

Entrepreneurs' Characteristics and Service Quality of Micro, Small and Medium Scale Enterprises in Nigeria

Shuaib Ndagi Sayedi*¹, Zainab Isah*²

Department of Business Administration Faculty of Management and Social Sciences Ibrahim Badamasi Babangida University P.M.B 11, Lapai – Niger State, Nigeria.

Department of Business Education School of Vocational and Technical Education Federal College of Education, Zaria-Nigeria

Abstract: Service quality is essential for turnover and profitability of SMEs. The characteristics that improve service quality of SMEs are education, experience and interest in business of entrepreneurs operating SMEs. The objectives of the study were to identify whether education, experience and interest in business of entrepreneurs affect the service quality of SMEs in Nigeria. The study was conducted in Zaria metropolis of Kaduna state. Random samples of 100 entrepreneurs that are involved in services oriented SMEs were selected and distributed questionnaire. Eighty two (82) completed and returned questionnaires were presented in tables of descriptive statistic and analyzed with the aid of chi-square statistical tool. The results indicate that education and experience of entrepreneurs significantly affect service quality of SMEs. But, interest of entrepreneurs in business significantly does not affect service quality of SMEs in Nigeria. The paper recommends that entrepreneurs should be formally educated and acquired minimum of OND/NCE qualification before engaging in any form of business. This is because entrepreneurs' educational qualification affects service quality of SMEs. Secondly, they should acquire experience in any entrepreneurship skills they are involved. The reason is that entrepreneurs' experience affects service quality of SMEs. Thirdly, in spite entrepreneurs' interest in business does not affect service quality of SMEs; there is a need to develop interest in entrepreneurship skills because it initiates changes in the activities of SMEs in Nigeria.

Key words: Education, entrepreneurs, experience, interest and service- SMEs.

I. Introduction

Change is only thing that is constant. Change is possible through innovative ideas of entrepreneurs. Entrepreneurs use entrepreneurship skills to initiate changes in production and services rendered to customers. Entrepreneurship is a process of creating new thing or idea while entrepreneurs are persons that create new thing or ideas. Schumpeter in Kurfi and Kurya^[1] (2007) see entrepreneurs as innovators who implement changes within the market through combinations of things to produce new thing or idea. The new thing may be quality product or quality service rendered to customers. Entrepreneurs' characteristics such as education, experience and interest are essential elements improving service quality of SMEs operators in Nigeria (Scott^[2], 2007; Mawoli^[3], 2007; Vos and Roulston^[4], 2008; Chittithaworn, Aminul, Keawchana & Yusuf^[5], 2011 and Shehu, Aminu, Kamariah, Mat & Nasiru^[6], 2013).

Education is bed rock for development. The more entrepreneurs are educated formally, the more they put in their best. So, educational qualification of entrepreneurs is necessary for service quality to customers. Experience is another characteristic of entrepreneurs and people say it is the best teacher. This is because an entrepreneur may not be educated but he can provide better and qualitative services to his customers as he has gathered experience from somebody formally or informally. If an entrepreneur has interest to develop a business, it will be a motivating factor for him to provide quality services to his customers (Ojukwu^[7], 2006 and Apulu and Latham^[8], 2011)

Service quality as product quality is very difficult to establish and measure because what customers perceived as quality differs from an individual to another. Service quality is a difference between customer's expectation of service and customer's perception of service. If the expectation of service is greater than the perception, the dissatisfaction occurs (Lewis & Mitchell, 1990; Asubonteng, *et. al.*, 1996; Parasuraman, *et al.*, 1985; Cronin & Taylor, 1992 in Oyeniyi^[9], 2009).

The contribution of services to national economy cannot be underestimated. Bateson in Cronin and Taylor (1992) also in Oyeniyi^[9] (2009) states that services accounted for more than 58 percent of total worldwide Gross National Product (GNP). Thus, increasing interest in service quality is justified in Nigeria. Service as manufactured products is to meet the needs of the customers. One way of assessing service quality is customers' expectation and SMEs performance level of services.

The research questions for this study are:

- i. Does entrepreneurs' educational qualification affects service quality of SMEs in Nigeria?

- ii. Does entrepreneurs' experience affects service quality of SMEs in Nigeria?
- iii. Does entrepreneurs' interest in business affects service quality of SMEs in Nigeria?

The main objective of this study is to determine whether entrepreneurs' characteristics affect service quality of SMEs in Nigeria.

The specific objectives of this study are to identify whether

- i. entrepreneurs' educational qualification affects service quality of SMEs in Nigeria,
- ii. entrepreneurs' experience affects service quality of SMEs in Nigeria and
- iii. entrepreneurs' interest in business affects service quality of SMEs in Nigeria.

The hypotheses of the study that are derived from the above research objectives are stated in hull forms for testing below:

HO₁: Entrepreneurs' educational qualification significantly does not affect service quality of SMEs in Nigeria.

HO₂: Entrepreneurs' experience significantly does not affect service quality of SMEs in Nigeria.

HO₃: Entrepreneurs' interest in business significantly does not affect service quality of SMEs in Nigeria.

1.1 Definitions of Service

Service is intangible product given to a customer. The quality of service rendered by SMEs is determined by customer's satisfaction. Tidd and Hull (2002) in Susman, Warren and Ding^[10] (2006) defines service products as something a customer pays for receiving even though it may be intangible. The service may be attached to a tangible product however, although a great many service products are intangible even though they may have a physical manifestation. Often, where customers and employees are in relatively constant contact, inter-personal experiences are critical to the delivery of service products.

Gustafsson and Johnson (2003) also in Susman *et al.*^[10] (2006) define service as an activity or series of activities of a more or less tangible nature that normally, but not necessarily, takes place in interaction between a customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems. Advances in information technology increasingly may remove the person-to-person interaction as a service is provided. Examples of this are the ubiquitous deployment of ATMs and more recently, check-in terminals at airports and hotels (Tidd and Hull, 2002 & Gustafsson and Johnson, 2003 in Susman, *et al.*,^[10] 2006). There is product related services such as installation of computers hard ware and soft ware, digging of bore holes, etc

1.2 Differences between Products and Services

When you talk of SMEs, many people usually think of physical products they produce or sell, but some SMEs are entirely services oriented business. It is necessary to compare products and services provided by SMEs to customers. They are numbers of attributes or characteristics that distinguish services from products. Kupper (2001), DeJong and Vermeulen (2003) in Susman *at al.*^[10] (2006) identify attributes that differentiates products from services as tangibility, ownership, heterogeneity, perishability, imitation and opportunities for bundling, integration of an external factor and need for synchronous contact between customer and service supplier.

- a. Intangibility: Services are intangible and often, but not necessarily manifest themselves together with the customer. On the other hand, products are more often shipped to the customer; developed with limited customer input, and even then, at the formative stage of development; the supplier may have limited knowledge of how the customer actually uses the product and most importantly not fully understand the commercial benefit or value accrued during its use.
- b. Ownership: A pure service also does not transfer the ownership of a tangible item to the customer while ownership of a product can be transfer to a customer.
- c. Heterogeneity: Services tend to be heterogeneous because they are customized to the specific needs of the recipient. On the other hand, products are usually created in an identical series and can be sold from a catalog, either printed or on-line. Because products have a physical identity, it is a challenge for a manufacturer, other than those classified as a job-shop, to manufacture many products each different and made for a specific customer. Customization implies an inherently different relationship between supplier and customer.
- d. Perishability: Services are perishable and are usually created as they are needed for use by customers. But products can be made ahead of time and held in inventory or within a distribution supply chain.
- e. Imitatability and Opportunities for Bundling: Services can be more readily combined into customized packages compared with product features. This differentiates products from services and makes them more difficult to imitate by competitors, thus increasing competitive advantage. When we categorize different classes of services, it is clearly seen that, in many instances, they may be flexibly combined to meet the specific needs of a customer.

- f. Integration of an External Factor: That is, during the preparation of a service, an external factor, an object or a subject will be involved in the process, e.g., such as leasing of a tractor.
- g. Need for Synchronous Contact between Customer and Service supplier: Often there is a simultaneous production and consumption of a service. Customers may participate in the production because the service preparation and the service delivery are identical (e.g. barbing or hair dressing).

1.3 Definitions of Business Enterprise and SMEs

There are different definitions of business depending on the context and purpose. In general, business may be defined as any commercial activity that has to do with making, buying, selling or supplying of goods and services for the purpose of making profit. Business can be defined as those activities involved in providing the goods and services needed or desired by people. Osuala^[11] (2004) defines business as any organization that produces and makes available for us the economic goods and services that we want and need. He further states that a business is any organized activity conducted either by a person or by an organization that in any way contributes to or assists in satisfying the wants and needs of people for economic goods and services. Therefore, a business can be managed by a person or group of persons. Big business organizations are managed by group of persons or people while small business organizations are managed by a person, two persons or more. In order to differentiate between big and small business organizations; big businesses are called corporate organizations. But, small and relatively big businesses are called Small and Medium Scale Enterprises (SMEs) or Micro, Small and Medium Scale Enterprises (MSMEs).

MSMEs mean different things to different people because of varying definitions from country to countries. Even within a country, definitions vary within different organizational bodies. Srivastava^[12] (2010) states that the definition of MSMEs is based on five main parameters namely labour, capital, loan size, fixed assets and annual sales turnover. CBN (1990) in Gunu^[13] (2009) defines SMEs as an enterprise whose total cost, excluding cost of land but including working capital above one million Naira (N1m) but does not exceed ten million Naira (10m). Ayyagari, Beck and Demirguc-Kunt^[14] (2005) state that the World Bank SMEs Department defines micro enterprises as employing up to 10 workers, assets of \$10,000 (₦1, 500, 000) and annual sales turnover of \$100,000. Small enterprises employ up to 50 workers, assets and annual sales turnover up to \$3 million; and medium enterprises employ up to 300 workers, total assets and annual sales turnover up to \$15 million. Osalor^[15] (2010) opines that micro enterprises employ up to 5 workers, small enterprises employ from 5 to 19 workers, medium enterprises employ from 20 to 99 workers, and large enterprises employ 100 workers above.

The definition of MSMEs and Small and Medium Enterprises (SMEs) are similar but different in terms of broadness. MSMEs are broader in definition relative to SMEs which shall be used interchangeably in subsequent discussions. This is because many countries such as Nigeria and United States of American (U.S.A) etc do not create distinction between MSMEs and SMEs sometimes. In Nigeria, Small and Medium Industries and Equality Investment Scheme (SMIEIS) defines SMEs as any enterprises with a maximum assets based on ₦200m excluding land and working capital and with number of staff employed not less than 10 or more than 300 (Gunu^[13], 2009). Darren *et al.* (2009) in Lucky and Olusegun^[16] (2012) state the international definitions of SMEs based on number of employees as in TABLE 1.1 below.

TABLE 1.1 International Definitions of SMEs by Employees

	Small	Medium
UK	Business with up to 49 employees	Business with up to 249 employees
European Union	Business with up to 50 employees	Business with up to 250 employees
Australia	Business with up to 5 or more employees but less than 20	Business with up to 200 employees
USA	Business with up to 100 employees	Business with up to 500

(Source: Lucky and Olusegun^[16], 2012)

II. Related Empirical Literature On Smes.

SMEs offer both products and services to customers. Some SMEs are products oriented business in addition to services they rendered to customers in order to compete favourably with rivals while others are purely services oriented business. Kaski, Ojasalo and Toivola^[17] (2010) studied service business development in SMEs. The five firms sampled represent ICT (information and communication technology) and KIBS (knowledge intensive business services) industries. The findings of the study indicate that SMEs need practical step-by-step methods and easy-to-use tools especially to get a deep customer insight and to design concrete service concepts based on the insight. New kinds of methods and practical tools that could be easily and rapidly applied by SMEs are needed to help them in the transformation to Service Dominant logic (SDL).

In Asia, Yusoff, Yaacob and Ibrahim^[18] (2010) investigated whether SMEs use business advisory service in Kelantan-Malaysia. The study sampled 95 SMEs owners in Kelantan and used Pearson Chi-Square for the analysis. The result shows that the majority of SMEs-owners are not fully aware of and the use of

business advisory services. Furthermore, there is no significant relationship between all the demographic factors of businesses and the level of awareness of business advisory among SMEs. Sharma, Mehra, Jola, Kumar, Misra and Tiwari^[19] (2010) studied the scope of cloud computing for SMEs in India. The study samples 30 IT personnel of SMEs. The results obtained from t-test it is construed that cloud computing incurs lower cost than traditional ERP Systems. No capital investment for software infrastructure is required for any SaaS based ERP solution. Hussain-Naqvi^[20] (2011) also examined success and failure factors of SMEs in Bahawalpur, Pakistan. The findings suggest that customer service, know-how of the business and the past experience of the manager are the main key factors of success. Whereas different failure factors are explored out in which most crucial ones considered are lack of access to financial capital, inappropriate government structure and poor infrastructure as well as corruption. Sherazi, Iqbal, Asif, Rehman and Shah^[21] (2013) examined obstacles to SMEs in Pakistan using principal component analysis approach. The study collected data from 107 manager/owner of SME firms that are run in Statistical Package for Social Sciences (SPSS). The result of descriptive statistics indicate that among six major obstacles identified, financial constrains was ranked highest and the second ranked obstacle was corruption. Other obstacles respectively determined by the principal component analysis include social and technological obstacles, training obstacles, management and infrastructure obstacles.

In Europe and America, Schwartz and Bar-Ei^[22] (2004) investigated the use of consultancy services by Brazilian SMEs operating in remote area. The study sampled SMEs that did not use available consultancy programmes in three remote regions in the state of Ceara in Brazil. The results indicate that there is a 'hidden demand', in the sense that most of the enterprises need consultancy, but do not apply for the available services. Besides, they are generally incorrect in their assessments of the problems they face and how the issues identified should be prioritized. Scott^[21] (2007) studied how SME owners' characteristics influence external advice and access to finance in United Kingdom. The study randomly sampled 400 firms that are Barclays Bank customers across the UK. The results of descriptive statistics run in SPSS indicate that there appears to be a correlation between the provision of external advice and the ability to raise bank finance. Furthermore, there is clear gender, ethnic and educational differentials in the use of particular sources of advice. Ihua^[23] (2009) examined SMEs Key failure-factors in United Kingdom (UK) and Nigeria. The study sampled 45 respondents each from UK and Nigeria operating SMEs. The results of descriptive and Chi square statistics reveal that internal factors such as management are responsible for SMEs failures in the UK. But, external factors such as economic condition were found influencing SMEs failure in Nigeria. Jagoda^[24] (2010) investigated the use of electronic commerce (e-commerce) by SMEs in Canada. The study sampled 79 SMEs that are involved in construction, engineering, industrial supply, information technology, manufacturing and transportation in Western Newfoundland. The owner managers are interviewed and the result of descriptive statistics run in SPSS indicates that small businesses are slow in their uptake of modern technologies including e-commerce. Solé^[25] (2012) studied product innovation and technological collaboration on SME Growth. Data are collected from samples of Spanish SME manufacturing firms were analysed using regression model. The results suggest that firms implementing both strategies at the same time are more likely to achieve greater growth rates, both sales' and employment's. Kowalkowski, Witell and Gustafsson^[26] (2013) examined service infusion in samples of Swedish SMEs with multinational customers. The findings, based on in-depth interviews with key informants from 13 SMEs, suggest that there is no predefined transition process for service infusion in SMEs, which seldom have the resources to build new organizational units or create new specialties.

In Africa, Bowen, Morara and Mureithi^[27] (2009) investigated management of business challenges among small and micro enterprises in Nairobi-Kenya. The research employ stratified random sampling in collecting data from 198 respondents who are owner managers and senior managers in charge of SMEs. The result of descriptive statistic indicates that SMEs face the following challenges: competition among themselves and from large firms, lack of access to credit, cheap imports, insecurity and debt collection. Zaied^[28] (2012) studied barriers to e-commerce adoption in Egyptian SMEs. Stratified random sampling was used in selecting 150 enterprises working in wood and its products; paper products, printing and publishing; engineering - electronic and electrical industries; lighting - electricity and power production; and service and maintenance centers. The results of descriptive statistics show that technical barriers are the most important barriers. This is followed by legal and regulatory barriers. However, lack of internet security is the highest barrier that inhibits the implementation of e-commerce, followed by limited use of internet banking and web portals by SMEs in Egypt. Dlodlo and Dhurup^[29] (2013) examined drivers of electronic marketing adoption among SMEs and variations with age of business owners in South Africa. The survey research sampled 123 respondents who are managers, SME owners, IT specialists and heads of marketing departments within SMEs operating in the Vaal Triangle region. The result of descriptive statistics provide basic support for a five dimensional structure (perceived ease of use (PEOU), external pressure and mission, job performance, resource availability and compatibility) highlighting the drivers of E-Marketing adoption among SMEs.

In Nigeria, Ojukwu^[7] (2006) investigated sustainable growth through the adoption of integrated business and Information solutions in Nigeria. The study sampled 40 SMEs from across five (5) sectors (health care; wholesale/retail; manufacturing/construction; banking/finance; and education/training) from 1997 to 2001. The Pearson correlation result reveals that there is a strong link between the levels of Investments made in technologies by the SMEs and the Growth of such organizations. Mawoli^[3] (2007) studied owner manager characteristics and employees' growth of SMEs in Nigeria. The samples of forty (40) SMEs operating bakery, sachet water, furniture and metal-work industry were selected in Kaduna metropolis with the aid of chi square statistical tool. The results of the study indicate that the owner manager experience, interest, motivation, education and young age have positive influence on the growth of SMEs. The study recommends that potential entrepreneurs should seek prior job experience, formal education and interest in the business as motivating factor. Chu, Kara and Benzing^[30] (2008) embarked on empirical study of Nigerian entrepreneurs' success, motivations, problems, and stress. Two hundred and forty three (243) entrepreneurs who are SMEs operators were sampled in Lagos, the former capital city of Nigeria. The results of the survey research using Pearson correlation coefficients indicate that family/friends support, and business success have no relationship with business-related stress. Apulu and Latham^[31] (2011) examined the drivers for information and communication technology adoption a study of SMEs in Nigeria. The findings indicate that ICT in Nigerian SMEs help these SMEs to grow, increase their competitiveness and customers' satisfaction. Akingunola^[32] (2011) investigated SMEs financing on investment growth in Nigeria. The study made use of secondary data obtained from Central Bank of Nigeria (CBN) statement of account. The Spearman's Rho correlation result indicates that there is significant strong positive relationship between SMEs financing and investment growth. Lucky and Olusegun^[16] (2012) studied whether SMEs is the same with entrepreneurship. The study find out that entrepreneurship differs from SMEs in that entrepreneurship is a process leading to the creation of SMEs and business ventures while SMEs only represent firms or businesses in small and medium sizes.

In addition, Shehu *et al.*^[6] (2013) examined mediating effect between some determinants of SME Performance in Nigeria. The study sampled 278 manufacturing SMEs operating in Kano State and the regression result indicates no significant relationship between firm size and advisory services. In addition, the result found that owner/manager knowledge, complexity of marketing decision, technical competence and advisory services have significant relationship with performance. Moreover, the result also indicates that, there is no significant relationship between firm size performance and technical competence and Performance. Lastly, the study found that advisory service mediates the relationship between owner manager knowledge and the complexity of marketing decision. Oluseyi, Solomon and Adekunle^[33] (2013) investigated services of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and small business survival in Ogun-State of Nigeria. The study is a survey research using primary data which sampled 140 respondents who are officials of Ogun State Cooperative Federation Limited (OGSCOFED) and owners of SMEs in the State. The result of paired samples test using descriptive statistics and correlation reveal that the services of SMEDAN did not significantly enhance the survival of cooperative-financed small businesses in Ogun State within the study period of 2005-2010. The investigation recommends that Federal Government of Nigeria (FGN) should encourage the SMEs sector which is the nerve centre of most nations' industrial sector. Oyelola, Ajiboshin, Raimi, Raheem and Igwe^[34] (2013) studied entrepreneurship for sustainable economic growth in Nigeria. The study reveals that the right business environment for entrepreneurship is lacking in Nigeria on account of the challenges of frequent power outages, bad roads, multiple taxes extortion of money from SMEs by government officials, lack of genuine support service for SMEs and expensive transportation/telecommunications costs have all combined to inhibit entrepreneurship and economic growth. The paper therefore concludes that government should focus on capacity building, improving infrastructure, judicious' utilization of the oil wealth and enabling environment thereby leading to sustainable economic growth. Ogundele, Hassan, Idris and Aliu^[35] (2013) examined ethical problems affecting SMEs on e-business development in two states of Nigeria. The investigation randomly sampled opinion of 604 respondents spread across public and private organizations, either as SMEs operators or as agencies that assist SMEs, in Lagos and Oyo states of Nigeria. It was discovered through descriptive statistics that 60 patterns of unethical behaviour or acts of indiscipline negatively affected the attainment of organizational and national development goals in Nigeria. A multi-dimensional approach is therefore suggested in solving the problems of unethical behaviour for healthy development of SMEs in Nigeria and other Nigerian businesses. Ofoegbu, Akanbi and Joseph^[36] (2013) investigated effects of contextual factors on the performance of SMEs in kwara state of Nigeria. The study is a survey research that sampled 140 SMEs in Ilorin metropolis. The Result of logit regression shows that contextual factors have significant impact on SMEs and that SMEs impacted positively on economic growth of the state. Capital, availability of raw materials, enabling environment, power, availability of market have positive impact on SMEs growth while state of the economy and government policy impacted negatively on the SMEs growth. The study recommends that adequate power supply and availability of capital through micro – finance should be encouraged so as to ensure

the growth of SMEs which will help increase employment opportunities and hence reduce the high rate of poverty in state.

To the best of our knowledge, this research study is unique on services oriented SMEs and economic growth. This uniqueness is a gap in the existing literature. Therefore, this study intends to fill the existing gap in order to advance the frontiers of knowledge.

2.1 Measurement of SMEs' Growth.

Growth may be defined as increase in size, number of employees, asset, capital, sales and profit of an organization. An organization that does not grow is destined to die easily. Therefore, measurement of business organization's growth is very important to the owners, managers, employees and creditors. Different scholars adopt different parameters to measure the growth of MSEs or SMEs. The growth of SMEs can be measured using number of employees (labour), annual sales turnover, capital, loan size and fixed assets. Srivastava^[37] (2010) observes that the definition and the growth of SMEs is based on five main parameters which include labour, capital, loan size, fixed assets and annual sales turnover. Janssen (2004) in Mowali^[3] (2007) say that the number of employees and sales turnover are two variables mostly used to measure the growth of SMEs. Mowali^[3] (2007) also used employee criteria to measure the growth of SMEs. Yusoff *at al.*^[18] (2010) used income from annual sales to represent SMEs growth while Solé^[25] (2012) used both sales growth and number of employees to measure SMEs growth.

III. Research Methodology

This study adopts a survey research method using primary data. Primary data are questionnaires administered to entrepreneurs in Zaria metropolis of Kaduna state. The questionnaire instrument was used to collect data for variables of the study. The independent variables are education, experience, interest while the dependent variable is service quality of SMEs. The data collected on the variables through the questionnaires administered are presented in tables of descriptive statistics and analyzed with the aid of chi-square statistical tool.

The population of study is entrepreneurs who are operating SMEs that provide services to customers in Zaria metropolis. The study samples one hundred (100) SMEs: 10 firms each in GSM phone repairs, tailoring/fashion design, barbing/hair dressing salon, automobile/motorcycle/generator repairs, photograph service, electronics repairs, shoe/bag repairs, hotels service, air condition/fridge repairs, dry cleaning service. This is because these SMEs render every day services to customers.

The questionnaires were administered to entrepreneurs operating SMEs by the researchers. One hundred (100) questionnaires were administered to entrepreneurs and eighty two (82) questionnaires were completed and returned (see TABLE 2.1).

TABLE 2.1: Showing Questionnaire Issued, Completed and Returned

Entrepreneurs Response	Number issued	Number Returned	Percentage (%)
GSM phone repairs	10	9	11
Tailoring/fashion design	10	10	12
Barbing/hair dressing salon	10	10	12
Automobile/motorcycle/generator repairs	10	8	10
Photograph service	10	6	7
Electronics repairs	10	9	11
Shoe/bag repairs	10	8	10
Hotels	10	5	6
Air condition/fridge repairs	10	7	9
Dry cleaning service	10	10	12
Total	100	82	100

Source: (Survey Research, 2013).

The sum of eighty two (82) questionnaires (completed and returned) representing 82% of issued questionnaires are presented in tables of descriptive statistics and analyzed with the help of chi square statistical tool. Chi square is non parametric technique for most researches that involves primary source of data using questionnaire method. Araoye^[38] (2004) and Osuala^[39] (2005) state chi square (X^2) formula as follow:

$$X^2 = \sum (O - E)^2$$

E
 Where: O = Observed frequency
 E = Expected frequency of any value

Thus,

$$E = \frac{\text{row total} \times \text{column total}}{N} \quad \text{OR} \quad E = \frac{\sum R \times \sum C}{N}$$

Where: E = Expected frequencies
 $\sum R$ = Row total
 $\sum C$ = Column total
 N = Grand total

The X^2 value is obtained from the above formula is compared with the value of X^2 table for a particular significance level (α) at a given number of degree of freedom (df).

$$df = (\text{rows} - 1) (\text{column} - 1)$$

Where rows and columns are in the original table of observed frequencies. The decision criteria is to accept the null hypothesis (HO) if X^2 calculated value is less than X^2 table value; otherwise reject the null hypothesis (HO).

IV. Data Presentation And Analysis

This section presents data collected in descriptive statistics and analyzed with the help of chi square statistical tool to test the hull hypotheses.

TABLE 3.1: Does entrepreneurs' educational qualification affects service quality of SMEs in Nigeria?

Entrepreneurs Response	Frequency (f)	Percentage (%)
Yes	44	54
No	33	40
Undecided	5	6
Total	82	100

Source: (Survey Research, 2013).

The TABLE 3.1 shows the responses of entrepreneurs on whether entrepreneurs' educational qualification affects service quality of SMEs in Nigeria. Forty four (44) entrepreneurs representing 54 percent say entrepreneurs' educational qualification affects service quality of SMEs. Thirty three (33) entrepreneurs representing 40 percent say entrepreneurs' educational qualification do not affect service quality of SMEs. But, five (05) entrepreneurs representing six (06) percent say they are yet to decide whether entrepreneurs' educational qualification affects service quality of SMEs. That means entrepreneurs' educational qualification affects service quality of SMEs in Nigeria.

To affirm the above analysis, the null hypothesis (HO_1) stating that entrepreneurs' educational qualification significantly does not affect service quality of SMEs in Nigeria is tested using TABLE 3.1 and chi square (X^2) statistical tool (see TABLE 3.2, 3.3 and 3.4).

TABLE 3.2: Observed Frequencies

Entrepreneurs Response	Yes	No	Undecided	Total
Entrepreneurs' educational qualification affects service quality of SMEs.	44	0	0	44
Entrepreneurs' educational qualification does not affect service quality of SMEs.	0	33	0	33
Undecided	0	0	5	5
Total	44	33	5	82

Source: (Survey Research, 2013).

The TABLE 3.2 above is used to determine the expected frequency table below:

TABLE 3.3: Expected Frequencies

Entrepreneurs Response	Yes	No	Undecided	Total
Entrepreneurs' educational qualification affects service quality of SMEs.	24	18	3	44
Entrepreneurs' educational qualification does not affect service quality of SMEs.	18	13	2	33
Undecided	3	2	0	5
Total	44	33	5	82

Source: (Survey Research, 2013).

The values obtained in TABLE 3.2 and 3.3 above are used to determine chi square (χ^2) in TABLE 3.4 below:

TABLE 3.4: Computation of chi square (χ^2)

O	E	O - E	(O - E) ²	X ² = (O - E) ² / E
15	6	9	81	13.5
0	8	-8	64	8.0
0	1	-1	1	1.0
0	8	-8	64	8.0
18	9	9	81	9.0
0	1	-1	1	1.0
0	1	-1	1	1.0
0	1	-1	1	1.0
2	0	-2	4	E
Total				42.5

Source: (Survey Research, 2013).

We recall that the degree of freedom (df) is determined by the formula below:

$$df = (\text{rows} - 1) \times (\text{column} - 1)$$

$$df = (3 - 1) \times (3 - 1) = 2 \times 2 = 4.$$

The table value of chi square (χ^2) for four (4) degree of freedom at 0.05 (5%) is 9.48773 while the calculated value of chi square (χ^2) is 42.50. Therefore, we reject the null hypothesis (H_{01}) stating that entrepreneurs' educational qualification significantly does not affect service quality of SMEs in Nigeria. This is because the calculated value of chi square (χ^2) is more than the table value of chi square (χ^2). The result is statistically significant for the reason that we rejected the hypothesis ought to be rejected. This reveals that entrepreneurs' educational qualification significantly affects service quality of SMEs in Nigeria. This result is similar to the study conducted by Mawoli^[3] (2007) that says owner managers' educational has positive influence on SMEs growth while Scott^[2] (2007) says managers' characteristics affect SMEs growth.

TABLE 4.1: Does entrepreneurs' experience affects service quality of SMEs in Nigeria?

Entrepreneurs Response	Frequency (f)	Percentage (%)
Yes	73	89
No	7	9
Undecided	2	2
Total	82	100

Source: (Survey Research, 2013).

The TABLE 4.1 shows the responses of entrepreneurs on whether experience of entrepreneurs affects service quality of SMEs in Nigeria. Seventy three (73) entrepreneurs representing 89 percent say experience of entrepreneurs affects service quality of SMEs. Seven (07) entrepreneurs representing 9 percent say experience of entrepreneurs does not affect service quality of SMEs. But, two (02) entrepreneurs representing two (02) percent says he is yet to decide whether experience of entrepreneurs affects service quality of SMEs in Nigeria. That means experience of entrepreneurs affects service quality of SMEs in Nigeria.

To assert the above analysis, the null hypothesis (H_{02}) stating that entrepreneurs' experience significantly does not affect service quality of SMEs in Nigeria is tested using TABLE 4.1 and chi square (χ^2) statistical tool (see TABLE 4.2, 4.3 and 4.4).

TABLE 4.2: Observed Frequencies

Entrepreneurs Response	Yes	No	Undecided	Total
Entrepreneurs' experience affects service quality of SMEs.	73	0	0	73
Entrepreneurs' experience does not affect service quality of SMEs.	0	7	0	7
Undecided	0	0	2	2
Total	73	7	2	82

Source: (Survey Research, 2013).

The TABLE 4.2 above is used to determine the expected frequency in TABLE 4.3 below:

TABLE 4.3: Expected Frequencies

Entrepreneurs Response	Yes	No	Undecided	Total
Entrepreneurs' experience affects service quality of SMEs.	65	6	2	73
Entrepreneurs' experience does not affect service quality of SMEs.	6	1	0	7
Undecided	2	0	0	2
Total	73	7	2	82

Source: (Survey Research, 2013).

The values obtained in TABLE 4.2 and 4.3 above are used to determine chi square (χ^2) in TABLE 4.4 below:

TABLE 4.4: Computation of chi square (χ^2)

O	E	O - E	(O - E) ²	X ² = (O - E) ² / E
73	65	8	64	0.98
0	6	-6	36	6.00
0	2	-2	4	4.00
0	6	-6	36	6.00
7	1	6	36	36.00
0	0	0	0	0.00
0	2	-2	4	2.00
0	0	0	0	0.00
2	0	2	4	E
Total				54.98

Source: (Survey Research, 2013).

We recall that the degree of freedom (df) is determined by the formula below:

$$df = (\text{rows} - 1) \times (\text{column} - 1)$$

$$df = (3 - 1) \times (3 - 1) = 2 \times 2 = 4$$

The table value of chi square (χ^2) for four (4) degree of freedom at 0.05 (5%) is 9.48773 while the calculated value of chi square (χ^2) is 54.98. Therefore, we reject the null hypothesis (H_0) stating that entrepreneurs' experience significantly does not affect service quality of SMEs in Nigeria. This is because the calculated value of chi square (χ^2) is more than the table value of chi square (χ^2). The result is statistically significant for the reason that we rejected the hypothesis ought to be rejected. This discloses that entrepreneurs' experience significantly affects service quality of SMEs in Nigeria. This result is similar to the study conducted by Mawoli^[3] (2007) that says owner managers' experience has positive influence on SMEs growth in Nigeria.

TABLE 5.1: Does entrepreneurs' interest in business affects service quality of SMEs in Nigeria?

Entrepreneurs Response	Frequency (f)	Percentage (%)
Yes	3	4
No	78	95
Undecided	1	1
Total	82	100

Source: (Survey Research, 2013).

The TABLE 5.1 shows the responses of entrepreneurs on whether entrepreneurs' interest in business affects service quality of SMEs in Nigeria. Seventy eight (78) entrepreneurs representing 95 percent say entrepreneurs' interest in business does not affect service quality of SMEs. Three (03) entrepreneurs representing 4 percent say entrepreneurs' interest in business affects service quality of SMEs. But, one (1) entrepreneur representing approximately one (1) percent says he is yet to decide whether entrepreneurs' interest in business affects service quality of SMEs in Nigeria. That means entrepreneurs' interest in business does not affect service quality of SMEs in Nigeria.

To assert the above analysis, the null hypothesis (H_0) stating that entrepreneurs' interest in business significantly does not affect service quality of SMEs in Nigeria is tested using TABLE 5.1 and chi square (χ^2) statistical tool (see TABLE 5.2, 5.3 and 5.4).

TABLE 5.2: Observed Frequencies

Entrepreneurs Response	Yes	No	Undecided	Total
Entrepreneurs' interest in business affects service quality of SMEs.	3	0	0	3
Entrepreneurs' interest in business does not affect service quality of SMEs.	0	78	0	78
Undecided	0	0	1	1
Total	3	78	1	82

Source: (Survey Research, 2013).

The TABLE 5.2 above is used to determine the expected frequency table below:

TABLE 5.3: Expected Frequencies

Entrepreneurs Response	Yes	No	Undecided	Total
Entrepreneurs' interest in business affects service quality of SMEs.	0	3	0	3
Entrepreneurs' interest in business does not affect service quality of SMEs.	3	74	1	78
Undecided	0	1	0	1
Total	3	78	1	82

Source: (Survey Research, 2013).

The values obtained in TABLE 5.2 and 5.3 above are used to determine chi square (χ^2) in TABLE 5.4 below:

TABLE 5.4: Computation of chi square (χ^2)

O	E	O - E	(O - E) ²	X ² = (O - E) ² / E
3	0	3	9	E
0	3	-3	9	3.00
0	0	0	0	E
0	3	-3	9	3.00
78	74	4	16	0.21
0	1	-1	1	1.00
0	0	0	0	E
0	1	-1	1	1.00
1	0	1	0	E
Total				8.21

Source: (Survey Research, 2013).

We recall that the degree of freedom (df) is determined by the formula below:

$$df = (\text{rows} - 1) \times (\text{column} - 1)$$

$$df = (3 - 1) \times (3 - 1) = 2 \times 2 = 4$$

The table value of chi square (χ^2) for four (4) degree of freedom at 0.05 (5%) is 9.48773 while the calculated value of chi square (χ^2) is 8.21. Therefore, we accept the null hypothesis (H_0) stating that entrepreneurs' interest in business significantly does not affect service quality of SMEs in Nigeria. This is because the calculated value of chi square (χ^2) is more than the table value of chi square (χ^2). The test is not statistically significant and type II error (β) is committed for the reason that, we accepted the hypothesis ought to be rejected. This means entrepreneurs' interest in business significantly does not affect service quality of SMEs in Nigeria. This result is different from the study conducted by Mawoli (2007) that says owner managers' interest has positive influence on SMEs growth in Nigeria.

4.1 Results and Discussion

TABLE 6.1 Summary of Chi square Results

S/N	Independent Variable	Dependent Variable	Chi square (χ^2)		Decision Criteria	
			Calculated Value	Table Value	Hypothesis (H_0)	Accept or Reject (H_0)
i.	Education	Service quality of SMEs	42.50	9.48773	H_{01}	Reject
ii.	Experience	Service quality of SMEs	54.98	9.48773	H_{02}	Reject
iii.	Interest	Service quality of SMEs	8.21	9.48773	H_{03}	Accept

Source: (Survey Research, 2013).

Significance Level: 0.05 or 5% of the table value at 4 degree of freedom.

The above TABLE 6.1 shows summary of chi square results. The discussions of the results are as follow:

- i. Educational qualification of entrepreneurs significantly affects service quality of SMEs. This result is different from null hypothesis (H_{01}) stating that entrepreneurs' educational qualification significantly does not affect service quality of SMEs in Nigeria. This result clarifies that education is an instrument for national development as well as SMEs.
- ii. Experience of entrepreneurs significantly affects service quality of SMEs. This result is different from null hypothesis (H_{02}) stating that entrepreneurs' experience significantly does not affect service quality of SMEs in Nigeria. This reveals that experience is essential characteristic of entrepreneurs because it significantly affects service quality of SMEs in Nigeria.
- iii. Interest in business of entrepreneurs significantly does not affect service quality of SMEs. This result is the same from null hypothesis (H_{03}) stating that entrepreneurs' interest significantly does not affect service quality of SMEs in Nigeria. This means interest in business is not a motivating characteristic that makes entrepreneurs to improve service quality of SMEs they are operating in Nigeria.

From the above summary analysis, H_{01} and H_{02} disagree with the null hypotheses that were stated earlier. We therefore, accept H_{03} stating that entrepreneurs' interest significantly does not affect service quality of SMEs in Nigeria.

4.2 Conclusion and Recommendations

Service quality is necessary for the turnover and profitability of SMEs in Nigeria. Entrepreneurs involve in SMEs can provide better and qualitative services to their customers when they receive governments (local, state and federal) attention and recognition as engine for economic growth and development. So, governments must provide a policy that recognizes service quality of SMEs' entrepreneurs in Nigeria. The essential constituents that improve service quality of SMEs are entrepreneurs' characteristics. Education and experience characteristics affect service quality significantly and positively. But, entrepreneurs' interest in business is not a motivating characteristic that improve service quality of SMEs in Nigeria. Thus, the study recommends that:

- i. Entrepreneurs should be formally educated and acquired minimum of OND/NCE qualification before engaging in any form of business. This is because entrepreneurs' educational qualification affects service quality of SMEs in Nigeria.
- ii. Entrepreneurs should acquire experience in any entrepreneurship skills they are involved. The reason is that entrepreneurs' experience affects service quality of SMEs in Nigeria.
- iii. In spite entrepreneurs' interest in business does not affect service quality of SMEs, there is need to develop interest in entrepreneurship skills because it initiates changes in the activities of SMEs in Nigeria.

References

- [1] Kurfi, A.K. and Kurye, U.L. (2007). Globalization and Sustainable Development: Implications for Nigerian Entrepreneur. *Journal of Business Administration, Vol. No. 1 & 2*, pp. 1– 14. Printed by Ahmadu Bello University Press.
- [2] Scott, J. (2007). How SME owners' characteristics influences external advice and access to finance. *National Conference Held on November 2007 at Institute for Small Business & Entrepreneurship studies*. Retrieved November 24, 2013 from <http://irwingrayson.com/downloads/isbe07accessFinance.pdf>
- [3] Mawoli, M. A. (2007). Owner-manager Characteristics and Small Medium Scale Enterprises (SMEs) Growth: An empirical Review Study. *Journal of Business Administration, Vol. No. 1 & 2*, pp. 110 – 121. Printed by Ahmadu Bello University Press.
- [4] Vos, E. and Roulston, C. (2008). SME owner involvement and business performance: Financial security rather than growth. *Small Enterprise Research Journal, Vol. 16, No. 1*, pp: 70–85, June 2008. Retrieved November 24, 2013 from [ser-contentmanagement.com > archives > 16/1](http://ser-contentmanagement.com/archives/16/1)
- [5] Chittithaworn, C.; Aminul, I.; Keawchana, T. and Yusuf, D.H.M. (2011). Factors Affecting Business Success of Small & Medium Enterprises (SMEs) in Thailand. *Asian Social Science Journal, Vol. 7, No. 5*, pp: 180-190, May 2011. Retrieved November 24, 2013 from [www.researchgate.net/...Business... \(SMEs\).../32bfe50d7d58b1eaea.pdf](http://www.researchgate.net/publication/322222222/32bfe50d7d58b1eaea.pdf)
- [6] Shehu, A. M.; Aminu, I.B.; Kamariah, N.; Mat, N. and Nasiru, A. (2013). The Mediating Effect between Some Determinants of SME Performance in Nigeria. *Journal of Management, Vol. 3, No. 4*, pp: 237-242. Retrieved November 23, 2013 from <http://article.sapub.org/pdf/10.5923.j.mm.20130304.07.pdf>
- [7] Ojukwu, D. (2006). Achieving Sustainable Growth through the Adoption of Integrated Business and Information Solutions: A Case Study of Nigerian Small & Medium Sized Enterprises. *Journal of Information Technology Impact Vol. 6, No. 1*, pp: 47-60, <http://www.jiti.com/v06/jiti.v6n1.047-060.pdf>
- [8] Apulu, I. and Latham, A. (2011). Drivers for Information and Communication Technology Adoption: A Case Study of Nigerian Small and Medium Sized Enterprises. *International Journal of Business and Management Vol. 6, No. 5*, pp: 51-60, May 2011. Retrieved November 21, 2013 from www.ccsenet.org/journal/index.php/ijbm/article/download/10428/7445
- [9] Oyeniyi, (2009). Oyeniyi, O. (2009). Measurement Service Quality in Nigerian Telecommunication Industry. *Lapai International Journal of Management and Social Sciences (IJOMASS), Vol. 1, No. 1*, pp. 143-152.
- [10] Susman, G.; Warren, A. and Ding, M. (2006). Product and Service Innovation in Small and Medium-Sized Enterprises. *Sponsored Research Prepared for United States Department of Commerce, the National Institute of Standards and Technology Manufacturing Extension Partnership*. Retrieved November 24, 2013 from <http://www.smeal.psu.edu/cmtoc/cmtoc/research/nistnpsd.pdf>
- [11] Osuala, E.C. (2004). *Teach Yourself Business Management*. First edition, Africa-First Publishers Limited, Onitsha, Nigeria.
- [12] Srivastava, R. (2010). Status of Micro, Small and Medium Enterprises in Africa. Retrieved March 20, 2011, from www.140online.net/articles/current.
- [13] Gunnu, U. (2009). An Investigation into Small and Medium Scale Enterprises Funding and The Nigeria Stock Market: A Study of Ilorin Metropolis. *Lapai International Journal of Management and Social Sciences (IJOMASS), Vol. 2, No. 1*, pp. 94 – 103.
- [14] Ayyagari, M., Beck, T. and Demirgüç-Kunt, A. (2005). Small and Medium Enterprises (SMEs) Across the Globe. Retrieved March 25, 2010, from [citeseerx.ist.psu.edu/view doc /download](http://citeseerx.ist.psu.edu/viewdoc/download).
- [15] Osalor, P. (2010). Entrepreneurship and Micro, Small and Medium Enterprise (MSMEs): The Engine for Economic Growth and Wealth Creation. Retrieved November 02, 2011, from www.vanguard.com/2010/04/entrepre...or visit ezinearticles.com
- [16] Lucky, E.O. and Olusegun, A.I. (2012). Is Small and Medium Enterprises (SMEs) an Entrepreneurship? *International Journal of Academic Research in Business and Social Sciences January 2012, Vol. 2, No. 1*, pp: 487-496. Retrieved November 11, 2013, from <http://www.hrmar.com/admin/pics/545.pdf>
- [17] Kaski, T.; Ojasalo, K. and Toivola, T. (2010) Service Business Development in Small and Medium-Sized Enterprises (SME): A Case study on methods and tools enhancing SMEs' transformation to service dominant business logic. Retrieved November 21, 2013 from www.naplesforumonservice.it/.../Kaski,%20Ojasalo,%20Toivola%20Serv...
- [18] Yusoff, M.N.H.; Yaacob, M.R. and Ibrahim, M.D. (2010). Business Advisory: A Study on Selected Micro-sized SMEs in Kelantan, Malaysia. *International Journal of Marketing Studies, Vol. 2, No. 2*, pp: 245-257, November 2010. Retrieved November 24, 2013 from www.ccsenet.org/journal/index.php/ijms/article/download/8137/6165
- [19] Sharma, M.; Mehra, A.; Jola, H.; Kumar, A.; Misra, M. and Tiwari, V. (2010) Scope of cloud computing for SMEs in India *Journal of Computing, Vol. 2, Issue 5*, pp: 144-149, May 2010,. Retrieved November 21, 2013 from <http://arxiv.org/ftp/arxiv/papers/1005/1005.4030.pdf>
- [20] Hussain-Naqvi, S.W. (2011) .Critical Success and Failure Factors of Entrepreneurial Organizations: Study of SMEs in Bahawalpur, Pakistan. *European Journal of Business and Management, Vol. 3, No. 4*, pp: 96-99. Retrieved November 21, 2013 from www.iiste.org/Journals/index.php/EJBM/article/download/298/185

- [21] Sherazi, S.K., Iqbal, M.Z.; Asif, M.; Rehman, K. and Shah, S.S.H. (2013). Obstacles to Small and Medium Enterprises in Pakistan. Principal Component Analysis Approach. *Middle-East Journal of Scientific Research*, ISSN 1990-9233, Vol.13, No.10, pp: 1325-1334. Retrieved November 23, 2013 from <http://www.idosi.org/mejsr/mejsr13%2810%2913/8.pdf>
- [22] Schwartz, D. and Bar-El, R. (2004). Targeted Consultancy Services as an Instrument for the Development of Remote SMEs. A Brazilian Case. *International Small Business Journal*, Vol. 22, pp: 503-521, October 2004. Retrieved November 11, 2013, from <http://isb.sagepub.com/content/22/5/503.full.pdf+html>
- [23] Ihua, U.B. (2009). SMEs Key Failure-Factors: A Comparison between the United Kingdom and Nigeria. *Journal of Social Sciences*, Vol. 18, Vol.3, pp: 199-207. Retrieved November 23, 2013 from www.krepublishers.com/.../Journals/.../JSS-18-3-199-09-708-Ihua-U-B-T...
- [24] Jagoda, K (2010). The Use of Electronic Commerce by SMEs. *Journal of Entrepreneurs Practice Review*, Vol.1, No.3, Summer, 2010. Retrieved November 23, 2013 from <http://entrverson.com/epr/index.php/jep/article/viewFile/45/41>
- [25] Solé, M. (2012). Product Innovation and Technological Collaboration: A Combined Effect on SME Growth. Retrieved November 24, 2013 from <http://idem.uab.es/Tesina%20Mar%20Sol%20C3%A9%202.pdf>
- [26] Kowalkowski, C.; Witell, L. and Gustafsson, A. (2013). Any Way Goes: Identifying Value Constellations for Service Infusion in SMEs. Retrieved November 25, 2013 from <http://www.diva-portal.org/smash/get/diva2:606057/FULLTEXT01.pdf>
- [27] Bowen, M.; Morara, M. And Mureithi, S. (2009) Management of Business Challenges among Small and Micro Enterprises in Nairobi-Kenya. *Kca Journal of Business Management*, Vol.2, Issue 1. Retrieved November 11, 2013 from www.ajol.info/index.php/kjbm/article/download/44408/27917
- [28] Zaied, A.N.H. (2012) Barriers to E-Commerce Adoption in Egyptian SMEs. *International Journal for Information Engineering and Electronic Business*, Vol.4, No.3, pp: 9-18, July 2012. Retrieved November 24, 2013 from <http://www.mecs-press.org/ijieeb/ijieeb-v4-n3/IJIEEB-N4-V3-2.pdf>
- [29] Dlodlo, N. and Dhurup, M. (2013). Drivers of E-Marketing Adoption among Small and Medium Enterprises (SMEs) and Variations with Age of Business Owners. *Mediterranean Journal of Social Sciences*, Vol.4, No.14, PP: 53-66, November 2013. Retrieved November 24, 2013 from www.mcser.org/journal/index.php/mjss/article/download/1576/1586
- [30] Chu, H. M.; Kara, O.; and Benzing, C. (2008). An Empirical Study of Nigerian Entrepreneurs: Success, Motivations, Problems, and Stress. *International Journal of Business Research*, Vol. 8, Issue: 2, March, 2008. Retrieved November 23, 2013 from <http://www.freepatentsonline.com/article/International-Journal-Business-Research/190463117.html>
- [31] Apulu, I. and Latham, A. (2011). Drivers for Information and Communication Technology Adoption: A Case Study of Nigerian Small and Medium Sized Enterprises. *International Journal of Business and Management* Vol. 6, No. 5, pp: 51-60, May 2011. Retrieved November 21, 2013 from www.ccsenet.org/journal/index.php/ijbm/article/download/10428/7445
- [32] Akingunola, R. O. (2011). Small and Medium Scale Enterprises and Economic Growth in Nigeria: An Assessment of Financing Options. *Pakistan Journal of Business and Economic Review*, Vol. 2, No.1, PP: 78-97. Retrieved November 23, 2013 from http://www.journalsbank.com/pjber_2_2.pdf
- [33] Oluseyi, O. O.; Solomon, A. A. and Adekunle, O. B. (2013). Services of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and Small Business Survival in Ogun State, Nigeria. *Singaporean Journal of Business Economics, and Management Studies* Vol.1, No.11, pp: 31-43. Retrieved November 23, 2013 from http://www.singaporeanjbem.com/pdfs/SG_VOL_1_%2811%296.pdf
- [34] Oyelola, O. T.; Ajiboshi, I. O.; Raimi, L.; Raheem, S. and Igwe, C. N. (2013). Entrepreneurship for Sustainable Economic Growth in Nigeria. *Journal of Sustainable Development Studies* ISSN 2201-4268, Vol.2, No.2, pp: 197-215. Retrieved November 23, 2013 from infinitypress.info/index.php/jsds/article/download/67/59
- [35] Ogundele, O.J.K.; Hassan, A.R.; Idris, A.A. and Aliu, A.A. (2013). Ethical Problems affecting SMEs in Nigeria, and their Impact on E-Business Development. *International Journal of Economics and Management Sciences*, Vol. 2, No. 10, pp: 1-15. Retrieved November 23, 2013 from <http://www.managementjournals.org/ijems/210/IJEMSi2n10i1i131321.pdf>
- [36] Ofoegbu, E.O. Akanbi, P.A. and Joseph, A.I. (2013). Effects of contextual factors on the performance of small and medium scale enterprises in Nigeria: A Case Study of Ilorin Metropolis. *Journal of Advances in Management & Applied Economics*, ISSN: 1792-7544, Vol.3, No.1, pp: 95-114. Retrieved November 23, 2013 from http://www.singaporeanjbem.com/pdfs/SG_VOL_1_%2811%296.pdf
- [37] Srivastava, R. (2010). Status of Micro, Small and Medium Enterprises in Africa. Retrieved March 20, 2011, from www.140online.net/articles/current
- [38] Araoye, M.O. (2004). *Research Methodology with statistics for Health and Social Sciences*. First edition, Nathadex Publishers, Odo-Okun, Ilorin.
- [39] Osuala, E.E. (2005). *Introduction to Research Methodology*. Third edition, African-First Publishers Ltd., Onitsha, Nigeria.