The Dynamics of Mobile Phone Technologies and the Performance of Micro and Small Enterprises in Tanzania

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Preparation of The Liwale Wildlife Management Area Conservation Business Plan
The Dynamics of Mobile Phone Technologies and the Performance of Micro and Small Enterprises in Tanzania

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Abstract

The use of mobile phones elsewhere in the world including Tanzania has gained popularity. As the matter of facts, mobile phone technologies (MPTs) have brought tremendous changes in business sector including micro and enterprises (MSEs). This paper explores whether the dynamism of MPTs has significantly contributed to the performance of MSEs in Tanzania. The study involved a cross-sectional research design whereby 400 owner-managers were selected using proportionate stratified sampling technique. Data were collected using structured questionnaire. Content analysis was used to analyze qualitative data while descriptive independent samples t-test was performed. The t-test results show that there is a significant difference in capital growth between MSEs who use smartphones and those with normal phones. The study recommends that policy makers and other stakeholders in the sector have the responsibility to ensure changes of MPTs move parallel with training in order to empower MSEs the knowledge which will make them use mobile phones to increase their capital rates and hence reaching their business goals and objectives.

Keywords: Dynamics, Mobile Phone Technologies, Performance, MSEs, Tanzania
1. Introduction

The world is undergoing a major telecommunication revolution that will provide ubiquitous communication access to citizens, wherever they are (Rappaport, 2002). The changes in telecommunications industry has gone parallel with the evolution of the mobile phones which have transformed the ways and means of business information transfer and leading to more efficiency and productivity in both service and manufacturing sectors (ITU, 2006). According to Stieglitz, and Brockmann (2014) in Ericsson mobility report, it shows that the number of mobile subscriptions worldwide has grown approximately reaching a population of 2.3 billion. The amount of data usage per subscription also continued to grow steadily around 65% whereas of all mobile phones sold were smartphones.

In developing countries, the role of the mobile phones is more extensive than in developed countries, as it helps bridge the digital divide (Streicher-Porte et al., 2009). The increased growth rates of mobile phones have been attributed to many factors including the liberalization of telecommunication markets, user-friendliness of the phones, the little need for basic education for using mobile phones, prepayment modes and usage of local languages in communication (Rashid and Elder, 2009; Forlin, 2008). These global developments and technological dynamics of mobile phones seem to have brought socio-economic impact in the society and hence becoming an integral part of daily lives of all individuals as well as in organizations without excluding MSEs.

Mobile phone technologies dynamo have the potential to improve the economic performance of MSE’s affecting almost every structural characteristic of these organizations (Onyango et al., 2014). With mobile phones information such as agricultural data reports, healthcare reminders, e-mails, Internet, Short Message Service (SMS), financial transactions and Multimedia Message Service (MMS) are becoming common (Masamila, 2014). Since early 1990s there has been a tremendous increase in mobile phones usage in many developing countries as well as Tanzania. According to the statistics from TCRA, the number of mobile phone subscribers has increased up to 58% with over 27 million subscribers (TCRA, 2013). The government has also formulated ICT policy (2003) which fundamentally aims at achieving the Tanzania Development Vision 2025 objectives i.e. improving ICT access in under-served areas and developing the use of ICT in the provision of government services (URT, 2003). In addition, the Tanzanian government through its ICT sector has increased broadband connectivity by linking to the SEACOM and Eastern Africa Submarine Cable System (EASSy) networks in 2009-2010, and the launching of the National ICT Broadband Backbone (NICTBB) in year 2012.

Mobile coverage is improving, especially as more competitors enter the market and up to year 2013, 89% of population is said to be covered to the 95dBm signal level, with 54% of
geography covered (TCRA, 2013). The number of mobile phones companies’ network providers has increased from one network provider in year 1998 to six namely Tigo, Vodacom, Airtel, Zantel, Sasatel, TTCL. This indicates that mobile technologies are rapidly being adopted both locally and globally, a situation which has open up new business ventures (Rumanyika, 2015).

In Tanzania, most of the previous studies on the mobile phones usage among MSEs have concentrated on the perceived benefits accrued from using the technology and hence leaving unknown knowledge about the extent to which these mobile phones contribute to increase MSEs’ performance especially in increase the capital. For example a study of Bångens and Söderberg (2011) on mobile money transfers and usage among micro- and small businesses in Tanzania points out that MSEs based in Dar-es-Salaam use mobile phones for transactions e.g. using M-PESA,TIGOPESA and AIRTEL but does not give large details on how these mobile phones have contributed to support MSE business performance. Also a study of Mpogole et al. (2008) concentrated on understanding the impact of mobile phones ownership on income of poor people among the rural areas i.e. how poor people use mobile phones and how much money they spend without tackling how mobile phone can help them to increase their income. Many other studies in Tanzanian context have concentrated on benefits received by MSEs through mobile usage and hence leaving issues of how mobile phone can increase capital to MSEs. Despite the optimism on the opportunities that mobile phones technological changes have opened to MSEs in Tanzania still the exact value and extent to which these technological changes contribute to MSEs performance is debatable. Ideally, business performance can be measured using various indicators including sales revenues, number of employees, gross sales turnover, and size of the business, targets and goals of the entrepreneurs (Kessy, 2009). The crux of the problem arises on whether all MSEs groups have adequate knowledge on how to operate these evolving and changing mobile technologies (e.g. smartphone and normal phones) to promote their businesses an approach which may lead to the increase of their sales revenues, number of employees, assets level, gross sales turnover, use of business income, size of the business and targets which are always the goals of most entrepreneurs (Kessy, 2009; Rutashoby, 1998). This unknown and troubling circumstance creates the rhetoric discussion in the country and therefore calls for academic inquiry. This study examines whether the dynamics in mobile phones technologies have contributed to MSEs performance and particularly in increasing their capital through promotion using mobile phones in Tanzania.
2. Literature Review

2.1 Theoretical Literature Review

In this study, the Technology Acceptance Model (TAM) is adopted because TAM has been used in a number of studies on mobile services which focus on users (Amberg et al., 2004; Pagani, 2004; Samtani et al., 2003, Teo and Pok, 2003). TAM which is adopted from the Theory of Reasoned Action (TRA) model explains the behaviors of people in using a certain technology in specific situations by positing two essential exerting factors which are (i) Perceived Usefulness (PU) which defines the degree to which an individual believes that using a particular system or technology would enhance his or her job performance without regarding other limitations and (ii) Perceived Ease of Use (PEOU) which defines the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). The adoption of TAM in the study is related with students’ pull factors enhancing student’s mobile phones usage and received perceived benefits which may include student’s getting to easy of discussion of their results, student’s easy of downloading summarized and quality academic materials (data collection and storage), student’s getting easy of collaborative learning through exchanging of assignments and homework questions, sharing lecture notes, facilitating high speed of communicating with lecturers of specific courses by sending e-mails to them etc. All these applications resulting from mobile phones technology adoption and usage can lead to high performance of students in learning processes.

In the case of PEOU, TAM fits in this study because it explains how MSEs can get free of using much effort through mobile phones usage since mobile phones offer services which are easy to learn and cope with. For example, the skills required to operate mobile phones by while a seller is required to call a customer do not need intensive training regarding the level
of education or age. Furthermore, mobile phones can support the use of wireless local area (WLAN) technologies such as Wireless Fidelity, (Wi-Fi) and Bluetooth. Also mobile phones can support interesting applications and functions to MSEs such as calendar, calculator, camera, clock, radio, video players, and video recorder. Through mobile phones any entrepreneur can enjoy interesting communication platform such as sending and receiving business emails, sending product’s photos using whatsapp, facebook, twitter, Instagram, viber and tango. Through mobile phones an entrepreneur can receive information from the radio broadcasts about the products, can receive information on exchange daily rates, he\she can use mobile phone calendar to verify business meetings or appointments he\she can use mobile phone to enhance mobile transactions, use a calculator for calculating the daily purchase and sales which may lead to proper bookkeeping. Mobile database is also very important to an entrepreneur because it help him or her to have easy access of phones number of customers and if possible customers can be segmented. Therefore, these perceived aforesaid applications which can improve business performance and which are applied with little efforts are the pulling factors for the adoption and usage of mobile phones technologies among MSEs in Tanzania. From this perspective and according to this study both PU and PEOU which are attributes of TAM reveal the positive significance to MSEs performance and hence prove the suitability of TAM in this study.

**Figure 2: Technology Acceptance Model**

![Technology Acceptance Model](source: Davis et al. (1989) and compiled from literature review)

**2.2 Conceptual Framework**

In this study, the independent variables i.e. the dynamics of mobile phone technologies i.e. (the smartphones and normal phones) which have led to the evolution of new business functions and applications. For example smartphones can support texting of SMS, enabling calling, enabling interacting with social media such as whatsapp, twitter and Instagram and also supporting mobile game playing radio listening and internet application in general are predicted to affect dependent variable which is performance of MSEs in. For the case of normal phones which enable applications such as calling, texting SMS, mobile transactions,
radio service and calculator also are expected to affect dependent variable which is performance of MSEs. In reality, this conceptual framework has been derived from the literatures reviewed.

**Figure 3: Conceptual framework**

![Conceptual framework](image)

Developed from literature review

### 2.3 Empirical Literature Review

#### 2.3.1 The Dynamics of Mobile Phone Technologies and MSEs Performance

The definition of micro and small enterprises varies from one country to another. However, according to URT (2003) is used to mean enterprises employing from one (1) up to four (4) people or employing a capital of up to TZS five million whereby (1 USD is approximately equal to 1986.65 TZS by May 2015) (BOT, 2015). While small enterprises employ from five (5) to forty nine (49) persons and have a capital of above 5 million TZS and 200 million TZS respectively. REPOA (2008) indicates that about a third of GDP in Tanzania originates from SMEs sector and it contributes to employment creation, income generation and stimulation of economic growth. The MSE sector contributes most to job creation especially currently when formal employment is no longer in the position to absorb the job-seekers. It is one of the leading employers (next only to peasant agriculture) in Tanzania (Diyamett, 2012).

Worldwide there are number of examples which support for the perceived benefits received through mobile phones usage among MSEs. For example a study of Rabayah and Qalalwi, (2011) on the Impact of Mobile Telephony on Developing Countries in Palestinian reveals that mobile phones have meaningfully enhanced internal processes of enterprises, namely its value chain and value system. Most notably, mobile phones were effective in bridging the information and connectivity gap businesses in developing countries have been
severely suffering from for the past decades. However, another finding in same study reveals that small and micro enterprises can gain from the use of mobiles the same competitive advantages as what large enterprises do, especially in mainstream operations like marketing and sales, information flow, and provision of customer services. This is happening at the time when there is a huge difference in resources between the two categories of enterprises.

A study of Vodafone 2013 a company which is of the world’s largest mobile communications companies in European countries namely Germany, the UK, Spain, the Republic of Ireland, Czech Republic and Italy reveals that SMEs account for 98.8% of all businesses and 83% of European SMEs use mobile phones to transform their business. Also 81% of SMEs concur that smart devices increase their productivity levels and 68% reveals that mobile phones have reduced the cost of time and mobility risks.

Jagun et al. (2008) on the impact of mobile telephony on developing country micro-enterprise in Nigeria reveals that mobile telephony can provide opportunities to address the informational challenges and, hence, to alter the characteristics of trade within microenterprise supply chains. The study points out that, although mobile phones can save time and journey risks costs still there is a concern of physical meetings due to issues of trust, design intensity, physical inspection exchange, and interaction complexity they create among sellers and purchasers.

In Tanzania, there are a number of studies addressing the contribution of mobile phones in SMEs performance. For example a study of Melchioly and Sæbø (2010) in Morogoro region involving SMEs in metal fabrication, carpentry and wood carvings identifies that mobile phones reduce their operations costs as a result communications, some also agree that mobile phone reduce travelling costs, reduce the operations costs and saves time especially for business owners with very limited economic resources. Also a study of Sife et al. (2010) reports that 72.6% rural farmer’s business activities in Morogoro region are positively improved or greatly improved) through usage of mobile phones whereby many of them use mobile phones for directly discuss prices with buyers and crosscheck prices for their products instead of relying on middlemen or a few buyers. A study of Bångens and Söderberg (2011) on mobile money transfers and usage among micro- and small businesses in Tanzania points out that MSEs based in Dar es Salaam use mobile phones for transactions e.g. using MPESA whereby in total, around (40%) have used mobile money transfer for either personal or business purposes. A study reveals that, among the mostly users of mobile money services involve cut flower trading (70%), handicraft and carvings (43%), and cosmetics (38%) while the percentage for the rest of MSEs such as hand clothing, stationeries, convenience stores, fashion and shoes shops, groceries and fruit sellers, agro traders, car spare parts is negligible.
Table 1: Categories of MSMEs in Tanzania

<table>
<thead>
<tr>
<th>Category</th>
<th>Employee</th>
<th>Capital investment machinery (Million TZS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro enterprise</td>
<td>1-4</td>
<td>Up 5</td>
</tr>
<tr>
<td>Small enterprise</td>
<td>5-49</td>
<td>Above 5 to 200</td>
</tr>
<tr>
<td>Medium enterprise</td>
<td>50-99</td>
<td>Above 200 to 800</td>
</tr>
<tr>
<td>Large enterprises</td>
<td>100+</td>
<td>Above 800</td>
</tr>
</tbody>
</table>

Source: Tanzania Small and Medium Enterprise Development Policy 2002. In the event of an enterprise falling under more than one category, then the level of investment will be the deciding factor.

3. Methodology

3.1 Sample Size and Sampling Techniques

This research used a cross-sectional research design in which a questionnaire survey was used to collect quantitative data from both micro and small enterprises and analyzed using Statistical Package for Social Sciences (SPSS) software because it is user friendly and widely accessible (Lugumiliza, 2012). The sample size in this study was determined by adopting the formula that has been developed by Yamena, 1967) which is;

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

Where \( n \) =Sample Size, \( N \) =Total Population, \( e \) =Detection error expressed into percentage (5% −10%). According to Dodoma Municipal Council Business Statistics Bureau (2014), there is a total 300000 MSEs whereby micro enterprises are 250,000 and small enterprises are 50,000 respectively. Thus \( N=300000 \), 95% confidence level and \( P = \pm 5\% \) precision are assumed.

\[ n = \frac{300000}{1 + 300000(0.05)^2} \]

\( n=399.467 \approx 400 \) respondents.

According to Yamena (1967) the respondents are not required to be less than 400. Also Proportionate stratified sampling technique was used to select the micro and small enterprises from 400 respondents since the population of respondent is stratified into micro enterprises (250,000) and small (50,000). Descriptive analysis was used to analyze quantitative data in which frequencies, percentages and Chi-square were determined. Additionally, independent samples t-test was performed. In t-test the performance of MSEs was measured by considering the capital growth rate. According to (Kessy, 2009; Rutashobya, 1998) in measuring business performance, a number of variables (indicators) can be used including sales revenues, number of employees, assets level, and gross sales turnover, use of business income, size of the business, targets and goals of the entrepreneurs. Hence in order to test the performance using the capital growth rate the following hypotheses were generated;

\[ H_0: \text{There is no significant difference in capital growth between MSEs who use smartphones and MSEs who use normal phones.} \]
H1: There is a significant difference in capital growth between MSEs who use smartphones and MSEs who use normal phones.

4. Results and Discussion

4.1. Sex of Respondents

Table 1 indicates that 52.8% of MSEs are male while 47.3% are female. These findings suggest that the proportion of male to female in MSE sector is almost the same which arguably is due to large number of micro enterprises in the sample which employs high proportion of female (URT, 2012). These findings are consistent with those of URT (2012) which indicates that the proportion of MSMEs in Tanzania by sex is 46% female to 54% male. However, these findings are inconsistent with those in Mashenene et al. (2014) which reveals higher proportion of male than female SMEs in Tanzania.

4.1.2 Age of Respondents

Table 1 indicates that the majority (90.6%) of MSEs fall under the age group of 18-47 years where as only 5.3% are below 18 years and 4.3% are above 47 years. These findings reveal that this age group has a lot of family responsibilities to meet; therefore business undertaking is an alternative source of family income. These findings are consistent with in Maziku et al. (2014) study which indicates that the majority (95.0%) of business owners in Tanzania were between 20 and 49 years and the study suggests that this group is the age where people have a lot of family responsibilities; in order to meet day to day family living expenses, they have to find other sources of income including starting businesses.

4.1.3 Education Level of Respondents

Table 1 indicates that the majority (63.5%) of respondents have secondary education whereas 30.5% and 6.0% have primary and college/university education respectively. The implication of these findings is that most of MSEs in Tanzania have secondary education. These findings contradict with those of Maziku et al. (2014) and Tundui (2012) in Tanzania which reveal that the majority of owner-managers in the sample were those with primary level education. The deviation of these findings from the previous studies is probably due to the reason that the sample in the current study was drawn in urban area.

<table>
<thead>
<tr>
<th>Respondents’ characteristics</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex of respondents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>211</td>
<td>52.8</td>
</tr>
<tr>
<td>Female</td>
<td>189</td>
<td>47.3</td>
</tr>
<tr>
<td>Total</td>
<td>400</td>
<td>100.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age of respondents</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;18</td>
<td>21</td>
<td>5.3</td>
</tr>
<tr>
<td>18-27</td>
<td>189</td>
<td>47.3</td>
</tr>
<tr>
<td>28-37</td>
<td>142</td>
<td>35.5</td>
</tr>
<tr>
<td>38-47</td>
<td>31</td>
<td>7.8</td>
</tr>
<tr>
<td>above 47</td>
<td>17</td>
<td>4.3</td>
</tr>
</tbody>
</table>
4.2 Mobile Phone Usage in Business

4.2.1 Types of Mobile Phones Owned by MSEs

Table 2 indicates that the majority (60.5%) of MSEs own normal phones whereas only 39.5% own Smartphone. The implication of these findings suggests that Smartphone are highly priced; as the result, few of MSEs can afford to buy due to the reason that micro enterprises are overrepresented the sample. These findings are consistent with those of Mramba et al. (2014) which reveal that only 21.0% of street vendors (SVs) in Tanzania use own Smartphone; the issue of price was mentioned to be the cause for such small number SVs owning Smartphone.

Table 2: Type of Mobile Phones Owned by MSEs

<table>
<thead>
<tr>
<th>Type of mobile phone</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphone</td>
<td>158</td>
<td>39.5</td>
</tr>
<tr>
<td>Normal phone</td>
<td>242</td>
<td>60.5</td>
</tr>
<tr>
<td>Total</td>
<td>400</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Data (2015)

4.2.2 Mobile Phone Usage

Table 3 indicates that 100.0% of respondents use mobile phones for calling, 96.1% for texting SMSs, 41.5% and 59.8% for taking photo and radio respectively. The implication of these findings suggests that MSEs use mobile phones in social issues other than business. On the other hand, 48.8% of MSEs use their mobile phones for marketing activities such as promotion and customer search whereas the majority 51.3% do not use their mobile phones for marketing activities. Similarly, only 39.0% of MSEs use their mobile phones for internet and social media networks like Whatsapp, facebook, instagram, twitter etc whereas the majority (60.8%) do not use their mobile phones for internet and social media networks. Furthermore, the majority (79.5%) of MSEs use their mobile phones as calculators. The small proportion of MSEs using their mobile phones in marketing, internet and social media networks suggest that mobile phone has been under used as a marketing tool. Accordingly, the type of the mobile phones used by MSEs is stumbling block for using mobile phone as a marketing tool since the majority own normal cell phones. These findings are consistent with those of Mramba et al. (2014) which reveal that the majority of street vendors use their mobile phones for social issues other than business and the use of social media networks are still low, caused by the type of mobile phones which they use.
Table 3: Mobile Phone Usage

<table>
<thead>
<tr>
<th>Mobile phone usage</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes, frequently</td>
</tr>
<tr>
<td>Making calls</td>
<td>99.3</td>
</tr>
<tr>
<td>Texting SMS</td>
<td>93.8</td>
</tr>
<tr>
<td>Taking photos</td>
<td>36.0</td>
</tr>
<tr>
<td>Marketing</td>
<td>45.5</td>
</tr>
<tr>
<td>Radio</td>
<td>59.8</td>
</tr>
<tr>
<td>Calculator</td>
<td>79.5</td>
</tr>
<tr>
<td>Internet and social media e.g. What sap, face book etc</td>
<td>39.3</td>
</tr>
</tbody>
</table>

Source: Field Data (2015)

4.2.3 Business Performance

As we discussed previously in research methodology section, business performance is measured in terms of invested capital growth rates (Tundui, 2012). The t-test results (Table 4) indicate that the mean of MSEs who use Smartphone (10,538,924.1) is higher than that of those who use normal phones (3,114,461.8). The findings in these mean reveal that MSEs who use Smartphone have grown their capital about three times of those who use normal phones. Furthermore, the t-test results show that there is a significant difference in capital growth between MSEs who use Smartphone and those with normal phones. From these results, the null hypothesis is rejected and an alternative hypothesis is accepted.

Table 4(a): Group Statistics Showing Means of MSEs' Capital

<table>
<thead>
<tr>
<th>Capital of MSEs in 2015</th>
<th>Type of mobile phone of respondents</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphone</td>
<td>158</td>
<td>10538924.0506</td>
<td>19259257.5336</td>
<td>1532184.2618</td>
<td></td>
</tr>
<tr>
<td>Normal phone</td>
<td>242</td>
<td>3114462.8099</td>
<td>2350826.9757</td>
<td>151116.8814</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Data (2015)

Table 4(b): Independent Samples Test

<table>
<thead>
<tr>
<th>Capital of MSEs in 2015</th>
<th>Levene's Test for Equality of Variances</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>Equal variances assumed</td>
<td>62.6</td>
<td>.000</td>
</tr>
<tr>
<td>Equal variances not assumed</td>
<td>4.822</td>
<td>160.059</td>
</tr>
</tbody>
</table>

Source: Field Data (2015)
5. Conclusions and Recommendations

The purpose of this study was to examine whether the dynamics of mobile phone technologies is affect the performance of MSEs in Tanzania especially their capital growth rate. It was observed that almost 100% Tanzanian MSEs of different age, gender and education possess either normal phones or smartphones or both and use them for business communication such as calling customers or receiving calls from customers, texting SMS, sending products’ photos etc. The t-test results show that there is a significant difference in capital growth between MSEs who use smartphones and those with normal phones. The study recommends that policy makers and other stakeholders in the sector have the responsibility to ensure changes of MPTs move parallel with training in order to empower MSEs the knowledge which will make them use mobile phones to increase their capital rates and hence reaching their business goals and objectives.

Finally, it should be clearly understood that technology is always dynamic and changes are expected to happen from time to time. MSEs Effective performance especially the capital growth rates can be affected by many factors without excluding technology. Mobile telephony is an example of new technology that is continuously changing and adding more value to MSEs in terms of economic growth. However, the changes in mobile technologies should match with modern infrastructure, behavioral changes and readiness to use the technologies among MSEs.

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