



Entrepreneurial Skills as Catalyst for Sustainable SME Performance

Nkem Okpa Obaji

Nile University of Nigeria

Abuja, Nigeria

Email: amazonsng@yahoo.com

Phone: +2348169119771

Dele Olaolu

Nasarawa State University

Keffi, Nigeria

Email: drdeleolaolu@gmail.com

Phone: +2347087879356

Daniel Jumbo

Federal School of Statistics

Kaduna, Kaduna State, Nigeria

Email: nengi62@yahoo.com

Phone: +2348068266700

ABSTRACT

Entrepreneurship being the mainstay in many economies has been mentioned in several entrepreneurship and economic development studies. However, the success of entrepreneurship programme globally is hampered by entrepreneurial skills. This challenge has made numerous small and medium enterprises to close shop before the third year of the existence of the business entity. This study has identified several managerial and entrepreneurial skills, however, the scope has limited it to communication and creativity skills. The study is aimed to predict the impact of creativity and communication on SME Performance. Data were collected from entrepreneurs within the Abuja FCT. A sample size of 153 were drawn from a target population of 253 entrepreneurs operating in Abuja FCT using the Raosoft sample size calculator. Out of this, 94 respondents returned their questionnaire. This means a response rate of 61%. The study utilized multiple regression for the data analysis approach using Statistical Product and Service Solutions (SPSS) software. The results showed that the two independent variables under study were significant indicating a positive contribution of 57.9 percent of the independent variables on the dependent variable. In addition, individual contribution, showed that Creativity contributed 43.5 percent to the model, while communication contributed 27.1 percent to the model. This suggests that while communication skill is important to achieving SME Performance, creativity plays far more significant task; in view of that, has the superior influence on SME Performance.

Keywords: Entrepreneurial Skills, Creativity, Communication, SME Performance, Nigeria.

iSTEAMS Proceedings Reference Format

Nkem Okpa Obaji, Dele, Olaolu & Daniel, Jumbo (2019): Entrepreneurial Skills as Catalysts for Sustainable SME Performance. Proceedings of the 16th iSTEAMS Multidisciplinary Research Nexus Conference, The Federal Polytechnic, Ilaro, Ogun State, Nigeria, 9th – 11th June, 2019. Pp 41--50. www.isteam.net - DOI Affix - <https://doi.org/10.22624/AIMS/ISTEAMS-2019/V16N1P6>



1. BACKGROUND TO THE STUDY

Zhou & Gao (2019) describes how enterprises are the driving source of modern-day economy which stimulates the advancement of innovative businesses and enhances the performance of new entrepreneurship. In furtherance to this, numerous works of research have shown that there exists a general agreement that entrepreneurship is at the heart of national development (e.g. Gagoitseope & Pansiri, 2012; Porter, 1985; Wennekers & Thurik, 1999). Several scholarly works have shown how SMEs are an inherent component of innovation and growth in a vibrant economy (e.g. Okundaye, Fan & Dwyer 2019); consequently, SMEs have an important function in job creation (Napitupulu et al., 2018; Niebel, 2018; Zafar and Mustafa, 2017). Developing SMEs through entrepreneurship has become a popular strategy for jobs creation, revenue generation, poverty reduction, and creating an environment for socioeconomic growth within developing countries (Elbeltagi et al., 2016; Rahayu & Day, 2017; Tob-Ogu et al., 2018; Zafar & Mustafa, 2017).

Attaining sustainable business performance is a task that entails special skills (Perks and Smith, 2006). With the above background, it is most anticipated for a business to thrive more if business owners conceivably have ample entrepreneurial skills. These skills assist start-ups and it is as well valuable during the lifespan of a business. Entrepreneurial skills are essential to the growth and survival of Small and medium scale enterprise (Amatori, 2006). Thus, skills are the knowledge established through actions or a unique performance in certain situations. Skills are attained and developed through training (Zehra, 2016).

A study conducted by Bosire & Nzaramba (2013), concluded that the development of entrepreneurial skills could serve as a measure for improving the self-confidence of start-ups and established entrepreneurs. Likewise, Coric, Katavic, & Kopecki, (2011) assert that entrepreneur's success depends on the connection of vital entrepreneurial skills for starting businesses, as well as the survival and development in their early years. The research conducted by Whetten & Cameron (2005) classified these skills into three groups namely "personal, interpersonal and basic management skills". Based on this, this study adapts part of the classification into: creativity and communication. This study aims to examine the influence of entrepreneurial skills for achieving a successful SME performance and identified the most valuable skills that can contribute to SME development.

1.1 Role of SME in both developed and developing economies

The SME sector has played an important role in economic development, poverty alleviation and employment in developing countries (Tarute & Gatautis, 2014). SMEs are a key point for employment, development, and commercialization of innovation and a means to advance global market competitiveness (Mazzarol et al., 2014a; Napitupulu et al., 2018; Rahayu and Day, 2017; Zafar and Mustafa, 2017). In economically developed countries, such as the USA, SMEs account for 99 per cent of all firms, employ over 50 per cent of private sector employees, account for 98 per cent of exports, and generate 65 per cent of new private sector jobs; thus, SMEs are the backbone of the USA economy (Thomas, 2014; Elbeltagi et al., 2016). Furthermore, Gbandi & Amisah, (2014) as well as Tobora, (2014) discussed how, in technologically advanced countries, such as the USA and United Kingdom, SMEs account for over 99 per cent of employers and contribute over 50 per cent to the country's gross domestic product (GDP). In the developing countries context, with regards to Indonesia, which is a developing country, SMEs account for over 95 per cent of all businesses (Rahayu & Day, 2015).

In the case of Ghana, SMEs contribute in the region of 70 per cent to the GDP and account for approximately 92 per cent of business (Zafar & Mustafa, 2017). In the Nigeria context, Gbandi & Amisah, (2014) discussed how SMEs conduct 90 per cent of business in the country but contribute less than 10 per cent to the GDP.



1.2. Statement of the Problem

Entrepreneurial skills are a diversified area of research, study and a central theme to both human resources and strategic management literature. Pieces of literature have identified lack of entrepreneurial skills as one of the key stumbling blocks to increasing performance of SMEs in Nigeria. Entrepreneurial failure means SMEs are not just encountering problems in terms of obtaining financial assistance but are struggling to suitably use these funds and align respective skills to achieve a full advantage of the value of the firm. As a function, entrepreneurial skills are the lifeline of any business irrespective of size. Despite several studies between entrepreneurial skills and SME performance, there is little or no study that has been conducted specifically between communication and creativity on SME Performance. Consequently, this study intends to examine the influence of creativity and communication as predictor variables on SME Performance as variable of interest.

1.3. Objective

The key objectives of this study are to examine the influence of creativity and communication respectively as predictor variables on SME Performance as dependent variable.

1.4 Statement of Hypotheses

H1: There is statistically significant relationship between creativity and SME performance

H2: There is statistically significant relationship between communication and SME performance.

2. LITERATURE REVIEW

2.1 Communication Skill

Communication is indispensable to any organization's achievement. Communication is a critical point for human resource leaders which must be in alignment with the organization's management and its labour (Naresh, 2017). Communication involves at least two people: the sender and the receiver. There are four types of communication between senders and receivers: writing, speaking, listening, and conducting meetings. Each one is important to your success in the workplace. The four most common types of communication used by managers include interpersonal communication, nonverbal communication, written communication, and oral communication. Communication at its core is the transfer of information from one person to another with the information being understood by both parties. The central function of communication in an entrepreneurial setting is to reach a definite corporate goal. Communication in business conveys to the vital management functions which include planning, organizing, staffing, directing and controlling (Koontz and O'Donnell 1955). The management process of decision making, coordinating, delegation, centralization and decentralization are all surrounded by communication. McShane & Von Glinow (2005) describes communication as the process by which information is transmitted and understood between two or more people.

Ilesanmi (2000) mentioned what an entrepreneur requires for effective communication skills to include how communication process helps the entrepreneur effect the managerial functions of planning, organizing, staffing, influencing, interacting, controlling, and co-ordinating. In terms of information flow within an organization, it moves in different directions depending on the employee hierarchy within the organization. In the contemporary business setting, information flows faster than ever before. This is required since the advent of the internet era where such mediums, both for social and business are highly employed in business organizations. Such media platforms include Facebook, Twitter, Instagram, WhatsApp, Google+, LinkedIn, YouTube, among others. Information needs to flow faster now than ever before. Slightest shortage in information flow could be very costly. In present-day business world, information must flow uninterrupted as information stoppage on a fast-moving production line can cause a huge damage in terms of output as well as loss of customer goodwill.



2.2 Creativity

Acar, Tarakci, & van Knippenberg, (2019) define creativity as it relates to organizations as the generation of novel and useful outcomes. Hunter (2013) describes creativity as the capability or act of conceiving something original or unusual. Creativity is generally studied at the stage of idea generation. Creativity is a means to reveal the entrepreneurial potential of individuals, entrepreneurs and organisations, as new ideas and approaches are key paths to encouraging an entrepreneurial culture (Neneh, 2012). Creativity in an entrepreneur is crucial. It results in key revelations such as; Knowledge - having relevant understanding that an individual brings to bear on a creative effort; Creative thinking - which shows how people approach problems and depends on personality and thinking style and Motivation - acting on an intrinsic passion that drives one to perform better (Chell, 2013). The degree to which an entrepreneur displays these three qualities determines whether an individual has a creative entrepreneurial mentality or not, and that is what makes a difference in business performance. Performance being measured by the increased market share, sales and profitability as well as increased employment levels (Neneh, 2012).

Dhliwayo and Vuuren (2007) described entrepreneurial mind-set as related to creativity, innovativeness and taking opportunities that lead to organizational wealth creation and success. This type of mentality enables entrepreneurs to make realistic decisions when faced with uncertainties. Barrett, Balloun and Weinstein (2005), studied the impact of creativity in non-profits and how the creative climate affects Learning Orientation and its relationship to organizational performance. The study examined creativity's link with Entrepreneurial Orientation, Market Orientation and Organizational flexibility with the focus of the study assessing creativity's role in managerial decision making in the non-profit sector.

Also, Gong, Huang and Farh (2009) studied the relationship between employee creativity and job performance. The findings showed that employee creativity was positively related to employee sale and to supervisor related employee job performance. Employee learning orientation and transformational leadership were positively related to employee creativity and the relationship were mediated by employee creative self – efficacy. Gilson, Mathieu, Shalley and Ruddy (2005), examined the relationships between creativity, the use of standardized work practices and effectiveness (measured as both customer satisfaction and performance), among ninety empowered teams of service technicians. The results indicated that creativity and standardized procedures are complementary despite their contradictory nature. Additionally, Suh and shin (2005), explored a research model concerning creativity, job performance, and firm performance and their correlation in the non-profit and for profit organization setting. The results suggested a set of differences in the areas examined and their correlations with the marketers in the tow organizational setting. The study revealed a need for contingency theories in the area of creativity for non- profits with the emphasis on environmental differences so as to boost performance.

Likewise, Sawyer (2006), focused on three defining traits of group creativity; Improvisation, collaboration and emergence in both music and theatre. He concluded that high improvisations levels in a group led to more creative performances that appeared to give rise to structure and better performance, as opposed to low levels of improvisations that were less creative with lowered and as consequence lowered performance. Michinov Jamet, Métayer and Hénaff (2008), examined how social comparison and individual differences in creativity influenced creative performance and attention paid to ideas generated by a partner during an electronic brainstorming session. The findings showed that the quality (not quantity) of ideas was greater in upward than downward comparison, but only for highly creative participants.



3. METHODOLOGY

3.1 The Research Design

This study adopted the inferential survey research design. According to Saunders, Lewis and Thornhill (2009), survey strategy is a deductive approach popular in business research. The target population for this study is made up of SMEs in Abuja. The target population is 253 SMEs. 153 sample were drawn from a population of 253. The sample size was drawn from the population using the Raosoft sample size calculator (www.raosoft.com). Out of this, 94 respondents returned their questionnaire. This means a response rate of 61% which is a very high response rate and good for the analysis (Sekaran 2003). It also makes use of a cross sectional design. The data analysis technique include Regression analysis using statistical product and Service Solution (SPSS).

4. DATA PRESENTATION

4.1 Interpretation

The variance explained can be assessed by R^2 which shows the variance in the dependent variable that is explained by the independent variables. Based on the results reported in Table 4.3, the R^2 was found to be 0.579 indicating that creativity and communication can account for 57.9% of the variance in the SME performance.

Table 4.3: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.761 ^a	.579	.569	2.392	2.419

a. Predictors: (Constant), Communication, Creativity

b. Dependent Variable: SMEPerf

The value of interest in Table 4.4 is the p-value (sig.) which provides evidence whether there is a significant relationship. In this case the p-value = 0.000 which is less than 0.05 and therefore statistically there is evidence to reject the null hypothesis and conclude that: Primary conclusion: There is a statistically significant relationship between entrepreneurial skills and SME performance.

The results suggest that having sound creativity skills and communication skills in the reserve, assist SMEs to better their performance in terms of sales growth, innovativeness, profitability and competitive sustainability. Fatoki (2014) and Kamange, Njeru & Tirimba (2014) agree that sound managerial skills are really instrumental in the modern-day business growth and performance. According to Mazarol (2015) having sound financial management skills, broad prior work experience (Pellisier & Nenzhelele, 2013), good communication competency (Lekhanya, 2015) and elusive entrepreneurial skill (Cooney, 2012) all build towards effective management that is important for SME sustainability and growth.

Table 4.4: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	714.720	2	357.360	62.455	.000 ^b
	Residual	520.695	91	5.722		
	Total	1235.415	93			

a. Dependent Variable: SMEPerf

b. Predictors: (Constant), Communication, Creativity



Creativity was found to have a positive and statistically significant relationship with SME performance. The path coefficient was positive and significant at the 0.05 level ($\beta=0.590$, T-value =7.602 $p<0.05$) as indicated in Table 4.5. The positive relationship means if, creativity increases by 1, SME performance will increase by 0.590. Similarly, Communication as a managerial skill was found to have a positive and statistically significant relationship with business performance. The path coefficient was positive and significant at the 0.05 level ($\beta=0.274$, T-value =3.524 $p<0.05$) as indicated in Table 4.5. The positive relationship means, if communication increases by 1, SME performance will increase by 0.274.

Table 4.5: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.694	1.472		5.229	.000
	Creativity	.435	.057	.590	7.602	.000
	Communication	.271	.077	.274	3.524	.001

a. Dependent Variable: SMEPerf

On realizing the significance of creativity and communication to SME performance, the study went further to establish the actual contribution of the two independent variables to the SME performance according to the answers of the respondents. It was found that creativity contributed 0.435 or 43.5 percent to SME performance while communication contributed .271 or 27.1 percent to SME performance.

These actual contributions led to the construction of the actual model, derived from the assumed model in Chapter 3, as shown in Table 4.5 (Coefficient). The model is presented thus;

Predictive Model

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \alpha$$

$$\text{SME Performance} = 7.694 + .435\text{Creativity} + .271\text{Communication}$$



5. CONCLUDING REMARKS

The key outcomes of the study lay emphasis on creativity and communication skills as defining elements for SME performance. The research has raised awareness about the need to engage skilled entrepreneurs to achieve sustainable success in SMEs. Having delineated the applicable skills necessary for improved SME performance, the research study has equipped entrepreneurs on the causes of weak and strong SME performance before really venturing into business. Accordingly, precautionary action should be adopted by start-up firms by focusing on the pertinent skills such as marketing skill, accounting skill, technical know-how, communication capability and environmental scanning. These aptitudes can be enforced alongside with management by objective technique.

6. RECOMMENDATION AND SUGGESTION FOR FUTURE STUDIES

In view of the literature scanning and empirical evidence, in order to understand the influence of communication and creativity skills on SMEs performance, the following recommendation is suggested; There is immediate need to bring together the crucial and appropriate programmes that SME owner-mangers ought to study or run-through to develop their managerial skills since the study discovered a positive and significant relationship between SME performance and entrepreneurial skills. In terms of recommendation for further studies, as the results have indicated that communication and creativity skills contributed 57.9% of the level of performance of SMEs in Abuja FCT. Consequently, this does not explain 100% of the SME performance. Other studies may perhaps implement and analyse the residual proportion as to what causes SMEs to perform well.



REFERENCES

1. Acar, O. A., Tarakci, M., & van Knippenberg, D. (2019). Creativity and innovation under constraints: A cross-disciplinary integrative review. *Journal of Management*, 45(1), 96-121.
2. Amatori, F. (2006). Entrepreneurship in Theory and History. *Business History Review*, 80 (3), pp. 615-617.
3. Barrett, H., Balloun, L. J., & Weinstein, A., (2005), "The impact of creativity on performance in non-profits," John Wiley & Sons, London
4. Bosire, K., & Nzaramba (2013). Entrepreneurship skill development and growth of Small and Medium enterprises in Rwanda. *Journal of information technology and business management*. Vol.17 No 1
5. Chell, E. (2013), "Review of skill and the entrepreneurial process", *International Journal of Entrepreneurial Behaviour & Research*, Vol. 19 Issue 1, 6 - 31
6. Coric, G., Katavic, I., & Kopecki, D., (2011). Sustainable growth of SMEs in Croatia through Development of entrepreneurial skills, pp. 207-242.
7. Dhliwayo, S. & Van Vuuren. J. J. (2007). 'The strategic entrepreneurial thinking imperative.' *Acta Com.*, Vol 7: 123-134.
8. Elbeltagi, I., Hamad, H., Moizer, J. and Abou-Shouk, M.A. (2016), "Levels of business to business e-commerce adoption and competitive advantage in small and medium-sized enterprises: an Impact of comparison study between Egypt and the United States", *Journal of Global Information Technology Management*, Vol. 19 No. 1, pp. 6- 25, doi: 10.1080/1097198X.2016.1134169.
9. Gagoitseope, P. K., & Pansiri, J. (2012). Evaluation of Critical Success Factors for Developing Small and Medium-Sized Enterprises in Botswana. *Journal of African Business*, 13(1), 51-61. doi: 10.1080/15228916.2012.657955
10. Gbandi, E.C. and Amisah, G. (2014), "Financing options for small and medium enterprises (SMEs) in Nigeria", *European Scientific Journal*, Vol. 10 No. 1, pp. 327-340, available at: <http://eujournal.org/index.php/esj> (accessed 11 July 2018).
11. Gilson, L. L., Mathieu, J. E., Shalley, C. E., & Ruddy, T. M. (2005), "Creativity and Standardization: Complementary or Conflicting Drivers of Team Effectiveness?" *Journal Academy of Management*, vol 48 issue 3, 521-531.
12. Gong, Y., Huang, J. & Farh, J., (2009) "Employee Learning Orientation, Transformational Leadership, and Employee Creativity: The Mediating Role of Employee Creative Self-Efficacy," *Academy of management*, vol 42, issue 3, 41-65.
13. <http://www.raosoft.com/samplesize.html>
14. Hunter, S. (2013). *Out Think: How Innovative Leaders Drive Exceptional Outcomes*. Wiley
15. Ilesanmi, O.A. (2000). *Entrepreneurial development*. (1st Ed). Ilorin, Nigeria: Kola Success Publications
16. Koontz, H. & O'Donnell, C. (1955). *Principles of management: an analysis of managerial functions* (No. HD31 K6).
17. Mazzarol, T., Clark, D.N. and Reboud, S. (2014a), "Strategy in action: case studies of strategy, planning and innovation in Australian SMEs", *Small Enterprise Research*, Vol. 21 No. 1, pp. 54-71, doi: 10.1080/13215906.2014.11082076.
18. McShane, S. & Von Glinow, M. (2005). *Theory Building and Systematic Research Methods in Organizational Behaviour*: USA: McGraw-Hill



19. Michinov, M., Jamet, E., Métayer, N., & Hénaff, B. (2008), "The eyes of creativity: Impact of social comparison and individual creativity on performance and attention to others' ideas during electronic brainstorming," *Computers in Human Behaviour*, volume 42. Issue 4, 57-67
20. Napitupulu, D., Syafrullah, M., Rahim, R., Abdullah, D. and Setiawan, M.I. (2018), "Analysis of user readiness toward ICT usage at small medium enterprise in South tangerang", *Journal of Physics: Conference Series*, Vol. 1007 No. 1, doi: 10.1088/1742-6596/1007/1/012042.
21. Naresh, S. (2017). Role of Communication in Human Resource Management-An Explorative Study. *Imperial Journal of Interdisciplinary Research*, 3(5).
22. Neneh, N. B. (2012). An exploratory study on entrepreneurial mindset in the small and medium enterprise (SME) sector: A South African perspective on fostering small and medium enterprise (SME) success. *African Journal of Business Management* Vol. 6(9), 3364-3372.
23. Niebel, T. (2018), "ICT and economic growth – Comparing developing, emerging and developed countries", *World Development*, Vol. 104 No. C, pp. 197-211, doi: 10.1016/j.worlddev.2017.11.024
24. Okundaye, Kessington, Fan Susan K. & Dwyer, Rocky J. (2019) "Impact of information and communication technology in Nigerian small- to medium-sized enterprises", *Journal of Economics, Finance and Administrative Science*, <https://doi.org/10.1108/JEFAS-08-2018-0086>
25. Perks, S. & Smith, E.E. (2006). Investigating training interventions required for upgrading black micro-entrepreneurial skills: An empirical study. Paper presented at the Eighteenth Annual Conference of the Southern Africa Institute for Management Scientists, Stellenbosch University, Stellenbosch, 13–15 September.
26. Porter, M. E. (1985). *Competitive advantage: Creating and sustaining superior performance*. New York: Free Press
27. Rahayu, R. and Day, J. (2015), "Determinant factors of e-commerce adoption by SMEs in developing country: evidence from Indonesia", *Procedia - Social and Behavioral Sciences*, Vol. 195, pp. 142-150, doi: 10.1016/j.sbspro.2015.06.423.
28. Sawyer, R. K., (2006), "Group creativity: musical performance and collaboration," *Psychology of music*, Vol. 34, Issue 2.
29. Sekaran, U. (2003). *Research methods: A skill building approach*. 4th ed, John Wiley & Sons Inc. NY
30. Suh, T, & Shin, H. (2005), "Creativity, job performance and their correlates: a comparison between non-profit and profit-driven organizations" John Wiley & Sons, Ltd.
31. Tarute, A. and Gatautis, R. (2014), "ICT impact on SMEs performance", *Procedia-Social and Behavioural Sciences*, Vol. 110, pp. 1218-1225, doi: 10.1016/j.sbspro.2013.12.968.
32. Thomas, N.K. (2014), "The role of SMEs in employment creation and economic growth in selected countries", *International Journal of Education and Research*, Vol. 2 No. 12, pp. 461-472, available at: www.ijern.com/ (accessed 28 July 2018).
33. Tob-Ogu, A., Kumar, N. and Cullen, J. (2018), "ICT adoption in road freight transport in Nigeria – A case study of the petroleum downstream sector", *Technological Forecasting and Social Change*, Vol. 131, pp. 240-252, doi: 10.1016/j.techfore.2017.09.021.
34. Tobora, O.O. (2014), "Challenges faced by entrepreneurs and the performance of small and Medium scale enterprises (SMEs) in Nigeria: an intellectual Capital issue", *International Letters of Social and Humanistic Sciences*, Vol. 42, pp. 32-40, doi: 10.18052/www.scipress.com/ILSHS.42.32.
35. Wennekers, S., & Thurik, R. (1999). Linking Entrepreneurship and Economic Growth *Small Business Economics*, 13(1), 27-56. doi: 10.1023/A:1008063200484



36. Whetten, D. A., & Cameron, K. S. (2005). *Developing Management Skills*, 6th (international) Edition, Pearson Prentice Hall – Pearson Education International (p. 18, p. 534)
37. Zafar, A. and Mustafa, S. (2017), "SMEs and its role in economic and socio-economic development of Pakistan", *International Journal of Academic Research in Accounting, Finance & Management Sciences*, Vol. 7 No. 4, pp. 195-205, doi: 10.6007/IJARAFMS/v7-i4/3484.
38. Zehra, N. (2016). *Training & Development Barometer for Effective Transformation of Organizational Commitment and Overall Performance in Banking Sectors of KPK, Pakistan: Qualitative study of Workforce of Bank of Khyber*, *International Journal of Academic Research in Business and Social Sciences*, 6(6), pp. 246-267.
39. Zhou, Q., & Gao, S. (2019). *An Empirical Study on the Relationship between Entrepreneurial Resources and Entrepreneurial Competence*. In 1st International Conference on Business, Economics, Management Science (BEMS 2019). Atlantis Press.