AN INNOVATIVE FRAMEWORK FOR SUSTAINING HIGH-QUALITY CUSTOMER

SERVICE DURING THE EXPANSION OF SMALL AND MEDIUM ENTERPRISES

by

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DISSERTATION

Presented to the Swiss School of Business and Management in Geneva

In Partial Fulfillment

Of the Requirements

For the Degree

DOCTOR OF BUSINESS ADMINISTRATION

SWISS SCHOOL OF BUSINESS AND MANAGEMENT GENEVA

October 2023

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Dedication

This DBA thesis is dedicated to:

To my family, for their unwavering support, encouragement, and love throughout this challenging journey. Your sacrifices and understanding have been my constant source of motivation.

To my professors and mentors, who have shaped my intellectual growth and provided invaluable guidance, pushing me to strive for excellence in my field.

To my colleagues and friends, who have shared their insights and camaraderie, making this academic pursuit not only intellectually stimulating but also enjoyable.

To all the individuals who participated in my research and contributed their time, knowledge, and expertise. Your willingness to engage in this endeavor was instrumental in the success of this thesis.

And to the countless others who believed in me and the significance of my research. Your faith in my abilities and in the importance of the work I have undertaken is deeply appreciated.

This thesis stands as a testament to the collective effort of those who have supported and inspired me. Thank you for being an integral part of this academic journey.

Acknowledgments

I would like to express my heartfelt gratitude to the following individuals and organizations, without whom this DBA thesis would not have been possible:

My Thesis Committee: I am deeply thankful to my thesis committee members for their invaluable guidance, wisdom, and unwavering support throughout this research journey. Their expertise and constructive feedback have been instrumental in shaping the quality of this thesis.

Family and Friends: I extend my sincere appreciation to my family and friends for their understanding and encouragement during the long hours and challenges I faced while working on this thesis. Your belief in me sustained my motivation.

Research Participants: I am indebted to the individuals and organizations who generously participated in my research, sharing their insights and experiences. Your contributions were essential to the success of this study.

Academic Colleagues: To my fellow students and colleagues who engaged in stimulating discussions, offered diverse perspectives, and provided a sense of community during my DBA program, thank you.

University Support: I would like to acknowledge the academic and administrative staff at SSBM for their assistance, resources, and the conducive research environment they provided.

Mentors and Influencers: I am thankful to the mentors and influential figures in my academic and professional life who have shaped my thinking and research interests.

Lastly, I want to express my appreciation to anyone not mentioned here who, in one way or another, contributed to the completion of this thesis. Your collective efforts have made a significant impact on my academic journey.

This DBA thesis is a product of the support, encouragement, and collaboration of many, and for that, I am truly grateful.

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ABSTRACT
AN INNOVATIVE FRAMEWORK FOR SUSTAINING HIGH-QUALITY CUSTOMER

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2023

Dissertation Chair: <Chair's Name>
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Small and medium enterprises (SME) are privately owned organizations. SMEs play an important role in the contribution of national economics. Around the world, SMEs contributes in many fields, especially in employing innovation mechanism in their organizations. To develop sustainable growth and enhance the revenue system, organizations strive to maintain their sustainable productivity. Additionally, the organizations are under pressure from the government sectors to generate high revenue and increase sustainable development. The main objective of the present study is to evaluate the significance of SMEs and their high-quality customer service in the expansion of SMEs. Additionally, it determines the factors affecting the SME to compete in the global market. It also examines the challenges faced by SMEs during its expansion. The present research executes a quantitative analysis utilizing the SPSS version 23 software package. A structured questionnaire survey technique is utilized to gather the data from the entrepreneurs in the SME sector. A purposive sampling strategy has been adopted for analysis. The objective behind the technique is to gather data relating to the perception of entrepreneurs regarding the expansion of their firms in the competing environment. Descriptive statistics, ANOVA, regression, and Pearson correlation analysis are performed in the research. The outcomes of the study revealed that the expansion of SMEs has a significant impact on firms' customer services. Furthermore, the study also evaluates the key factors affecting the expansion of SMEs. The study recommends that entrepreneurs enhance their strategies for increasing employee retention in the firms.

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INTRODUCTION

1.1 Context

The significance of small and medium enterprises (SMEs) and an innovative framework for sustaining high-quality customer service is briefly discussed in this section. It also includes the research study's background, problem identification, objective, scope, and rationale.

1.2 Background of the Study

The rapid change of globalization keeps on increasing effectively, either in developed countries or emerging nations. Due to the rapid change of globalization, pressure on many organizations is also increasing. To develop sustainable growth and enhance the revenue system, organizations are striving to maintain the sustainable productivity of their organizations. Additionally, the organizations are under pressure from the government sectors to generate high revenue and increase sustainable development. The attention of the government is not only on the big international or multinational companies, it mainly focuses on the SMEs. The government mainly focuses on the SME sectors rather than the multinational companies.

To tackle this pressure situation, organizations, especially SMEs, seek an innovative framework to enhance their sustainability growth towards customers and nations (Gherghina et al., 2020). The government sectors are helping SMEs adopt innovative frameworks to develop the organizations into successful firms. To overcome the obstacles, employing the innovative framework in the SMEs will provide effective outcomes in their organizations.

Adopting the innovative framework in the SMEs will provide effective marketing efforts for sustainable customer services to their organizations. The innovation framework consists of innovative products and services, which are key to sustaining high-quality Customer Service. Speeding up the innovation process is the only important key component in this heavily competitive world to provide an effective result. To find a suitable framework for their organization, fulfilling customer satisfaction is one of the main challenges facing SMEs (Ramdani et al., 2022).

1.3 Overview of SMEs (small and medium enterprises)

Small and medium enterprises are privately owned organizations. SMEs play an important role in the contribution of national economics. Around the world, SMEs contributes in many fields, especially in employing innovation mechanism in their organizations. Small and medium enterprises (SMEs) are important in economic development growth across all countries. SMEs generate value-added products and generate great profit for the organizations. Therefore, the contribution of SMEs can increase the GDP growth of the nations.

SMEs play a significant role in the industrial development of developed and developing countries. They are identified as the most dynamic value in the global economy and play a significant role in developing human well-being across all countries. Also, SMEs provide 60 percent of the labor force globally. Therefore, the contribution of SMEs towards national sustainable growth and enhancing the nation's economy is increasing effectively. Furthermore, SMEs also help to develop rural communities worldwide. SMEs also play a significant role in increasing rural and local development by reducing inequality, poverty, and unemployment in communities of local and rural people (Eunice Abdul, 2018).

In this digital age, employing the innovative framework in SMEs, with the assistance of digital technology, aids the organization in becoming a sustainable firm. The modern era provides a wide range of products and services with its technology services. Implementing innovative framework in organizations help the firm to achieve long-term sustainability growth. The improper management of customer service and other factors leads the firm to lack high volatile growth. Therefore, deploying the customer-driven innovative framework will lead the organizations with high sustainable growth (Keiningham et al., 2020).

Technology involvement plays a crucial role in implementing innovative frameworks for sustaining high-quality customer services in SMEs. Advanced digital technology is the main resource for creating various services in organizations. Especially, to expand the SMEs, technology services act as a crucial marketing tool to enhance the high quality of customer services in the SMEs. Advanced technologies such as the Internet of Things (IoT), machine learning, blockchain, data analytics, data science, big data, virtual reality, Artificial Intelligence (AI), and cloud computing are the prominent technologies that provide sustainable growth in organizations.

The rapid change of customer needs and preferences in this digital era is increasing effectively. In this digital age, customers are giving more importance to the quality of the

product, durability, and the speed of customization and services. Therefore, an effective, innovative framework is necessary to improve the sustainability of customer services in the SMEs. Over the last few decades, a significant wide-spread of digital innovations has been implemented in SMEs. Information Systems (IS), Information Technology (IT), and Information and Communication Technologies (ICT) are the important key components of advanced technologies. Digital innovation plays an important role in the development of organizations (Lee and Lee, 2020).

In this digital era, building a strong network is an important essential part of the organization. In particular, developing the high sustainability of customer-centric services is a hurdle system to maintain properly. To tackle these obstacles innovative framework is essential for developing the customer services in SMEs. To employ customer-centric services in SMEs, social media plays an important role in expanding the growth of SMEs. Social media comes under the subset of digital usage.

Social media, especially Facebook, impact the financial and non-financial performance of the SMEs. Facebook's utilization positively impacts the financial services of SMEs and is also achieved by analysing data about customer services. Furthermore, cost-effectiveness and compatibility are achieved through the influence of Facebook utilization. Social media utilization positively impacts the performance of SMEs in terms of improvised information accessibility, improved customer relations, and cost of marketing and customer service (Ainin et al., 2015).

SMEs help improve the nation's economic state by producing various jobs and fulfilling the people's basic needs through various services. Importantly, it helps improve the lives of disabled, uneducated people, women, household heads, and rural people. SMEs help to develop sustainable economic growth by engaging in the favor of the United Nations sustainable development growth. Consequently, other nations accept SMEs as a key challenging tool in developing rural communities. SMEs help to improve people's living standards, reduce poverty, generate new jobs, and improve the economic level of both people and nations. The most important fact is that SMEs benefit the economy by utilizing local resources. It acts as a productive sector by generating numerous jobs in any economy (Zehra et al., 2017).

Entrepreneurship skill plays an important role in the sustainability of SMEs. Therefore, through strong entrepreneurship, the survival and growth of the SMEs are increasing efficiently. Moreover, to maintain the sustainable growth of the organization requires special services. Utilizing the technology and other resources in the organizations helps to maintain sustainable growth in the organization.

The minimization of poverty, as well as employee generation, can be achieved via SMEs. This is considered to be a significant factor in the economic development. Developing countries face several issues in accessing finance for the growth of the SME division. It also faces hurdles in economic development. The banking and non-banking sectors exhibit reluctant characteristics in funding the SME sectors for their development.

The practitioners and experts suggested that financial inclusion is a powerful weapon for economic development. It permits personnel, teams, and businesses to access financial services easily. This condition is necessary for the attainment of policy inclusiveness. Additionally, it recommends cultivating prospects for achieving higher consequences in the socio-economic status. It resulted in an improvement in the economic outcome. SMEs contribute to the generation of employment as well as economic growth (Shofawati, 2019). Due to its significance in economic growth, the stakeholders accentuate the financial inclusiveness in SMEs. Additionally, supply as well as demand side challenges have a significant impact on SMEs (Blancher et al., 2019). There are both internal and external challenges in the developing nations. The issues are technological constraints, corruption, and lack of proper infrastructure. To attain inclusiveness, the government has adopted several policies and regulations to provide beneficiaries to SMEs for constructing a powerful economy. Despite the diverse challenges faced by the developing nations, they attempt to focus on the implementation of modern techniques for providing finance to firms and individuals. The technological era paved the way to transform the economic system to digitization to achieve rapid growth in the nation (Bansal, 2014).

The growth of internet penetration generates a revolution in business activities and personal life around the world. The features such as communication, transactions, and other activities have been changed to digital platforms. The digital platform reconstructed customer behavior by favoring savings, ease of access, and consumer satisfaction in retail shopping. The firms also benefitted from the digital platforms such as achieving efficient supply chains, customer requirements easily accessed, and lower transaction costs. Digitization significantly impacts the production sectors through automation and data warehousing (Badruddin, 2017).
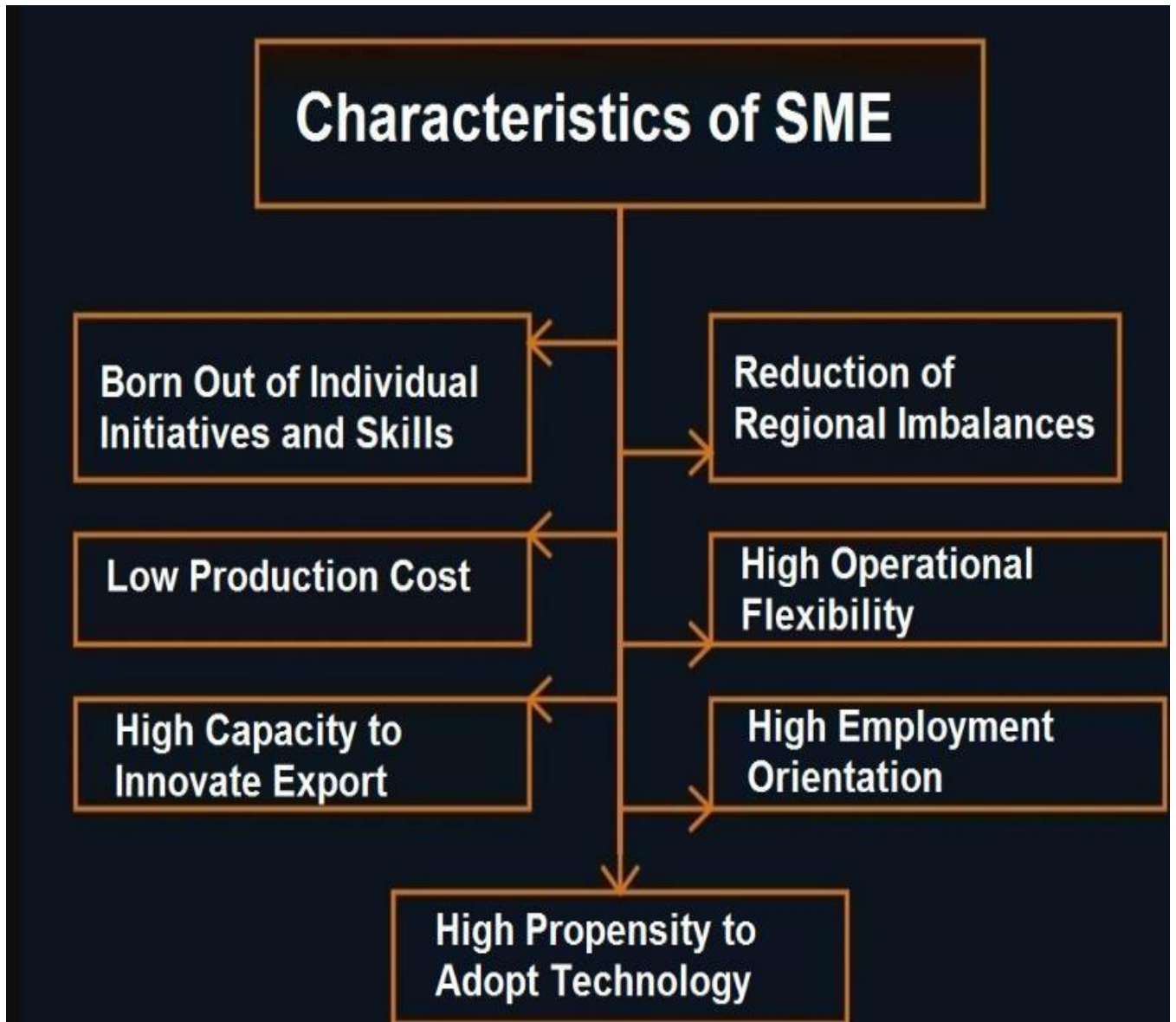
Figure 1.1 Characteristics of SMEs and its importance (Top4u, 2023)

Figure 1.1 explains the characteristics of SMEs and their importance to the development of economic growth. It generates highly innovative exports, increases employment orientation, and eliminates regional imbalance and low production costs.

Digital finance is defined as the financial services delivered to consumers by banks as well as non-banking organizations. It delivers transactions in digital forms, such as the Internet and mobile phones, that provide secure transactions (Gomber et al., 2017). The adoption of digital finance will be able to overcome the challenges that prevail for personnel, businesses, economies, and government. The features, namely digitization and involvement of financial inclusion with the integration of numerous benefits such as the depreciation of financial cost

for firms, convenience, secure digital transactions, and fintech providers, resulted in the elevation of GDP. It has a positive influence on the performance of banking sectors.

The GDP of India can be elevated to 10 percent in the year 2020. It also reveals that the SME transforming to digitization and attaining double growth compared to the conventional systems. SMEs on integration with digital technologies exhibit economic growth of nineteen percent compared to offline institutions which are restricted to ten percent. The outcome revealed that the SMEs became inseparable from the Indian economy which rapidly grew with the implementation of digital technologies. Digital SMEs will able to elevate their productions as well as profits with a greater customer base and increased revenues. Digitization has a significant impact on the activities of SMEs as it can reduce lead times. It also attracts talented and effective human resource management. Moreover, technology utilization can elevate resource access and internal and external data sharing, expanding consumer satisfaction.

The efficient adoption of technology in the SME sector is necessitated for the firm and economic development. Therefore, digitization can resolve the various challenges faced by SMEs. The challenges are that the firms have a high risk of theft as they handle increased cash flows. This condition can be eradicated via digital platforms. It supports secure transactions and permits the SME to provide an efficient financial system in the modern world. Also, it permits better cash flow management. SMEs will be integrated with the conventional financial economy. It aids in achieving the fifty percent target for financial inclusion in 2020. It enables the firms to access financial services from conventional financial organizations. It also minimizes the credit demand of nearly Rs. 277 billion (Blancher et al., 2019). Digitization also brings tremendous change in the SME division and improves the nation's economy even though several challenges hinder the development of SMEs.

1.4 SME Growth and Expansion

1.4.1 Employing digitalization in SMEs

In this digital era, digitalization has become an essential part of our daily life. Social media is an important application widely used in digitalization, transforming consumer behavior. Due to the vast usage of social media, organizations strive to implement digital transformation in their respective firm. Technologies such as smartphones, laptops, and tablets are effectively utilized in this digital world, which also positively impacts SMEs globally.

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Therefore, to develop the firm and to enhance the sustainability of consumers in SMEs digital transformation plays an effective role.

Today's consumer behavior is transforming to a crucial state, if the company name is not presented on Google or any other social media site, then the company doesn't exist. Therefore, digitalization plays an important role in expanding SMEs and economic growth. To sustain in the competitive world, SMEs should deploy technology services in their firms to increase their sustainability growth with the customers. In the world economy, SMEs play a significant role. For example, in European countries 99% of the firms are SMEs, generating more than 75% of new private jobs in the nations. The importance of SMEs has always played a vital role in economic development (Taiminen et al., 2015).

Digitalization, organizational culture, and environmental sustainability have a huge impact on the development of SMEs. Organizational culture contains determined behavior and unique identity. Next, the adaptability between environmental sustainability and digital technologies rises as a general approach. These three concepts are examined thoroughly and grab the attention of the market. Digitalization creates positive impacts, especially in small business growth. To grab and attract new customers, digitalization and social media generate various opportunities for SMEs. It also helps to enhance the sustainability with the existing customers.

Digitalization is mainly defined as a transformation of the organization both internally and externally. The changes occur in the product and services, internal processes, and customer interfaces. Moreover, the firm's utilization of information and communication technologies plays a significant role. Digitalization helps to provide sustainable growth in the environment. The advanced development in digitalization helps SME firms to grow effectively in the competitive world. In the US, due to digitalization, external commutations are efficiently improved in their SME firm (Isensee et al., 2020).
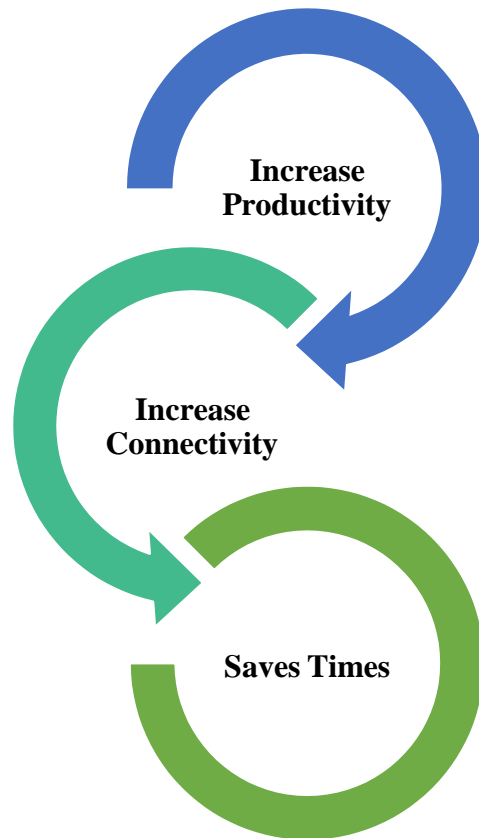
Figure 1.2 explains the benefits of employing Digitalization in SMEs

Figure 1.2 explains in detail the benefits of utilizing digitalization in SMEs. Employing digitalization is the only key component to developing economic growth in this environment. Deploying technology in SMEs helps to achieve success factors such as increasing productivity, enhancing the customer's connectivity, and saving time effectively.

1.4.2 One and two-way Communication in Digital Marketing

The new strategic marketing tool in digitalization is digital marketing and the utilization of social media in SMEs. Digital marketing is an efficient strategy to enhance the organization's economic growth. Digital marketing contains a set of protocols and efficient methods to increase the market value of the SMEs. Marketing tricks and strategies are efficiently achieved through digital marketing. Also, digital channels are classified in numerous ways. Specifically, communication plays a major role in the classification of digital channels. The classified channels are verified into one-way and two-way communication. Whereas, one-way communication acts as a channel through email and websites and the company contains high control on the one-way communication.

Email acts as one-way and two-way communication and is utilized for various marketing purposes. Utilization of Email includes guiding customers to the company's website and promotions and sharing information. Email platforms are also used in the two-way communication channel but are mostly utilized in the one-way channel to deliver advertisements and newsletters. These are the two basic strategy tools of SMEs used in digital marketing. In the year of 2008, 90% of the Swedish people sustain their organizations by marketing their services with the help of email and websites. Furthermore, many advanced digital marketing tools are still not properly utilized in SMEs (Gamidullaeva et al., 2020).

Search engine optimization (SEO) is one of the emerging marketing tools in digitalization. They are classified into two types: one is SEO and the other one is Search engine advertising (SEA). Whereas, the process of enhancing the websites' search engine rank in organic method results is known as SEO. And the other one SEA acts as a paid advertisement on a search engine results page connected to particular keywords. They both act as a one-way communication. The process of SEO and SEA is to inform about the products and services available in their organizations. The marketing tool of SEO and SEA plays a crucial role in improving the standard of the company's websites. The digital marketing tools of both SEO and SEA are commonly implemented in all large sectors, to enhance their sector economic growth.

In the two-way communication method, the evolution of social media largely impacts the state of marketer customers. The potential power is changed to customers that the marketers. A crucial method act of the organization is necessary to market its products efficiently. In social media implementing the marketing strategy needs an improvised marketing method. The way of marketing in social media contains a different role. In social media, customers never thrive on sales pitches and marketing messages. They respond to the real data, which are generated through communication. Nowadays, customers are likely to buy the product with its good quality and quantity. Rather than the sales pitch and other marketing strategies, customers are searching for good products with direct delivery (Messeni Petruzzelli and Murgia, 2023).

Social media helps many organizations to build their economic growth in the digital world. Social media plays a significant part of an organization's marketing branding and communications. The Facebook platform creates awareness about the brand and helps to sustain engagement with the customers. Blogging is an important marketing tool that helps maintain a good customer relationship. Many organizations include blogging as their routine work culture. Blogging is a great way to connect with customers with its ability to express

content on the web. Blogging is also a form of social media; meanwhile blogging commonly exists on the company's websites. Also, organizations have control and effectively monitor blogging. The contents posted on blogging are verified effectively and have always been monitored by the organizations (Stoica et al., 2020).

According to the present study, many SMEs in the USA struggle with the workload of social media. The study analyses that SMEs are likely to spend more than six hours each week on the platform of social media. The social media platforms are Facebook, Twitter, Instagram, and other popular social media platforms. Also, the utilization of LinkedIn, Pinterest, Behance, and Google+ and the adaptation of blogging remains slow in the SME's marketing strategy. Facebook (90% of users) and Twitter (70% of users) are the most popular social media platforms employed in digitalization. Therefore, communication within the internet has a highly positive impact on an organization's online performance. Developing stronger relationships and increasing the customer's attention is achieved through the interactivity of the internet source. Social media seems to be a successful platform to build a unique customer relationship with its marketing tool. A recent study also analysed the data of the companies that actively perform marketing on social media to achieve high economic growth rather than non-active performance on social media (Surya et al., 2021).

1.4.3 Economic Growth, Increasing Efficiency of SMEs, and Innovation Framework

Increased productivity in economic enterprises is achieved through development policies focused on the regional economic growth obtained with the utilization of technology. The development of the economy is also achieved through entrepreneurship skills which have a huge impact on economic growth. Also, to enhance the community's economic growth, advanced technology plays an essential role (Stoica et al., 2020).

An innovation framework is an essential requirement for the development of the community. SMEs and the region's economic structure play a significant role in the global economy. Also, security play and political stability play a crucial role in economic development. This means the mechanisms of socio-economic conditions, political stability, and investment positively impact the flow of investments and capital in a country. Implementing technological innovation through political stability boosts the productivity of economic enterprises.

From 2018 to 2019, economic growth grew at an average rate of 4.6% in several Southeast Asian countries. Also, the highest economic development was observed in Cambodia

and Vietnam. Cambodia has a value of 7.1, and Vietnam has a respective value of 6.9%. Notably, in Indonesia, 63 million SMEs are developing effectively. Therefore, it is noted that with the improved business strategy, Indonesia will attain a growth rate of 5%. This denotes that the developing SMEs will contribute 60% of Indonesia's total (GDP) gross domestic product. Due to various policy problems, small and medium business management can still not fully achieve the benefits efficiently (Maksum et al., 2020).

SMEs are essential for providing more inclusive globalization and growth to the environment. Many countries, especially the OECD (The Organization for Economic Cooperation and Development countries), are experiencing many challenges of low trade and investment, less growth, and rising inequality. Emerging technology is one of the main challenges faced by the OECD. Therefore, to overcome this drawback, an innovative framework is an essential part of achieving successful growth in the environment. Implementing the technology in SMEs benefits the firm in various ways. Also increases the firm market value and enhances global economic growth.

The generation of employment opportunities and growth of the national economy lies in the hands of SMEs. It is a significant enterprise and almost 99% of all firms lie in the category. It provides a chief source of employment. Almost 77 percent of employment is generated via SMEs. The value lies between 50-60% on average job accountability. In developing nations, 45% of total job opportunities are contributed through SMEs. The value of GDP is 33 percent(OECD, 2017). While informal business is to be considered, SMEs contribute greater value to job opportunities as well as GDP. Income levels are not considered in these circumstances. Economic diversification, as well as resilience, contribute to SME development. It is more vulnerable to resource-enriched nations as there emerge fluctuations in commodities.

SMEs contributed to innovation dynamics which has been elevating in recent years. The growth of income, elevating market requirements, and innovative technologies enabled SMEs to boost their significant advantages. It also minimized the structural defects arising from the resources. It has limitations of reaping the scale of economies.

SME involvement in the transition of appropriate patterns for production and consumption is significant for economic development. It aids in achieving a sustainable economy in the nation. The individual responsibility in the small-scale business might be low. However, their aggregates can make a significant impact when compared to large-scale businesses. The environmental impact can be reduced in SMEs through the achievement of environmental compliance. It is attained in the current status of policies and regulations in the

manufacturing and amenities sector. It acts as a significant factor in attaining green transformation.

The factor is specifically necessitated for the SMEs in the production sector. It accounts for a larger part of the resource consumption around the world. The willingness as well as capability of SMEs to adopt sustainable practices and provide business opportunities in the green environment. The size-oriented constraints, skill deficits, and knowledge constructions are some of the challenges of SMEs. The sustainable improvement in SMEs and perceived through complex technical, cost burden, and lack of prevalence of financial opportunities (Green).

Additionally, the lack of required skills and scholars suggest not focusing on the win-win scale, and lack of resources will lead to a high risk of SMEs (Mazur, 2012). The consequences resulted in less interest in funding SMEs

In the global, national, and local markets, SMEs must focus on creating business productivity and competitiveness for economic growth. To enhance productivity, SMEs need some important characteristics of good management to build strong human resource competencies and need to increase knowledge. These are the key components to enhance the sustainability of economic growth in this competitive world. Deploying the proper management to develop SMEs will enhance economic growth effectively. The economist also believes that the accomplishment of high economic growth is always measured in GDP growth.

1.4.4 Economic Business Productivity

In the era of digitalization, advanced technology supports the growth of the global economy in an effective way. The process of globalization is seen as a global dependence, which is driven by capital and investment. The firm requires some removal of restriction protocol, which reduces the opportunity of SMEs sustainability of economic growth. The positive impact of technology plays a higher role in the development of economic growth.

There are five important key elements to successfully implement technology support in the development of SMEs. They are described as

- Implementing the Automatic process instead of Manual ones.

- Enhancing the speed of decision-making and increasing the competitive economic organization performance.

- To minimize the time taken to perform tasks.

- Deploying the integrating method of making process to product making.

- Reducing the cost of promotions and marketing.

The significant components of the technology effectively help to achieve economic growth and effectively develop SMEs. The utilization of technology boosts the sustainability of the business, entrepreneurship, and digital transformation. The innovation framework in SMEs is essential to achieve the community's economic growth (Surya et al., 2021).

1.4.5 Sustainability of SMEs

Technology becomes an essential part of business growth to enhance the sustainability of the SMEs. Technology is an important strategy tool in dealing with the competition of the digital world. The development of the nation or a community lies in the impact of the technology development. To sustain in the global market world, implementing a strong infrastructure of technology helps to enhance the sustainability of the organizations effectively. To tackle the hurdles in the global market, one with a strong knowledge of the technology can easily overcome them effectively (Amar and Ventura, 2015).

Important five strategies for SMEs sustainability

- Implement advanced technology and tools.

- Strong understanding of the financial position.

- Digitalization helps to provide success in SMEs.

- Adopt a new strategy and implement it with the employee.

- Employing various marketing strategies.

The business that implemented the technology component in their organization also requires the proper knowledge of updates about the competition in the market. The firm should be updated about product marketing and its potential in the market. Furthermore, the factors that impact the resources of economic enterprises are market potential, human resource capacity, proper utilization of technology, and satisfying customer needs (Surya et al., 2020).

Business productivity, competitiveness, management, technology, raw material, production cost, and innovation framework in the system positively influence companies, including SMEs. The development of SMEs through the innovative framework of technology

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enhances the economic growth of the community and will accelerate global economic growth (Saleh et al., 2020).
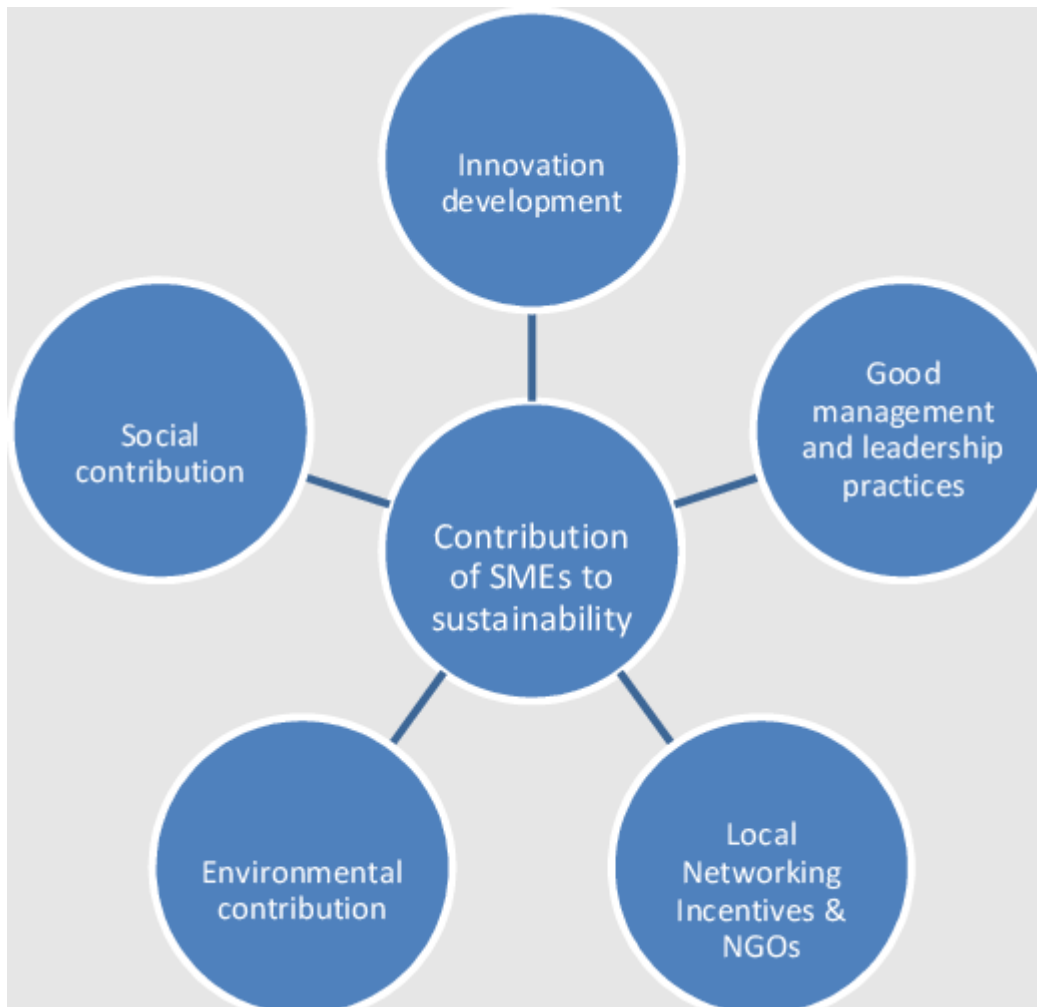
Figure 1.3 Sustainability of SMEs in Digitalization (Dobreva and Ilieva-Koleva, 2015)

Figure 1.3 Explains in detail the sustainability of SMEs in digitalization. Innovation development, Good management skills, Environmental contribution, Social contribution, and Local networking are the important factors to enhance the sustainability of SMEs.

1.4.6 An overview: Total quality management in SMEs

Total quality management (TQM) is a mechanism that enhances the effectiveness and adaptability of whole organizations. Implementing the TQM helps the organizations in all essential ways including every department and single person who works in the organization.

TQM strongly follows the mechanism of focusing on the prevention and quality of the organizations. TQM is an important characteristic that helps to sustain the improvement and growth of the organization.

Implementing TQM in small and medium enterprises (SMEs) acts as a key component to enhance the quality of the management. Over the last decades, quality authorities such as Crosby, Deming, Ishikawa, and Feigenbaum are the main authorities, who presented the process of TQM. Throughout the world, TQM receives huge acceptance with its developed propositions in the field of TQM. The principles, practices, and philosophy of TQM were explained in detail by the authorities, which made a good understanding of the process of TQM. In the study of TQM, a large number of research have already been conducted, and various definitions of TQM have obtained through various researchers. Therefore, various understandings of the TQM have been analysed in the world (Toke and Kalpande, 2020).

The benefits of the corporate system are obtained through the mechanism of TQM, which contains a unique strategy that leads the corporation to achieve profitability and sustainability. The TQM mechanism integrates all the corporate quality systems into a single function that acts as a unique strategy followed by the TQM. The regulatory compliance of the corporation is also effectively achieved through the TQM. To experience higher profitability in the whole organization, the corporate system should adopt every guideline provided by the TQM mechanisms. In the corporate system, everyone can achieve higher benefits by strictly following the guidelines of TQM. The mechanism of the TQM helps to raise the organization's standard with its crucial mechanisms (Baidoun et al., 2018).

TQM system thrives on adopting various new tools to develop its mechanism, which enhances the quality and standard of the organizations. Implementing various new mechanisms helps the corporation to sustain its growth in this competitive world. It also effectively helps organizations to improve the productivity of the organizations. The significant role of TQM always thrives to incorporate innovations, encourage adaptability to change, and enhance productivity and quality (Aburayya et al., 2019).

1.4.7 TQM in Small and Medium-Sized Enterprises (SMEs)

SMEs play an important role in the nation's economy. They play a crucial role in generating various new jobs, implementing innovation in the process, creating entrepreneurial skills, and especially creating employment and competitiveness. SMEs play a huge role in developing the economy of the nation, the economy of the country, reduce poverty and enhance

employment globally. Over the last few years, the importance of SMEs in developed and developing countries has come to be known effectively.

SMEs play an effective role through fast decision-making due to less staff, easy access control of entrepreneurs, and availability of raw materials. Over the last few years, the emergence of SMEs is increasing effectively. Due to the easy availability of raw materials on the doorstep, numerous SMEs are effectively increased all over the region of the country. These are the significant key components to enhance the importance of the SMEs. Moreover, the economic factors that enhance the development of the organizations are cost-effective in producing products, reducing income inequality, and creating entrepreneurial skills in the community.

The significance of TQM in Small and Medium-Sized Enterprises (SMEs) are classified as:

- Customer Focus

- Leadership Skill

- Evidence-Based Approach

- Sustainability of Relationship management

- Enhance communication

- Rapid decision making

- Strategic and systematic approaches

Figure 1.4 Beneficiaries of TQM in SMEs (iStock, 2023)

Figure 1.4 Explains in detail the benefit of implementing Total quality management (TQM) in SMEs. Through implementing TQM customer focus, process approach, and engaging people, Enhanced improvement is successfully achieved in SMEs. TQM helps effectively to sustain the growth of the organization and also helps to enhance the sustaining of high-quality customers.

1.4.8 Effects of TQM Implementation

TQM mechanism has reached vast groups of communities throughout the world. Many organizations strongly approve the effectiveness of implementing the TQM positively impacts the marketplace.

Various studies analyse the data of implementing the TQM mechanism in organizations which leads to the firm strong globally. Implementing the TQM helps the organization to increase the productivity and sustainability of the SMEs (Sahoo and Yadav,

2018). Several researchers also described that adopting TQM implementations has enhanced productivity, competitiveness, and quality. Also, it is noted that, only 20% to 30% of the organizations that have adopted the mechanism of TQM. The literature study of TQM specified that 90% of the improvement rate in customer satisfaction, operating processes, and employee bonding is successfully achieved through TQM implementation.

Furthermore, implementing TQM also faces some consequences while delivering quality products and mechanisms in the management. Certain negative impact also occurs in the adaptation of the TQM process. Only a few studies about TQM implementation indicates that attaining high-quality product and employing successful TQM implementation depends on the high support of top management. Also, some of the researchers indicate that producing high-quality products through implementing the TQM mechanism does not fully depend on the support of top management. Employing effective and innovative quality products helps the organization attain a high success rate (Toke and Kalpande, 2020).

Adopting the TQM mechanism always helps to achieve high productivity in overall business performance. Deploying innovative product design helps the TQM and the organization to achieve good productivity and sustainability. Great efforts have been made by the Indian government to support the firm in adopting the TQM implementation. Moreover, the importance of deploying TQM in India is still a great challenge to attain successful deployment for the firm (Zaidin et al., 2018).

The effectiveness of TQM implementation is still lacking in the Indian government. Central India's manufacturing SMEs are not properly following the basic quality principles and advanced quality management process. Only a few TQM mechanisms are implemented in the development of SMEs. Researchers have not conducted in large-scale sectors about implementing the TQM mechanism in Indian manufacturing SMEs (Toke and Kalpande, 2019).

In today's rapidly changing world, society needs to create entrepreneurship in an environment to successfully eliminate the socioeconomic (Bouranta et al., 2019). Entrepreneurship is an effective process for implementing creation, vision, and environmental change where vision acts to identify the opportunity rather than focusing on the chaos and contradiction. Whereas creation helps to employ new innovative ideas and create solutions. Researchers also analyse that, a significant role is played by the entrepreneurial movement to increase the economic growth of any nation. Entrepreneurial skill helps the nation and organization to achieve successful growth (Kalogiannidis and Strategy, 2021)

These enterprises act as an effective method of entrepreneurship due to the following features:

- Enterprises generate new employment opportunities with relatively low capital investment.

- The SME sector is commonly local resources

- They can be easily adopted in any region, which positively impacts the outcomes of horizontal development and elimination of regional imbalance.

- This firm provides quick profits and has a lesser growth period.

- Helps to sustain and maintain traditional handicrafts and skills

- Help's large sectors as ancillaries.

SMEs play a significant role in the development of the nation. Crucial components are achieved in economic growth through the assistance of SMEs. This process helps in certain ways, such as increasing product manufacturing and employment. These important facts are a backbone for the growth of the organization's economy, especially in a developing nation (Sader et al., 2017).

SMEs play an important role in developing entrepreneurial skills and help the organization to develop successfully. Especially, in developing countries like India, a large number of employment can be generated with low investment. It significantly eliminates the regional imbalance in organizational development (Davcik et al., 2021). In India, SMEs play an important role in developing the Indian economy through contributing, 40% of exports and 45% of the manufacturing productivity and generating one million job offers every year. Additionally, it generates 42 million in new employment and, more importantly, it produces 8000 quality products for both the international market and India.

Indian SMEs will play a significant role in the future contribution of GDP and exports. It also generates employment in the nation. Implementing an innovative framework in the existing SME helps India to attain 9% growth in its economy. To achieve a great GDP growth, 8% and 2.5% of steady growth in manufacturing and agriculture is required significantly.

1.4.9 Challenges and Opportunities of SMEs

Competitive pressure is created effectively on the SMEs in India. The rapid transformation in the organizational environment, such as globalization, liberalization, and privatization are the important factors that generate effective pressure on the SME unit in India. The important threats faced by SMEs are changing the fundamental process of the organization, technological growth, increased customer awareness, and customer preference change. Implementing an innovative framework is the only key component to sustain the organization's growth in this competitive world.

Utilizing technology helps as a key component to the growth and survival of the SMEs. Entrepreneurship especially plays a pivotal role in the process of economic development. The important challenges SMEs face emerging from the ongoing process of economic reforms include rapid changes in technology and economics. The challenges are higher competition and market-determined interest rates (Thrassou et al., 2020). Also, the opportunities are adaptability to better technology, easy access to components and raw materials, and the opportunity to expand effectively.

Furthermore, the challenges and opportunities for SMEs can also be classified as:

Opportunities generated through SMEs

- Encouraging entrepreneur skill

- Easy adoptability of Management.

- Technology transfer helps to access easily.

- The sector is extremely flexible.

- It provides high support for large-scale industries

- It plays a significant role in regional development by eliminating the industrial imbalance.

Challenges in SMEs

- Increase competition in manufacturing all over the regions

- Concern about the quality of products in SMEs.

- Less awareness and marketing about the product.

- Increased branded consumer products, especially from large-scale industries.

- Deep penetration of media created high awareness about the product's value from large-scale sectors.

- Large purchasing or consuming behavior in all regions.

SMEs are a key component in achieving an innovative framework in the environment. They create more employment and are ready to adapt to the digital transformation. Through actively participating in the digital transformation, it helps to enhance the economic growth and development of the nation or globally. Across the countries, SMEs significantly enhance the Sustainable Development Goals (SDGs) through their various functions (Koirala, 2019).

Furthermore, implementing innovative frameworks in the SMEs is the only key component to increase the development of economic growth. Due to some regulations and policies of internal firms and the government, SMEs are facing drawbacks in their productivity. SMEs' contribution towards the nation or an environment depends on the availability of resources, networks, innovation framework, and finance. Proper resources and innovative mechanism help SMEs develop in the market and enhance customers' sustainability. Adopting an innovation framework via technology is increased in SME units, which enhances economic growth and strengthens its productivity in the market (SANYAL et al., 2020).

1.5 Problem Identification

Due to economic globalization, small and Medium Enterprises (SMEs) face many challenges. Therefore, the economic growth of SMEs will be reduced effectively globally. Also, SMEs are not adopting their sector's new digital technology framework. The adaptation of the innovation framework in the digital world is not employed properly by SMEs in this competitive world. This affects economic growth effectively. Additionally, the relationship of customers and enhancing the sustainability of customers is not properly implemented in this digital age.

1.6 Objectives of the study

The main objectives of the present study are described as follows:

1. To overview the SMEs and their impact on Economic growth.

2. To evaluate the significance of SMEs and their high-quality customer service in the expansion of SMEs

3. To identify the factors and strategies for SMEs to compete globally.

4. To analyse the challenges faced by the SMEs during their expansion.

1.7 Scope of the study

Only a few studies have researched the significance of SMEs and their role in the development of economic growth. Also, there is no detailed descriptive analysis of the strategies for implementing the innovative framework in expanding SMEs. The utilization of quantitative study presents the crucial components and strategies for implementing SMEs in this digital age. The study will examine the gap in the literature, which will enhance the nation's economic growth globally.

1.8 Rationale of the study

An Innovative Framework is analysed to enhance the high-quality Customer Service during the Expansion of Small and Medium Enterprises. Implementing the strategy tools in the expansion of SMEs helps the organization's sustainability. The development of economic growth is achieved successfully through employing innovative technologies in the expansion of SMEs. Analysing the crucial factor of time quality management, helps the SME sector to compete in the global successfully. The significance of SMEs and the impact of Financial Inclusion (FI) is also described in this paper.

1.9 Research questions
The research questions of the present study are illustrated below:

1. What are SMEs and their impact on economic growth?

2. What factors evaluate the significance of SMEs and their high-quality customer service in the expansion of SMEs?

3. What are the advantages of identifying the strategies for implementing the SMEs to compete globally?

4. What are the significant elements affecting the expansion of SMEs?

1.10 Thesis organization

- **Chapter – 1:** The introduction part of the thesis describes the importance of SMEs and the significance of implementing the innovative framework to enhance customer sustainability. This chapter gives a problem statement and research scope, which would aid in formulating the research objective and hypothesis that need to be evaluated.

- **Chapter – 2:** Chapter two reviews the literature associated with the research topic. The existing literature review is divided into various subheadings such as SMEs' business expansion, challenges during expansion, customer service, and performance of SMEs. Later, the research gap in the existing literature will be identified to enhance the current study.

- **Chapter – 3:** Chapter three provides an overview of the methodology adopted for the present study. This chapter gives detailed information on the research design, sampling method, data collection, and data analysis tool that will be employed for the current study.

- **Chapter – 4:** Chapter 4 deals with the analysis of congregated data with the help of statistical tools to test research hypotheses. This chapter gives the analysis outcome as a pictorial representation, such as a chart, graph, or table, which will be related to the research objective. It provides research findings and compares the implications with the other existing studies.

- **Chapter – 5:** Chapter 5 discuss the conclusion of the current study along with recommendation and future scope of research.

1.11 Summary

This paper describes in detail about the significance of SMEs and their important role in the development of economic growth. This study focuses on the main component of employing the innovative framework in sustaining the high quality of customer service during the expansion of SMEs. This paper focuses on the factors that are helping to develop the customer relations and economic growth of the SMEs. This study also analyse s key challenges and advantages of implementing SMEs. The sustainability and performance of SMEs are described in detail.

CHAPTER II:

REVIEW OF LITERATURE

2.1 Introduction

SMEs have played a crucial role in countries' economies worldwide through initializing value added to the company and employment, which has specifically exaggerated the changes. SMEs have contributed to the economic growth of one's country. And faces many problems during expanding their business to the next level. During expansion, customer service has to cope in a great way, and then the business runs a long way without barriers. SMEs major opportunities have been offered through digitalization in the world economy. The chief drivers of SMEs have needed to grab the economy in digital, which has internal effectiveness, better collaboration, new products, service offerings, and cost reductions. SMEs, in common, have needed to build and reconfigure the external and internal sources and integrate, which all have to adapt to quick environmental changes. Numerous studies have suggested that improving dynamic capabilities has contributed to SME growth and performance (North et al., 2020).

SMEs have been played a role in development results distribution which also has proved that not affected by the crisis. When the problem hit in 1998, SMEs could only stand sturdy. From the world's perspective, SMEs are important in economic growth and development. SMEs ride class support is not simple because one of the SMEs' parameters is the use of internet technologies or digital. Further steps have been taken by the government to enhance the accessibility to SME finance as capital to improve capacity. SMEs have taken advantage of many groups that have brought on Facebook and other social media like Instagram and Twitter. This is the initial stage of SMEs' digital literacy (Erlanitasari et al., 2020).

SMEs have drawn the interest and attention of academics and policymakers for decades. But still, there is a shortage of research analysing SMEs and the growth in developing nations' economies. Hence, The SME evaluation, economic growth effect, and quantification have significant implications for SME management and development in the future. Small And Medium-Sized Businesses (SMEs) have a great economy because SMEs have helped many people start their businesses and compete with big companies. They also have assisted economic growth through increasing innovation and productivity. Unfortunately, the financial system, other weaknesses, and a "non-conductive" macroeconomic environment have made it

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harder for SMEs growth. Plus, when SMEs have expanded, they have created more jobs faster than bigger companies since they use more labor (Manzoor et al., 2021b).

2.2 Business expansion of SME

SMEs are a significant driver for economic development, which has dynamics in most world economies, specifically in emerging and developing nations. SMEs are highly flexible when compared to large type corporations. SME have revealed technical shifts, superior flexibility, distribution of incomes in higher promotions, and fluctuation adaptability in the requirements of customers and the market, whereas the structure of organizations has allowed for decision-making in rapid. Through estimating numerous log-log linear regressions the empirical findings have provided support for investments with good impacts on economic growth. The relationship among them has proven to be beneficial for national-level active enterprises and micro, small, middle, and large companies (Gherghina et al., 2020).

The small business contribution to the economy of the country has increased, which led to the small industrial zones, increasing the competitive environment and investment climate, enhancing public procurement in the public-private companionship frameworks with small enterprises, solidification of external benefits cooperation among small and large enterprises and the business involvement in the process and innovation. These have been seen as significant support for promising and successful businesses with enough potential to export (Djaborovna et al., 2022).

However, at the same time, they does not have enough capital for continuous enhancement. These initiatives have been expected to increase the number of jobs in the efficient SME sector, which has improved access to international markets, the nation's export potential, and an increase in income. As a result, the Department of Economic and Industrial Affairs has been assigned to develop industrial partnerships between ten prominent sectors like electric engineering, building materials, agricultural machinery, chemical, and automotive industries (Djaborovna et al., 2022).

The GSM growth stage model is a fundamental concept for any business, as it has been closely linked to company strategy for both SMEs and large organizations. However, it has not been limited to business strategy, which also encompasses forecasting, business expansion, depreciation, and revenue and earnings levels. Therefore, any company needs to recognize its GSM. The GSM progression is divided into five stages, and the current model outlines six stages of business growth, including the management approach, critical phases, evolution, and

revolutionizing the business, which has generated revenue and earning time (Bachtiar and Al Amin, 2019).

Similarly, understanding the GSM has been considered important for the business because it is closely related to the company strategy for SMEs and LOs. But GSM has not just been related to the business strategy but to business forecasting, business expansion, depreciation, revenue, and earning level. Therefore, it is important for every company to define its GSM. GSM has evolved into five stages, and now, the current model has six stages of business growth (Herlinawati et al., 2019).

These stages have included the management approach, critical stages, evolution, and revolution to the revenue and earning time of the business. The potential of SMEs has not been balanced with the ability to improve efficiency and competitiveness in local and global markets. The research method used explanatory methods and data collection techniques using questionnaires and interviews. The collected data has been analysed using a Likert scale system and Structural Equation Modelling (SEM). Entrepreneurial orientation has a positive effect on business performance, indicating that entrepreneurial orientation has been explained by variations in business performance according to the research model (Herlinawati et al., 2019).

The Government of India has passed the MSMED Act for the development of Micro, Small, and Medium Enterprises. The Act has been classified on SMEs based on their investment in the manufacturing service sector. SMEs account for approximately 6.11% of India's industrial GDP and 24.63% of service sector GDP. The share of the MSME segment in the gross national product is 25-60% in some world economies. India's SME sector has grown rapidly despite domestic and global economic hurdles. One cannot deny the SME sector's importance in job creation, low capital and technology requirements, and promotion of rural industrial development and utilization of local resources (Kumar and Ayedee, 2018).

Social media tools have been used for not in a nascent stage. However, the tools have been used for Indian scenarios limited to huge organizations. The social media tool's rigorous use is explored through the owners. The tools have supported the European SME to turn less hierarchical and more innovative in nature. The social media tool users have noticed ad high procedural. A large number of users have used Facebook, Twitter, and other forms of social media. These users have to do double way communication with the enterprise through channels of social media. The SME has improved its promotion and enhanced its customer base within the budget through social media tools (Kumar and Ayedee, 2018).

In Indonesia, the milk farmer's business problems are complex, like dairy products' lowest selling price when sold directly to the public. Though the farmers have sold the products

to the milk companies, the hardest situation for the farmers is to meet the product specifications that have made dairy products expensive, which led to the farmers giving up and swapping to the cattle business. Hence, through integration between dairy farmers who have worked together to support one another to strengthen the weak things. The federation is in the form of a cooperative business. There are several ways to calculate the consequences of troublemaking events and calculate resilience. While the farmers have delayed medicine or green fodder supplies, the milk production quality has declined quickly. Many individuals have participated in the increase in barter power, which has helped improve the bargaining power of dairy companies. The existing study has focused on farmers' economic resilience by assessing global and local supply chains (Umair and Dilanchiev, 2022).

The sharia economy development has been based on technology use and executed through the companionships among SMEs and companies that have contributed to improving the growth of an economy. The concept has been built through the Islamic capital help on activities of SME business. The existing study has resulted and brought together some parameters that have influenced the enhancement of companies' financial performance and SMEs such as Human resource capabilities, Technological innovation, financial technology, and the relationship between the company's financial performance and technological innovation. The quantitative approach is aimed at analysing and testing the management of the financial performance of SMEs based on the Sharia economy. Product marketing is important and has been used for financial technology that has been made easier for companies and customers (Menne et al., 2022).

The customers have developed innovation and conducted transactions to business innovates which have been supported for financial performance improvement, SMEs business stability, and sustainability. Increasing the business competition, optimal business management, and product quality have coupled with quality of service, which have satisfied the customers, increased the sales volume, and product quality assurance have created stability in business to increase the SMEs' prestige. Hence, the contribution of Islamic fintech-based innovation, transaction processes acceleration, ease, help for branding the business with halal

certification, and attractive packaging have encouraged SMEs to move over advanced directions of adherence to Islamic rules and satisfaction on halal standards (Menne et al., 2022).

SMEs have acquired advantages and paid attention to technological opportunities, which have supported business strategies and increased services and operations. In this case, business success has partly been decided through technological innovation adaptation and responsiveness. The Focus Group Discussion (FGD) has conducted together with business

owners, cooperatives, research area's banking institutions, entrepreneurs, and SME offices have formulated a strategy and model for improving the SME's technological creativities (Indrawati, 2020).

Social media has been used for business communication, complete brands, support marketing services and markets, online sales, communication with suppliers and customers and reduced costs. These have been supported for the business expansion in various ways. The seven potential functions of social media are named customer identification, leading reciprocal communication, partaking information to search about the products and customers like the presence of the customer, customer relationships which have based on interaction and location patterns, the reputation of the company in the customer's eyes and formatting customer's inter-group (Indrawati, 2020).

Another significant factor has been noted as the SME's contribution to India's economic growth. SMEs have made the most important contribution to India's economic growth and have needed to improve their performance. This has been estimated that SMEs have contributed about 45 percentage of the total GDP. Marketing communication has played a vital role in retaining customer processes in SMEs, and the improvement in customer retention as an outcome of marketing communication has some potential to stimulate the company's performance (Yadava et al., 2022).

In the result, the hypothesis has been formulated as marketing communication has some favourable effects on customer retention, retention of existing customers has some good impacts on the company's performance, retaining the customers acts in the connection among successful business operations and efficient marketing communication. These formulations have helped SMEs in business expansion and survival in the long run. Some SMEs have not contributed to the country's economic growth but have resulted in self-recognition growth in SME environments. Hence, the information exchange benefits customization, leading to the company's performance. Similarly, the knowledge exchange has stimulated the performance of enterprises (Yadava et al., 2022).

Correspondingly, Block Chain Technology (BCT) has been denoted as a revolutionary technology in the economic world that has a lot of benefits, such as transparency, precision, delivery, irreversibility, and high confidentiality. BCT has a wide ledger system that has used a cryptographic architecture to reorganize the transaction record control. The existing study has proposed a blockchain-driven SME world operations framework by expanding the SCOPE framework. The SCOPE framework has some main objectives: to improve the SME's multinational diversification under the global market expansion policy. The BCT's key strength

lies in the potential for monitoring, secure verification and sharing the transactions with encrypted and transparent tools. This capability has enabled the world procurement, SME distribution network and manufacturing. BCT-driven SMEs and Amazon have offered a super convenient service that has been connected to the public networks and built and operated the private network. Through the usage of Financial Performance (FPE) measure and profitability measures have been used to determine the SMEs' financial capabilities (Rakshit et al., 2022).

Similarly, the SMEs digitisation has covered the complete supplier chain and manufacturing, not just the operational goods manufacturing process and related management of the process like in the last industrial revolutions. The digitization of SMEs has helped to overcome global problems like resources, energy conservation, productivity improvement, and sustainability. SMEs have to deal with technical advancements and reward the technologies for getting accessibility in markets and exploring different operation areas. The SMEs have contributed to national economies and account for 80% of the entire economic growth directly. The digital payments accounts have remained for 39% of economic growth, which is still far less than in other developed nations. In the comparison, SMEs have moved to digital transactions, with 54% using only online payment methods and paper statements for the usage remainders. The improving trend of e-commerce, relocation from one place to another, and online shopping have pressured SMEs to adopt online payment systems (Bagale et al., 2021).

Micro, Small, And Medium-Sized Enterprises (MSMEs) have some beneficial advantages, like the capacity to rapidly introduce reasonable changes in the production process, which has produced new products that resemble the better necessities in the market. The operation of MSMEs has not been exempted from the challenges in many cases. The important challenges related to MSME operations include informality, purchasing equipment with limited capital, digital gap, non-operational guarantee system, and financial resources access due to the company's size and credit system bureaucracy. The Small Business Act (SBA) has identified the accessibility to finance resources through individual MSMEs as the second most challenge MSME firms face. The chief factors have been used for the company's classification in MSME type, which has the numerous employees and the year turnovers or the summation of the year balance sheet. Undoubtedly, MSMEs have added flexibility and dynamism to any nation's economy due to the improvement, contribution to increasing the competition in high efficiency, and less and rapid expensive adjustments for financial shocks or fast market changes (Pedraza and Research, 2021).

Contrarily, the COVID-19 pandemic has affected the economy's stability and has also had a bad impact on increasing jobless situations, crime, SME stability, and poverty. The

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financial business has been able to sustain the pandemic, which has predominantly relied on marketing the product through online technology. The SMEs have struggled and competed in dynamic and fast-changing global markets, stimulating business transformation to online technology applications. The qualitative approach has been used to disclose the business conditions and the situations (Surya et al., 2022).

The chief aim is to obtain an overview of the stagnation of travel enterprises and SMEs turbulence. The approach has used to observe the relationship among variables in the relation of factors that have been affected the sustainability and stability of economic businesses. These problems have to be rectified to support the business expansion. SME and travel businesses in the COVID-19 pandemic have required the technological support needed. The integration of tourism enhancement sustainability with improved productivity of financial businesses has required the stakeholder's participation and support to the emphasis on recycling the product, market place related green economy, and product innovation (Surya et al., 2022).

Likewise, the Cost management framework has been used for the marketplace cost data in making decisions with the help of the company's strategic plan and demarking about particular cost operators. In the company's business policy theory and the stages of long-term value chain expanding from asset increment. The existing study has analysed the performance of the business in SME management and cost management policy. It also has represented the global conceptual scenario, contributing to building a sustainable enterprise. The important implication of the prevailing study to the knowledge has included the appreciation of special model conducts during the company recession in the 21st century. The suggested study has highlighted the execution allows the performance of cost management analysis to support the empirically structured management and the economy structure definition. Cost management has played a major role in creating the knowledge perfection in handling expenditure strategies (Kajal et al., 2021).

Performance sustainability is defined as social, economic harmonization, and environmental purposes in the conventional business delivery actions to enhance the value. It is the corporate performance in various dimensions and for all sustainability drivers. The performance of sustainability has played a key role in SMEs' sustainability. The Government of Malaysia has tried to expand the financial contribution of SMEs to the country's economy. In the last few years, SMEs in Malaysia have recorded important contributions to the economy. Several social challenges have included social conscience, beliefs, and values. Companies' defective values, employees' unconstructive beliefs, and resistance to change or adoption of different technologies are all due to the complexity and fear of using advanced technology.

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And in the confidence absence among the employees to use the latest technology to develop business performance. Furthermore, the social conscience has another problem for the companies achieving soft performance (Haseeb et al., 2019).

A quantitative research approach to measure the Structural Connection between various possible latent variables has been used in the recommended study. The findings have been improved by interviews with SME managers conducted as part of a qualitative Study. In addition, this study was carried out according to the multidisciplinary research design. Nevertheless, to achieve these objectives, it may be more useful to use a continuous research approach (Haseeb et al., 2019).

In particular, SMEs have constantly contributed significantly to economic growth through the creative process of promoting technological advancement, organizational innovation, job creation, revenue generation, competitiveness, and other aspects of social development at large, in addition to industrial expansion. Development and uptake of new technology have been supported through the technological environment, particularly through digitization initiatives, which have played a vital role in creating SME sustainability and competitiveness. The existing study has demonstrated that the technical environment is defined through external and institutional capabilities. The technical environment volatility measures have been considered to know the nation's particular SMEs' external capabilities (Marbun et al., 2020).

Moreover, SMEs have provided the population and other business sectors with a wide range of services rapidly and efficiently. Moreover, SMEs have been provided different opportunities for job creation and training of highly competent managers who have subsequently been employed through a broad range of public or privately owned companies. In the course of SME development, there are a number of obstacles that have been grouped in terms of external and internal. In parallel, European researchers attribute a high level of management, in particular the management of human resources, the marketing orientation of the management structure, continuous training, and active involvement of external consultants and analysts, to the key success factors of SMEs that plan and achieve rapid growth in turnover and staff numbers (Kurochkina et al., 2019).

The authors have conducted a remote survey of 252 SME managers to pinpoint management flaws, expose the root causes of issues, and determine the most important steps to take to improve the situation in this area. Planning is the most important aspect of managing a small to medium-sized enterprise, according to monitoring the process that has served as the organization's primary management component. The ability to be adaptable and flexible in the

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face of changing business conditions is a key responsibility of SME managers. This has required them to use the right tools to conduct in-depth analyses of their companies' operations as well as those of their competitors and the wider environment (Kurochkina et al., 2019).

2.3 Challenges of SMEs during expansion

The sustainability, global, and technical challenges are the three competitive difficulties that industrial entities in the modern globalized economy must overcome. In the era of economic globalization, scholars have become increasingly interested in the technological issues SMEs face in both rich and developing nations. To meet the technology problems in various ways, the social capital approach to SMEs in the competition is essential. The adoption of contemporary technology has been acknowledged as a crucial solution to improve the productivity of the SME sector and handle the competitive issues that enterprises have faced in the 21st-century economy (Prasanna et al., 2019).

Among Philippine SMEs, insufficient business operations, a lack of human resources, issues adhering to international standards, inability to compete with co-competitors, branding and marketing constraints, regulations of the government, insufficient infrastructure, market distances, customer preferences shifting, lack of access in finance and lack of access in market details have been presented as main barriers to market access. Access to markets, domestically and abroad, is one of these difficulties that has been addressed. One of the major obstacles to SME growth and development, especially in developing nations has represented market access. Small and medium-sized businesses also struggle to adhere to international standards, hindering their access to foreign markets. Vendors from other countries have frequently been required to have 18 specific types of quality certificates. Additionally, the rules regarding using some technology and inputs and prospective SME exporters have abided through these rules to do business in these markets. Many SMEs lack access to the financial resources and technological resources needed to meet these standards. Entry to financing, which many SMEs often struggle with, has been denoted as one of the causes of SME market entry issues (Francisco and Canare, 2019).

Similarly, for example, Pakistan's rural people have a poor living standard and development. In Pakistan, a developing country, businesses have occupied an important place in developing the economy's growth. The production has increased the country's income, created employment opportunities, and developed the status of payment balance. The production has generated exportable goods and gained imports through stimulating and

promoting growth in various economic sectors. The "SMEs access to finance" has a lot of problems which have caused the decline of many enterprises at the initial stage in Developing countries. The community groups, business economic programs, business development, micro-credit institutions, commercial banks, and business development have worked together to eradicate the barriers to SMEs access to finance (Manzoor et al., 2021a).

The SMEs typical strengths have included efficiency, fast decision-making process, and flexibility, while huge companies have economies of scope, scale, technological resources, marketing skills, and financial resources. SMEs have failed frequently in multinational business operations, which, in turn, has resulted in financial loss. The aforementioned problems and challenges have been considered to facilitate the growth of SMEs through the SCOPE framework, a new typology that has carried out the company analysis for intellectual decision-making, market entry, diversification, and expansion, and to evaluate the strategies for the global market competition. The SCOPE framework, based on companies from three different countries, has brought together similar problems and challenges for businesses as a whole. Most European countries rely on SMEs to underpin their economies. In Europe, especially in countries with smaller size economies and which have experienced recessions, the survival and success of these systems will be crucial for job creation. In this vein, the SCOPE framework has been used for analysis and research dealing with companies in European countries that have hundreds of SMEs (Paul, 2020).

Contrarily, SMEs have faced hard times together with much ceasing for performance due to overall cash and cost reserve improvement being depleted. During the COVID-19 pandemic, SMEs have tackled many challenges and problems to sustain growth and expansion, like closures and layoffs in business, employee attrition, and small business weak development. The SMEs status, where terrible in countries all over the world. COVID-19 has generated numerous difficulties for SMEs worldwide, such as employee layoffs, sales decline, loss of business opportunities, indefinite periods of sustaining business, and company closure due to money shortages. The adoption of technology has been used as an effective solution. The first main issue in most countries is job risks. Many employees have lost their jobs due to the pandemic and do not have trained employees for the jobs from home. Huge internationals have continued their work with few employees through internet technology advancements. In SMEs, the technical infrastructure is an important barrier to adopting the technology. When the employees have not worked well, the companies have faced the cash crunches that led them to retain their employees. SMEs lack resources and time. The owners and managers of small-

sized businesses do not have sufficient time to take care of customer support (Kumar and Ayedee, 2021).

Correspondingly, most SMEs possess particular strengths which have rigid for huge companies to compete with, and also include rate that has been evolved and innovated. Generally, SME IT projects have failed frequently due to poor project management skills and a lack of senior management. Furthermore, employees' skills are considered essential for making resources and digitalization capabilities. Employee skills, IT adoption, and online strategy drive digitalization, which in turn digitalization has driven the SME's financial performances. It has been identified directly and indirectly as a tool factor influencing economic performance through digitalization. Mobile technologies, cloud computing services, social media channels, and data processing technologies have appropriate online technologies, which, to some extent, modify the existing services and products of SMEs and creations, which all have helped reach the broad customer base. Additionally, Managers have to invest in online technologies to cope with future customer expectations like digital products or services (Eller et al., 2020).

Small and medium-sized enterprises have faced disadvantages due to their small size. The disadvantages of smallness often coincide with innovation. SMEs also have certain characteristics that can help them in times of crisis. Given their small size, they tend to be quite flexible when opportunities or threats arise in their environment. This, in turn, has provided them with valuable market information used in responding to the crisis. In general, small businesses have faced disadvantages due to their small size, while crises and disasters have created additional resource availability and liquidity problems for medium and large businesses. Customers have been reduced or stopped spending, and financiers have become more cautious with their investments. Several manuscripts have discussed how to get rid of this problem. These problems have been created by the COVID-19 crisis or even made possible, for example, through overpopulation in certain areas or the destruction of natural resources. Representing more than 99% of all businesses, small and medium-sized enterprises have a special role in the macro environment when charting the path forward (Eggers, 2020).

Covid-19 has brought important and various problems for SMEs, such as non-financial financial problems and uncertainties in business maintenance in the long run. The existing study has examined the SME's mitigation against the COVID-19 crisis and the consequences and impacts of the pandemic period. The prevailing study has used thematic analysis which has been covered with three interrelated and overarching challenges, namely, (1) cost and economic-related challenges, (2) Activities disruption, and (3) existent problems. The

framework of recommendations has been positioned to support the SMEs to add value. The framework has helped SMEs to survive in the pandemic crisis. Regarding this, the opinions and perspectives of customers have been collated (Zutshi et al., 2021).

Similarly, in globalization, the nation's business scenarios and economic conditions have changed drastically. Most companies have seized chances to pursue and achieve finances on scale. The technical revolution has created important challenges for SMEs and growth sustainability. In such circumstances, the country's technical environment has led SMEs to consistent development. The existing study has used the Global Competitive Index Report, which has been applied to describe the developing countries' technical environment. The two factors addressed, namely External and institutional capabilities, have emerged as important factors in the analysis. The regression analysis has taken place in the recommended study to know the impacts of the factors. The results have been used cautiously in regional cases where the technical circles are not structured. The technological environment volatile measures also have been taken to know the country's external capabilities of SMEs (Das et al., 2020).

One of the challenges of SME growth and expansion is internationalization. In Oman, the internationalization quest has faced many challenges that need to be put forward for analysis. The internationalisation is defined as expansion in the economic side of the company over a country's borders. After the company was established in the local market, the firm has searched various ways to have competition in international level markets to reap the benefits of internationalization. It is considered vital for SMEs to sustain at the market level. The existing study has used quantitative research and descriptive designs for challenges faced by Omani SMEs. The relationship among variables has used a deductive approach and positivist. SMEs do not have resources for consultant hiring; the government has played a vital role in advisory services. The lack of managerial talent exposed to multinational markets has been considered another problem for SMEs (SANYAL et al., 2020).

Similarly, Governments have focused increasingly on the efforts motivating innovations in the SMEs. The SMEs have faced many issues during the pandemic period. However, international business relationships have frequently failed to meet expectations while the projects have been oriented to Relationships and the development of the SMEs. The recommended study has explored the challenges faced by traditional SMEs and has collected qualitative data for longitudinal analysis. SMEs have used public money for minimizing costs, and ordinary activities instead of effective innovations. The challenges have been individuated in the prevailing study, which has suggested some probable responses at the project level to

increase the positive impact of the initiatives. SMEs have to participate in smart city markets to compete effectively, leading to further developments (Bertello et al., 2022).

Likewise, a major driver of economic growth, employment, and value creation has included small businesses. The lack of government subsidies, incentives, and taxes in emerging economies is categorized as one of several difficulties SMEs must overcome. The existing study has been carried out to address the obstacles that SMEs face in the aforementioned areas because no prior ideas have highlighted the difficulties that rising economies currently face. The existing study has offered a few real-world applications for SMEs' senior management and policymakers, who confront significant difficulties with networking connectivity. It has been advised for top managers and business owners of SMEs to expand their networks up to local and international levels and forge strong ties with political and governmental institutions because this has aided in achieving the company's long-term goals (Alkahtani et al., 2020).

The performance of Indian SMEs in the changing global market has been significantly influenced by effective Supply Chain Management (SCM). While implementing effective SCM using SPSS software, SMEs confront several operational obstacles. The key SCM procedures have been seen to include managing customers, organizational resources, and inventories. The development of rapid response and quality management systems have major investment areas. It has been shown that SMEs now focus less on knowledge management and human resources. Though having an efficient SCM, Indian SMEs have focused primarily on reducing costs and lead times. Motivations, obstacles, investment priorities, supply chain practices, and performance have been presented as the major survey instrument constructs. SPSS software has been used to analyse survey data statistically. SMEs have concentrated on managing their knowledge and using cutting-edge technology like the Internet of Things, cloud computing, big data analytics, etc. using these technologies in addition to that (Singh and Kumar, 2020).

Businesses probably have to gather knowledge about upcoming technology while creating asset maintenance and replacement policies to stay competitive. Firms have been safeguarded and maintained the technology. When technology ages, there is an increase in the expense of maintaining the company. Due to technological advancements, the costs of new capital and maintenance shifts have been fixed as the asset gets older. To keep current machinery or purchase new technology, businesses have to plan ahead. In addition, the accessibility of formal financial services has continued to pose a significant obstacle for small and medium enterprises, particularly in emerging economies. The advent of Industry 4.0, the

fourth industrial revolution characterized by integrating digital and physical manufacturing systems, has disrupted various industries (Mallinguh et al., 2020).

Manufacturing companies, especially those of smaller scale, encounter numerous challenges and have constantly strived for innovation to maintain competitiveness. However, the availability of formal financing has remained a major barrier for firms seeking to adopt modern production technologies. The perception of accessibility to traditional financial resources through firm owner-managers has played a crucial role in determining the extent of innovation activities (Mallinguh et al., 2020).

SMEs face various internal and external challenges in the ultra-competitive business environment. Globalization has involved removing barriers to imports and foreign investment while integrating economies and industries with the rest of the world. However, multinational corporations and the governments of developed nations have been presented as the primary forces behind globalization, which has helped some people while harming others. SMEs have created various strategies for overcoming the problems brought on by globalization. Financial limitations, a lack of information, choosing trustworthy partners and distributors, cognitive bias, a lack of negotiating power, a lack of resources, the stigma of being a small business operating abroad, a lack of international experience, a lack of government protection, and a lack of demand for the goods have been produced by small businesses that the main obstacles facing small businesses in the age of globalization. Large manufacturing companies are no longer competitive in producing in high-cost regions or nations. A knowledge-based economy has placed a new emphasis on and value on small entrepreneurial businesses (Liñán et al., 2020).

Small and medium-sized businesses have access to turnkey IT applications, which may be free but not without issues. A concept map has been estimated for a group of business owners in SMEs using group concept mapping (GCM) as the methodological framework. The perceptions of the three main actor groups that interacted within the ecosystem—entrepreneurs, IT experts, and socioeconomic support professionals—have been estimated and compared. Thus, the contribution of the GCM framework has brought to light the intricate interactions in such a context (Pelletier and Cloutier, 2019).

The goal for socioeconomic support professionals is to improve their ability to develop programs that support the digital shift with interventions centered on similarities and differences that emerge among SMEs. While interactions between actors have increased, communications and service exchanges have attempted to be established in ways truly rooted in the recommended sociotechnical approach to IS/IT. By doing this, socioeconomic support

professionals have acted as a catalyst between SMEs and IT specialists when sharing knowledge (Pelletier and Cloutier, 2019).

Similarly, large economies like the United States, Europe, China, and Japan have built on the manufacturing sector. By transitioning conventional production systems from structured centralized control to decentralized control, Industry 4.0 makes it easier to strike a balance between internal and external complexity. Small and medium-sized enterprises (SMEs) have the cornerstone of manufacturing industries, even though the manufacturing industry has the backbone of major economies like those in the U.S., Europe, China, or Japan (Prause, 2019).

While large corporations have better on-scale efficiencies but slower to adopt innovations, small and medium-sized businesses have been implemented new technologies and serving niche markets. Because niche markets are less competitive than the mass markets served through large businesses, it has resulted in a later adoption of Industry 4.0, especially for small and medium-sized businesses. SMEs have typically used cloud computing to increase operational effectiveness, and only to a lesser extent when they have been used in actual business cases for digital transformation (Prause, 2019).

The academic and business communities have been compelled to challenge the current production models in favor of more circular ones due to climate change, population growth, and the current global consumption rate. The fact that businesses have been adopting Circular Economy (CE) practices and see them as a business opportunity rather than a cost demonstrates that CE may create value for businesses, especially SMEs. SMEs have put a number of CE practices into practice at once, proving that CE calls for a systemic approach to a company's value creation (Mura et al., 2020).

Small and medium-sized businesses (SMEs) make up over 99% of all businesses in Europe and 95% of all businesses in Organization for Economic Cooperation and Development (OECD) member countries (OECD, 1998). The CE has presented SMEs with a commercial opportunity. They have claimed that SMEs do not use CE practices as frequently as they should. In actuality, only separated waste collection has been used by 84% of the businesses, while only 21% of the businesses use other practices (Mura et al., 2020).

2.4 Sustainability of SME

Sustainability is achieving the present needs without compromising future desires. Current modernization creates a revolution in enterprises. For instance, small and medium enterprises make a plan to expand the organization to achieve the next level of growth. To

attain growth, SMEs incorporate innovative applications and advanced technologies. In addition, the existing study has suggested the digital market as a catalyst to enhance the speed of financial activities. To achieve sustainable development the traditional study has recommended that the file the global existing history of an organization into digital format. Therefore, the digitalization of the company has included the structures, techniques, patterns they followed, apparatuses they utilized for growth to date, and corporate culture of the enterprises they followed for future reference. However, digitalizing an organization's activities has illustrated the changes in administrative and monetary actions. Due to the conceptual and effective applications of digitalization in the SME model while establishing the enterprises, there is a chance of sustainable growth in the organization without compromising future needs (Davydova et al., 2020).

Similarly, the more investment in Research and Development (R&D), the country and business enterprises get the higher outcome. Hence, the fundamental productivity of small and medium enterprises has increased. However, SME growth mainly relies on various factors such as internal forces and external collaboration or drivers of the organization. These internal and external forces are derived under R&D and non-R&D works. The suggested study has focused on the R&D framework and policies for SMEs' sustainable growth. However, the traditional study has also investigated the benefits of R&D and policies framed for SMEs, and determined that the place where the policies are framed is an important factor for measuring the growth of the SME. Therefore, SMEs' innovative policies and collaboration are place-sensitive (Hervás-Oliver et al., 2021).

Digitization enhances the opportunity for the development of SMEs. Owing to digitization, any small or medium organization, retail stores, and public sector utilizes innovative applications and increases their ability towards growth and sustainability. The conventional study focused on elements such as development factors, product or process change quality, and quality or density of the product changes. The recommended study has incorporated mathematical tools to measure and quantify the digital transformation benefits of SMEs. In addition, the minimum risk factors have been associated with the development of SMEs for decades. In order to maintain stability, SMEs have to face the consequences while expanding the organization to the next level. Therefore, the peculiar characteristic of sustainable development is paying attention to increasing product quality and productivity with minimal time with digital platforms (Andriushchenko et al., 2020).

In recent days, the sustainability of an organization has encountered many challenges, which include some diseases. For instance, during COVID-19 many SMEs have been affected

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by the financial crisis arises during those days. Tracking the business activities during and after the economic crisis has revealed many vulnerabilities SMEs worldwide face. Therefore, the existing study has arrived at a reasonable solution for the crisis by collecting data such as the size of the slowdown of the SMEs, the negative impact on the SMEs or products produced by the SMEs, and aggregates the expenditure of the organization. The model has analysed the firm's size, capital investment, cost minimization process for manufacturing the product, and location of the firm. Then, the model analysed the demand, cash inflow and outflow, and failure reasons, etc. After analysing these factors the recommended study has suggested the appropriate tool to overcome the issues SMEs face (Gourinchas et al., 2020).

Predominantly, economic structure relies on countries' small and medium enterprises and retail markets. Therefore, ensuring the SME's growth and focusing on the challenges faced by SMEs are important constraints in the present scenario. Henceforth, the prevailing study has focused on developing SMEs across boundaries and encounters the challenges SMEs face while trading across nations. The suggested study has focused on digitalization solutions for the long term sustainability of the SMEs. In addition, providing diverse offers based on regions increased their strength in the global market. Concurrently, digitalization has enabled hassle-free shipping across the nations. Therefore, barriers and struggles in the international market have been minimized with the vast implementation of innovative digital marketing approaches in the suggested study (Reim et al., 2022).

For sustainable growth of SMEs many mobile applications have been utilized during the pandemic time. The existing study has collected 343 SMEs' growth rate data from Industrial Development Corporations (IDCs). The recommended study has applied a covariance-based structural technique for analysing the efficiency of mobile apps in SME growth at a wide angle. During the pandemic, retail shops had a smaller number of products to supply to their customers. Therefore, the lack of products in the physical retail marketplace and insufficient transportation made the consumers choose an alternate option. Henceforth, SMEs have utilized the powerful tool as a mobile app for delivering products to consumers. However, SMEs have analysed the customer choice, and behaviour towards the new changes in the business environment for making effective decisions in their sustainable growth in the market (Rakshit et al., 2021).

Accordingly, the financial crisis during the pandemic has affected the European Union and its SMEs. Hence, many SMEs have not attained their set revenue and market value during the pandemic. In addition, some of the SMEs lost their value during the crisis in the society. Therefore, the classical study has analysed the performance of the SMEs and accounted for

their yield and their affecting factors such as taxes and loans, however, countries have allowed and supported SMEs by taking some of the countermeasures during the pandemic, such as by allowing the workers to work less time, creating an alternate way of working for sustainable growth in the same environment. In addition, governments and SMEs have implemented various monitoring policies and financial seminars for entrepreneurs for measurable growth across countries with limited resources (Cepel et al., 2020).

In recent days, the pandemic outbreak has caused a global economic slowdown and global health emergencies. Due to the outbreak of the virus, trade, investment, and employment have been affected by a high ratio. Therefore, the global crisis has affected the sustainable growth objective of the world in various industries. Henceforth, some countermeasures have been implemented in the business environment to accelerate the global economic structure. Therefore, the conventional study has focused on incorporating SMEs' sustainable development business model. Hence, the recommended study has employed Business Model Canvas to provide proper solutions to the SMEs. For that, the model has collected the data and created reliable business solutions across the nations. Henceforth, the model incorporated precise digital tools and strategies for achieving business resilience goals (Fitriasari, 2020).

During 2019, an unprecedented economic surge has created many challenges and threats to entrepreneurs and industries. Therefore, the existing study has focused on important risks associated with the SMEs and their growth. To evaluate the threats associated with SMEs, many statistical data analysis methods such as structure index and analysis of variance have been employed. With the aid of the tool, data collection has been performed by means of an electronic survey implemented among selected SMEs. Therefore, many critical risk factors and threats have been managed by SMEs for sustainable growth in the business world (Grondys et al., 2021).

In the contemporary years, SMEs contribute significantly to the economic growth. However, the hypercompetitive business world affects the growth of the SMEs. In addition, intense competency from multi-national industries also affects the economic structure of SMEs widely. Therefore, the conventional study has focused on analysing the 341 SMEs from Czech during 2017-219 by using Pearson correlation and stepwise regression for controlling management systems, innovative products and solutions given by the company, financial stability, and internal audits of the company. Moreover, the model has accounted for the statistical reports by analysing critical factors while expanding the small and medium

enterprises. Then, the conventional study emphases various experiments on different business environments for arriving at the optimal solution in the competitive society by implementing control measures on the SMEs (Pisar et al., 2019).

Simultaneously, the fourth industrial revolution incorporates technological applications in the business environment. Therefore, the industrial insurgency has played an important role in GDP calculation. In addition, SMEs are critical to economic and GDP growth, tax revenue calculation, and creating employment. Therefore, the traditional study has analysed the efficiency of SMEs by incorporating FinTech into the business environment. Henceforth, 1,617 SMEs around 22 OECD countries have been randomly observed using a generalized method of the moment's technique. Meanwhile, by incorporating the people's cultural behaviour and introducing supportive policies to the FinTech with the business functions, the SME's efficiency has increased. As a result, SMEs have attained more cross-border investment to establish their organization (Abbasi et al., 2021).

SMEs adopt IoT and big data in the fourth generation of industrialization for the sustainability of the business. Therefore, the advanced digitalization process has incorporated Prognostic and Health Management (PHM) in the suggested study. In addition, PHM is a data-driven approach that includes different technologies such as diagnosis, prognosis, and decision-making support for enterprises. Therefore, the conventional study has focused on the data management process in the critical problem analysis and classifications of SMEs. Then, the existing study was employed in implementing the volume of data and missing data observed and plotted in the resizing SME infrastructure. The recommended study has implemented the developed model in a coder enterprise in France. Then, the growth of the SME has been measured and documented (Omri et al., 2020).

Accordingly, SMEs are vibrant and dynamic economic sectors in the world. The existing study has examined the factors affecting the performance of small and medium enterprises and the influences of social media in boosting the growth of the economic condition of SMEs across the nations. The suggested study employed closed-ended questions to the users and observed the 423 responses through the structural equation modelling technique. In addition, the responses have guided the SMEs in restricting and improvising their business strategies. As a result, through restructuring the industry SMEs have achieved comprehensive growth and globalization by adapting digital marketing tools and techniques. By implementing social

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media techniques, SMEs have generated consistent organizational growth (Ali Qalati et al., 2020).

The Sustainability Report (SR) includes a critical reflexive process. Therefore, the SR report includes a set of rules, strategies, and norms to enlist SMEs in the stock market. Besides, sustainable business plays an integral part of the supply chain management in the society. Whereas, sustainability improves the legitimacy of the brand, value of the brand, and financial performance of the business for the listed SME. In India, the Sustainability Disclosure Index (SDI) of SMEs has been listed in the Bombay Stock Exchange (BSE) by analysing environmental and social dimensions. Therefore, the economic and social imbalances of the SMEs have been quantified with regular analysis and monitoring of the environmental impacts on the SMEs. Henceforth, the SME Sustainability Disclosure Index (SSDI) has been observed, and strong policies have been practiced inside the SMEs for sustainable growth (Singh et al., 2021).

In recent decades, various factors that are affecting the industries have been encountered. Henceforth, the conventional study has measured the ergonomic factors such as awkward posture, high force, and long frequency ratio that are distressing the workers and work environment. Hence, by incorporating safety, ease of use, comfort to the workers, and an increase in productivity or performance of the organization sustainable development has been achieved by the SMEs. To overcome the ergonomic factors affecting the work environment, many countermeasures have been incorporated by implementing the Fuzzy Analytic Hierarchy Process (FAHP). In addition, FAHP has been employed to evaluate the sensitivity and robustness of the results obtained from the integral approach. Henceforth, the existing study has suggested that industrial managers with minimal or no ergonomic factors inside the work ambiance enhance productivity and improve social sustainability in Indian SMEs (Karuppiah et al., 2020).

Over the last few decades, sustainable products and SMEs have evolved with the Circular Economy (CE). Therefore, CE adoption acceptance within the organization has increased the SME's performance in the emerging marketplace. Henceforth, the prevailing study has focused on managing the resources associated with inhibiting CE in manufacturing industries. Concurrently, the existing study has utilized the skills and expertise, digital transformation, and co-operating multi-stakeholder supply chain to adapt CE in SMEs. Therefore, Indian SME

managers have effectively comprised the utilization of available resources, reducing the cost of products for the sustainable growth of SMEs (Nudurupati et al., 2022).

Sustainability has three dimensions: economic development, environmental impact, and social stability of the business organization. Therefore, the growth in sustainability affects the day-to-day SME performance. The recommended study has incorporated some of the findings, such as improving the ethical relationship between managers and employees to impact the growth of SMEs positively. In addition, waste management of the organization and human resource management practices have directly or indirectly affected the SMEs expansion across the nation. However, many SMEs are unaware of the environmental impacts of the ineffectively managed wastes produced by the SMEs and poor handling of human resources. Therefore, the suggested study has focused on environmental and social sustainability by training and employing local people in various aspects for the sustainable growth of SMEs (Mitra, 2022).

Accordingly, sustainable development in SMEs has encountered lean and Sustainability Oriented Innovation (SOI) parameters for assessing SMEs sustainability. Among many parameters, the suggested study has focused on lean and SOI for better productivity and for obtaining products. In addition, the prevailing study emphasizes the supply chain of SMEs for improvised sustainability. Henceforth, to measure the development of the SMEs, Data Envelopment Analysis (DEA) has been employed in the existing study. The model has processed the input parameters and shown the economic, social, operational, and environmental aspects as the output for performance analysis of SMEs. In addition, the conventional study has segregated the inefficient SMEs and benchmark performance of the SMEs. Therefore, the suggested model has been utilized in making policies for SMEs and their expansion with sustainability factors (De et al., 2020).

SMEs might be affected by drastic devastation in the supply chain environment during the COVID-19 period. Henceforth, the unforeseen supply chain complexity has created extreme economic downside for SMEs. In addition, sustainable practices have been implemented during disruption of the business environment. Therefore, the existing study has focused on the concept of a triple bottom line, and data has been collected from 153 consumer goods for the analysis of the sustainability of SMEs. The process has been carried out with the Structural Equation Modelling (SEM) in the suggested study. Hence, by analysing the outcome of the

model, the sustainability of the supply chain has been monitored and the sustainable growth of SMEs (Joshi et al., 2022).

Nonetheless, sustainable development goals are directly or indirectly related to the consumption of resources, air and water pollution, and waste generation in the socio-economic environment. In addition, SMEs are contributing a large part of affecting environmental factors. Therefore, by making guidelines and strict policies around the Asian region for SMEs, they could achieve sustainable development. Henceforth, the existing study has investigated the prominent factors which have driven the Asian SME's financial, social, and environment performance metrics. Therefore, the existing study has encountered the firm's internal and external characteristics to reduce the impact of SME growth in the Asian region (de Sousa Jabbour et al., 2020).

Concurrently, the highly industrialized and globalized world has expected sustainable growth in small and medium-scale industries. Therefore, internet-based digitalized tools and technologies have been incorporated into the sustainable development of SMEs. The conventional study has focused on sustainable supply chain management and smart supply chain practices to achieve sustainable growth in SMEs. Therefore, 92 SMEs in the Telangana district have been evaluated using exploratory research methodology. Henceforth, SPSS software has been utilized for testing the model and samples. Afterward, regression and ANOVA methods have been implemented for the analysis of the supply chain sustainability of SMEs. Therefore, a smart supply chain has improved the sustainability of the SMEs (Ramakrishna et al., 2023).

Meanwhile, the existing study has focused on the sustainability of SMEs by managing the demand for the product and global climate changes and associated policies. Therefore, SMEs have adopted lean and triple bottom line for measuring the sustainable growth of SMEs. Hence, the existing study has suggested multi-level sustainable growth and reduced SMEs' inhibitors of sustainable growth. The model has evaluated the continuous growth progress of SMEs and MSMEs. The suggested study has incorporated the lean and triple bottom line for measuring sustainable development in SMEs (Gopi and Saleeshya, 2022).

Simultaneously, digital technologies have been incorporated into many SMEs and their healthier growth by minimizing external influences and crises in the business world. Difference measuring factors have been implemented in analysing the growth of SMEs. In addition, the suggested study has employed a resource-based view and dynamic capability-based view while

analysing the sustainability of the SMEs. Afterward, the significant impacts were recorded using these techniques, and benefits were monitored and validated using the PLS-SEM techniques (Vrontis et al., 2022).

With rapid technological advancement, SMEs are growing promptly with formidable challenges in recent eras. However, SMEs must ensure profitability and quality for continuous and sustainable growth in the challenging environment. Therefore, to attain significant ranking and classification of SMEs, the prevailing study has utilized lean-green practices to enhance the organization's overall performance. The recommended study has examined 20 enablers, classified them into three categories, and ranked them based on multi-criteria decision-making methodology (best worth method). Afterward, the robustness of the findings has been tested by employing sensitive analysis. Although, the conventional study has served as a standard model for managers or owners of the organization to allocate their resources properly with minimal operational cost (Ahmad et al., 2021).

Globally, the manufacturing and automobile industries have attained tremendous improvement and greatly impacted society. Therefore, these SMEs can incur huge amount of energy and resources and releases huge volume of greenhouse gases. In order to reduce the effect of greenhouse gasses, many ideal solutions have evolved during the last few decades. The existing study has focused on one such technology, leagile (lean and agile), for ecological sustainability in Indian SMEs. Therefore, the suggested study has utilized the fuzzy logic and best-worst method (BWM) for identifying and prioritizing the SMEs ecological sustainability by practicing the leagile method (Mathiyazhagan et al., 2021).

Similarly, changing customer needs and demands, ongoing wars between countries, and unforeseen diseases can impact global economic growth and sustainability in manufacturing, service, and retail industries. Therefore, the prevailing study has investigated the risk factors in the supply chain to achieve supply chain sustainability and resilience toward SME sustainability. In addition, to measure the supply chain's risk factors, the recommended study has utilized the Total Interpretive Structural Modelling (TISM) and Matriced' Impacts Cruoses Multiplication Applique an un-Classement (MICMAC) analysis. Besides, some of the factors, such as lack of skilled people, lack of technological usage, labour strikes, etc, have been anticipated risk factors of the supply chain at any time. Therefore, the suggested study has focused on the insights of risk factors and provided an optimal solution for attaining sustainability in the supply chain and SMEs (Karmaker et al., 2023).

2.5 Customer service and performance of SME

In the digital era, customer service is defined as consistently meeting the customer's expectations by providing easy, quick, and personalized service. In addition, customer service relies on providing support before and after buying the product or service to the customer. In accordance with that, many Small and Medium Scale Enterprises (SMEs) built relationship with consumers by designing quantitative analysis questionnaire about their company and products. The suggested study conducted the analysis in Google Forms and examined the 219 consumers who participated in the survey. In addition, the IBM-AMOS version 22 statistical analysis software tool has been utilized for data analysis. Therefore, the suggested study has analysed the relationship between the digital supply chain and marketing platform for identifying customer satisfaction and the quality of products. Afterward, the Sobel test tool was utilized for performance analysis of the digital platform. The suggested study has concluded that the digital marketing supply chain has affected customer satisfaction significantly. In addition, the adverse effect has affected customer loyalty directly (Adam et al., 2020).

In the internet era, SMEs and industries should establish good relationships with customers to achieve customer satisfaction. To attain satisfactory customer with the SMEs, the SMEs should transfer the customer's opinions and expectations for good future planning of the organization, while resizing the organization structure. In addition, SMEs should promote their plans to the customer to retain the customer long term. Therefore, the existing study has evaluated the level of customer satisfaction by offering an Online Satisfaction Assessment Tool (OCSAT) to improve customers' well-being for a stipulated period. Hence, the existing study has utilized the tool to collect, store, and analyse the customer's ideas for providing good service to them. Therefore, SMEs have maintained real-time collaboration with consumers by utilizing the OCSAT tool (Khojeh et al., 2013).

Accordingly, SMEs have provided enriched services and solutions to customers by utilizing e-commerce platforms in the digital era. Nowadays, e-commerce has evolved as a good solution for buying and selling the products of Small and Medium-sized entrepreneurs. Therefore, digital marketing, influencer marketing, and online customer reviews of the service quality of the product are all factors that have affected the customer's buying intention of the product. The conventional study has employed SEM and SmartPLS

4.0 software tools for measuring customer satisfaction with the product and organization. Hence, the findings of the traditional study have been tested for reliability and feasibility of the model. As a result, the traditional study has obtained that the buying intention of the customer has a considerable impact on digital marketing tools (Novitasari and Management, 2022).

Nowadays, SMEs are also considered as one of the backbone of the economics of the country. Hence, SMEs performance factors have been measured by accounting for some performance parameter indices such as Quality Management System (QMS), employee satisfaction, and customer satisfaction. The conventional study has gathered the responses from customers about the product and SMEs by assessing them with some set of quality Questionnaires. In addition, stage-wise analysis and in-depth interviews have been performed to provide better service across the nations. Therefore, the recommended study has evaluated the factors affecting customer satisfaction from many dimensions, such as QMS, process effectiveness, product reachability, and finances, and presented the result for the better performance of the business unit in the long term (Bagodi et al., 2021).

For any organization, customers are considered as justification tools for the continuous establishment of the organization and for achieving profitability. For instance, if SME performance exceeds the consumer's expectation, the customer will be highly satisfied or delighted with the product and organization for a long time. Therefore, the suggested study has employed 100 customer questionnaires to review and resize the SMEs. Henceforth, by analysing the responses obtained from the consumers, the model has determined the SMEs' customer satisfaction and business performance. In addition, the existing study has considered one more parameter known as profitability for analysing the customer satisfaction and performance of the SMEs. Besides, measuring the profitability of the organization has revealed the overall position of the business enterprises (Zakari et al., 2021).

Accordingly, customer preferences and behaviours toward the product keep changing in any business environment. In addition, customer happiness directly impacts customer loyalty, but excellent service has not had a direct correlation with customer loyalty. In the same way, employee performance also has no direct impact on customer loyalty or satisfaction. Hence, the recommended study (Setyadi et al., 2022) questioned 210 clients and validated the reliability using CFA and SEM. Therefore, the suggested study has shown

that customer's perception of employee performance impacted the positive and significant result on customer satisfaction and loyalty towards the product and company.

Meanwhile, on the contrary, front-line employees have played a very crucial role in customer satisfaction, according to the suggested study (Sadiq et al., 2022). In addition, the recommended study has investigated the service performance of the organization's employees and assessed the employee's behaviour towards the customer for the significant improvements of the SMEs. However, SMEs have examined the direct and mediation role of employees' job satisfaction towards the customer for the better improvement of the organization. Concurrently, the Partial Least Square (PLS) method has analysed all the measured data. Then, the prevailing study has arrived at a solution for the betterment of SMEs towards customer satisfaction.

While analysing the factors affecting the SMEs quality of service to the customers, students have created the Marketing communication tool for SMEs. Hence, the specified tool has measured the SMEs lack of knowledge, skills, resource allocation and utilization, and financial access to survive in society to attain a better quality of services with some research questions. Therefore, Marketing Communication tools such as customer database, Facebook ID, and email address have been utilized for spreading the brand value, and competitive advantages to the customer to retain them for a long period of time. In addition, the existing study has suggested (Cromhout and Duffett, 2022) marketing-related service-learning programs to promote SMEs and attain customer satisfaction with their service.

However, the pandemic has imposed remarkable shocks on small and medium enterprises since 2019. Therefore, to maintain sustainability, innovative strategies must be incorporated for SMEs' survival. Henceforth, the recommended study has focused on defining the relationship between innovative techniques and long-term customer satisfaction towards SMEs. The suggested study (Olubiyi and Sciences, 2022) has employed the survey research methodology for evaluating customer satisfaction with Cronbanch's alpha coefficients ranging from 0.77 to 0.88. Concurrently, the suggested study has arrived strong relationship between the innovative strategy is a resource to satisfy customer's needs in a competitive environment.

In addition, to retain customers in the contemporary market, irrespective of where the SMEs operate, digital marketing phenomena have been implemented in recent scenarios. Therefore, by utilizing digital marketing tools, SMEs can sustain successfully in the

dynamic marketing environment. Accordingly, SMEs potential has been increased while managing customers by analysing the customer's needs. Hence, SMEs have changed their plans while producing the products and attained revenue by acquiring new clients to the SME (Denga and Rakshit, 2023).

Similarly, to obtain customer satisfaction, employee satisfaction, and company reputation the traditional study has focused on improving the total quality management of the product (Lepistö et al., 2022) and has considered the traditional approaches and trending approaches for satisfying the customers in the volatile market. The prevailing study has analysed the hard and soft factors affecting Total Quality Management (TQM) to retain and sustain customers.

SMEs play an important role in boosting the economy of the country and solving the unemployment in the country. In addition, SMEs have effectively utilized the resources available to produce quality products or services that satisfy the customers and make the consumer repurchase their goods and services regularly. To attain the customer's sustainability and cultivate the intention to repurchase the products of the SMEs, the organizations have increased the quality of the product. Therefore, to achieve positive and significant feedback from the customer, the conventional study (Jasin et al., 2023) has utilized the t-test model and regression model for analysing the data received from the customer.

While resizing the SMEs, modern technologies such as the Internet of Things (IoT), blockchain technology, cloud computing, and E-commerce websites have been incorporated to increase business performance in the suggested study (Fonseka et al., 2022). In addition, the conventional study has utilized Porters' generic strategy and resource-based view to analyse customer reviews about the SMEs and their products. Hence, the prevailing study has utilized the independent and moderate variables for the performance analysis of business processes and customer satisfaction about the enlarging company's growth in the competitive marketplace.

Concurrently, SMEs have made a high impact on the GDP of the nation. In addition, with the increased competitive war between SMEs and international organizations, SMEs need to establish a good relationship with the customers to promote their products. Therefore, the traditional study (Jasin and Firmansyah, 2023) has focused on achieving the service quality and marketing strategy for customer satisfaction and repurchase intention

of the SME product. Therefore, data analysis has been performed based on reliability tests, hypothesis tests, and classical assumption tests for achieving customer satisfaction.

The existing study has focused on Supply Chain Innovative Practices (SCIPs) for improving customer satisfaction in the volatile and competitive market. However, the manufacturing SMEs have embraced SCIPs for customer retention in the suggested study (Israel, 2022). In addition, the conventional study has suggested the customer retention process and creating positive links for sharing the products in recent decades. Although many e-supply chains, just-in-time delivery, collaborative, integrated supply chain, green supply chain, outsourcing, offshoring processes, and multiple regression methods have been utilized to increase customer support.

In order to attain superior business performance, the existing study (Herman et al., 2021) has focused on Customer Relationship Management (CRM) to the next level as e-CRM for supporting the customer at any time. Therefore, the business has adopted innovation in business processes and to provide quality products for the retention of customers. Therefore, e-CRM has been integrated for getting customer feedback, increasing the profitability of the organization, and the well-being of the employees of the organization. Hence, the Structural Equation Modelling (SEM) process has been conducted, and Amos 20.0 software has been utilized to improve customer support in the SMEs.

Owing to competitive advantage in the marking the SMEs have to analyse the customer needs and knowledge of the customer about the product and process. Therefore, Customer Knowledge Management (CKM) has been raised as one of the major key factors in economic growth. The process has included collecting, storing, evaluating, and analysing the customer data and insights for the improvements of the SMEs. Accordingly, the information has encompassed earlier purchase history, past customer service interactions, and customer feedback about the present service of the SMEs. Therefore, the suggested study (Chaithanapat et al., 2021) has recommended other factors, such as knowledge-oriented leadership, trust in management, and firm performance, for the betterment of SMEs.

Meanwhile, in order to achieve superior customer relationships and expand the business unit and distribution channels, the suggested study (Nupus and Ichwanudin, 2021) has analysed a large volume of parameters to support the organization. For that, the prevailing

study has included Value Co-Creation (VCC), CRM, Familial Distribution Network (FDN), and Business Network Accessibility (BNA) for the enrichment of customer satisfaction and growth of the organization. In addition, social media networks, skills, and knowledge accumulated by employees have played the main role in attracting and retaining customers in the recent era. However, cross-functional processes such as focusing on the ambiance of the organization and maintaining regular interval relationships with customers have been engaging the customers for a long time with the organization.

In the volatile market SMEs have relied on different strategies for updating their relationship with the customer. Therefore, SMEs have utilized social media networks to build good relationships with the customer. In addition, nowadays, social media also provides many offers for SMEs and customers to buy and sell their products through their networks. Therefore, the existing study (Gamage et al., 2023) has employed the social CRM tool for better profitability and expansion of the organization across the boundaries within the stipulated time. In addition, the traditional study has utilized social CRM for the upgradations and decision-making of the SMEs.

Although, to analyse the relationship between customers and organizations, the small and medium-scale food industry organizations in a particular region have performed interview questionnaires with many customers. Then, the SMEs validated the quality of the customers' responses with measurement tools such as E-CRM. The tool has thematically analysed the reviews of the adopted company's product quality, marketing strategy, and product sales for the customer's loyalty to the company. The conventional study (Kakeesh et al., 2021) also suggested the practice of the tool in frequent intervals, handling customer complaints, post-sale service, and following up with the customers of the SMEs.

Similarly, maintaining the relationship with old customers is five times greater than acquiring new customers by spending a lot of time and effort to increase the SME's scalability and profitability. In addition, the SMEs have incorporated CRM tools in-build with the organization to analyse customer behaviour. CRM has provided continuous interaction between companies and consumers to understand the consumers' needs and redesign organizational activities. The suggested study (AlQershi et al., 2021) has focused on structural capital and customer relationship management to attain high performance at the enterprise level. The suggested tool has analysed the feedback of customers in multi-

dimensional aspects and processed it for the organization's expansion. In addition, structural capital has created an impact among the customers on the well-being of SMEs.

Concurrently, many marketing experts have enforced the SMEs to maintain customer loyalty for long-lasting in the selected field. Therefore, many studies have focused on gaining the loyalty of the customer to withstand in the marketplace. To attain loyalty, the organization has to analyse the customer's desire, attitude, and trends in the selected domain. In addition, to maintain reputation and loyalty the SMEs have to deal with the satisfactory factor of the customer. Therefore, the existing study (Khan et al., 2022) has investigated the customer's beliefs regarding the company and its products. Consequently, the prevailing study has framed 345 questionnaires for analysing customers' insights about the reputation of the registered SMEs. Therefore, after analysing the insights of the customer's response, the recommended study has arrived at the solution that customer satisfaction has created an impact while building customer relationship management in the organization.

Nevertheless, customer relationship management has been maintained in the educational sector to retain the students and parents with the SMEs throughout the children's education. Accordingly, the researchers have widely focused on exploring the digital marketing strategies of educational institutions for revising their organizational structure and expanding the educational institution in the near future. To acquire that, small and medium-scale educational institutions have been selected for the research. Therefore, 228 questionnaires have been framed, and the research has been conducted among the parents of students of the organization. Then, the research identified that digital content marketing and analytical marketing have greatly impacted the parents of organizational students. Therefore, the existing study has concluded that attractive digital media advertisements have influenced parents when selecting educational institutions for their kids (Oré Calixto, 2021).

Nonetheless, for the SMEs performance measurement, SMEs have to integrate innovative technologies while monitoring customer satisfaction and the company's reputation among the customers. Therefore, the traditional study (Chatterjee et al., 2022) has implemented the Artificial Intelligence (AI) and Customer Relationship Management (CRM) model to improve corporate digital entrepreneurship. The suggested model has been validated by utilizing the structural equation modelling technique for further analysis.

In addition, AI-CRM has been implemented for the automated updating of CRM of the SMEs. For instance, entering expenses in ERP and conducting small interactions with the customer using chatbot tools have been identified as important AI-based tool implementation in the SMEs growth and maintaining sustainability among the customers. Accordingly, in an emerging economy, the AI-CRM tool has created ample impact on emerging SMEs for maintaining better customer relationships during the digital transformation of SMEs in recent cases.

Furthermore, for acquiring and upholding profitable consumers in the competitive world, CRM has been utilized and recognized as a powerful tool worldwide. In addition, the CRM of the organization has identified worthy customers based on past purchases and offers the desired product to the consumer according to their needs in the internet world. Therefore, the traditional study (Hanaysha et al., 2022) has employed different dimensions of CRM tools to understand consumer needs and the expansion of SME operations in many places.

Henceforth, different parameters have been observed from the different consumers and analysed through the Partial Least Square-SEM (PLS-SEM) approach for the positive effect of business sustainability in the volatile environment. However, the suggested study has some of the finding factors to affirm the importance of customer satisfaction and relationship with the organization.

Concurrently, monitoring supply chain practices have improved the organization's overall performance. Therefore, in the recent technological era, the supply chain has considered many functional activities while linking suppliers, partners, and customers of small and medium-scale enterprises. In addition, efficient supply chain management has created a timely distribution of quality products to customers. Henceforth, the existing study (Saad et al., 2022) has linked the Supply Chain Management (SCM) and Customer Relationship Management (CRM) tools to a converging point to achieve reliable performance of SMEs. However, over a period of time, CRM and SCM both have contributed to the improvement of the SME's business unit performance. In addition, the integrated CRM-SCM tool has analysed the customer's preferences, demands, and sustainability of the SMEs in the challenging environment.

2.6 Research Gap

➢ The suggested study has not presented the casual relationships among innovation, territorial economic growth, and investments of the prevailing study as a development. And also need to do the sectorial analysis, which has depicted the other forthcoming direction (Gherghina et al., 2020).

➢ The conventional study has not stuck to the growth of the point. Companies have been forced to construct by making various products or initiating new businesses, which tend to help the owners remain in the business world (Bachtiar and Al Amin, 2019).

➢ The prevailing study has used only business-oriented construction as a predictor for the company's performance. However, the traditional study has not added many constructions that have enabled the most dominant contracts that influence the company's performance (Herlinawati et al., 2019).

➢ The support for the existing study has suggested numerous titles but has not been mentioned in the existing study. The results may be complemented by the recommended study that has been carried out, like Sharia fintech-based execution on empowerment of SMEs and the productivity of the business on technical digitization and the strategies of SMEs company management. However, the suggested study has not executed these methods (Menne et al., 2022).

➢ The existing study has not examined the cost of technological innovation provided through SMEs. However, it has not resulted in the factors inhibiting SME technical innovations and business fields from other ways except the production aspects. And also, the existing study has not revealed the huge costs of technical innovations that have been provided through SMEs (Indrawati, 2020).

➢ The existing study has not demonstrated and discussed the considerations of SME auditors to accept the degrees and financial technology tolerances in various forms, such as cryptocurrencies and blockchains.

➢ The prevailing study has not discussed the usage of BCT; moreover, it has affected the quality of monetary detailing, which has the basics to unwind these impacts over the different purviews of SMEs. This thought gave a valuable lesson for examiners, who have been working to resolve these confinements, whereas progressing toward the goals has been proposed in this study (Rakshit et al., 2022).

- The existing study has not suggested incorporating a decision process for handling huge digitisations through making external opportunities to the process of various versions in marketing. This may be achieved through handling and practicing the demanded models via business culture and making awareness.

- The suggested study has not been scheduled presently about rural and suburban digitization. If this is done, it will greatly support creating a tangible contribution to the economic growth and employment opportunities of sub-urban individuals (Bagale et al., 2021).

- The prevailing study has not covered research results such as (1) the tourism sector's economic empowerment model based on economic and marketplace digitization. (2) Financial business development based on technology utilization and human resource capacity strengthening. (3) The tourism sector's economic contribution and growth based on technology usage after the pandemic period (Surya et al., 2022).

- The existing study has not discovered a depth of other determinants or factors intervening to influence the improvement in the connection between rural development and the expansion of SMEs. The SME progress sector has been subjected to the development of rural areas. The existing study has not clarified the necessity of this role (Manzoor et al., 2021a).

- The conventional study has discussed only four technical and social challenges but has not covered the other challenges (Haseeb et al., 2019).

- The suggested study results have not been used currently, but they can used for assessing all businesses and exploring the consequences of critical business problems that are related to the technical sustainability of SMEs in developing economies. And it has not been used by the country's policymakers, which may enable the particular country to accept the business technological circle for the companies (Das et al., 2020).

- The conventional study has discussed the dynamic phenomenon, which has become heterogeneous and complex, but the recommended study has not discussed what employee skills are essential for the SMEs online transformation (Eller et al., 2020).

- The suggested study has not applied the effectuation concept to handle the results of problems and crises, which has seemed to be a fruitful avenue (Eggers, 2020).

- The suggested study has not investigated the recommendations implemented in SMEs in both developing and developed countries (Zutshi et al., 2021).

- The existing study has not employed the longitudinal research analysis which may achieve better calculations with reliability. The recommended study has not compared factors like bureaucracy, trade barrier impacts, other social perspectives, and the policies under government that have emerged from developing countries (SANYAL et al., 2020).

- The conventional study has not gathered cross-sectional data from growing economies in Islamic and non-Islamic regions. The findings have been necessary to understand the business issues that tend to develop the solutions (Alkahtani et al., 2020).

- The existing study has not researched other strategies and challenges for SMEs that have been copied with upcoming business models (Singh and Kumar, 2020).

- The recommended study has not evaluated the correlation among the variables by analysing the company's age and size. The checking has interrogated the negative correlation between the perception of the company's owners (Mallinguh et al., 2020).

- The existing study has not identified the issues analysis, which has focused on establishing relationships and desirable activities with principles of decision-making ideas (Pelletier and Cloutier, 2019).

- The suggested study has not explored the adverse effect digitization of the market. The method has only focused on expanding the SMEs in terms of innovation and improvements in the computerized market it has failed to exploit the retail market (Davydova et al., 2020).

- The recommended study has yet to focus on another region for the growth of SMEs and its worldwide expansion. Hence, the survey must incorporate a large volume of research data from customers from different regions (Hervás-Oliver et al., 2021).

- However, SMEs need to invest high costs for incorporating advanced technologies for the organization's sustainability in a revolving manner. In addition, SMEs have to obey the updated policies, and they should not violate the existing norms of the SMEs (Andriushchenko et al., 2020).

- In addition, the traditional study has yet to investigate SMEs' cross-sector and cross-country heterogeneity expansion. However, the infusion of innovation and technological advancement requires a high degree of stakeholders (Gourinchas et al., 2020).

- Similarly, the suggested study has not examined many of the owner's risks while expanding the business across the boundaries. In addition, it puts high pressure on the organization's workers to make a profit while maintaining sustainability (Reim et al., 2022).

- However, the model needs to invest more time and money in examining the customers' behaviour pattern analysis while using mobile apps and needs to incorporate an additional mobile app for analysing the users' preferences (Rakshit et al., 2021).

- Concurrently, the traditional study is yet to expand its research in different countries for the same SMEs. The model must support the SMEs without affecting the upcoming unforeseen crisis to maintain sustainability (Cepel et al., 2020).

- Meanwhile, business resilience requires following some of the key factors, such as adapting digitization at the needed time, improving skilled personnel for handling digital marketing, and accepting innovative tools and techniques for the growth of SMEs at different points (Fitriasari, 2020).

- In addition, the prevailing study must concentrate on different scales and SME sectors for associated risk factors while expanding the organization. Moreover, traditional studies have yet to analyse the competitive market risk in-depth to improve their activities (Grondys et al., 2021).

- Moreover, the existing study has some time limitations for collecting the data and analysing the growth factor of SMEs. To improve the process, backward testing has to be carried out for the sustainability of the SMEs. Likewise, the prevailing study has to include subjective and objective type questionnaires in wide angle analysis to improve SMEs (Pisar et al., 2019).

- Similarly, Asian SMEs play an energetic role in the booming economy of both national and global markets. Therefore, SMEs need to increase their investment for the growth of the organization day by day. However, SMEs are ready to exploit the green

revolution, open innovation tools, and forecasting techniques (de Sousa Jabbour et al., 2020).

➢ Accordingly, the Best-worst Method is utilized for ranking the manufacturing companies. In addition, the existing study needs to focus on alternative methods for improving the organization's ability, such as expert opinion, and utilizing the statistical tools for analysing the factors that affect SME's performance (Ahmad et al., 2021).

➢ Meanwhile, the suggested study has not explored the different domains of SMEs and their supply chain management techniques for improving customer support. In addition, the model has mainly developed based on the specific expert's opinion; however, the suggestion is always volatile from person to person. Therefore, SMEs have yet to utilize other performance metrics to improve customer satisfaction (Karmaker et al., 2023).

➢ However, online customer feedback and opinion's trustworthiness is questionable in many cases, because it affects the customer's buying intention in a positive or negative way. In addition, the recommended study has to analyse the different variables such as viral marketing, buzz marketing, and word of mouth for the betterment of the organization and quality products for the customer's usage (Novitasari and Management, 2022).

➢ However, collecting data from different aspects is a crucial task for any SME and a time-consuming process. Improving product quality and employee satisfaction could incur high costs for the organization. Adopting the customer's changing requirements is very difficult in the suggested model (Lepistö et al., 2022).

➢ However, the suggested study has failed to consider other variables affecting customer retention and has yet to improve the enhanced customer support and retention process for long-term business operations (Israel, 2022).

➢ In addition, the conventional study (Herman et al., 2021) has to extend its feature into all other business environments to improve the model's performance. However, the research has yet to include other innovativeness in the quality of the product. Moreover, the recommended study has to incorporate features like cultural aspects and gender preference in the buying process of the product.

➢ However, the traditional study (Hanaysha et al., 2022) has to increase the analysis of the model's practical implementation independently across the SME subcategories. In

addition, the model has yet to comprehend the customer relationship management's additional components in different dimensions for the sustainability of SMEs and customer satisfaction.

➢ Concurrently, the model must be validated by implementing it globally for different scale environments. In addition, the existing study (Saad et al., 2022) has yet to scale up its performance for large-scale industries.

2.7 Summary

Small and Medium-sized Enterprises (SMEs) play a vital role in boosting the country's economy. Therefore, concentrating on SMEs' performance and expansion across the globe have been considered as a most important factor. However, while expanding SMEs, they undergo many challenges, such as huge volume of investment, building or widening infrastructure across boundaries, unstable market environment, unforeseen situations, cost of manufacturing the product or service, employee well-being, and attaining organizational profitability.

However, after all the organization has to focus on the sustainability of SMEs among the customers. Therefore, to maintain sustainability, the studies have encountered parameters such as customer satisfaction, supply chain management, customer knowledge management, PLS, and Amos validation tools for customer retention in a sustainable environment. However, the existing research has reviewed the SME's performance for individual or small parts and small geographical areas and provided the solution for the SMEs in the specified subcategory of SMEs.

CHAPTER III:

METHODOLOGY

3.1 Introduction

SMEs play an important role in the contribution of national economics. SMEs generate value-added products and generate great profit for the organizations. Therefore, the contribution of SMEs can increase the GDP growth of the nations. SMEs also play a significant role in increasing rural and local development by reducing inequality, poverty, and unemployment in communities of local and rural people (Eunice Abdul, 2018). The most important fact of the SMEs is that they benefit the economy through utilizing local resources. It acts as a productive sector by generating numerous jobs in any economy (Zehra et al., 2017).

SMEs contributed to innovation dynamics which has been elevating in recent years. The growth of income, elevating market requirements, and innovative technologies enabled SMEs to boost their significant advantages. It aids in achieving a sustainable economy in the nation. The willingness as well as capability of SMEs to adopt sustainable practices and provide business opportunities in the green environment.

Therefore, the current study analyses the significance of SMEs and the factors affecting their growth during their expansion.

The present study utilizes quantitative research methodology to gather and analyse the data. The research methodology is the process of gathering and evaluating data relating to the subject. It is utilized to examine the consistency and reliability of the study (Sileyew, 2019). This method involves two types, namely;

- Quantitative

- Qualitative

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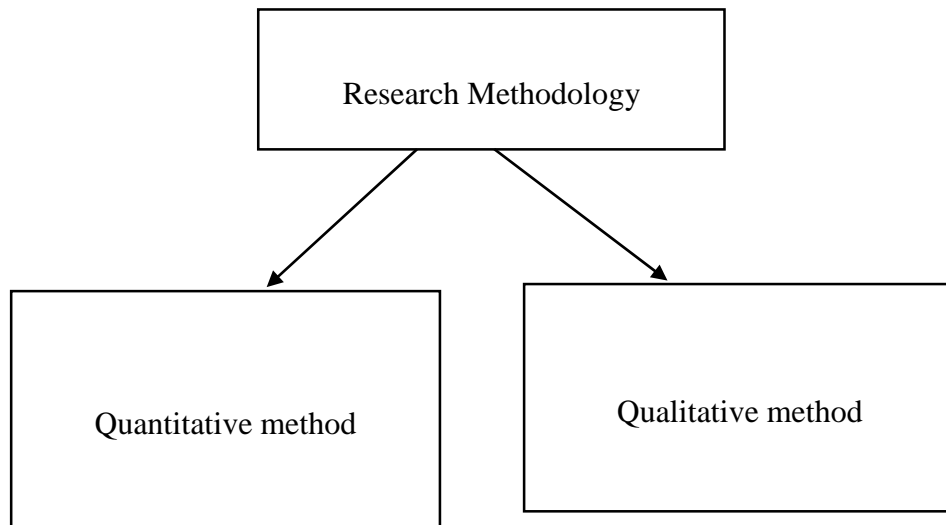
Figure 3.1 Research approach

Qualitative Method

Qualitative methodology is utilized for analyzing the quality of the data rather than the quantity of the data. So, the qualitative method adopted an in-depth interview method for congregating descriptive data from the particular respondents. Therefore, this methodology is utilized to gather comprehensive data regarding the research (Varpio et al., 2022). Moreover, the respondents are minimal in the qualitative method compared to the quantitative which cannot be applied to the entire targeted population. So, the current study utilizes quantitative and qualitative methods to assemble and analyses the data.

Quantitative Method

The quantitative method is considered a systematic phenomenon for gathering and executing data in mathematical and statistical methods. This method collects data from respondents and describes the results to the targeted population (Dzwigol, 2020). Moreover, the results from the quantitative method are sufficient to address the targeted population.

Therefore, the current study adopts the technique of quantitative data to gather and analyses data. The study gathers data from the entrepreneurs of various SMEs. One of the techniques of quantitative methodology to collect data is a structured questionnaire employed in the current research. It is utilized to gather data from entrepreneurs in SME sectors.

3.2 Research Objective

1. To overview the SMEs and their impact on Economic growth.

2. To evaluate the significance of SMEs and their high-quality customer service in the expansion of SMEs

3. To identify the factors and strategies for SMEs to compete globally.

4. To analyze the challenges faced by the SMEs during its expansion.

3.3 Research Hypothesis

Hypothesis 1

- $H_1 1$: There is a significant association between SMEs and the nation's economic growth.

- $H_0 1$: There is no significant association between SMEs and the nation's economic growth.

Hypothesis 2

- $H_1 2$: The expansion of SMEs has a significant impact on high-quality customer services

- $H_0 2$: The expansion of SMEs does not have a significant impact on high-quality customer services

Hypothesis 3

- $H_1 3$: There is a significant impact of factors of SME expansion on competing business environment

- $H_0 3$: There is a significant impact of factors of SME expansion on competing business environment

Hypothesis 4

- $H_1 4$: The challenges of SME expansion have a significant impact on the performance of firms

- $H_0 4$: The challenges of SME expansion have a significant impact on the performance of firms

3.4 Research Design

The current study will incorporate a quantitative research method to evaluate the impact of SME expansion and growth of firms. The study will embrace descriptive research techniques to evaluate the collected data. The current study utilizes a primary data collection tool. The research design provides the complete framework of the research. Research design is referred to as the framework of the research technique to accomplish the objective of the study. The method followed by the researcher for collecting and scrutinizing the data to accomplish the research question or objective is regarded as research design. In simple words, research design provides the strategy followed by the researcher to achieve the answer to research questions and analyze the study variables (Asenahabi, 2019).

The current study will follow the quantitative approach to gather data regarding the study variable and research question. The survey-based method of quantitative approach will be utilized to gather data from the respondents of the SME sector. The questionnaires will be framed concerning the study variables and research questions for the current study. The study chose to collect data from entrepreneurs in the SME sector will be selected. The collected data are analyzed using descriptive techniques. The current study's data will be analysed using ANOVA, correlation regression, and variables' frequency. The research design of the current study is depicted in the below figure.

64
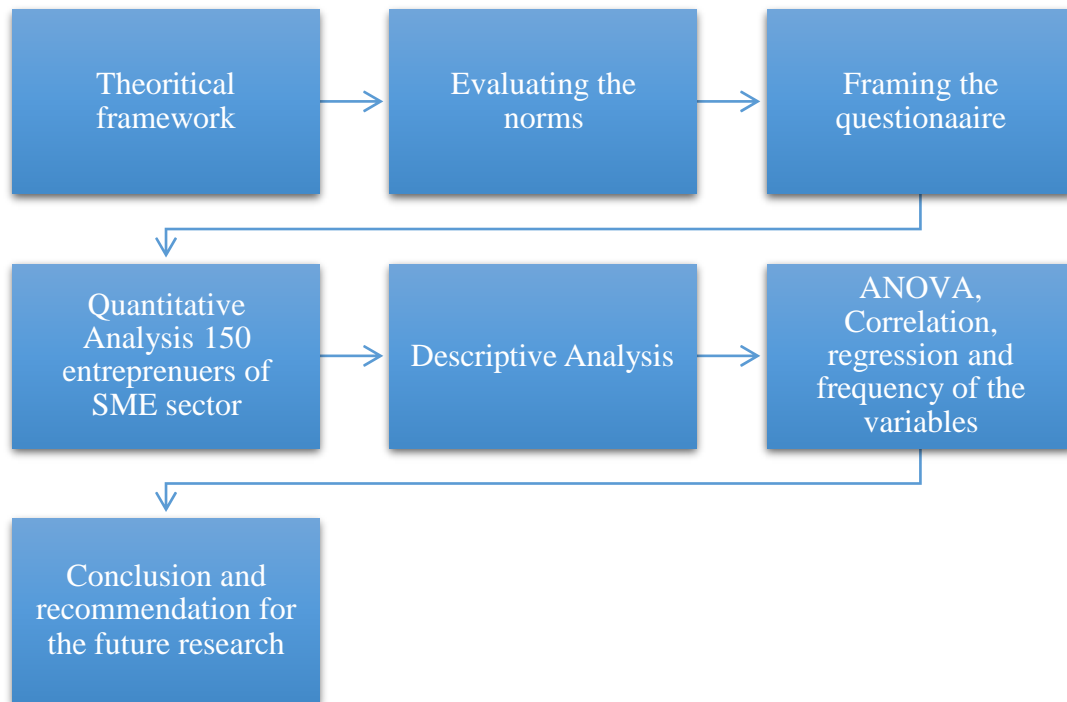
Figure 3.2 Research Design

3.5 Sampling Design
3.5.1 Sampling Unit

The present study will consider 150 entrepreneurs from SME sectors, in India as the sample population. They will be selected for the study's sample population. The respondents for this current study will be provided with basic knowledge regarding the purpose of the study. The study will include SME entrepreneurs willing to participate in the survey to convey one's views regarding the expansion of SMEs. The study was also conducted to know the range of organizational performance that impacts the above factors. Hence, the study also surveys the 150 entrepreneurs in India regarding the relationship among factors affecting SME expansion and performance. The customers willing to participate in the survey will be chosen as respondents for the current study.

3.5.2 Sample size

The sample size will be calculated according to the population of the selected region. In this study, the sample size will be calculated based on population size and the significant confidence level of the study (S.D-standard deviation).

Table 3.1 Z-Score value

Significant confidence level	Z score value
90%	1.65
95%	1.96
99%	2.57

Source: Author Compilation

Table 3.1 describes the significant confidence level and its appropriate z-score value. The margin of error is 5% at a 95% significant level. The value of the standard deviation is 0.5, and the Z score value is found to be 1.96.

A sample of around 150 participants from SME sectors in India was selected for analysis.

3.5.2 Participant Selection

The current study will use a purposive sampling method to choose the respondent. For any sort of research, the sample size of the study must be selected carefully to receive generalized and accurate outcomes. In the current study, suitable sample participation will be chosen to the extent of receiving information concerning the impact of the expansion of SMEs and their performance. The value of information for the quantitative approach relies on the final sample size, allowing the researchers to achieve the research objective and not on the selected sample size (Lakens, 2022). Similarly, the current data will choose the samples willing to provide accurate answers appropriate for the research objective.

3.5.3 Sampling Techniques

The current study will utilize a purposive sampling method to choose sample participants who can participate in the survey. About the study's outcome, choosing a sample size for a study that represents a certain group of respondents is regarded as the sampling technique. The most common methods for selecting participants are probability sampling and non-probability sampling. Systematic sampling, simple random sampling, cluster sampling, and stratified random sampling come under the probability, whereas, purposive and snowballing are under the non-probability sampling method (Berndt, 2020).

3.5.3.1 Probability Sampling

The probability sampling method includes random selection, allowing the researchers to make statistical inferences. In the probability sampling method, the selected population provides the chance to be sample units of the study (Rahman et al., 2022).

3.5.3.2 Non-Probability Sampling

In the non-probability sampling method, the respondents are selected based on non-random norms. Though the participants from the targeted population are chosen with some norms, the outcome of the study using this method has to be made as the representative of the entire targeted population.

3.5.3.3 Purposive Sampling

The purposive sampling method is also referred to as the judgment sampling method. Therefore, this method mainly relies on the assessing skill of the researcher to choose the respondents for the study. This sampling method also has three categories: typical case sampling, maximum variation sampling, and expert sampling. This sampling method aids researchers in defending the selection based on theoretical, analytical, or logical grounds (Berndt, 2020). The purposive sampling method is used by the researchers to select respondents who can provide relevant information for study variables.

The purposive sampling method is not any sort of probability sampling method which chooses random respondents, this sampling method is employed to select the participants who are capable of providing significant information. Those who are capable of providing the appropriate information, are only selected as the sample participants for the study. The major motive for researchers is to employ the purposive sampling method in one study to gather information relevant to the motive and objective of the study. Moreover, the information should be answerable to the research question which in turn aids in providing a significant study outcome. Therefore, the researcher embraces the purposive sampling method to select certain participants, and those participants are regarded as research participants (Campbell et al., 2020).

The current study embraces the purposive sampling method to choose the significant respondents who can deliver relevant information regarding the association of growth of SMEs in India. This study aims to recommend suggestions to increase the performance of SMEs. The participants for this current study have to fulfill certain norms such as;

- The respondents are the entrepreneurs of SMEs in India

- Moreover, the respondents are willing to participate in the survey and unveil the information associated with the expansion of SMEs.

3.5.3.4 Sampling Area

The samples are collected from the entrepreneurs of SMEs in India. The study chooses SME branches in the city to fetch data for research purposes.

3.6 Data Collection Tool

In the current study, the data will be assembled using a structured questionnaire for surveying SMEs in India. 150 entrepreneurs from the SME will be selected. The questionnaires are of two kinds namely structured questionnaires and unstructured questionnaires. Other than questionnaires, there are other kinds of instruments for gathering data from the respondents for the research and those are,

- **Questionnaire:** The questionnaire is the simplest and most direct tool for gathering data from the chosen respondents. In this method, the participants are provided with a string of questions with some related suggestions to help them choose. The current study embraces the questionnaire method to gather information from entrepreneurs of SMEs in India

- **In-depth interviews:** In-depth interview is used by researcher to ask questions to particular respondents either through face-to-face interview or mass communication to reveal information regarding the research topic. This interview instrument is used to collect descriptive data for the research.

- **Projective data gathering:** Projective data gathering is an indirect interview method embraced for respondents who are hesitant to answer certain questions. Therefore, the researcher asks indirect questions to attain the answer relevant to the research objective.

3.6.1 Tools for collecting data

After selecting the method, sample participants, sample technique, and time frame for gathering data, the researcher has to decide the instrument for gathering data. The instrument to gather data has to provide reliability and validity for the research, which will define the quality of the assembled data for the research.

- **Tools Adoption:** For the research, the researcher can approve the prevailing tool, such as a questionnaire, to evaluate the study variable. The usage of the prevailing questionnaire is regarded as the tool adoption.

- **Tools Adaption:** The researcher who considers the prevailing questionnaire and makes changes according to the study's objective is referred to as tools adaption. In this method of tool collecting, researchers can make modifications appropriate to the study.

- **Tools Development:** If the investigator cannot adopt the prevailing questionnaire, the canvasser must develop a novel questionnaire to survey the research. The developed questionnaire has to achieve the research objective of the study. The steps provided below are the tools for developing the novel questionnaire:

  - **Step 1:** The researcher has to classify the dependent and independent variables of the study.

  - **Step 2:** The size of the sample participant has to be decided and defined statistically.

  - **Step 3:** For developing a questionnaire, the researcher has to ensure the words used in the questions and that they should be understandable for the participants.

  - **Step 4:** The developed question has to be associated with the study variables and the research objective.

  - **Step 5:** The word that would create misconception among the participants has to be avoided.

  - **Step 6:** At last, the developed questions must be circulated among the targeted participants, and the responded data must be congregated through it.

The current study has embraced the structured questionnaire to collect data from entrepreneurs of SMEs in India. The questionnaire is framed to analyse the expansion of SMEs optimistically impacted by organizational performance. The current study will evaluate the factors affecting the growth of SMEs. The study will collect data from 150 entrepreneurs in SME sectors in India.

3.6.2 Data Collection Procedures

The procedure of gathering data from various sources to frame the conclusions for study variables is regarded as data collection. The data collection procedures incorporate the identification of data type, data sources, and the techniques required to be employed. Data collection plays a significant part in the arena of commercial, government, and research. The procedures for gathering data involves online survey, interview, social media survey, online tracking, and transactional tracking in business analytics. The data collection procedures involve two methods primary data collection and secondary data collection.
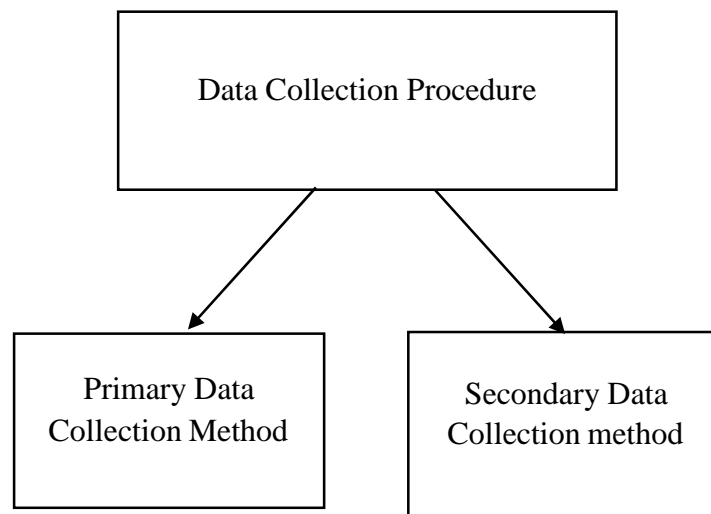
Figure 3.3 Data Collection Method

3.6.3 Significance of Data Collection

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The SME sector has various challenges concerning capability and competitiveness factors. These challenges have impacted the performance of SMEs in terms of investment, portfolio, and profitability. The current study is aimed to evaluate the significance of SMEs in India. The study is mainly focused on the challenges faced by SMEs during the expansion. Moreover, the firms conduct the data collection daily to be aware of the companies' profits. In academics, the researcher incorporates data collection techniques for attaining the outcome relevant to the research objective. Some points regarding the data collection's significance are mentioned below.

- **The assembled data designates the outcome:** According to the facts related to data collection, collected data needs to provide knowledge and awareness regarding the research topic. So, the superfluous of collected data will be convenient to form the appropriate outcome for the study. The data needs to be optimistic which would be utilized as the evidence to prove the accuracy of the outcome related to the study variables.

- **Recognizing the issues:** The congregated data helps the researchers to identify the issues related to the research objective and provide appropriate solutions for the identified issues. Also, the firms utilize data collection method to identify the inadequacies and problem that creates difficulties for firms to function properly.

- **Enhancing the theories:** For firms, the data collection aids in making novel policies and theories that would help raise the company's profit. In the academic field, data collection helps make appropriate study outcomes to reach the targeted audience.

- **Data as a defense argument:** In the academic arena, the congregated data helps the researcher to defend one's viewpoint regarding the research objective. Also, it aids in making optimistic outcomes for the study. Besides, data collection done by an organization aids one's management to approve the idea and policy for the enhancement of administration.

- **Data to evaluate the intensity of the research:** The researcher not only recognize the issues and problem related to the study variable with the assembled data, but the researcher can also evaluate the congregated data. In the process of evaluating the data, the researcher can provide a solution for the identified issues and enable the targeted audience to implement the given solution in the research.

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3.6.4 Primary Data Collection

Primary data collection is gathering first-hand data from the respondents for the research work. The procedure for collecting primary data sources is accomplished by circulating questionnaires to the respondents through surveys or interviews. The data assembled through the primary data collection method is required to be more relevant to the study variable, and the outcome of the data also needs to be appropriate so it accomplishes the research objective. The current study incorporates a primary data collection method for assembling data from 150 entrepreneurs of SMEs in India to enhance performance and economic growth. There are some techniques to gather data in the form of primary data, and those techniques are in-depth interviews, questionnaires, and projective data collecting.

The current study utilizes a structured questionnaire to gather primary data from the SMEs of India's entrepreneurs. The data assembled from the primary method is more appropriate and accurate to derive the outcome for the research objective. Hence, the current study incorporated this method to know the accurate range of performance and customer satisfaction. One of the techniques of primary data collection is a questionnaire which circulates a series of questions to the respondents to gather data relevant to the study variable.

3.6.5 Importance of Primary Data Collection

The researcher utilizes the primary data collection in the form of a survey or interview to avoid prejudiced responses and manipulated data, which will be the least reliable value for the study. Therefore, researchers prefer primary data collection over secondary data collection to gain reliability, validity, and authenticity for the data.

- **Validity:** The study mostly relies on the validity of the data and outcome because the validity of the data provides scientific quality for the study. The study utilizes a scientific approach to make logical results to improve the validity of the research. The primary data collection from the targeted participants makes the data more valid concerning the research outcome.

- **Reliability:** The major feature for entrusting the research outcome relies on the reliability of the data collected. With the aid of primary data, the reliability enhances the quality of the collected data. Therefore, the results of the assembled data make

the study more reliable. This won't be possible if the data is assembled from a secondary source.

- **Authenticity:** The involvement of prejudiced opinions or unreliable data for the research will cause the study to lose its authenticity. The data can be authentic only if the data congregated without biased opinions from the targeted participants. Moreover, the congregated data will be reliable and authentic only if the method utilized to analyse the data is appropriate for the study. Besides, the hidden information from the data will make it less authentic.

3.6.6 Advantages of Primary Data Collection

- **Understandable:** The outcome of the data assembled from various techniques of primary data collection to provide understandable information for others who are interested in congregated data.

- **Precision:** The primary data pays attention to all questions by assembling the data that are required to be surveyed. The researchers who approve the primary data collection method rely on the first-hand data source rather than the secondary source because the data will be more accurate than the data assembled from the secondary source.

- **Rationalized data:** The primary data mostly rely on information that is contemporary and also updated. Moreover, the primary data has to be improved without the intervention of other sources. The data of the primary data collection method are mostly updated because the data are assembled using a questionnaire or with the help of personal contact.

- **Authorization over data:** The researchers who perform primary data collection method through survey technique. It provides authorization over the data that has been assembled for the study. The researchers have the authority over the data which enables researchers to modify the questionnaire that is convenient for the understandability of the respondents.

- **Data privacy:** The data collected through the survey has been protected by the researchers to prevent the idea from being stolen. Moreover, the information or the feedback provided by the respondents is also secured by the researchers.

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- **Solving the issues:** The main motive of utilizing the primary data collection is to attain certain information aids to resolve the problem regarding the research questions. Therefore, the information gathered from the primary data collection method can be used to answer the research questions.

3.6.7 Strategies for Primary Data Collection

- Interview preparation: The interview performed through an online process devours much of the time. The preparation requires arranging the device that would function well, and a backup plan is needed in case any technical issues arise during the interview process. The researcher also used the digital audio recorder if the cloud recording malfunctioned. The researchers should consider several factors when choosing an app or platform that could be used for the interview. The researcher had to pay significant attention to the physiological condition of the participants, internet availability in the area of respondents, and socio-demographic background. Sometimes, researchers had to give incentives for mobile data to encourage the respondent to participate in the interview.

- The rapport between researcher and participants: Since the researcher and participants are strangers, creating a bond could be challenging. The researchers must create a good relationship with participants which could make participants share the information in the interview. The researcher has to pay attention to how participants communicate throughout the interview.

- Conducting the interview: The guide for the semi-structured interview should be used by the researchers concerned with keeping the interview on the right path, which would give correct information for the research objectives. The participant's responses to the question by providing one's perspectives on the questions in the interviews will aid the research purpose. The question doesn't follow the repeated sequence to gather information from the participants. Hence, this approach provides coherence in the assembled data and aids participants in grasping the question's meaning. The confidentiality of the interview has been maintained with the help of certain measures like granting anonymity of the participants, undertaken by the researchers (Abdul Rashid et al., 2021).

3.6.8 Secondary Data Collection Method

The secondary data is denoted as second-hand data that is assembled from other researchers, and it also has statistical analysis. The secondary data are assembled from seeking the previously available data relevant to the concern study. Though secondary data collection is an inexpensive method of gathering information, this information spurs the accuracy and authenticity of the research. The methods for gathering the secondary data are listed below;

- Business Magazines

- Financial reports

- Sales Reports

- Sales reports

- Personal Information of clients

- Organization's reports

- Government records

3.6.9 Importance of Secondary Data Collection

The secondary data can be easily gathered from the prevailing sources. The validity and reliability of the research, which utilizes secondary data collection, would not be accurate and appropriate. Yet, many researchers choose the secondary data collection technique since it is inexpensive and time-saving. Moreover, secondary data collection is useful at times of insufficient responders or unwilling responders.

3.6.10 Disadvantages of Secondary Data Collection

One of the major disadvantages of utilizing secondary data is that the information assembled regarding the research question or objective might not be relevant compared to the information from primary data. The secondary data collection cannot be utilized if the researcher has a certain geographical location or time constraint for the research. Moreover, the researcher doesn't have the authority over the assembled data like the researchers who adopted the primary data collection method. Since the information from the secondary source

is easily available, the researcher has to modify the research question relevant to the prevailing answers.

These are the reasons behind choosing the primary data collection method over secondary data collection in the current study. The research work focuses on the features that determine the factors affecting the expansion of SMEs in India The study also evaluates the impact of challenging factors on the organizational performance and customer services in SMEs. Therefore, the current study chose a primary data collection method, incorporating a survey-based questionnaire to collect data from the chosen respondents.

3.6.11 Variable Definition

The significant element of the entire statistical data is the variable. The variable is the sample participants' characteristics which can be unique and differ according to the various participants. The important aspect of the variables is that they help in the data collection mechanism (Kaliyadan and Kulkarni, 2019). The current study will evaluate the performance of SMEs in India. The present study's main focus is on assessing factors affecting the SME during its expansion. The present study includes dependent and independent variables. The present study decided to collect data from entrepreneurs of SME sectors in India.

3.6.12 Dependent Variables

Under the impact of the independent variable, the variable would be deviated is denoted as the dependent variable. The current study has considered the growth and performance of SMEs as the dependent variable because performance is identified as an important element of a firm.

3.6.13 Independent Variables

If the variable influences the study's dependent variable to discover the effects caused, it is denoted as an independent variable. The current study considers various factors affecting SME expansion as independent variables. To improve the performance and productivity of SMEs, the organization has to overcome the issues of SMEs. So, all of these variables aid the growth of SMEs in India.

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┌─────────────────────────────────────────────────┐
│   An Innovative Framework For Sustaining High-Quality   │
│   Customer Service During The Expansion Of Small And    │
│                 Medium Enterprises                      │
└─────────────────────────────────────────────────┘

┌──────────────────┐   ┌──────────────────┐   ┌──────────────────┐
│ **Benefits**     │   │ **Data Collection** │   │ **Independent     │
│                  │→  │                  │ → │  Variable**       │
│ The factors      │   │ Data will be     │   │ • Factors        │
│ affecting the    │   │ collected from   │   │   affecting the  │
│ expansion of     │   │ 150 entrepreneurs│   │   expansion of   │
│ SMEs have to be  │   │ of SMEs, in India│   │   SME            │
│ determined and   │   │                  │   │                  │
│ rectified to     │   │                  │   │                  │
│ achieve          │   │                  │   │                  │
│ sustainable      │   │                  │   │                  │
│ customer         │   │                  │   │                  │
└──────────────────┘   └──────────────────┘   └──────────────────┘

                       ┌──────────────────┐   ┌──────────────────┐
                       │ Primary Data     │   │ **Dependent       │
                       │ through          │   │  Variable**       │
                       │ Questionnaire    │   │ • Growth and     │
                       └──────────────────┘   │   performance    │
                                              │   of SME          │
                       ┌──────────────────┐   │ • High-quality   │
                       │ Data Analysis    │   │   service        │
                       │ • Excel          │   └──────────────────┘
                       │ • SPSS           │
                       └──────────────────┘   ┌──────────────────┐
                                              │ Hypotheses       │
                       ┌──────────────────┐   │ Evaluation       │
                       │ Statistical      │   └──────────────────┘
                       │ Analysis         │
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Figure 3.4 Research Framework

3.7 Data Analysis Tool

The data analysis reveals the integrated theoretical and empirical data, respectively. The data analysis methods demonstrate the process for forming the research outcome with the aid of any statistical tool after evaluating the assembled data on a theoretical background. Data analysis has two methods, namely, qualitative and quantitative data analysis. The current study follows a quantitative data analysis method to collect data from the research participants. The data collected from the targeted participants using a survey-based questionnaire will be analysed using an MS Excel sheet to identify the study variables.

After feeding the data into MS Excel, SPSS software will be utilized to further evaluate the study variables. The assembled data will be analysed using SPSS software and outcomes will be depicted as frequency variables, tables, graphs, and standard deviation. The current study utilizes five evaluation techniques which are given below;

- ANOVA evaluation

- Chi-Square test

- Regression evaluation

- Frequency of the variables

- Correlation evaluation

- Descriptive techniques

The given techniques will be applied to identify the data and verify the association between the study variables of the current research. Based on the outcome of the study variable, interpretations will be conducted, and essential development will be recommended in the current study. With the help of SPSS software, the outcome of the current study will be efficient for documenting the study variables. The outcome of the variables' frequency will be demonstrated in the figures and table. In contrast, correlation evaluation, ANOVA evaluation, and regression evaluation will be conducted to assess the structured hypothesis of the current study. The data of the current study will be evaluated in three steps which are listed below;

- **Step 1:** To depict the frequency of the variables and demographics of the variables, MS Excel will be utilized.

- **Step 2:** To determine the mean, median range, and standard deviation of the study variables, the current study will utilize SPSS software which lists the data and evaluates it through statistics.

- **Step 3:** To appraise the structured hypothesis, evaluation of ANOVA, Regression, and Correlation will be utilized.

Stage 1:

The frequency of the variables table and graph to demonstrate the demographic details of the participants will be analysed in stage one.

Stage 2:

In this stage, some of the descriptive statistical techniques like mean, cross tabulation and standard deviation will be evaluated.

Stage 3:

The study's hypothesis will be analysed with the aid of Correlation evaluation, ANOVA evaluation, and Regression evaluation in the final stage.

3.7.1 SPSS Software

SPSS software is utilized by many researchers to analyse both quantitative and qualitative analysis. The software will perform various text analysis, descriptive statistical analysis, data integration, open-source extensibility, and machine learning algorithms. Mostly, SPSS software will be used to analyse empirical and qualitative analysis along with the assembled data from the targeted participants. The software will interrupt the scale of the questions. This software will aid the researchers with a view of enhancing the projects. It also identifies the study problem and provides the solution for the identified issues through statistical analysis. Moreover, this software is utilized to test the study's hypothesis and assume the statistical effect among the study variables. Therefore, the current study will utilize SPSS software to analyse the test hypothesis of the study and predict the value of SMEs in association with performance, consumer service, and economic growth.

3.8 Summary

This chapter describes the methodology for assembling the data and ways of analysing the data. The current study will utilize a quantitative approach to gather data from the SMEs of

India's entrepreneurs. The current study will utilize a primary data collection method in the form of a survey-based technique with the aid of a questionnaire. The current study will consider 150 entrepreneurs for collecting data regarding the factors influencing the expansion of SMEs in India. Besides, this chapter briefly describes the method used in the current study to analyse the assembled data. The present study will incorporate SPSS software to evaluate the assembled data and also the outcome will be provided in the form of statistical values.

CHAPTER IV:

RESULTS

4.1 Introduction

In this section, data is analysed through testing the study hypothesis and later addressing the research objectives. For the current study, the data was congregated from 150 entrepreneurs of the SME sector in India. The data has been evaluated utilizing various statistical techniques to determine answers to the research objective. The current study utilized various statistical tools which are convenient for testing the research hypothesis. The current study used percentage analysis, T-test, correlation, reliability and ANOVA for analysing and enhancing data related to study variables.

4.2 Demographic Characteristics

1. Age of Participants

Table 4.1 Age of Entrepreneurs

Age of the participants	F-Frequency	%-Percentage
25 to 40 years	53	35
41 to 60 years	67	45
Above 60 years	30	20
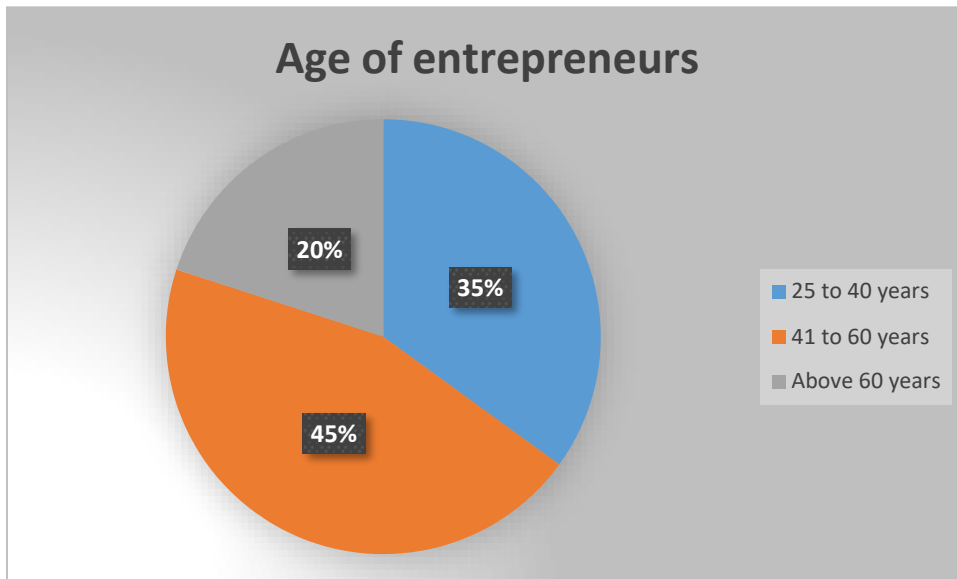
Figure 4.1 Age of entrepreneurs
Interpretation

The data was congregated from 150 entrepreneurs of SME sectors in India. Moreover, the respondents were chosen from the various age category. The percentage of respondents who belong to the age category 41 to 60 years is 45%, which is higher than the percentage of other respondents. The percentage value of 25 to 40 years is 35%, the second highest value. The value of other age categories, such as those above 60 years, is 20%.

2. Gender of the participants

Table 4.2 Gender of the Entrepreneurs

G (Gender)	F	%
Female	35	23
Male	115	77
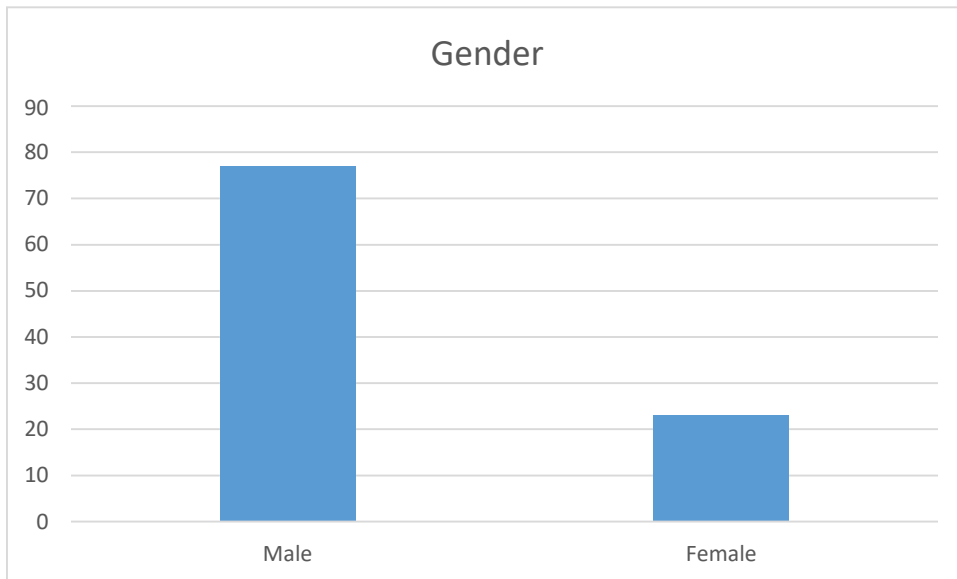
Figure 4.2 Gender of the Entrepreneurs

Interpretation

Figure 4.2 denotes that 77% of respondents are male entrepreneurs whereas 23% are female entrepreneurs of SME sectors in India. Specifically, among 150 respondents, 115 are men, and 35 are women. The male respondents are higher compared to women. The male community contributes more for research purposes.

3. Marital Status of the participants

Table 4.3 Marital Status of Entrepreneurs

Marital Status	F	%
Married	96	64
Single	54	36
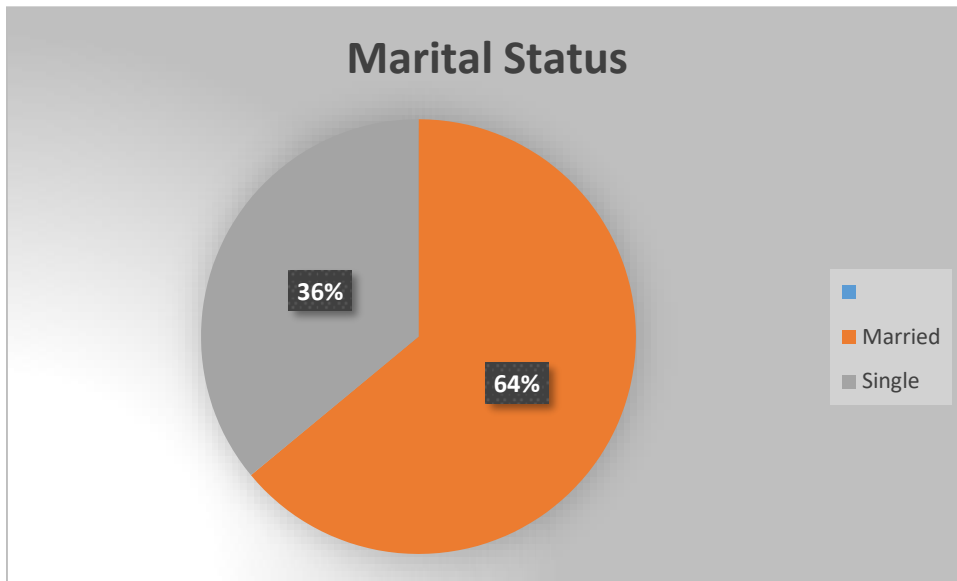
Figure 4.3 Marital status of the entrepreneurs
Interpretation

The table and Figure 4.3 illustrate the marital status of participants. Among the participants, the maximum number of the participants are married compared to the unmarried respondents. Out of 150 respondents from entrepreneurs in India, 96 are married respondents, and the remaining 54 are unmarried participants. The percentage value of married participants is 64% whereas the value of unmarried respondents is 36%. The number of married respondents is higher, and it will signify the analysis, which will provide a viewpoint of research in terms of socially responsible entrepreneurs.

4. Education qualification

Table 4.4 Education qualification of the entrepreneurs

Education	F	%
Illiterate	17	11
Diploma	37	24
Under Graduate	91	61
Post Graduate	5	4
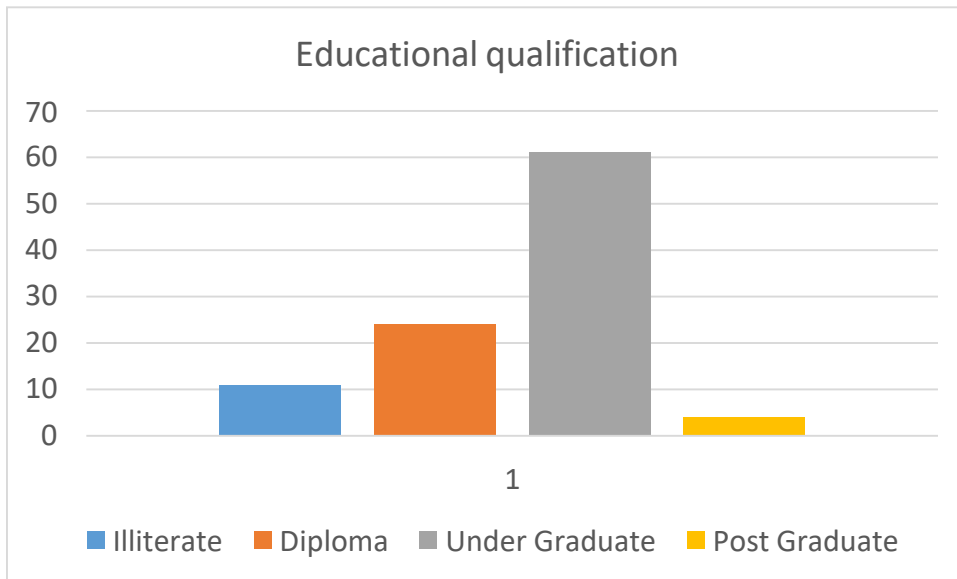
Figure 4.4 Educational qualification of entrepreneurs

The table and Figure 4.4 show that 91 participants out of 150 respondents are graduates, which is 61 % of the total respondents. 37 participants out of 150 completed diplomas, which was 24% of the total participants. And then, 17 of the participants out of 150 are illiterate, and the remaining 5% are post-graduates.

5. Number of branches

	Table 4.5 No. Of Branches				
		F	**%**	**Valid Percent (V %)**	**Cumulative Percent (C %)**
Valid	1	46	30.7	30.7	30.7
	2	35	23.3	23.3	54.0
	3	12	8.0	8.0	62.0
	4	24	16.0	16.0	78.0
	more than 4	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

85
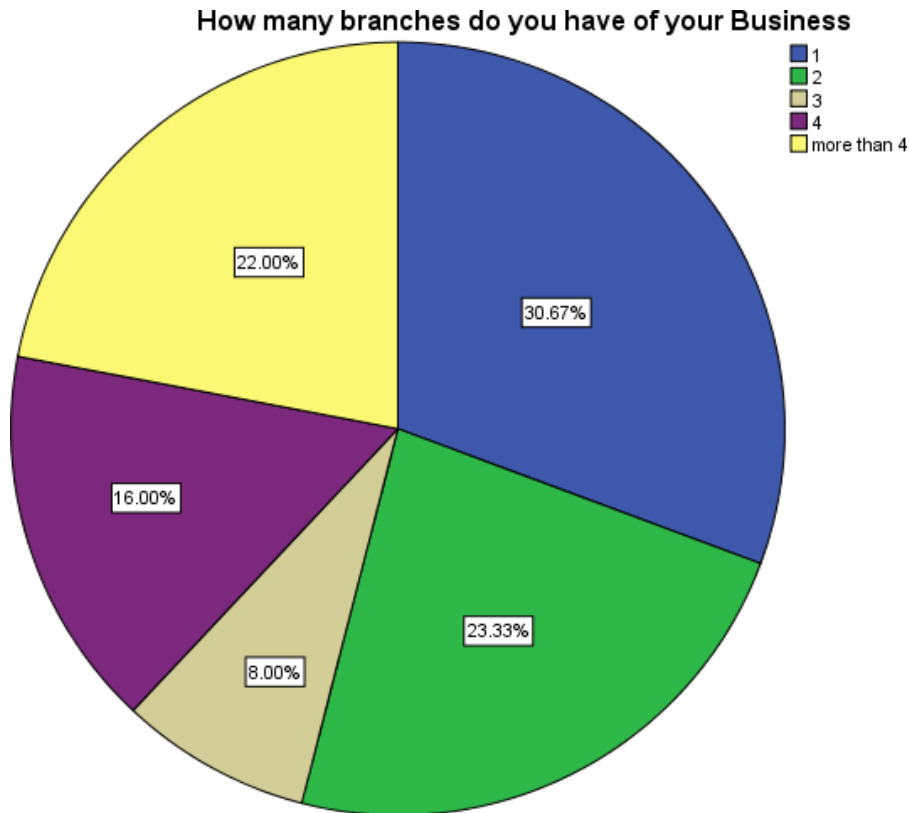
Figure 4.5 Number of branches

Interpretation

Table 5.8 demonstrates the number of branches for SME organizations in India. As per responses, 30.7% of entrepreneurs comprised one branch, and 23.3% of SME organizations had 2 branches. Moreover, 22% of entrepreneurs own more than 4 branches. 16% of SME entrepreneurs own 4 branches in India. Finally, 8% of entrepreneurs own three branches in the SME sectors. Therefore, the branches of SME sectors are illustrated through frequency analysis.

4.2 Statistical analysis

1. Do you aware of the NPS score/csat score of your organisation?

Table 4.6 csat/NPS score					
		F	**%**	**V %**	**C %**
Valid	yes	35	23.3	23.3	23.3

	no	115	76.7	76.7	100.0
	Total	150	100.0	100.0	
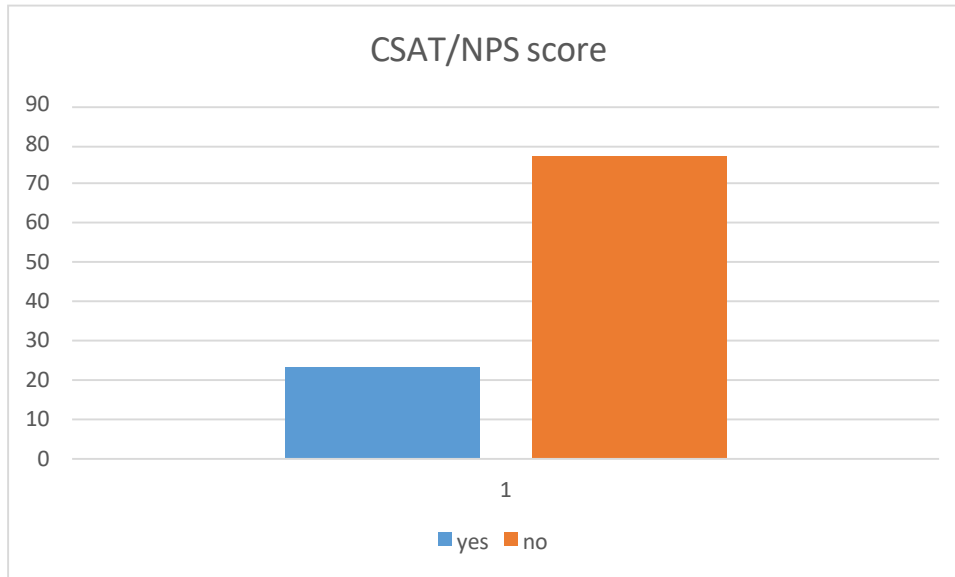
Figure 4.6 CSAT/NPS score of the firms

Table 4.6 demonstrates entrepreneurs' responses regarding their awareness of CSAT/NPS scores in the SME sectors of India. As per responses, 76.7% of entrepreneurs are less aware of the score value, whereas 23.3% have significant knowledge of the CSAT and NPS score value. Since CSAT and NPS measure consumer satisfaction in the firms. Hence, entrepreneurs should know the score values to determine consumer behavior.

2. What percentage of your business is repeated?

Table 4.7 Business replication (%)					
		F	**%**	**V %**	**C %**
Valid	0-20%	23	15.3	15.3	15.3
	21-40%	46	30.7	30.7	46.0
	61-80%	81	54.0	54.0	100.0
	Total	150	100.0	100.0	
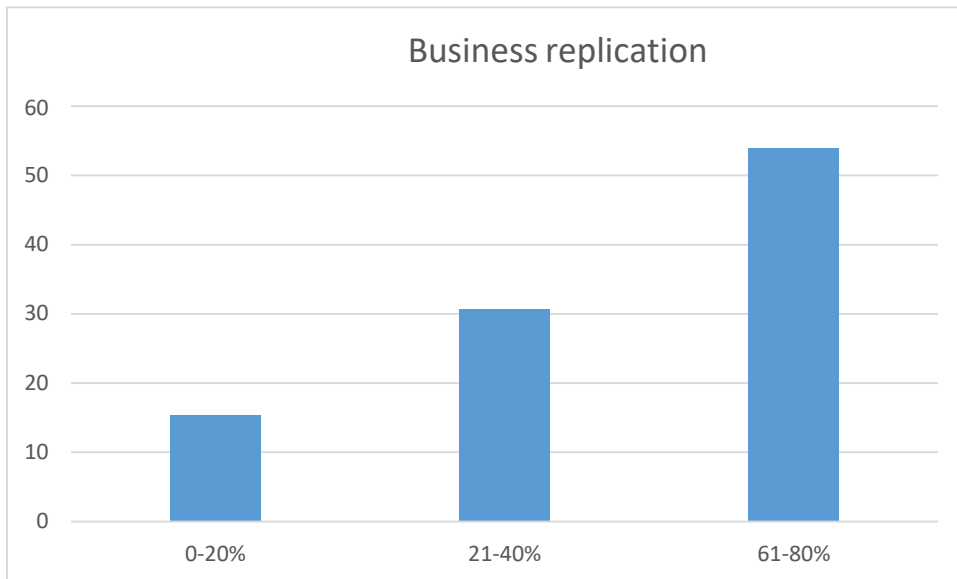
Figure 4.7 Business replication

Table 4.7 demonstrates the responses of entrepreneurs regarding their percentage of replication of business activities in the SME sectors of India. As per responses, 54% of entrepreneurs convey that 61-80% of business activities are replicated. 30.7% of entrepreneurs convey that 21-40% of business activities are replicated. Finally, 15.3% of entrepreneurs state that less than 20% of business activities are replicated.

3. What Percentage of your business is Reference?

Table 4.8 Reference of business (%)		F	%	V %	C %
Valid	0-20%	45	30.0	30.0	30.0
	21-40%	22	14.7	14.7	44.7
	41-60%	48	32.0	32.0	76.7
	61-80%	24	16.0	16.0	92.7
	81-100%	11	7.3	7.3	100.0
	Total	150	100.0	100.0	

88
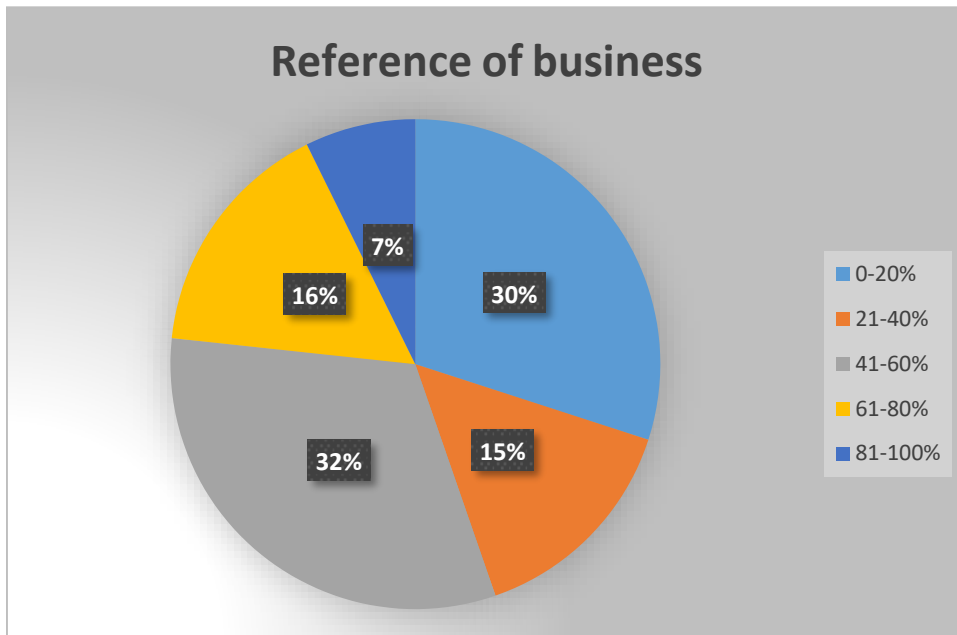
Figure 4.8 Business references

Table 4.8 illustrates the reference of business activities considered and calculated in percentage value. 32% of entrepreneurs convey that 41-60% of business operations are considered for reference. 30% of entrepreneurs convey that less than 20% of business operations are considered for reference. 16% of entrepreneurs state that 61-80% of business operations are performed. Finally, 7.3% of respondents convey that 81-100% of business operations are taken as references.

4. Does your process formulate SOPs?

Table 4.9 SOP formulation					
		F	**%**	**V %**	**C %**
Valid	yes	83	55.3	55.3	55.3
	no	67	44.7	44.7	100.0
	Total	150	100.0	100.0	
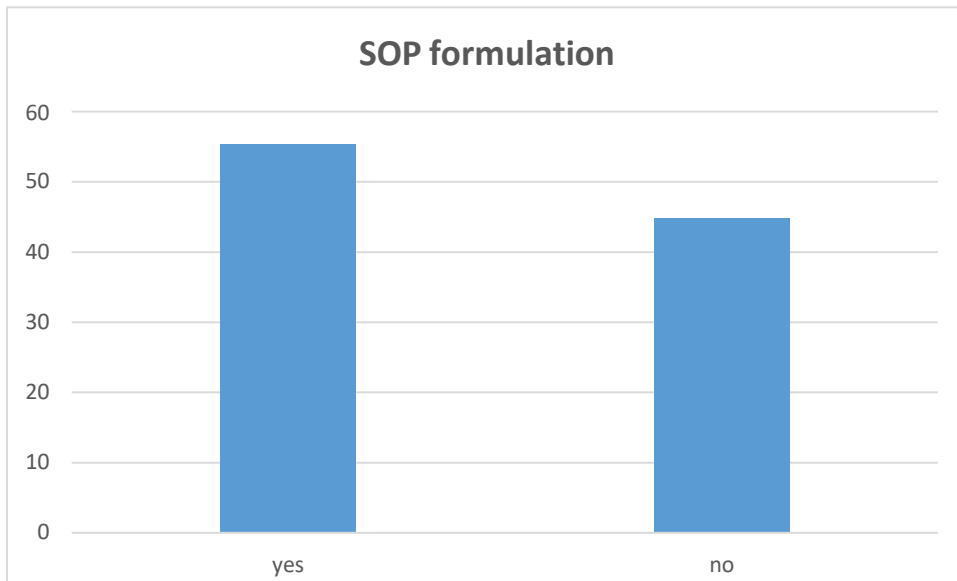
Figure 4.9 SOP formulation in the firms

Table 4.9 illustrates the formulation of SOP guidelines in SME sectors in India. 55.3% of entrepreneurs convey that their organization follows SOP guidelines. Alternatively, 44.7% of respondents say their firms do not follow SOP guidelines.

5. Is your business is customer/employee/compliance-centric?

Table 4.10 Business-centric		F	%	V %	C %
Valid	customer-centric	114	76.0	76.0	76.0
	employee-centric	12	8.0	8.0	84.0
	compliance centric	24	16.0	16.0	100.0
	Total	150	100.0	100.0	
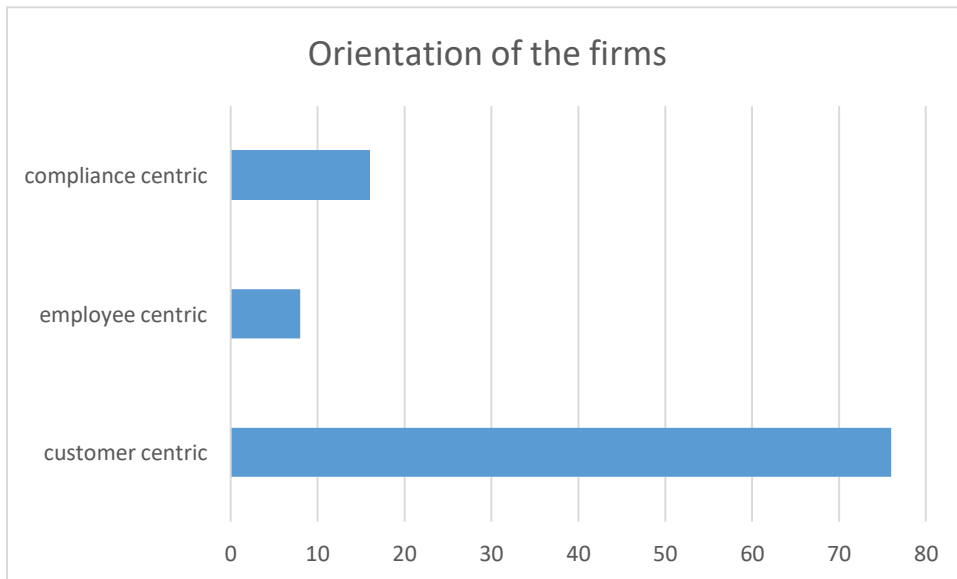
Figure 4.10 Orientation of SME sectors

Table 4.10 illustrates the orientation of centric in the SME sectors of India. 76% of entrepreneurs convey that their organization is centric. Alternatively, 8% of respondents convey that their firms are employee-centric. Following, 16% of entrepreneurs convey that their firms are governance-centric.

6. Is your business people/consumer-oriented?

Table 4.11 Business Orientation					
		F	**%**	**V %**	**C %**
Valid	people-oriented	44	29.3	29.3	29.3
	process-oriented	106	70.7	70.7	100.0
	Total	150	100.0	100.0	

91
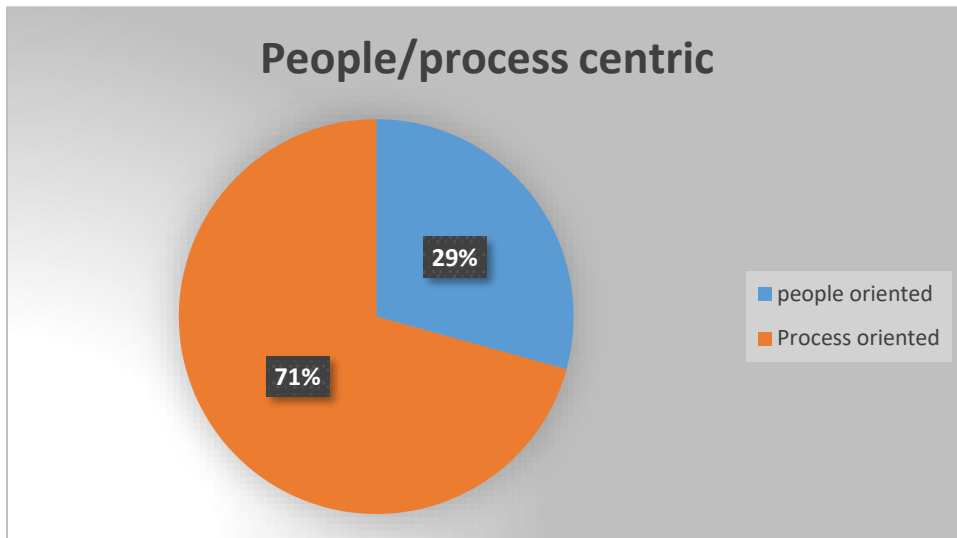
Figure 4.11 Business Orientation

Table 4.11 illustrates the orientation of SME sectors of India. 70.7% of entrepreneurs convey that their organization is centric. Alternatively, 29.3% of respondents convey that their firms are people-oriented. Most of the firms focus on their consumer perspectives, and this leads to the increased value of consumer retention in the firms.

7. *Do you want to expand your Business?*

Table 4.12 Expansion of firms					
		F	**%**	**V %**	**C %**
Valid	yes	139	92.7	92.7	92.7
	no	11	7.3	7.3	100.0
	Total	150	100.0	100.0	
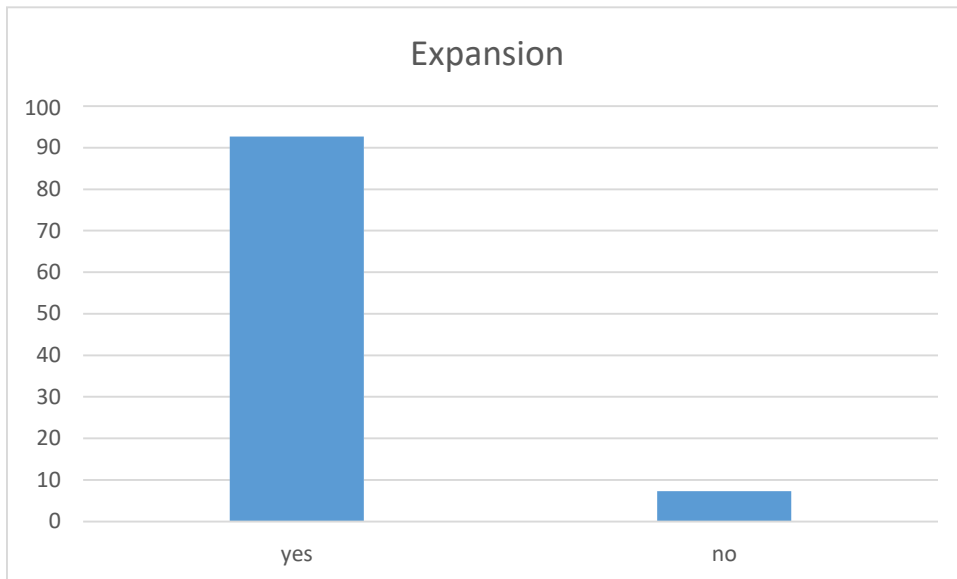
Figure 4.12 Expansion of the firms

Table 4.12 illustrates the orientation of SME sectors of India. 92.7% of entrepreneurs convey that they are desired to expand their firms. Alternatively, 7.3% of respondents convey that they are not interested in expanding their firms. Most of the entrepreneurs wished to expand their business sectors to achieve sustainable economic growth.

8. How often do you get customer complaints about the rude/unprofessional behavior of the employees?

Table 4.13 Complaints		F	%	V %	C %
Valid	never	71	47.3	47.3	47.3
	sometime	79	52.7	52.7	100.0
	Total	150	100.0	100.0	

93
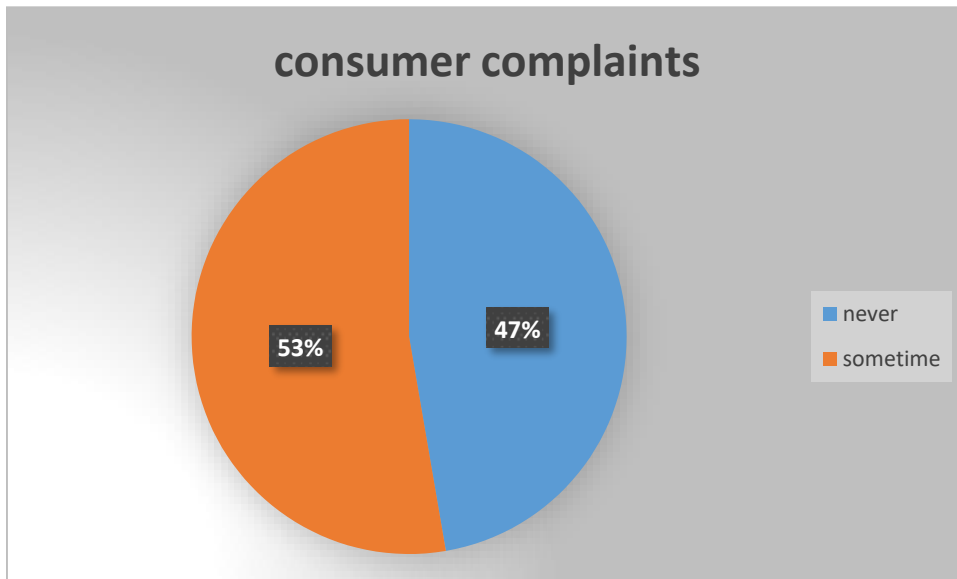
Figure 4.13 Consumer complaints

Table 4.13 illustrates the frequencies of complaints received from consumers due to employee behavior in the firms. 52.7% of entrepreneurs convey that sometimes they receive customer complaints due to employee behavior in the firms. Alternatively, 47.3% of respondents convey that they never received complaints from the consumers regarding the service in the firms. Most of the entrepreneurs stated that the complaints never arose in their firms.

9. How often do you get customer complaints regarding Incomplete or Improper service?

Table 4.14 Improper service		**F**	**%**	**V %**	**C %**
Valid	never	37	24.7	24.7	24.7
	sometime	101	67.3	67.3	92.0
	often	12	8.0	8.0	100.0
	Total	150	100.0	100.0	
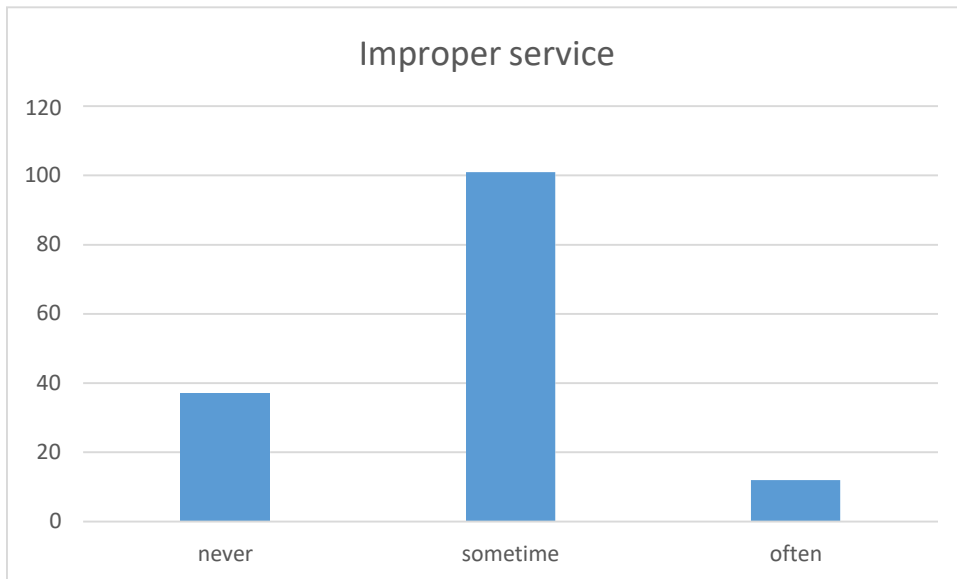
Figure 4.14 Improper services in the firms

Table 4.14 illustrates the frequency of consumer complaints regarding the consumer services. 67.3% of entrepreneurs reveal that they sometimes receive complaints from consumers regarding improper services in the firms. 24.7% of entrepreneurs stated that they never receive complaints from consumers due to poor service in the firms. Finally, 12% of entrepreneurs stated that they often receive complaints from consumers regarding the improper services in the firms.

10. **If you get to know that the customer is unhappy and he is not complaining, what would you do?**

Table 4.15 Consumer Perspectives		F	%	V %	C %
Valid	contact and ensure better service	46	30.7	30.7	30.7
	offer discounts	82	54.7	54.7	85.3
	Does not disturb the consumer	22	14.7	14.7	100.0
	Total	150	100.0	100.0	

95
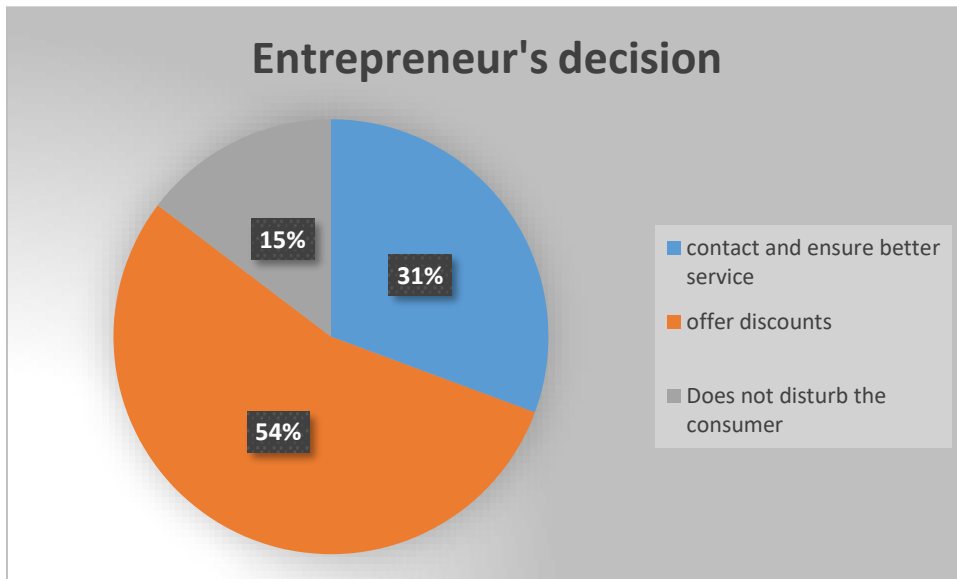
Figure 4.15 Decision of the Entrepreneur

Table 4.15 illustrates the consumer perspectives on the unpleasant services in the firms. 54.7% of entrepreneurs reveal that they will contact the consumer and offer discount vouchers for successive purchases. 30.7% of entrepreneurs stated that they will attempt to contact the consumers and ensure them better services will provided on their next purchases. Finally, 14.7% of entrepreneurs said they would let the consumers calm down and avoid provoking the issues.

11. How confident are you that even if you give a bad service OR late service to your customer, the customer will still take service from you next time?

Table 4.16 Confidence level		F	%	V %	C %
Valid	extremely confident	11	7.3	7.3	7.3
	not at all confident	22	14.7	14.7	22.0
	quiet confident	48	32.0	32.0	54.0
	slightly confident	12	8.0	8.0	62.0
	somewhat confident	57	38.0	38.0	100.0
	Total	150	100.0	100.0	
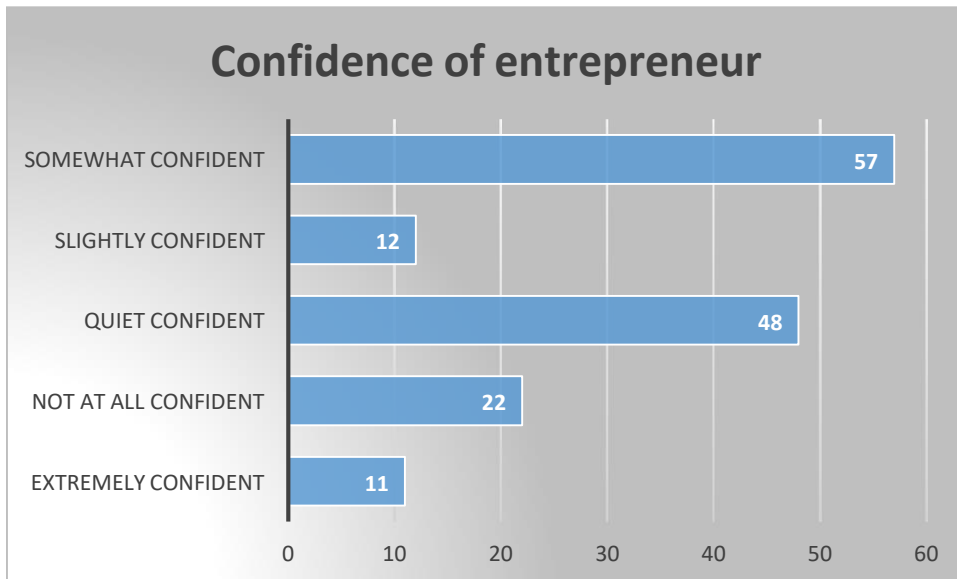
Figure 4.16 Confidence of the Entrepreneur

Table 4.16 illustrates the confidence level of the entrepreneurs for the consumer to avail second time for the purchases even though they face poor services in the firms. 38% of entrepreneurs reveal that they are somewhat confident about the successive visiting of the consumer after they face poor services in the firms. 32% of entrepreneurs stated that they are quite confident about the consumers. Following, 14.7% of entrepreneurs stated that they lack confidence regarding the consumer revisit in their firms. Finally, 8% are slightly confident about consumer behavior.

12. How do you handle angry/unsatisfied customers?

Table 4.17 Handling Angry Consumers		F	%	V %	C %
Valid	talk the way out	117	78.0	78.0	78.0
	offers vouchers	33	22.0	22.0	100.0
	Total	150	100.0	100.0	
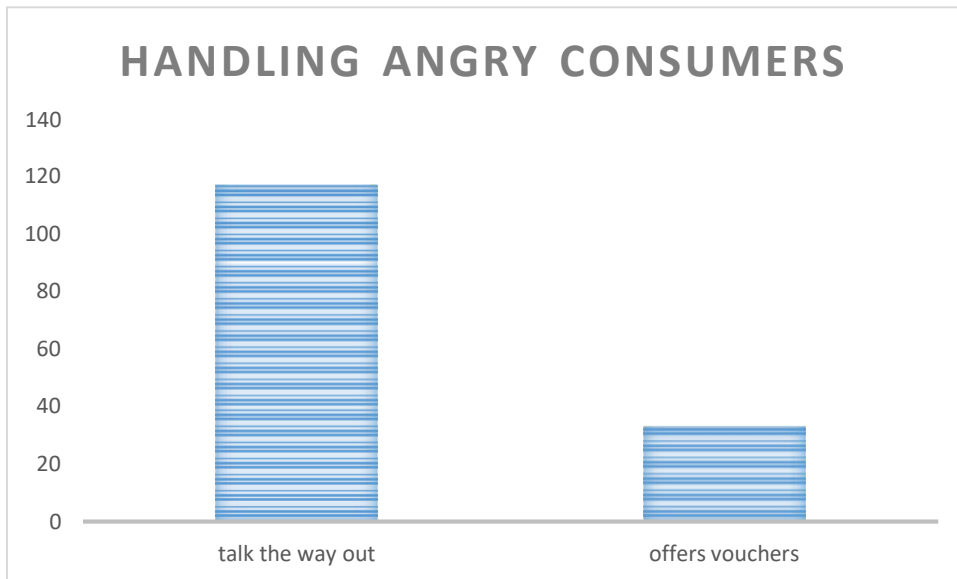
Figure 4.17 Handling the Angry Consumers

Table 4.17 illustrates the challenges in handling the dissatisfied consumers in the SME sectors in India. 78% of entrepreneurs face psychological issues in handling dissatisfied consumer behavior. They attempt to transit the consumer behavior in the firms. 22% of entrepreneurs said they would provide discount vouchers to calm the consumer. Consumer behavior has a direct impact on the performance of the firms.

13. What is an ideal service?

Table 4.18 Ideal services		F	%	V %	C %
Valid	time and quality	128	85.3	85.3	85.3
	quality	22	14.7	14.7	100.0
	Total	150	100.0	100.0	
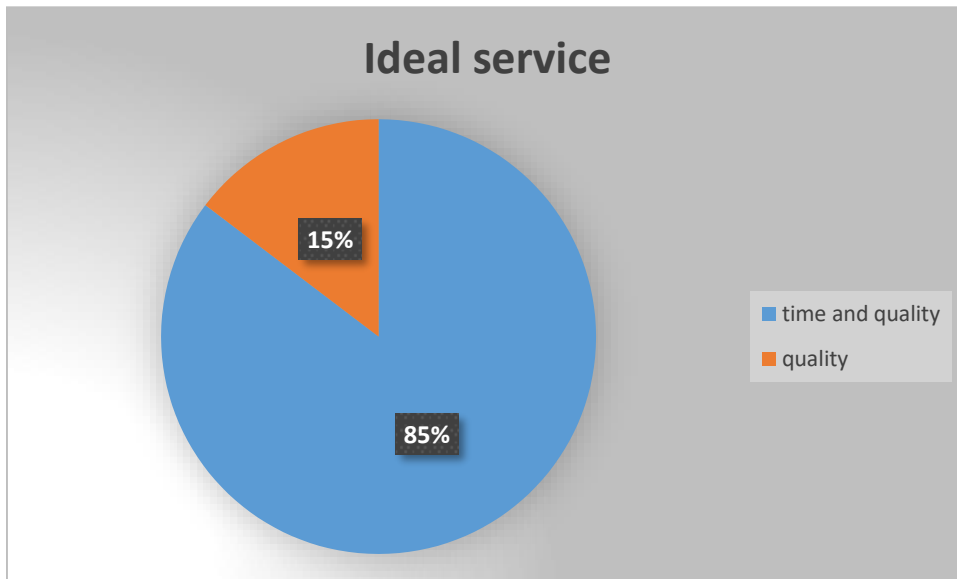
Figure 4.18 Ideal service

Table 4.18 illustrates the ideal services in India's SME sectors. 85.3% of entrepreneurs reveal that both time and quality influence the ideal services of the firms. 14.7% of entrepreneurs stated that quality has a significant impact on the performance of the firms. It also stated that the time is insignificant even though the quality of the material is the focus.

14. What is your plan of expansion?

Table 4.19 Expansion plan		F	%	V %	C %
Valid	grow the brand reach	94	62.7	62.7	62.7
	increase the capacity to service existing	23	15.3	15.3	78.0
	launching new service	33	22.0	22.0	100.0
	Total	150	100.0	100.0	
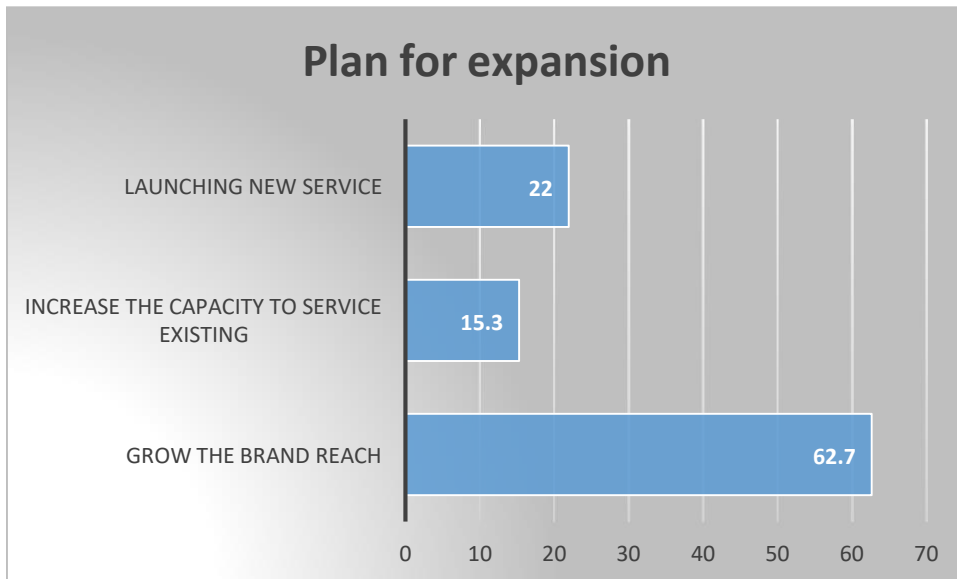
Figure 4.19 Expansion Plan

Table 4.19 illustrates the expansion plan of entrepreneurs in SME sectors in India. 62.7% of entrepreneurs reveal that the brand's growth is a real expansion factor for the firms. 15.3% of entrepreneurs stated that expanding the services' capacity is the firms' real expansion factor. Finally, 22% of the entrepreneurs stated that establishing novel services in the firms is the real growth factor of the firms.

4.3 Hypothesis Testing

Validity and reliability

Reliability analysis is defined as the evaluation of internal consistency. It is utilized to analyse the likert questions to check whether they are reliable. Cronbach's alpha is incorporated in SPSS Statistics.

Table 4.20 Case Summary			
		N	**%**
Cases	Valid	150	100.0
	Excluded[a]	0	.0

| | Total | 150 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Table 4.21 Reliability Statistics

Cronbach's Alpha	N of Items
.729	15

Table 5.56 illustrates the Cronbach's alpha value for reliability analysis. The alpha value is determined to be 0.729. It indicates the high level of internal consistency for the reliability scale with the specific sample.

Factor analysis

Table 4.22 KMO and Bartlett's Test (BT)

KMO Value of Sampling Acceptability		.868
BT of Sphericity	Approx. Chi-Square	1533.574
	df	190
	Sig.	.000

Table 4.22 illustrates the outcome of the KMO and Bartlett's test for analysing sampling adequacy and also an association between variables of the study, respectively. The KMO's outcome should be more than 0.7 to prove that the samples are adequate. The outcome of KMO for the study is .868, which proves the adequacy of the samples. For Bartlett's test, the value should be below 0.05 to illustrate the association between the study's variables. The current

study's Bartlett's test outcome is .000 which demonstrates that there is an association between the study variables.

Communalities

Table 4.23 Communalities		
	Initial	Extraction
What percentage of your business is repeat?	1.000	.935
What percentage of your business is a reference	1.000	.840
Does your process SOPs formulate?	1.000	.932
Is your business employee/customer/governance-centric?	1.000	.582
Is your business process/people-oriented?	1.000	.776
Do you want to expand your business?	1.000	.936
How often do you get customer complaints about the rude/unprofessional behaviour of the employees?	1.000	.784
How often do you get customer complaints regarding Incomplete or Improper service?	1.000	.827

If you get to know that the customer is unhappy and he is not complaining, what would you do?	1.000	.789	
How confident are you that even if you give a bad service OR late service to your customer still the customer will take service from you next time?	1.000	.962	
How do you handle angry/unsatisfied customers?	1.000	.922	
What is an ideal service?	1.000	.861	
What is your plan for expansion	1.000	.909	
Extraction Method: Principal Component Analysis (PCA)			

Table 4.24 Total Variance

	IEV			Extraction SOS		
Component	SUM	Var. (%)	C %	SUM	Var. (%)	C %
1	3.293	25.330	25.330	3.293	25.330	25.330
2	2.786	21.428	46.758	2.786	21.428	46.758

3	2.252	17.319	64.077	2.252	17.319	64.077
4	1.552	11.942	76.019	1.552	11.942	76.019
5	1.173	9.025	85.044	1.173	9.025	85.044
6	.862	6.629	91.673			
7	.492	3.788	95.462			
8	.338	2.604	98.065			
9	.130	.998	99.064			
10	.059	.454	99.518			
11	.037	.286	99.803			
12	.026	.197	100.000			
13	.037	.286	100.000			
Extraction Method: PCA						

Table 4.24 denotes the outcome of variance in the variables. According to the outcomes, there are eight factors that show the value as 85.044% of the entire difference between the variables. The value of the difference in the variable is above the threshold value, which is 60%. Moreover, the value of eight-factor loading, shown in Table 4.24, is more than the threshold value of 0.5.

Hypothesis 1

- $H_1 1$: There is a significant association between SMEs and the economic growth of the nation.

- $H_0 1$: There is no significant association between SMEs and the economic growth of the nation.

Pearson Correlation Test

The Pearson Correlation technique is utilized to evaluate the association between two study variables. The value of correlation determines the relation between the variables. If the correlation value is 1 or -1, then there is a relation among the variables. Therefore, the current

study used the Pearson correlation to determine the range of associations between SMEs and the nation's economic progress.

Table 4.25 Correlations				
Control Variables			How many branches do you have of your Business	Do you Want to expand your Business
Is your business	How many branches do you have of your Business	Correlation (Cr)	1.000	.417
		Sig. (2-tailed) (S)	.	.000
		df	0	147
	Do you Want to expand your Business	Cr	.417	1.000
		S (2-tailed)	.000	.
		df	147	0

Table 4.25 demonstrates the outcome of the correlation test to determine the association between the independent variable (expansion of SME) and the dependent variable (economic progress). The p-value of the Pearson Correlation test is .000, and the value of the correlation is positive 1, which proves that the expansion of SMEs and the economic progress of the nation are correlated. Therefore, the outcome of the correlation test contradicts to null hypothesis. Hence, the performance of SMEs will enhance the economic progress of the nation. It is a significant factor in developing the nation.

Chi-Square Analysis

The chi-square test is referred to as a statistical test for definite data. This test is utilized to determine the association between the study variables. In this study, the Chi-Square test is utilized to evaluate the relationship between SMEs and the nation's development.

Table 4.26 Case Summary

	Cases					
	V		M		Tot.	
	N	%	N	%	N	%
How many branches do you have of your Business * Is your business customer/employee/compliance-centric	150	100.0%	0	0.0%	150	100.0%

Table 4.27 Cross-tabulation test

Count

		Is your business			
		customer-centric	employee-centric	compliance centric	Total
How many branches do you have of your Business	1	34	12	0	46
	2	22	0	13	35
	3	12	0	0	12
	4	24	0	0	24
	more than 4	22	0	11	33
Total		114	12	24	150

Table 4.28 Chi-Square Tests

	V	df	Asym. Sig.
Pearson-Chi-Square	60.154[a]	8	.000
LR	70.159	8	.000
L-L Association	.375	1	.540
N	150		

The p-value of the test, which is .000, shows a significant association between the SME and the nation's economic progress. The knowledge regarding the significance of SMEs in the nation will result in its nation's economic progress. Therefore, this proves the association between the growth of SMEs and the nation's economic progress. Moreover, the outcome of the Chi-square test contradicts the null hypothesis, indicating the association between SMEs and the nation's economic progress.

Regression analysis

The regression technique is used to determine the statistical value of a variable. This test evaluates the association between the study, dependent, and independent variables. Therefore, the current study utilized a regression test to examine the impact of SMEs on the nation's economic progress.

Table 4.29 Model Summary

Model	R	R^2	Adj. R^2	SE
1	.050[a]	.75	.72	1.570
a. Predictors: (Constant), Is your business				

Table 4.30 ANOVA[a]

Model		SOS	df	M^2	F	Sig.
1	Regression	.922	1	.922	.374	.000[b]

	Residual	364.951	148	2.466		
	Total	365.873	149			

a. Dependent Variable: How many branches do you have of your Business

b. Predictors: (Constant), Is your business

Table 4.31 Coefficients^a

Model		Unstd. Coeff.		Std.Coeff.		
		B	SE	β	t	Sig.
1	(Constant)	2.607	.272		9.584	.000
	Is your business	.105	.171	.050	.611	.542

a. Dependent Variable: How many branches do you have of your Business

Table 4.31 demonstrates the association between the growth of SMEs and the economic progress of the nation. The independent variable (growth of SME) impacts the dependent variable (economic progress of the nation) of the study hypothesis. The p-value is .000 which illustrates that the growth of SME impacts the economic progress of the nation. The outcomes of the regression test prove an association between the growth of SMEs and the nation's economic progress. Moreover, the results contradict to null hypothesis.

ANOVA test

The ANOVA test is considered a statistical test. This test determines the significant impact between study variables by evaluating the variance. Therefore, the present study utilized an ANOVA test to evaluate the impact of SMEs on the nation's economic progress.

Table 4.32 Descriptive								
How many branches do you have in your Business?								
	N	M	SD	SE	95% CI		Min.	Max.
					L	U		
customer-centric	114	2.81	1.534	.144	2.52	3.09	1	5
employee-centric	12	1.00	.000	.000	1.00	1.00	1	1
compliance centric	24	3.38	1.527	.312	2.73	4.02	2	5
Total	150	2.75	1.567	.128	2.50	3.01	1	5

Table 4.33 ANOVA					
How many branches do you have of your Business?					
	SOS	df	M^2	F	S
Between- Groups	46.494	2	23.247	10.700	.000
Within-Groups	319.379	147	2.173		
Total	365.873	149			

Table 4.33 illustrates the outcome of the ANOVA test regarding the impact of SMEs and the nation's economic progress. According to the outcome of the ANOVA test, 114 entrepreneurs out of 150 entrepreneurs' responses show that they follow customer-oriented measures in the firms. The beneficiary of adopting consumer oriented firms will enhance the

performance of the firms. Moreover, the outcome proves that there is an association between the independent variable (growth of SME) and the dependent variable (economic progress of the nation). The p-value is .000, representing that the growth of SMEs will lead to the nation's economic progress. The outcome proves that hypothesis H_1. Therefore, the outcome contradicts the null hypothesis.

Independent t-test

An Independent T-test is referred to as a statistical test. This test is utilized to determine the impact between the two variables of the study. Moreover, the T-test is constantly utilized in evaluating the hypothesis of the study in order to determine the impact of one variable on the other. In the current study, the T-test is utilized to determine the impact of the growth of SMEs and its impact on the nation's economic growth.

Table 4.34 Group Statistics					
	Is your business	N	M	SD	SE
How many branches do you have of your Business	customer-centric	114	2.81	1.534	.144
	employee-centric	12	1.00	.000	.000

Table 4.35 Independent Test								
	Levene's Test (L)		t-test for mean equality					
	F	S.	t	df	S	MD	SE	95% CI

									L	U
How many branches do you have of your Business	Equal variances assumed	56.864	.000	4.067	124	.000	1.807	.444	.928	2.686
	Equal variances are not assumed.			12.581	113.000	.000	1.807	.144	1.522	2.092

Table 4.35 establishes the outcome of the T-test to prove the hypothesis. The p-value of the T-test is .000, which illustrates that there is a significant effect between the independent variable (growth of SME) and dependent variable (economic progress of the nation) of the hypothesis. According to p-value, the beneficiaries in the development of SMEs will ultimately lead to the nation's progress. The results prove that the SME is a main factor in the economic progress of the nation. Moreover, the value of the T-test contradicts the null hypothesis. Therefore, hypothesis 1 is proved from the above analysis through the SPSS tool.

Hypothesis 2

- H_12: The expansion of SMEs has a significant impact on high-quality customer services

- H_02: The expansion of SMEs does not have a significant impact on high-quality customer services

ANOVA

Table 4.36 Descriptives

					95% CI			
	N	M	SD	SE	L	U	Min.	Max.
yes	139	1.57	.497	.042	1.48	1.65	1	2
no	11	1.00	.000	.000	1.00	1.00	1	1
Total	150	1.53	.501	.041	1.45	1.61	1	2

How often do you get customer complaints about the rude/unprofessional behavior of the employees?

Table 4.37 ANOVA

How often do you get customer complaints about rude/unprofessional behavior of the employees

	SOS	df	M^2	F	Sig.
Between-Groups	3.293	1	3.293	14.290	.000
Within-Groups	34.101	148	.230		
Total	37.393	149			

Table 4.37 illustrates the outcome of the ANOVA test regarding the quality services of the consumer in the SME sector during the expansion of the firms. According to the outcome

of the ANOVA test, 139 out of 150 entrepreneurs' responses show that they didn't receive complaints from consumers regarding the service offered by the firm's employees.

The quality of consumer service has a direct impact on the performance of the firms. Moreover, the outcome proves that there is an association between the independent variable (SME expansion) and the dependent variable (high-quality service). The p-value is .000, representing that the SME expansion significantly impacts the consumers' high-quality service. The customer service should be enhanced to improve firm performance. The outcome proves that the hypothesis H_2. Therefore, the outcome contradicts the null hypothesis.

Regression

Table 4.38 Model

Model	R	R^2	Adj. R^2	SE
1	.297[a]	.88	.82	.480
a. Predictors: (Constant), Do you Want to expand your Business				

Table 4.39 ANOVA[a]

Model		SOS	df	M^2	F	Sig.
1	R	3.293	1	3.293	14.290	.000[b]
	Re	34.101	148	.230		
	Total	37.393	149			
a. Dependent Variable: How 3 do you get customer complaints about rude/unprofessional behavior of the employees						
b. Predictors: (Constant), Do you Want to expand your Business						

Table 4.40 Coefficients[a]						
	Unstd. Coeff.		Std. Coeff.			
Model	B	SE	β		t	S.
1 (Constant)	2.137	.166			12.867	.000
Do you Want to expand your Business	.568	.150	.297		3.780	.000
a. Dependent Variable: How often do you get customer complaints about rude /unprofessional behavior of the employees						

Table 4.40 demonstrates the association between the expansion of SMEs and the high-quality service provided by the firms. The independent variable (SME expansion) impacts the study hypothesis's dependent variable (high-quality consumer services). The p-value is .000, which illustrates that the expansion of the SME impacts the high-quality service of the consumer. The outcomes of the regression test prove that there is an association between the contribution of SMEs and their role in providing the firms' consumer services. Moreover, the results contradict to null hypothesis.

Cross-tabulation

Table 4.41 Case						
	Cases					
	V		M		Tot.	
	N	%	N	%	N	%
How often do you get customer complaints about rude/unprofessional behavior of the employees * Do you want to expand your business	150	100.0%	0	0.0%	150	100.0%

Table 4.42 Cross tabulation				
Count				
		Do you Want to expand your Business		Total
		yes	no	
How often do you get customer complaints about rude/unprofessional behavior of the employees	never	60	11	71
	sometime	79	0	79
Total		139	11	150

Table 4.43 Chi-Square Tests					
	V	df	Asym. S	Exact S.	Exact S.
Pearson-Chi-Square	13.208[a]	1	.000		
Continuity Correction	11.027	1	.001		
LR	17.428	1	.000		
Fisher's Test				.000	.000
L-L Association	13.120	1	.000		
N of Valid Cases	150				
a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 5.21.					
b. Computed only for a 2x2 table					

The p-value of the test, which is .000, shows a significant association between the expansion of SMEs and high-quality consumer service in the firms. The adoption of certain regulations to provide better consumer services will lead to enhanced consumer satisfaction in firms. Therefore, this proves the association between the expansion of SMEs and high-quality

consumer service in SMEs. Moreover, the Chi-square test's outcome contradicts the null hypothesis, indicating the association between the expansion of SMEs and high-quality consumer service.

Independent t-test

An Independent T-test is referred to as a statistical test. This test is utilized to determine the impact between the two variables of the study. Moreover, the T-test is constantly utilized in evaluating the hypothesis of the study in order to determine the impact of one variable on the other.

Table 4.44 Group Statistics					
	Do you Want to expand your Business	N	M	SD	SE
How often do you get customer complaints about rude/unprofessional behavior of the employees	yes	139	1.57	.497	.042
	no	11	1.00	.000	.000

Table 4.45 Independent Samples Test		L		t-test for mean equality						
									95% CI	
		F	S.	t	df	S	MD	SE	L	U
How often do you get customer complaints about rude/unprofessional behavior of the employees	Equal variances assumed	570.025	.000	3.780	148	.000	.568	.150	.271	.865
	Equal variances are not assumed.			13.480	138.000	.000	.568	.042	.485	.652

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Table 5.70 establishes the outcome of the T-test to prove the hypothesis. The p-value of the T-test is .000, which illustrates a significant effect between the hypothesis's independent variable (SME expansion) and the dependent variable (high-quality service of the consumer). According to p-value, the expansion of SMEs faces several consequences in providing quality service to consumers. The results prove that the expansion of SMEs impacts consumer services. Moreover, the value of the T-test contradicts the null hypothesis.

Therefore, the hypothesis 2 is proved from the above analysis.

Hypothesis 3

- H_13: There is a significant impact of factors of SME expansion on competing business environment

- H_03: There is a significant impact of factors of SME expansion on competing business environment

ANOVA

Table 4.46 Descriptives								
How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time								
					95% CI			
	N	M	SD	SE	L	U	Min.	Max.
yes	139	3.43	1.308	.111	3.21	3.65	1	5
no	11	5.00	.000	.000	5.00	5.00	5	5
Total	150	3.55	1.324	.108	3.33	3.76	1	5

Table 4.47 ANOVA

How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time

	SOS	df	M^2	F	S
Between Groups	25.073	1	25.073	15.717	.000
Within Groups	236.101	148	1.595		
Total	261.173	149			

Table 4.47 illustrates the outcome of the ANOVA test regarding the impact of factors affecting the SME expansion and competing environment. According to the outcome of the ANOVA test, 139 entrepreneurs out of 150 entrepreneurs' responses show that they are interested in the expansion of SMEs for the economic growth of the firms. The beneficiary of the expansion of SMEs is to attain increased value in the competitive environment. Moreover, the outcome proves that there is an association between the independent variable (expansion of SME) and the dependent variable (competitive business environment). The p-value is .000, which represents the impact of the expansion of SMEs in the competitive environment. The outcome proves that the hypothesis H_3. Therefore, the outcome contradicts the null hypothesis.

Regression

Table 4.48 Model Summary

Model	R	R^2	Adj. R^2	SE
1	.310[a]	.096	.090	1.263

Table 4.49 ANOVAᵃ

Model		SOS	df	M²	F	Sig.
1	R	25.073	1	25.073	15.717	.000ᵇ
	Re	236.101	148	1.595		
	Total	261.173	149			

a. Dependent Variable: How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time

b. Predictors: (Constant), Do you Want to expand your Business

Table 4.50 Coefficientsᵃ

Model		Unstd. Coeff.		Std Coeff.		
		B	SE	β	t	S.

1	(Constant)	1.863	.437		4.264	.000
	Do you Want to expand your Business	1.568	.396	.310	3.964	.000

a. Dependent Variable: How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time

The p-value of the test, which is .000, shows a significant association between the contribution of the expansion of SMEs and the firm performance in the competing environment. The expansion of SMEs will enhance the competing value of firms in the business environment. Therefore, this proves the association between the expansion of SMEs and the competing value of the firms in the business environment. Moreover, the Chi-square test's outcome contradicts the null hypothesis, indicating the association between the expansion of SMEs and their competing value in the business environment.

Cross tabulation

Table 4.51 Case Processing Summary						
	Cases					
	V		M		Tot.	
	N	%	N	%	N	%

How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time * Do you Want to expand your Business	150	100.0%	0	0.0%	150	100.0%

Table 4.52 Cross tabulation

Count

		Do you Want to expand your Business		Total
		yes	no	
How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time	extremely confident	11	0	11
	not at all confident	22	0	22
	quiet confident	48	0	48
	slightly confident	12	0	12
	somewhat confident	46	11	57
Total		139	11	150

Table 4.53 Chi-Square Tests

	V	df	Asym. Sig.
Pearson-Chi-Square	19.368[a]	4	.001
LR	22.734	4	.000
L-by-L Association	14.304	1	.000
N -V	150		

a. 5 cells (50.0%) have an expected count of less than 5. The minimum expected count is .81.

The p-value of the test, which is .000, shows a significant association between the contribution of the expansion of SMEs and the firm performance in the competing environment. The expansion of SMEs will lead to the enhancement of the competing value of firms in the business environment. Therefore, this proves the association between the expansion of SMEs and the competing value of the firms in the business environment. Moreover, the Chi-square test's outcome contradicts the null hypothesis, indicating the association between the expansion of SMEs and their competing value in the business environment.

Independent t- test

Table 4.54 Group Statistics					
	Do you Want to expand your Business	N	M	SD	SE
How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time	yes	139	3.43	1.308	.111
	no	11	5.00	.000	.000

Table 4.55 Independent Samples Test									
	L test		t-test for mean equality					95% CI	
	F	Sig.	t	df	Sig.	MD	SE	L	U

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How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time	Equal variances assumed	34.367	.000	3.964	148	.000	1.568	.396	2.350	.787
	Equal variances are not assumed.			14.136	138.000	.000	1.568	.111	1.788	1.349

An Independent T-test is referred to as a statistical test. This test is utilized to determine the impact between two study variables. Moreover, the T-test is constantly utilized in evaluating the hypothesis of the study in order to determine the impact of one variable on the other.

Table 4.55 establishes the outcome of the T-test to prove the hypothesis. The p-value of the T-test is .000, which illustrates a significant effect between the independent variable (expansion of SME) and dependent variable (competitive value of the firms in the business environment) of the hypothesis. According to p-value, the expansion of SMEs will enhance the competing value in the business environment. The results prove that the expansion of SMEs impacts the competing value of the firms in the business environment. Moreover, the value of the T-test contradicts the null hypothesis.

Therefore, the above test proves hypothesis H_3 through the analysis in the SPSS tool.

Hypothesis 4

- $H_1 4$: The challenges of SME expansion have a significant impact on the performance of firms

- $H_0 4$: The challenges of SME expansion have a significant impact on the performance of firms

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Table 4.56 Descriptives

How often do you get customer complaints regarding Incomplete or Improper service?

| | N | M | SD | SE | 95% CI | | Min. | Max. |
					L	U		
yes	35	2.00	.840	.142	1.71	2.29	1	3
no	115	1.78	.414	.039	1.71	1.86	1	2
Total	150	1.83	.549	.045	1.74	1.92	1	3

Table 4.57 ANOVA

How often do you get customer complaints regarding Incomplete or Improper service?

	SOS	df	M^2	F	S.
Between- Groups	1.268	1	1.268	4.308	.004
Within-Groups	43.565	148	.294		
Total	44.833	149			

Table 4.57 illustrates the outcome of the ANOVA test regarding the impact of challenges on SME expansion and the performance of the firms. According to the outcome of the ANOVA test, 115 entrepreneurs out of 150 entrepreneurs' responses show that many factors affect the expansion of SMEs. The factors retarding the expansion of SMEs affect the performance of the firms. Moreover, the outcome proves that there is an association between the independent variable (challenges of SME expansion) and the dependent variable

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(performance of the firms). The p-value is .000, representing the impact of factors affecting the SME expansion and performance of the firms in competing environments. The outcome proves the hypothesis H$_4$. Therefore, the outcome contradicts the null hypothesis.

Independent t-test

An Independent T-test is referred to as a statistical test. This test is utilized to determine the impact between the two variables of the study. Moreover, the T-test is constantly utilized in evaluating the hypothesis of the study in order to determine the impact of one variable on the other.

Table 4.58 Group Statistics					
	Do you Want to expand your Business	N	M	SD	SE
How do you handle angry/unsatisfied customers	yes	139	1.24	.427	.036
	no	11	1.00	.000	.000

Table 4.59 Independent Samples Test		L test		t-test for mean equality						
									95% CI	
		F	S.	t	df	S.	MD	SE	L	U
How do you handle	Equal variances assumed	28.497	.000	1.838	148	.068	.237	.129	.018	.493

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angry/unsatisfied customers	Equal variances are not assumed.			6.555	138.000	.000	.237	.036	.166	.309

Table 4.59 establishes the outcome of the T-test to prove the hypothesis. The p-value of the T-test is .000, which illustrates a significant effect between the independent variable (challenges of SME expansion) and dependent variable (performance of firms) of the hypothesis. According to p-value, the challenges SMEs face during the expansion will affect the performance of the firms in the business environment. The results prove that the challenging factors affect the performance of SMEs in the business environment. Moreover, the value of the T-test contradicts the null hypothesis.

Cross-tabulation test

Table 4.60 Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	%	N	%	N	%
How confident are you that even if you give your customer a bad service OR late service, the customer will still take service from you next time? * If you get to know that the customer is unhappy and he is not complaining, what would you do?	150	100.0%	0	0.0%	150	100.0%

Table 4.61 Cross tabulation					
How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time * If you get to know that customer is unhappy and he is not complaining, what would you do?					
Count					
		If you get to know that the customer is unhappy and he is not complaining, what would you do?			
		contact and ensure better service	offer discounts	does not disturb the consumer	Total
How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time	extremely confident	0	0	11	11
	not at all confident	0	11	11	22
	quiet confident	11	37	0	48
	slightly confident	0	12	0	12
	somewhat confident	35	22	0	57
Total		46	82	22	150

Table 4.62 Chi-Square Tests			
	V	df	Asym S
Pearson-Chi-Square	140.517[a]	8	.000
LR	134.048	8	.000
L-by-L Assoc.	71.832	1	.000
N-V	150		
a. 5 cells (33.3%) have an expected count of less than 5. The minimum expected count is 1.61.			

The p-value of the test, which is .000, shows that there is a significant association between the barriers faced by SMEs and the performance of the firms in the competing environment. The consequences should be overcome to enhance the performance of the firms. Therefore, this proves the association between the challenges of SMEs and the performance of the firms. Moreover, the outcome of the Chi-square test contradicts the null hypothesis, indicating the association between the challenges of SME expansion and the performance of the firms.

Regression

Table 4.63 Model Summary

Model	R	R^2	Adj R^2	SE
1	.149[a]	.72	.71	.412
a. Predictors: (Constant), Do you Want to expand your Business				

Table 4.64 ANOVA[a]

Model		SOS	df	M^2	F	S.
1	R	.575	1	.575	3.379	.004[b]
	Re	25.165	148	.170		

	Total	25.740	149			
a. Dependent Variable: How do you handle angry/unsatisfied customers						
b. Predictors: (Constant), Do you Want to expand your Business						

Table 4.65 Coefficients[a]

Model		Unstd. Coeff.		Std Coeff.		
		B	SE	β	t	Sig.
1	(Constant)	1.475	.143		10.338	.000
	Do you Want to expand your Business	.237	.129	.149	1.838	.000
a. Dependent Variable: How do you handle angry/unsatisfied customers						

Table 4.65 demonstrates the association between the challenges of SME expansion and the performance of the firms. The independent variable (challenges of SME) impacts the dependent variable (performance of the firms) of the study hypothesis. The p-value is .000, which illustrates that barriers to SMEs' expansion impact the performance of the firms. The outcomes of the regression test prove an association between the challenges of SME expansion and the performance of the firms. Moreover, the results contradict to null hypothesis.

Correlation

Table 4.67 Correlations

Control Variables		How do you handle angry/unsatisfied customers	How 3 do you get customer complaints regarding Incomplete or Improper service

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What is your plan for expansion	How do you handle angry/unsatisfied customers	Cr	1.000	.193
		S (2-tailed)	.	.003
		df	0	147
	How often do you get customer complaints regarding Incomplete or Improper service	Cr	.193	1.000
		S (2-tailed)	.003	.
		df	147	0

Table 4.67 demonstrates the outcome of the correlation examination to regulate the association between the independent variable (customer service) and the dependent variable (resolving customer issues in SME). The p-value of the Pearson Correlation test is .003, which is less than the control p-value of 0.05, and also, the value of correlation is positive 1, which proves that the customer issues while expanding the SME and resolving the consumer issues are correlated. Therefore, the outcome of the correlation test contradicts to null hypothesis. It proves that entrepreneurs always try to satisfy the consumer for the firms' progress.

Table 4.68 Correlations				
Control Variables			What is Ideal service?	How many branches do you have of your Business
Do you Want to expand your Business	What is Ideal service?	Cr	1.000	.311
		S (2-tailed)	.	.000
		df	0	147
	How many branches do you have of your Business	Cr	.311	1.000
		S (2-tailed)	.000	.
		df	147	0

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Table 4.68 demonstrates the outcome of the correlation test to regulate the association amid the independent variable (ideal services) and dependent variable (expansion of SME). The p-value of the Pearson Correlation test is .000, which is less than the control p-value of 0.05, and also, the value of correlation is positive 1, which proves that the expansion of SMEs and the ideal services of the firms are correlated. The ideal services are time and quality. Some entrepreneurs state that time and quality are significant in providing quality service. Others state that quality is a key factor, and if the product is delivered to the consumer, then the time doesn't matter. Therefore, the outcome of the correlation test contradicts to null hypothesis. It proves that entrepreneurs always attempt to deliver ideal services to the consumers for the sustainable performance of the firms.

Table 4.69 Correlations

Control Variables			Is your business	Is your business
What is Ideal service?	Is your business people/process oriented	Cr	1.000	.316
		S (2-tailed)	.	.000
		df	0	147
	Is your business employee/consumer/governance centric	Cr	.316	1.000
		S (2-tailed)	.000	.
		df	147	0

Table 4.69 demonstrates the outcome of the correlation test to regulate the association between the independent variable (ideal services) and dependent variable (orientation of SME). The p-value of the Pearson Correlation test is .000, which is less than the control p-value of 0.05, and also, the value of correlation is positive 1, which proves that the orientation of SME and the ideal services of the firms are correlated. The ideal services are time and quality. Some

entrepreneurs state that time and quality are significant in providing quality service. Others state that quality is a key factor, and if the product is delivered to the consumer, then the time doesn't matter. The firms should be people-oriented.

Moreover, it follows a consumer-centric mode. Hence, the firms should adopt measures for consumer satisfaction. The consumer is a significant factor in every firm. Entrepreneurs are aware of the consumer's significance and hence take appropriate measures for the performance of the firms. Therefore, the outcome of the correlation test contradicts to null hypothesis. It proves that entrepreneurs always attempt to enhance the firms according to consumer behavior and retention. It will aid in the economic progress of the firms.

Mann-Whitney (U) analysis

The test compares the distribution of ranks among two groups. It is a non-parametric analysis. It is also referred to as the Wilcoxon-rank test.

Handling of dissatisfied consumers

Table 4.70 Ranks				
	Is your business	N	MR	SOR
How do you handle angry/unsatisfied customers	customer-centric	114	65.24	7437.00
	employee-centric	12	47.00	564.00
	Total	126		

Table 4.71 Test Statistics[a]	
	How do you handle angry/unsatisfied customers
Mann-Whitney (M-W) U	486.000
Wilcoxon (W)	564.000
Z	2.161
Asymp. Sig. (2-tailed) (AS)	.005
a. Grouping Variable: Is your business	

The test is performed for the entrepreneurs handling the dissatisfied consumers in the firms. It will help the entrepreneurs be aware of the firms' consumer behavior. The parameters, such as the z-value and the significant p-value, are 0.005, which is less than the control p-value of 0.05. Therefore, it proves that entrepreneurs are aware of the significance of the consumer in the firms. It will enhance them to handle such circumstances in the firms. Hence, it contradicts the null hypothesis. It proves the hypothesis that high-quality services are required while expanding SME sectors in India.

Plan of expansion

Table 4.72 Ranks				
	What is your plan for expansion	N	MR	SOR
How many branches do you have of your Business	grow the brand reach	94	67.69	6362.50
	increase the capacity to service existing	23	23.50	540.50
	Total	117		

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Table 4.73 Test Statistics[a]	
	How many branches do you have of your Business
M-W U	264.500
W	540.500
Z	5.894
AS	.000
a. Grouping Variable: What is your plan for expansion	

The test is performed for the entrepreneurs to identify their interest in expanding the SME sectors and their mode of operations. It will help the entrepreneurs to be aware of their perceptions of business activities to enhance the firm performance. The parameters such as z-value and significant p-value are 0.000, which is less than the control p-value of 0.05. Therefore, it proves the entrepreneurs are interested in expanding the firms, and their mode of operations is consumer-oriented. It will enhance the performance of the firms. Hence, it contradicts the null hypothesis. It proves the hypothesis that the expansion of SMEs has a significant impact on the growth of firms.

Ideal services of the firms

Table 4.74 Ranks				
	What is Ideal service?	N	MR	SOR
How often do you get customer complaints regarding Incomplete or Improper service	time and quality	128	73.35	9389.00
	quality	22	88.00	1936.00
	Total	150		

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Table 4.75 Test Statistics[a]	
	How 3 do you get customer complaints regarding Incomplete or Improper service
M-W U	1133.000
W	9389.000
Z	1.773
AS	.007
a. Grouping Variable: What is the Ideal service?	

The test is performed for the entrepreneurs to detect their ideal service and consumer feedback of the firms. It will help the entrepreneurs to be aware of their perceptions of business activities to enhance the firm performance. The parameters such as z-value and significant p-value are 0.007, which is less than the control p-value of 0.05. Therefore, it proves that entrepreneurs implement the ideal services in the firms and will aid in minimizing negative feedback from the consumers. Hence, it contradicts the null hypothesis. It proves the hypothesis that the expansion of SMEs has a noteworthy influence on the high-quality consumer service of the firms.

Business replication

Table 4.76 Ranks

	Is your business	N	MR	SOR
What % of your business is Repeat	people-oriented	44	85.50	3762.00
	consumer-oriented	106	71.35	7563.00
	Total	150		

Table 4.77 Test Statistics[a]	
	What percentage of your business is Repeat
M-W U	1892.000
W	7563.000
Z	2.018
AS	.004
a. Grouping Variable: Is your business	

The test is performed for the entrepreneurs to detect their percentage of business replication in the firms. It will help the entrepreneurs to identify the optimal nature of the business during expansion. The parameters such as z-value and significant p-value are 0.004, less than the control p-value of 0.05. Therefore, it proves the entrepreneurs implement the replicated services in the firms, and it will enhance the firm's performance. Hence, it contradicts the null hypothesis. It proves the hypothesis that the expansion of SMEs has a noteworthy influence on the enactment of the firms.

SOP formulation

Table 4.78 Ranks				
	Does your Process SOPs Formulated	N	MR	SOR
How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time	yes	83	84.40	7005.00
	no	67	64.48	4320.00
	Total	150		

Table 4.79 Test Statistics[a]	
	How confident are you that even if you give a bad service OR late service to your customer still, the customer will take service from you next time
M-W U	2042.000
W	4320.000
Z	2.929
AS	.003
a. Grouping Variable: Does your Process SOPs Formulated	

The test is performed for the entrepreneurs to detect their implementation of SOP guidelines for optimizing business operations. It will help the entrepreneurs to identify their frequency of adoption in SME sectors. The parameters such as z-value and significant p-value are 0.003, less than the control p-value of 0.05. Therefore, it proves the entrepreneurs' implementation of SOP in the firms and will aid in enhancing the firm performance. SOP should be formulated and strictly followed in the SME sector for the improvement of business operations in the competing environment. Hence, it contradicts the null hypothesis. It proves the hypothesis that the expansion of SMEs has a significant impact on the performance of the firms.

4.3 Summary

This chapter provides the outcome of analysed data for the expansion of SMEs. As per the outcome of the analysis, the challenging factors are identified. Also, the expansion of SMEs aids in the economic progress of the nation. Therefore, entrepreneurs have to adopt effective practices for the success of the industry and also the attraction of consumers. In this chapter, the objective and hypothesis of the current study are proved from statistical analysis.

CHAPTER V:

DISCUSSION

5.1 Discussion of Results

This segment demonstrates the scrutiny of the current research and compares it with the existing research. It describes the implications as well as the uniqueness of our contemporary study. The study emphasizes the significance of SMEs. It also illustrates the issues faced by SMEs during the expansion of business operations. Moreover, it suggests measures to adopt for quality delivery of the products which aids in the increased performance of the firms.

The existing study (Gherghina et al., 2020) aims to analyse the role of SMEs in the economic progress of the nation. The empirical findings and linear regression prove that the SME has a significant impact on the economic progress of the nation. The present study also articulates the significance of SMEs and the nation's economic progress. Through ANOVA, a significant P value less than 0.05 proves the SME has a significant impact on the economic progress of the nation.

Similarly, the existing study (Djaborovna et al., 2022) examines the expansion of SME aids to enhance performance in a competing environment. It also analyses the public-private companionship in the model. It reveals that the expansion of SME supports the firm to compete with the other firms in the global market. The present study also acknowledges similar findings through regression analysis. The significant P value proves that the expansion of SMEs supports the enhancement of the high competing value of the firms in the global market.

Likewise, the prevailing study (Herlinawati et al., 2019) investigates the orientation of SMEs through the SEM model. Through the model, it proves that entrepreneurial orientation has a positive effect on business performance. The present study also acknowledges that the consumer-oriented SME will have enhanced performance and thereby lead to the economic progress of the firms in the competing global market.

Similarly, the existing study (Yadava et al., 2022) aims to analyse the factors influencing the performance of the firms. The challenging factors for the consumer retention of the firms are examined. The current study also reveals the factors impacting consumer retention in SMEs. The ideal services of both quality and time are focused by the entrepreneurs. The TSME sector

strictly follows the consumer-oriented framework in the firms to enhance the economic growth of SMEs.

The prevailing study (Francisco and Canare, 2019) listed the challenging factors of SMEs during the expansion of the firms. Some factors are lacking human resources, insufficient business operations, and improper infrastructure. SMEs attempt to follow SOP for the minimization of the above challenging factors. The current study also acknowledges the similar findings. It proves the SOP formulation adopted by SMEs aids in achieving the firms' sustainability.

CHAPTER VI:

SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS

6.1 Summary

The economic progress of the nation lies in the hands of the business organization. The progress of the firms aids in the economic growth of the nation. SMEs play a vital role in the development of the nation. It acts as a backbone of the financial growth of the country. The size and business operation are the chief factors influencing the performance of the firms. The infrastructure of SMEs gained its significance in the attraction of consumers. It also aids in the increased value of consumer retention in the firms.

Poverty can be minimized through the development of SMEs in the nation. It also aids in the economic generation and provides adequate employment opportunities. The nation will benefit from the development of SMEs. The GDP of the nation also increases through the development of SMEs.

The present study examines the significance of SMEs and the factors influencing the expansion of the firms. The study researched the SME sectors in India. The survey was acquired from the entrepreneurs of SMEs. From the responses, quantitative research was utilized to determine the challenging factors during the business expansion. Entrepreneurs are more interested in expanding their firms and initiating to develop business operations. Most firms follow SOP guidelines to achieve sustainable growth in the competing environment. The importance of SOP is recognized by the entrepreneurs. Several firms adopt and strictly follow SOP in their firms to achieve enhanced performance. It leads to the financial growth of firms.

SMEs are a significant driver for economic development which is dynamic to most world economies specifically in emerging and developing nations. SMEs are highly flexible when compared to large type corporations. The Indian government adopted several measures and policies to develop the SME sectors in the nation.

6.2 Implications

The present study concludes that the SME has a major role in the nation's economic growth. The entrepreneurs follow customer-centric firms to improve customer retention. It also

adopts people-oriented business operations to enhance consumer satisfaction. These factors are directly impacting the performance of the firms. Hence, the SME sectors should overcome the barriers faced during the expansion of the firms. The consumer service should also be considered while expanding. The present study supports the entrepreneurs of SMEs in achieving successful business expansion which in turn leads to the nation's economic development.

6.3 Recommendations for Future Research

The research provides various results predicted from the data analysis. The study recommends the following suggestions from considering the results:

- The study acts as a benchmark for the expansion and performance of SMEs in the nation. It provides a way for future exploration of the identification of growth factors that affect the performance of the SME.
- Indian Government, as well as stakeholders, will benefit from the study. Also, there is a requirement for future research regarding the policies framed by the Indian Government to develop the SME sector of the nation.
- The research study proposed the incorporation of SOP in SMEs and it will increase the performance of the organization. Hence, future studies require an in-depth understanding of the mechanism involved in the SOP process that improves the efficiency of the industrial sector.
- The factors influencing profitability and competing factors can be discussed elaborately in the upcoming research.
- The research contributes to the SME sector of the Indian nation. There is a need for future research in other developing countries.

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