

DURBAN UNIVERSITY OF TECHNOLOGY

**AN ANALYSIS OF BUSINESS INTELLIGENCE OF SMALL, MEDIUM AND MICRO
ENTERPRISES AND THEIR EFFECT ON CORPORATE GOVERNANCE IN THE
ETHEKWINI MUNICIPAL AREA.**

MLUNGISI HOPEWELL HADEBE

JULY 2022



**AN ANALYSIS OF BUSINESS INTELLIGENCE OF SMALL, MEDIUM AND MICRO
ENTERPRISES AND THEIR EFFECT ON CORPORATE GOVERNANCE IN THE
ETHEKWINI MUNICIPAL AREA.**

Submitted in fulfilment of the requirements of the
degree of Master of Management Sciences
Specializing in
Business Administration
in the
Faculty of Management Sciences
at the Durban University of Technology

MLUNGISI HOPEWELL, HADEBE

JULY 2022

Supervisor: _____ Date: July 2022

Co-Supervisor: _____ Date: _____

DECLARATION

I hereby certify that this thesis titled **An Analysis of Business Intelligence of Small, Medium and Micro Enterprises and their effect on Corporate Governance in the eThekweni Municipal Area**

is my original work. All sources cited herein are indicated and acknowledged by means of a comprehensive list of references.

I certify that the work contained in this thesis has not previously been submitted either in its entirety or in parts for a degree at this or any other University. Where this work used information or writing that belonged to other people such as data, pictures and graphs, the source through which the information was acquired was acknowledged.

Signed _____
M H Hadebe

I certify that the above statement is correct.

Signed _____
PROFESSOR B I DLAMINI

Faculty of Management Sciences
Durban University of Technology
Durban

ABSTRACT

This study was initiated on intelligence because firms nowadays are developing at a faster pace. Business intelligence is projected to play a critical part in assisting policymakers at every point of their activities to ease making decisions. This expresses why business intelligence has become one of the key areas of interest to workplace management which without the right implementation to governance, it would not be feasible to realize the likely gains that the implement can offer. Consequently, it is apposite to procure a business intelligence governance structure, which represents a subsection of corporate governance. Because intelligence is needed for improvements not only in business but all organizations this study aims to explore the extent to which SMMEs operators recognizes it as a tool that guarantees successful corporate governance. The study also examined the skill of the SMME managers and operators on how they can impart business intelligence into their business to ensure effective corporate governance in their area of operation. In the study, the issues that dampen the use of intelligence in business for the development and operations of SMMEs were investigated. The inherent basis under which this research was taken on was that of human behavior of SMME managers and their underlings expressly how they can use their intelligence to contribute to humanity and subsist the competitive market.

Simple random sampling was employed to accumulate data from entrepreneurs in the eThekweni Municipal Area. An aggregate of 200 entrepreneurs responded to the survey, which has made the sample of the study. The elicited data was obtained and evaluated on SPSS (version 25) and generated both descriptive and inferential statistics. The basic conclusions of the study were that the entrepreneurs stated that planning, organizing, coordination, controlling, creativity, team spirit and decision making were highly noteworthy in determining and operating a thriving business. A contest emanating from respondents was that they were unable to adapt themselves to the environment where they can seize opportunities. However, some of them have the interest of their environment at heart to invest their effort for the growth and its development. The main recommendation that is made here is that entrepreneurs must learn how to familiarize themselves to realise business opportunities amid nothing to form something reasonable in the environment. The entrepreneurs must keep their actions, activities, conduct and performance in check where

they can use the communicative elements of knowledge, skills, attitude, values, and competence to the advantage of mitigating social problems and making gains.

ACKNOWLEDGEMENTS

To all those individuals who have contributed to this study by way of encouragement, professional advice and valuable assistance, I wish to express my sincere appreciation:

- Prof BI Dlamini, my supervisor, for his professional guidance and endless support throughout the period of this study.

- Moses Kotane Institutes, for their financial support

- Osmoz Consulting for their assistance with the statistical analysis.

- Mr. Brian Vika Simelane for general support.

- The library staff of the Durban University of Technology (Riverside Campus) for their efficient service.

- Mr. Vumani Phoswa for his encouragement.

- My wife Siphokazi, sons Wandile, Luthando and Lwaluhle for their patience and encouragement.

Table of Contents

CHAPTER ONE	11
ORIENTATION AND OVERVIEW OF THE STUDY.....	11
1.1 Introduction	11
1.2 Brief Literature Review	12
1.3 Rationale for the study	13
1.4 Relevance of research area.....	13
1.5 Research Problem	14
1.6 Aim of the study.....	16
1.7 Research Objectives.....	16
1.8 Limitation of the study.....	16
1.9 Structure of the thesis	16
1.10 Concluding summary	17
CHAPTER TWO	18
LITERATURE REVIEW	18
2.1 Introduction	18
2.2 Theoretical framework	19
2.3 The conception of business intelligence.....	22
2.3.1 Defining intelligence	22
2.3.1.1 The significant impact of planning in business	24
2.3.1.2 The value and importance of organizing as a tool of business existence.....	25
2.3.1.3 Coordination as a means of enhancing the performance level of entrepreneurial activities. ...	27
2.3.1.4 Controlling as a fundamental function of management.....	29
2.3.1.5 Ensuring business survival by making good decisions	30
2.3.1.6 The impact of creativity in entrepreneurship.....	32
2.3.1.7 Understanding the importance of teamwork by SMME managers and entrepreneurs within the sphere of the business environment	34
2.3.2 Business intelligence (BI)	35
2.3.2.1 The importance of Business Intelligence to an entrepreneur	36
2.4 Corporate governance	38
2.4.1 Transparency in governance.....	39
2.4.2 Accountability in governance.....	40
2.4.3 Reliability in governance	41
2.4.4 Fairness	42

2.4.5 Risk-taking.....	43
2.4.6 Problem-solving	44
2.5 Concluding Summary	45
CHAPTER THREE	47
RESEARCH METHODOLOGY	47
3.1. Introduction	47
3.2 Rationale for the study	47
3.3. Research design	47
3.4. Sampling Method.....	48
3.4.1. Target Population	48
3.4.2. Selection of the Sample	48
3.5. Data Collection Methods	49
3.5.1. The Research Instrument.....	50
3.5.3. Administration of the Questionnaire.....	50
3.6 Data Analysis.....	51
3.7 Limitation of the Study.....	51
3.8 Delimitations.....	51
3.9 Ethical Considerations.....	51
3.9.1 Voluntary Participation	51
3.9.2 Anonymity.....	52
3.9.3 Confidentiality.....	52
3.10 Concluding summary	52
CHAPTER FOUR	53
PRESENTATION AND DISCUSSION OF RESULTS	53
4.1 Introduction	53
4.2 Results.....	53
4.2.1 Demographic information.....	53
4.2.2 Decision making	60
4.2.3 Handling of pressure	63
4.2.4 Customer’s Satisfaction.	67
4.2.5 Analytical workforce	71
4.2.6. Environmental flexibility	75
4.3 Concluding summary.	79

CHAPTER FIVE	81
CONCLUSION AND RECOMMENDATIONS.....	81
5.1. Introduction	81
5.2. Research Objectives.....	81
5.2.1 Addressing the first research objective.	82
5.2.2 Addressing the second research objective.	82
5.2.3 Addressing the third research objective.	83
5.2.4 Addressing the fourth research objective.	84
5.2.5 Addressing the fifth research objective.	85
5.3 Recommendations	86
5.4. Proposed future research.	86
5.5 Conclusion.....	87
REFERENCES	88
Appendix 1: Letter of Information	101
Research Questionnaire.....	102

LIST OF ACRONYMS

- BI Business Intelligent
- DTI Department of Trade and Industry
- NEPA Ntsika Enterprise Promotion Agency
- SEDA Small Enterprise Development Agency
- SEFA Small Enterprise Financial Agency
- SMME's Small, Medium and Micro Enterprise's
- SPSS Statistical Package for Social Sciences

CHAPTER ONE

ORIENTATION AND OVERVIEW OF THE STUDY

1.1 Introduction

In today's market-oriented economy, the importance of corporate governance is growing because of its value. Corporate governance is expected to ensure transparency that serves the welfare of all stakeholders, irrespective of whether they are big or small (Van Belle and Dawson 2013). Governance, as described by Van Meerkerk and Edelenbos (2014), comprises the guidelines, rules, procedures, and decisions established to influence corporate conduct. Governance decrees that each person in an establishment adheres strictly to the appropriate and transparent decision-making progressions and that the welfare of people such as owners, managers, workers, dealers, and clients is secure.

In the business context, Majeed, Aziz and Saleem (2015) state that corporate governance is the basis of directions, practices, and procedures through which corporations are overseen. The standard set by any corporation or business ensures that the rights and duties of individuals are delivered appropriately. A corporate system with ethical governance requires that the management of an established acts in the best interests of all. Good corporate governance assists businesses to form trust with shareholders and the environment. It also supports the promotion of economic practicability by generating a long-term venture prospect for market members (buyers and sellers). Dissolute corporate governance on the other hand can bring distrust to a company's trustworthiness or commitment to business owners, all of which can have severe downsides for the business's financial vigour (Majeed, Aziz and Saleem 2015).

Mainela, Puhakka and Sipola (2018) note that to subsist in today's environment, organizations and individuals need intelligence to follow the principles that direct their style of living, behaviour, and existence. Just as the need for intelligence applies to individuals, likewise, it applies to the corporate establishments. Having business intelligence helps organizations and entrepreneurs to realize long-term corporate success and economic growth. According to Mainela, Puhakka and Sipola (2018), business intelligence gives direction to the owners and managers, particularly on

how the goals and strategies of the company can be implemented, how to instill control, how to lower wastages, reduce scandal and risks of failure, and mismanagement of available resources. It displays a organization's level of integrity and the pathways of doing things. Vibrant corporate governance also permits an establishment to make the right choices that profit all its stakeholders in so doing, letting a business place itself as a striking choice of stakeholders if its financial values are sound. Debauched corporate governance results in the failure of a business and in insolvency. For entrepreneurs to move their businesses forward and acclimatize swiftly to varying corporate and market environments, it is important that they display proficient intelligence so that they can sustain their operations and thus enable themselves to make quantifiable decisions that promote their businesses so as to remain relevant in the competitive business environment.

1.2 Brief Literature Review

Small, Medium and Micro Enterprises are acknowledged in most developing countries of the world, and the same applies to South Africa, because of their significant contribution to economic development (Adegbuyi, Akinyele and Akinyele 2014). They have a productive impact on aspects such as job formation, poverty reduction and usually, the channel that leads to the development of bigger businesses (Wickramaratne, Kiminami and Yagi 2014). For this reason, it has been the central discourse of policy deliberations in many countries owing to their contribution to improving the standard of living of the public which is why governments aim at investing in entrepreneurship as a means of encouragement to this division. Regardless of this, the poverty level keeps increasing at a faster pace owing to the increasing growth of the populace (Tshikovhi and Shambare 2015).

South Africa, like other countries, has to deal with environmental crises like poverty, unemployment, hunger and insecurity, amongst others the upshot of which is rampant indigence amongst the people of the rural areas (Sitharam and Hoque 2016). This situation has forced the government to be actively involvement in investing in SMMEs as it recognizes their importance for the economy. Similarly, in the eThekweni Municipal region, the development of the area in terms of sectors like the manufacturing industry, commerce, transportation and tourism has influenced people's movement into the area, thus causing the area to be over-occupied, hence, the

expectation that the population needs have to be met to ensure that available resources are sufficient to satisfy these needs by creating jobs.

1.3 Rationale for the study

Living a good life is the focus of the most people universally (Renko 2013). To ensure the realization of dreams, people move from one location to another in search of a better life. This applies in a developing country such as South Africa where youngsters residing in rural or semi-rural areas migrate to the cities in search of job opportunities (Hussain, Bhiyan and Bakar 2014). If assistance is provided to help these people to advance their potential entrepreneurial skills in their areas of residence, they might not migrate.

In this regard, Tehseen and Ramayah (2015) state that SMMEs contribute to a nation's development across the globe especially in job finding, income redistribution and alleviating poverty amongst others. Despite their contributions to economic development however, the failure rate of SMMEs is increasing thereby affecting their credible image in the world of business (Davidsson 2015).

Turay (2017) observes that the South African government has made several efforts to empower the activities of SMMEs in the country without being convincingly successful. (Connelly *et al.* 2018) established that reasons for the dwindling state of SMMEs include: a shortage of skills; lack of education; and insufficient capital base; lack of business intelligence and the use of old forms of technology.

1.4 Relevance of research area

Nwokolo (2015) states that the dynamic changes that occur in the competitive world of business have necessitated the intelligence of managers which is needed to integrate and deliver good results using business information. SMMEs are susceptible to risk, which is why there is a need for business intelligence as leverage to their development and its assessment so as to be able to control the weaknesses and strengths in particular where a business venture is a newly-established entity (Nwokolo 2015).

Wales (2016) sees the reason for underperformance of SMMEs as deficient use of business resources that capture intelligence such as skills, knowledge, innovativeness and other competencies needed for the efficient running of enterprises regarding technical issues, finance related matters and human issues. It is therefore important that SMME operators be intelligent and have a thorough understanding of the environment where they serve if they are to be dominant in the market, create values and impact meaningfully on the economic development of their area.

It is in line with the aforesaid, that this study seeks to examine the extent to which SMMEs operators recognizes intelligence as a tool that guarantees successful corporate governance in the area where they serve.

1.5 Research Problem

Naicker and Peters (2013) contends that small businesses are the mechanism for economic development across the globe. However, one of the major challenges faced by small businesses is the lack of business intelligence needed to run a successful enterprise. This situation has resulted in the slowing down of their growth despite the support received from the government in terms of finance and training agents. Examples of these are the Department of Trade and Industry (DTI); Small Enterprise Financial Agency (SEFA); Nstika Enterprise Promotion Agency (NEPA). In South Africa where small businesses play the dominant role in about 80% of the business sector, the developmental level is dwindling, and many small businesses fail to reach maturity. Small business expansion in the eThekweni Municipal area is no exception.

Regardless of the above-stated organs, Trivellas and Reklitis (2014) state that SMMEs which are deficient in business acumen need to oversee their operational undertakings if not the effect which hinders the growth and development of the small enterprise. Amongst the highlighted factors cited by the authors, hindering the growth of small businesses are poor financial management skills; poor credit records; overtrading; poor access to information and or lack of courage to face failure, amongst others.

Tshikovhi and Shambare (2015) support the idea that competitive weakness, lack of market intellectual and managerial leadership, inability to adapt to change, excessive overhead and

operating costs, lack of knowledge of information technology, amongst others, affect the optimization or operational efficiency of SMMEs in their respective areas of business.

Sanchez, Marin and Morales (2015) perceive business intelligence as a conduit to further the self-development competencies needed to structure a business foundation in any respective organization but admit making an effective choice on different matters in an organization is a herculean task, especially for the people in the position of authority. In addition, cordial relationships need to be put in place to carry out functional roles of leadership, coaching and mentorship with the co-workers (Sanchez, Marin and Morales,2015).

Ngubane (2015) states that South Africa is undergoing “an unemployment crunch” where the daily increase in the population outweighs the number available resources, the effect of which has led to people struggling to survive for their living, hence, there is a need to devise a scheme for ensuring the continued existence of society, part of which is creating jobs where people can fend for themselves (Ngubane 2015).

In the province of KwaZulu-Natal in South Africa, the eThekweni Municipal area is no different from entrepreneurship in other regions; the same barriers that affect the sustainability of business effect as their counterparts in other municipal areas in the country (Nze 2016). The kind of poverty level experienced by the people of all the regions has forced them to find means of sustenance, and thus made people venture into the business without having the obligatory business intelligence to set in motion a thriving operation.

It is vividly clear that other resultant components such as insufficiency of capital; poor infrastructural facilities and the problem of insecurity, amongst others, pose serious challenges that militate the growth of small businesses in South Africa (Nzama and Ezeuduji 2020). For the reason that the high rate of unemployment in the country is now cause for concern, especially amongst the youth. SMMEs can be a way out of this cankerworm. There is a need for business intelligence of entrepreneurs to coordinate, control and manage their business particularly, the issues that can hamper their business from getting thrive

1.6 Aim of the study

Wiid and Diggins (2013) view a research aim as the concentration of what a study requires to ascertain which inferences can be drawn. The goal of this study is to evaluate the extent to which entrepreneurs in the eThekweni Municipality recognizes business intelligence as a tool that guarantees successful corporate governance in the area where they serve .

1.7 Research Objectives

Liučvaitienė and Peleckis (2012) suggest that objectives are explicit factors that indicate the actions required to achieve the aim or goal which was initially set. To achieve the aim, the objectives of this study were as follows:

- To ascertain whether or not SMME operators can make better business decisions.
- To examine the level at which managers can handle business pressures.
- To analyse whether or not SMMEs operators understand how to satisfy the needs of their clients.
- To assess the managers' ability to engage in practices that allow the analytical workforce.
- To establish the flexibility of SMME operators in the environment and their ability to observe business trends

1.8 Limitation of the study

This study will focus only on the eThekweni Municipal Area, and this might prevent the generalization of findings.

1.9 Structure of the thesis

This thesis comprises five chapters, where:

- i. **Chapter one** provides an overview of the study. It describes corporate governance as a major concern encountered in today's organizations, the use of SMMEs as an instrument of change in economic development, and the need for SMME managers to be intelligent in

order to survive in the competitive business environment and in particular, in the eThekweni Municipal area of KwaZulu-Natal in South Africa. This chapter also presents the statement of the problem, study objectives, significance, and the limitations of the study.

- ii. Chapter two** reviews the relevant literature pertaining to the study by providing a comprehensive look at business intelligence and its sub-components, planning, organization, coordination, control, creativity, team spirit and decision making. It also discusses corporate governance, particularly how impacting how the manager can correlate business intelligence to enhance operational activity.
- iii. Chapter three** outlines the research methodology used to carry out this study. The chosen research design is explained because it is descriptive and quantitative. This study uses a probability sampling design to ensure that SMMEs on the municipality's list have a known and equal chance of being selected. The study uses a questionnaire as a research instrument to collect data through simple random sampling. Statistical methods and analysis for this research study relied on SPSS (Statistical Package for the Social Sciences).
- iv. Chapter four** presents and interprets the findings of the study.
- v. Chapter five** concludes the study, makes recommendations for future research and for entrepreneurs.

1.10 Concluding summary

This chapter provided an overview of the study by revealing the objectives, the problem statement, as well as the research questions which serve as a guide on which the focus and plan of the study is to be conducted. Furthermore, the background of the study, which aids the comprehension of the basis on which this research study is conducted in the eThekweni Municipal Area was highlighted. The following chapter will expand on the concepts of business intelligence and its impact on SMMEs, taking into account what it contributes to the mode of corporate governance in the eThekweni Municipal Area of South Africa. The next chapter reviews scholarly work on competence and sustainable development and also discusses an appropriate theoretical framework.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Making a success of every endeavour warrants the application of intelligence (Nelsen 2015: 87). With intelligence, people have a propensity to acquire the reasoning abilities to understand, develop ideas, coherently, thinking, form opinions and employ knowledge (Harrison, Mason and Smith 2015; Wright, Maylor and Becker 2016). According to Neubert *et al.* (2015: 238) and Mayer, Caruso and Salovey (2016: 291), the application of intelligence is fundamental in solving problems, influencing abilities as well as helping make all the aspired dreams come into existence, while, in addition, Kulkarni, Robles-Flores and Popovič (2017: 516) note the use of language to communicate well.

Villamarín and Diaz Pinzon (2017: 48) observe that today, the application of intelligence is not limited to individuals adopting the use of it to run their private lives, businesses too have started to give credence to intelligence because it provides a good pathway to success. This is because their chance of survival depends on how they can adapt their skills to their respective environments using business intelligence to make better decisions and oversee their corporate governance.

In the opinion of Arnott, Lizama and Song (2017: 58) and Lennerholt, van Laere and Söderström (2018: 5055), business intelligence provides the users with the information needed to control and make quick decisions that can assist in taking viable advantages. Bruwer, Siwangaza and Yolandé (2018: 2) note that organizations such as Small, Medium and Micro Enterprises (SMMEs) are not excluded in this regard because having business sense not only assists them to deal with operational expenses, it increases returns, boosts their profit margins and improves competence. Business intelligence offers support to entrepreneurs, managers and their underlings by enabling them to coordinate key information from a considerable volume of indistinct data and converting this into information that permits making active strategic choices while also improving work experience and business productivity.

In corporate governance, business intelligence enables management to generate actionable information that provides key perceptions that show the main conduct of people (workers and

patrons) and what they need and detest most (Polyvyanyy *et al.* 2017; Jayakrishnan, Mohamad and Yusof 2018). Asiegbu (2020: 121) contends that business intelligence can contribute to getting business aspirations and objectives realized. Entrepreneurs, in their relationships with clients through calls, heart-to-heart communications, and correspondence, amongst other ways can systematically be evaluated by their intelligence and the teams they direct (Nghah and Salleh 2015; Baltacı 2017; Rodrigues *et al.* 2019; Majukwa, Fan and Dwyer 2020). This is to illuminate aspects such as shoppers' preferences; the complexities encountered by the customers; their responses to offers; and any mechanized shopping experience. SMMEs using intelligence to direct, evaluate and manage their corporate governance can develop transition rates and much more in the world of business.

This chapter analyses the literature on the two variables under study; these include the business intelligence of SMME managers and corporate governance. The elements that generate the said variables and the values that underline this assessment are dealt with below.

2.2 Theoretical framework

This study is founded on the concepts of knowledge of management and behaviour. Because business intelligence and knowledge of the past and present are crucial to future operational achievement, it is essential to give a sketch of the development of management theory. The theory of intelligent management is reflected in several theories of management. Management experts and intellectuals investigated administration issues and hypothesized the best philosophies of managing an enterprise, organization or society. However, management in its early days was uncertain about what the behaviours and components of management were.

Along with the initial theorists of management was Fredrick Winslow Taylor. In 1909 he founded the Scientific Management Association with his team-mates to delve into the work system and intelligence. Their study focused on how work was done and how job operations influenced worker output. Taylor's idea revealed that making people work harder than their normal capacity was not as effective as improving the method with which the work was performed, hence, he suggested that by improving methods make jobs easier to understand, production would increase. He further

developed his idea that to promote competence in the workplace, employees and managers must try to team up with one another to increase work productivity.

In promoting the theory of administration, Fayol (1949: 66), a behaviorist also perceived management as a core structure of social connection. The author formed his ideologies built on his own work experiences with the assumption that tactical planning incorporated the understanding of aspirations and aims of an organization, and one needed to take action to attain target desires. Planning is an organized procedure that helps organizations to perform the current and potential pursuits to fulfil imagined objectives. Henry Fayol opined that to realize intentions and ideas one had to include improving active work procedures and standards, equipping others with richer knowledge and developing their skills. According to the author, possessing ambitious intelligence as a leader not only leads to good corporate decisions, it also contributes to performance amelioration.

Adams (1965: 268), proposed the theory of equity; that people desire to be considered comparatively regarding their equivalents. A disparity exists when a person feels disregarded despite his or her effort and input or sensing an iota of bias compared with how others are treated. Skills, intelligence education, control and direction, passion and intuition of employees applied on the job should be noted. In the author's view, the perception of a person about disparity generates pressure, hence, leaders must coordinate and arrange their tasks and people in a logical manner to keep resources moving toward the established goals in the ordering function.

Decades ago Sternberg (1985: 40), proposed the Triarchic Theory to explain intelligence. This theory is founded on the description of intelligence as the capacity to realize achievement that is centred on the standards and sociocultural framework of an individual. Based on this theory, the dimension of intelligence can be categorized into three facets: Analytical, creative, and practical. Analytical intelligence refers to componential intelligence that is used to examine or consider drawbacks and arrive at decisions. This is what a conventional intelligence quotient test gauge. Creative intelligence is the skill needed to exceed further than what is presented to establish and narrate attractive concepts. The nature of this intelligence entails creativity, invention and problem-solving. Lastly, practical intelligence is the talent that people utilize to resolve difficulties that challenge them in their daily encounters especially when they discover the excellent fit in

themselves and the needs of the environment. Acclimatizing to the needs of the environment involves the use of understanding gained from intelligence to decisively modify oneself in with the changing environment.

Nonaka and Takeuchi (1995), maintain that through knowledge, management theory is based on the approach to knowledge creation to enhance human and intellectual capital. In their understanding, the approach of creating knowledge involves the collection, combination, and transfer of knowledge assets. Intelligence in people and organizations can be enhanced and categorised under two major categories which include an explicit and tacit form. The explicit category of knowledge is an officially recorded form where ideas, codes of conduct for the organization, work policies and operating procedure for a job or activities are documented for re-use in a time of need. Tacit knowledge relates to a specific practical context of belief and experience. It is personally known by a person and is context-specific and physical. Tacit knowledge is very pragmatic and tricky to verify, document and express. The sharing of knowledge under this category involves learning, hence sharing of knowledge can only be spread by the team working with the expert possessing it and constant training to gain skills. The authors found that a knowledgeable operative brings added value to the product or service due to the intelligence he or she possesses and uses it in the course of work.

Through the stewardship theory, Muth and Donaldson (1998: 9), examine the upright behaviour of managers and their interaction system when directing the activities in the organization. The authors found that monetary benefit is not unequivocally the only driver of management conduct and, besides, managers need intelligence to realistically govern the enterprise for the owners. Accordingly, impartial ownership is not regarded as fragility in stewardship theory as shared behaviours that are thought to be the inherent behaviour of managers, therefore, if the culture of an establishment has a socialist direction, this will have effects on the longstanding affiliation and allegiance that the managers have for the business. Muth and Donaldson (1998), support the view that directing the affairs of the business can be effective if the management of an establishment is efficient and has in-depth intelligence regarding organisational schemes such as access to information, records, documents, and specialized experience.

In light of the above, fulfilling the crucial responsibilities of corporate governance needs the creation of prototypical guidance based on intelligence and particular, how to effectively perform

a specialized activity in a modern economy. Because the role of small and medium-sized businesses is increasing, it is important that business owners, managers and their underlings be equipped with intelligence to cope and adapt to the changing needs of the clients and their environment (Bandera *et al.* 2017: 165).

2.3 The conception of business intelligence

Before addressing the concept of business intelligence, it is important to justify intelligence in general because this construct affects everybody and not only SMME managers or business owners.

2.3.1 Defining intelligence

Intelligence, according to Brackett, Rivers and Salovey (2011), is fundamental to everybody. People use intelligence to sort out many great deals such as to recognize events of reality, make a creative change or good transformation and embark on meaningful ways of living amongst others. Brackett, Rivers and Salovey (2011) states that intelligence is the mental representation of instinct, self-consciousness, empathy, expressive rationality, analysis, planning, creativity, intense reasoning, and problem-solving. Additionally, intelligence reveals the fervour of individuals to learn, be inventive and be flexible enough to cope with the environmental needs, challenges or situations that emerge in society. Intelligence according to Brackett, Rivers and Salovey (2011), can offer the users the chance of assessing opinions on which to devise plans and strategies to make the right decisions, hence, with an advanced level of intelligence as a quality, a leader can exhibit a greater amount of transformational leadership style. This implies that entities with a high level of intelligence can direct and control more realistically in culturally diverse environments.

Emmerling and Boyatzis (2012) refer to intelligence to signify competency in a person, or an individual's perception, knowledge and skills employed to understand and coordinate situational occurrences or put actions into performance. The roles presented by intelligence include self-alertness, behavioural management, public enlightenment, and relationship regulator. Intelligence, as acknowledged by the authors, assists in developing a person's abilities assists teamwork, sustains effective leadership, reduces stress, and improve creativity as well as innovation.

Keung and Rockinson-Szapkiw (2013) state that an individual's competence to act and act excellently in generally innumerable settings can be described as intelligence. The classes of intelligence in a person, as observed by the authors, are metacognitive, cognitive, motivational and behavioural forms. Metacognitive intelligence supports an individual in understanding and being receptive to the public. Cognitive intelligence equips the person possessing it with informative knowledge and understanding, regarding how they are comparable and dissimilar. The nature of motivational intelligence is the type that shows the level of energy implemented by an individual to learn about management in any cross-cultural positions. Behavioural intelligence is the skill often used to perform applicable oral and unwritten behaviours under a different state. The outcome of the study proved that a dynamic, optimistic relationship subsists between cultural intelligence factors and transformational leadership in international college heads, hence, to select leaders and train them in such a way that they can impart knowledge and control others, the leaders must be ready to embrace social intelligence as a vital factor in making change.

Njoroge and Yazdanifard (2014) see intelligence as the logical aptitudes of knowledge and skills required to adapt to a situation and make decisions in any geographical settings. These individuals are extremely intelligent beings because they bank on their intellectual abilities for survival. The intelligence of man is what makes him remarkably exceptional and thrive. The intelligence in the persons possessing it discloses his or her behavioural capacity and experience on job performance. With a high level of intelligence, a person can positively organize actions and impart these gifts to good effect without having reservation about his or her decision.

Businesses, according to Allameh *et al.* (2015: 84), have engrossed the thoughts and impressed the hearts of their clients through the combination of shared and emotive intelligence. Shared and emotive intelligence prepares leaders and their subordinates with experiences to transform weaknesses into positives. This intelligence in employees, managers and entrepreneurs helps them to operate and build a community of practice without discrimination. It allows for a stronger relationship to be built among individuals in workplaces and society. Moreover, people can turn their intention into action using intelligence to accomplish multifarious goals.

From the above, demonstrating business intelligence is important in attaining the corporate desires of a vision and mission statement for business. To perform meaningfully as a service provider and

ensure market retention, SMMEs must have a good spirit of planning, organizing, coordinating, controlling, creativity, using team spirit and decision making. These elements will be analytically described to evaluate how they aid the intelligence of managers or entrepreneurs in the hereunder section.

2.3.1.1 The significant impact of planning in business

Planning is a significant management tenet consists of establishing goals and deciding the course of action for accomplishing those goals (Beauregard 2012). Planning, according to Healey (2013), demands that a planner be cognizant of situations confronting an organization at present along with designs to withstand future occurrences Likewise, planning warrants that administrators be excellent decision inventors. Kumar, Raizada and Biswas (2014) add that the crux of planning is to discover prospects and risks in the future while correspondingly developing strategies to contest the environmental pressures as the conditions occur.

In opinion of Wirtz *et al.* (2016), the tactical value of planning to an individual and many organizations cannot be overstated. To individuals, planning hinges on the things that a person proposes to do or wishes to accomplish. Similarly, when relating planning to business or controlling, planning particularly for the business operators indicates the continual management practice of forestalling and valuing the future conditions of the environment as well as creating ideas and deciding on the strategies needed to reach the set goals be they those established with long- or short-term visions. The findings of Wirtz *et al.* (2016) revealed that where the managers or entrepreneurs operate without a plan as a formulating strategy, the operational activities were often exposed to faults or mistakes. The effect of this can result in unjustified delays in work or business operations and a waste of resources. However, a correct implementation of a plan can assist a manager or an entrepreneur to organize resources and activities competently in order to accomplish goals realistically.

Kerzner (2017) highlights planning as a precondition for achieving the valued aspirations of a business enterprise, emphasizing forecasting as it offers a means for appraising the future and outlining a plan of action. The rationale behind planning is to expand the innovative and creative guidelines that navigate the organization's endeavours in the market setting. Even though setting a plan can be complicated sometimes, the author maintains that directorial planning can be made correctly if future happenings are foreseen properly.

Reichenberg, Siddiqui and Wogrin (2018) describe planning as an “intellectual workout” as it correlates to thought or rational judgement before embarking on what to do, how to get things done when to do what and who is to get things done. Planning can be adopted at different points. The classification of planning according to Reichenberg, Siddiqui and Wogrin (2018) can be divided into the categories of corporate, strategic and operational types. Planning done for the whole organization can be referred to as corporate planning. This type of planning sets the path for realizing the fundamental objectives, schemes and procedures for an enterprise as a unit. Corporate planning incorporates a variety of operating plans and prepares for forthcoming emergencies. It comprises the set of ideas required to organise the job, persons and organisations to ensure that objectives are achieved. The nature of strategic planning is the type that demonstrates how to realize structural intentions with the existing reserves. The making of the strategic plans is often coordinated by the core management in the business. They “fix” the ethics of the organisation and the plan to accomplish objectives. The form of strategic planning is long term in nature and offers lucidity in the business's strategies and pursuits for a long period. Lastly, the operational planning, which otherwise can be identified as tactical or short- term planning typically, is prepared to cover a year. Fashioning operational planning includes the transition of strategic plans into complete and detailed action plans. Habitually, the strategic plans are formulated to support the organisation in its present form and what prevails in the existing markets. Routinely, operational planning is performed by the lower-level class of management. The feat of operational planning hinges on the swiftness and resistance with which the leaders can act to meet sudden conditions.

The above discussions imply that planning is a strong pillar on which all other ideas, thoughts, and beliefs are founded. To have a sense of direction where efforts, hopes, operational activities, business endeavours, people’s conduct and performance are not derailed in the corporate world, SMME managers or operators must be competent and conversant with how to set a plan. This is to assist them in maintaining orderliness where their business system is organized to permit decision making.

2.3.1.2 The value and importance of organizing as a tool of business existence

Organizing is very intricate because it encompasses a coherent evaluation of necessities, human resources, finances, and values. After the establishment of a plan, a manager can start to organize his or her activities (Murphy 2013).

Organizing, according to Czarniawska (2014), is a method of appointing and coordinating responsibilities, behaviours and resources to accomplish fundamental objectives. This signifies that the managers or the business owners must design procedures for implementing the policy. The organising activity's goal line of change includes the foresight, purpose, ambitions and plans of the business. A plan must be prepared to determine which activities need to be performed, which resources need to be utilized, and who will undertake the activities to reach the enterprise's dream, purpose, and ambitions. For this reason, there must be clear communication and moral coordination that fosters strong teamwork amongst the people and the units performing the duties. In this regard, people (entrepreneur, managers, underlings, and clients) will know their liability and power, the measures that must be assumed or the systems to practice, as well as the resources to be adopted. The authors contend that proper organising means that the shared and coordinated efforts of management have greater influence on operative results than the sum of individual efforts.

Constantinescu, O'Reilly and Behrens (2016) share similar view of Czarniawska (2014) that organizing as the process of ordering and categorizing events to be completed, specifying, and entrusting the mandate, stipulating obligations, and creating interactions among individuals to permit working together competently towards realizing the envisioned objectives. Organizing can further be described as a system of identifying the preparations needed to accomplish the aims of the enterprise and execution of strategies. It involves the assemblage of activities into work, the mission of jobs and activities into sections comprises persons, the allocation of duty and power for execution, and the delivery of vertical and horizontal coordination of activities. The findings of the authors were that maintaining control can be difficult to set where the activities of management are not properly organised, therefore, when authority is not designated, the specific tasks of operational activities suffer slip-ups and people are bound to make mistakes.

Khanzadeh *et al.* (2018) explain that organising involves an exhaustive breakdown of work to be done and resources to be applied to carry out the intents of the business. The aims of management when organising their work system are to break activities into types that people can easily execute. The definitive result is then better productivity. Organising encourages the constructive implementation and use of resources and because of this, duties must be designated according to the abilities or skills of people to make sure that people in the business have neither too much nor

too little to do. The behaviours, activities, and tasks of people ought to be categorised fairly into specific units, such as marketing, personnel, or finance departments, in which professionals in those fields perform their conferred duties. In the views of the authors, the changes of an organisational structure end in a system that coordinates the activities of the business into complete, consistent, and harmonious units.

Heneghan and Orenstein (2019) observe that one of the prime aims for organising is to create a line of authority. A flawless line of authority gives direction to a team. The dearth of authority usually results in muddled conditions where people begin to tell one another what to do or how to act. Organizing, according to Heneghan and Orenstein (2019), advances the effectiveness and the value of work through teamwork. Teamwork occurs when people or groups work in unison to build up a whole which is greater than the sum of people working individually or as a unit. Teamwork can result from the division of labour or from improved coordination both of which are the product of a good organization. Traditionally, the aspiration to organize activities results in the growth of an organization. A manager or entrepreneur's ability to organize activities permits him or her to cope with the external environment, cut down on operational costs and exercise power and control, therefore, when activities are properly planned and coordinated, the effect can help the organization to serve both customers and society with a high degree of service and productivity (Heneghan and Orenstein 2019).

In light of the above, efficacious organizing enables the firm to accomplish its ambitions. Organizing helps to coordinate the events and actions of managers and their minions to sidestep the needless repetition of duties and it removes probable disputes, tensions, and disagreements in the work system. It likewise decreases the probabilities of anxiety and confusion thus empowering the business to attain its targets competently. Usually this principle, the analysis of how coordination influences the performance level of managers and entrepreneurs will follow.

2.3.1.3 Coordination as a means of enhancing the performance level of entrepreneurial activities.

Coordination is crucial for the subsistence of organizations (Witt and Schwesinger 2013). It is a management principle that oversees the various units, and teams work together in accord to secure the organization's objectives (Van der Voet 2014). In a social community, according to (Shepherd

and Sutcliffe 2015), active coordination events and procedures can create a sense of order in confusion. On this premise, Christensen, Læg Reid and Rykkja (2016) view coordination as the heart of management that is required in each segment of the organization needed to achieve the aspirations of the organization. Coordination can be further characterized as the combination and management of the behaviours, resources and people's efforts, the effect of which leads to unity of action. Christensen, Læg Reid and Rykkja (2016) observe that where various activities in an organization are not properly coordinated, the exertions of the workforce are wasted, even if employees cooperate. In the absence of cooperation, coordination may not work effectively, and this may frustrate people.

Meredith, Shafer and Mantel Jr (2017) support the idea that coordination is the fusion of the different divisions in an establishment needed to create a union, the essential aspect of which is crucial to the managerial method. Coordination can as well be described as the effort made by the management to develop congruence or evaluation of plans for task organising. It commences with the establishment of goals for which the enterprise is attempting to achieve. The authors suggest that an organization can bring control or coordination to the business system by adopting mechanisms such as an organization chart, the budget, teamwork, the comprehensive strategy and processes through the tasks that are carried out as well as the information system of the organisation. When the members of the organisation are conscious of the goals they need to meet, they can therefore better coordinate their activities and regulate their conduct. In short, without efficient coordination no organization can be perfect (Meredith, Shafer and Mantel Jr 2017).

The discussions above have revealed that coordination is not an isolated role of management; instead, it is the fundamental nature of management that incorporates group efforts which thus promote specialization and unity of action. Because all events of an organization are interconnected and autonomous, it is important that managers and business owners understand how to absorb effective control into their businesses to maintain their corporate governance. The section below explains how instilling effective control into business activities can aid the performance of entrepreneurs.

2.3.1.4 Controlling as a fundamental function of management

Today, many organisations make use of control practices to ascertain that they are advancing along the path of their objectives and that their reserves or resources are being exploited well and creatively (Duckworth and Gross 2014). The impact of control in organizational development cannot be undervalued because it structures the basis that provides for reactions changes or what organization these plans are. Chen *et al.* (2015) note that without the idea of how productively a plan can be executed or how realistically the objectives can be attained, managers or entrepreneurs cannot carry out the required control as a function of management. Wirtz *et al.* (2016) explain that the goal of the organization, generally, is that all their events, responsibilities and measures will work efficiently; nevertheless, the likelihood that other aspirations will emerge is probable and this promotes the need to introduce control into their endeavours.

Linder and Williander (2017) view control as a basic understanding of what is happening in contrast to the present benchmarks or intentions and to make needed corrections. The main justification for all administrative controls is to advise the manager of a possibility of problems before they become serious. Control is completed by evaluating the actual performance in order to establish guidelines and then take action to rectify any nonconformities from the required standard. Without control, the impact of environmental changes will be difficult to detect. According to Linder and Williander (2017), to ensure effective control of activities in organizations, managers or entrepreneurs must be able to carry out management functions with the value of equality whereby all decisions, people's actions and behaviour are evaluated based on fair treatment.

Pisar and Bilkova (2019) perceive controlling as management's responsibility that support the pursuance of expected outcomes from all lower-level employees at all stages of an endeavour. The controlling function, in the view of Pisar and Bilkova (2019), helps in measuring the progress towards the organizational objectives, and brings into focus any abnormalities and indicates corrective action. Incorporating control into the system of business can give managers information about work improvement to stop mishaps, regulate outputs, assess the performance of the employees, revise strategies and safeguard the organization's resources, thus, helping management to adjust to environmental changes and unpredicted events.

The controlling skill of a leader permits him or her to create awareness and direct and control other people's actions (Daniel and Ugochuku 2020). Controlling limits, the difference between the proposed and actual performance by adjusting performance benchmarks in the right places. It focuses practically on every interest or group of activities in the business, but typically, it pays heed to the physical and financial areas as well as information and human resources. Operative control methods are notable by the magnitude to which planning, and control are combined, as well as the flexibility, accuracy, and timeliness of the system. Information acquired in the course of controlling plays an important role in the opinion on which management make their decisions. Information, particularly the needless, calls for time and consideration from management, and this renders it very expensive (Daniel and Ugochuku 2020).

The use of a control system should not be complicated in that it costs more than it saves. Similarly, the method of control should not be misleading to the level of losing its impact. People should be able to use it in forming cogent decisions.

2.3.1.5 Ensuring business survival by making good decisions

The process by which a course of action is selected from many alternatives to realize the desired result can be referred to as decision making (Sharma, Mithas and Kankanhalli 2014). Similar to other management principles, decision making is equally pervasive and like organizing, it is also a vital element of planning. Moreover, in any organization, planning strategies helps in taking managerial decisions which can be categorised according to strategic, tactical, and operational strategies. Strategic decisions give direction to the organization while tactical decisions detail the expression of how to get things done after considering different alternatives while operational decisions are needed in an establishment to run daily affairs regarding activities. As observed by Sharma, Mithas and Kankanhalli (2014), a good decision maker involves the use of knowledge, data and opinions to form his or her final decisions. They understand the reason for choosing a specific option over an alternative. They are self-confident in their judgments and do not often think twice after making rulings. To be successful in business and life, it is therefore important that managers or the owners of business, clients and employees develop themselves with good decision-making skills which include understanding, intelligence and information. This is because, with these abilities, opinions on decisive choices can be formed to the advantage of the person

making it while deviating from the decisions can cause harm, be a trap or mean regret in the course of action.

Beshears and Gino (2015) note that decisions that are distinctive and vital involve rational, intuitive, and creative choices with extensive deliberation about options. The rational decision-making standard illustrates a sequence of measures that decision makers should think about if their goal is to capitalize on the excellence of their outcomes. In other words, if they are to make the best of the decision by making the correct strides and going through a rational decision-making pattern the decision should make sense. These standards involve recognizing the challenge, determining the decision benchmarks, weighing of decision standards, creating a substitute, assessing the options, selecting the safest option, executing the decision, and weighing the overall decision. The rational decision-making standard has a crucial object lesson for decision-makers. It allows the decision-maker to specify the decision standards prior to searching for any alternatives. Likewise, decision makers can use all options rather than selecting a few options. Through selecting a sizable quantity of options that engulf a broad selection of prospects, the decision maker may likely produce a more useful decision where sacrificing one standard for the sake of another will not be made. Even though the rational decision-making standard can be a supportive device for sailing through problems, it does not describe how rulings are regularly made in organizations. Intuitive decision-making belief has become known as a key decision-making prototype because it refers to coming to decisions with no mindful analysis. In this regard, people tend to use their intuition to make decisions under thought-provoking situations with anxieties, restrictions, a deal of doubt and extremely perceptible and high-risk effects within the changing conditions. Using an intuitive notion makes sense as people often have no time to undergo the entire steps of rational decision standards. Furthermore, creative decisions in addition to the standards of rational decisions and intuitive decisions, is a vital feature of being an effective decision-maker. Creativity allows the decision maker to more fully appraise and understand the problem. With the directing of firms and severe rivalry amongst businesses, people and corporations are propelled to be creative in thought especially if curtailing the costs of forming new strategies for executing business. A pathway to success in creative decision making is obtaining or developing a skill in the area being examined.

Trieu (2017) views decision making as an intellectual activity that is based on the concepts of morals, feelings and opinions of the person making the decision. Decision making can also be acknowledged as a key skill in the workplace. As decision making is paramount for leadership, so is it for the followers and people in general. In making decisive choices, some choices can be tough to make, while some can be simple. The inability of entrepreneurs to make precise decisions can result in adverse consequences for the durability, existence and profitability volume of the business. The effect of this can force entrepreneurs to live with the horrible consequences where the business, as an entity spends an unwarranted amount of time and resources to making choices and assessing options in daily situations. In this regard, when leaders make dreadful decisions or make choices that impact on change in their administration, people begin to lose confidence in them and their trust decreases. Trieu (2017) suggests that a thorough evaluation of the course of action should be made by people before concluding. The hasty decisions made in seeking solutions to the problems at hand can have an irreparable effect on the maker, hence, to make better decisions in a time of need, it is important that decision makers should be patient in making their choices to avoid committing blunders and faults.

Decision making can be a work in progress in organizations, irrespective of the sizes. Having critical reasoning skills can permit the entrepreneur, as a leader, to establish what the problem is and think of the solution that can mitigate the further problems. The intelligence to make a choice and sustain it is a basis of good leadership skills. Making decisions based on rumor, gossip or unstructured evidence is unethical and can reveal a lack of trust and confidence not only on the part of the entrepreneur but in the employees as well.

2.3.1.6 The impact of creativity in entrepreneurship

Yoshida *et al.* (2014) define creativity as the method of understanding problems or issues from different perspectives in order to discover concealed patterns and to relate them to unconnected trends so as to establish solutions. Creativity is the process of transforming innovative and ingenious beliefs into realism by using connective forces of knowledge, intuition, information, experience, incentives and all the fragments that embody intelligence. Irrespective of whether a person regards himself or herself as being creative or not, such a person can still absorb some

valuable skills and practices that can permit the use of creative thinking in order to bring in a new standpoint adding to improvement, problem-solving and to manage change.

In the view of Dentchev *et al.* (2016) creativity is the method of bringing something innovative into existence. It involves the use of passion and commitment to bring into awareness what was formerly veiled and points to new life. Furthermore, it can be referred to as the application of a new or considerably augmented product, service or process that creates value for the business, government or organization. A person's zeal for learning to think differently can assist him or her to improve on his or her problem-solving ability and see others' perspective. According to the authors, a manager or entrepreneur can make thinking creative by brainstorming with teams and other methods such as sketching or mind-mapping, openness to new experiences and role-play practices.

Creativity, according to Welter *et al.* (2017), comprises converting thoughts, vision and desires into fact. Similarly, in business, creativity is significant for generating new ideas and practices. According to the authors, when an idea is distinctive, it can be referred to as an invention; on the other hand, an idea that is exceptional as well as valuable can be called innovation. To create a change or innovate, leaders, irrespective of their unit, need to think creatively and look at the things or challenges from a different viewpoint, so as to merge efficacy with a distinctive idea (Welter *et al.* 2017).

The most effective action a leader can take to bring about creative problem solving is to build up a dependable environment that inspires individuals to think freely. Extolling creative work is essential because, for most people to maintain their passion, they must have the feeling that their effort and contribution matters to the organisation. At any time, a leader should observe and openly acknowledge creative thinking. People rise to be creative when they are accorded the liberty to decide on the system that is best for achieving a particular work goal (Kranich and Wald 2018). In other words, leaders, entrepreneurs, and managers can set the goal line, but it should be up to the team members to determine how to accomplish goals. Steady goals are also important because it is difficult to work creatively towards a moving target. The entrepreneur as a leader must be capable of responding to people with problem-solving skills and experiences, that is, skills that can test or widen them intellectually. The whole organisation, along with the leaders and managers should stand up for any productive effort if creativity is to be developed on a substantial level.

Above and beyond that, leaders, in general, must promote the sharing of knowledge, information and teamwork that can lead to the expansion of skills required for creativity and further opportunities.

2.3.1.7 Understanding the importance of teamwork by SMME managers and entrepreneurs within the sphere of the business environment

Teamwork, according to Chuang, Jackson and Jiang (2016), can be described as a cooperative system under which people with similar notions, concepts, commitment, beliefs and behaviour work towards realising a common course. Teamwork amplifies the skills of team members and brings out the best in them. It fosters the sharing of knowledge and skills that promote specialization of experience in the team members, therefore, when talent retention faces extremely hard-hitting global business survival and challenges, leaders must support building the teamwork skills of their workers if they are to direct their business toward success. In the views of the authors, entrepreneurs can build an industrious team through clear communication, delegation, productivity, encouragement, and intelligence.

Britton *et al.* (2017), maintain that healthy teams in an establishment involve people with a vibrant workplace culture. Correspondingly, an active team outspreads benefits for the people, the corporation, and culture as a unifier. When people are renowned as supportive delegates of a team, they feel recognized and receive indefinable returns. Examples include feelings of confidence, serenity, and gratification. The returns offered to the team members provide them with motivation, a sense of achievement, and intellectual learning. The extension of this results in the organization benefiting from the output that teamwork provides. Society also benefits enormously by securing active people and businesses that offer their resources (time and energy) to better excellence by volunteerism, civic events, and developing a helpful structure. When teamwork turns into an underlying element of the organization's culture, each person gains be it as an establishment, as a worker, or a client.

Landon, Slack and Barrett (2018) observe that a positive attitude within teamwork can be exemplified as an atmosphere marked by the common belief that people can move forward more realistically when relationships and support are at the heart of thinking, organizing and decision

making. This type of culture prevails in enterprises where each member of the organization from managerial leadership to personnel are affianced, dynamic and reliable. According to the authors, creating a teamwork culture can be easier when teamwork is organized, subsidized and supported by the top echelons of the organization.

The development of teamwork does not suddenly just happen. It needs to become a part of the workplace pattern and be fundamental to individuals, activities and culture. It also needs organising activities and breaking each project down into different parts, then deciding who can handle different activities, according to knowledge, interest, and accessibility. When that happens, workplaces become out to be efficient, productive, and creative.

2.3.2 Business intelligence (BI)

Istart, Stanisavijev and Markoski (2015) study business intelligence (BI) as reflected in systematic practices, presentation, and the use of technology to gather information to sound business decision making. It is the branch of knowledge management that enables decisive choices to be made, although no doubt making cogent decisions falls within the confines of management in an organization. However, taking decisions in an organization can be quite challenging, the effect of which may have either a favourable or adverse effect on profit generation, the position of the company in the market or on the company's corporate brand identity. For this reason, careful planning in selecting the best alternative course of action must ensure effective performance is guaranteed. It is important that managers have vast knowledge and be innovative and creative in order to make good personal decisions and ensure effect teamwork decisions, organizational decision making, and meta-organizational decision. The result of the study revealed that business intelligence played an enormous role in modern decision process modelling (Istart, Stanisavijev and Markoski 2015).

Pääkkönen (2015) contends that business intelligence is a subset of knowledge management that focuses on both the explicit and tacit dimensions. It is meant to assemble and analyse data in order to engage in planning on which to make effective decisions using technology. It is a concept that allows for the eliciting of information from the widest range of indicators, especially in monitoring performance on products and services and in particular to the competitive advantage of the

enterprise. Business intelligence can also be used to gain insights into consumer behaviour, to improve visibility turn action into actionable information, improve productivity or work efficiency, gain sale and market intelligence and gain competitive intelligence. The author found that technological capability directly impacts business intelligence success regardless of the decision of the environment.

Pavkov, Pošćić and Jakšić (2016) conclude that without the application of business intelligence in an organization, business is unthinkable. Managers and their co-workers must have a good understanding and adapt to business conditions if they are to be problem solvers. Business executives in different organizations practice intelligence to ascertain the market trend, improve operations, forecast and direct the affairs of the business through the information ascertained from various business and public sources. The authors suggest that to fulfil strategic decisions, business analysis, marketing are needed to improve the timeliness and quality of the decision-making process. Moreover, especially where competition is aggressive, businesses must exercise control over information.

The above discussion demonstrates that business intelligence is fundamental in order to attain the corporate desires of any vision and mission statement. The importance of intelligence in the business allows for the flexibility of schemes and procedures to amass, evaluate, incorporate and execute relevant business information. The whole aim of business intelligence is to sustain, simplify and improve corporate decisions. BI permits corporations' access to intelligence that is essential to the accomplishment of copious parts in the organization such as sales, finance, marketing, and a range of other areas and departments. Efficaciously swinging intelligence into the business can stimulate success with improved actionable information. This can present entrepreneurs with the excellent intelligence needed to thrive in the industry and enable a more tactically geared decision-making standard. To operate exceptionally as a service provider and to ensure market retention, SMMEs must have knowledge and intelligence to cope with managing the affairs of the business.

2.3.2.1 The importance of Business Intelligence to an entrepreneur

In today's modern organization, individuals invest in the business intelligence approach for many reasons. These are:

- **To understand the opinion of the customers:** Organisations invest resources (time, money, and efforts) into corporate intelligence because it allows them to perceive and assess the customer's purchasing characters (Homburg, Stierl and Bornemann 2013). Once the desires of the customers and the reasons for patronage can be figured out, entrepreneurs can exploit the opportunities by using intelligence to create products and improve on them to meet the market's demand. In the end, the entrepreneur can realize the reason for which the business is established such as business survival, continuity, and an increase in profitability volume, amongst others.
- **Enhanced outlook:** With the applicability of intelligence into the business, the organization can govern over the work procedures and basic operational practices, as the perceptibility of the procedures can be developed by an information structure (Alnoukari and Hanano 2017). Intelligence improves all sections of the firm and helps to discover some faulty areas with the strategy to coordinate things instead of simply being responsive.
- **Actionable Intelligence:** A business intelligence scheme allows an individual to recognize the effects of different managerial practices and changes. It allows the making of good decisions and acts appropriately (Sangar and Iahad 2013; Sauter 2014).
- **Productivity Advancements:** Ramakrishnan *et al.* (2016) note that “intelligence support” improving managerial competence which then improves output that can hypothetically develop returns. With intelligence, an establishment can disseminate news easily in a more cost-effective manner that permits the exclusion of outmoded personalities and responsibilities. The sharing of information saves time and promotes efficiency (Villamarín and Diaz Pinzon 2017; saah 2018).
- **Sales Understanding:** Entrepreneurs and their staff often like to know their clients to keep track of their patronage by cementing a good bond in a relationship via communications and interactions. Adopting intelligence for the work operating system can thus help with recognising intending and existing clients
- **Competitive Advantage:** With business, intelligence entrepreneurs can gain an understanding of what other rivals are doing, allowing one's organization to make educated decisions and plan for future endeavours.

In summary, BI allows business owners and other operators the opportunity to incorporate knowledge, skills, and ideas from many sources and analyze the gathered data. Entrepreneurs need to plan, organise, decide, control, be creative and maintain the governance of their businesses.

2.4 Corporate governance

From the earlier section, the significance of Business Intelligence in a corporate establishment is to assist and enable better decisions. BI allows organizations access to understanding that is essential to effective corporate governance.

Corporate governance, according to Lekhanya (2015: 412), is an approach that reflects the rules, practices and processes by which the operations management of an enterprise is administered. It is an approach that aims at seeing that the stakeholder's interest is protected. Examples of people in these categories are customers, shareholders, government, financiers and suppliers, amongst others. The author maintains that to demonstrate good corporate citizenship that avoids the massive disaster of corporate scandals, fraud and civil liability, managers and operators must inculcate and value conduct reflecting transparency, accountability, reliability and tolerance.

Rahman and Bremer (2016: 93) agree that corporate governance examines the institutions and policy framework for evolution in entrepreneurship through their governance structures. Good governance is all about the proper conduct of the affairs of the business with the responsibility of achieving business excellence through fairness and transparency as well as enhancing a shareholder's value without neglecting the interest of the shareholder.

Hove-Sibanda, Sibanda and Pooe (2017: 2) explain that corporate governance is a pathway to success that changes the status of an individual, business entity or society, regardless of the size. In the instance of small businesses, it is an influencer that allows "transposition of circumstances", in particular, solving problems from point to point. In South Africa, what motivates the adoption of corporate governance is the contribution made by SMMEs towards alleviating poverty in the community. Despite the investment of the government in stimulating the growth of SMMEs, the failure rate keeps increasing especially during the early stage of business. The causal effect is associated with the non-existence of good corporate governance. The effect of this limits their access to the financial resources needed for their growth. The findings of the above study however,

revealed that entrepreneurs did not always perceive corporate governance as a means of attaining business success.

To build a unique corporate culture on corporate governance where the performance of SMMEs is enhanced, entrepreneurs must display the vital traits of transparency, accountability, reliability, fairness; risk-taking and problem-solving as distinctive capabilities to create a competitive advantage and improve performance.

2.4.1 Transparency in governance

Granados and Gupta (2013) describe transparency as the state of being honest and plain about a range of actions. Businesses of today and corporations disclose information linking to performance in sourcing, pricing, and work values. Furthermore, it can imply providing a clear assessment of what's going on within the work system. Often it is initiated with a modest swing in interaction, (openness and honesty) amongst individuals participating in the corporate or business relationship. One of the key hallmarks of transparency is communication, hence, to build working conditions that are transparent in activities or conduct, the entrepreneur, as a leader, must be clear in thought and expression when dealing with people around them; examples are the prospective and intending customers, amongst others. When an idea is clearly expressed, the people (workers and clients) will have an inkling of what is required of them. The employees and the clients will have a notion of what the business mission and vision is as well as how the contributory performance can assist the business reach greater heights (Granados and Gupta 2013).

Kundelienea and Leitonieneb (2015) define transparency as “the foundation of terrific governance and the key to battling dishonesty”. This presents a common justification for the establishment of good information-management structures, files, and governing and evaluating systems. Moreover, transparency can be promoted by a corporation's morals that support the honest distribution of knowledge and accountability at all times. According to the authors, organizational transparency should be reliably supported by rules and decisions rather than being a misleading according to (Kundelienea and Leitonieneb 2015).

Schnackenberg and Tomlinson (2016) view transparency as a vital element required to build up accountability and trust in a person, society or the working community. It improves innovation, trust and expands relationships among individuals.

From the above, to build a culture of transparency in institutions, societies or businesses the responsibility to make it effective rests on all individuals. Leaders must be open in conduct and communication to find a path that leads others. They must be capable of exemplifying the trait of honesty if they are to build an atmosphere where people are to be accountable in their respective areas. This increases organizational productivity and strengthens innovation in others.

2.4.2 Accountability in governance

Suter and Mallinson (2015) describe accountability as the acceptance of commitment for behaviour, choices, and procedures comprising the administration, performance within the scope of the profession, the business and employment situation about the commitment to account, explicate and be liable for successive penalties. It is a state of readiness to assume responsibility for actions. Accepting responsibility needs clarity regarding what is expected. A lack of accuracy and uncertain presumptions lead to accountability rifts. To fill these cracks and lessen the uncertainty, leaders of individuals must endeavour to be as precise as possible. To improve conditions and resolve the performance gap, people must be made aware of what objectives are about to avoid the misconception of ideas.

Ahmed *et al.* (2016) state that understanding accountability can assist an individual to have a clearer presentation of dialogues, realize good results and conclusions, and make individuals answerable in an obliging manner without them experiencing pressure and nervousness. The authors suggest that to make people accountable for conduct, activities, action or performance, work management must create an environment of independence where specific expectations from people are communicated transparently. In this regard, the objectives of individuals and that of the organization can be aligned so that everybody works towards common goals.

Kurland (2017) observes that accountability in the workplace implies that all personnel are liable for their events, manners, implementation, and determinations. Accountability is also related to an upsurge in commitment to work and the operative's morale; these lead to higher performance.

Accountability is about ownership of a project. This signifies that when operatives claim that they will accomplish something, they work towards realising their focus and accomplish their mission. Accountability also recognizes that there will be the stewardship of action as other people may be waiting for the report or have to confirm the completion of performance. Furthermore, it is about sincerity and effective interaction to keep people in touch about the status of the commitments or efforts since it has an explicit effect on their competence to accomplish their commitments. Accountability is about taking charge of outcomes and not presuming that it is somebody's obligation. When people reliably express accountability, trust is established. However, a lack of accountability in the workplace leads to low team morale, low levels of trust, unclear priorities and high turnover.

The ideas of scholars above revealed that promoting a culture of accountability in an organization, team or establishment cannot only enrich workers' morale and efficiency but it can also give people the autonomy and sense of ownership they require to do well. Entrepreneurs as leaders must be explicit when assigning work responsibilities to people to enable them to do what is right. Entrepreneurs and work leaders can make accountability a core part of their business culture and a core value by being a pacesetter in tone, presentation of behaviour and values that others can place reliance on.

2.4.3 Reliability in governance

Sopher (2015) defines reliability as the quality of being dependable or doing consistently well. Reliability can also reflect how steadily processes, techniques, methods and behaviour determine action. If the identical outcome can be constantly attained by employing the same processes in the same events, condition, or situation, the assessment can be considered reliable. Similarly, higher dependable establishments are sensitive to activities. Both the front-runners and operatives must be cognizant of how behaviours and schemes affect society. In a reliable company, everybody pays heed to the practices and have an awareness about what is working or not. The concentration on practices. This results in ideas that enlighten decision-making and innovative working ideas, this according to (Sopher 2015).

In business, according to Hanna (2017), reliability is the likelihood that a result, method, or service will execute its expected role diligently for a stipulated cycle or time, or will function in a distinct area without closure. Reliable leaders abolish or devalue flaws that can trigger breakdowns by their behaviour while shaping others to do the same. In their style of rulings, they exemplify the customs of integrity, authenticity, responsibility and work towards realising organizational objectives. Such leaders operate on the basis of consistency of actions, moral practices, competencies, regulations, beliefs, and results. They assist others to execute their tasks efficiently and create a brighter opportunity for their establishment.

Roszkowska and Melé (2020) typify reliability as an assessment of accuracy. Quite a few factors can influence the reliability of a measure. Examples include inefficient directives on which decisions are made. Nonetheless, the object that is subjected to the examination must be stable and consistent. However, if the assessed construct is a substance that fluctuates often, then the outcomes of the items examined will not be reliable. According to the authors, factors such as inequitable behaviour and an ignorant attitude can impair the consistent behaviour of a person thus causing him or her to be unreliable.

Reliability is a significant feature in heads because when leaders are reliable, people count on them. In short to be reliable, entrepreneurs must be fair in judgements, consistent in thoughts, deeds, and behaviour in order to be dependable if they are to build a working environment that people trust.

2.4.4 Fairness

Durante, Putterman and Van der Weele (2014) describe fairness as the act of treating people with uniformity or without preconceptions. It is the act of treating people alike or in a manner that is deemed right or rational. Fairness can likewise imply "worthy" suggesting that an individual receives what they merit. In the authors' opinion, a fair leader treats people they meet or deal with reverence and fair-mindedness. When they abide by the guidelines and employ them equitably as individuals, they are being impartial.

According to Qing-Hua Li (2016) being fair is seen as being right and decent, without giving some people preferential treatment and thereby being impartial. It is a state of treating individuals evenly.

Additionally, fairness can occasionally be based on an individual's upbringing, relationships, reasoning different and bigotry. In work establishments, fairness fosters strong job values, and it opposes the impacts of cynicism, exploitation of powers and values justice. It is transmissible and stimulates self-accountability.

Kim, Thapa and Kim (2018) note that when a situation is prejudicial or when the guidelines and principles are not recognized, people naturally react sensitively to feel being castigated to explain their reactions and to formulate ideas as to whether something is incorrect or appropriate, decent, or immoral. Moreover, when an establishment is not fair, people therein (workers and leaders) fail, and employees feel discontented. In the opinion of the authors, experiencing unfair treatment can either reinforce or undermine an individual. However, the approach with which the outcome of unfairness is handled will determine one's goal. Entrepreneurs must endeavour not to allow unfair situations to make them give up on their goals

From the understandings of the authors above, entrepreneurs can build an impartial working environment where people have equivalent chances to have good benefits and working conditions. Entrepreneurs must deal with civic society with the same level of fairmindedness they expect from the populace. Fairness in the workplace or organization will affect people's motivation and happiness. Entrepreneurs must practice what they preach in their establishments if they are to build themselves long-time goodwill for their businesses as well as respect and trust that people value.

2.4.5 Risk-taking

Risk-taking, in the view of Brettel, Chomik and Flatten (2015), is any willfully or non-intentional regulated conduct with apparent uncertainty about its result or the likely gains or costs for the social well-being of oneself or other people. Success in an entrepreneur's business is conceivable without the element of risk. Business, however, often experiences stagnation due to the inability of the leaders to take a risk. Sometimes the frustration of an existing situation leads an individual to attempt to change it. The extent to which an individual succeeds depends on his or her ability to take a risk. The authors suggest that when entrepreneurs take a major risk, they must evaluate the prospective outcomes and have risk plans in place. With a good plan in place, entrepreneurs can cope and curtail risk occurrence that may likely emerge about the venture's prospect.

Chipeta and Surujlal (2017) observe risk as the unpredictability of the result. In the quest to succeed, entrepreneurs as risk-takers deal with unaccustomed situations with courage. They have an autonomous spirit to discover new visions, schemes, and roles. Entrepreneurs who are brave about their beliefs often brings innovation. The chance of enterprises developing is highly slim if they cannot take risks. Taking risks permits real innovation. Innovation is what drives businesses forward and entrepreneurs are often at the head of the pack when it comes to innovative ideas. According to the authors, entrepreneurs should strive to learn valuable ideas when they take a risk, irrespective of whether they thrive or do not succeed.

Carnevale, Loureiro and Kabadayi (2018) note that since practically all individuals like to avoid risk, those who are courageous enough to take risks often have an economic advantage. Entrepreneurs lead from the front with new concepts, creative deals and audacious improvements. Risk-takers are proficient when the going gets tough. Small businesses flop mostly as a result of the entrepreneurs' inability to invest time and discovery in business plans that can prevent them from committing fatal mistakes. Entrepreneurs can save their business by creating a risk management plan that should always prioritize risks or threats (Carnevale, Loureiro and Kabadayi 2018).

Based on the view of the authors, taking risks as business owners or entrepreneurs does not suggest venturing into business recklessly and then anticipating terrific outcomes. Taking risks means cautious planning and hard work. Entrepreneurs need to be courageous in overcoming challenges that may be in the way of success; some find opportunity amid uncertainties.

2.4.6 Problem-solving

Problem-solving according to Basadur, Gelade and Basadur (2014), is the know-how that influences trust and adaptability in a person. It is a skill that assists a person to understand the reason for which an incident, event or action is taking place and how to solve the problem. It is included amid the key values required by employers in a person seeking a job. The process of solving problems starts with a person identifying the root cause of the problem, devising strategies to overcome the problems, implement the strategies and assess how effective the strategies are. A

leader or an individual can expedite his or her skills in solving problems by becoming familiar with common encounters that a business faces.

Neubert *et al.* (2015), view problem solving as the act of acknowledging a challenge; establishing the origin of the dilemma; discovering, ordering, deciding on options for a resolution and executing a solution. Neubert *et al.* (2015) state that when leaders possess ingenious problem-solving skills, they can inspire, confront and enthuse people to incessantly track major problems and devise “artistic solutions” to sustain imminent organizational growth and accomplishment.

Rahman (2019) concludes that when it comes to effective leadership, problem-solving is not only an important skill but a crucial role for leaders to take on. Leaders like entrepreneurs may face many complex challenges in their business and their environment. In attempting to meet the demands of the people, many business leaders and entrepreneurs give greater preference to the problems at hand and inadvertently guide people incorrectly. According to the authors, humanizing impressive problem-solving skills are essential for managers and business owners at any level of their careers or business development. Once the problems are identified, entrepreneurs must develop themselves with good communication skills to convey the problems to the key stakeholders. This is to motivate people who are helping to find the solution to stay linked to the operation till it is accomplished. Above all, entrepreneurs must be transparent in their communication to ensure that all aspects of the problem are understood by the people.

Solving problems cannot ensue if the leaders of the organization and entrepreneurs are corrupt, immoral or risk averse. Entrepreneurs must be able to evaluate a challenge outside of instant, understandable facts and be open to taking risks to discover a perfectly innovative approach. Problem-solving ends in a good result when people can jointly contribute their best ideas and skills to proffer a solution. It is important that entrepreneurs keep an open mind to benefit people with competence and inventive ideas across the organization.

2.5 Concluding Summary

Business Intelligence underlies many aspects of running a successful business. It is reflected in good planning, organising, coordinating, controlling, adapting to events and decision making.

Furthermore, it allows for creativity. Business intelligence also brings about good teamwork within corporate governance (proper conduct). Business Intelligence demands transparency, accountability, reliability, fairness, competent problem solving and includes the ability to take risks when necessary.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This chapter describes how the study was devised as well as the methodology that was employed in this research. It presents the research design, the sampling method, the research instrument, and the method of accumulating the data needed for the study. It also states, in detail, the statistical procedures and data evaluation processes that were applied in the research.

3.2 Rationale for the study

The study was instigated by the perceived rate of failure in the SMME sector. It was therefore appropriate to embark on a systematic analysis of the business intelligence of managers of the SMMEs. This was based on the assumption that in South Africa the matter of capital outlay to operate the affairs of SMMEs does not appear to be a problem. Despite the intervention of government-established organs such as the Department of Trade and Industries (DTI), to equip SMME managers and operators with the coaching and teaching needed to support their active participation in the national economy, SMME businesses are still waning and dying every day (Ogubazghi and Muturi 2014). The effect of this has showed that the contributions of SMME in the economy have not been fully felt whether globally or nationally, hence, assessment is necessary to ascertain the reasons for the poor performance and the untimely demise of this section of the economy.

3.3. Research design

The research design for this study was a quantitative type because information was elicited from the respondents by using a structured questionnaire in which the participants logged their ideas. It was quantitative in form for the reason that the information and the acquired data were evaluated using a variety of analytical implements that were quantitative in nature.

3.4. Sampling Method

The method of sampling can be categorised into two main dimensions which are probability sampling and non-probability methods (Zucker 2009). Walliman (2011) describes a probability method of sampling as a type that allows each element that makes up population, an equal chance of being subjected to investigation under study. Non-probability, on the other hand, is the selection that is done in lieu to the preference of the researcher. The method of sampling of this study was a probability type, where each small business (SMMEs) that forms part of a population has an equal chance of being tested. The choice of sampling for this study was based on simple random sampling.

3.4.1. Target Population

Smith and Albaum (2012) note that a target population is the total number of observed elements that form the universe of the study such as a group of people or objects. In this study, all the SMME operators in eThekweni Municipal area were the targeted population.

3.4.2. Selection of the Sample

Thomas, Nelson and Silverman (2015: 167) describe sample as the fractional part of the elements that make up the universe or population. The sample selection from the universe was chosen from the list of registered SMMEs in the eThekweni Municipal area. In addition, the selection of the sample was determined using the formula below.

$$n = \frac{N}{(1 + N \alpha^2) \times 2}$$

Where n = Sample size

N = Total Population

α = The degree of confidence level.

N = Number of SMMEs in eThekweni Municipal area: 823,855 (obtained from (Yelloso 2018)).

The degree of confidence level = 0.05 or 5% as advised by (Khademi 2018: 2).

$$n = \frac{823,855}{(1 + 823,855 \times (0.05)^2) \times 2}$$

$$n = \frac{823,855}{(1 + 2059.5575) \times 2}$$

$$n = \frac{823,855}{(2060.5575) \times 2}$$

$$n = \frac{823,855}{4121.115}$$

$$n = 199.9$$

$$n \approx 200$$

A sample size of 200 was deemed sufficient to enable a fair assessment of the constructs under study.

3.5. Data Collection Methods

In order to acquire sufficient data about business intelligence used by the SMME managers and operators who were in the eThekweni Municipal area, a structured questionnaire was utilized as a research instrument.

3.5.1. The Research Instrument

The instrument for data collection was a structured questionnaire with a 5-point Likert scale. The reason for the chosen questionnaire was to allow a large amount of information to be drawn from the participants in a comparatively effective manner (Zucker 2009: 4). The questionnaire, however, comprised of strongly disagree, disagree, uncertain, agree and strongly agree to make information easy to quantify using the SPSS version 25.0. In addition, the participants were addressed in simple plain English or language that was understandable so as to enable them to supply information to the questions of the study without being biased (Walliman 2011:92). The questionnaire was emailed to the owners of SMMEs, if email address were available. In the event of an email address of the SMMEs operators' not being found, a questionnaire was distributed in person and retrieved in the same manner.

The questionnaire was divided into six sections:

Section A required the participants' biographic data.

Section B aimed to seek information on the decision making of the participants.

Section C sought to establish whether the entrepreneurs could handle business pressure.

Section D established whether entrepreneurs could satisfy their customers through their services.

Section E Analytical workforce.

Section F had five statements that aimed to test whether the entrepreneurs were flexible or adaptable in their environment.

3.5.3. Administration of the Questionnaire

The questionnaire was directly dispersed to SMME managers and operators. A letter seeking the participant's permission based on the rationale for which the study was conducted was attached. The letter also said that the participants could withdraw from partaking in the study if they felt uneasy. In addition, they were told that the evidence provided by them would be preserved in the strictest confidence. Names did not appear on the retrieved questionnaires.

The questionnaire was retrieved in the way through which it was circulated and placed in a box to prevent modification or interfere.

3.6 Data Analysis

Data were taken and evaluated by means of the Statistical Package for Social Sciences version for windows 25 (SPSS 20). Similarly, the appropriate quantitative analytical tools were used to generate descriptive statistics.

3.7 Limitation of the Study

Based on the financial constrictions, the attention of this study focused on the eThekweni Municipal area, and hence this prohibited the generalizing of this study to the province or the country.

3.8 Delimitations

The purpose of this research was to examine the extent to which SMME operators recognizes Business Intelligence as a tool that guarantees successful corporate governance in the area where they serve, that being the eThekweni Municipal area. On this premise, various business owners who were within the assemblage of SMMEs were contacted.

3.9 Ethical Considerations

While conducting this research, these were the ethical considerations:

3.9.1 Voluntary Participation

Through participants' involvement, the researcher intended to ascertain the effect which the business intelligence of SMME managers had in ensuring effective corporate governance in the eThekweni Municipal area. The outcome of the study was to be used to add to the extant body of knowledge about SMME owners by proposing and recommending the ideas that could enhance their functions at large in the municipality and South Africa. The participants were informed that they could opt out if they felt awkward about their commitment to this study (Dwivedi and Weerawardena 2018)

3.9.2 Anonymity

Securing the anonymity of the participants was highly relevant if genuine evidence was to be acquired from the respondents (Sekaran and Bougie 2009). For this research, a letter of request explained the aim of the study was presented to the participants. The letter indicated who the researcher by stating the institution and department under which the researcher studied and gave the research title (An analysis of Business Intelligence of Small, Medium and Micro Enterprises and their effect on Corporate Governance in eThekweni Municipal area). Participants were informed that this research study intended to ascertain the elements that contributed to the business intelligence of the entrepreneurs in the eThekweni Municipal area.

3.9.3 Confidentiality

Based on the above, the respondents to the questionnaire were informed that that the information they provided for this study would be kept confidential and without any bias. (Names of the respondents would not be revealed).

3.10 Concluding summary

This chapter identified the processes that were applied in the research design and methodology for this study. It outlined the procedure of the research the collection of samples, as well as how the research instrument was structured to pick-up the details required to evaluate the respondents' replies. This chapter also discussed the statistical tools used to assess the data.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF RESULTS

4.1 Introduction

This chapter considers the findings of this study. The information needed for this study was amassed from 200 respondents from registered SMMEs across the eThekweni Municipal area. The acquired responses were captured and analyzed using the Statistical Package for Social Science version 25 to interpret the objectives of this study in a methodical design. Additionally, all the findings discovered from this study are conferred in line with every section of the questionnaire. They thus set out to uncover the understated research objectives which were:

- To ascertain whether or not SMME operators can make better business decisions.
- To examine the level at which managers can handle business pressures.
- To analyze whether or not SMMEs operators understand how to satisfy the needs of their clients.
- To assess the managers' ability to engage in practices that allow the analytical workforce.
- To establish the flexibility of SMME operators in the environment and their ability to observe business trends.

4.2 Results

To validate these aims, the questionnaire comprised 6 parts, with every part presenting on descriptions in a 5-point Likert scale which sought to elicit data from the entrepreneurs. These first parts required the biographical data of the entrepreneurs that participated in this study. The findings are provided below:

4.2.1 Demographic information

This aspect reveals the qualities of respondents that take part in the study. Examples of this include gender, age, race, level of education amongst others.

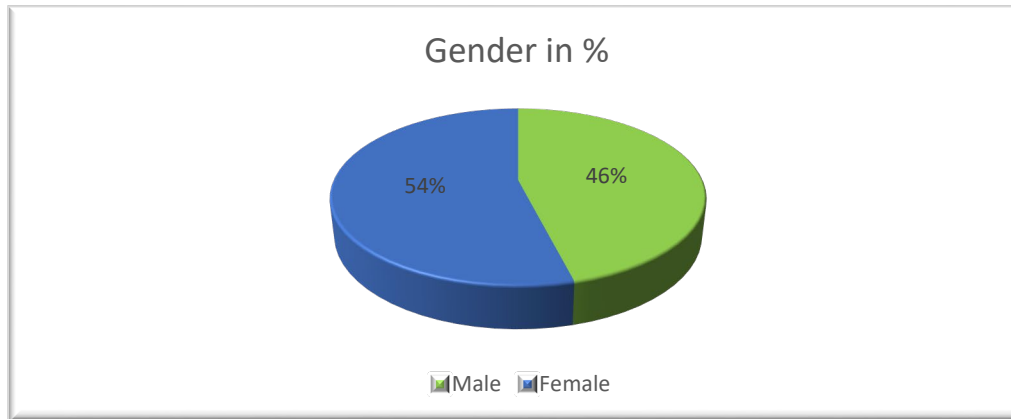
i. Gender

Table 1: Gender

Gender		
	Frequency	Valid Percent
Male	92	46
Female	108	54
Total	200	100

Figure 4. 1: Respondents' gender spread.

Graph 1: Gender



The chart above implied that the majority of respondents were female (54%). This revealed that women have started to participate more actively in business ventures than their male counterparts. This high number could be attributed to as being the high increase in the level of poverty as well as joblessness in the economy and insecurity. The prolonged distress encountered by women inspired the government to assist them with emancipation programmes to enrich their capability. Apparently, the assistance ascertained therein is beginning to be advantageous for women as entrepreneurs.

ii. Age

Table 2: Age

	Frequency	Valid Percent
21-30	8	4
31-40	59	29,5
41-50	88	44
51 and above	45	22,5
Total	200	100

Graph 2: Age

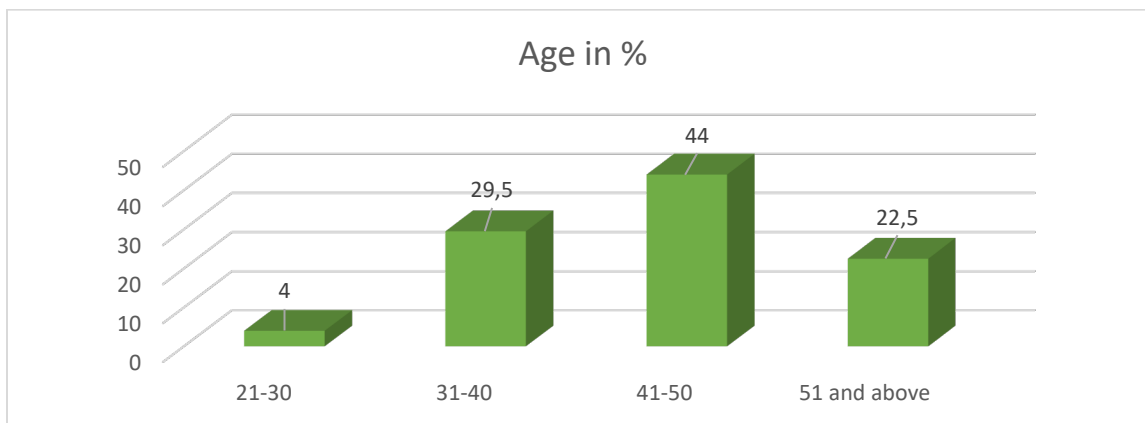


Figure 4. 2: Respondents' Age.

Based upon the above findings, large number of entrepreneurs who made their contribution to this study were within the age bracket of 41-50 years of age. Tshikovhi and Shambare (2015) attributed this to a high rate of unemployment, job loss and redundancy as well as social disparities. The effect of this represents the reasons for which people within the age boundary are drawn to small businesses.

iii. Race

Table 3: Race

Race		
	Frequency	Valid Percent
Black	85	42,5
Coloured	46	23
Indian	39	19,5
White	30	15
Total	200	100

Graph 3: Race

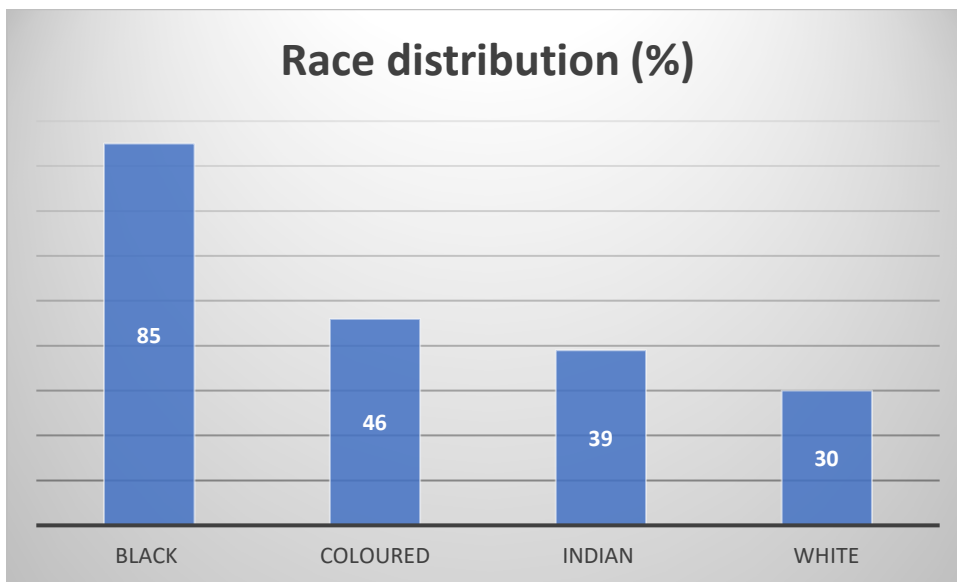


Figure 4. 3: Respondents' racial spread.

The evidence from the table and graph above indicates that the blacks constitute the largest number of people in the SMME division with the white people making up the smallest number of participants or respondents being absorbed.

In the view of Strydom (2017), issues like poverty, famine, inflation and the economic downturn being the obvious justifications that led people to embark on SMME businesses.

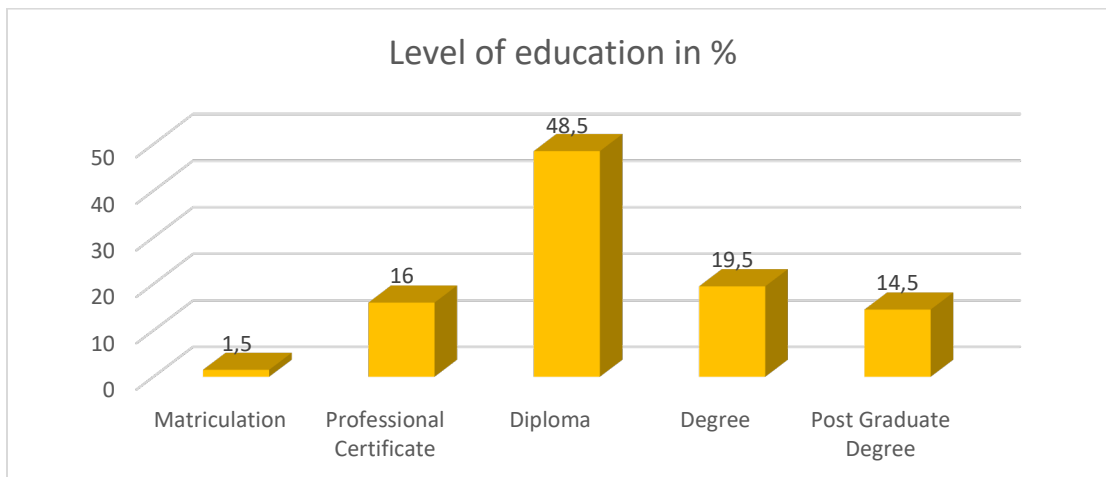
iv. Table 4: Level of education

Table 4: Educational qualification

Level of education		
	Frequency	Valid Percent
Matriculation	3	1,5
Professional Certificate	32	16
Diploma	97	48,5
Degree	39	19,5
Post Graduate Degree	29	14,5
Total	200	100

Figure 4. 4: Respondents' Education Level.

Graph 4: Level of education



The results above demonstrate that 48, 5% of those surveyed have obtained diplomas. This is followed by 19, 5% of participants who have a degree, and entrepreneurs having postgraduate degree and who comprised 14, 5% of the participants. This implies that those who have tertiary education are more inclined to be drawn to entrepreneurship.

Trieu (2017) believes that education plays a key role in the various facets of entrepreneurial activities since it acts as a catalyst in executing management responsibilities. Similarly, it presents an opportunity under which to refine entrepreneurial competences and experience in business.

v. Table 5: Years in business

Years in business		
	Frequency	Valid Percent
1-10 years	84	42
11-20 years	72	36
21-30 years	31	15,5
31-40 years	8	4
More than 40 years	5	2,5
Total	200	100

Graph 5: Years in business

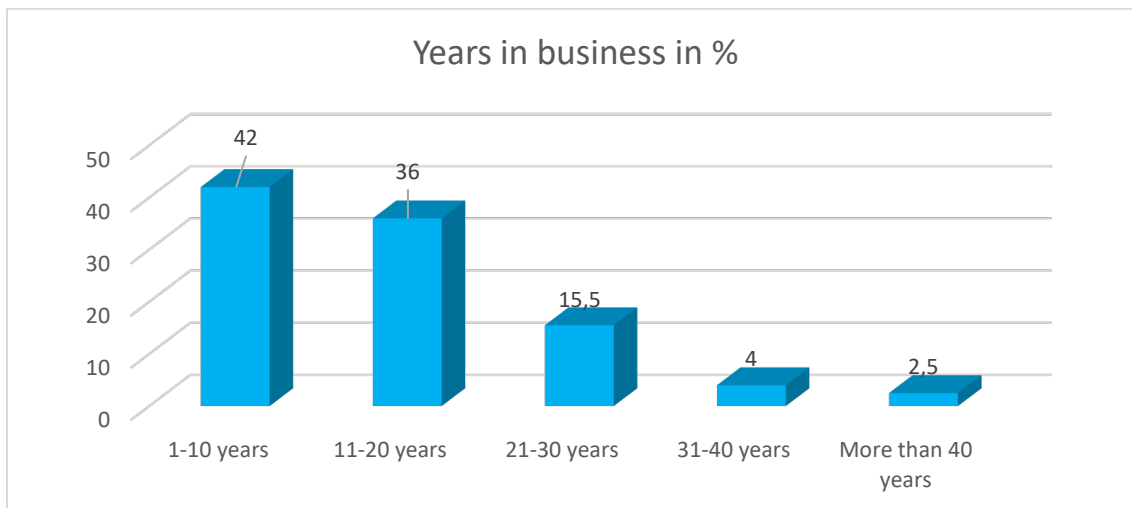


Figure 4.5: Respondents' years in business.

The graph indicates that 42% of SMME operators are still undergoing developmental stages in their businesses. This shows that they are still growing. They are prone to operative threats that may discourage them from business ventures at this stage.

Sujarwo (2016) states that running successful activities in the SMME sector can be tedious, therefore, to flourish in business, the newer entrepreneurs must interact with the more experienced entrepreneurs to acquire business intelligence such as knowledge, skills and abilities that can aid their competence while at the same time having a good relationship with them.

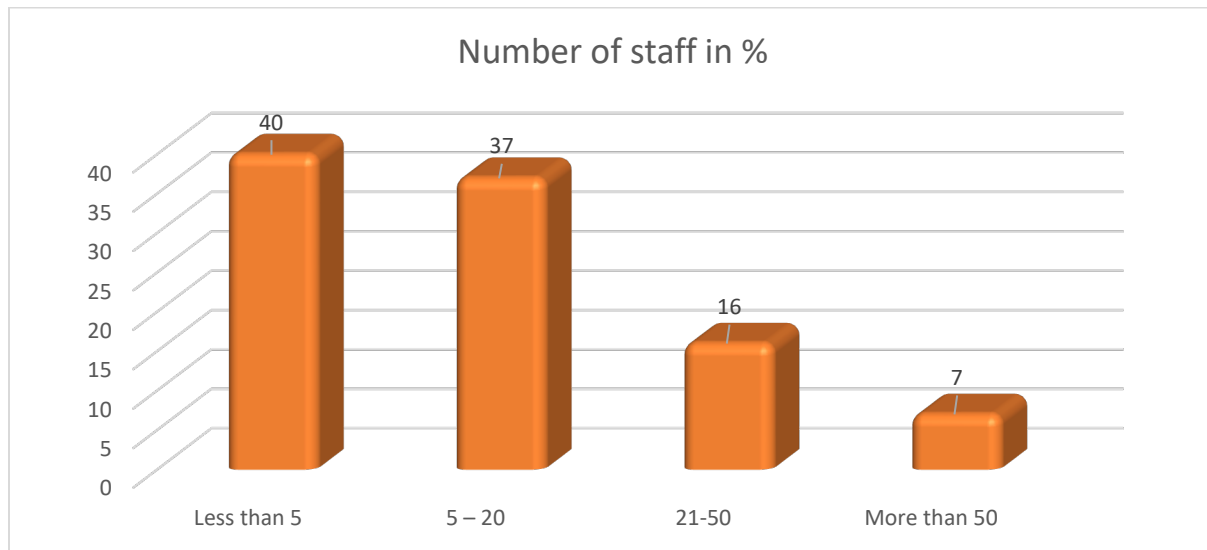
vi. Number of staff

Table 6: Number of staff

Number of staff		
	Frequency	Valid Percent
Less than 5	80	40
5 – 20	74	37
21-50	32	16
More than 50	14	7
Total	200	100

Figure 4.5: Number of staff

Graph 6: Number of staff



It can be deduced that a large number of entrepreneurs operate their businesses with minimum number of employees.

To mention but few, Solaja, Idowu and James (2016) identify reasons for operating a business with only a few workers includes the early growth stage, lack of funds to pay workers' salaries and insufficient experience to govern a large number of people.

4.2.2 Decision making

The subsequent outcomes rely on questions that were designed to evaluate the respondents' decision-making skills.

Table 7: I am able to make a quick determination of the course of action and exhibit sound professional judgement.

	Frequency	Valid Percent
Strongly Agree	84	42,0
Agree	116	58,0
Total	200	100,0

As indicated in the above table, virtually all the participants who partook in this study were quick thinking regarding decisions. They deemed this to be very valuable for running their dealings in business.

Smit, Stanz and Bussin (2015) maintain that to run a productive business, it is important that entrepreneurs know how to make decisions timeously that will support their planning when it comes to presenting quality services to the clients. This enables entrepreneurs to manage their businesses while ensuring that self-control is checked and by giving actual needs timely attention.

Table 8: I am capable of making ethical choices that are free from favouritism.

	Frequency	Valid Percent
Strongly Agree	97	48.5
Agree	103	51.5
Total	200	100,0

The participants of this study agreed that they could make ethical choices that were free from favouritism.

Klenk (2018) views ethical choices as a compass that governs a person and points to insightful ideas about decisions requiring integrity and are either right or wrong. For entrepreneurs to make informed decisions that improve their planning and behaviour it is important that entrepreneurs are able to demonstrate good ethical conduct. This is to empower them so as to evade expensive culpabilities that can hamper their business goals from being achievable.

Table 9. My ability to make good decisions has saved me time and the use of resources.

	Frequency	Valid Percent
Strongly Agree	95	47.5
Agree	104	52
Not Sure	1	0,5
Total	200	100,0

The information from the above indicated the agreement of the participants in that their ability to make good decisions assisted them in conserving time, managing financial matters, materials and human resources needed to administer their operations. Walumbwa, Hartnell and Misati (2017) concur in that the ability to make an upright decision prevents an individual from making unnecessary efforts and wasting resources. The authors suggest that for entrepreneurs to maximize gain they must learn how to minimize cost.

Table 10: Allowing employees to participate in decision making has increased the level of experience of my employees.

	Frequency	Valid Percent
Strongly Agree	90	45,0
Agree	109	54,5
Not Sure	1	0,5
Total	200	100,0

According to the results in Table 10, entrepreneurs agreed that permitting workers to take part in decision making has amplified the level of experience of their employees.

Trevino and Nelson (2016) note that a better approach to making knowledge dominant in a workplace is through shared experience. Entrepreneurs and business managers can retain knowledge in their establishment by communicating with their personnel. Engaging in such acts is to prevent the loss of knowledge in the organisation especially where the person endowed with it dies, is unwell, relocates or retires.

Table 11: The mean of decision-making

	Mean	Std. Deviation
Decision Making	1,55	0,327
I am able to make a quick determination of the course of action and exhibit sound professional judgement	1,58	0,495
I am capable of making ethical choices that are free from favouritism	1,52	0,501
My ability to make good decisions has saved me time and the use of resources	1,53	0,510
Allowing employees to participate in decision making has increased the level of experience of my employees	1,56	0,508

Conclusion

According to the results in Table 11, many respondents were inclined to strongly agree with the assertions about decision making because the whole mean score (M=1,55) was lower than 2.4. The results therefore implied that SMME owners were proficient and made intelligent decisions that benefited their businesses.

4.2.3 Handling of pressure

The successive discoveries relate to questions that was meant to examine the respondents' ability to handling of pressure.

Table 12: I can handle work stress in a manner that will not affect my health.

	Frequency	Valid Percent
Strongly Agree	91	45,5
Agree	105	52,5
Not Sure	4	2,0
Total	200	100,0

The facts exhibited from the table above confirmed that respondents could cope with work-related pressure in a manner that would not impinge on their health status.

Stress, in the view of Mulki *et al.* (2012), is a response to a condition. People mostly feel stressed when they note that the pressures of the job are greater than the resources they have to cope with the situation. Stress in the work environment can result in workers or the employer having headaches, muscle strain or soreness, pain in the chest, increased heart rate and blood pressure, a shattered immune system, exhaustion or restlessness and stomach and digestive problems. Once stress happens in a way that people are unable to manage, their mental and physical capacity may be altered. Employers can assist their staff in reducing work stress by establishing workers' wellbeing programmes, such as organizing for a rebate at a community fitness center for the workers. Managers and entrepreneurs can do more to reduce the stress level of their employees by keeping their team well-informed of expectations, newest development, and departmental changes.

Table 13. Undergoing excessive stress in my workplace does not make me overreact.

	Frequency	Valid Percent
Strongly Agree	84	42,0
Agree	102	51,0
Not Sure	14	7,0
Total	200	100,0

According to Table 13, 93% of the respondents agreed that feeling severe stress in the workplace did not make them unseemly behaviour.

Ma, Tamir and Miyamoto (2018) observe that work stress may be caused by the nature of the work environment. The authors suggest that employers can help their employees overcome work stress by treating them with respect as well as engaging in transparent and open communication. Employees can also evade “grumpy surviving tactics” such as “spree consumption”, substance misuse, misuse of caffeine and abuse prescription pills (Ma, Tamir and Miyamoto 2018).

Table 14: Accepting support from my team members and family enables me to manage stress.

	Frequency	Valid Percent
Strongly Agree	89	44,5
Agree	104	52,0
Not Sure	6	3,0
Disagree	1	0,5
Total	200	100,0

As high as 96,5% of the proportion of the respondents agreed that getting assistance from their group associates and relatives allowed them to manage their stress.

Hanaysha (2016) points out that understanding how to lead successfully can be the difference between a success and failure, hence, working with a team allows members to face any threats as they have the backing of the whole team to fall back on in case of failure. Inversely, sharing success stories as a team is a connecting experience. Once a team thrives collectively, their brainstorming gatherings will generate groundbreaking ideas without restraint. The authors believe that the “diciest thought” can turn out to be the greatest concept. Teamwork allows employees the freedom to think beyond the problem (Hanaysha 2016).

Table 15: Making environment conducive for working has enable my staff to work to their maximum capacity.

	Frequency	Valid Percent
Strongly Agree	93	46,5
Agree	105	52,5
Not Sure	1	0,5
Disagree	1	0,5
Total	200	100,0

The illustration above showed that the respondents agreed that a conducive environment made staff to work to their maximum capacity.

Chuang, Jackson and Jiang (2016) note that workers need to be comfortable, secure, and feel good when they work. People in dreadful working environments are more likely to reflect low productivity, an upsurge in the pace of absenteeism, and spiraling turnover levels. According to Chuang, Jackson and Jiang (2016), getting the most excellent work performance from the workforce can be accomplished when the employer makes their prospects obvious and accurate. When workers know what is needed of them, they stand a better opportunity to perform well and to take pleasure in their jobs.

Table 16: I set myself a challenge and take risks to ensure the realization of my objectives.

	Frequency	Valid Percent
Strongly Agree	95	47,5
Agree	103	51,5
Not Sure	2	1,0
Total	200	100,0

Information presented above indicates that 47,5% and 51, 5% of the respondents set themselves a task and faced risks to ensure the completion of their objectives. Chimucheka and Mandipaka (2015) state that leaders should be responsive in their thinking and be for more supportive in how they work. To turn into a risk-taker, entrepreneurs must establish a system and get to know their employees' thoughts and viewpoints while sharing their ambitions with their workers and also being responsible with for their progress.

Table 17: Descriptive

	Mean	Std. Deviation
Handling pressure	1,58	0,368
I can handle work stress in a manner that will not affect my health	1,57	0,536
Undergoing excessive stress in my workplace does not make me overreact	1,65	0,608
Accepting support from my team members and family enables me to manage stress	1,60	0,577
Making the environment conducive for working has enabled my staff to work to their maximum capacity	1,55	0,538
I set myself challenges and take risks to ensure the realization of my objectives.	1,54	0,520

Conclusion

As shown in the table 17, most respondents strongly agreed with the statements about Handling of pressure, as reflected in the overall mean score (M=1,58) which was lower than 2,4. The findings concluded that the majority of SMME owners were well grounded and also to handle stress intelligently.

4.2.4 Customer's Satisfaction.

Table 18. I am able to withstand competition from my business rivals by satisfying the needs of my customers.

	Frequency	Valid Percent
Strongly Agree	92	46,0
Agree	106	53,0
Not Sure	1	0,5
Disagree	1	0,5
Total	200	100,0

Regarding the statement above, 99% of the respondents agreed (53%) and strongly agreed (46%) that they could withstand business competitors by satisfying the needs of their clients.

Homburg, Stierl and Bornemann (2013) state that identifying and knowing the needs of the clients is at the base of all profitable business, whether people advertise in a transparent manner or not. Once a business owner has this idea, he or she can use it to convince the prospective and current customers that the business is worthy. This direction makes it necessary to understand the customers and how to use the information ascertained in order to market the business further and realistically, and in what manner to capture the market from their rivals.

Table 19. Satisfying my clients has boosted my profitability margin.

	Frequency	Valid Percent
Strongly Agree	101	50,5
Agree	97	48,5
Not Sure	1	0,5
Disagree	1	0,5
Total	200	100,0

The results in Table 18 indicate that 99% of the respondents strongly agreed (50,5%) and agreed (48,5%) that client satisfaction boosted their profitability. However, one (1) respondent (0,5%) disagreed and another 0,5% represented the respondent who was unsure of the statement.

Customer satisfaction is linked with present and future corporate performance (Han and Hyun 2015). The businesses with higher client satisfaction than others will be able to enjoy better profitability by improving unit profit rather than growing sales (Ganiyu 2017).

Table 20. Understanding the needs of my clients has boosted my productivity level.

	Frequency	Valid Percent
Strongly Agree	100	50,0
Agree	93	46,5
Not Sure	6	3,0
Disagree	1	0,5
Total	200	100,0

Table 20 above suggests that 96,5% of the respondents strongly agreed (50%) and agreed (46,5%) that the ability to understand the needs of their clients boosted their productivity.

Farzana (2018) states that one of the key pathways to enhancing a consumer's understanding is effective and efficient customer service teams. In addition to an

urgent solution to meet the needs of the consumer, satisfying a client's demands is also about consistent completion of tasks in the initial stages while presenting the client with an easy buying procedure. Farzana (2018) believes that “concentrating on forming a knowledge base that is inscribed in the audience's dialect and displayed in a steady user-friendly manner will result in encouraged customers”.

Table 21. Treating my customers well and respecting them has earned me their loyalty.

	Frequency	Valid Percent
Strongly Agree	106	53,0
Agree	89	44,5
Not Sure	5	2,5
Total	200	100,0

The findings in Table 21 demonstrate that 97,5% (53% + 44,5%) of the respondents confirmed that treating customers well and respecting them has helped them to gain their clients' loyalty. Falola *et al.* (2018) state that for entrepreneurs to ensure a customer retention, they have to be transparent to gain respect and build a good corporate image. The success of an entrepreneur's business hinges on how well they consistently put their customers' needs at the forefront of everything they do. Caring for customers like royalty is a great avenue through which to win their respect (Falola *et al.* 2018).

Table 22. I am able to retain my customers by meeting their demand and concerns.

--

	Frequency	Valid Percent
Strongly Agree	105	52,5
Agree	88	44,0
Not Sure	6	3,0
Disagree	1	0,5
Total	200	100,0

A sizeable number of the respondents (comprising of 96,5%) expressed the view that they could keep their customers by meeting their demands and concerns. However, 6 respondents (3%) were not sure about the statement. While 0,5% tended to disagree with the statement.

Customer retention according to Han and Hyun (2015) implies having the capability to retain clients over a period of time. Retaining customers is how a business can maximize the profitability of their company. The authors suggest that enterprises can retain their clients by selling a good quality product at a moderate price, offering, trade and cash discounts on goods purchased as well as bonding with clients and having good rapport.

Table 23. Descriptive

	Mean	Std. Deviation
Customer satisfaction	1,52	0,398
I am able to withstand of competition from my business rivals by satisfying the needs of my customers	1,56	0,537
Satisfying my clients has boosted my profitability margin	1,51	0,540
Understanding the needs of my clients has boost my productivity level	1,54	0,583
Treating my customers well and respecting them has earned me their loyalty	1,50	0,549
I am able to retain my customers by meeting their demands and concerns	1,52	0,584

Conclusion

According to the findings in Table 23 above, nearly all respondents strongly agreed with the views about customer satisfaction because the overall mean (M=1,52) score was below 2,4. The above results demonstrate that managers can adopt business intelligence to satisfy the needs of their clients.

4.2.5 Analytical workforce

The outcomes below relate to questions that required to evaluate the analytical workforce of the respondents.

Table 24: I assign and delegate responsibility for tasks and goals' achievement in order to improve skills and efficiency of my staff.

	Frequency	Valid Percent
Strongly Agree	101	50,5
Agree	97	48,5
Not Sure	2	1,0
Total	200	100,0

Practically all the respondents referred to the fact that delegating responsibility for tasks and goals' accomplishment enhanced the skills and productivity of their staff to improve their capacity.

Chimucheka (2017) outlines the procedure that enables an individual to allocate tasks to others as delegation of authority. Delegation gives an individual a chance to make exceptional use of time and abilities. It also affords other individuals in the team to mature, advance both in knowledge and the capacity to understand, and gain new skills. In addition, it builds support between the employees and enhances interaction between people. It Improves effectiveness, efficiency, and management of time resulting in collective success. Collective success invariably gives an employee the sense of "belongingness" in a company. It inspires a team to strive for further success as well as new tasks to undertake. The author suggests that, to build an efficient team in an establishment, it is important that entrepreneurs, as leaders preserve good, skilled people in their team as their sharing of knowledge promotes talent retention at the institution.

Table 25: I impart knowledge to my staff as a way of adding value to their lives.

	Frequency	Valid Percent
Strongly Agree	104	52,0
Agree	96	48,0
Total	200	100,0

Table 25 indicates that all the SMMEs owners strongly agree (52%) and agree (48%) that they impart knowledge into their staff as a way of adding values to their lives.

Naicker *et al.* (2017) emphasize that knowledge is an important factor that influences creative implementation in an establishment. The effectiveness of its sharing affects an operative's creative performance levels. The sharing of knowledge produces an unrestricted flow of information that people employ. It strengthens people's understanding and their way of acknowledging new ideas, thereby promoting creativity. To add value within the work system, entrepreneurs must be ready to share the knowledge they have. The effect of this is to encourage lasting ideas and to avoid knowledge loss.

Table 26. I ensure periodic assessments of my employees to highlight their strengths and help in rectifying their mistakes.

	Frequency	Valid Percent
Strongly Agree	101	50,5
Agree	95	47,5
Not Sure	2	1
Disagree	2	1
Total	200	100

Table 26 reveals that 98% (50,5% + 47,5%) of respondents mentioned that they ensured the periodic assessment of employees to highlight their strengths and help in rectifying their mistakes.

Ndabeni, Rogerson and Booyens (2016) note that people generally make mistakes. Being a human being suggests that there may be lapses now and again. However, the distinction between great leaders and good ones rests on how they cope with those mistakes. Business owner can teach their subordinates to continue to assume responsibilities when an error is committed. Successful people continue to move forward. They may commit errors but do not retreat. Business leaders must learn to use failure as a ladder to move away from the past (Ndabeni, Rogerson and Booyens 2016).

Table 27. I maintain a cordial relationship with my team members by inspiring them to attain common objectives.

	Frequency	Valid Percent
Strongly Agree	88	44,0
Agree	110	55,0
Not Sure	1	0,5
Disagree	1	0,5
Total	200	100,0

Evidence from the above table showed that 99% (55% + 44%) of the respondents agreed that they enjoyed cordial relationships with their team members by motivating them to reach common objectives. Nassiuma (2017) note, that motivation is the greatest fundamental element in the work life of a worker. It encourages people to make an effort towards the achievement of managerial targets. Motivation is a phenomenon that is required in every area of organizational life cycle, because it supports developing the passion and curiosity of employees in order to encourage them to take up organizational aspirations. It improves the competence of the people. To understand people and the way to handle vibrant human resources, it is important that leaders, such as entrepreneurs, work well with people.

Table 28. I share insight and innovative ideas with my staff about how to be more productive without fear.

	Frequency	Valid Percent
Strongly Agree	92	46,0
Agree	106	53,0
Not Sure	2	1,0
Total	200	100,0

As many as 99% of the respondents confirmed that they shared insights and innovation ideas with their staff on how to be more productive without fear. Only 1% were not sure about the statement.

Muthuveloo, Shanmugam and Teoh (2017) describe knowledge sharing as an action under which experience is shared between individuals, acquaintances, contemporaries, relatives or societies. The aim of people sharing knowledge in terms of intelligence is to avoid its loss especially when unexpected circumstance occur and when the person possessing the knowledge ceases to exist in the organisation. Suzuki (2017) states that knowledge increases when shared. Increasing the spread of knowledge in an establishment enhances competence and inspires innovation.

To enable knowledge sharing in the organisation, entrepreneurs should ensure an honest and trusting environment while leading others by example through, set prospects, facilitating breaks for team members to spread the ideas and acknowledging the efforts of others (Suszek *et al.* 2018).

Table 29. Descriptive

--

	Mean	Std. Deviation
Analytical Workforce	1,53	0,339
I assign and delegate responsibility for tasks and goals' achievement in order to improve skills efficiency of my staff	1,51	0,521
I impart knowledge to my staff as a way of adding value to their lives	1,48	0,501
I ensure periodic assessment of my employees to highlight their strengths and help in rectifying their mistakes	1,53	0,575
I maintain a cordial relationship with my team members by inspiring them to attain common objectives	1,58	0,535
I share insight and innovative ideas with my staff about how to be more productive without fear	1,55	0,519

Conclusion

The above table indicated that most of the respondents agreed with the statements measuring Analytical Workforce (M=1,53) because of the mean point being below 2.5. In conclusion, the general results of analytical workforce presented supports the view that SMME managers were capable of impacting business practice that allowed the analytical workforce.

4.2.6. Environmental flexibility

Table 30.

I ensure effective time management by prioritizing tasks and being able to work with and meet deadlines

	Frequency	Valid Percent
Strongly Agree	95	47,5
Agree	103	51,5
Not Sure	2	1,0
Total	200	100,0

The response of the entrepreneurs (51,5% + 47,5%) in table 30 suggested that they could monitor business trends by prioritizing tasks and working within time limits.

Clegg, Kornberger and Pitsis (2015) states that time management as a method of formulating and using mindful management regarding the time expended on particular events helps to work faster and effectively. Instituting goals is a significant practice, especially when relating to work. In the view of the authors, setting strong goals enhances performance as it spurs individuals to boost their strength or determination while also encouraging deeper focus and helping them to concentrate. When employees, managers or business owners are unable to meet the set target, their dreams fail to materialize. The authors suggest that employees, managers, or business owners must understand how to strike a balance in their endeavors if they are to boost their performance and reach their preferred goal line with a minimum effort and more effective schemes (Clegg, Kornberger and Pitsis 2015).

Table 31. I am able to plan activities and carry them through effectively.

	Frequency	Valid Percent
Strongly Agree	105	52,5
Agree	93	46,5
Not Sure	2	1,0
Total	200	100,0

The result in the table shows that the respondents developed and innovatively; they could spot opportunities that relating to their businesses. Kerzner (2017) points to planning as a method of reasoning about the measures necessary to attain an anticipated goal. It involves the formation and preservation of a strategy, such as mental qualities that involve abstract thinking. According to the author, when planning fails in an establishment, people are bound to suffer low morale. Employees must be cognizant of their environment in order to avoid suffering from pressure or exasperation because these may be impediment completing their assigned tasks (Kerzner 2017).

Table 32. By being able to develop innovatively, I am able to spot opportunities in my business environment.

	Frequency	Valid Percent
Strongly Agree	108	54,0
Agree	91	45,5
Not Sure	1	0,5
Total	200	100,0

The results from the above proved that SMME leaders could spot opportunities in the business environment. Ogunsola (2017) states that to be productive entrepreneurs must consistently invent and explore opportunities to grow their entrepreneurial ventures. Entrepreneurs can thrive and identify opportunities around them by listening to their potential customers and past leads, study their clientele, business rivals as well as industrial trends and insights to familiarize themselves with the latest practices that foster successful activities.

Table 33. By being able to express myself in clear terms has enabled me to achieve success.

	Frequency	Valid Percent
Strongly Agree	99	49,5
Agree	101	50,5
Total	200	100,0

According to the Table 33 the respondents agreed that they could express themselves in clear terms that enabled them to achieve success. Newnam and Goode (2019) note that clarity in expression is essential to facilitate good decisions. Providing people with a clear message is to make certain that they fully understand what is expected of them and their purposes for taking up responsibilities. To gain the attention of people (customers) entrepreneurs must make an effort to always get their message across explicitly without instigating confusion people’s mind.

Table 34. I can adapt successfully to changing situations and environment

--

	Frequency	Valid Percent
Strongly Agree	120	60,0
Agree	79	39,5
Not Sure	1	0,5
Total	200	100,0

Table 34 illustrates the fact that 60% of the respondents strongly agreed and 39,5% agreed that they could adapt successfully to changing situations and the environment.

Tolentino *et al.* (2014) define adaptability as the capability of an individual, organization, body, or system to change in order to meet a certain condition or to be transformed in order to match or perform better in any situation. Remaining economically viable in today's business world needs a relentless effort in leadership skills to adapt to change. To stay viable and remain viable so as to foster economic development, entrepreneurs today must transform and adapt to modern values practically and on real-time footing by thinking creatively, embracing uncertainty and practicing expressive business intelligence.

Table 35. Descriptive

	Mean	Std. Deviation
Environmental Flexibility	1,48	0,364
I ensure effective time management by prioritizing tasks and being able to work and meet deadlines	1,54	0,520
I am able to plan activities and carry them through effectively	1,49	0,521
By being able to develop innovatively, I am able to spot opportunities in my business environment	1,47	0,510
By being able to express myself in clear term has enabled me to achieve success	1,51	0,501
I can adapt successfully to changing situations and a changing environment	1,41	0,502

Conclusion

Table 34 above exemplifies the view that large number of respondents could perceive business movements that affected their operations and adapt to them. However, Environmental Flexibility indicated a mean of (M=1,48) which was below a 2.5 score.

4.3 Concluding summary.

The outcome of this research as reflected in this chapter revealed that SMMEs in the eThekwin Municipality area rely on business intelligence and have made an overwhelming impact to the advancement of the region which should be maintained. Important findings in this study are as follows:

- a. Gender equivalence is correlated as women have also ventured into entrepreneurial businesses and their performance is very encouraging.
- b. Facts from this study showed that the youth were enthusiastically absorbed into entrepreneurial ventures which can help to eliminate joblessness, criminality, and other unscrupulous conduct as there is correlation between the latter elements and lack of business ventures.
- c. The entrepreneurs believed that they had established congenial relationships with the community and acceded to their clients' requests speedily. The idea emanating from their clients as well as innovative ideas of entrepreneurs contributed to community upliftment.
- d. Education, in the view of the respondents, was now important for entrepreneurs because it stimulated the intellectual thoughts of the managers and the entrepreneurs regarding the required knowledge and skills necessary to oversee their work endeavours.
- e. Entrepreneurs and their subordinates could now perceive issues that troubled their environment as well as the threat that impeded their growth.
- f. Having knowledge of information technology and how to use it simplified the tasks of entrepreneurs as they were able to deal with a variety of things. Examples are participating in meetings and interviews, establishing safety measures and, primarily, curtailing expenses such as overheads, administrative expenses as well as other monetarily associated expenses with the purpose of generating revenue. Above and beyond this, the use of information technology provided the opportunity of wider coverage so as to reach out to larger numbers of people.

- g. The efforts of SMMEs can now be felt as their contribution has enhanced the lives of employees who are able to feed their families.
- h. The entrepreneurs were still not always able to adapt to the environment where they served.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

This chapter finalizes this research; and the fundamental drive was to examine the extent to which SMMEs operators recognizes intelligence as a tool that guarantees successful corporate governance in the area where they serve. The frequently reported rate of failure among the SMME operators demands research of this form. Chimucheka and Mandipaka (2015) note that despite the contributions of the government to reinforce the SMME sectors through organs such as the Department of Trade and Industries (DTI) and Small Enterprise Development Agencies (SEDA), amongst others, the performance of the entrepreneurs has continually worsened, hence, it was important to assess how entrepreneurs govern the corporate establishment. To conclude this research, it is obligatory to look into the objectives that steered this study.

5.2. Research Objectives

The following objectives were verified through a structured questionnaire to which 200 entrepreneurs responded. This was consequently the sample size of this research, the outcomes of which were detailed in the earlier chapter.

- To ascertain whether or not SMMEs operators can make better business decisions.
- To examine the level at which managers can handle business pressures.
- To analyse whether or not SMME operators understand how to satisfy the needs of their clients.
- To assess the managers' ability to engage in practices that allow for growth and development.

- To establish the flexibility of SMME operators in the environment and their ability to observe business trends.

5.2.1 Addressing the first research objective.

The primary objective of this research was to ascertain whether or not entrepreneurs can make competent decisions.

i. Primary findings

Many amongst the SMME operators agreed that business intelligence in managing the operations of business assisted them in making informed decisions that greatly contributed to the achievement of their planned goals and objectives. Furthermore, having business intelligence enabled them to face competition from other business contenders and maintain the stability that promoted their long-term survival in an uncertain competitive market that is characterized by unforeseen situations or environmental or both forces. Examples include political instability, climatic conditions, inflation, chronic unemployment, insecurity and hunger amongst others.

ii. Secondary findings

Chang (2014) notes that one of the key components to administering a successful business involves an individual having the intelligence required for business administration. Intelligence in the person, according to the author, facilitates the development of thoughts, beliefs and values that can be exploited to enhance business execution and accomplishment (Chai and Fan 2018). Chiat and Panatik (2019) state that the activity of the business is susceptible to threats or setbacks where intelligence to run and nurture an establishment is poor. To thrive in business, entrepreneurs must be competent in using their intelligence to pursue their goals. Burt (2019) states that to fulfill decision-making responsibilities, it is important that entrepreneurs be intelligent in decision makings if they are to adeptly exhibit independent judgment on corporate matters in a free and fair manner.

5.2.2 Addressing the second research objective.

This study objective was to ascertain whether or not entrepreneurs can cope with business pressures that affect their business operations.

i. Primary findings

A survey was conducted on the second objective of the study and that was to ascertain whether entrepreneurs can intelligently tackle work pressures that affected the method with which the corporate establishment is governed. The replies from the participants showed that entrepreneurs can adjust and cope with the environmental pressures such as stress, anxiety or trauma that can dissuade them from realising their corporate dreams. At this level, entrepreneurs can relieve themselves of stress by delegating duties to their subordinates while also retaining knowledge through sharing across all lines of management. In this regard, employees who are deficient in experience, skills and knowledge can have the advantage of developing themselves.

ii. Secondary findings

Governing a corporate establishment can be fruitful for the management or people in a position of authority when delegating duties to the subordinates to give the novice the chance of gaining experience as this can aid specialization within the work circle (Campbell 2012). Cardon and Marshall (2015) note that delegation of duties demands devotion, caution and sacrifices such as time, strength, and sometimes monetary investment if it is to have a positive impact knowledge on others. Entrepreneurs and managers must promote the sharing of knowledge in their establishment if they are to progress in their business environment and sharpen the experience of workforces.

5.2.3 Addressing the third research objective.

The third objective of the study was established to evaluate whether or not SMME operators understand how to satisfy the needs of their clients.

i. Primary findings

The indication from a large number of the study participants confirmed that as entrepreneurs, they recognized how to meet the targets and needs of their patrons in a manner that could increase their business profitability volume. They acknowledged that their innovation, creativity, the value of empathy, the ability to identify opportunities around their relationship competence gave them a

good knowledge of the demands of their customers. Treating and respecting the customers earned the entrepreneurs their loyalty and heightened their productivity level.

ii. Secondary findings

Chimucheka and Mandipaka (2015) note that regardless how of quality an enterprise quality a product or service can be, the truth is that no one will buy it if they do not need it. In this case, entrepreneur will not be able to persuade customers on what they need to buy or what is offered as a product unless entrepreneur clearly understand what the customers really want. Knowing and understanding customer needs is at the centre of every successful business, whether it sells directly to individuals or other businesses. Once entrepreneur have this knowledge, he can use it to persuade potential and existing customers that buying from him or her is in their best interests.

5.2.4 Addressing the fourth research objective.

The objective here addresses the question as to whether the entrepreneurs and SMME managers engage in practices that allow the worker development.

i. Primary findings

This objective investigates whether entrepreneurs and SMME managers are involved in the practices that develop the intellectual skills of their employees. Additional analysis was carried out whether or not entrepreneurs improved efficiency and the skills of their staff. Findings based on the response of the participants revealed that managers, operators, and business owners contributed immensely to the knowledge creation, rational development of skills in their subordinates as well as talent retention in their businesses. From their assertion, the division of labour in their establishment fostered proficiency in the employees and facilitated goals achievement.

Trevino and Nelson (2016) maintain that when leaders assign responsibilities or duties to their personnel, their level of understanding improves as well as their business intelligence. In this regard, the personnel can then work and put their intelligence to use to address work dilemmas.

Similarly, when employees relate to and practices with the expert leaders in the workplace, it helps the organisation and improves their reputation as their joint effort will result in better productivity (Tregidga, Milne and Kearins 2018). Tshibangu (2020) believe that when workers get the chance to develop and challenge themselves, their commitment and output will improve and not decrease. The most helpful delegation involves pairing the competent person to the task, identifying resources, milestones, and decision-making authority. Entrepreneurs must communicate with their staff on the job assigned and follow up to avoid their subordinates committing irredeemable mistakes that can obstruct their goal achievement (Briciu and Briciu 2021).

5.2.5 Addressing the fifth research objective.

The last objective of this research was to establish the flexibility of SMME operators in the environment they serve and their ability to observe their business trends.

i. Primary findings

The outcome of the study conducted on SMMEs in the region of eThekweni Municipality region indicated that environmental adaptability is one of the overriding issues resulted in people encountering pejorative ecological, social, and economic disproportions. Other findings were that entrepreneurs were able to develop creatively, spot opportunities in their business environment, prioritize tasks and be able to work with deadlines through time management. However, from the facts gathered, some entrepreneurs did not convincingly express their capability to acclimatize to changes that occur in their environment.

ii. Secondary findings

Woźniak and Pactwa (2017) note that one of the key issues that dampen the rate of business success is the inability of entrepreneurs or SMME managers to take cognizance of the business environment as well as observing the business trend. SMMEs in South Africa have the same experience as their counterpart across the globe. The effect of this, according to Swapi (2019) prevents the SMME sector from positively contributing to the economic development and the creation of national wealth. This effect has persuaded the government to help improve the

performance of SMME activities, by providing the right environment government has an influence on inflation, recession, and depression, persistent increase in the interest rate, corruption and crimes, political instability amongst others. Any abrupt change in these factors can either create an opportunity or can pose a threat to their achievement and progress (Briciu and Briciu 2021).

5.3 Recommendations

Based on the findings of this research, recommendations are suggested to the entrepreneurs. To deal with the emerging problems arising from the effect of environmental uncertainty, SMME managers and entrepreneurs are advised to be cognizant of the domain where they serve. Doing this will provide them with information on how to deal with their clients especially in meeting their needs and surviving environmental threats or waves that may likely hinder their efforts in realising their business dreams. In addition, to realise business opportunities in the environment, entrepreneurs must keep their actions, activities, conduct and performance in check and concentrate on communicating positive elements of knowledge, skills, attitude, values, and competence to mitigate social problems and make gains. Based on the above, they will be able to plan, be creative, organise, coordinate, and control their activities utilizing team spirit and making effective decisions. If all these requirements can be met, understanding the environment and people's needs will not only provide entrepreneurs with the business intelligence needed to contribute positively to their area of service but will make a remarkable impact on the economic development at local level, provincial level as well as national level.

5.4. Proposed future research.

The findings of this research have highlighted the fact that further study can be carried out on the environmental sustainability of entrepreneurs that is how getting acquainted with their respective environments can open doors to greater opportunities and prosperity for them. It is proposed that beyond the scope of this thesis, other academic scholars and researchers should conduct further research on the need for SMME managers, operators, and entrepreneurs to conduct proper feasibility studies on environmental flexibility before venturing into their choice of businesses. Embarking on this survey will not only permit entrepreneurs to get acquainted with their respective environments but to give them the insight into how to exploit chances that can give them a business breakthrough. Additionally, institutions of higher learning can contribute through a curriculum on entrepreneurship

as a course to encourage and enlighten students. This is to groom the students on how to handle businesses when they are in the labour market and how they can own or manage a business eventually.

5.5 Conclusion

This study has shown that many amongst today's SMME operators are the youth and middle aged. The involvement of women in contemporary business can be attributed to the influences such as selflessness, illiteracy, and uneven sharing of income, resources and power. Entrepreneurs face the problems of how to plan, organise, coordinate, and control their activities creatively and make effective decisions in their approach to governance. This is affected by limitations such as lack of skills, experience, competence, and inaccessibility to markets, lack of a corporate strategy, the inadequacy of financial resources, misconduct, muggings and etcetera. The research found that SMME operators cannot always acclimatize themselves to their changing environment; this is one of the key standards on which to launch and sustain business ventures. Events such as abject poverty is one of the main aspects of that drive people into a business and often without ideas of how to run their businesses. To address the issues connected to environmental flexibility where SMMEs can behave and operate well in the world of business, this research recommends that entrepreneurs understand and familiarize themselves with the environment on which to start their businesses. When managers and entrepreneurs do this, they will be able to use their business intelligence combined with the information acquired from the survey to improve their business performance and to cope with environmental changes around them as an avenue to business sustenance.

Both private and government schools and other institutions of learning can introduce entrepreneurship as a course to develop the students who may aspire to establish or manage any business in the near future.

REFERENCES

Adams, J. S. 1965. Inequity in social exchange. In: *Advances in experimental social psychology*. Elsevier: 267-299.

Adegbuyi, O., Akinyele, F. A. and Akinyele, F. T. 2014. Effect of social media marketing on Small Scale Business Performance in Ota-Metropolis, Nigeria. *International Journal of Management and Social Science*, 2 (3): 275-283.

Ahmed, U., Abdul Majid, A., Mohd Zin, M., Phulpoto, W. and Umrani, W. 2016. Role and impact of reward and accountability on training transfer. *Business and Economics Journal*, 7 (1): 1-6.

Allameh, S. M., Pool, J. K., Kazemi, R. V. and Mostafavi, M. 2015. The impact of emotional intelligence on transformational leadership and leader effectiveness. *Latin American Journal of Management for Sustainable Development*, 2 (1): 83-93.

Alnoukari, M. and Hanano, A. 2017. Integration of business intelligence with corporate strategic management. *Journal of Intelligence Studies in Business*, 7 (2)

Arnott, D., Lizama, F. and Song, Y. 2017. Patterns of business intelligence systems use in organizations. *Decision Support Systems*, 97 (2017): 58-68.

Asiegbu, G. U. 2020. Business Intelligence-Driven Supply Chain Optimization in Emerging Markets: Pathways for African Businesses. In: *Africa's Platforms and the Evolving Sharing Economy*. IGI Global, 121-140.

Baltaci, A. 2017. Relations between prejudice, cultural intelligence and level of entrepreneurship: A study of school principals. *International Electronic Journal of Elementary Education*, 9 (3): 645-666.

Bandera, C., Keshtkar, F., Bartolacci, M. R., Neerudu, S. and Passerini, K. 2017. Knowledge management and the entrepreneur: Insights from Ikujiro Nonaka's Dynamic Knowledge Creation model (SECI). *International Journal of Innovation Studies*, 1 (3): 163-174.

Basadur, M., Gelade, G. and Basadur, T. 2014. Creative problem-solving process styles, cognitive work demands, and organizational adaptability. *The Journal of Applied Behavioral Science*, 50 (1): 80-115.

Beauregard, R. A. 2012. Planning with things. *Journal of Planning Education and Research*, 32 (2): 182-190.

- Beshears, J. and Gino, F. 2015. Leaders as decision architects: Structure your organization's work to encourage wise choices by reviewed in *MAKING, SPOTLIGHT ON DECISION*, 1-12.
- Brackett, M. A., Rivers, S. E. and Salovey, P. 2011. Emotional intelligence: Implications for personal, social, academic, and workplace success. *Social and Personality Psychology Compass*, 5 (1): 88-103.
- Brettel, M., Chomik, C. and Flatten, T. C. 2015. How organizational culture influences innovativeness, proactiveness, and risk-taking: Fostering entrepreneurial orientation in SMEs. *Journal of small business management*, 53 (4): 868-885.
- Briciu, V.-A. and Briciu, A. 2021. Social Media and Organizational Communication. In: *Encyclopedia of Organizational Knowledge, Administration, and Technology*. IGI Global, 2609-2624.
- Britton, E., Simper, N., Leger, A. and Stephenson, J. 2017. Assessing teamwork in undergraduate education: a measurement tool to evaluate individual teamwork skills. *Assessment & Evaluation in Higher Education*, 42 (3): 378-397.
- Bruwer, J.-P., Siwangaza, L. and Yolandé, S. 2018. Loss control and loss control strategies in SMMEs operating in a developing country: A Literature Review. *Expert Journal of Business and Management*, 6 (1): 1-11.
- Burt, R. S. 2019. The networks and success of female entrepreneurs in China. *Social Networks*, 58 (2019): 37-49.
- Campbell, H. 2012. Planning to change the world: Between knowledge and action lies synthesis. *Journal of Planning Education and Research*, 32 (2): 135-146.
- Cardon, P. W. and Marshall, B. 2015. The hype and reality of social media use for work collaboration and team communication. *International Journal of Business Communication*, 52 (3): 273-293.
- Carnevale, M., Loureiro, Y. K. and Kabadayi, S. 2018. Customer Value Creation for Risky Products: The Role of Brand Trust and Trusting Beliefs *Journal of Creating Value*, 4 (1): 1-21.
- Chai, J.-X. and Fan, K.-K. 2018. Constructing creativity: social media and creative expression in design education. *Eurasia J. Math. Sci. Technol. Educ*, 14 (1): 33-43.
- Chang, V. 2014. The business intelligence as a service in the cloud. *Future Generation Computer Systems*, 37 (2014): 512-534.

Chen, S., Lin, B., Lu, R. and Zhang, T. 2015. Controlling shareholders' incentives and executive pay-for-performance sensitivity: Evidence from the split share structure reform in China. *Journal of International Financial Markets, Institutions and Money*, 34 (2015): 147-160.

Chiat, L. C. and Panatik, S. A. 2019. Perceptions of Employee Turnover Intention by Herzberg's Motivation-Hygiene Theory: A Systematic Literature Review. *Journal of Research in Psychology*, 1 (2): 10-15.

Chimucheka, T. 2017. The impact of motivational and business orientations of owner-managers on the performance of immigrant-owned SMMEs in South Africa. University of Fort Hare.

Chimucheka, T. and Mandipaka, F. 2015. Challenges Faced By Small, Medium And MicroEnterprises In The Nkonkobe Municipality. *International Business and Economic Research Journal*, 14 (2): 309-312.

Chipeta, E. M. and Surujlal, J. 2017. Influence of attitude, risk taking propensity and proactive personality on social entrepreneurship intentions. *Polish Journal of Management Studies*, 15 (2): 27-36.

Christensen, T., Lægreid, P. and Rykkja, L. H. 2016. Organizing for crisis management: Building governance capacity and legitimacy. *Public Administration Review*, 76 (6): 887-897.

Chuang, C.-H., Jackson, S. E. and Jiang, Y. 2016. Can knowledge-intensive teamwork be managed? Examining the roles of HRM systems, leadership, and tacit knowledge. *Journal of management*, 42 (2): 524-554.

Clegg, S. R., Kornberger, M. and Pitsis, T. 2015. *Managing and organizations: An introduction to theory and practice*. Los Angeles: Sage.

Connelly, B. L., Crook, T. R., Combs, J. G., Ketchen Jr, D. J. and Aguinis, H. 2018. Competence-and integrity-based trust in interorganizational relationships: Which matters more? . *Journal of Management*, 44 (3): 919-945.

Constantinescu, A. O., O'Reilly, J. X. and Behrens, T. E. 2016. Organizing conceptual knowledge in humans with a gridlike code. *Science*, 352 (6292): 1464-1468.

Czarniawska, B. 2014. *A theory of organizing*. Cheltenham, UK: Edward Elgar Publishing.

Davidsson, E. 2015. Entrepreneurial opportunities and the entrepreneurship nexus: A re-conceptualization. *Journal of Business Venturing*, 30 (5): 674-695.

Dentchev, N., Baumgartner, R., Dieleman, H., Jóhannsdóttir, L., Jonker, J., Nyberg, T., Rauter, R., Rosano, M., Snihur, Y. and Tang, X. 2016. Embracing the variety of sustainable business models: social

entrepreneurship, corporate intrapreneurship, creativity, innovation, and other approaches to sustainability challenges. *Journal of Cleaner Production*, 113 (2016): 1-4.

Duckworth, A. and Gross, J. J. 2014. Self-control and grit: Related but separable determinants of success. *Current Directions in Psychological Science*, 235 (319-325)

Durante, R., Putterman, L. and Van der Weele, J. 2014. Preferences for redistribution and perception of fairness: An experimental study. *Journal of the European Economic Association*, 12 (4): 1059-1086.

Emmerling, R. J. and Boyatzis, R. E. 2012. Emotional and social intelligence competencies: cross cultural implications. *Cross Cultural Management. An International Journal*, 19 (1): 4-18.

Falola, H. O., Salau, O. P., Olokundun, M. A., Oyafunke-Omoniy, C. O., Ibiidunni, A. S. and Osibanjo, O. A. 2018. Employees' intrapreneurial engagement initiatives and its influence on organisational survival. *Business: Theory and Practice*, 19: 9-16.

Farzana, R. 2018. The Impact of Motivational Factors Towards Entrepreneurial Intention. *Journal of Modern Accounting and Auditing*, 14 (12): 639-647.

Fayol, H. 1949. *General and Industrial Management*. Sir Isaac Pitman & Sons Ltd: London.

Ganiyu, R. A. 2017. Customer satisfaction and loyalty: A study of interrelationships and effects in Nigerian domestic airline industry. *Oradea journal of business and economics*, 2 (1): 7-20.

Granados, N. and Gupta, A. 2013. Transparency strategy: Competing with information in a digital world. *MIS Quarterly*, 37 (2): 637-641.

Han, H. and Hyun, S. S. 2015. Customer retention in the medical tourism industry: Impact of quality, satisfaction, trust, and price reasonableness. *Tourism Management*, 46 (2015): 20-29.

Hanaysha, J. 2016. Examining the effects of Employee Empowerment, Teamwork and Employee Training on Organizational Commitment. *Procedia - Social and Behavioral Sciences*, 229 (2016): 298-306.

Hanna, R. 2017. Business cases for microgrids: Modeling interactions of technology choice, reliability, cost, and benefit. UC San Diego.

Harrison, R. T., Mason, C. and Smith, D. 2015. Heuristics, learning and the business angel investment decision-making process. *Entrepreneurship & Regional Development*, 27 (9-10): 527-554.

- Healey, P. 2013. Circuits of knowledge and techniques: the transnational flow of planning ideas and practices. *International journal of urban and regional research*, 37 (5): 1510-1526.
- Heneghan, M. and Orenstein, M. A. 2019. Organizing for impact: International organizations and global pension policy. *Global Social Policy*, 19 (1-2): 65-86.
- Homburg, C., Stierl, M. and Bornemann, T. 2013. Corporate social responsibility in business-to-business markets: How organizational customers account for supplier corporate social responsibility engagement. *Journal of Marketing*, 77 (6): 54-72.
- Hove-Sibanda, P., Sibanda, K. and Pooe, D. 2017. The impact of corporate governance on firm competitiveness and performance of small and medium enterprises in South Africa: A case of small and medium enterprises in Vanderbijlpark. *Independent Research Journal in the Management Sciences*, 171 (2017): 1-11.
- Hussain, M. D., Bhiyan, A. B. and Bakar, R. 2014. Entrepreneurship Development and Poverty Alleviation: An Empirical Review. *Journal of Asian Scientific Research*, 4 (19): 558-573.
- Istart, V., Stanisavijev, S. and Markoski, B. 2015. The Role of Business Intelligence in Decision Processing Modeling. . *The European Journal of Applied Economics*, 12 (2): 44-52.
- Jayakrishnan, M., Mohamad, A. K. and Yusof, M. M. 2018. Assimilation of Business Intelligence (BI) and Big Data Analytics (BDA) Towards Establishing Organizational Strategic Performance Management Diagnostics Framework: A Case Study. *Journal of Digital Information Management*, 16 (1): 22-32.
- Kerzner, H. 2017. *Project management: a systems approach to planning, scheduling, and controlling*. 12th ed. Hoboken: John Wiley & Sons.
- Keung, E. K. and Rockinson-Szapkiw, A. J. 2013. The relationship between transformational leadership and cultural intelligence. *Journal of Educational Administration*, 6 (51): 836-854.
- Khademi, A. 2018. Statistical Intervals: A guide for Practitioners and Researcher (2nd Edition). *Journal of Statistical Software*, 84 (1): 1-4.
- Khanzadeh, M., Rao, P., Jafari-Marandi, R., Smith, B. K., Tschopp, M. A. and Bian, L. 2018. Quantifying geometric accuracy with unsupervised machine learning: using self-organizing map on fused filament fabrication additive manufacturing parts. *Journal of Manufacturing Science and Engineering*, 140 (3): 1-12.
- Kim, M., Thapa, B. and Kim, J. 2018. Community reactions to tourism development: how does governmental fairness work? *Journal of environmental planning and management*, 61 (9): 1511-1534.

- Klenk, M. 2018. Evolution and moral disagreement. *J. Ethics & Soc. Phil.*, 14 (2): 112-142.
- Kranich, P. and Wald, A. 2018. Does model consistency in business model innovation matter? A contingency-based approach. *Creativity and Innovation Management*, 27 (2): 209-220.
- Kulkarni, U., Robles-Flores, J. A. and Popovič, A. 2017. Business intelligence capability: the effect of top management and the mediating roles of user participation and analytical decision making orientation. *Journal of the Association for Information Systems*, 18 (7): 516-541.
- Kumar, S., Raizada, A. and Biswas, H. 2014. Prioritising development planning in the Indian semi-arid Deccan using sustainable livelihood security index approach. *International Journal of Sustainable Development & World Ecology*, 21 (4): 332-345.
- Kundelienea, K. and Leitonieneb, S. 2015. Business Information Transparency: Causes and Evaluation Possibilities. *Procedia - Social and Behavioral Sciences* 213 (2015): 340-344.
- Kurland, N. B. 2017. Accountability and the public benefit corporation. *Business Horizons*, 60 (2017): 519-528.
- Landon, L. B., Slack, K. J. and Barrett, J. D. 2018. Teamwork and collaboration in long-duration space missions: Going to extremes. *American Psychologist*, 73 (4): 563-575.
- Lekhanya, L. M. 2015. Public outlook on small and medium enterprises as a strategic tool for economic growth and job creation in South Africa. *Journal of governance and regulation* 4(4): 412-418.
- Lennerholt, C., van Laere, J. and Söderström, E. 2018. Implementation challenges of self service business intelligence: A literature review. In: *Proceedings of Proceedings of the 51st Hawaii International Conference on System Sciences*. 5055-5063.
- Linder, M. and Williander, M. 2017. Circular business model innovation: inherent uncertainties. *Business strategy and the environment*, 26 (2): 182-196.
- Liučvaitienė, A. and Peleckis, K. 2012. Managing Business Competitiveness in the Conditions of Economical Sustainability. *CONTEMPORARY ISSUES IN BUSINESS, MANAGEMENT AND EDUCATION*, 42 (2012): 503-518.
- Ma, X., Tamir, M. and Miyamoto, Y. 2018. A socio-cultural instrumental approach to emotion regulation: Culture and the regulation of positive emotions. *Emotion*, 18 (1): 138-152.

Mainela, T., Puhakka, V. and Sipola, S. 2018. International entrepreneurship beyond individuals and firms: On the systematic nature of international opportunities. *Journal of Business Venturing*, 33 (2018): 534-550.

Majeed, S., Aziz, T. and Saleem, S. 2015. The Effect of Corporate Governance Elements on Corporate Social Responsibility (CSR) Disclosure: An Empirical Evidence from Listed Companies at KSE Pakistan. *International Journal of Financial Studies*, 3 (2015): 530-556.

Majukwa, D., Fan, S. K. and Dwyer, R. J. 2020. Impact of sustainability strategies on small-and medium-sized enterprises in Zimbabwe. *World Journal of Entrepreneurship, Management and Sustainable Development*, 16 (2): 149-163.

Mayer, J. D., Caruso, D. R. and Salovey, P. 2016. The ability model of emotional intelligence: Principles and updates. *Emotion review*, 8 (4): 290-300.

Meredith, J. R., Shafer, S. M. and Mantel Jr, S. J. 2017. *Project Management: A Strategic Managerial Approach*. Hoboken, NJ: John Wiley & Sons.

Mulki, J. P., Jaramillo, F., Malhotra, S. and Locander, W. B. 2012. Reluctant employees and felt stress: The moderating impact of manager decisiveness. *Journal of Business Research*, 65 (1): 77-83.

Murphy, J. T. 2013. Transforming small, medium, and microscale enterprises? Information-communication technologies (ICTs) and industrial change in Tanzania. *Environment and Planning A*, 45 (7): 1753-1772.

Muth, M. and Donaldson, L. 1998. Stewardship Theory and Board Structure: A Contingency Approach. *Corporate Governance. An International Review*, 6(1), 6 (1): 5-28.

Muthueloo, R., Shanmugam, N. and Teoh, A. P. 2017. The impact of tacit knowledge management on organizational performance: Evidence from Malaysia. *Asia Pacific Management Review*, 22 (2017): 192-201.

Naicker, V. and Peters, R. 2013. Small medium micro enterprise business goals and government support: A South African case study. *South African Journal of Business Management*, 44 (4): 13-24.

Naicker, V., Suzaan, L., Bruwer, J. and Bruwer, J.-P. 2017. Knowledge sharing as a value-adding initiative for South African SMME sustainability: A literature review. *Expert Journal of Business and Management*, 5 (2)

Nassiuma, B. K. 2017. Entrepreneurial Competencies and Livelihood Improvement: The Moderating Role of Gender. *Advances in Social Sciences Research Journal*, 4 (22): 78-87.

Ndabeni, L. L., Rogerson, C. M. and Booyens, I. 2016. Innovation and local economic development policy in the global South: New South African perspectives. *Local Economy*, 31 ((1-2)): 299-311.

Nelsen, P. J. 2015. Intelligent dispositions: Dewey, habits and inquiry in teacher education. *Journal of Teacher Education*, 66 (1): 86-97.

Neubert, J. C., Mainert, J., Kretzschmar, A. and Greiff, S. 2015. The assessment of 21st century skills in industrial and organizational psychology: Complex and collaborative problem solving. *Industrial and Organizational Psychology*, 8 (2): 238-268.

Newnam, S. and Goode, N. 2019. Communication in the workplace: Defining the conversations of supervisors. *Journal of Safety Research*, 70 (2019): 19-23.

Ngah, R. and Salleh, Z. 2015. Emotional intelligence and entrepreneurs' innovativeness towards entrepreneurial success: A preliminary study. *American Journal of Economics*, 5 (2): 285-290.

Ngubane, S. M. 2015. Identifying and examining the nature and extent of external factors influencing growth and development of selected SMME's in Durban Kwa Zulu Natal. Masters, Durban University of Technology.

Njoroge, C. N. and Yazdanifard, R. 2014. The impact of social and emotional intelligence on employee motivation in a multigenerational workplace. *Global Journal of Management and Business Research*, 14 (2014): 31-36.

Nonaka, I. and Takeuchi, H. 1995. *The knowledge-creating company: How Japanese companies create the dynamics of innovation*. Oxford University Press.

Nwokolo, E. 2015. Entrepreneurship education as a strategy for the promotion of entrepreneurship culture and poverty reduction among university students. University of Fort Hare.

Nzama, N. and Ezeuduji, I. O. 2020. Gender nuances in tourism-related entrepreneurship in Kwazulu-Natal, South Africa. *African Journal of Gender, Society & Development*, 9 (4): 109-137.

Nze, O. G. 2016. Exploring fast moving consumer goods (fmcg) Small, Medium and Micro enterprises (SMME) manufacturers need for innovation to achieve growth in KwaZulu-Natal. Masters, Durban University of Technology.

Ogubazghi, S. K. and Muturi, W. 2014. The effect of age and educational level of owner/managers on SMMEs' access to bank loan in Eritrea: evidence from Asmara City. *American journal of industrial and business management*, 4 (11): 632-643.

Ogunsola, S. A. 2017. Evaluating the Managerial Competence of Small Medium and Micro Entrepreneurs to ensure Sustainable Economic Development in eThekweni Municipal Area. Masters, Durban University of Technology.

Pääkkönen, P. 2015. The Role of Business Intelligence for Internalization and Organizational Learning. Masters, University of OULU.

Pavkov, S., Pošćić, P. and Jakšić, D. 2016. Business Intelligence System Yesterday, Today and Tomorrow - An Overview. *Zbornik Veleučilišta u Rijeci*, 4 (1): 97-108.

Pisar, P. and Bilkova, D. 2019. Controlling as a tool for SME management with an emphasis on innovations in the context of Industry 4.0. *Equilibrium. Quarterly Journal of Economics and Economic Policy*, 14 (4): 763-785.

Polyvyanyy, A., Ouyang, C., Barros, A. and van der Aalst, W. M. 2017. Process querying: Enabling business intelligence through query-based process analytics. *Decision Support Systems*, 100 (2017): 41-56.

Qing-Hua Li, B. L. 2016. Dual-channel supply chain equilibrium problem regarding retail service and fairness concern. *Applied Mathematical Modelling*, 40 (2016): 7389-7367.

Rahman, K. M. and Bremer, M. 2016. Effective Corporate Governance and Financial Reporting in Japan. *Asian Academy of Management Journal of Accounting and Finance*, 12 (1): 93-122.

Rahman, M. M. 2019. 21st Century Skill "Problem Solving": Defining the Concept. *Asian Journal of Interdisciplinary Research*, 2 (1): 64-74.

Ramakrishnan, T., Khuntia, J., Kathuria, A. and Saldanha, T. 2016. Business intelligence capabilities and effectiveness: An integrative model. In: Proceedings of 2016 49th Hawaii International Conference on System Sciences (HICSS). IEEE, 5022-5031.

Reichenberg, L., Siddiqui, A. S. and Wogrin, S. 2018. Policy implications of downscaling the time dimension in power system planning models to represent variability in renewable output. *Energy*, 159 (2018): 870-877.

Renko, M. 2013. Early challenges of nascent social entrepreneurs. *Entrepreneurship theory and practice*, 37 (5): 1045-1069.

Rodrigues, A. P., Jorge, F. E., Pires, C. A. and António, P. 2019. The contribution of emotional intelligence and spirituality in understanding creativity and entrepreneurial intention of higher education students. *Education+ Training*, 61 (7/8): 870-894.

Roszkowska, P. and Melé, D. 2020. Organizational Factors in the Individual Ethical Behaviour. The Notion of the "Organizational Moral Structure". *Humanistic Management Journal*, (2020): 1-23.

saah, M. 2018. Change Leadership: The Role of Emotional Intelligence. *SAGE Open - Research Paper*, (2018): 1-6.

Sanchez, A. A., Marin, G. S. and Morales, A. M. 2015. The mediating effect of strategic human resource practices on knowledge management and firm performance. *Revista Europeade Directiion y Economia de la Empresa*, 24 (2015): 138-148.

Sangar, A. B. and Iahad, N. B. A. 2013. Critical factors that affect the success of business intelligence systems (BIS) implementation in an organization. *International Journal of Scientific & Technology Research*, 2 (2): 176-180.

Sauter, V. L. 2014. *Decision support systems for business intelligence*. John Wiley & Sons.

Schnackenberg, A. K. and Tomlinson, E. C. 2016. Organizational transparency: A new perspective on managing trust in organization-stakeholder relationships. *Journal of Management*, 42 (7): 1784-1810.

Sekaran, U. and Bougie, R. 2009. *Research Methods for Business: A Skills building Approach*. United Kingdom: John Wiley & Son Ltd.

Sharma, R., Mithas, S. and Kankanhalli, A. 2014. Transforming decision-making processes: a research agenda for understanding the impact of business analytics on organisations. *European Journal of Information Systems*, 23 (4): 433-441.

Shepherd, D. A. and Sutcliffe, K. M. 2015. The use of anthropomorphizing as a tool for generating organizational theories. *Academy of Management Annals*, 9 (1): 97-142.

Sitharam, S. and Hoque, M. 2016. Factors affecting the performance of small and medium enterprises in KwaZulu-Natal, South Africa. *Problems and Perspectives in Management*, 14 (2): 277-288.

Smit, W., Stanz, K. and Bussin, M. 2015. Retention preferences and the relationship between total rewards, perceived organisational support and perceived supervisor support. *SA Journal of Human Resource Management*, 13 (1): 1-13.

Smith, S. M. and Albaum, G. S. 2012. *Basic Marketing Research: Volume 1*. Provo, Utah: Qualtrics Lab, Inc.

Solaja, M. O., Idowu, E. F. and James, E. A. 2016. Exploring the relationship between leadership communication style, personality trait and organizational productivity. *Serbian Journal of Management*, 11 (1): 99-117.

Sopher, P. 2015. Lessons Learned from Germany's Energiewende: The Political, Governance, Economic, Grid Reliability, and Grid Optimization Bedrock for a Transition to Renewables. *Renewable Energy Law and Policy Review*, 6 (2): 99-112.

Sternberg, R. J. 1985. *Beyond IQ: A triarchic theory of human intelligence*. Cambridge, England Cambridge University Press.

Strydom, J. 2017. Longevity of SMMEs in Soweto: Does marketing play a role? . *African Journal of Science, Technology, Innovation and Development*, 9 (6): 685-695.

Sujarwo, S. 2016. Incorporating Entrepreneurship in a Production Function. *Agricultural Socio-Economics Journal*, 16 (2): 79-86.

Suszek, H., Fronczyk, K., Kopera, M. and Maliszewski, N. 2018. Implicit and explicit self-concept clarity and psychological adjustment. *Personality and Individual Differences*, 123: 253-256.

Suter, E. and Mallinson, S. 2015. *Accountability for coordinated/integrated health services delivery*. Copenhagen: WHO Regional Office for Europe.

Suzuki, Y. 2017. Validity of new measures of implicit knowledge: Distinguishing implicit knowledge from automatized explicit knowledge. *Applied Psycholinguistics*, 38 (5): 1229-1261.

Swapi, S. 2019. Improving the business success of SMMEs in the South African construction industry: the case of SMMEs in the city of Port Elizabeth. Master, Nelson Mandela University

Tehseen, S. and Ramayah, T. 2015. Entrepreneurial Competencies and SMEs Business Success: The Contingent role of External Integration. *Mediterranean Journal of Social Science*, 6 (1): 50-61.

Thomas, J. R., Nelson, J. K. and Silverman, S. J. 2015. *Research Methods in Physical Activity*. 7th ed. United State of America: Human Kinetics.

Tolentino, L. R., Sedoglavich, V., Lu, V. N., Garcia, P. R. J. M. and Restubog, S. L. D. 2014. The role of career adaptability in predicting entrepreneurial intentions: A moderated mediation model. *Journal of Vocational Behavior*, 85 (3): 403-412.

- Tregidga, H., Milne, M. J. and Kearins, K. 2018. Ramping up resistance: Corporate sustainable development and academic research. *Business & Society*, 57 (2): 292-334.
- Trevino, L. K. and Nelson, K. A. 2016. *Managing business ethics: Straight talk about how to do it right*. 7th ed. Hoboken: John Wiley & Sons.
- Trieu, V.-H. 2017. Getting value from Business Intelligence systems: A review and research agenda. *Decision Support Systems*, 93 (2017): 111-124.
- Trivellas, P. and Reklitis, P. 2014. Leadership competencies profiles and managerial effectiveness in Greece. *Procedia Economics and Finance*, 9: 380-390.
- Tshibangu, G. M. 2020. SMEs and Barriers to effective leadership in Africa. *Impact: Journal of Transformation*, 3 (1): 73-79.
- Tshikovhi, N. and Shambare, R. 2015. Entrepreneurial knowledge, personal attitudes, and entrepreneurship intentions among South African Enactus students. *Problems and Perspectives in Management*, 13 (1): 152-158.
- Turay, S. 2017. Innovation and Entrepreneurship Relationship. *Article in SSRN Electronic Journal*, (2017): 1-6.
- Van Belle, J.-P. and Dawson, L. 2013. Critical success factors for business intelligence in the South African financial services sector. *South African Journal of Information Management*, 15 (1): 1-12.
- Van der Voet, J. 2014. The effectiveness and specificity of change management in a public organization: Transformational leadership and a bureaucratic organizational structure. *European Management Journal*, 32 (3): 373-382.
- Van Meerkerk, I. and Edelenbos, J. 2014. The effects of boundary spanners on trust and performance of urban governance networks: findings from survey research on urban development projects in the Netherlands. *Policy Sciences*, 47 (1): 3-24.
- Villamarín, J. M. and Diaz Pinzon, B. 2017. Key success factors to business intelligence solution implementation. *Journal of Intelligence Studies in Business*, 7 (1): 48-69.
- Wales, W. J. 2016. Entrepreneurial orientation: A review and synthesis of promising research directions. *International Small Business Journal*, 34 (1): 3-15.
- Walliman, N. 2011. *RESEARCH METHODS THE BASICS*. New York: Taylor & Francis Group.

Walumbwa, F. O., Hartnell, C. A. and Misati, E. 2017. Does ethical leadership enhance group learning behavior? Examining the mediating influence of group ethical conduct, justice climate and peer justice. *Journal of Business Research*, 72 (2017): 14 - 23.

Welter, F., Baker, T., Audretsch, D. B. and Gartner, W. B. 2017. *Everyday entrepreneurship—a call for entrepreneurship research to embrace entrepreneurial diversity*: SAGE Publications Sage CA: Los Angeles, CA.

Wickramaratne, A., Kiminami, A. and Yagi, H. 2014. Entrepreneurial Competencies and Entrepreneurial Orientation of Tea Manufacturing Firms in Sri Lanka. *Asian Social Science*, 10 (18): 50-62.

Wiid, J. A. and Diggins, C. 2013. *Marketing Research*. Cape Town Juta & Company Limited.

Wirtz, B. W., Pistoia, A., Ullrich, S. and Göttel, V. 2016. Business models: Origin, development and future research perspectives. *Long range planning*, 49 (1): 36-54.

Witt, U. and Schwesinger, G. 2013. Phylogenetic footprints in organizational behavior. *Journal of Economic Behavior & Organization*, 90 (2013): S33-S44.

Woźniak, J. and Pactwa, K. 2017. Environmental activity of mining industry leaders in Poland in line with the principles of sustainable development. *Sustainability*, 9 (11): 1-13.

Wright, C., Maylor, U. and Becker, S. 2016. Young black males: Resilience and the use of capital to transform school 'failure'. *Critical Studies in Education*, 57 (1): 21-34.

Yelloso. 2018. *Small Business in Durban South Africa*. Available: <https://www.yelloso.co.za/category/small-business/city:durban> (Accessed 10/08/2018).

Yoshida, D. T., Sendjaya, S., Hirst, G. and Cooper, B. 2014. Does servant leadership foster creativity and innovation? A multi-level mediation study of identification and prototypicality. *Journal of Business Research*, 67 (7): 1395-1404.

Zucker, D. M. 2009. Teaching research Methods in Human and Social Science: How to Do Case Study Research. In. University of Massachusetts, Amherst, USA: School of Nursing Faculty Publication Series, 1-17.

APPENDICES

Appendix 1: Letter of Information



10th August, 2018.

.....

Dear Respondent,

Letter of Consent

My name is **Mlungisi Hopewell Hadebe**, a Masters student of Business Administration at Durban University of Technology. I hereby seek your consent to conduct research study on the topic “**An Analysis of Business Intelligence of Small, Medium and Micro Enterprises and their effect on Corporate Governance in the eThekweni Municipal area**”.

This study aims to explore the influence which business intelligence has on the SMMEs’ impact on corporate governance. The author will stress objectives to depict definite features that specify action needed to attain the purpose for which the goal is designed.

Through your participation, I hope to understand the effect of business intelligence of SMME managers in ensuring corporate governance in the eThekweni Municipal area. The results of the study are to contribute to the existing body of knowledge about SMME owners and operators by making recommendations needed to be taken to enhance the performance of SMME industries at large.

Please know that your participation in this project is voluntary. You may refuse to participate or withdraw from the project at any time with no negative consequence. Your name will not be attached to the questionnaire and all information will be held in the strictest confidence. Should you have any query with regards to the questionnaire or about participating in this study, do not hesitate to contact me or my supervisor on the telephone numbers below.

Thank you in anticipation.

Researcher’s Name: M.H. Hadebe	Cell Number: 071 773 2686
Supervisor: Prof. B.I Dlamini	Cell Number: 072 556 2801
DUT Research Ethic Administration:	031 373 2900

Research Questionnaire

Please tick the relevant box below

Section A: Biographical Section

1. Gender

Gender Male	Female
-------------	--------

2. Age

Less than 21	21-30	31-40	41-50	51 and above
--------------	-------	-------	-------	--------------

3. Race

Black	Coloured	Indian	White
-------	----------	--------	-------

4. Level of Education

Matriculation	Professional Certificate	Diploma	Degree	Post Graduate Degree
---------------	--------------------------	---------	--------	----------------------

5. Years in Business

1-10 years	11-20 years	21-30 years	31-40 years	More than 40 years
------------	-------------	-------------	-------------	--------------------

6. Number of Staff

Less than 5	5 – 20	21-50	More than 50
-------------	--------	-------	--------------

The listed sections demonstrate level of support for the statements below by appropriately ticking the best fitting box to indicate your view, that is, either Strongly Disagree; Agree; Not Sure; Disagree or Strongly Agree.

Section B: Decision making

7. I am able to make a quick determination of the course of action and exhibit sound professional judgement.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

8. I am capable of making ethical choices that are free from favouritism.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

9. My ability to make good decisions has saved me time and the use of unnecessary resources.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

10. Allowing employees to participate in decision making has increased the level of experience of my employees.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

Section C: Handling of pressure

11. I can handle work stress in a manner that will not affect my health.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

12. Undergoing excessive stress in my workplace does not make me to overreact.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

13. Accepting support from my team members and family enables me to manage stress.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

14. Making the environment conducive for working has enabled my staff to work to their maximum capacity.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

15. I set myself challenges and take risks to ensure the realization of my objectives.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

Section D: Customers' Satisfaction.

16. I am able to withstand competition from my business rivals by satisfying the needs of my customers.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

17. Satisfying my clients has boosted my profitability margins.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

18. Understanding the needs of my clients has boosted my productivity level.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

19. Treating my customers well and respecting them has earned me their loyalty.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

20. I am able to retain my customers by meeting their demands.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

Section E: Analytical workforce

21. I assign and delegate responsibility for tasks and goals' achievement in order to improve skills and efficiency of my staff.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

22. I impart knowledge to my staff as a way of adding value to their lives.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

23. I ensure periodic assessments of my employees to highlight their strengths and to help in rectifying their mistakes.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

24. I maintain a cordial relationship with my team members by inspiring them to attain common objectives.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

25. I share insight and innovative ideas with my staff about how to be more productive without fear.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

Section F: Environmental flexibility and adaptability

26. I ensure effective time management by prioritizing tasks and being able to meet deadlines.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

27. I am able to plan activities and carry them through effectively.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

28. By being able to develop innovatively, I am able to spot opportunities in my business environment.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

29. Being able to express myself in clear term has enables me to achieve success.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

30. I can adapt successfully to changing situations and a changing business environment.

Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
----------------	-------	----------	----------	-------------------

THANK YOU FOR PARTICIPATING.