period. CH does have conflicts sometimes, some staff may not work very hard and may be leaving work for others to do, and in short, they cheat. CH had to fire a good stylist because she refuses to help out with the cleaning. To resolve conflict they embark on discussion. CH does not monitor her competitors because she does not want to know what they are

doing.

CCM does not delegate to his family because his wife knows what to do. In the business CCM gets feed back immediately because they are family. They talk to each other all the time.

CCM: "My employees are my wife and children. They all work for me. They know we have to do well."

CCM family does everything in his organisation,

CCM does not have training, the family learns on the job. CCM is not sure what recent training they have had.

CCM "We do not specially reward ourselves, if the business is good it is for everybody."

CCM feels that children sometimes generate stress, but they find ways to deal with this. To resolve conflict within the business CCM discusses with the family.

CCM has a family relationship in his organisation; these relationships do exist because they are family business.

CS: She deals with her employees as family and does not want to be too domineering; she said: "*It makes staff feel homely.*"

All the respondents seem to work with their family or community except CS. The relationship within all the businesses is informal. According to CS:

"The relationship between me and my employees is like a family relationship, because it works better for us."

CS states: "In my business, I do everything, I fill in for people when need be, I am a small business person. Sometimes we are short of staff."

According to CS, staff are trained on short courses, such as accounting casework, CS rewards for staff are based on appraisal and this could be at any time. CS does not have conflict at the work place because CS thought the business was too small to experience that.

CD does not have working hours, she and her husband work as work demands, sometimes up to 7pm. CD does not have employees, any work that comes they do it together. "CD said: "*We can manage ourselves*".

“We do not have employees, we just work together.”

As for CM relationship with his employees, he said: “I travel a lot and my employees know what to do when I’m not there. *“I trust my employees.”*”

CM works like one family as all of them are Somalia’s and are new to the country and they help each other. In CM’s business, everyone works together, hence group effort.

CM helps his employees gain experience so that they will be ready for employment elsewhere. Most of his employees are very new to the country and have not worked anywhere in the UK before. CM employs them to give them the initial experience and training that would enable them to work in the British economy.

CM “I involve my employees with issues concerning stakeholders because they need to know about these things because sometimes I am not in town.”

“I train my staff on the job. I get old staff to train new ones.”

“Recently I trained my staff on repairing mobile phones, learning about currency, learning how to deal with customers. I reward my staff by offering them bonuses, holidays and thanking them at any convenient time. Sometimes in this organisation we have interpersonal conflict, which we resolve by discussion.”

CM explained that in his organisation the type of relationship that exists is family or community relationship. Everyone that works in the organisation is a Somalia.

CM conducts market research through talking with his customers. “Yes, I talk with customers and look at what my competitors are doing”. CM meets with his employees frequently but there is no specific time for meetings. CM communicates with his workers all the time by discussion.

CCF does not do much delegation as the business is just for him and his wife; both of them discuss and they know what to do. CCF and his wife talk all the time so they give each other feedback. CCF says in his business the only operators are himself and his wife; his children are working in London. Both husband and wife do not have a specific role in the organisation. CCF likes to get on with what they have to do. CCF does not train his wife,

“We teach each other. I cannot remember having any formal training. If we have had any training, may be on the new till machine, I learnt it first and I taught my wife.”

CCF does not reward his wife, because they work for themselves. CCF feels that his

wife talks too much, in fact she nags him all the time. If they have conflicts they discuss and resolve them. CCF has always had family relationships.

CCF said: "We are family businesses we work like family."

All the respondents work with their families or their ethnic group, they have no formal set up in terms of employees' policy. They all reported working as a family and that this set up works for them. From the interview, all the EMMBs tend to trust their employees, and customers to an extent. Although some of the EMMBs do not discuss financial matters with their employees they are quite open in their communications.

6.4.7 Customers

CH thinks there is sometimes an element of racism in hair dressing, as most of her customers are mainly Africans than Caribbean. CH claimed that in order to meet your objective you have to maintain a level of trust with customers. CCF trusts his customers therefore he responds to their needs. He sees the customer as part of his link to his country, He said: "*Customers do not complain.*"

CS discusses with her customers, she feels that there is mutual trust between her and her clients. CS relies on word of mouth because she trusts that her customers will spread the good work around to their friends and family.

CCM does not encourage customers' complaints, but threatens his customers with dignity.

CM: "To a degree I trust my customers."

CD "Our customers trust us with their expensive clothes so we must trust them back."

Almost all respondents feel that they trust their customer as they serve people of their own origin.

6.4.8 Banks

Generally the respondents do not trust their banks and would not deal with the banks if they had the choice. They felt that the Banks do not support them in the time of their needs.

CS, CH, and CD do not find the banks helpful. CM, CCM and CCF do not frequently use the banks in their transactions; although they think that the relationship they have had with the banks seem not to be unhelpful. It was interesting that even though the

bank funded CS and CD they still do not have a good relationship with the banks. They have problems with trusting authorities, especially the Banks and government support agencies.

CD said: “the country is changing and it is difficult to trust people.”

“Banks are not helpful. I am not sure if I am honest to my stakeholders, but I am not dishonest, I do not trust them.”

CH thinks that banks will not help even when the business is good. CH does not think the authorities are honest and keep to their promises. She is disillusioned based on her past experience, so that she does not care if authorities are honest or not. CH thinks trust is important in general.

CH does not find the banks very helpful, Normally CH would seek for a bank loan or overdraft but she was always turned down. CH does not trust the banks; however, she is satisfied with her bank’s services, she uses the banks for payment, withdrawals and direct debit. CH does not receive any assistance from the support agencies, as she does not find any services offered by the support agencies useful.

CH “Banks are no good, I do not use support agencies.”

CCM makes little use of the banks, “I do not find them that helpful. I do not go to the banks for help. I do not trust the banks they do not trust me.”

However, sometimes CCM pays his bills or pays in money at the bank.

CS did not find the banks very helpful even though she obtained the initial capital from the bank,

She complained:

“I have received no help from the banks. I am not happy with the limited services from the bank.”

CS received part of her funding from the bank. CS would like to receive further financial support from the bank. She does not involve employees with issues concerning stakeholders, for example, issues with banks. She does not discuss any other issues concerning banks, apart from making daily payments. Information is shared throughout the day in the process of the day to day running of the office.

CD claimed that banks are not very helpful; most of the time their charges are too high and sometimes their cheques bounce. Only two cheques from customers bounced in two years. CD only uses the banks to pay direct debt, mortgage and loan payments. CD is not satisfied with the bank services. It is interesting that although the bank financed part of their business, they still do not trust their banks. CD has better relationships with the banks than all other respondents interviewed.

Because CM does not use banks, he uses cash most of the time. Sometimes when CM is paid with cheques, he cashes them through the bank. CM does not trust the bank at all.

“I sometime pay my bills at the bank,” he said.

He was once caught at the airport for money laundering because of his cash transactions culture he always prefers to deal in cash.

CM “As for banks, I just use them to pay in money.”

CM does not have a relationship with the banks and support agencies.

CCF is not sure whether the banks are very helpful. CCF does not receive any help from the bank. He stated:

“Banks are after their own profit not customers. I do not want to help them to cheat me.

I only pay my bills and pay in money at the bank.”

It does not matter to CCF if he is satisfied with his bank or not.

6.4.9 Support Agencies

EMMBs abide by regulatory requirements, for example, health and safety. They all try to avoid authorities except where there is a mandatory demand for the relationship. They do not see support authorities to be approachable. Support authorities are seen as government agents. CH and CCF had the opinion that the Health and Safety has not been very helpful. The question here is: if they have not tried to use the support agencies, how do they form the opinion that the support agencies are useless?

CH does not use the businesses support agencies. CH does not believe in getting the

authorities involved in her issues, CH is of the opinion that when you get authorities involved things get worse, and they are not helpful. For example CH said:

“The health and safety are always around troubling me for one thing or the other. Even the bank manager is Jamaican man, but he would not lend money to me.”

“I do not trust the council.”

CH does not trust someone for the first time, not even if it is the council.

“I do not use support agencies. The support agencies are problems. They want too much from you.”

“The tax man is not honest to me. Why should I be honest to them? The authorities are never honest.”

CCM: “I do not use support agencies, the support agencies are trouble all the time.”

CCM is not sure what other support he needs. He needs to find out what he needs first.

CD uses their Muslim community Ismail community. Ismail Muslim community operate all over the world. CD initially had problems with the leasehold of acquiring machinery but the Ismail Community helped them out. The Ismail community provided lawyers and accountants to work with them. They did not receive assistance from the support agencies as they used mainly their own community support, which they say was good.

CM “When I needed help I did not go to the bank, I used my community, sometimes from the council not the banks. Sometimes I use support agencies to train some of my inexperienced staff, because the support agencies pay them to come to training.”

“It is good to be good to your stake-holders.” “I do not trust main stream authorities very much. I try to avoid them.”

CS uses the Law society for advice as required by the professional body.

CM would like to get more training and skill development from the support agencies.

Most of the respondents do not or would prefer not to use the mainstream support agencies. They do not trust dealing with them. Table 6.4 depicts the summary of trust level of the EMMBs.

Table 6.4: Summary of the Trust Analysis

CONSTRUCT	CS	CH	CD	CM	CCM	CCF
Trust						
Employees	Strong	Strong	Strong	Strong	Strong	Strong
Customers	Strong	Strong	Strong	Strong	Strong	Strong
Banks	Moderate	Weak	Moderate	Weak	Weak	Weak
Suppliers	Weak	Weak	Moderate	Strong	Weak	Strong

6.5 Performance

6.5.1 Objectives

All the respondents have different objectives and they try to meet these objectives in different ways.

CS objectives are to: fulfil personal interest in law, be independent, and to make a profit.

CH's business objectives are to: provide self employment, expand, improve and look after her customers. CH business is not doing as well as it used to do a few years ago.

CH said that:

"Nowadays, because of too many hairdressers on the High Street, we do not have many customers."

CD's objectives are to make profit and to create job for his family. He measures his performance by measuring his profit. Their objectives are to look after their children, to make money and be independent.

CM's objectives are to create jobs to help his community, make profit, and expand.

CCM objectives to provide self employment, avoid discrimination, and make a profit.

CCF objectives are to make profit and create work for his wife.

6.5.2 Performance Measures

In general, the EMMBs are performing well. There was evidence that when they measure performance they ignore their overall objectives, as most of them measure

costs and profits, ignoring some of the soft objectives that led them to starting the business in the first place. They tend to ignore: discrimination, racism, creating jobs for the family, being their own boss and being able to look after their children.

CH measures her business performance every week and she checks how much money she made. CH considers her costs and household requirements when measuring her performance.

“Over the past five years CH’s business has been going down, it is not as lucrative as the previous five years. Initially it was good when there were less hair dressers on the High Street, but now too many hair dressers on the High Street.”

According to CH the months of September and January are normally very bad because mothers are either buying school requirements for children or they have just come out of buying Christmas presents.

“Once I cover my expenses I am okay. My outgoing for the week is about 800 pounds.”

CCM measures performance every month. When measuring performance CCM considers sales and costs. CCM thinks his customer retention is 80% and this is good. CCM thinks he is performing well.

“My performance over the last five years is good; we have to work hard now to make more profit than before. Things are changing now in London.”

The business has been good for 20 years since they started, and this meant that they are doing well.

CD thought they have performed well in meeting their objectives.

They measure their performance by the number of customers they serve and profit. If they are able to pay their mortgage, and their daily up keeping, they assume that they have performed well. According to CD their two children have done very well; one is a dentist and the other is an accountant.

CM measures his business performance by measuring his profit. CM tends to consider costs and sales when considering their performance. This shows that CM tends to ignore other objectives when measuring his performance. CM uses their community accountant who gives them a report of their businesses periodically. Over the past five years CM's performance has improved and he has expanded his business to other parts of London.

CCF measures his performance by measuring his profit, to pay all his bills and make some extra. CCF measures his performance every day and every year. CCF always checks his sales profit.

CCF performance over the past five years has been stable. Over the past five years or more there are more ethnic minority shops around, so CCF's profit has dropped but CCF still makes profit.

Table 6.5 shows the summary of the EMMBs level of performance and table 6.6 shows the summary of the objectives of the EMMBs.

Table 6.5: Summary of EMMBs' Level of Performance

CONSTRUCT	CS	CH	CD	CM	CCM	CCF
Performance						
Financial Objective	Strong	Moderate	Moderate	Strong	Moderate	Moderate
Customer Satisfaction	Strong	Moderate	Strong	Strong	Moderate	Moderate
Non-financial Performance	Strong	Strong	Strong	Strong	Strong	Strong

Table 6.6: Summaries of the Objectives of the EMMBs

Case	Objectives
CS	Personal interest Does not want to work for other people Profit
CH:	Wanted to run her own business Use her skills from family background Profit
CD:	Want to look after children Husband had little English Could not get a job Pay their bills Profit
CM:	Discrimination Unable to find a job

	MBA Run his own business Profit
CCM:	Could not get a job Discrimination Has no formal education Profit
CCF:	Has no formal education Was a business person in Pakistan. Family identified a business for him in the UK Profit

6.6 Summary

This chapter analysed the finding of the exploratory research using QSR Nvivo 8. These findings were taken into consideration in designing the questionnaire for the survey. In doing so, background information, relationship, trust, market orientation and performance will be considered. It was important to include the common stakeholders that EMMBs tend to relate with, in the questionnaire. Equally it was important to define trust and use the items that the EMMBs will recognise such as honesty, openness, confidence, and promise. In general, the relationship between the EMMBs and their stakeholders, especially the support authorities, is not very cordial and not many of them used support agencies. They all said that the banks are not helpful. They tend to use suppliers, but not necessarily the big suppliers. They buy wherever they find cheaper goods with the exception of CM. Most of the respondents claimed that the authorities are not always honest. They do not trust banks, do not use businesses support agencies, and distrust the authorities. In general, the common stakeholders amongst the EMMBs interviewed are: Employees, Banks, Customers, and Suppliers.

Ethnic minorities discriminate amongst themselves sometimes making it difficult for them to effectively maximise their customer base.

Many of the respondents could not tell how market orientation has helped their performance. This shows that EMMBs are unclear of the true meaning of marketing. They have a-la-carte attitude to marketing, picking out elements of marketing that are convenient for them. They seem not to pay particular attention to their competitors. Almost all the respondents do not have formal meetings. They all employ members of

their ethnic group, while also creating jobs for their families. Employees who are very new to the country, and have not worked anywhere in the UK before, are offered experience so that they will be ready for employment elsewhere. It also shows that they do not analyse and evaluate outcomes of their marketing activities as effectively as they could. For example they do not openly encourage complaints. However, they tend to care about their customers and employees. They all appreciate the importance of meeting the needs and wants of their customers, and they do not seem to have a well planned strategy for the future. Majority have not adopted new technology. However, they are market oriented in their own informal ways.

In measuring performance the EMMBs use various measures ranging from profit to issues such as discrimination, creating jobs for the family, and being able to look after their children. In general they perform well in meeting their own objectives.

The next chapter will discuss the descriptive analysis of the survey.

CHAPTER SEVEN

7.0 GENERAL DATA ANALYSIS, DESCRIPTIVE STATISTICS AND HYPOTHESES TESTING

7.1 Introduction

The objective of this chapter is to present the findings of the survey. The chapter tests the hypotheses and answers the research questions that were posed in chapter four. This chapter investigates the sample characteristics, the distribution of responses and the reliability and validity of key variables. Therefore, the chapter consists of five main sections: first, the sample characteristics including the response rate; second, provides the descriptive statistics on the responses for each variable; third, factor analysis, reliability and validity of a number of key variables; fourth a range of statistical methods to test the hypotheses and answer the research questions that were described in chapter four; fifth, provide the summary of the chapter. The survey was conducted by the researcher between the months of September 2006 to January 2007.

In order to meet the objectives of this chapter an overview of the general trends and patterns in the data based on frequency distributions and mean statistics were reported (Some of the variables not reported are not significant). Also, some explanatory analyses based on cross tabulation, measures of central tendency, were reported (Hair, 2006).

To test the content validity, factor analysis was applied for two main reasons. It is employed to investigate the extent to which measurement scales reflect the underlying theory of the phenomenon under study. It also reduces the number of the original variables into a smaller manageable set of variables (factors). Cronbach's alpha was also used to provide indication of validity and reliability of measurement scales. Correlation and regression were used for hypothesis testing (Pallant, 2007).

7.2 Background Descriptive Statistics

This section describes the sample characteristics of respondents from the London boroughs. Frequency distributions were obtained for all the personal data or classification variables (see table 7.1 that depicts the outcomes).

Also the test for the data was tested for all the variables of the study. The demographic characteristics of the respondents was analysed by using the frequency distribution and the means and standard deviations were employed. Upon examining the data it is possible to see how the respondents perceived trust, market orientation and performance or any other variables that are assessed.

7.2.1 Sample

There are a number of variables in the data set that provided information on the demographics of the sample such as ethnic origin, gender, business sector, period of residence in the UK, marketing background, age of business and turnover. The study was on the ethnic minority enterprises in London UK population. Seven hundred questionnaires were sent out and a total number of 190 (27%) useable responses were received. This is in line with Blankson and Cheng's (2006), 21%. The composition of respondents is as follows: there are 112 African (59%) and 60 (31%) Asian businesses this means that the majority of the sample are Africans, The sample is also male dominated and majority are within the age of 22 and 45 years. This shows that most of the EMMBs are young. Among these were 67% male and 32% female (table 7.1) of which 2% are under the age of 21. 30% are 22-35, 36% are 36-45, 26% are 46-55 years and 6% are above 56 years (see table 7.1). 59% have an African background. About 42% are Africans born in Africa, 17% are British born Africans, 23% are Asia born Asians, 8% are British born Asians, 9% are others (see table 7.1). Therefore, it could be concluded that majority of the EMMBs are immigrant from their country of origin.

Table 7.1 indicated that in terms of how long the EMMBs have been running their businesses 35% have been in business for 1-5 years, 33% 11-15 years, 16% 16-20 years, 8% 21, and over 7%. This shows that about 68% of EMMBs businesses have been in

business between 1 to 15 years. In fact in general they could be classified as young businesses. As to the number of employees employed by the respondents, 25% employ 1-5 employees 56% 6-9 employees, 12% over 9 employees, 7% none. Many of the respondents have 3-5 years experience in the business about 20% no experience at all, 21% have 1-2 years experience, whilst 32% have 3-5 years experience, 27% have 6 and over, thus, over 50% have just five years experience or less. Table 7.1 shows that the majority (80%) of the businesses have previous experience, only about 20% do not have previous experience at all. This shows that the EMMBs have previous business skills from their country of origin.

From the table 7.1 it was noted that only 3% of the respondents do not have formal qualifications. About 97% have a form of formal education ranging from GSE to Masters Degree. It was interesting to note that a majority of the respondents have first degree or second degree (53%). Therefore, most of the EMMBs are highly educated. Table 7.1 indicated that only about 5% of the EMMBs have annual turnover of about £251,000 and above. The majority are within the income of £10,000 and £100,000 turnover per year. About 14% were not comfortable to disclose their income. Table 7.1 revealed that the EMMBs surveyed came from different geographical regions of London: East (21%), North (40%), South (18%) and West (21%).

From table 7.1, nearly half (48%) of the respondents said they had previous marketing background whilst 52% do not. The sources of the marketing background varied from informal training to formal education training. The survey (table 7.1.) indicated that 23% have lived in the UK for up to 10 years, 44% 11-20 years, 33% 21 and over. From the same table 7.1 it is estimated that majority of the respondents arrived in the UK between the mid 1980s and the 1990s. In fact the majority 67% of the EMMBs have not lived in the UK for more than 20 years. According to table 7.1, a majority of the businesses are from the retail sectors 24%, telecommunication and IT 12%, solicitors 12%, and catering 8%, the rest are from various sectors. This shows that EMMBs are diverse in the type of businesses they run but not well represented in the manufacturing sector. The next section will discuss the descriptive statistics of the constructs.

Table 7.1: Sample characteristics

Name	Variables	Percentages
Respondents	27% response rate	190 Ethnic minority businesses
Ethnic Origin	Africans	59%
	Asians	41%
Gender	Male	67%
	Female	33%
Age of Owner-Managers	Under 21yrs	2%
	21-35yrs	30%
	36-45yrs	36%
	46-55 yrs	26%
	56 years and over	6%
Number of Employees	1-5	41%
	6-9	47%
	None	12%
Age of Businesses	1-5 years	35%
	6- 10 years	32%
	11-15 years	16%
	16-20 years	8%
Education	None	15%
	Other qualifications	32%
	1st and 2nd Degree	53%
Business Sector	Service	98%
	Manufacturing	2%
Period of Residence in the UK	1-10yrs	23%
	11-19years	44%
	20 and over	33%
Marketing Background	Yes	48%
	No	52%
London Region/Geographic location within London	East	21%
	North	40%
	South	18%
	West	21%

Annual Sales Turnover	Less than 10,000	16%
	10000-50,000	34%
	51,000-100000	15%
	101,000-150000	6%
	151,000-250000	8%
	251,000and over	6%
	Did not declare	15%
Previous Business Experience	None	20%
	1-2yrs	19%
	3-6yrs	32%
	6years and over	29%

7.3 Descriptive Analysis Of Constructs

7.3.1 Employee honesty

The variable Employee Honesty was measured using 10 items. The overall mean (M) score of the variable Employee Honesty was 3.7 out of a possible 5 with a standard deviation (SD) of .71. The ten items used to measure the construct Employee Honesty all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the overall means (M) and standard deviation (SD) of the items. This is confirmed with the frequency statistics in Appendix C1.

Appendix C1 is quite revealing as it indicates that 60% of the respondents thought that their employees are truthful, while 40% were either undecided or disagreed. Almost two-thirds (62%) of participants said that they know where they stand with most of their employees. Over half (55%) of those who responded felt that their employees keep to their word, 45% were either undecided or disagree. About 60% said their employees give accurate account, and over one-third were undecided. Only a small number of participants indicated that they were not satisfied with their employees' actions (8%) whilst 65% were satisfied. A majority (71%) of the participants agreed that their employees are part of their businesses, just about 9% disagree and 20% were undecided. About 47% of the respondents thought that they do not need to monitor their

employees' activities, 53% were either undecided or disagreed. Surprisingly 63% agreed that their employees are sincere, while 11% disagree, and 27% were undecided. A majority of the participants said that they value the work of their employees (82%), whilst 8% disagree or are neutral. Interestingly, 71% depend on their employees to carry out the work whilst they are away. In general the EMMBs thought their employees are honest.

7.3.2 Employee Openness

The variable Employee Openness was measured using 10 items. The overall mean score of the variable Employee openness was 3.66 out of a possible 5 with a standard deviation of 1.04. The ten items used to measure the construct Employee Openness all had means above the mid-point of 3 in the 5 point Likert scale. This is confirmed with the frequency statistics in Appendix C2.

About (69%) of the respondents have good understanding of their employees, 6% disagreed and 25% were undecided. The majority of the respondents (74%) agreed that their employees are free to make their motives known, 6% disagreed and 20% were neutral. This might be as a result of their management style. A total of 73% felt that their employees are clear with their requests, 5% disagreed whilst 22% were neutral. Over two-thirds of those who participated thought their employees are open-minded, 7% disagreed and 28% were neutral. A majority of the respondents (70%) agreed that their employees discuss issues that arise with the customers. Also, the EMMBs do encourage informal relationships (69%) amongst their employees at work, 7% disagreed and 24% were neutral. Overall the EMMBs are open to their employees.

7.3.3 Employee Confidence

The variable Employee Confidence was measured using 11 items. The overall mean score of the variable Employee Confidence was 3.99 out of a possible 5 with a standard deviation of .604. The eleven items used to measure the construct Employee Confidence all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed with the cumulative frequency statistics in Appendix C3.

The frequency statistics shows that the majority of the participants said their employees deliver quality services (82%). Additionally, there is a higher employee confidence amongst the EMMBs and their employees (82%). The EMMBs (78%) are clear about the expectation of their employees, whilst 3% disagreed and 18% were neutral. It was observed that the fact that most of their employees are family or friends generate a closer relationship amongst them. This also meant that (82%) have positive expectation of their employees. A majority (72%) felt that their employees are very customer oriented. Almost two-thirds let their employees make important decisions 61%, 16% disagreed, and 23% were neutral. The result shows that there is a high degree of co-operation amongst the EMMBs (79%) and their employees.

A majority (81%) agreed that their employees are usually considerate when dealing with customers, 3% disagreed and 16% were neutral. A majority (78%) reported that their employees promptly follow up customer complaints, 22% either disagree or were neutral. About 78% agreed that their employees make good suggestions for improvement, whilst 4% disagree and 19% were neutral. The EMMBs have confidence in their customers.

7.3.4 Employee Promise

The variable Employee Promise was measured using 10 items. The overall mean score of the variable Employee promise was 3.86 out of a possible 5 with a standard deviation of .62. The 10 items used to measure the construct Employees promise all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviation of the overall items. This is confirmed with the frequency in Appendix C4.

Over two-thirds (69%) of the respondents said that their employees are committed to their work, 7% disagreed and 24% were neutral. The majority (82%) said that their employees attend work regularly. About 67% said that their employees meet their expectations, 6% disagree, and 26% were neutral. 71% agreed that their employees are very consistent with their duties whilst 24% were neutral and 5% disagreed. A majority agreed that their employees support the business goals (72%). Interestingly, a majority

(71%) said that they have their employees support all the times. Whilst on the issue of guarantee of employees training development 73% agreed, 7% disagreed, and 20% were neutral. The respondents indicated (69%) that their employees are willing to learn new skills to enhance their performance. They also motivate their employees, the majority, 74% agreed that their employees are motivated, 4% disagreed and 21% were neutral. Overall the EMMBs keep to their promise.

7.3.5 Customer Honesty

The variable Customer Honesty was measured using 10 items. The overall mean score of the variable Customer Honesty was 3.86 out of a possible 5 with a standard deviation of .63. The ten items used to measure the construct Customer Honesty all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed with the cumulative frequency responses (see Appendix C5)

Interestingly the respondents indicated that their customers are trustful, only about 12% disagree, 42% were undecided and 56% agreed. Marginally 53% of the respondents thought that their customers keep to their word, 9% disagreed and 38% were neutral. The EMMBs thought that their customers disappoint them (51%); only 46% indicated that their customers do not disappoint them. Interestingly, only about 6% thought that their customers are not frank with their suggestions for improvements, about 26% were undecided and 68% agree. About 5% of the respondents indicated that they do not take customer suggestions seriously, only 18% were undecided. The majority 77% do take their customers seriously. Interestingly, 76% of the EMMBs receive good comments from customers, while only about 23% were undecided. Additionally, 78% indicated that their customers would not hesitate to inform them if there are discrepancies in their product or service, while 21% were undecided. Overall the EMMBs reported that their customers are honest with a mean score of 3.86 and a std. dev. of .63.

7.3.6 Customer Openness

The variable Customer Openness was measured using 10 items. The overall mean score of the variable Customer Openness was 3.81 out of a possible 5 with a standard

deviation of .595. The ten items used to measure the construct Customer Openness all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the mean and standard deviations of the overall items. This is confirmed with the frequency statistics in table Appendix C6.

About 57% indicated that they understand their customers' intention easily while 44% either disagreed or were undecided. Interestingly, 62% admitted that their customers' views are sought whenever they make major changes, only 8% disagree, and 30% were neutral. Whereas about 37% disagreed or were undecided as to whether their customers are sincere in their dealings with my business or not, a majority (63%) admitted that their customers were sincere in their dealings. A majority (81%) are fully aware of their customers' needs, 19% disagreed. 78% admitted that their customers give positive and negative feedback on the product/services, while 21% were undecided. The average mean score for Customer Openness is 3.81 with a standard deviation of .48. This shows that the EMMBs are open with their customers.

7.3.7 Customer Confidence

The variable Customer Confidence was measured using 11 items. The overall mean score of the variable Customer Confidence was 3.96 out of a possible 5 with a standard deviation of .52. The eleven items used to measure the construct Customer Confidence all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the mean and standard deviations of the overall items. This is confirmed with the frequency statistics in Appendix C7.

The respondents indicated that customers are reliable (53%), 10% disagree, and 36% were neutral. Interestingly, about 90% admitted that customers receive quality service. 77% of the respondents are confident that their customers are satisfied with their products or offerings, 5% disagreed, and 20% were neutral. Surprisingly, only 3% do not listen to the needs of their customers and 86% do. The majority of the EMMBs (79%) receive positive responses from customers, 3% disagree, and 18% were neutral. About 80% follow up their customer's requests promptly, 5% disagree, and 15% were neutral. 67% admitted that their customers are confident with their dealings with them, 5% disagree and 28% were neutral. About 60% of the respondents thought customers

co-operate in difficult times, 9% disagree, and 31% were neutral. Interestingly, about 60% of the respondents indicated that their customers co-operate in difficult times, 9% disagree, and 32% were neutral. Whilst 81% of the respondents admitted that customer complaints are dealt with promptly.

7.3.8 Customer Promise

The variable Customer Promise was measured using 10 items. The overall mean score of the variable Customer Promise was 3.92 out of a possible 5 with a standard deviation of .53. The ten items used to measure the construct Customer Promise all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed with the cumulative frequency statistics in Appendix C8.

Apparently a majority of respondents (86%) admitted that customers receive their goods on time. About 71% of the respondents indicated that their customers make prompt payments, 8% disagree, and 21% were neutral. Interestingly, a majority (80%) indicated that if they get things wrong with their customers they usually correct them at their own cost. About 63% thought that their customers keep to their contract, 7% disagree, whilst 37% were neutral. While 70% indicated that their customers are convinced that the product service will meet their needs, 6% disagree, and 24% were neutral. Overall the EMMBs and their customers keep to their promise.

7.3.9 Bank Honesty

The variable Bank Honesty was measured using 11 items. The overall mean score of the variable Bank Honesty was 3.66 out of a possible 5 with a standard deviation of 1.04. The eleven items used to measure the construct Bank Honesty all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed with the frequency statistics in Appendix C9.

Turning to the frequency statistics, it was interesting to note that 56% of the respondents

claim that their banks were seen to be truthful. Whilst 57% admitted that banks explain their offerings properly to their customers. Surprisingly, 53% indicated that banks do not disappoint their customers. In addition, 56% of the respondents thought the banks keep to their word. Furthermore, the majority of the respondents (73%) thought that their banks are informative, while 65% confirmed that their banks treat them as valuable customers. Although the EMMBs agreed that their banks are honest, the scores mainly skewed to the lower end of the agreement, which meant that on average over 40% of the respondents either disagreed or were undecided as to whether their banks were honest. In view of the above outcome it could be argued that banks are in general seen to be honest to the EMMBs.

7.3.10 Bank Openness

The variable Bank Openness was measured using 10 items. The overall mean score of the variable Bank Openness was 3.58 out of a possible 5 with a standard deviation of .67. The ten items used to measure the construct Bank Openness all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations for the overall items. This is confirmed with the cumulative frequency responses (see Appendix C10)

Turning to frequency statistics, analysis revealed that the majority of the respondents agreed that the banks are polite (64%) whilst 53% indicated that the banks involve them (EMMBs) when solving problems that concern them. Also, about 74% indicated that they involved the banks in most decisions that concern them. However, 53% of the respondents were either undecided or disagreed that the banks solve the problems that arise between them openly. Interestingly, the EMMBs indicated that they do not understand the banks' intentions, only 44% of the respondents agreed that they do, whilst 66% disagreed or are undecided. In general it could be concluded that the EMMBs do see the banks as being open. However, they do not think that the banks solve their problems openly and also they indicated that they do not understand the banks' intentions as 66% were undecided or disagreed.

7.3.11 Bank Confidence

The overall mean score of the variable Bank Confidence was 3.65 out of a possible 5 with a standard deviation of .705 (see table 7.2). The ten items used to measure the construct bank honest all had mean scores above the mid-point of 3 in the 5-point Likert scale. This is confirmed with the cumulative frequency responses (see Appendix C11).

Using frequency analysis of the level of confidence of the EMMBs on their banks revealed that about 61% thought the banks deliver quality products, whilst 59% of the respondents indicated that they are clear of their expectation of their banks. About 65% agreed that the bank provided good business advice and 57% thought the banks were co-operative. Also, 62% indicated that they receive good responses from the banks. Overall the EMMBs have confidence in their banks. When compared with the overall score of honesty the score for confidence is higher.

7.3.12 Bank Promise

The variable Bank Promise was measured using 10 items. The overall mean score of the variable Bank Promise was 3.61 out of a possible 5 with a standard deviation of .676. The ten items used to measure the construct Bank Promise all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed with the cumulative frequency responses (see Appendix C12).

From the frequency statistics the following were the results: The banks keep to their promises. About 52% indicated that the banks are willing to support their business goals. Surprisingly there are only 50% of the respondents who thought that their banks will support them in difficult times, whilst the other 50% either disagreed or were undecided. Only 7% thought that banks do not apologise when they get things wrong, 28% were undecided and 64% agreed that banks do apologise. About 59% indicated that banks do respond to their request on time. However, 40% were undecided and 8% disagreed. The outcome in general shows that the EMMBs do think that their banks keep to their promise but that the banks are not willing to support their businesses in difficult times.

7.3.13 Supplier Honesty

The variable Suppliers Honesty was measured using 11 items. The overall mean score of the variable Suppliers Honesty was 3.65 out of a possible 5 with a standard deviation of .622. The eleven items used to measure the construct Supplier Honesty all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means (M) and standard deviation (SD) of the overall items. This is confirmed by the frequency statistics in Appendix C13.

Marginally (53%) of the respondent admitted that their suppliers are generally truthful only 9% disagreed, while 38% were neutral. Interestingly, only 5% indicated that their suppliers do not clarify their business deal, however, the majority 63% admitted that their suppliers clarify their business deal with them, whilst 32% were undecided. About 62% agreed that their suppliers do not misrepresent their dealings with them. From the data, only 8% do not think their suppliers keep to their word, 32% were undecided, whilst the majority (61%) agreed. About 59% indicated that their suppliers avoid disappointments in their business dealings, whilst 41% either disagree or were undecided. Approximately over half of the respondents (55%) indicated that they do not doubt their suppliers' actions, whilst 38% were undecided, and 7% disagreed. The majority (63%) indicated that their suppliers communicate their expectations well for their mutual performance. About 67% of the respondents thought that their major suppliers keep them informed of new developments, only about 5% disagree and 28% were undecided. Most of the respondents 65% agreed that when things go wrong their suppliers would inform them. 67% of the respondents admitted that once an agreement is reached their suppliers will normally keep to it, 33% either disagree or were neutral. From these observations there is reasonable communication between the EMMBs and their suppliers. They were about 41% who indicated that their suppliers could disappoint them

7.3.14 Supplier Openness

The variable Supplier Openness was measured using 9 items. The overall mean score of the variable Supplier Openness was 3.63 out of a possible 5 with a standard deviation of

.595. The nine items used to measure the construct Suppliers Openness all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed frequency statistics table in the Appendix C14.

Over half (57%) of those who responded agreed that when problems arise between them and their suppliers that the problems are solved openly, about 15% disagreed and 28% were undecided. Apparently, about 53% of the respondents understand their suppliers' intentions, 11% disagree, and 36% were undecided. About 58% indicated that they are always involved in most decisions that concern their relationship with their suppliers, about 7% disagree and 35% were undecided. Just about 60% indicated that their suppliers react positively to their suggestions for changes or improvements, Interestingly, 61% indicated that they discuss their contracts with their suppliers periodically to make sure that they reflect their needs, 9% disagree, whilst 30% were neutral. A majority (64%) indicated that their suppliers co-operate with meeting their requests and generally the respondents indicated that their suppliers are flexible (62%) and open.

7.3.15 Supplier Confidence

The variable Suppliers Confidence was measured using ten items. The overall mean score of the variable Suppliers Confidence was 3.64 out of a possible 5 with a standard deviation of .585. The ten items used to measure the construct Suppliers Confidence all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed in the frequency statistics (see Appendix C15).

Interestingly, 61% of the respondents claimed that their suppliers deliveries are reliable, 12% disagree, and 28% were neutral. About 62% are clear about the expectation with their suppliers, 5% disagree, 33% are neutral. Only a small number (3%) indicated that they do not have a positive experience with their suppliers, about 30% are neutral and the majority 67% do have a positive experience. About 70% of the respondents indicated that their suppliers advise on new products available in the future, 8%

disagree, and 30% were neutral. Interestingly, only 44% indicated that their suppliers do not make mistakes, 21% disagreed, and 35% were neutral. Thus, EMMBs have confidence in their suppliers.

7.3.16 Supplier Promise

The variable Supply Promise was measured using 10 items. The overall mean score of the variable Supply Promise was 3.64 out of a possible 5 with a standard deviation of .646. The eleven items used to measure the construct Suppliers Promise all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of each of the overall items. This is confirmed by the cumulative frequency statistics in Appendix C16.

The majority of the respondents (69%) indicated that their suppliers' decisions are committed to their businesses, whilst 6% disagree, 24% were undecided. Approximately just over 55% agreed that if their suppliers get things wrong they absorb the extra at their own cost, only 12% disagree, and 33% were undecided. About 64% of the respondents indicated that their suppliers keep to the deal on the contract, 7% disagree, and 36% were neutral. A small number of the respondents (12%) do not think that their suppliers do things without delay, a significant number of 31% were undecided whilst 57% were in agreement. A majority of the respondents 63% indicated that their suppliers are flexible in dealing with their requests. Surprisingly, about 61% admitted that their suppliers are normally accurate in providing information regarding their orders, 8% disagree, and 32% were neutral. Interestingly, 52% either disagreed or were undecided on the issue of suppliers support in difficult times. Only about 49% thought that their suppliers support them in difficult times. Just over 53% indicated that their suppliers offer extra support when needed, 11% disagree, and 36% were neutral. Interestingly, 62% indicated that their suppliers are attentive to their business needs.

7.3.17 Customer Orientation

The variable Customer Orientation was measured using 10 items. The overall mean score of the variable Customer Orientation was 4.19 out of a possible 5 with a standard deviation of .624. The ten items used to measure the construct Customer Orientation all

had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means (M) and standard deviations (SD) of the overall items. This is confirmed by the frequency statistics (see Appendix C17).

Interestingly, 79% of the respondents agreed that they encourage customers' complaints because they help them to do a better job in the future, only 4% disagree and 17% were undecided. Surprisingly, about 83% indicated that they encourage customer comments, 3% disagree, and 15% were undecided. A small number of the respondents (2%) indicated that they do not take customer care seriously, 13% were undecided and the majority 85% indicated that they take customers seriously. The majority of EMMBs admitted that they have a strong customer orientation (82%). Interestingly, a majority (84%) of the respondents indicated that they satisfy their customers, only about 4% indicated that they do not look for ways to create customer's value, and 12% were undecided. The majority (86%) admitted that they are always looking at ways to create customer's value. Only a small number (3%) of the respondents do not review customer's satisfaction regularly, 19% were undecided whilst 78% measure/review customer satisfaction. A majority indicated that they always help their customers (85%), while 3% disagree, and 12% were neutral. Apparently, a majority (87%) indicated that their products are of good quality and meet their customers' needs. A majority of 85% indicated that they implement changes as soon as problems are identified. Whilst about 85% agreed that they are flexible with issues relating to their customers value. From the above discussion EMMBs are customer orientated.

7.3.18 Intelligence/Information Generation

The variable Intelligence Generation was measured using 10 items. The overall mean score of the variable Intelligence Generation was 3.65 out of a possible 5 with a standard deviation of .70. The ten items used to measure the construct Intelligence Gathering all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviation of the overall items. This is confirmed with the cumulative frequency statistics in Appendix C18.

Approximately about half (51%) of the respondents meet with customers at least once a

year to find out their future needs, requirements and wants, just about 18% disagree, while 31% were neutral. Over half of the respondents (55%) do formal market research, 15% disagreed, while 30% were neutral. Only about 53% of the respondents indicated that they survey their consumers at least once a year to assess how they perceived the quality of their product/services, 17% disagreed, and 30% were neutral. A majority (69%) indicated that they are able to detect changes in their customers' needs and preferences. Apparently just about 60% indicated that they are able to find out changes in their industry (e.g. competition, technology, regulation), 6% disagree, and 30% were neutral. A majority of the respondents (62%) periodically review the likely effect of changes in their business environment. About 56% indicated that supporting agencies provide information relating to their businesses, 13% disagree, and 31% were neutral. Surprisingly, only about 59% gather information relating to their competitors. Just about half of the respondents 50% indicated that they know all their competitors, while 50% were undecided. From the responses it is evident that the EMMBs on average gather information in the process of running their businesses.

7.3.19 Intelligence/Information Dissemination

The variable Intelligence Dissemination was measured using 11 items. The overall mean score of the variable Intelligence Dissemination was 3.83 out of a possible 5 with a standard deviation of .675. The eleven items used to measure the construct Intelligence dissemination all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means (M) and standard deviations (SD) of the overall items. This is confirmed with the frequency statistics in Appendix C19.

A majority (69%) indicated that they discuss at least once in three months what goes on in the market with their staff. About 65% spend time discussing customer' future needs with their staff. Interestingly, about 65% indicated that information on customer satisfaction is disseminated/discussed with all staff. A majority of the respondents (71%) admitted that when they find out something important about competitors, they alert other staff, 3% disagreed, and 26% were neutral. About 71% admitted that the level of awareness is high, that if anything important happens to a major customer or market their staff knew about it in a short period. Approximately 63% claimed that their staff usually discusses their day-to-day work experience with them. A majority of

the respondents (70%) indicated that they display important information where their employees could take notice easily and act upon it quickly. About 63% encourage informal discussions amongst staff, 5% disagree, while 32% were neutral. Interestingly, 86% indicated that relevant information about customers are easily accessible to staff. Only about 76% indicated that they gather information necessary for product/service improvement. Interestingly, 77% admitted that they have suggestions for their customer's complaints. The above discussion indicates that the EMMBs disseminate information.

7.3.20 Intelligence Information Responsiveness/Action Taken

The variable Intelligence Responsiveness was measured using 11 items. The overall mean score of the variable Intelligence Responsiveness was 3.89 out of a possible 5 with a standard deviation of .57. The eleven items used to measure the construct Intelligence Responsiveness all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed by the frequency statistics (see Appendix C20).

About 78% of the respondents indicated that they always review their product/services development efforts to ensure that they are in line with what customers want. 75% agreed that they tend to respond to changes in their customers' product or service needs. Interestingly, 77% reported that when they find that customers would like them to modify product/service, they would make an effort to do so. The majority (80%) of the respondents indicated that the activities of everyone in their organisation are well co-ordinated.

7.3.21 Financial Objectives

The variable Financial Objectives was measured using 10 items. The overall mean score of the variable Financial Objectives was 3.49 out of a possible 5 with a standard deviation of .68. The ten items used to measure the construct Financial Objectives all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means (M) and standard deviations (SD) of the overall items. This is confirmed by the frequency statistics in Appendix C21.

Over half of the respondents (55%) indicated that the rate on return in investment of their organisations has improved in the past three years, a small number 12% disagree, while 33% were neutral. Only about 59% indicated that the profit margin in their business has increased in the past three years. Interestingly, only 47% admitted that they had remarkable sales growth in their organisation in the last three years, 53% were either undecided or disagreed. Less than half of the respondents (44%) indicated that the market share of their organisations has gone up in the last three years, 13% disagreed, and 43% were undecided. This shows that their market shares are not improving. About 52% agreed that the sales volume has increased in the last three years, 13% disagreed, and 36% were neutral. This shows that about 48% are struggling to increase volume of sales. Surprisingly, only about 52% agreed that the revenue of their organisation has increased over the last three years, 12% disagree, and 36% were neutral. A majority of the respondents (62%) indicated that the quality of their products/services has improved over the last three years. Approximately half of those surveyed (51%) indicated that the financial position of their organisation has improved over the last three years. Just over 51% indicated that in comparison to the market that their products' performance in the market is excellent, 5% disagree, while 45% were neutral.

7.3.22 Non Financial

The variable Non Financial objectives were measured using 10 items. The overall mean score of the variable Non Financial objectives was 3.98 out of a possible 5 with a standard deviation of .58. The 10 items used to measure the construct Non Financial all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed in the frequency statistics (see Appendix C22).

A majority of the respondents (74%) admitted that they have their own independence, 5% disagree, while 21% were neutral. Just over two thirds (65%) do not experience discrimination in their business, 11% disagree, and 25% were neutral. A majority of the businesses surveyed (82%) indicated that they are able to make their own business decisions, only 2% disagree, while 16% were neutral. Also a majority (85%) indicated

that they have job satisfaction, 2% disagreed, and 14% were neutral. About 84% enjoy the freedom they have with running their own businesses. 86% of those surveyed indicated that they are flexible in what they do in the business, 3% disagree, and 12% were neutral. A majority (88%) indicated that they were able to apply their skills to my business. Only about half of those surveyed (50%) admitted that their role as owner manager meant they spent more time with their family. From all indications the EMMBs are doing well with their non financial objectives.

7.3.23 Customer Response and Satisfaction

The variable Customer Response was measured using 10 items. The overall mean score of the variable Customer Response was 3.79 out of a possible 5 with a standard deviation of .58. The 10 items used to measure the construct bank honesty all had means above the mid-point of 3 in the 5 point Likert scale. Table 7.2 details the means and standard deviations of the overall items. This is confirmed by the frequency statistics (see Appendix C23).

The frequency table indicated that EMMBs have more loyal customers than their competitors, 8% disagree, 37% were neutral, while 55% agreed. As to whether they often receive complementary phone calls/letters from customers, 10% disagree, 28% were neutral, and 62% agreed. About 58% agreed that their trade partners always praise their product quality, 6% disagree, and 36% were neutral. A majority (76%) hardly receive complaints about their product, 12% disagree, and 32% were neutral. The majority 79% indicated that they generate new customers in their organisation on a regular basis, 4% disagree, and 27% were neutral. About 73% admitted that they have many customers in my organisation on a regular basis. About 59% thought they have more committed customers than their competitors. Interestingly, 70% indicated that they have many reliable customers. The majority (75%) indicated that their customers are happy with their product/services, 4% disagree, while 20% were neutral. Only 57% indicated that their customers are not switching to their competitors, 8% agreed, and 35% were neutral.

Table 7.2: Mean and Standard Deviation of all Constructs

Employee Honesty	3.7	.71
Employee Openness	3.66	.66
Employee Confidence	3.99	.604
Employee Promise	3.86	.62
Customer Honesty	3.86	.63
Customer Openness	3.81	.595
Customer Confidence	3.96	.52
Customer Promise	3.92	.53
Bank Honesty	3.66	.66
Bank Openness	3.58	.67
Bank Confidence	3.65	.705
Bank Promise	3.61	.676
Supplier Honesty	3.65	.622
Supplier Openness	3.63	.767
Supplier Confidence	3.64	.585
Supplier Promise	3.64	.647
Customer Orientation	4.19	.624
Intelligence Gathering	3.65	.70
Intelligence Dissemination	3.83	.675
Intelligence Responsiveness	3.89	.57
Financial Objectives	3.49	.68
Non- Financial	3.98	.58
Customer Response and Satisfaction	3.79	.58

7.4 Factor Analysis, Reliability and Validity

This study has a large number of individual scale items and questions that need to be refined and reduced to form a smaller number of coherent subscales; hence, factor analysis is employed to make the variables manageable for hypotheses testing (Pallant, 2007). Therefore, this section deals with factor analyses of the following constructs Trust: employees, customers, banks, suppliers, market orientation, and performance.

Also, the result of the reliability test is reported and finally it concludes

7.4.1 Factor Analysis for all Constructs

There are two major conditions necessary for factor analysis, the first being that there is need to be relationships between the variables and secondly, the sample size should be adequate (Kline 1996, Pallant, 2007). The issue relating to sample size has been widely debated in the literature. There is no agreement on what constitutes an adequate sample size for factor analysis but it has been generally agreed that the larger the sample size the better it is for factor analysis. A variety of recommendations pertaining to the appropriate sample size of variables, or a minimum sample size to number of constructs have been made. Kline (1996) explains that a sample size of at least 100 or minimum of 2:1 for the sample size to number of variables loading above 0.80. Nunnally (1978) suggests a ratio of 10 cases for every variable to be factor analysed. Horthy et al. (2005) empirical study showed that there is no minimum sample size or ratio or variables to sample size. Arrindell and Van der Ende (1985) reported that they could not find support for the suggested sample size to variables ratio of 10:1 or 5:1 as reported in the literature. They suggested that the sample size should be related to the number of factors drawn and this ratio should be at least 20 to 1 to provide a stable factor solution. The debate on sample size is inconclusive and in this study the sample size of 190 can be seen as appropriate for factor analysis.

7.4.2 Employee Construct Factor Analysis

Initially, there were 40 employee trust variables that were subjected to principal components analysis using SPSS version 16. An inspection of the correlation matrix revealed the presence of many coefficients above .3, the Kaiser-Meyer-Olkin value was .917 above the recommended value of .6 (Kaiser, 1974), and Bartlett's Test of Sphericity was statistically significant (Bartlett, 1954) supporting the factorability of the correction matrix.

Principal components analysis was conducted and tested with Varimax rotation. It revealed the presence of seven components with eigenvalues exceeding 1, explaining 38.866%, 6.957%, 5.708%, 3.745%, 3.013%, 2.897%, 2.558%, of the variance

respectively contributing 63% of the variance. The correlation matrix shows that the components could be retained in the analysis.

An inspection of the scree plot revealed a clear break after the fourth component. Four components were deemed to be reliable and three components deleted. Components one to four were retained, component five containing two items, component six two items, and component seven one factor were deleted. The four components contributed 55% of the variance. By deleting components five to seven the items reliability were improved (see Appendix D1).

Component one Employment Confidence has 9 items, component two Employment Honesty has 10 items, component three Employment Promise has 9 items, and component four Employee Openness has 4 items. All these factors represent employee trust.

7.4.3 Testing the Reliability of the Employees - subscales components

The reliability test was conducted for these subscales and the results were as follows: For Employee Confidence, the individual item total correlation range from .634 to .774 which shows that the items are correlated. To establish the reliability of the factor Employee Confidence, Cronbach's alpha based on standardized items was used, the 9 items overall Cronbach's alpha is .919. This confirms that the factor is reliable. According to Pavot, et al. (1991) reliability test with a result of Cronbach's alpha of .7 is acceptable.

The second subscale is Employee Honesty with item total correlation range from .522 to .749, which shows that the individual items are correlated. Employee Honesty has 10 items and a total Cronbach's alpha of .908. The individual Cronbach's alpha ranges are approximately .90 respectively. The third subscale is Employee Promise with 9 items, the item total correlation range from .621 to .774 with the individual Cronbach's alpha approximately .90 respectively. The fourth subscale is Employee promise with four items, the item total correlations range from .466 to .594 with the individual Cronbach's alpha ranging from .653 to .738 (see Appendices D2-D5).

7.4.4 Summary of Employee Trust

This summary concludes the result of the Employee Trust construct with transformed into four subscales, Employee Confidence, Employee Honesty, Employee Promise and Employee Openness. It reports the descriptive statistics, correlation coefficients and alpha values of these subscales. Table 7.3 shows the result.

Table 7.3: Result summary for Employee Trust scale (a)

Employee Trust				Correlation Coefficient					
Refined subscale	Code	Mean	Std. Dev.	1	2	3	4	Inter-Item	Alpha
Honesty	HO	3.7	.7	1.000	.449	.639	.596	.787	.762
Openness	OP	3.8	.7	.449	1.000	.610	.333	.536	.718
Confidence	CO	4.0	.6	.639	.610	1.000	.641	.676	.791
Promise	PR	3.8	.6	.596	.333	.641	1.000	.612	.829

Note Total Alpha Value.827

HO=Honesty

OP=Openness

CO=Confidence

PR= Promise

In summary, all the four subscales of Employee Trust (Confidence, Honesty, Promise and Openness) mean scores are above the 3.0 midpoint. Employee Confidence subscale being the highest score at 4.0, with a mean standard deviation of .61, while Employee Honesty has the lowest mean of 3.7 with a std. dev. of .72. This finding indicates that the EMMBs trust their employees. It was also observed that the level of Honesty of their employees is lower than their level of Confidence, Openness and Promise. The result of correlation coefficient statistics reveals that all the correlation coefficients are above .3 and statistically significant. The highest scored correlation coefficient is .641 between PR and CO and this result shows the strongest relationship among the subscales while the most moderate association lies between OP and PR with .33.

Table 7.3 shows that all items are strongly related with inter-item correlation coefficient greater than .30 and the alpha values range from .71 to .82. Employee Trust has a total alpha value of approximately .83, which means this scale is reliable because the alpha value is greater than .70 (Hair et al., 2006; Pallant, 2007). Thus the four subscales were transformed into the main scale called the Employee Trust variable for further statistical analysis and hypotheses testing.

7.4.5 Factor Analysis: Customer Trust

There were 40 Customer Trust variables, which were subjected to principal components analysis using SPSS version 16. An inspection of the correlation matrix revealed the presence of many coefficients above .3, the Kaiser-Meyer-Olkin value was .917 above the recommended value of .6 (Kaiser, 1974) and, Bartlett's Test of Sphericity was statistically significant supporting the factorability of the correlation matrix (Bartlett, 1954).

Principal components analysis was conducted and tested with Varimax rotation. It revealed the presence of eleven components with eigenvalues exceeding 1, explaining 29.037, 6.522, 5.145, 4.683, 4.08, 3.577, 3.463, 3.058, 2.869, 2.729, 2.607 of the variance respectively contributing 67% of the variance. The correlation matrix (see table 7.3) shows that the factors could be retained in the factor analysis. An inspection of the scree plot revealed a clear break after the fourth component. Four components were deemed to be reliable and three factors deleted. The four components contributed 45% of the variance. Components one to four were retained components five to eleven were deleted. By deleting the items reliability was improved (see Appendix D6).

Component one Customer Confidence has 7 items, factor two Customer Promise has 6 items, component 3 Employment Openness has 4 items, and component four Customer Honesty has 4 items. All these components represent Employee Trust.

7.4.6 Testing For Validity and Reliability of Customer Trust

In this section the subscales customers' confidence, promise, openness and honesty were tested for construct validity, consistency and reliability.

The Customer Confidence subscales, item total correlation range from .449 to .650, which shows that the items are consistent. To establish the reliability and internal consistency of the factor Customer Confidence, Cronbach's alpha based on standardized items was used, the 7 items total Cronbach's alpha is .839 and this confirms that the factors are reliable. The individual Cronbach's alpha item ranged from .794 to .827 (Hair et al., 2006). For the subscale of Customer Promise the item total correlation range from .468 to .640, this shows that the items are consistent. The Customer Promise factor has 6 items and with total Cronbach's alpha .812, the individual Cronbach's alpha range from .770 to .806, this shows that the subscales are reliable. For the subscale Customer Openness, the individual item total correlation range from .400 to .513 and shows that the items are consistent. The subscale Customer Openness has four items and reliability score of overall subscale items Cronbach's alpha .669. Individual Cronbach's alpha ranged from .558 to .633, this shows that the subscale is good for the purpose. Also for the subscale Customer Honesty, the individual item total correlation range from .400 to .513, which is very good and shows that the items are consistent. The subscale Customer Honesty has four items and reliability score of overall subscale items Cronbach's alpha approximately .70. Individual Cronbach's alpha ranged from .558 to .633, this shows that the factors are good for the purpose (See Appendices D7-D10).

7.4.7 Summary of Customer Trust

This summary concludes the result of the Customer Trust construct with transformed four subscales, Customer Confidence, Customer Promise, and Customer Openness and Customer Honesty. It reports the descriptive statistics, correlation coefficients and alpha values of these subscales. Table 7.4 shows the result.

Table 7.4: Result summary for Customer Trust scale (a)

Customer Trust				Correlation Coefficient					
Refined subscale	Code	Mean	Std. Dev.	1	2	3	4	Inter-Item	Alpha
CCON	1	4.05	.56	100	.487	.487	.402	.607	.693

CPR	2	3.59	.64	.548		.338	.522	.599	.695
COP	3	3.9	.54	.487	.338	100	.423	.507	.742
CHON	4	4.02	.63	.402	.522	.423	100	.566	.713

Note Total Alpha Value .768

In summary all the four subscales of Customer Trust mean scores are above the 3.0 midpoint. The Customer Confidence subscale being the highest score at 4.1 with a mean standard deviation of .56 while the Employee Promise has the lowest mean 3.59 with a standard deviation of .71. This finding indicates that the EMMBs have confidence in their customers and this generates customer honesty with modest Customer Openness. The result of the correlation coefficient statistics reveals that all the correlation coefficients are statistically significant. The highest correlation coefficient is .548 between CCON and CPR, this result shows the strongest relationship among the subscales while the most moderate association lies between CPR and COP with .338.

Table 7.4 shows that all items have inter-item correlation coefficient greater than 0.30 and the alpha values range from .693 to .742. The results demonstrate that the three subscales of customer trust form one reliable scale: The overall customer trust with a total alpha value of .768 which means this scale is reliable (2006; Pallant, 2007). Thus the three subscales were transformed into the main scale variable called Customer Trust for further statistical analysis.

7.4.8 Factor Analysis Bank Construct: Content Validity and Consistency

All 40 Bank trust variables were subjected to principal components analysis using SPSS version 16. An inspection of the correlation matrix revealed the presence of many coefficients above .3, the Kaiser-Meyer-Olkin value was .933 above the recommended value of .6 (Kaiser, 1974) and, Bartlett's Test of Sphericity is statistically significant (Bartlett, 1954) supporting the factorability of the correlation matrix.

Principal components analysis was conducted and tested with Varimax rotation it revealed the presence of six components with eigenvalues exceeding 1, explaining 46.459, 7.570, 5.34, 3.737, 2.96 and 2.58 of the variance respectively which contributed

68% of the variance. An inspection of the scree plot revealed a clear break after the fourth component. Four components were deemed to be reliable and two factors deleted. Components one to four were retained, components five and six each containing 2 items were deleted. The four components contributed 63% of the variance. By deleting factors five and six the items reliability were improved (see Appendix D11).

Component one Bank Honesty has 10 items describing the level of confidence of the EMMBs on their employees, Component two Bank Promise has 8 items, component three Bank Confidence has 9 items and factor four Bank Openness has 4 items. All these components represent employee trust.

7.4.9 Testing for Validity and Reliability of Bank Trust Construct

To establish the reliability and internal consistency of the subscale Bank Honesty, Cronbach's alpha based on standardized items was used, the 10 items total Cronbach's alpha is .941 and this confirms that the factors are reliable. The individual Cronbach's alpha items ranged from .930 to .940. Of the corrected item total correction ranged from .623 to .851. According to Pavot, Diener, Colvin and Sandvik (1991), this shows that the factor is good for its purpose.

For the subscale Bank Promise the item total correlation range showed that the items are consistent. The individual corrected item total correlation ranged from .641 to .748. The subscale Bank Promise has 8 items and a total Cronbach's alpha of .905, the individual Cronbach's alpha range is approximately .887 to .897, this shows that the factors are reliable. For the subscale Bank Confidence the item totals correlation showed that the items are consistent. The corrected inter total correlation for each item ranged from .668 to .799. The subscale Bank Confidence has 7 items and total Cronbach's alpha .881, the individual Cronbach's alpha ranged from .897 to .904, this shows that the factors are reliable. Finally, the subscale Bank Openness item totals correlation range from .383 to .758, which shows that the items are consistent. The subscale Bank Openness has 8 items and total Cronbach's alpha .880, the individual Cronbach's alpha range is approximately .845 to .890, and this shows that the factors are reliable (see

Appendices D12-D15).

7.4.10 Summary of Bank Trust

This summary concludes the result of the Bank Trust construct with transformed four subscales, Bank Honesty, Bank Openness, Bank Confidence, and Bank Promise. It reports the descriptive statistics, correlation coefficients and alpha values of these subscales. Table 7.5 shows the result.

Item-Total Statistics- Inter-Item Correlation Matrix

Table 7.5: Result summary for Bank Trust scale (a)

Bank Trust				Correlation Coefficient					
Refined Subscale	Code	Mean	Std. Dev.	1	2	3	4	Inter-Item	Alpha
Bank Honesty		3.6631	.76945	100	.541	.691	.591	.751	.811
Bank Openness		3.5632	.68426	.635	100	.500	.500	.636	.856
Bank Confidence		3.6729	.71384	.691	.541	100	.720	.714	.803
Bank Promise		3.5947	.70352	.591	.500	.720	100	.698	.832

Note Total Alpha Value .864

In summary all the four subscales of bank trust mean scores are above the midpoint 3.0. Bank Confidence subscale having the highest mean score at 3.67 with a standard deviation of .713, while and Bank Openness has the lowest mean at 3.56 with a std. dev. of .68. This finding indicates that the EMMBs trust their banks and the level of confidence of their banks is higher than the level of their bank's openness for the EMMBs. Furthermore, the result of correlation coefficient statistics reveals that all the correlation coefficients are statistically significant. The highest correlation coefficient is .720 between BC and BP. This result shows the strongest relationship among the subscales while the most moderate association lies between BP and BO with .500.

Table 7.5 shows that all items have an inter-item correlation coefficient greater than .30 and the individual Cronbach's alpha values range from .80 to .856. The results

demonstrate that the three subscales form one scale: The bank's four trust subscales have a total Cronbach's alpha value of .864 which means this scale is reliable because the alpha value is greater than .70 (Hair et al., 2006; Pallant, 2007). Thus the three subscales were transformed into the main scale variable called Bank Trust for further statistical analysis.

7.4.11 Factor Analysis: Suppliers Trust - Content Validity and Consistency

All 40 original employees trust variables were subjected to principal components analysis using SPSS version 16. An inspection of the correlation matrix revealed the presence of many coefficients above .3, the Kaiser-Meyer-Olkin was .906 above the recommended value of .6 (Kaiser, 1974) and Bartlett's Test of Sphericity was statistically significant (Bartlett, 1954).

The principal components analysis was conducted and tested with Varimax rotation. It revealed the presences of seven components with eigenvalues exceeding 1, explaining 40.07, 5.704, 5.07, 4.07, 3.75, 3.066, 2.735 of the variances respectively contributing 65% of the variance, The correlation matrix shows that the components could be retained in the component analysis.

An inspection of the scree plot revealed a clear break after the fourth component. Four components were deemed to be reliable and three components deleted. The four components contributed 55% of the variance. Components one to four were retained, components five to seven were deleted. By deleting the items reliability was improved. Component one Supplier Promise has 10 items, component two Suppliers Honesty has 10 items, component three Suppliers Openness has 9 items, and component four Suppliers Confidence has 5 items. All these subscales represent employee trust (see Appendix D16).

7.4.12 Testing for Validity and Reliability of Suppliers Trust Construct

The subscale supplier promise item total correlation range from .560 to .741 and shows that the items are consistent. The subscale, Supplier Promise has Cronbach's alpha reliability score of the overall scale .910 and this shows that the subscale is good for the

purpose (see table 7.4). This shows that the scales are reliable.

The individual Supplier Honesty, items total correlation range from .654 to .757, which shows that the items are consistent. Supplier Honesty has 10 items and reliability score of the overall subscale items Cronbach's alpha .920. Individual Cronbach's alpha was all above .80, this shows that the subscales are good for the purpose.

Turning to the subscale suppliers' openness, the item total correlation ranges from .416 to .657 and shows that the items are consistent. Supplier Openness has 8 items and reliability score of overall subscale items Cronbach's alpha .854. Individual Cronbach's alpha ranged from .819 to .855, this shows that the subscales are good for the purpose. The EMMBs responses indicated that the relationship between the scales is strong.

For the subscale Supplier Confidence, the inter-item correlation range from .550 to .674 which shows that the items are consistent. Supplier Confidence has five items and reliability score of overall subscale items Cronbach's alpha .836. Individual Cronbach's alpha ranged from .788 to .821, this shows that the subscales are good for the purpose (see Appendix D17-D20).

7.4.13 Summary of Supplier Trust

This summary concludes the result of the Supplier Trust construct with four transformed subscales, Supplier Promise, Honesty, Openness, and Confidence. It reports the descriptive statistics, correlation coefficients and alpha values of these subscales. Table 7.6 shows the result.

Table 7.6: Result summary for Supply Trust scale (a)

Supplier's Trust				Correlation Coefficient					
Refined Sub scale	Code	Mean	Std Dev.	1	2	3	4	Inter Item Corr.	Cronbach's alpha
SP	1	3.57	.65	100			.581	.718	.802
SH	2	3.65	.62	622	100		.595	.748	.789
SO	3	3.6145	.61	579	.624	100	.504	.661	.826
SC	4	3.72	.628	581	595	.504	100	.648	.831

Note Total Alpha Value .852

SP = Supplier Promise

SH = Supplier Honesty

SO = Supplier Openness

SC = Supplier Confidence

In summary, all the four subscales of Supplier Trust are above the midpoint 3.0. The SC subscale has the highest mean score at 3.7 with a standard deviation of .628 while SP has the lowest mean 3.57 with a std. dev. of .65. This finding indicates that the suppliers trust scales are related and are consistent. The result of correlation coefficient statistics reveals that all the correlation coefficients are statistically significant. The highest correlation coefficient is .622 between SP and SH and the lowest relationship is between SC and SO. However, this result still shows that there is a strong relationship among the subscales.

Table 7.6 shows that all items have inter-item correlation coefficient greater than .30 and the alpha values range from .648 to .748. The results demonstrate that the four subscales form one scale: Suppliers subscales have total alpha value of .852 which means these scales are reliable because the alpha value is greater than 0.70 (Hair et al., 2006; Pallant, 2007). Hence the five subscales were transformed into the main scale called Supplier Trust for further statistical analysis.

7.4.14 Factor Analysis: Market Orientation, Content Validity, Consistency and Reliability

All 40 original Market Orientation variables were subjected to principal components analysis using SPSS version 16. An inspection of the correlation matrix revealed the presence of many coefficients above .3, the Kaiser-Meyer-Olkin value was .904 above the recommended value of .6 (Kaiser, 1974) and Bartlett's Test of Sphericity was statistically significant (Bartlett, 1954), supporting the factorability of the correlation matrix.

Principal components analysis was conducted and tested with Varimax rotation; it revealed the presence of eight components with eigenvalues exceeding 1, explaining

37.972, 8.310, 5.758, 4.020, 3.423, 3.167, 2.914, 2.604 the variance respectively. An inspection of the scree plot revealed a clear break after the fourth component. Four components were deemed to be reliable four components excluded. By excluding the four components reliability was improved (see Appendix D21). The four components contributed 56% of the variance. Component one Customer Focus contains 11 items, component two Information Gathering contains 11 items, component three Dissemination contains 8 items, and component four Responsiveness contains 5 items (see Appendix D21).

7.4.15 Reliability Test of the Market Orientation Factors

For the subscale Customer Focus, the individual item total correlation ranges from .651 to .777, which shows that the items are consistent. The subscale Customer Care has 10 items and Cronbach's alpha .933, the individual Cronbach's alpha are approximately .90 respectively, this shows that the factor is reliable (Pallan, 2005). The subscale Information Gathering indicates that the individual item total correlation ranges from .464 to .718, which shows that the items are consistent. The subscale, Information Gathering has 8 items and Cronbach's alpha .881, the individual Cronbach's alpha range from .851 to .882, this shows that the subscales are reliable and fit for its purpose. The subscale Information Dissemination has 11 items which are strongly correlated .660 to .759 to .586 and the individual Cronbach's alpha of item deleted range is about .90 respectively. The overall Cronbach's alpha is .931. This shows that the subscale is reliable and fit for its purpose. The subscale Responsiveness has five items with an item total correlation range from .530 to .725 this shows that the items are consistent. The overall total Cronbach's alpha is .840. The individual Cronbach's alpha range from .781 to .839 and this shows that the factors are reliable and fits its purpose (see Appendices D22-25).

7.4.16 Summary of Market Orientation Construct

This summary concludes the result of the Market Orientation construct with transformed four subscales, Customer Focus, Information Gathering, Dissemination, and Information Responsiveness. It reports the descriptive statistics, correlation coefficients and alpha values of these subscales. Table 7.7 shows the result.

Table 7.7: Result summary for Market Orientation scale (a)

Market Orientation Correlation Coefficient

Refined Sub scale	Code	Mean	Std Dev.	1	2	3	4	5	Inter Item Corr.	Cronbach's alpha
CF	1	4.1	.624	1.00	.419	.558	.599		.621	.785
IG	2	3.6	.7055	.419	1.00	.575	.461		.571	.813
DIS	3	3.8	.675	.558	.575	1.00	.624		.678	.738
RES	4	3.9	.600	.599	.461	.624	1.00		.720	.762

Note Total Alpha Value .824

CF =Customer Focus

IG= Information Gathering

DIS = Dissemination

RES=Responsiveness

CM=Customer Meeting

In summary all the four subscales of Market Orientation mean score are above the midpoint 3.0. With customer focus subscale being the highest score at 4.1 with a mean standard deviation of .62, while Information Gathering has the lowest mean 3.6 with a std. dev. of .90. This finding indicates that the EMMBs care about their customers and are market oriented. The result of correlation coefficient statistics reveals that all four correlation coefficients are statistically significant. The highest correlation coefficient is .624 between Dissemination and Responsiveness this is the strongest relationship and shows that the EMMBs are gathering information in order to understand their customers, while the most moderate association lies between Customer Focus and Information Gathering and Customer Responsiveness.

Table 7.7 shows that all items have inter-item correlation coefficient greater than .30 and the alpha values range from .738 to .813. The results demonstrate that the five subscales have total Cronbach's alpha value .824. This indicated that the scale is reliable because the alpha value is greater than .70 (Hair et al., 2006; Pallant, 2007). Thus the five subscales were transformed into the main scale called Market Orientation

for further statistical analysis.

7.4.17 Factor Analysis – Performance: Content Validity and Consistency

All 31 original Performance variables were subjected to principal components analysis using SPSS version 16. An inspection of the correlation matrix revealed the presence of many coefficients above .3, the Kaiser-Meyer-Olkin was .894 above the recommended value of .6 (Kaiser, 1974) and Bartlett's Test of Sphericity was statistically significant (Bartlett, 1954).

Principal components analysis was conducted and tested with Varimax rotation it revealed the presence of six components with eigenvalues exceeding 1, explaining 33.76, 11.92, 6.92, 4.40, 4.01, 3.619 per cent of the variance respectively. This supported the factorability of the items (Appendix D 26), and shows that the components could be retained in the analysis. An inspection of the scree plot revealed a break after the third component. Three components were deemed to be reliable contributing 57% of the variance. The three components contributed 53% of the variance. By deleting the items reliability was improved. Component one Financial Performance has 9 items, component two Customer Satisfaction has 9 items, and component three Non Financial has 6 items (see appendix (D26)).

7.4.18 Test for Reliability of Performance Constructs

To establish the reliability and internal consistency of the subscales, financial performance a reliability test was conducted for the subscale. The corrected item total correlation range from .634 to .876 for each individual item, which shows that the items are consistent. Cronbach's alpha, based on standardized items of the 8 items, is .940 and this confirms that the subscale is reliable. The individual Cronbach's alpha for each item was .933 respectively.

Turning to the subscale Customer Satisfaction, there are 9 items, the item total correlation range from .523 to .756, which shows that the items are consistent. To establish the reliability and internal consistency of the subscale Customer Satisfaction, Cronbach's alpha based on standardized items was used, the items overall Cronbach's

alpha is .887 and this confirms that the subscale is reliable. The individual Cronbach's alpha item ranged from .863 to .877 (see Appendices D27-D30).

Furthermore, the subscale Non Financial Performance has item total correlation ranging from .470 to .748, which shows that the items are consistent. To establish the reliability and internal consistency of the subscale Non Financial Performance, Cronbach's alpha based on standardized items was used, the four items Cronbach's alpha is .859 and this confirms that the subscale is reliable. The individual Cronbach's alpha item ranged from .810 to .867. The result shows that the subscale is fit for the purpose (see appendix D31).

7.4.19 Summary of Performance

This summary concludes the result of the Performance construct with transformed three subscales, Financial Performance, Customer Satisfaction and Non Financial Performance. It reports the descriptive statistics, correlation coefficients and alpha values of these subscales. Table 7.8 shows the result.

Table 7.8: Result summary for Performance scale (a)

Performance				Correlation Coefficient				
Refined subscale	Code	Mean	Std. Dev.	1	2	3	Inter-Item	Alpha
Financial	1	3.47	.710	1.000	.434	.368	.461	.680
Customer Satisfaction	2	3.75	.620	.434	1.000	.515	.570	.534
Non Financial	3	4.211	.620	.368	.515	1.000	.515	.602

Note Total Alpha Value .701

FP =Financial Performance

CSP= Customer Satisfaction Performance

NFP = Non Financial Performance

In summary all the three subscales of Performance mean scores are above the 3.0 midpoint. The Non Financial Performance subscale being the highest score at 4.3 with mean standard deviation of .67, while the Financial Performance has the lowest mean 3.5 with a std. dev. of .710. This finding indicates that the performance subscales are good for their purpose. The highest correlation coefficient is .515 between CSP and Non Financial and this result shows the strongest relationship among the subscales while the most moderate association lies between FP and Non Financial Performance with .368.

Table 7.8 shows that all items have an inter-item correlation coefficient greater than .30 and the alpha values range from .435 to .540. The results demonstrate that the three subscales form one scale: Performance constructs have total alpha value .700, which means this scale is reliable because the alpha value is within the .70 recommended by Hair et al. (2006) and Pallant (2007). Thus the three subscales were transformed into the main scale called Performance for further statistical analysis.

7.4.20 Summary of Factor and Liability Analyses

The validity and reliability of the measures in this study were derived through a step-by-step process by reviewing relevant literature and adapting an extant framework. After factor analysis the extracted variables from the original components, were reduced, resulting in constructs that had less items than the original constructs. For example, see table 7.9. The transformed factors will be used in the next section for the hypothesis testing.

Table 7.9: Summary of Factor Analysis

Construct	Original	New
Employment	40	29
Customer	40	21
Bank	40	34
Market Orientation	40	35
Performance	31	24

7.5 Hypotheses Testing

The last section in this chapter aims to answer the research questions and test the hypotheses that were proposed in chapter four. Each question and hypothesis will be considered in turn.

In this section mean, standard deviation, correlation and regression statistics will be used to test the hypotheses in order to predict the outcomes of the hypotheses. It was important to determine whether the EMMBs trust their stakeholders, are market oriented and also to establish their level of performance. To do this the three constructs were tested using One Sample T-test. The relationship between market orientation, trust and performance were investigated using Pearson Product-Movement Correlation Coefficient to investigate the strength of the relationship, Linear and Multiple Regression to establish how the set of variables is able to predict a particular outcome, and whether adding a variable contributes to the predictiveability of the model. This goes along with Hair et al. (2006) explanation, that the causality among the research variables can only be explained from theoretical reasoning. Preliminary analyses were performed to ensure no violation of the assumptions of normality and linearity (see chapter 5, table 5.11). This research proposes that market orientation has an effect on trust then performance.

7.5.1 Research Question 1:

Are EMMBs Market Orientated?

The first question asks whether the EMMBs are market oriented:

Hypothesis 1 (H1): The EMMBs are not market orientation

H1a: EMMBs are not customer oriented

H1b: EMMBs do not gather intelligence

H1c: EMMBs do not disseminate information

H1d: EMMBs do not respond effectively to the needs and wants of their customers.

To test for H1, a One-Sample t-test was used. Table 7.10 shows that all dimensions of market orientation Customer Focus, Information Gathering, Information Dissemination

and Responsiveness, mean scores are high, ranging from 3.64 to 4.2 with standard deviations of .62 to .70 respectively and above the test value =3.00. The table shows that the mean for customer focus is higher than the other variables of market orientation. This shows that the EMMBs care for their customers, and respond effectively to intelligence gathered; this extends the work of Singh and Ranched (2003), who found that customer’s focus has contributed more to market orientation. The EMMBs effectively generate information, however, the mean score for intelligence generation is lower (3.64) than the rest of market orientation variables (see table 7.10). The overall market orientation mean score is 3.9 with a std. deviation of .54. This indicates that the EMMBs practice marketing. Hence it is assumed that the EMMBs are market oriented. Therefore, hypothesis **H1** is rejected.

One-Sample T-Test

Table 7.10 Market Orientation Test Value=3.00

T Value = 3	Sig.(2-tail)	Mean	Std. Deviation	Supported/ not Supported
Customer Focus	.000	4.1962	.62444	Not Supported
Intelligence Generation	.000	3.6428	.70554	Not Supported
Dissemination	.000	3.8352	.67503	Not Supported
Responsiveness	.000	3.9105	.60035	Not Supported

7.5.2 Research Question 2:

Do the EMMBs trust their stakeholders?

The second question asks whether the EMMBs trust their stakeholders?

Hypothesis 2 (H2): The EMMBs do not trust their stakeholder

H2a: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their employees

H2b: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Customers

H2c: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Banks

H2d: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Suppliers

It is hypothesised that the EMMBs do not trust their stakeholders, and in order to test for the above hypothesis One Sample T-test was applied and all trust factors were tested namely: Employee's trust, Customers' trust, Banks' trust and Suppliers' trust. These were all above the test-value = 3.00. Table 7.11 indicated that the mean for Trust factors ranged from 3.8 to 4.0 with standard deviations of .61 to 0.72. This shows that the EMMBs trust their stakeholders. Thus **H2** is not supported.

H2a: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their employees.

To test these, one sample t-test was used and all means were above test value of 3.00. Table 7.11 indicates that there is employee trust amongst the EMMBs with an overall mean of 3.858, and std. dev. of 0.55. This shows that the EMMBs employees' are honest, open, confident and keep to their promise. Based on the results **H2a** is not supported.

H2b: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Customers

In order to test for customer trust, honesty, openness, confidence and promise, One Sample T-test was used and the mean scores were above the test value= 3, ranging from 3.59 to 4.1 with std. dev. ranging from .548 to .64. The overall mean score of customer trust is 3.89 with a std. deviation of 0.46. Therefore, there is customer trust amongst the EMMBs. **H2b** is not supported.

H2c: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Banks

All dimensions of Bank Trust, Honesty, Openness, Confidence, and Promise all scored above 3.5 with std. deviations ranging from 0.68 to 0.769. The overall Bank Trust mean score is 3.62 with a std. deviation of .609. This shows that the EMMBs trust their

banks. Therefore, **H2c** is not supported.

H2d: EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Suppliers

In terms of suppliers, honesty, openness, confidence and promise the scores for these variables are similar to banks' all with mean score of 3.57 to 3.7 and standard deviations ranging from .60 to .65 all above the test value = 3.00. The overall mean score of suppliers trust is 3.63 with a standard deviation of .529. This shows that the EMMBs trust their suppliers, see summary table 7.11. Therefore, **H2d** is not supported.

In general the EMMBs trust their stakeholders with overall mean score of 3.77 and .45 std. deviation. Table 7.11 shows the one sample t-test, which indicates that all trust factors mean scores are above 3.6 with standard deviations ranging from .49 to .64. This indicated that **H2** is not supported but it is significant.

Table 7.11: One-Sample Test for Overall Employee Trust, Customer Trust, Bank Trust and Supplier Trust.

Test value =3	Mean	Std. Deviation	Sig. (2-tailed)	Supported/Not supported
Employee	3.8580	.55100	.000	Not supported
Customer	3.8935	.46356	.000	Not supported
Bank	3.6244	.60945	.000	Not supported
Supplier	3.6312	.52995	.000	Not supported
Overall Trust	3.77	.45	.000	Not supported

7.5.3 Research Question 3:

Does the market orientation of the EMMBs affect the level of their stakeholders trust?

The third question asks whether market orientation of the EMMBs affect the level of their stakeholders trust.

Hypothesis 3 (H3): There is a positive relationship between market orientation and the EMMBs stakeholders trust.

H3a: Trust has a positive relationship with EMMBs' Customer Focus.

H3b: Trust has a positive relationship with EMMBs' information gathering

H3c: Trust has a positive relationship with EMMBs level of Dissemination.

H3d: Trust has a positive relationship with the EMMBs level of responsiveness

Table 7.12 summaries the correlation and Linear regression analyses for market orientation and trust variables. The relationship between market orientation and trust was investigated using Pearson product-movement correlation coefficient to establish the strength of relationships. Linear and Multiple Regression to establish how the set of variables is able to predict a particular outcome and whether adding a variable contributes to the predictive ability of the model. Preliminary analyses were performed to ensure no violation of the assumptions of normality, linearity and homoscedasticity (See chapter 5, table 5.11). The test shows that there is a positive relationship between market orientation and the EMMBs stakeholders' trust. Therefore, **H3** is supported.

H3a: Trust has a positive relationship with EMMBs' Customer Focus.

There was strong correlation between the two variables, $r=.487$, $n=190$, $p<0.01$ with a high level of customer focus associated with a high level of trust (see Appendix D32). Table 7.12 shows that the relationship between customer focus and trust. The Linear regression statistics show adjusted $R^2 =.233$ which accounted for 23% of the variance between Customer focus and trust with a beta coefficient of $\beta .487$ (t value 7.65, sig. .000). This means that 23% of trust is explained by Customer Focus. Therefore, Trust is significantly related to customer focus. Thus, **H3a** is supported.

H3b: Trust has a positive relationship with EMMBs' information gathering.

There was strong correlation between the two variables $r=.334$, $n=190$, $p<0.01$ with a high level of information gathering associated with a high level of trust (see appendix D32). Table 7.12 shows that there is a moderate relationship between information gathering and trust, The Regression coefficient is $R^2 =.111$, adjusted $R^2 =.107$, and accounting for 10.7% of the variation of information gathering and trust with $\beta .334$ (t value 4.85 sig. .000). This shows that only 11% of trust is accounted by information gathering, however, although low but it is significant. Therefore, **H3b** is supported.

H3c: Trust has a positive relationship with EMMBs level of Dissemination.

There was a strong positive correlation between the two variables $r=.617$, $n=190$, $p<0.01$ with high levels of dissemination associated with high levels of trust (see Appendix D32). Table 7.12 shows that there is a strong relationship between the EMMBs' level of dissemination. The regression coefficient is $R^2 = .381$, adjusted $R^2 = .377$, accounting for 37.7% of the variation between trust and information dissemination, $\beta .617$ (t value 10.747 sig..000). Therefore, **H3c** is supported.

H3d: Trust has a positive relationship with the EMMBs level of responsiveness

There was a strong positive correlation between the two variables, $r=.566$, $n=190$, $p<0.01$ with high levels of responsiveness associated with high levels of trust (see Appendix D32). Table 7.12 shows that there is a positive relationship between responsiveness and EMMBs' trust. The regression coefficient is $R^2 = .321$, adjusted $R^2 = .317$, accounting for 31% of the variation between trust and responsiveness with $\beta .566$ (t value 9.428, sig. .000). Therefore, **H3d** is supported.

Summary of Regression Statistics:

Table 7.12: Regression Statistics

Dependent variable: Trust

Variables	R ²	Adj. R ²	Standardised Coefficient Beta	t value	Significance	Supported/ Not Significant
Customer Focus	.237	.233	.487	7.65	.000	Supported
Gathering Information	.111	.107	.334	4.85	.000	Supported
Dissemination	.381	.377	.617	10.74	.000	Supported
Market Responsiveness	.321	.317	.566	9.48	.000	Supported

Independent variable – Market Orientation

In this study, it was identified that the EMMBs are market oriented and that they research their market. They are customer oriented, their level of information gathering is low, they disseminate information amongst their staff and they respond to their environment as needed and permitted by their capacity and ability. This in turn improves their level of trust.

7.5.4 Research Question 4:

What is the relationship between the EMMBs performance objectives?

Question 4 asks whether there is a relationship between the EMMBs performance objectives: financial, non-financial and customer satisfaction.

Hypothesis 4 (H4): The EMMBs perform better in non financial objectives than in financial objectives.

H4a: There is a positive relationship between non financial and financial measures

H4b: There is a positive relationship between financial objectives and customer satisfaction.

H4c: the EMMBs do not satisfy their Customers

In order to answer this question and test the hypothesis, mean standard deviation were used to establish how well the EMMBs are performing in the different financial objectives, and regression analysis was employed.

Table 7.13 shows the One sample T-test for financial objectives. The mean score for non financial objectives (4.2) is higher than the financial objectives (3.47). The difference (.73) is quite significant with standard deviation of .82 and .71 respectively. In conclusion, the EMMBs performed better in non financial objectives than in financial objectives. Hence, **H4** is supported and significant.

T Value 3	Mean	Std. Deviation	Sig. (2 tail)	Supported/Not Supported
Financial Performance	3.4784	.71014	.000	Supported
Customer Satisfaction	3.7550	.82012	.000	Not Supported
Non-Financial Performance	4.2114	.82022	.000	Supported

H4a: There is a positive relationship between non financial and financial measures Pearson correlation statistic was calculated (see Appendix D32) to determine the level of relationship between financial and non financial variables. There is a moderate relationship between financial objectives and non financial objectives with $r=.368$, $n=190$, p value of 0.01. From table 7.14 using the financial and non financial factors, regression analysis was performed the relationship between non financial and financial objectives is $R^2 = 131$, $\beta .368$, with sig. .000. This is explained by 13% of the variation between non-financial objectives and financial objectives which is quite low but significant. Therefore there is a relationship between financial and non financial objectives

H4b: There is a positive relationship between financial objectives and customer satisfaction.

There was a strong positive correlation between the two variables financial objectives and customer satisfaction, $r=.434$ $n.190$ $p<0.01$ with high levels of financial performance associated with high level of customer satisfaction (see Appendix D32). Using regression statistics, the relationship is explained by 18% of the variations between financial objectives and customer satisfaction $R^2 = 184$ $B.434$ $p .000$ (see table 7.14). The percentage variation is low but significant. Therefore, **H4b** is supported.

Table 7.14 Coefficients (a)

a Dependent Variable: Financial Objectives1

a Predictors: (Constant), Customer Satisfaction1, Non Financial Objectives1

	Unstandardized Coefficients		Standardized Coefficients	R ²	Sig.	Supported/Not supported
	R ²	Adj. R ²	Beta	T Value		
(Constant)						
Non Financial Objectives	.135	.131	.368	5.427	.000	Supported
Customer Satisfaction	.189	.184	.434	6.614	.000	Supported

H4c: the EMMBs do not satisfy their Customers

Hypothesis H4c was tested using One Sample T-test, table 7.13 indicates that the EMMBs satisfy their customers the mean score is 3.75 with a standard deviation of .82. which is above the test value = 3. Therefore, **H.4c** is not supported, the EMMBs satisfy their customers.

7.5.5 Research Question 5:

Does market orientation have a positive effect on EMMBs performance?

The fifth question asks whether market orientation have a positive effect on EMMBs performance.

Hypothesis 5 (H5): There is a positive relationship between Market Orientation and EMMBs' Performance

H5a: There is a positive relationship between market orientation and non-financial performance of the EMMBs

H5b: There is a positive relationship between the market orientation of the EMMBs' and their financial performance

H5c: There is a positive relationship between market orientation of the EMMBs and their customer's satisfaction.

Table 7.15 indicates that the mean value for factors of performance and market orientation is quite high 3.75 and 3.91 and standard deviations ranging from .4 to .5 respectively which is above the test value = 3. Using the correlation statistics the

relationship between performance and market orientation is positive $r=.622$, $n=190$, $p\leq 0.01$ (see Appendix D32). From table 7.17, the regression coefficient $R^2 .387$, adjusted $R^2 .384$, accounting for 38% of the variation between market orientation and EMMB's performance and it is significant. Therefore, **H5** is supported.

Table 7.15: One-Sample T-Test.

Descriptive Statistics- Overall Trust, Market Orientation and Performance
One-Sample Statistics

Variable	(Sig. 2 tail)	Mean	Std. Deviation	Supported/Not Supported
Trust	.000	3.7518	.42484	Supported
Performance	.000	3.7654	.51996	Supported
Market Orientation	.000	3.9155	.53374	Supported

H5a: There is a positive relationship between market orientation and non-financial performance of the EMMBs

There was a strong correlation between the two variables, $r=.641$, $n=190$, $p<0.01$ (see Appendix D32), Table 7.16 shows that there is a positive relationship between Market orientation and non financial objectives. with regression coefficient of adjusted $R^2 =.408$, $\beta .641$ with sig. $.000$. The relationship is explained by of 40.8% between market orientation and non-financial performance of the EMMBs. This means that approximately 41% of non-financial objective can be accounted by the independent variable market orientation Therefore, **H5a** is supported and significant.

H5b: There is a positive relationship between the market orientation of the EMMBs' and their financial performance

There was a modest positive correlations $r=.318$. $n=190$, $p<0.01$ between market orientation and financial performance (see Appendix D 32). Table 7.16 indicates that the relationship between market orientation and financial objectives is positive. Upon using linear regression analysis the relationship between the two variables are relatively weak $R^2 =.097$, $\beta .318$, sig. $.000$. This means that market orientation accounted for just 9% variation of the explanation of the financial objectives. This means that the impact is

slightly low. This indicates that market orientation has a relatively weak but significant relationship with financial objective. Therefore, **H5b** is supported.

H5c: There is a positive relationship between market orientation of the EMMBs and their customer's satisfaction.

The table indicates that there is a strong and positive correlation between market orientation and customer satisfaction $r=.599$, $n=190$, $p<0.00$ (see Appendix D 32).

Table 7.16 summarises the regression analysis of market orientation and customer satisfaction. The Regression coefficient adjusted $R^2 = .355$ and $\beta .599$ sig. $.000$. This accounted for 35.5% of the variation between market orientation and customer satisfaction. This means that the impact is high. Thus market orientation is positively and moderately related to customer satisfaction. Therefore, **H5c** is supported.

Summary of Regression Statistics:

Table: 7.16: Regression Analysis for Market Orientation

Dependent variable Performance and Independent variable: Market Orientation							
Independent Variable	Dependent variable	R ²	Adjusted R ²	Standard Beta	t value	Significance	Supported/ Not supported
Market Orientation	Financial Performance	.101	.097	.318	4.65	.000	Supported
Market Orientation	Customer satisfaction	.359	.355	.599	10.25	.000	Supported
Market Orientation	Non Financial	.411	.408	.641	11.46	.000	Supported

Table 7.17: Regression Analysis: Independent variables Intelligence gathering, Customer Focus, Intelligence dissemination and Responsiveness

Dependent Overall Performance

Independent Variable	Dependent Variable	Adjusted R ²	Standard Beta	t value	Significance	Supported/ Not supported
Intelligence Gathering	Overall Performance	.187	.438	8.672	.000	Supported
Customer Focus	Overall Performance	.238	.490	7.716	.000	Supported
Dissemination	Overall Performance	.279	.531	8.601	.000	Supported
Responsiveness	Overall Performance	.373	.613	10.840	.000	Supported
Overall Market Orientation	Overall Performance	.384	.622	10.88	.000	Supported

The above regression table 7.17 also shows that, between performance, Customer Focus, Intelligence Gathering, Dissemination and Responsiveness, all have positive relationships. The strongest relationship is responsiveness, with regression coefficient $R^2 = .373$, $\beta .613$, and a sig. level of $p .000$. The study found that market orientation is strongly related to overall performance $R^2 = .384$, $\beta .622$, with a sig. level of $p \leq .000$ which explained by 38%.variation.

Multiple Regression

When trust and all market orientation variables were tested using multiple regression the variable customer focus and information gathering revealed a weak but statistical significant impact. The four variables have overall adjusted R^2 of .436 with contribution of 44% of the variation (see table 18). This shows that the ability to disseminate and respond to customer needs contributed more than Customer Focus and Information gathering.

Performance as a dependent variable and all variables of market orientation as independent was tested using multiple regression, Dissemination and Responsiveness had a higher contribution than Customer focus and Information gathering. Customer Focus and Information Gathering made very week contributions and were not significant at .05% only responsiveness was significant. Overall, the variables contributed .42% of the overall variation (see table 18).

Performance as a dependent variable and all variables of trust, Employees trust, Customers trust, Bank trust and Suppliers trust were tested using standard multiple regression. Suppliers and Customers trust contributed more to the variation than Bank trust and Employees trust. Employee trust contribution was very weak was not significant at .05% significant level (see table 18).

Table 18: Multiple Regression of all constructs

Variable	Adjusted R Square	R	Beta	Sig. Level
Dependent variable Trust Independent variable=Market Orientation	.436			
Info- gathering			-.090	.188
Customer Focus			.126	.082
Dissemination			.436	.000
Responsiveness			.261	.001
Dependent Variable Performance Independent Variable Market orientation	.420			
Info- gathering			.120	.084
Customer Focus			.122	.095
Dissemination			.151	.062
Responsiveness			.391	.000
Dependent Variable Performance Independent variable Trust	.425			
Employment trust			.008	.907
Customer Trust			.363	.000
Bank Trust			.205	.002
Suppliers Trust			.262	.000

7.5.6 Research question 6:

Does trust mediate between market orientation of EMMBs and their performance?

Hypothesis 6 (H6): There is a positive relationship between trust and performance of the EMMBs

Overall there is a positive relationship between trust and performance. Table 7.19 shows the Linear regression analysis, it indicated that the relationship is explained by 42%, $R^2=415$, $\beta .647$, with significant level of .000. This means that .425 of performance is explained by trust. Therefore, **H6a** is supported. Further investigation was conducted by individually testing the performance variables (financial performance, Customer satisfaction and Non financial performance) as dependent variables and trust as independent variable.

H6a: Trust has a positive relationship with financial objectives

From table 7.19 the relationship between Trust and Financial objectives is $R^2=209$, $\beta .462$, significant level of .000 and with total variation explanation of 21%. This variation explanation of 21% is low but positive therefore, trust makes a modest contribution to financial objectives. A higher level of trust will generate higher financial reward and less trust will generate low financial outcome. **H6** is supported and significant.

H6b: Trust has a positive relationship with non financial objectives

Using linear regression analysis table: 7.19 indicated that the relationship between Trust and Non financial objectives has adjusted $R^2=.251$, $\beta .505$, with sig. .000. This was explained by a 25% variation, which is low but significant. The relationship between trust and non financial objectives is stronger than the relationship between trust and financial objectives with higher variable explanation (see table 7.19). Thus, **H6c** is supported.

H6c: Trust has a positive relationship with customer satisfaction

Table 7.19 indicated that there is a relationship between Trust and customer satisfaction with regression statistics $R^2=.333$, $\beta .580$, sig. .000. This is explained by a 33% variation, which is substantial and higher than other performance variables' variations.

This shows that a higher level of trust will generate higher level of customer satisfaction. Therefore, **H6d** is supported

H6d: Market orientation and Trust have a relationship on business performance of the EMMBs

Performance = Market Orientation + trust

From table 7.19, the correlation between Trust and Performance is positive $r=.677$, $n=190$, $p\geq 0.01$. Using the regression analysis, the dependent variable is performance whilst market orientation and trust being the independent variables. Beta is .519 for trust with $p< .000$, whilst beta for market orientation is $\beta .351$ with a significance level of .000. The beta value for trust is greater than the beta value of market orientation. Therefore trust makes the greatest contributions to explaining the dependent variable performance. However, the two independent variables are making significant contributions to the dependent variable performance. An analysis of R squared of Trust is explained by 41% of the variance, and for market orientation it is 38%. When trust and market orientation are tested together they made a contribution of 49% of the variables. Trust has a relationship with market orientation and Market orientation contributes positively to trust and market orientation is positively related to performance. Therefore, this indicates that there is relationship between market orientation, trust and performance

Summary of Regression Statistics:

Dependent Variable: Performance

Independent Variables: Employees' trust, customers' trust, banks' trust and suppliers' trust

Table 7.19: Regression Analysis for Trust.

Dependent variable Performance and Independent variable: Trust							
Independent variable	Dependent variable	R ²	Adjusted R ²	Standard Beta	t value	Significance	Supported/ Not supported
Trust	Financial Performance	.213	.209	.462	7.139	.000	Supported
Trust	Customer Satisfaction	.337	.333	.580	9.767	.000	Supported
Trust	Non Financial	.255	.251	.505	8.027	.000	Supported
Overall Trust	Overall Performance	.418	.415	.647	11.62.	.000	Supported

7.5.6.1 Mediating Analysis

According to Baron and Kenny, 1986 p. 1176, "A given variable may be said to function as mediator to the extent that it accounts for the relation between the predictor and the criterion. Mediation explains how external physical events take on internal psychological significance". This study investigates the mediating effect of trust on market orientation and performance.

H6e The relationship between market orientation and performance of the EMMBs is mediated by trust

To test the effect of Trust on market orientation and performance of the EMMBs the following were followed (see figure 7.1). The three conditions for H6 were tested using three separate regressions. The output of the three regression models (model 1, model 2, and model 3) is provided in table 7.18. Performance as the criterion variable in a regression equation and Market Orientation as a predictor, this establishes that there is significant prediction. This means that there is an effect that could be mediated.

Using Trust as a dependent variable and Market Orientation as an independent variable to estimate the path a. The outcome shows that there is a significant predication $a=491$, $sa=.046$, sig. .01.

Using Trust as a Mediator and Market Orientation as an independent variable and performance as a dependent variable and Market orientation controlled in order to establish the effect of the mediator on the outcome. The outcome is positive $b=.519$, $sb=.080$. It is a partial mediation.

Regressions for the mediating effect of trust on Market orientation and Performance

Table 7.20: Summary of Mediation Analysis

	Unstandardised coefficient Beta	Standard error	Significance
Model 1 Performance as the dependent variable			
Constant	1.392	.220	.000
Market Orientation	.606	.056	.000
Model 2 Trust as the dependent variable			
Constant	1.863	.181	.000
Market Orientation	.491	.046	.000
Model 3 Performance as dependent variable			
Constant	.441	.248	.007
Market orientation	.351	.064	.000
Trust	.519	.080	.000

Based on an observation from table 7.20 the three conditions have been met. After adding the mediator to the prediction of the dependent variable from the independent variable in model 3, the effect of the independent variable falls from .606 to .351 so partial mediation can be assumed.

For this study a stronger test of mediation is provided when the indirect effect of the independent variable on the dependent variable via the mediator is significantly different from zero. The Sobel test is used to determine whether the association between market orientation and performance is reduced significantly when trust is controlled. The equation for the Sobel test is provided in table 7.21.

From the output in table 7.22: $a=.491$, $b=.519$, $sa=.046$, $sb=.080$. These were entered into the Sobel test and the output (test statistic and p-value) is provided in table 7.22.

Table 7.21: Equation for the Sobel Test

Formula for the standard error of the indirect effect $ab\sqrt{(b^2*sa^2+Sb^2)}$
Where:
a = raw (unstandardised) regression coefficient for the association between Market Orientation (Independent variable and Trust (Mediator)
Sa = Standard error of a
b=raw (unstandardised) regression coefficient for the association between Trust (Mediator) and Performance (Dependent variable) when market orientation (Independent variable is also a predictor of performance (Dependent variable)
Sb=standard error of b.

Table 7.22: Table for Sobel Test – Overall Performance

Key	Input	Test Statistic	P-Value
A	0.491	5.54384129	0.0000
B	0.519		
Sa	0.046		
Sb	0.080		

In this study it is assumed that a sample size with test statistic values greater than +/- 1.96 will be significant at the .05 level (2 tailed) (Preacher and Hayes, 2004), and as can be seen from table 7.22 the test statistic is 5.5438 and the value is significant (p< .000) so a mediation can be assumed. This means that the greater the level of trust, the stronger the relationship between market orientation and performance. Therefore, hypothesis **H6** can be accepted.

7.6 Chapter Summary

It was established that market orientation influences trust hence performance. The study found that the EMMBs are Market oriented, trust their stakeholders and perform well. The study also found that the EMMBs do satisfy their stakeholders. From the findings it is evident that the EMMBs, relate well with their stakeholders. The study established that market orientation influences the level of trust and consequently the overall performance of the EMMBs

This study investigated whether there is a relationship between market orientation non financial objectives. It was found that Market orientation has a strong positive relationship with non financial objectives, however, there is a weak relationship between market orientation and financial objectives. Therefore, Market Orientation has a relationship with financial objectives.

The study examined whether the EMMBs perform better in non financial objectives than in financial objectives. The result indicated that the mean score for the non financial is higher than the financial objective.

The study found that financial objectives and non-financial go hand in hand, there is a weak relationship between non financial and financial measures. It was also found that Trust has relationship with financial objectives. Further, it was found that trust increases the number of transactions by a customer therefore, trust has a relationship with financial objectives because the number of transactions in many cases increases performance.

This study established that trust has a strong relationship with financial objectives and non financial objectives. It was also found that trust mediates the effect of market orientation on performance of the EMMBs. Table 7.22 summarises the result of the hypotheses. The next chapter will discuss the outcomes of the study.

Table 7.22: Summary of the outcome of the findings

	HYPOTHESES	Supported/ Not Supported
H1:	EMMBs are not market oriented	Not Supported
H1a:	EMMBs are not Customer oriented	Not Supported
H1b:	EMMBs do not gather intelligence	Not Supported
H1c:	EMMBs do not disseminate information	Not Supported
H1d:	EMMBs do not respond effectively to the needs and wants of their customers	Not Supported
H2:	The EMMBs do not trust their stakeholders	Not Supported
H2a:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their employees	Not Supported
H2b:	EMMBs are not honest, are not open, do not have confident and do not keep to their promise with their Customers	Not Supported
H2c:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Banks	Not Supported
H2d:	EMMBs are not honest, are not open, do not have confidence and do not keep to their promise with their Suppliers	Not Supported
	It is hypothesised	
H3:	H3: There is a positive relationship between market orientation and the EMMBs stakeholders trust.	Supported
H3a	Trust has a positive relationship with EMMBs' customer focus.	Supported
H3b	Trust has a positive relationship with EMMBs' information gathering.	Supported
H3c	Trust has a positive relationship with EMMBs level of dissemination	Supported
H3d	Trust has a positive relationship with the EMMBs level of responsiveness	Supported
H4:	There is a positive relationship between market orientation of the EMMBs and their performances	Supported
H4a:	There is a positive relationship between the market orientation of the EMMBs and their financial performance	Supported
H4b:	There is a positive relationship between market orientation and non-financial performance of the EMMBs	Supported
H4c	There is a positive relationship between market orientation of the EMMBs and their customer satisfaction	Supported
H5:	There is a positive relationship between the EMMBs' performance objectives	Supported
H5a	The EMMBs perform better in non financial objectives than in financial objectives	Supported
H5b	There is a positive relationship between the EMMBs' non financial and financial measures	Supported
H5c	There is a positive relationship between the EMMBs' financial and customer satisfaction	Supported
H5d	There is a positive relationship between financial and customer satisfaction	Supported
H6	There is a positive relationship between trust and performance of the EMMBs	Supported
H6a	Trust has a positive relationship with financial objectives	Supported
H6b	Trust has a positive relationship with non financial objectives	Supported
H6c	Trust has a positive relationship with customer satisfaction	Supported
Hd6	Market orientation and Trust have a relationship on business performance of the EMMBs	Supported
H6e	The relationship between market orientation and performance of the EMMBs is mediated by trust	Supported

CHAPTER EIGHT

8.0 DISCUSSION

8.1 Introduction

This chapter discusses the outcome of the findings of the study in the area of market orientation, trust and performance of the EMMBs in London, UK. The chapter begins with the discussion of the framework, application of constructs, the results of the hypotheses testing, the implication, limitations and contributions and finally summary.

8.2 Framework and Application of Construct

The conceptual framework adopted for this study was from the framework previously used for large companies in the area of trust, market orientation and performance. As the study was based on micro businesses, it was necessary to devise appropriate frameworks for SMEs, particularly the micro ethnic minority businesses. Therefore, these constructs: market orientation, trust and performance, were adapted for the micro businesses.

In view of the size of the businesses and the simple organisation structure of the EMMBs, it was difficult to break down the dimensions to the micro level without losing the crux of the investigation. Additionally, because of the extensive variation in structure and the particular uniqueness of management style of the ethnic micro businesses it was important to adapt market orientation items, items of trust, and performance that could be peculiar to this sector. For example, informal market research and informal management style was taken into consideration.

The business objectives varied from what typical large business objectives could be to small issues that matter to an EMMB. For market orientation dimensions of Kohli and Jaworski (1990 and 1993) were applied for trust; Butler (1991) and Mishra (1996), in terms of performance; the Kaplan and Norton framework was adopted and applied. All

constructs were measured using Likert style multi-scale items (using a scale of one to five where one is the lowest, that is, strongly disagree, and five the highest, strongly agree). The items used for measurements vary slightly to suit the group under study. Experts such as academic and professionals confirmed the reliability and validity of the market orientation, trust and performance constructs.

In this study the reliability and validity of the constructs adopted were confirmed (Kohli and Jaworski 1990, 1993; Butler, 1991; Mishra, 1996; Kaplan and Norton, 1992). It also supports other studies that have validated and supported the constructs such as: Harris (2001), Blankson and Cheng (2005).

The study examined the relationship between market orientation, trust and performance of the EMMBs and found that there is a positive relationship between market orientation, trust and performance of the EMMBs. Trust mediates performance. The EMMBs are market oriented, trust their stakeholders to certain a degree, and in general are performing well. The next section will discuss the overall outcome of the investigations.

8.3 Market Orientation

In this study, it was identified that the EMMBs are market oriented and that they research their market (See Chapter 7 table 7.5). They are also customer oriented, they disseminate information amongst their staff and they respond to their environment as needed and permitted by their capacity and ability. This is evidenced by the following extracts from the in-depth interview conducted as part of this study,

Dry Cleaner: “with my husband we do not have meetings we just talk as we go along. We argue and we carry on with it.”

Mobile Phone Shop: “We only discuss issues concerning customers and suppliers or other stakeholders. I do not involve them too much on other issues.”

Dry Cleaner: "We listen to our customers and we do what they want. Sometimes we make mistakes."

Solicitor: "It is not only that it helps us to do everything that will help us to sell, we just know that marketing helps us."

The study found that the EMMBs are market oriented and conduct their marketing activities in their own ways, using different forms of intelligence gathering, intelligence dissemination, respond in their own way and are customer orientated. The EMMBs might not have a formal market research system. However, they do conduct market research in an informal way. For example, from the survey they claim that they chat with their customers and check what their competitors are doing in an informal manner. From the in-depth interview survey these are quotations from the six EMMBs who were interviewed.

Hairdresser: Word of mouth, "Hearsay", "talk with my customers."
"We ask our pastor to tell our brothers and sisters"

Corner Shop "we check what they buy most from our sales", "Send questionnaire, sometimes customers tell us."

Mobile Phone Shop: "Mystery shopping", "Community meetings."

Solicitor: "I am committed to my customers because that is why I wanted to have my own businesses. Customers' satisfaction is very important because it is the backbone of any organisation. It is good to offer good service by finding out what is lacking. Listen to them, however, I do not over listen to people as some people abuse it."

These comments are consistent with Pelham and Wilson (1996).

The EMMBs research their markets in their own informal way, because they are unable to organise formal research and are not financially strong enough to conduct more elaborate market research. They embark on an informal type of research such as word

of mouth, using their local churches, community organisations or “hearsay”. Because most of them cater for the ethnic market, word of mouth or “hearsay” was found to work very effectively, as they remain a close-knit community. Those who are serving the mainstream market tend to talk to their customers in order to find out their needs and wants. Many of the EMMBs were not using the formal way of researching and some claim not to be involved in Market Research at all even though they do.

Because of the absence of a formal approach to market research and marketing planning, Blankson and Cheng (2005) and Harris (1998) contend that the dimensions of market orientation may not in reality be applicable in the small business sector.

In this study it was identified that the EMMBs focus on their ethnic products and mainly serve the ethnic markets. The ability to meet the needs of the customers with weak financial backing also made them to be innovative in their approach. It was found that the EMMBs are market orientated in their own way.

The EMMBs are small and do not have the capacity to carry a large, complex organisational structure. The majority of the businesses surveyed have just below nine employees. The managers’ management styles seem to reflect on the culture of businesses, because the businesses are seen as an extension of the household. Most of these businesses consist of immigrant owners who have not been in the UK for more than 20 years. Therefore, there is no consistent emerging pattern of management style amongst this group. This lack of consistency in management style may affect their level of market orientation, hence performance.

As the EMMBs are very small, organisational politics and capabilities did not to a large extent play a great role to the same extent to which market orientation pervades the whole organization. Furthermore, as EMMBs deal with their own ethnic groups, relationship is stronger and fosters greater market orientation.

Narver and Slater (1990) argued that market orientation is the culture that generates profit creation and maintenance of superior customer value with the interests of other stakeholders: This is evidenced by the following responses from the exploratory in-

depth interviews.

The Solicitor: “With staff I have family relationship, it makes staff feel homely, and I do not want the boss subordinate relationship.”

The Hairdresser: “Half of my customers are trouble makers and these trouble-makers seem to stay with me.”

Here although the Hairdresser sees some of her customers as troublemakers, they seem to get along because they share a similar culture and have greater understanding.

This shows that EMMBs are open, and operate in an environment that generates market orientation, and hence trust. Additionally, the EMMBs have a superior informal management style that helps them to deal with difficult customers. Day (1990) suggests that market orientation is a superior ability for understanding and satisfying consumers. Its key features are identified as: first, an organizational culture that puts the customer’s interest first; second, the ability of the organization to generate, disseminate and act on information about customers and competitors; and third, the coordinated application of inter-functional resources to the creation of superior customer value.

The EMMBs market in their own way. This may affect the level of their performance, as the effectiveness of market orientation depends on the quality of the way actions are executed in a given organisation (for example, timing, quality, quick response, reduced ambiguity and managerial support built on trust). It could be argued that because the EMMBs are small, they are flexible in decision making and this is reflected in their ability to meet the needs of their customers. And also they understand their customer because they are of the same origin. This is acknowledged by the respondents’ comments:

The Dry Cleaner: “We have only made two mistakes in twenty one years. If something goes wrong, I do not care if it is not my fault. If it is my fault I will apologise. And I compensate, I always make sure my customers are happy”

“Sometimes I ask the customer why they are not satisfied” “I do not tell them to complain but if they do I take action.”

This is in line with Pelham and Wilson (1996) claim that being customer focused makes a firm more responsive to the changing demands of the market place than its competitors.

In contrast, Carson (1993) claims that small firms embark on marketing in such a general and inappropriate way that it does not appear to have any significant impact on performance, and as a consequence is not perceived to be useful. Also, Stokes and Blackburn (1999) claimed that small business owners have problems with marketing and appear to give marketing a low priority compared to the other functions of their business. SMEs often regard marketing as something that larger firms do. This study contradicts these assertions, the study found that although the EMMBs embark on marketing in a general way, and give low priority to marketing because of their background (being small and lacks finance) they are still effective.

Additionally, according to Pelham and Wilson (1996), for small firms it could be argued that market orientation is a less critical ingredient of success because these companies have fewer customers and simpler organization structures and are more adaptable to market-place changes. To the contrary, this study revealed that market orientation for the EMMBs is a necessary ingredient for higher performance. Whilst this may be true, Carson (1999) argued that SMEs have unique cultural characteristics, which cause them to adopt different marketing practices. However, this study found that the EMMBs are market oriented in their own way and are equally successful. According to Farrelly and Quester (2002) a market oriented organisation develops a higher level of trust.

8.4 Trust

Selnes (1998) found that both trust and satisfaction are important in order to achieve continuity of business. Farrelly and Quester (2003) argued that market orientation builds both trust and satisfaction that generates relationship marketing. Recently, relationship marketing has played an important role not only with the customer, but also with non-customers such as other stakeholders and the organisations (Huff and Kelly 2005; Svensson 2001; Morgan and Hunt 1994; Young and Wilkinson 1989, and

Gummesson 1987).

Additionally, relationship marketing, interacting with customers and satisfying customer needs are more important to all marketers than ever before (Wang, et al., 2000) especially in the current global and competitive environment. The idea is that, in order to build and sustain real customer value, it is important to recognise relationships between important constituents known as stakeholders (Freeman 1984 and Ansoff 1965). According to Murphy et al. (2005: 1050), “stakeholder relationship marketing involves creating, maintaining, and enhancing strong relationships with customers, employees, suppliers, the community, and shareholders of a business with the goal of delivering long-term economic, social, and environmental value to all stakeholders in order to enhance sustainable business financial performance”. In this study it was found that the EMMBs relate mainly with four main stakeholders: Employees, Customers, Banks and Suppliers.

Hankinson (2000) explained that, some firm owner-managers tend to react favourably to personal face-to-face contact with stakeholders who are on hand over the longer term, who knows the firm well.

It was hypothesised that the EMMBs do not trust their stakeholders. This study rejected the hypothesis, in fact the EMMBs trust their stakeholders. Trust has been identified as a social capital that enhances economic activities, hence the importance of trust, especially in the area of the ethnic minority sector. Socially oriented trust is seen as collective capital (Fukuyama 1995). Trust is seen as a foundation for relationship marketing and thus for organisational success (Anderson and Naru 1990, Gronroos 1990, Day 2000 Tyler 2003). It could be argued that trust is becoming more important as organisations struggle to gain competitive advantage in the highly competitive markets. The EMMBs are in a very competitive environment and are struggling to survive in the new environment they found themselves. Most of the EMMBs are young businesses and about 67% are between 1 to 10 years old. Trust is built over time. Trust is based on common history as well as sharing of a common set of values and norms. The level of trust amongst the ethnic minority businesses enhances their performance, and hence, their economic contribution to the UK economy. Evidence shows that trust can influence forms of entrepreneurial behaviour.

8.4.1 Banks

This study identified that the ethnic minority micro businesses do trust their stakeholders, banks, suppliers, employees and customers. However, they have some reservations in many aspects: in terms of honesty, formally, the EMMBs expect the banks to be honest as this is part of the banks' fiduciary duties. Following Garfinkel (1967) conception, Barber (1983: 20), proposed three expectations related to trust: they argued that trust is a social order, the expectations for competent role performance and the expectations that people will place others' interests before their own (e.g. fiduciary obligations). There were assumed trust levels for the banks. There were reasonable assumptions of the EMMBs to expect their banks to be honest. Also as a result of the fiduciary duties of the banks the EMMBs also have confidence in the banks, with reservations.

Major dimensions of trust, such as promise, honesty, openness, and confidence skew towards the agreement direction on the five-point scale. However, the EMMBs have some reservations as to whether the banks are willing to help them to grow or to help them in the time of crisis (Chapter 7 see table 7.4).

They also thought that there is a small gap between them and their banks in terms of relationship. In general the EMMBs believe that banks are trustworthy, however, trust is a risk (Costa 2003), when one trusts, and one is taking a risk. Therefore if the EMMBs are risk-averse, certainly the levels of trust will be low. According to Blankson and Omar (2002) the EMMBs are risk averse, hence have low level of trust. The decision to trust or not to trust is an individual decision; therefore, people of the same ethnic origin may have different attitudes towards trust depending on individual circumstances and experience. Trust is also based on experience, and experiences differ from person to person; therefore the decision to trust will differ (Selnes 1996). People share their experience with friends and families. A bad experience with a bank or a supplier is likely to be shared with friends and family, therefore causing the rest of the family not to trust that particular bank or supplier. Trust is also based on shared information, which builds relationships (O'Brien 2002). Information shared but not

understood is as bad as no information (O'Brien 2002). Information breeds relationships when people are well informed. This reduces risk and helps to decide whether to trust or not. Trust relates to social distance, depending on how close one relates to another. The issue here is whether the banks are relating closely with the EMMBs. The following are comments from the EMMBs.

Corner shop general merchandise: "I have received no help from the banks. I am not happy with the limited services from the bank."

Corner shop general merchandise makes little use of the banks: "I do not find them that helpful. I do not go to the banks for help. I do not trust the banks they do not trust me."

Mobile Phone Shop: "As for banks, I just use them to pay in money."

"Banks are after their own profit not customers. I do not want to help them to cheat me. I only pay my bills and pay in money at the bank."

Also banks are not seen to be helpful during the times of crises. EMMBs thought the banks are not supportive; however, overall they trust their banks. Banks are profit oriented and would not take risks that would affect their businesses' profitability especially the risk of lending to EMMBs who might not have the necessary collateral to support their request for loans and credits. Most EMMBs will not have the required collateral to support their applications for banks' loans. Hankinson (2000) researched small firms' and banks' relations; the research reported varying levels of:

"Disappointing banking services these days."

"Most felt that services had changed and had become more demanding and less helpful."

However, hardly any had changed banks over recent years to seek a better relationship. The following quotes are the EMMBs in-depth research carried out by the researchers:

Hairdresser: "Banks are not helpful."

Dry Cleaner: "Banks are good but not helpful, customers are good,"

“They keep making mistakes. The bank charges interest even when they made a mistake.”

Solicitor: “Bank helped to finance my business but they are not there when you need them.”

They claimed they have constantly been over-charged over a period of time. From the findings, the level of trust varied within the same ethnic origin; hence, the level trust is not influenced by the ethnic origin of the businesses. However, generally, the EMMBs trust their banks.

8.4.2 Suppliers' Trust

The suppliers' trust, just like the banks, is not as high as the employees and customers. EMMBs do have some reservations as to whether their suppliers would help them in difficult times or are open to their dealings with them. Suppliers are equally profit-orientated and may not necessarily put themselves out for small customers such as micro businesses, especially if the suppliers have many large business-to-business customers. In most of the ethnic businesses some of their suppliers are also ethnic businesses that may be struggling to survive, therefore may not put themselves out to support struggling businesses.

According to Gao et al. 2005, buyer trust could be enhanced, if buyers see the supplier to be trusting and committed in the business relationship. According to their findings, a buyer-supplier relationship based on trust and commitment does help reduce buyer time in decision making, therefore improved performance. The majority of the EMMBs buy in small quantities and many admitted they do not use specific suppliers; rather they will buy from cheaper retail shops; some said they do not go out of their way to build relationships with their suppliers. Comments from one EMMB:

The Hairdresser: “With suppliers I buy from retail shops, I do not go to big suppliers. I do not have money to buy big quantities.”

Suppliers are in the same position as the banks, as this relationship is purely economic

and where the economic gains are not substantial enough the party in a stronger bargaining power has advantage over the other. Sometimes the level of the relationship could be explained based on the bargaining power of the two parties. The power structure between banks, suppliers and EMMBs are not equal and these relationships are very formal.

8.4.3 Employee Trust

The EMMBs from the study tend to trust their customers and employees more than the banks and suppliers (See Chapter 7, table 7.7). This could be explained by the informal structure of the work place and the fact that the EMMBs employ family and friends and mainly people from their ethnic background. Additionally, most of their customers are from their own ethnic group Young and Wilkinson (1989) explained that mutual trust is most likely to occur when people are positively oriented to each other's welfare. This is the basis of the marketing concept, which is underpinned by the exchange process. The EMMBs tend to trust their employees, perhaps because most of them use family and friends' labour, and it is true that there is a paternal or maternal management style that instils trust amongst the employees. Family bonding or friendship is a good initiator of trust. Huff and Kelly (2005) explained that trust had to come from leaders before employees could trust. Therefore, when a leader is sharing the same ethnic background there is common shared belief and values that bond the two parties together. Hull and Kelly (2005) explain that the leaders' level of trust influences the organisational climate, thus creating an environment that could enhance performance.

Pelham and Wilson (1996) explained that small firms' owners had much greater opportunity to influence the actions of employees than the managers of large firms. This is so because the small firm is more flexible with, a less complex structure. Therefore the owner manager is in a better position to influence the organisation's market orientation and hence performance. The following are comments from the EMMBs:

Hairdresser "I do not treat people like that. Trust is important in my business dealings because, people are bad nowadays. When I first came to this country people do not fear as much as they do now."

Solicitor: "With staff family relationship, it makes staff feel homely; I do not want the boss subordinate relationship."

Corner shop general merchandise: "My employees are my wife and children. They all work for me."

They know we have to do well."

"In my business, I do everything, I fill in for people when need be, I am a small business person. Sometimes we are short of staff."

Mobile Phone Shop: "I involve my employees with issues concerning stakeholders because they need to know about these things because sometimes I am not in town."

"I train my staff on the job. I get old staff to train new ones."

"Recently I trained my staff on repairing mobile phones, learning about currency, learning how to deal with customers. I reward my staff by offering them bonuses, holidays and thanking them at any convenient time. Sometimes in this organisation we have interpersonal conflict, which we resolve by discussion."

8.4.4 Customers' Trust

Customer trust is also high within the EMMBs, the EMMBs trust for their customers, is similar to that of their employees. Most of their customers are more likely to come from the same ethnic enclave and they share the same values and norms. Some of the EMMBs interviewed made the following comments:

Hairdresser "Half of my customers are trouble makers and these trouble-makers seem to stay with me."

Mobile Phone Shop: "It is difficult to monitor our customer retention rate because this market is difficult, people do not buy mobile phones all the time so you cannot tell."

8.5 Relationship between Market Orientation and Trust

Also, it was hypothesised that there is a positive relationship between market orientation and stakeholders' trust of the EMMBs (See Chapter 7, table 7.71). The mean score for

trust is 3.757 with standard deviation of .424 and the mean score for market orientation is 3.85 with std dev of .534. This indicates that the EMMBs highly trust their stakeholders and that trust has a positive, strong relationship with market orientation .415 with 51% explanation of variations. Therefore market orientation influences trust. In other words, when a business is dealing with a third party, the other party needs to be honest, open, have confidence and keep to its promises in order to enhance the effectiveness of market orientation of the organisation. All these factors build relationships that influence an organisation's market orientation, increase the level of trust, and their performance (Blankson and Omar, 2002; Pelham and Wilson, 1996). According to Selnes (1998) market orientation increases the number of transactions by a customer, and reduces the risks that influence the level of trust, hence, improved performance.

8.6 Financial and Non-Financial Performance

It was hypothesized that there is a positive relationship between market orientation of the EMMBs and performance (See Chapter 7 table 7.7 to 7.12). The study found in general that the EMMBs are performing well, but better in the area of non-financial objectives. Most of the EMMBs were not comfortable discussing or disclosing their financial matters. It was interesting to note that most of the EMMBs started their businesses for different reasons that were not financially based; however, they do admit that they would not have started the business if there were no financial reward for existence. This meant that financial reward should not be ignored in measuring performance. It is equally important for the EMMBs to cover the cost for the daily operations in order to sustain their businesses. From the in-depth study there was evidence that some EMMBs started operations because of unemployment, discrimination and domestic reasons. They were quite content with breakeven having paid their mortgage, food, the children expenses and other domestic expenses that they incurred in their everyday lives.

In order to assess the performance of the EMMBs, other soft measures were used such as providing employment, using own skills, own freedom, and discrimination. Using these measures, the EMMBs tend to be performing well, as these were their main

objectives when starting their businesses

CH: "Over the past five years business has been going down, it is not as lucrative as the previous five years. "Initially it was good when there were less hair dressers on the High Street, but now too many hair dressers on the High Street."

CS: "I do well on my own so I am not interested in monitoring what competitors are doing."

CS: "My performance over the last five years is good; we have to work hard now to make more profit than before. Things are changing now in London."

According to the Drycleaner their two children have done very well; one is a dentist and the other is an accountant.

A number of writers have been insisting on the need to reflect on performance measures to ensure that they remain relevant as the organisation changes. Kennerley and Neely (2002), Lynch and Cross (1991), Johnson and Kaplan (1987), highlighted the failure of financial performance measures to reflect changes in the competitive circumstances and strategies of modern organisations. They explained that while profit remains the overriding goal, it is considered an insufficient performance measure, as measures should reflect what organisations have to manage in order to profit. (Bourne et al., 2000).

This study investigated whether there is a relationship between market orientation, financial and non-financial objectives (See chapter table 7.75). It was found that market orientation has a strong positive relationship with non financial objectives. This in line with (Blankson and Omar, 2002; Harris, 2001; Pelham and Wilson, 1996), however, there is a weak relationship between market orientation and financial objectives. Therefore, market orientation has a relationship with financial objectives.

The study examined whether the EMMBs perform better in non-financial objectives than in financial objectives. The result indicated that the mean score for the non-financial is higher than the financial objective. This could be explained as some of the

non-financial objectives are achieved immediately after the business is started by the owner, before financial objectives are considered. Therefore, financial objectives and non-financial go hand in hand, there is a relationship between non financial and financial measures.

It is also hypothesised that trust has a relationship with performance (see Chapter 7, table 7.78). It is argued that if trust increases the number of transactions by a customer, therefore trust has a relationship with financial objectives, because the number of transactions in many cases increases performance (Deutsch 1962). This study established that trust has a strong relationship with financial objectives, non financial objectives and customer satisfaction.

8.6.1 Customer Satisfaction

The study also found that the EMMBs do satisfy their customers (See chapter 7 table 7.78). From the above discussion it is evident that the EMMBs relate well with their customers, share the culture, and the level of trust is high.

CM: "To a degree I trust my customers."

CD "Our customers trust us with their expensive clothes so we must trust them back."

It is difficult for small businesses to compete effectively with large businesses, especially on the cost advantage. Pelham and Wilson suggested that rather than attempting to combat the cost advantages that large firms enjoy, small firm managers can achieve a sustainable competitive advantage by instilling market-oriented behaviours in employees, customers and other stakeholders (Pelham and Wilson, 1996; Blankson and Omar, 2002). Drucker (1954) explained that customer orientation is associated with business performance. Also, Jaworksi and Kohli (1993) found that there is a relationship between market orientation and employee commitment which improves performance. Many EMMBs agreed that they have good support and that their employees are customer oriented. This orientation in turn enables small companies to focus on their areas of strength: innovation, flexibility, and greater value added for carefully targeted customer groups, by so doing saving costs (Farrelly and

Quester, 2002).

According to Pelham and Wilson (1996), few managers understand the causal relationships between market orientation practice and performance. Drucker (1954) explained that customer focus, however, makes a firm more responsive to the changing demand of the market place than its competitors, large or small. With strong market orientation, small firms should be able to improve marketing effectiveness and profitability. EMMBs' market orientation, as this study has shown, contributes to their trust levels and hence improves performance. The outcome is that market orientation saves costs, increases motivation, therefore quality of offerings and higher trust levels.

8.7 Factors That Affect the Relationship between Market Orientation and Performance (The Mediator Trust)

Han et al. (1998) found that developing market orientation leads to developing new service, creating new distribution channels, discovering new approaches to management and innovation. This improves marketing strategies and techniques, as they are related to marketing. Improvement in marketing practices improves relationships between organisations and stakeholders, hence, trust. Farrell and Quester (2002) found that new approaches to management skills and responding to customers' needs increases the level of trust, therefore trust mediate between market orientation and performance. In this study it has been established that trust can mediate the relationship between market orientation and performance (See chapter Seven table 13 to 21. It is assumed that market orientation increases the level of trust of the stakeholders and therefore increases business relationships, including transactions, hence performance. Previous studies found that EMMBs do not trust their stakeholders, and this contributed to their poor performance. However, this study did not support this assertion. Overall the study established that market orientation and trust have a relationship with the overall performance of the EMMBs. The findings of this study open up two new areas of study: one is studying the EMMBs in the area of trust; and two, linking market orientation to trust, then performance.

8.8 Contributions

The study has made various contributions to knowledge, theories and concepts of

marketing, and measures of performance. This research has contributed to the literature in the areas of market orientation, trust and performance. As yet, there is little research in this sub-sector, especially in the area of the ethnic minority micro businesses. There has been work done in the different aspects of the study such as market orientation, trust and performance, but none has been conducted that links market orientation, trust and performance within one study.

This study has added knowledge in the area of entrepreneurship, marketing, and accounting education, informing educators about the issues of trust, market orientation and performance of the these marginal, yet significant, groups. It also highlighted critical managerial issues of the ethnic minority businesses. Additionally, it is anticipated that it will provide insight and knowledge to the policy makers that would enable a better articulation and implementation of policy initiatives relating to unemployment reversals, ethnic minority job creation, and self-employment drives.

The study has gone beyond the main issues that have been reported in trust literature; it brings in the ethnic minority aspect of the trust, and addresses the issues of diversity in London. The study has explained the hidden aspects of the relationship between the EMMBs and their stakeholders, in particular, employees, consumers, banks and suppliers. It also exposes the other objectives of the stakeholders that are important, such as non financial objectives.

Additionally, these would positively impact on the increasing disruptive social issues that are arising in the different boroughs in London. Furthermore, this study enables practitioners, policy makers and educators to have an insight into the possibilities and limitations in the UK environment. It will help to improve entrepreneurial education, marketing and policies that are focused on these minorities.

The research has extended the work of Jaworski and Kohl (1993) on the antecedents of market orientation by linking market orientation to trust. The results of this study demonstrated the need to search beyond the main issues, such as financial objectives and also search for the soft/hidden issues which are normally taken for granted and ignored when dealing with the EMMBs by policy makers, academics and practitioners.

This study identified some of the difficult challenges in doing business and marketing to ethnic minorities, such as the level of knowledge and the understanding of EMMBs nuances. Supporting the ethnic minority communities and businesses does not mean reinventing the wheel. The basic principles of supporting and marketing apply equally to an Asian, an African or Caribbean, as they do to the mainstream structure. What is important for success is the understanding by the policy makers of the salient issues which influence the commercial decisions of the black African and Asian minority businesses.

The study contributes to the theory of marketing and trust and then encourages studies in the area of market orientation that links trust and performance. It opens a new approach to investigating business performance by looking back to issues that are relevant to effective and efficient performance, in particular in the EMMBs' sector. The uniqueness of the study has opened up a new area of research to be explored both by large and small businesses, ethnic and non-ethnic businesses. This study goes on to make suggestions and identify new areas of possible research. It provides all interested parties with a more robust body of literature and information from which new and further research can be built and expanded for future research.

8.9 Managerial Implications

This study is an insight for managers; it has raised awareness to educators, practitioners, and policy makers of issues that have been previously ignored, such as the importance of trust, market orientation and performance in ethnic minority businesses

This study established that the EMMBs are market oriented; they practice market orientation in their own unique, practical, and unorthodox way. This shows that it is not only the conventional way of marketing that works, other methods of marketing also work. Marketing textbooks should incorporate the unconventional, yet unique and practical ways of marketing, because they are also effective. This study found that the EMMBs conduct research but could improve in their methods of survey. There is a need for the EMMBs to know their competitors. The EMMBs should understand that it is

important to understand their competitors; this could only be done by researching and finding out what their competitors do in order to remain competitive and gain or maintain competitive advantage.

Trust is a social capital which enhances economic growth. Managers embarking on a management style that encourages trust in the organization are investing in a long-lasting capital that will lead the organization to better performance. It is important for the manager to note that trust comes from leaders, and when a leader trusts he/she forms a bond with the stakeholders. Managers should provide a work-place culture that encompasses employees, customers, bank and suppliers trust for the mutual benefit of all stakeholders. The EMMBs should recognize that it is an advantage to employ family, friends and people of the same ethnic groups; however, this could be at the expense of the business, as these people may not have the right skills to improve performance in the organisation.

Managers should be aware that trust is a risk, it is difficult to attain. When people trust, they are taking a risk: however, a well-founded relationship will bond the basis of trust. Whether to trust or not to trust is an individual thing: it is emotive and affective. Trust in suppliers plays an important part in reducing risks, which creates mutual benefits. If banks trust EMMBs, they will improve their relationships with them. This will increase the availability of credit, loans, and quick delivery of goods. Customers' trust brings continuity and customer-relations, increases customers retention and loyalty. To be competitive in the market, the EMMBs should aim for overall customer satisfaction.

This study established that the EMMBs are mainly in their ethnic market, carrying their own ethnic products. This means that they serve their own ethnic groups, however, if the EMMBs will grow, they need to break through to the mainstream market and be able to exploit the UK economy. To do this, they should be in a position to extend their trust to the mainstream market.

It is important that the EMMBs be more open to the banks and suppliers. Developing mutual trust between these groups will benefit all parties and enable them to develop long-term relationships. It is important to maintain a relationship with the banks,

because the relationship will build trust and this in turn will make the decision to lend or not to lend easier for the banks. Also, on the side of the EMMBs, it will enable them to be more open in their dealings with the bank. As a result, these interactions will be of mutual benefit. Banks need to make more effort to relate to the EMMBs. Policy makers should understand the nuances of the EMMBs. Educationists should incorporate the issues of the EMMBs in their courses.

Market orientation enhances trust and performance. Developing trust encourages openness, which facilitates understanding and builds confidence. This in turn will generate effectiveness and efficiency. Trust is built on communication. Communication underpins market orientation, hence, performance. Market orientation is about gathering information, disseminating, responding and being customer-focused. Communication is the centre of market orientation, and trust is a product of communication. Therefore, trust is strongly related to market orientation.

The EMMBs should pay more attention to financial objectives. Market orientation plays a part in the way managers manage their organisations and affects their level of trust, hence performance. In measuring performance, managers should pay attention to the relevant objective and subjective measures. An organization that is market orientated is said to be customer oriented; therefore, market orientation is built on the marketing concept ability to satisfy the customer. Additionally, a satisfied customer will repeat a purchase, increasing sales turnover hence performance.

The study highlighted the issues of practises of marketing amongst the EMMBs the importance of trust as one of the consequences of market orientation. It also highlighted the relationship between market orientation, trust and performance.

This study will help researchers, educators and policy makers to define what performance is and what it could be for different sectors, organizations and peoples.

8.10 Limitations of the Study

Researching the ethnic minority micro business community is a difficult task, as most of the business communities are suspicious of the authorities. It would appear that some of

these businesses are not strictly adhering to rules and regulations. For this reason, any visitor to their premises may tend to be regarded with suspicion, and not particularly welcomed. This adversely affected the collection of the questionnaire. The author's experience in these respects was consistent with other studies (Blankson and Omar 2002 and Ram and Smallbone 2001)

Most ethnic minority communities have a male dominated culture and to research them is very difficult, especially if the researcher is a woman. This aspect could be intimidating for female researchers, and hinders access. Some of these businesses questioned the aim and purpose of the survey, and are not quite convinced that the reasons were purely for research purposes, they were not always very forthcoming with information.

Researching Africans and Asians posed its own peculiar challenges. Among both communities there is a considerable variation of culture and language. The level of English literacy varies widely from Africans to Asians. Understanding the questionnaire was problematic for some groups. The level of education is an important factor in researching the ethnic minority businesses, as many could not speak proper English. Also, some when they did speak; spoke very scantily and could not read. There are a majority who can read and write but the problem is to identify who can read and write English. In addition, to get good and representative data, there is a need to have a good cross sectional feel of events in this community, and not just from those who can read and write. Perhaps the questionnaire could have been more basic, to enable the sample to understand the questions better. However, it was thought that if the questionnaire was made too basic, it would lose the meaning of most of the factors that needed to be tested. Getting this group to fill a questionnaire was a very difficult task. They are too busy and seem not to be interested in what is going on, especially as the target of this study is the ethnic minority micro businesses.

There were no comprehensive data sets covering ethnic minority micro businesses in the UK, particularly in London. This means that the sample was a convenient sample; however, different boroughs of the London community were covered. The researcher travelled to all parts of London, walking from street to street to collect data. This was time-consuming; however, it was informative and brought the researcher nearer to the

sample. This means that many observations took place. For example, in some areas, there were few Asian and African businesses, and in some others, there are concentrations of Asians and Africans.

It was easier to collect information from the Africans than the Asians; access was given more by the Africans than the Asians. Perhaps the reason could be that the researcher is an African, hence the level of trust amongst Africans is higher.

In this study the respondents are owner managers and this meant that they gave first hand information. It could also mean that they could be protective and chose to give favourable responses, so that they could be seen to be co-operating with the researcher.

It must be pointed out that the limitations noted above have not in any way affected both the validity of the research and subsequent findings, as their impact was insignificant and negligible.

Using a quantitative method for this type of study may not give an accurate representation, as the respondents tend to stick at the midpoint of the scale, especially when they have mixed feelings as to how to respond. The non-financial objectives vary across businesses, and it may be difficult to capture every respondent's objectives in one questionnaire. However, for this study both qualitative and quantitative methods were used.

8.11 Summary

The aim of this study was to examine the relationship between market orientation, trust and performance of the EMMBs. Four specific objectives were developed (see Chapter 1) and six hypotheses were formulated. The outcomes of the findings in chapter seven were discussed. Then the contributions of the study were identified, followed by the implications. Also, the limitations of the study were outlined and finally this summary of the chapter.

The reliability and validity of all constructs: market orientation, trust and performance were confirmed, and this shows that the constructs are applicable to EMMBs.

This study found that the EMMBs are market oriented. They gather information, they are customer focused, disseminate information, and respond to customer needs and wants. EMMBs do not give high priority to marketing because of a lack of awareness and finance but they are still effective. They are still effective because dealing with their own people fosters a greater level of market orientation. Market orientation is necessary to relational marketing.

Relationship marketing is an outcome of market orientation that emphasize on the process of establishing, developing and maintaining successful relational exchanges. This is through mutual exchanges and fulfilment of promises. It was found that all stakeholders' trust makes a great impact on how EMMBs perform in their businesses.

Considering the four dimensions of trust used in this study: honesty, openness, confidence and promise, these are all necessary for effective performance. Promise fulfilment only does not always promote good relationships: some promises are implied and this may be the case with the banks and suppliers. With the banks and suppliers the power is unequal and may contribute to lower trust levels for suppliers and banks. Trust is a consequence of market orientation. It was established that market orientation influences trust, hence performance. Developing trust takes time and trust is difficult to build. Higher levels of trust improves performance, thus trust mediates performance. Performance measurement should include soft objectives of the individual businesses. Measuring performance of EMMBs requires understanding their objectives and other issues that influence the way they operate.

EMMBs should monitor and increase their level of market orientation by improving their intelligence generation, customer focus, disseminate information, and should be more responsive to mainstream customer's needs and wants in order to improve their level of market orientation. There is a need to improve the trust level between banks and suppliers in order to improve their performance. Improving the level of market orientation increases the level of relationship between stakeholders and EMMBs.

This research has contributed to knowledge and will inform practitioners, policy makers and educators. It has added to the theories and concepts of market orientation, trust and performance

Researching the ethnic minority businesses is difficult. They are not comfortable to disclose information to strangers because they are suspicious of them. The community is male dominated making it difficult for a female researcher. The level of language is another form of problem. There is no comprehensive data set of the EMMBs to work from. In carrying out this study, quantitative and qualitative methods were identified as being the best way to research the EMMBs.

CHAPTER NINE

9.0 CONCLUSIONS

This chapter summarises the overall study, drawing conclusions from the themes embodied in the various chapters of the study. It starts by summarising the literature review, conceptual framework, methodology, exploratory research, and it discusses the empirical findings. It also discusses the contributions of this study in the development of this topical subject area.

The study begins with an introduction of the origin of the research interest. The basic aim of the study is to examine the relationship between market orientation, trust and performance of the ethnic minority micro businesses (EMMBs). The specific objectives of the study are stated in chapter one.

The EMMBs are unique in their own ways and are contributing actively and significantly to the market and economic activities of the London boroughs where they are located. Indeed, the EMMBs make strong and impressive contributions to economic and market activities in London. Researching EMMBs is very intricate, involving a dynamic exercise with ever-emerging new dimensions. This study concentrated on Africans and Asians in London boroughs.

Upon examining the background of London ethnic minority businesses, in this context the ethnic minority market was defined using the following criteria: the background of ownership and management of the business owner, the ethnic mix of the staff, the customer base, and the ethnicity of the business owner. This study adopted the ethnicity of the business owner as a determinant. There has been a growing interest in the ethnic minority businesses (EMBs) and it is noted that these groups are very diverse. The ethnic minorities are geographically concentrated in different parts of London. Just over one-third of the London population are members of ethnic minority groups. There have also been noticeable increases in the influx of ethnic minorities in London.

The literature review in chapter two suggested a number of features, for instance, that the ethnic minorities are proactive, aggressively pursuing business ventures, and that the quality and number of ethnic entrepreneurs in the UK are directly related to the increase in the number of immigrants that were admitted to the country. The ethnic minority businesses relate to various stakeholders in their business dealings. Many of these businesses are in sectors such as: catering, retail, IT, and clothing. These sectors are highly competitive. The majority of the ethnic minority businesses are mostly small. Some groups of the ethnic minority businesses, such as Africans, are highly educated, and this accounted for the higher level of motivation amongst the group.

The growth of the ethnic minority businesses is directly attributed to: employment opportunities, discrimination, social demand, population, globalisation and revenue generation potentials. From the literature it was established that the EMBs owner managers are the overall main decision makers and in many cases influence the business culture. The EMBs' managers strive to achieve control over resources in order to produce goods and services efficiently and effectively. With the EMBs there is a conflict of interest in dealing with different stakeholders. They lack managerial skills and finance, their trust level is low, and performance poor. It was established that they do not engage stakeholders because they do not trust them.

From the literature review in chapter 3, it was identified that marketing creates value for all stakeholders. Marketing plays various roles in different organisations. Marketing is a two-way exchange of a process. A market oriented company gathers information, analyses it, disseminates it, and acts upon the information in an effective and efficient manner, hence improved performance. It was also found that a high level of market orientation would increase the customer satisfaction. Evidently, market orientation underpins trust, which helps to build relationship marketing amongst stakeholders and hence improves performance.

Trust definition is confusing amongst researchers; thus, trust has many dimensions. This study adopted the four dimensions of Butler (1992): honesty, openness, confidence and promise.

In the past, performance has been measured using market share, financial outcome, product quality, sources of competitive advantage, and industry structure. In fact, in the past, most performance measurements have been related to financial measures, ignoring the non-financial measures. This study included all organisational objectives in the measurement of performance such as the financial, non-financial objectives and customers' satisfaction. Four research questions were developed and six hypotheses formulated in order to answer the research questions

The following constructs were adopted: the dimensions used for market orientation, are customer orientation, intelligence gathering, intelligence dissemination and intelligence responsiveness (Kohli and Jaworski, 1990, 1993), for trust, honesty, openness, confidence, and promise (Butler, 1991, and Mishra, 1996). Finally, for performance: financial objectives, non-financial objectives and customer satisfaction (Kaplan and Norton, 1992). These constructs and items were discussed fully in chapter 4 in order to ascertain how they fit together.

The research methodology for answering the questions and testing the hypotheses was discussed in chapter 5. This research assumes a positivist and interpretivist perspective, essentially to ensure a level of objective evaluation of the findings, independent of this researcher's views or preconceptions. From the literature it was evident that quantitative and qualitative methods should be used. Qualitative and quantitative methods were therefore used, and the analysis was done by inductive and deductive approaches. SPSS and QSR Nvivo 8 were also used for data analysis.

The combination of quantitative and qualitative methods was most suitable for the researcher in this study of the EMMBs. A total of 700 questionnaires were distributed and the response rate was 27%, and 190 useable questionnaires were collected. The research was conducted in London, covering all London boroughs between the months of September 2006 to January 2007. The questionnaire used a Likert style scale ranging from one to five (where one is the lowest strongly disagreed, and five the highest, signifying strongly agreed). The questionnaire was pre-tested on practitioners and academics.

Descriptive statistics generated frequency distributions, means and standard deviations, while statistical methods were used for general descriptions of data obtained from the survey. The hypotheses were tested through means, correlations, one sample t-tests, and simple multiple regression analysis. The result of the reliability test showed that all items were reliable. Factor analysis was performed to reduce the items, and the hypotheses were tested and discussed.

From the exploratory research in chapter six and seven, all the respondents had families, which meant they have extended responsibility. This also contributed to their use of family labour. They have a wealth of experience from their background and from their country of origin. Community involvement is apparent especially within the Asian community. A majority are self financed and are reluctant to use the banks or support agencies. They claimed banks overcharge them. These groups are confused as to what marketing research is, some claim not to be researching whereas evidence showed that they are. They discuss with family and employees, which is information gathering and dissemination. Word of mouth is one of the effective ways of communications between these groups and their customers. They carry mainly ethnic products and serve ethnic markets. They are not interested in researching their competitors. They are risk takers and do not always trust authorities. Their trust level is higher for employees and customers than for the banks and suppliers. They also admit that there is discrimination amongst the ethnic minority. They have variety of objectives ranging from financial to non financial. They substantially meet their stated objectives. They admitted that they are not doing as well as they did a few years ago, and thought the environment is changing. There is no consistent managerial style.

The EMMBs were found to be market oriented. Although their market orientation appears not to fit the conventional or orthodox interpretation, yet they have features that are substantially market oriented. In fact they market in an informal way, using their churches and community “hearsay” word of mouth. The bargaining power is more on the suppliers’ and the banks’ side, thus reducing the level of their relationship marketing. For the customers and employees there is a good relationship, and because these groups share the same background and culture as the EMMBs, relationships between them are good.

In relation to the level of market orientation of the EMMBs, it was found that they do gather information, but their scope is very limited. The majority tends to be involved in an informal way of gathering information and thus limiting the scope of data that could be gathered. The majority do not adopt a formal approach of research. They tend to rely on word of mouth or what they could observe personally. Therefore, the majority do not make any extra effort to find out relevant issues that affect their competition.

The EMMBs disseminate information as they are small and operate as a family or small units. Issues are discussed amongst staff quickly as it comes up in general discussions, without formal meetings or unnecessary delays. Hence, communication about the market and customers flow easily in the organisation. This meant that important or emerging issues are addressed quickly. Therefore, they are flexible and responsive in their management approach within their scope. Since most of the EMMBs are owner managers, they do not need to report to anyone, therefore, they make their own decisions and these tend to facilitate responsiveness when issues arise. The main problem is the issue of quality of responsiveness, as the quality will rest on the owner manager's capability. It was also identified that the EMMBs are very customer oriented, especially as they cater for the ethnic minority customer base. They know their customers and exactly what they want.

The study found that the EMMBs trust their stakeholders, employees, customers, banks and suppliers. The levels of trust for banks and suppliers are lower than the trust for employees and customers.

There was a strong relationship between market orientation and trust. It was also found that there was a positive relationship between trust and customer focus, intelligence generation, dissemination and responsiveness. Market orientation builds relationships, which in turn encourages stakeholders' trust.

There was a positive relationship between market orientation and performance. There were positive relationships between market orientation, financial objectives, non-financial objectives, and customer satisfaction.

The study identified that the EMMBs performed better when using the non-financial measures, than when financial measures were used. There is a relationship between financial, non-financial objectives and customer satisfaction. The EMMBs were found to have satisfied their customers.

In terms of the relationship between market orientation, trust and performance, the study found that there is a stronger relationship between trust and performance than between market orientation and performance. Market orientation influences trust and hence trust mediates performance.

The findings of this study contributed to existing studies and contributed to the existing theories in market orientation, trust and performance in the SME sector and in particular the EMMBs.

The findings of the study show that an increase in EMMBs level of market orientation will increase their level of trust for their stakeholders and, therefore, they will attain a higher level of performance. The study will enable the policy makers to more fully understand the management culture of the EMMBs and to make effective policies that would enhance the contributions of this sector in the economy where they operate.

This study encourages further research in the area of the EMMBs on trust that links market orientation and performance. It opens a new approach to investigating business performance by having identified issues that are relevant to effective and efficient performance, in particular in the EMMBs sector.

This research has made various contributions to knowledge about marketing and measures of performance. The study also contributes to the extant literature available in the area of ethnic minority businesses by concentrating on micro businesses.

Furthermore, this research has contributed to the literature in the areas of trust, market orientation, and performance. It has added to knowledge in the area of entrepreneurship,

marketing and accounting, while informing educationalists about the issues of trust, market orientation and performance of these marginal, yet significant, ethnic groups. It also highlighted critical managerial issues of ethnic minority businesses.

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APPENDICES

APPENDIX A:

EXPLORATORY RESEARCH

Semi-Structured and Un-structured Questionnaire

SEMI -STRUCTURED INTERVIEW (BACKGROUND INFORMATION), ETHNIC MINORITY BUSINESSES IN LONDON

Personal Background Information

1. Organisation _____
2. Gender Male Female
3. Ethnicity _____
4. Place of Birth _____
5. Level of
Qualifications/
Education _____
6. Do you have any family members in entrepreneurial activity/owning their own
business?
Yes No
7. If yes, who, how long.
8. Which sector?
9. What is your Religion?
10. Marital status Married Divorced Single Separated
11. Age 18- 30 31- 50 51 and above

Information on the Organisation

12. What does the business do? Legal sector _____
13. Age of business _____
14. How did you develop the idea for your product/service?

15. Have you had any previous business experience?
Yes No

in which Sector _____

16. What is the Legal status of your businesses? _____

17. Why choose to locate at current site? _____

18. Did you consider any other sites? _____

19. Who are your major competitors? _____

20. How did you finance the business at start-up after start-up?
Internal/external finance _____
Motivation issues _____

21. Why did you start up the business? Push/Pull factors

Push factors:

Unemployment

Disagreement with the management

Does not "fit in" with the company

No other alternatives

Push factors:

Independence

Achievement/recognition

Personal development

Personal wealth

22. Was there Gap in the market? _____

23. Where did your idea come from for the business? _____

24. What problems did you face? _____

25. Who did you turn to help you with the problems? _____

IN-DEPTH INTERVIEW FOR MANAGERS OF ETHNIC MINORITY BUSINESSES

General Questionnaire

TRUST

QUALITY

1. What do understand by the word trust?
2. What do you promise your employees? How do you make sure your performance matches promises to suppliers, customers? To what extent do you keep these promises?
3. Do you provide service as promised?
4. Trust Relationship

ORGANISATION

5. To what extent do you conduct your business to customers needs?
6. Why do you believe that people deserve to be treated with dignity and respect?
7. What are the values of the organisation?
8. How do you apply the values to the customers, banks, suppliers, and support agencies?
9. How do you delegate to your employees?
10. How do you give feed back? Face to face talk?

SUPPLIERS

11. What is your relationship with your, suppliers, bank, customers, authorities, support agencies?
12. Why are you honest to your stakeholders?
13. To what extent are the authorities honest and keep to their promises? (Banks, Support Agencies, Inland revenue)
14. Why is trust important in your business?

MARKET ORIENTATION

CUSTOMERS

1. How do you conduct market research?
2. What type of market research do you do?
3. How often do you have meetings with your staff?
4. How do you communicate with your employees?
5. Do you involve your employee with issues concerning share stakeholders, customers and suppliers future need of the organisation?
6. How do you share this information?
7. To what extent do you respond to customer needs now and in the future?
8. To what extent do you encourage customers' complaints?
9. If yes how? If no, why?
10. How do you respond to customers complaints?
11. How do you provide after sales service?
12. What do you provide?
13. Why do you provide it?
14. Why are you committed to your customers?
15. What are the evidences?
16. Why do you think customer satisfaction is important for any organisation?
17. How do you ensure this?

SUPPLIERS

Other Stakeholders

18. Why do you find the banks very helpful?
19. What type of help do you seek with the banks?
20. To what extent do you trust the banks?
21. What services do you obtain from the bank?
22. How satisfied are you with your bank services?
23. How often do you receive assistance from the support agency?

24. What assistance did you receive from the agencies?
25. To what extent do you find the services offered by the agencies useful?
26. What other supports would like to receive from these agencies?
27. To what extent do your suppliers adopt their products to meet your needs?
28. How often do you exchange information with your suppliers?
29. What are the policies/rules with your suppliers?

MARKET ORIENTATION

1. What are your roles in the organisation?
2. To what extent do you take risks in the business?
3. What type of risks do you take?
4. How do you train your staff?
5. What are the recent trainings?
6. How do you reward your staff?
7. When do you reward your staff?
8. What type of conflicts do you have in your organisations?
9. How do you resolve conflicts in your organisation?
10. How do you monitor your competitors marketing activities?
11. How do you respond to these?
12. Have you introduced any technology in your organisation recently?
13. What type of technology have you introduced?

PERFORMANCE

1. What are your objectives?
2. How do you measure your business performance?
3. How often do you measure your business performance?
4. What factors do you consider when measuring your business performance?
5. How do you measure your business performance?
6. What type of relationships exists between employee and the manager in your organisation?
7. Why do you think these relationships do exist?
8. How did the practice of marketing help you in your overall performance?

9. How did your practice of marketing help your organisation in achieving its overall objectives?
10. What is your customer retention rate?
11. What do you think about your customer retention rate?
12. What is your performance over the last five years?
13. How do you compare your performance over these years?

APPENDIX B

Appendix B1 - Codes for the Respondents

BUSINESS	CODE
Solicitor	CS
Hairdresser	CH
Drycleaner	CD
Mobile phone shop	CM
Corner shop general merchandise	CCM
Corner shop ethnic Food	CCF

Appendix B2 - Coded items for Nvivo Analyses

CODE	ITEM	AREA OF STUDY
Code 1	background of owner	Background
Code 2	Customer Background	Background
Code 3	Value	Background
Code 4	Family Background	Background
Code 5	Gap in market	Background
Code 6	Age of business	Background
Code 7	Number of staff	Background
Code 8	Capital	Performance
Code 9	Honest	Trust
Code 10	Suppliers	Trust
Code 11	Employees	Trust/Market orientation
Code 12	Banks	Trust
Code 13	Trust	Trust
Code 14	Promise	Trust
Code 15	Market research	Market Orientation
Code 16	Openness	Trust
Code 17	Responsiveness	Market Orientation
Code 18	Customer Satisfaction	MO/Performance
Code 19	Financial	Performance
Code 20	Dissemination	Market Orientation
Code 21	Competition	Market Orientation
Code 22	Problem	Market Orientation
Code 23	Support Agencies	Trust
Code 24	Job division	Market Orientation
Code 25	Marketing	Market Orientation
Code 26	Technology	Market Orientation
Code 27	Objectives	Performance
Code 28	Performance Measure	Performance
Code 29	Location	Performance
Code 30	Risk	Trust

Appendix B3 - Coded grouped items for the Three Constructs

BACKGROUND	MARKET ORIENTATION	TRUST	PERFORMANCE
Owner manager background	Market Research	Risk	Financial
Family background	Dissemination	Honesty	Objectives
Customer Background	Responsiveness	Openness	Customer Satisfaction
Gap in the market	Competition	Promise	Performance Measure
Value	Marketing	Suppliers	Location
Age of Business	Customer Focus	Employees	
Number of Staff	Problems	Banks	
	Job division	Definition of Trust	

APPENDIX C

C1. Employees' Honesty	Frequency table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
Statements					
My employees are truthful	5	11	25	33	27
I know where I stand with most of my employees in my business association	3	7	27	34	28
My employees keep to their word	2	12	32	41	14
My employees give accurate account of their duties	2	5	32	49	12
I am satisfied with my employees actions in my business	1	7	27	47	17
I consider my employees to be part of my business	3	6	20	44	27
I do not need to monitor my employees activities	9	19	25	26	21
My employees are sincere	3	8	27	45	18
I value the work of my employees	1	4	14	55	27
When I am away, I depend on my employees to run the firm	2	7	20	38	33

C2. Employees' Openness	Frequency table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
Statements					
Problems that arise between me and my employees are solved openly	8	10	19	42	21
I have a good understanding of my employees needs	1	5	25	44	25
My employees are involved in most decisions that concern my business	3	14	31	40	12
I react positively to my employees' suggestions for changes or improvement	2	3	23	53	20
Disagreement between me and my employees tend to be handled productively	1	4	22	53	20
My employees are free to make their motives known	2	5	20	48	26
My employees are clear with their requests	1	4	22	52	22
My employees are open minded	1	7	28	45	20
My employees discuss issues that arise with the customers	1	6	23	46	24
I encourage informal relationships amongst my employees at work	2	6	24	44	25

C3. Employees' Confidence	Frequency table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
Statements					
My employees listens to my customers' complaints	1	2	16	45	37
My employees deliver quality services	1	1	15	45	38
I am clear about the expectations of my employees	1	3	18	54	24
I have positive expectation of my employees	2	2	14	53	29
I am convinced that my employees are very customer oriented	2	6	20	45	28
I let my employees make important decisions	4	13	23	40	21
My employees usually co-operate with me	1	4	16	56	23
My employees are usually considerate when dealing with my customers	1	3	16	55	26
My employees promptly follow up customers' complaints	1	3	18	48	30
My employees make good suggestions for improvements	2	2	19	54	24
My employees are knowledgeable about their duties	1	3	19	51	27

C4. Employees' Promise

Statements	Frequency Table %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My employees are committed to their work	2	5	24	47	21
My employees attend work regularly	1	4	21	47	28
My employees meet my expectations	1	5	26	50	17
My employees are motivated at work	1	3	21	47	27
My employees are very consistent with their duties	1	4	24	51	21
My employees support the business goals	1	5	22	55	18
I have my employees' support at all times	1	6	23	50	21
I guarantee my employees' training /development	2	5	20	52	21
My employees are willing to learn new skills to enhance their performance	1	5	25	45	24
My employees are flexible with their working hours	1	8	22	43	25

CUSTOMERS

C5. Customers' Honesty

Statements	Frequency Table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My customers are truthful	2	11	42	33	13
I do not misrepresent my offers	1	2	20	43	34
My customers are aware of my services and offerings	1	4	14	56	26
My customers keep to their word	1	7	38	39	15
My customers do not disappointment me	2	14	35	34	14
My customers are frank with their suggestions for improvements	-	1	26	47	22
I take my customers' suggestions seriously	1	4	18	42	35
I receive good comments from my customers	-	1	23	43	33
My customers will not hesitate to inform me if there are discrepancies in our products or services	-	2	19	46	33
I have close relationship with my customers		2.6	23.2	43	33

C6. Customers' Openness

Statements	Frequency Table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
Problems that arise between me and my customers are solved openly	7	14	17	43	19
I understand my customers intentions easily		10	34	42	15
My customers' views are sought whenever I make major changes	1	7	31	50	12
I react positively to customers suggestions for change or improvements		3	22	52	23
My customers inform me if problems occur	1	3	20	58	19
My customers always give me correct information	1	8	36	40	15
My customers are free to say their mind	1	2	18	53	26
My customers are sincere in their dealings with my business		3	34	44	19
I am aware of my customers needs		2	17	51	30
My customers give positive and negative feed back on my product/services	1	1	21	52	26

C7. Customers' Confidence

Statements	Frequency Table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My customers are reliable	2	8	36	44	11
My customers receive quality service	1	1	13	45	41
I am clear about the expectations of my customers	1	2	21	57	21
In most of my dealings with my customers, I have a positive experience	1	2	17	60	21
I am confident my customers are satisfied with my products or offerings	1	4	20	51	26
I listen to the needs of my customers	1	2	11	53	34
I receive positive response from my customers		3	18	52	27
I follow up my customers requests promptly	1	4	15	54	27
My customers are considerate with their dealings with me		5	28	45	22
My customers co-operate in difficult times	1	8	32	39	21
Customers' complaints are dealt with promptly	1	2	16	47	34

C8. Customers' Promise

Statements	Frequency table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My customers receive their goods on time	1	2	11	51	36
My customers make prompt payments	1	7	21	48	23
If I get things wrong with my customers I usually correct them at my own costs	2	2	15	50	31
My customers keep to their contract.	1	6	30	45	18
My customers are flexible with their requests	1	7	30	46	16
My customers are convinced that the product/service will meet their needs	1	5	24	48	22
My customers talk to me in order to make sure that I meet their requirement		3	19	54	24
My customers are loyal to the business	1	3	30	54	13
I keep to my words when dealing with my customers		1	14	50	36

C9. Banks' Honesty

Statements	FREQUENCY TABLE In %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My banks are truthful	2	13	28	39	17
My banks clarify the issues relating to its product offerings	3	10	29	43	16
My banks do not misrepresent its offerings with me	2	11	30	43	15
My banks keep to their word	2	10	32	41	16
My banks do not disappoint me	4	12	31	36	17
I do not doubt my banks' actions	4	8	31	36	21
My banks provide regular statement of transactions	3	5	20	47	26
When things go wrong my banks will inform me	2	6	25	45	21
My banks treat me as a valuable customer	1	6	28	42	23
My banks are flexible in meeting my future needs	2	7	33	42	17

C10. Banks' Openness

FREQUENCY TABLE in %

Statements	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
Problems that arise between me and my bank are solved openly	10	11	33	34	13
I understand my banks' intentions easily	1	18	36	33	12
I am always involved in most decisions that concern my relationship with my banks	2	11	28	44	15
My banks react positively to my requests or suggestions	1	12	33	44	11
My banks always discuss my proposal in a positive manner	2	8	32	46	13
My banks always provide the information I require	2	6	27	51	14
My banks are make their motives in terms of changes in offerings clear to me	2	6	26	43	22
My banks always provide the information I require	3	7	28	46	17
My banks make their motives in terms of changes in offerings clear to me	2	7	29	46	16
My bank are very appreciative of my business	2	7	27	47	16

C11. Banks' Confidence

Statements	Frequency Table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My banks are reliable	2	7	30	42	20
My banks deliver quality service	1	7	31	41	20
I am clear about the expectations of my banks	1	4	35	44	15
I have positive experience with my banks	2	5	29	48	15
My banks provide the necessary business advice that my business needed	3	6	33	44	14
My banks listen to my views on most issues	2	5	35	41	17
My banks always co-operate	2	6	34	43	15
I receive good response from my banks	1	9	28	50	13
My banks are considerate when dealing with me	2	7	34	46	11
My banks promptly follow up my request	2	8	27	47	16

C12. Banks' Promise

Statements	Frequency table in %				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My banks respond to my request on time	1	7	33	43	16
Often my banks meet my expectations of them	1	6	41	45	7
If my banks get things wrong they absorb the extra at their costs	4	9	41	35	11
My banks keep to the agreement between us	2	3	30	50	16
My banks apologise when they get things wrong	2	5	28	47	17
My banks are very flexible when dealing with my business requests	3	8	32	41	17
My banks regularly introduce new products for businesses	2	10	31	40	18
My banks are willing to support my business goals	1	10	37	35	17
My banks provide accurate information	2	6	31	40	22
My banks support me in good and difficult times	3	10	37	36	14

SUPPLIERS

C13. Suppliers' Honesty

Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My suppliers are generally truthful	1	8	38	43	10
My suppliers clarify their business deal with me	1	4	31	51	13
My suppliers do not misrepresent their dealings with me		7.9	30.	50	12
My suppliers keep to their word in our business activities	2	6	32	52	8
My suppliers avoid disappointments for my business	2	7	32	48	11
I do not doubt my suppliers actions	1	7	38	44	11
My suppliers communicate their expectations well for our mutual performance	1	7	29	50	13
My major suppliers keep me informed of new developments	1	4	28	46	21
When things go wrong my suppliers will inform me	1	7	26	50	15
Once an agreement is reached my suppliers will normally keep to it	3	4	26	56	11

C14. Suppliers' Openness

Frequency table in %

Statements	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
Problems that arise between me and my suppliers are solved openly	9	6	28	44	13
I understand my suppliers intentions	2	10	36	45	8
I am always involved in most decisions that concerns my relationship with my suppliers	1	6	35	46	12
My suppliers react positively to my suggestions for changes or improvements	1	7	33	49	11
I discuss the contracts between me and my suppliers periodically to make sure that they reflect my needs	2	7	30	46	15
My suppliers co-operate with my requests	1	5	30	49	15
My suppliers are approachable		4	26	52	18
I have formal contract with my suppliers	3	6	31	45	15
My contracts with my suppliers are flexible	2	5	33	45	16

C15. Suppliers' Confidence

Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My suppliers deliveries are reliable	3	8	28	46	14
My suppliers deliver quality service		6	28	48	17
I am clear about the expectations of our suppliers	1	4.7	33	48	14
I have a positive experience with our suppliers		3	30	30	33
To accomplish our mutual objectives sometimes my supplier alters the facts slightly	1	4	40	46	11
My suppliers advise on the new products available in the future		8	22	54	16
My suppliers co-operate with me to provide effective and efficient services.	2	5	25	56	13
My suppliers follow up our request promptly	2	7	30	30	38
My suppliers do not make mistakes.	4	16	35	33	12
My suppliers' decisions are usually to our mutual benefits	3	8	31	46	13

C16. Suppliers Promise

Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My suppliers are committed to our business relationship	1	5	24	55	14
My suppliers meet my business expectations	1	5	27	55	12
If my suppliers get things wrong they absorb the extra at their own costs	3	10	33	42	14
My suppliers keep to the deal on the contract	2	5	29	50	14
My suppliers do things without delay	2	11	31	47	11
My suppliers are flexible in dealing with our request	1	8	30	50	13
My suppliers are normally accurate in providing information regarding my orders	1	7	32	46	14
My suppliers support me in difficult times	2	10	40	36	13
My suppliers offer extra support when needed	1	10	36	43	11
My suppliers are attentive to my business needs	1	9	28	48	14

C17 B.1-/ 17. Customer orientation

Statements	Please Tick				
	Strongly Disagree	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5

	= 1				5
I encourage customers' complaints because they help me to do a better job in the future.	2	3	17	36	43
I encourage customer comments	1	2	15	43	40
I take customer care seriously	1	1	13	42	43
I have a strong customer orientation,	1	2	15	41	41
I satisfy my customers in my business	1	3	12	42	42
I am always looking at ways to create customer's value	1	2	11	44	42
I measure/review customer satisfaction on a regular basis	1	3	19	43	35
I always help my customers	1	3	12	46	40
I offer quality product/services to my customers' needs	1	1	11	47	40
I implement changes as soon as problems are identified	1	4	10	48.4	37
I am flexible with issues relating to customers value		2	13	50	35

C18 B.2-/ 18. Intelligence/Information Generation

Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
I ask customers about their needs	1	3	21	42	34
I meet with customers at least once a year to find out their future needs, requirements and wants	3	14	31	33	19
I do formal market research	3	12	30	36	18
I survey my consumers at least once a year to assess how they perceive the quality of my products/service	3	15	30	35	18
I am able to detect changes in my customers' needs and preferences	2	4	25	49	20
I am able to find out changes in our industry (e.g. competition, technology, regulation)	1	6	24	52	18
I periodically review the likely effect of changes in my business environment (e.g. regulation) on customer	1	6	22	53	19
Support agencies provide information relating to my businesses	3	11	31	40	17
I gather information relating to my competitors	1	14	26	40	19
I know all my competitors	7	14	29	30	20

C19 B.3-/ 19. Intelligence/ Information Dissemination

Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
I discuss at least once in three months what goes on in the market with my staff	1	9	24	43	26
I spend time discussing customers' future needs with my staff	2	6	27	47	18
Data/information on customer satisfaction are disseminated/discussed with all staff	2	7	26	50	15
When I find out something important about competitors, I alert other staff	1	2	26	50	21
If anything important happens to a major customer or market, my staff know about it in a short period	2	3	24	56	16
My staff usually discuss their day to day work experience with me	1	7	30	43	20
I display important information where my employees could take notice easily and act upon it quickly.	2	9	22	46	24
I encourage informal discussions amongst staff	2	3	32	37	26
Relevant information about customers are easily accessible to staff	2	4	26	44	24
I gather information necessary for product/service improvement	2	3	20	44	32
I have suggestions for my customers' complaints	2	4	16	51	28

C20 B.4- 20. Intelligence/Information responsiveness /Taking Action Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
I am quick to decide on how to respond to my competitors' price changes	1	5	24	53	17
I always review my product/service development efforts to ensure that they are in line with what customers want	1	2.6	19	62	16
I tend to respond to changes in my customer's product or service needs	1	4	21	60	15
When I find that customers would like me to modify a product/ service, I make an effort to do so	2	3	20	57	20
The activities of everyone in this organisation are well co-ordinated	1	5	14	62	18
Customers' complaints are listened to in this organisation	1	2	14	57	26
If I came up with a good marketing plan, I probably would be able to implement it without delay	1	4	17	51	27
If a major competitor launched an intensive campaign targeted at my customers, I would implement a response immediately	2	5	18	54	21
I get together periodically with my staff to plan a response to changes taking place in my business environment	1	6	26	49	18
People in this organisation feel emotionally attached to each other	1	7	27	41	24
People in this organisation view themselves as independent individuals who have to tolerate others around them	4	8	23	44	21

C21. Financial Objectives Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
The rate on return in investment of my organisation has improved in the past three year	3	9	33	5	10
The profit margin of my business has increased in the past three year	4	9	37	42	8
I have remarkable sales growth in my organisation in the last three year	3	13	37	39	8
The market share of this organisation has gone up in the last three year	2	12	43	35	8
The sales volume has increased in the last three year	2	11	36	42	10
The revenue of my organisation has increased over the last three year	2	11	36	42	8
The quality of my products/services has improved over the last three year	1	4	33	48	14
The financial position of my organisation has improved over the last three year	2	6	42	32	13
In comparison to the market my product performance in the market is excellent	2	3	45	40	10
My business is highly regarded amongst our competitors	2	3	43	36	16

C22. Objectives-Non Financial Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
My family are able to work in the business	3	14	20	36	27
I am able to take my children to school in the mornings	5	12	27	34	21
I have my own independence	2	3	21	38	36
I do not experience discrimination in this business	3	8	25	40	25
I am able to make my own business decisions	1	2	16	42	40
I have job satisfaction	1	1	14	41	13
I enjoy the freedom I have with running my business	1	1	14	36	47
I am flexible in what I do in the business	1	3	12	43	43
I am able to apply my skills to my business	1	2	11	44	44
My role as owner manager meant I spend more time with my family	12	17	21	27	23

C23. Customer Response / Customer Satisfaction Statements	Please Tick				
	Strongly Disagree = 1	Disagree = 2	Neutral = 3	Agree = 4	Strongly Agree = 5
I have more loyal customers than my competitors	4	4	36	34	21
I often receive complementary phone calls/letters from my customers	1	8	28	45	17
My trade partners always praise my product quality	2	5	36	41	17
I hardly receive complaints about my product	2	11	32	44	12
I generate new customers in my organisation on a regular basis	1	3	27	50	19
I have many customers who repeat purchases with my organisation	2	2	23	53	21
If a customer buys from me for the first time he/she also buys for the second time and thereafter.	2	2	22	50	24
I have more committed customers than my competitors	2	3	36	41	18
I have many reliable customers	1	3	28	46	24
My customers are happy with my product/services	1	3	20	50	26
My customers are not switching to my competitors	3	5	35	40	17

APPENDIX D

Rotated Component Matrix

	Component			
	1 Confidence	2 Honesty	3 Promise	4 Openness
EMPLOYEE TRUST				
I have positive expectation of my employees	.667			
My employees usually co-operate with me	.664			
My employees are usually considerate when dealing with my customers	.658			
My employees discuss issues that arise with the customers	.644			
I am clear about the expectations of my employees	.642			
My employees listen to my customer' complaints	.640			
My employees promptly follow up customers' complaints	.639			
My employees make good suggestions for improvements	.609			
My employees deliver quality services	.602			
I am convinced that my employees are very customer oriented	.582			
I react positively to my employees suggestions for changes or improvement	.554			
My employees are truthful		.824		
My employees keep to their word		.780		
I am satisfied with my employees actions		.703		
My employee are sincere		.700		
My employee give accurate account		.647		
I consider my employees to be part of my business		.600		
I value the work of my employees		.582		
I know where I stand with most of my employees		.578		
When I am away, I depend on my employees to run the firm		.557		
I do not need to monitor my employees activities		.551		
My employees support the business goals			.753	
My employees are very consistent with their duties			.742	
I have my employees support at all times			.740	
I guarantee my employees training/development			.728	
My employees are motivated at work			.679	
My employees are willing to learn new skills to enhance their performance			.662	
My employees meet my expectations			.628	
My employees attend work regularly			.580	
My employees are committed to their work			.575	
My employees are free to make their motives known				.693
My employees are clear with their requests				.626
I encourage informal relationships amongst my employees at work				.559
Problems that arise between me and my employees are solved openly				.559
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
Rotation converged in 9 iterations.				

D2 ITEM-TOTAL STATISTICS EMPLOYEE HONESTY	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1A My employees are truthful	3.6737	1.12633	.727	.888
1B I know where I stand with most of my employees	3.7737	1.04215	.626	.895
1C My employees keep to their word	3.5368	.92365	.741	.887
1D My employee give accurate account	3.6263	.83719	.700	.891
1E I am satisfied with my employees actions	3.7263	.87217	.749	.887
1F I consider my employees to be part of my business	3.8579	.98444	.597	.896
1G I do not need to monitor my employees activities	3.3158	1.24945	.522	.905
1H My employee are sincere	3.6737	.94776	.744	.887
1i I value the work of my employees	4.0421	.77549	.663	.893
1J When I am away, I depend on my employees to run the firm	3.9211	1.00216	.602	.896

Total Cronbach alpha .908

Item Statistics

D3 EMPLOYEE OPENNESS	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
2A Problems that arise between me and my employees are solved openly	3.5714	1.16757	.466	.738
2F My employees are free to make their motives known	3.9206	.88669	.559	.664
2G My employees are clear with their requests	3.8889	.80115	.594	.653
2J I encourage informal relationships amongst my employees at work	3.8360	.91650	.551	.667

Cronbatch Alpha .754

D4 EMPLOYEE CONFIDENCE	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
2D I react positively to my employees suggestions for changes or improvement	3.8632	.82437	.656	.911
2i My employees discuss issues that arise with the customers	3.8579	.88241	.595	.915
3A My employees listen to my customer' complaints	4.1526	.79872	.666	.911
3B My employees deliver quality services	4.1947	.76909	.717	.908
3C I am clear about the expectations of my employees	3.9895	.76282	.727	.908
3D I have positive expectation of my employees	4.0421	.84096	.705	.909
3E I am convinced that my employees are very customer oriented	3.9211	.91956	.621	.914
3G My employees usually co-operate with me	3.9632	.77917	.659	.911
3H My employees are usually considerate when dealing with my customers	4.0316	.75527	.787	.905
3i My employees promptly follow up customers' complaints	4.0316	.82875	.727	.908
3J My employees make good suggestions for improvements	3.9579	.80889	.626	.913

Cronbach Alpha .919

Item Statistics

D5 EMPLOYEE PROMISE	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
	4A My employees are committed to their work	3.8000	.90384	.672
4B My employees attend work regularly	3.9842	.82601	.621	.904
4C My employees meet my expectations	3.7737	.83339	.704	.898
4D My employees are motivated at work	3.9684	.84142	.738	.896
4E My employees are very consistent with their duties	3.8684	.82202	.774	.893
4F My employees support the business goals	3.8421	.79437	.738	.896
4G I have my employees support at all times	3.8263	.85841	.694	.899
4H I guarantee my employees training/development	3.8579	.86423	.639	.903
4i My employees are willing to learn new skills to enhance their performance	3.8579	.87033	.634	.903

D6 ROTATED COMPONENT MATRIX^A

Customer Trust	Component			
	1	2	3	4
8A My customers receive their goods on time	.721			
7F I listen to the needs of my customers	.663			
7K Customers complaints are dealt with promptly	.627			
8F My customers are convinced that the product/service will meet their needs	.580			
8C If I get things wrong with my customers I usually correct them at my own costs	.579			
7E I am confident my customers are satisfied with my products or offerings	.565			
7H I follow up my customers requests promptly	.560			
5D My customers keep to their word		.659		
5E My customers do not disappointment me		.618		
8B My customers make prompt payments		.595		
8D My customers keep to their contract		.586		
5A My customers are truthful		.583		
7A My customers are reliable		.560		
6D I react positively to customers suggestions for change or improvements			.655	
6J My customers give positive and negative feed back on my product/services			.629	
6i I am aware of my customers needs			.589	
6C My customers' view are sought whenever make major changes			.557	
5F My customers are frank with their suggestions for improvements				.682
5G I take customer' suggestions seriously				.667
5H I receive good comments from my customers				.599
5i My customers will not hesitate to inform me if there are discrepancies in our product or services				.555

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

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Item Statistics

D7 CUSTOMER HONESTY	Mean	Std. Deviation	Corrected Total	Item-Correlation	Cronbach's Alpha if Item Deleted
5F My customers are frank with their suggestions for improvements	3.8421	.82700	.530		.760
5G I take customer' suggestions seriously	4.0737	.86363	.677		.682
5H I receive good comments from my customers	4.0737	.77312	.632		.710
5i My customers will not hesitate to inform me if there are discrepancies in our product or services	4.0947	.77081	.525		.761

a. Rotation converged in 20 iterations. Total Cronbach's Alpha.669

Customer Openness Statistics

D8 CUSTOMER OPENNESS	Mean	Std. Deviation	Corrected Total	Item-Correlation	Cronbach's Alpha if Item Deleted
6D I react positively to customers suggestions for change or improvements	3.9421	.75720	.513		.558
6J My customers give positive and negative feed back on my product/services	4.0211	.74860	.482		.579
6i I am aware of my customers needs	4.0895	.73994	.400		.632
6C My customers' view are sought whenever make major changes	3.6421	.81540	.406		.633

Total cronbach's Alpha . 783

D9 CUSTOMER CONFIDENCE ITEM STATISTICS

	Mean	Std. Deviation	Corrected Total	Item-Correlation	Cronbach's Alpha if Item Deleted
8A My customers receive their goods on time	4.1895	.76697	.650		.794
7F I listen to the needs of my customers	4.1789	.74150	.604		.801
7K Customers complaints are dealt with promptly	4.1316	.77566	.615		.799
8F My customers are convinced that the product/service will meet their needs	3.8474	.85007	.574		.806
8C If I get things wrong with my customers I usually correct them at my own costs	4.0474	.85627	.449		.827
7E I am confident my customers are satisfied with my products or offerings	3.9737	.80629	.557		.808
7H I follow up my customers requests promptly	4.0316	.78279	.588		.803

Total Cronbach Alpha .839

D10 CUSTOMER PROMISE	Mean	Std. Deviation	Corrected Total	Item-Correlation	Cronbach's Alpha if Item Deleted
5D My customers keep to their word	3.5873	.86851	.640		.770
5E My customers do not disappointment me	3.4339	.96872	.625		.772
8B My customers make prompt payments	3.8413	.89692	.533		.793
8D My customers keep to their contract	3.7407	.85146	.468		.806
5A My customers are truthful	3.4339	.91797	.635		.770

D9 CUSTOMER CONFIDENCE ITEM STATISTICS				
	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
8A My customers receive their goods on time	4.1895	.76697	.650	.794
7F I listen to the needs of my customers	4.1789	.74150	.604	.801
7K Customers complaints are dealt with promptly	4.1316	.77566	.615	.799
8F My customers are convinced that the product/service will meet their needs	3.8474	.85007	.574	.806
8C If I get things wrong with my customers I ususlly correct them at my own costs	4.0474	.85627	.449	.827
7E I am confident my customers are satisfied with my productgs or offerings	3.9737	.80629	.557	.808
7A My customers are reliable	3.5238	.86646	.548	.790

Total cronbach Alpha.812

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D11 Bank Trust Rotated Matrix component	1 Con	2 Hon	3 Pro	4 Op
9C My banks do not misrepresent its offerings with me	.839			
9B My banks clarify the issues relating to its product offerings	.754			
9A My banks are truthful	.736			
9D My banks keep to their word	.721			
9F I do not doubt my banks' actions	.713			
9i My banks treat me as a valuable customer	.709			
9H When things go wrong my banks will inform me	.660			
9G My bank provide regular statement of transactions	.660			
9J My banks are flexible in meeting my future needs	.654			
9E My banks do not disappoint me	.635			
12F My banks re very flexible when dealing with my business requests		.802		
12E My banks apologies when they get things wrong		.754		
12G My banks regularly introduce new products for business		.696		
12C If my banks get things wrong they absorb the extra at their costs		.696		
12H My banks are willing to support my business goals		.689		
12D My banks keep to the agreement between us		.670		
11i My banks are considerate when dealing with me		.619		
12J My banks support me in good and difficult times		.580		
12B Often my banks meet my expectations of them		.530		
11E My banks provide the necessary business advice that my business needed		.434		
11A My bank are liable			.821	
11C I am clear about the expectations of my banks		.285	.713	
11B My banks deliver quality service		.278	.667	
11H I receive good response from my banks			.638	
11G My banks always co-operate			.600	
11J My banks promptly follow up my request			.595	
12A My banks respond to my request on time			.584	
11F My banks listen to my views on most issues				
11D I have positive experience with my banks				
12i My banks provide accurate information				
10D My banks react positively to my requests or suggestions				.713
10B I understand my banks' intentions easily				.691
10C I am always involved in most decisions that concern my relationship with my banks				.684
10A Problems that arise between me and my bank are solved openly				.662
10H My banks make their motives in terms of changes in offerings clear to me				.631
10E My banks always discuss my proposal in a positive manner				.613
10G My banks always provide the information I require				.593
10F My banks are polite when dealing with my requests				.587
10J My banks are very appreciative of my business				
10i My banks are straightforward when dealing with my business				
Extraction Method Principal Component Analysis. Rotation Method Varimax with Kaiser Normalisation. A Rotation converged in 7 iterations.				

Item Statistics

D12 BANK HONESTY	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
9C My banks do not misrepresent its offerings with me	3.5873	.92198	.851	.930
9B My banks clarify the issues relating to its product offerings	3.6085	.95935	.810	.932
9A My banks are truthful	3.5608	.99614	.753	.934
9D My banks keep to their word	3.6085	.92549	.807	.932
9F I do not doubt my banks' actions	3.6243	1.02710	.760	.934
9i My banks treat me as a valuable customer	3.8042	.89845	.795	.933
9H When things go wrong my banks will inform me	3.7725	.93745	.726	.936
9G My bank provide regular statement of transactions	3.8889	.93589	.623	.940
9J My banks are flexible in meeting my future needs	3.6614	.90014	.755	.934
9E My banks do not disappoint me	3.5026	1.04487	.707	.937

Total Cronbach' Alpha .941

Item Statistics

D13 BANK OPENNESS	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
10D My banks react positively to my requests or suggestions	3.5132	.87281	.758	.845
10B I understand my banks' intentions easily	3.3704	.95113	.601	.861
10C I am always involved in most decisions that concern my relationship with my banks	3.5820	.94525	.712	.849
10A Problems that arise between me and my bank are solved openly	3.3122	1.12652	.383	.890
10H My banks make their motives in terms of changes in offerings clear to me	3.6720	.92731	.640	.857
10E My banks always discuss my proposal in a positive manner	3.6138	.87155	.695	.852
10G My banks always provide the information I require	3.7725	.93745	.666	.854
10F My banks are polite when dealing with my requests	3.6931	.86357	.681	.853

Total cronbach's Alpha .880

Item Statistics

D14 BANK PROMISE	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
12E My banks apologies when they get things wrong	3.7263	.88422	.717	.890
12G My banks regularly introduce new products for business	3.6368	.94265	.678	.893
12C If my banks get things wrong they absorb the extra at their costs	3.3947	.94671	.641	.897
12H My banks are willing to support my business goals	3.5737	.91567	.748	.887
12D My banks keep to the agreement between us	3.7632	.81111	.738	.889
11i My banks are considerate when dealing with me	3.5632	.86294	.677	.893
12J My banks support me in good and difficult times	3.4789	.95235	.650	.896
12F My banks re very flexible when dealing with my business requests	3.6211	.95040	.724	.889

Total Cronbach's Alpha .905

Item Statistics

D15 BANK CONFIDENCE	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
11A My bank are liable	3.7105	.93458	.733	.899
11C I am clear about the expectations of my banks	3.6842	.81990	.763	.896
11B My banks deliver quality service	3.7211	.91494	.755	.897
11H I receive good response from my banks	3.6316	.85514	.752	.897
11G My banks always co-operate	3.6158	.88776	.711	.902
11J My banks promptly follow up my request	3.6789	.88913	.741	.898
12A My banks respond to my request on time	3.6684	.86713	.683	.904

Total Cronbach's Alpha .913

Rotated Component Matrix

D16 SUPPLIERS TRUST	Component			
	1	2	3	4
16E My suppliers do things without delay	.734			
16C If my suppliers get things wrong they absorb the extra at their own costs	.732			
16i My suppliers offer extra support when needed	.721			
16D My suppliers keep to the deal on the contract	.700			
16H My suppliers support me in difficult times	.662			
16F My suppliers are flexible in dealing with our request	.656			
16J My suppliers are attentive to my business needs	.609			
15i My suppliers do not make mistake	.591			
16G My suppliers are normally accurate in providing information regarding my orders	.588			
16A My suppliers are committed to our business relationship	.555			
16B My suppliers meet my business expectations				
15J My suppliers decisions are usually to our mutual benefits				
15H My suppliers follow up our request promptly				
13D My suppliers keep to their word in our business activities		.747		
13C My suppliers do not misrepresent their dealings with me		.703		
13B My suppliers clarify their business deal with me		.686		
13E My suppliers avoid disappointments for my business		.673		
13A My suppliers are generally truthful		.666		
13G My suppliers communicate their expectations well for our mutual performance		.633		
13H My major suppliers keep me informed of new development		.633		
13i When things go wrong my suppliers will inform me		.632		
13F I do not doubt my suppliers actions		.604		
13J Once an agreement is reached my suppliers will normally keep to it		.593		
14B I understand my suppliers intentions			.692	
14E I discuss the contracts between me and my suppliers periodically to make sure that they reflect my needs			.647	
14D My suppliers react positively to my suggestions for changes or improvements			.631	
14A Problems that arise between me and my suppliers are solved openly			.621	
14i My contracts with my suppliers are flexible			.607	
14H I have formal contract with my suppliers			.585	
14C I am always involved in most decisions that concerns my relationship with my suppliers			.584	
14F My suppliers co-operate with my requests			.578	
14G My suppliers are approachable				
15B My suppliers deliver quality service				.744
15C I am clear about the expectation with our suppliers				.705
15A My suppliers deliveries are reliable				.685
15D I have a positive experience with our suppliers				.670
15F My suppliers advise on the new products available in the future				.577

Item Statistics

D17 Suppliers Honesty	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
13D My suppliers keep to their word in our business activities	3.5947	.79614	.757	.908
13C My suppliers do not misrepresent their dealings with me	3.6526	.78704	.690	.912
13B My suppliers clarify their business deal with me	3.6947	.78442	.701	.911
13E My suppliers avoid disappointments for my business	3.5947	.84137	.683	.912
13A My suppliers are generally truthful	3.5263	.82092	.654	.914
13G My suppliers communicate their expectations well for our mutual performance	3.6789	.81460	.702	.911
13H My major suppliers keep me informed of new development	3.8158	.85000	.680	.913
13i When things go wrong my suppliers will inform me	3.7105	.85164	.731	.910
13F I do not doubt my suppliers actions	3.5684	.79219	.726	.910
13J Once an agreement is reached my suppliers will normally keep to it	3.6737	.82862	.658	.914

Item Statistics

D18 Suppliers Openness	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
14B I understand my suppliers intentions	3.4895	.84038	.634	.822
14E I discuss the contracts between me and my suppliers periodically to make sure that they reflect my needs	3.6579	.89313	.657	.819
14D My suppliers react positively to my suggestions for changes or improvements	3.6158	.79333	.656	.820
14A Problems that arise between me and my suppliers are solved openly	3.4579	1.08663	.416	.855
14i My contracts with my suppliers are flexible	3.6947	.85541	.611	.825
14H I have formal contract with my suppliers	3.6368	.91992	.529	.835
14C I am always involved in most decisions that concerns my relationship with my suppliers	3.6316	.79752	.586	.828
14F My suppliers co-operate with my requests	3.7316	.80116	.645	.821

Item Statistics

D19 SUPPLIERS CONFIDENCE	Mean	Std. Deviation	Corrected Total Correlation	Item- Cronbach's Alpha if Item Deleted
15B My suppliers deliver quality service	3.7619	.80651	.660	.790
15C I am clear about the expectation with our suppliers	3.6931	.77939	.631	.798
15A My suppliers deliveries arde reliable	3.5979	.94373	.674	.788
15D I have a positive experience with our suppliers	3.7566	.67950	.668	.793
15F My suppliers advise on the new products available in the future	3.7725	.81612	.550	.821

Total Cronbach Alpha .910

D20 SUPPLIER PROMISE	Mean	Std. Deviation	Corrected Total Correlation	Item- Cronbach's Alpha if Item Deleted
16E My suppliers do things without delay	3.5450	.87782	.741	.895
16C If my suppliers get things wrong they absorb the extra at their own costs	3.5503	.93049	.721	.896
16i My supplies offer extra support when needed	3.5238	.84785	.708	.897
16D My suppliers keep to the deal on the contract	3.6878	.84609	.704	.897
16H My suppliers support me in difficult times	3.4815	.90854	.627	.902
16F My suppliers are flexible in dealing with our request	3.6667	.81214	.736	.896
16J My suppliers are attentive to my business needs	3.6561	.87106	.656	.900
15i My suppliers do not make mistake	3.3175	1.01309	.560	.908
16G My suppliers are normally accruate in providing information regarding my orders	3.6667	.83156	.655	.900
16A My suppliers are committed to our business relationship	3.7619	.79989	.624	.902

Total Cronbach's Alpha

D21 MARKET ORIENTATION ROTATED COMPONENT MATRIX^A

	Component			
	1	2	3	4
17B I encourage customer comments	.775			
17J I implement changes as soon as problems are identified	.745			
17K I am flexible with issues relating to customers value	.744			
17E I satisfy my customers in my business	.725			
17i I offer quality product/services to my customers' needs	.722			
17H I always hep my customers	.720			
17A I encourage customers complaints because they help me to do a better job in the future	.715			
17D I have a strong customer orientation	.681			
17G I measure/review customer satisfaction on a regular basis	.675			
17C I take customer care seriously	.671			
17F I am always looking at the ways to create customer's value	.615			
18A I ask customers about their needs				
19F My staff usually discuss their day to day work experience with me		.744		
19i Relevant information about customers are easily accessible to staff		.713		
19H I encourage informal discussions amongst staff		.713		
19D When I find out something important about competitors, I alert other staff		.682		
19B I spend time discussing customers' future needs with my staff		.681		
19E If anything important happens to a major customer or market, my staff know about it in a short period		.673		
19C Data/information on customer satisfaction are disseminated/discussed with all staff		.669		
19A I discuss at least once in three months what goes on in the market with my staff		.661		
19K I have suggestions for my customers' complaints		.620		
19J I gather information necessary for product/service improvement		.618		
19G I display important information where my employee could take notice easily and act upon it quickly		.616		
20J People in this organisation feel emotionally attached to each other		.532		
20i I get together periodically with my staff to plan a response to changes taking place in my business environment		.500		
20K People in this organisation view themselves as independent individuals who have to tolerate others around them		.450		
18D I survey my consumers at least once a year to assess how they perceived the quality of my product/s services			.765	
18C I do formal market research			.730	
18F I am able to find out changes in our industry(e.g. competition, technology, regulation)			.700	
18G I periodically review the likely effect of changes in my business environment			.658	
18i I gather information relating to my competitors			.651	
18E I am able to detect changes in my customers needs and preferences			.648	
18H Support agencies provide information relating to my businesses			.625	
18J I know all my competitors			.570	
18B I meet with customers at least once a year to find out their future needs, requirements and wants				
20D When I find that customers would like me to modify a product/service, I make an effort to do so.				.719
20C I tend to respond to changes in my customers' product or service needs				.688
20B I always review my product/services development efforts to ensure that they are in line with what customers want				.648
20E The activities of everyone in this organisation are well co-ordinated				.591
20G If I came up with a good marketing plan, I probably would be able to implement it without delay				.557

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

D22 MARKET ORIENTATION ROTATED COMPONENT MATRIX ^A				
	Component			
	1	2	3	4
17B I encourage customer comments	.775			
17J I implement changes as soon as problems are identified	.745			
17K I am flexible with issues relating to customers value	.744			
17E I satisfy my customers in my business	.725			
17i I offer quality product/services to my customers' needs	.722			
17H I always hep my customers	.720			
17A I encourage customers complaints because they help me to do a better job in the future	.715			
17D I have a strong customer orientation	.681			
17G I measure/review customer satisfaction on a regular basis	.675			
17C I take customer care seriously	.671			
17F I am always looking at the ways to create customer's value	.615			
18A I ask customers about their needs				
19F My staff usually discuss their day to day work experience with me		.744		
19i Relevant information about customers are easily accessible to staff		.713		

Total Cronbach Alpha .933

Item Statistics

D24 INT. GATHERING	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
18D I survey my consumers at least once a year to assess how they perceived the quality of my product/services	3.5105	1.03249	.703	.851
18C I do formal market research	3.5579	1.03091	.638	.859
18F I am able to find out changes in our industry(e.g. competition, technology, regulation)	3.8105	.81383	.718	.852
18G I periodically review the likely effect of changes in my business environment	3.8421	.81411	.670	.857
18i I gather information relating to my competitors	3.6211	.97784	.679	.854
18E I am able to detect changes in my customers needs and preferences	3.8158	.85620	.619	.861
18H Support agencies provide information relating to my businesses	3.5789	.98216	.660	.856
18J I know all my competitors	3.4053	1.17242	.464	.882

Item Statistics

D25 INTELLIGENCE DISSEMINATION	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
19F My staff usually discuss their day to day work experience with me	3.7112	.89924	.715	.924
19i Relevant information about customers are easily accessible to staff	3.8556	.88324	.763	.922
19H I encourage informal discussions amongst staff	3.8021	.93233	.728	.923
19D When I find out something important about competitors, I alert other staff	3.8663	.80207	.721	.924
19B I spend time discussing customers' future needs with my staff	3.7219	.90262	.759	.922
19E If anything important happens to a major customer or market, my staff know about it in a short period	3.7968	.79744	.688	.925
19C Data/information on customer satisfaction are disseminated/discussed with all staff	3.6791	.88824	.739	.923
19A I discuss at least once in three months what goes on in the market with my staff	3.8556	.92487	.671	.926
19K I have suggestions for my customers' complaints	3.9840	.85808	.671	.926
19J I gather information necessary for product/service improvement	4.0267	.88253	.660	.926
19G I display important information where my employee could take notice easily and act upon it quickly	3.8235	.92509	.730	.923

Cronbach Alpha .931

Item Statistics

D26 INTELLIGENCE DISSEMINATION	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
19F My staff usually discuss their day to day work experience with me	3.7112	.89924	.715	.924
19i Relevant information about customers are easily accessible to staff	3.8556	.88324	.763	.922
19H I encourage informal discussions amongst staff	3.8021	.93233	.728	.923
19D When I find out something important about competitors, I alert other staff	3.8663	.80207	.721	.924
19B I spend time discussing customers' future needs with my staff	3.7219	.90262	.759	.922
19E If anything important happens to a major customer or market, my staff know about it in a short period	3.7968	.79744	.688	.925
19C Data/information on customer satisfaction are disseminated/discussed with all staff	3.6791	.88824	.739	.923
19A I discuss at least once in three months what goes on in the market with my staff	3.8556	.92487	.671	.926
19K I have suggestions for my customers' complaints	3.9840	.85808	.671	.926
19J I gather information necessary for product/service improvement	4.0267	.88253	.660	.926
19G I display important information where my employee could take notice easily and act upon it quickly	3.8235	.92509	.730	.923

Cronbach Alpha .931

Item Statistics

D27 RESPONSIVENESS	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
20D When I find that customers would like me to modify a product/service, I make an effort to do so.	3.9000	.79383	.725	.781
20C I tend to respond to changes in my customers' product or service needs	3.8474	.72948	.670	.798
20B I always review my product/services development efforts to ensure that they are in line with what customers want	3.9053	.70634	.630	.809
20E The activities of everyone in this organisation are well co-ordinated	3.9105	.77487	.666	.798
20G If I came up with a good marketing plan, I probably would be able to implement it without delay	3.9895	.84195	.530	.839

Cronbach Alpha .859

Rotated Component Matrixa

D28 PERFORMANCE	Component		
	1	2	3
21F The revenue of my organisation has increased over the last three year	.884		
21E The sales volume has increased in the last three year	.855		
21D The market share of this organisation has gone up in the last three year	.847		
21B The profit margin in my business has increased in the past three year	.840		
21C I have remarkable sales growth in my organisation in the last three years	.838		
21H The financial position of my organisation has improved over the last three year	.801		
21A The rate on return in investment of my organisation has improved in the past three year	.769		
21G The quality of my products/services has improved over the last three year	.674		
21i In comparison to the market my product performance in the market is excellent	.576		
23i I have many reliable customers		.770	
23F I have many customers in my organisation on a regular basis		.735	
23C My trade partners always praise my product quality		.720	
23H I have more committed customer than my competitors		.718	
23J My customers are happy with my product/services		.646	
23K My customers are not switching to my competitors		.634	
23E I generate new customers in my organisation on a regular basis		.634	
23D I hardly receive complaints about my product		.591	
23B I often receive complementary phone calls/letters from my customers		.588	
23A I have more loyal customers than my competitors			
22J My role as owner manager meant I spend more time with my family			
22H I am flexible in what I do in the business			.792
22i I am able to apply my skills to my business			.778
22F I have job satisfaction			.753
22G I enjoy the freedom I have with running my business			.750
22E I am able make my own business decisions			.637
22C I have my own independence			.593
22D I do not experience discrimination in this business			
22B I am able to take my children to school in the morning			
22A My family are able to work in the business			

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Item Statistics

D29 FINANCIAL	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
21F The revenue of my organisation has increased over the last three year	3.4632	.84591	.864	.928
21E The sales volume has increased in the last three year	3.4632	.88264	.814	.931
21D The market share of this organisation has gone up in the last three year	3.3684	.84893	.799	.932
21B The profit margin in my business has increased in the past three year	3.4105	.92003	.818	.930
21C I have remarkable sales growth in my organisation in the last three years	3.3526	.91828	.811	.931
21H The financial position of my organisation has improved over the last three year	3.5368	.85214	.823	.930
21A The rate on return in investment of my organisation has improved in the past three year	3.4895	.90114	.736	.935
21G The quality of my products/services has improved over the last three year	3.7000	.78982	.665	.939
21i In comparison to the market my product performance in the market is excellent	3.5211	.80151	.606	.942

Item Statistics

D30 CUSTOMER'S SATISFACTION	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
23i I have many reliable customers	3.8947	.81616	.756	.863
23F I have many customers in my organisation on a regular basis	3.8895	.82513	.689	.869
23C My trade partners always praise my product quality	3.6684	.86713	.656	.871
23H I have more committed customer than my competitors	3.7000	.86648	.651	.872
23J My customers are happy with my product/services	3.9632	.82533	.664	.871
23K My customers are not switching to my competitors	3.6263	.92716	.614	.875
23E I generate new customers in my organisation on a regular basis	3.8211	.80972	.600	.876
23D I hardly receive complaints about my product	3.5474	.89405	.523	.883
23B I often receive complementary phone calls/letters from my customers	3.6842	.88805	.587	.877

D31 NON FINANCIAL	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
22H I am flexible in what I do in the business	4.2421	.79968	.748	.810
22i I am able to apply my skills to my business	4.2842	.75821	.731	.815
22F I have job satisfaction	4.2474	.77451	.711	.818
22G I enjoy the freedom I have with running my business	4.2737	.82221	.695	.820
22E I am able make my own business decisions	4.1895	.80072	.539	.849
22C I have my own independence	4.0316	.92528	.470	.867