



## Effect of Business Development Services (Bds) on the Performance of Small Scale Enterprises

\*Musa Fate Musa <sup>1</sup>, Prof. Babangida Muhammad Musa <sup>2</sup>, Dr. Haruna Dadun Hamza <sup>3</sup> and Jibrin Abdulhamid <sup>4</sup>

<sup>1,2,3</sup> Department of Business Administration, Faculty of Arts and Social Sciences, Gombe State University

<sup>4</sup> Department of Business Administration, North-Eastern University, Gombe State

DOI: 10.5281/zenodo.19662019

Submission Date: 05 March 2026 | Published Date: 20 April 2026

\*Corresponding author: [Musa Fate Musa](#)

Department of Business Administration, Faculty of Arts and Social Sciences, Gombe State University

### Abstract

*This study investigates the Role of Business Development Service (BDS) on the Performance of Small Scale Enterprises. The methodology of this study is exclusive criteria; because the study reviewed only recent studies from 2019-2025 that is a period of five (7) years that reported on Business development services and SMEs performance. However, the study used the exclusive criteria in order to have updated results that are conducted within the same pattern of economy and to have a conciseness for better understanding of readers. The data is also gathered through the means of review and analyzed through identifying the outcome of the reviewed studies. The study ascertains the effect of business development service (BDS) on the performance of small and medium scale enterprises (SMEs). However, based on the majority the study found that; there is a positive effect of marketing training on SMEs performance. The study also found that; there is a positive effect of customer development training on SMEs performance. Therefore, the study recommends that SMEs in Gombe metropolis should give more concentration on these factors that identify better training strategies and business development techniques that can influence their performance. Also, SMEs in Gombe metropolis should invest in developing and implementing well-planned marketing training to enhance their performance and achieve sustainable growth.*

**Keywords:** *Business Development Services, Marketing Training, Customer Development Training, SMEs Performance.*

### Introduction

It is generally acknowledged that the small and medium enterprises (SMEs) sector plays a crucial role in the economy. The general view is that SMEs as enterprises have an economic role to fulfil. The SMEs sector is considered a key element in providing solutions to major societal problems like high unemployment, poverty and inequality (Yusr *et al.*, 2022). Consequently, this sector has been evolving globally over the years and great emphasis has been placed on its vital role in promoting economic growth, employment creation, poverty elevation (Puspaningrum, 2020). Small enterprises give people who are unable to find stable employment a chance to succeed and give the enterprising poor a chance to better their standard of living. According to the Committee of Donor Agency for Small Business Development (2021), SMEs play a pivotal role in raising productivity and growth of the private sector and the national economy at large. The SME sector provides prospects for the development of new ideas and services that lead to an increase in national income. They also have the capability of moving many individuals from survivalist, including the informal economy, to the mainstream economy (Chaithanapat & Rakthin, 2021).

It is additionally believed that the SME sector is indispensable to the accomplishments of more extensive development objectives, namely the Sustainable Development Goals (Puspaningrum, 2020). Thus, great emphasis has been placed even by the United Nations and International Labor Organization on the advancement of small businesses through enterprise development (Davcik *et al.*, 2021). It was in the 1960s when the idea of small and medium business began to gain impetus, and it comparatively picked up reception in developing nations like India, Albania, Armenia, Azerbaijan, Belarus, Bosnia & Herzegovina, Georgia, Hungary, Kosovo, Macedonia etc. As indicated by (Chaithanapat & Rakthin,

2021). Many nations now realize the necessity and benefits of enterprise development promotion and consider it a viable strategy for poverty alleviation, particularly in developing nations. Adel *et al.* (2020) further affirmed that SMEs are fundamental for the financial security of a nation. There is no universal definition of an SME given the variety of classifications and criteria used in different countries. This is further complicated by the different levels of capitalization, size and turnover of SMEs in different sectors (Chaithanapat & Rakthin, 2021). The geographic location and the legislation promulgated to regulate SMEs also have a bearing on the definition and classification of small businesses (Puspaningrum, 2020).

### Statement of the Problem

Small and medium enterprises sector is not growing well as over 50% of SMEs in Nigeria fail within the first year of operation (SMEDAN, 2025). While more than 95% fail within the first five years despite various interventions by government and still did not yielded satisfactory results (Chaithanapat & Rakthin, 2021). These projections are made amid concerns that the failure rate of SMEs in the country is still very high. Studies indicate that SMEs play a pivotal role in accomplishing inclusive economic growth, and the sustainable development goals through provision of job opportunities, decent work, encouraging innovation and lessening income disparities (Chaithanapat *et al.*, 2022).

As indicated by (Davicik *et al.*, 2021). Nigeria has a sound policy framework to support SMEs and as a rejoinder to such, there has been an emergence of diverse finance institutions and business support service providers, but critical challenges remain (Yusr, *et al.*, 2022). Nigeria, like many other countries, encounters unacceptable low economic growth levels, with reports of -2.2% GDP contraction and high unemployment levels. For instance, the unemployment rate in the first quarter of 2018 was at 26.7% (Adel *et al.*, 2020) and increased to 27.6% in the first quarter of 2019, according to the quarterly labor force survey (Chaithanapat & Rakthin, 2021). Nigerian economy portrays low-growth, where high-income seems unattainable, a large number of job seekers unable to find jobs, lack of business competitiveness, inadequate savings and a poor skills profile, resulting in high levels of unemployment (Puspaningrum, 2020).

### Research Questions

The study seeks to answer following questions in order to achieve the below objectives;

- i) To what extent does marketing training affects the performance of small and medium scale enterprises (SMEs) in Gombe Metropolis, Nigeria?
- ii) To what extent does customer knowledge training affect the performance of small and medium scale enterprises (SMEs) in Gombe Metropolis, Nigeria?

### Objectives of the Study

- i) To examine the effect of marketing training on the performance of small and medium scale enterprises (SMEs) Gombe Metropolis, Nigeria.
- ii) To determine the effect of customer knowledge training on the performance of small and medium scale enterprises (SMEs) Gombe Metropolis, Nigeria.

### Hypotheses of the Study

To achieve the objectives of this study, the following three null hypotheses were formulated:

**H0<sub>1</sub>:** There is no significant effect of marketing training on the performance of small and medium scale enterprises (SMEs) Gombe Metropolis, Nigeria.

**H0<sub>2</sub>:** There is no significant effect of customer knowledge training on the performance of small and medium scale enterprises (SMEs) Gombe Metropolis, Nigeria.

### Significance of the Study

In general, the significance of this cannot be underestimated; it will indeed be useful to different constituents including SMEs, policy makers, business development services providers, researchers and academicians. SMEs operate in a business environment that is faced with disruptions and because of business to business interdependence in the supply and value chains, these dynamics may trigger ad-verse effects on individual business. This study is an enabler to SMEs' responsiveness to market disruptions as it provides knowledge on the strategic role access to marketing business development services play in enhancing their resilience to these shocks. The research will enable policy makers to focus on evidence-based policies for cushioning business from adverse effects of disruptions. BDS providers may refer to this study in their design for BDS support programs and researchers and academicians will have access to additional information in the body of knowledge on SMEs.

### Performance of Small and Medium Scale Enterprises (SMEs)

Performance is a term used to show the effectiveness of something in achieving the intended objective. According to Jibril (2021) performance must focus on what makes, identifies and communicates the drives of success, support organization learning and provides a basis for assessment and rewards (Yusr *et al.*, 2022)). On the other hand, defines

performance as a function of an organization's ability to meet its goals and objectives by exploiting the available resources in an efficient and effective way.

### Concept of Business Development Services (BDS)

Business development services are services that improve the performance of the enterprise, its access to markets, and its ability to compete (Committee of Donor Agencies for Small Enterprise Development, 2001. Yusr, *et al.*, (2022) provided another perspective on BDS by suggesting that such services aim to enhance the performance and competitiveness of small enterprises. These business development services according to Yusr, *et al.*, (2022) could be strategic or operational and could include training, consultancy, marketing, information, technology development and transfer, business linkage promotion.

### Concept of Marketing Training

Adaptation to Changing Marketing Practices: Marketing Skills Training helps professionals adapt to emerging marketing practices and technologies. It enables them to leverage new tools, platforms, and techniques to reach and engage target audiences more efficiently (Eister, 2020). In business marketing is not just a department; it's the lifeline that connects businesses to their customers. Marketing management plays a critical role in shaping strategies, driving revenue, and building lasting customer relationships. For professionals aiming to excel in this field, marketing training courses provide the skills and knowledge needed to thrive in today's fast-paced environment (Neupane, 2021). Marketing management involves planning, organizing, and executing strategies to reach a target audience effectively. It encompasses market research, branding, pricing, promotion, and sales management all crucial components of a successful business (Makhanu, 2025).

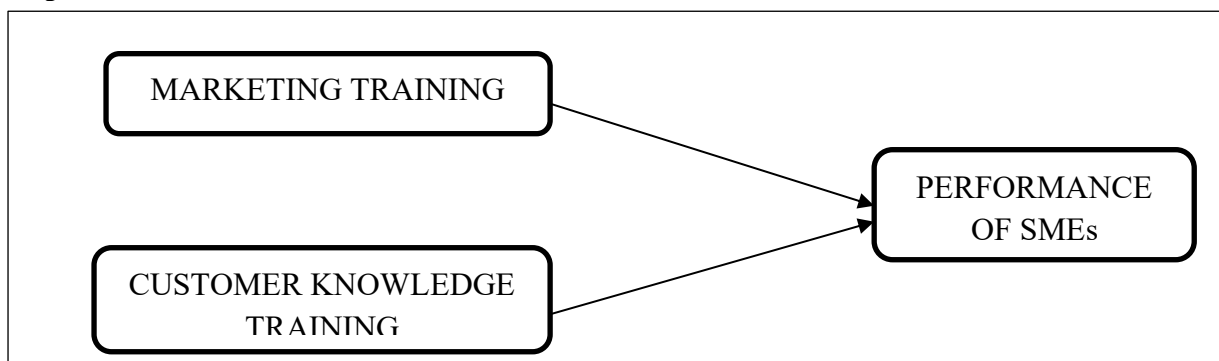
### Concept of Customer Knowledge Training

Customer development training is a framework that is used to determine whether or not a product fulfills a need or needs of the customer (Karmila, 2025). Customer training arms customers with the knowledge and skills they need to use a product or service effectively. It involves your business offering courses, guidance, support, and resources to help customers understand how to use your product or service, troubleshoot problems, and maximize its benefits (Neupane & Basnet, 2025). Good customer service can turn simple questions or challenging situations into opportunities to gain customers' trust and create positive experiences. It isn't just about resolving issues; it's about responding promptly, meeting customer needs and expectations, active listening and empathy for customer concerns (Suzuki & Igei, 2019).

### Concept of Technology Development Training

The goal of these trainings is to prepare participants for effective use of technology in a professional environment, which is essential in today's digital world. These trainings can cover various topics such as software operation, IT system management, programming, and IT security (Faustin & Rusibana, 2020). Development of technology is the process of researching, creating, and improving tools, systems, and methods to enhance human life, increase efficiency, and foster innovation. It involves applying scientific knowledge to develop new technologies or upgrade existing ones, spanning from agricultural tools to modern digital, electronic, and medical systems (Eister & Msimango-Galawe, 2024).

### Conceptual Framework



Adapted by: Valdez-Juárez and Castillo-Vergara, (2021); Eister & Msimango-Galawe, 2024).

### Empirical Review

In the work of Jibril (2021) determine the influence of marketing strategies on the performance of SMEs in Abuja. Specifically, the objectives selected to achieve the aim of the study were to examine the influence of promotion marketing strategy on the business performance, assess the impact of price marketing strategy on the business performance of SMEs, determine the influence of place marketing strategy on business performance of SMEs, evaluate the effect of product marketing strategy on the business performance of SMEs in Abuja. Sample size of 339 was drawn

from a population of 2825 which comprised of all the SMEs in Abuja registered by SMEDAN. Regression analysis was used and results presented in tables and figures. The findings obtained revealed that the most adopted marketing strategy was product strategy which contributed the most to the model. There was a positive relationship between the study variables, (promotion, pricing, place and product strategies), implying that the application of marketing strategies positively influenced SME performance in Abuja. The research concluded that the performance of SMEs in Abuja was positively influenced by marketing strategies.

Additionally, Adel *et al.* (2020) examines the role of gender and entrepreneurial experience (EE) as moderators of EMS-BP and IE-BP relationships. Based on the literature review, the authors proposed a conceptual model that was tested using a quantitative approach. Questionnaires were filled by 202 owners/entrepreneurs of small- and medium-sized enterprises (SMEs) in Egypt. Because of the absence of a formal population-frame for the Egyptian SMEs, non-probability quota sampling technique was used that considered differences in gender and EE. Smart PLS software was used for data analysis. The results indicated that EMS has significant positive effect on BP. IE has significant positive effect on EMS but insignificant effect on BP. Gender was found to be moderating significantly both the EMS-BP and IE-BP relationships. However, EE was found to be an insignificant moderator in the EMS-BP relationship.

Similarly, Puspaningrum (2020) analyze competitive advantage as a variable that mediates the effect of market orientation on marketing performance. This research population is 113,000 SMEs (Small And Medium Enterprises) located in Malang City, which are engaged in food processing, handicrafts, and clothing business units with an observation sample of 100 SMEs. The data analysis technique used in this study is Structural Equation Modeling. The results of this study indicate that SMEs' performance will increase if they can carry out processes and activities related to creating and satisfying customer needs. Besides, market-oriented SMEs contribute to competitive advantage by creating product uniqueness, product quality, and competitive prices, ultimately affecting the performance of SMEs. In order to improve SMEs' performance, efforts must be made to develop marketing strategies, such as paying attention to market orientation, focusing on customer orientation, competitor orientation, and inter-functional coordination, and developing or innovating new products.

According to Chaithanapat and Rakthin (2021) discuss the concept of CKM from a comprehensive literature review as well as other related concepts that are anticipated to have relationships with CKM in SMEs, namely knowledge-oriented leadership (KOL), trust in management, and firm performance. A thorough analysis of past research confirms that the existing literature in this area is highly fragmented. By integrating the main findings of relevant research streams, a detailed overview of the literature on CKM in the context of SMEs is established, and a research agenda is set up.

Similarly, Chaithanapat *et al.* (2022) investigates the possible associations among customer knowledge management, knowledge-oriented leadership, innovation quality, and firm performance in 283 small and medium-sized enterprises (SMEs) in Thailand. The mediating roles of customer knowledge management and knowledge-oriented leadership among these relationships are highlighted in the SMEs, wherein human resources and invested capital are limited. Therefore, the findings contribute to the extant literature by providing empirical evidence to support that customer knowledge management mediates in the relationship between knowledge-oriented leadership and innovation quality. In addition, innovation quality mediates the relationship between customer knowledge management and firm performance. Furthermore, the result supports the moderating effect of competitive intensity on the relationship between customer knowledge management and innovation quality. Finally, the theoretical implications for academics and managerial implications for SMEs' managers are discussed.

Consequently, Yusr *et al.* (2022) identify a few strategies for that purpose represented by total quality management (TQM) practices, building knowledge and capabilities. Moreover, the current paper discusses the role of applying TQM practices and customer knowledge management in developing the marketing capabilities of the organizations. This study is a quantitative approach where the data collected from 141 manufacturing small and medium enterprises operating in Malaysia and partial least squares technique was used to test the hypotheses. The findings of this study highly support all the proposed hypotheses and establish marketing capabilities as a facilitator in the relationship between TQM practices, customer knowledge management and product innovation performance. However, customer knowledge management and TQM were found not to have an impact on product innovation performance.

Furthermore, Castagna *et al.* (2020) investigate the digital technologies supporting small and medium enterprises (SMEs) operating in creative industries in their customer knowledge management strategies. To achieve this aim, a survey involving 73 handicraft and/or retail SMEs operating in luxury jewelry industry was conducted. The survey results pointed out that in a few years the scenario has changed and that surveyed SMEs make more intensive use of traditional technologies supporting customer knowledge management processes rather than more innovative digital technologies, which are also cheap and easy to use. This finding showed the difficulties of SMEs operating in creative industries to be responsive to the rapid technological changes that are affecting CKM, as well as the lack of support from information technology vendors in the decision-making process for choosing adequate digital systems.

In the study conducted by Das *et al.* (2020) explore the impact of volatility in technological environments on the sustainability of SMEs in developing countries with emerging economies. We use the Global Competitive Index Report for the period 2012-2016, in which six parameters were applied to define the technological environment of developing nations. Two factors, namely, institutional capabilities and external capabilities emerged as significant factors according to factor analysis. We also studied the impact of emerging factors in new technological environments on the sustainability of SMEs in the specific time period using a regression analysis. The results indicate that both institutional capabilities and external capabilities become significant when time is taken as a selection variable. The highly significance of the time variable indicates the dynamism of today's technological environments. As well, institutional capabilities were found to have a strong impact on a business' sustainability, in comparison with external capabilities and the high level of technological volatility.

Moreover, Davcik *et al.* (2021) explore the role of international R&D activities in the impact of SMEs' technological and marketing capabilities on their performance. The authors use in-depth interviews with five Italian SMEs recognized as particularly innovative firms in their own sectors (retail intelligence, business training, shoes, food, and sportswear) to identify the factors driving the success and performance of their international R&D efforts. Findings show that SMEs' technological and marketing capabilities have dominant and positive effects on their performance in the international markets. Besides extending the literature on the internationalization of R&D by SMEs, these findings highlight the major challenges and opportunities for the managers of internationally active SMEs.

### **Human Capital Theory (Underpinning)**

The human capital theory was initially conceptualized by Ted Schultz in 1961, and advanced by Gary Becker in 1964, and had been revised over the years (Valdez-Juárez & Castillo-Vergara, 2021) The human capital theory refers to processes that relate to training, education and other professional initiatives to increase the levels of knowledge, skills, abilities, values, and social assets of an individual, which will lead to the individual's satisfaction and performance, and eventually to firm performance in work settings (Arokiasamy 2019; Maimunah & Marimuthu, 2019). Essentially, human capital is the totality of investment made in humans to develop and increase their capacity to be more productive. Ultimately, higher worker productivity is expected to lead to higher individual value and more lucrative labor markets. Valdez-Juárez and Castillo-Vergara, (2021) specified that there are different forms of capital like hard cash, equipment, land and buildings. These are investments which in the long run are expected to yield a certain output or return. Likewise, human capital investments like schooling, training and education are investments with valuable returns. Becker (1994) and Olaniyan and Okemakinde (2008) concurred that there is a positive association between education, productivity and economic development. According to Becker (1993) as cited in Arokiasamy et al. (2009), human capital is the most valuable of all capital investments. The belief is that an educated population is a productive population, and results in efficiency. Chaithanapat et al. (2022) emphasized this point by providing an illustration of how countries like Japan and Taiwan and other Asian countries, which had no natural resources, grew rapidly by focusing on a well-trained, educated and hardworking labor force.

### **Methodology**

The methodology of this study is exclusive criteria; because the study reviewed only recent studies from 2019-2025 that is a period of five (7) years that reported on Business development services and SMEs performance. However, the study used the exclusive criteria in order to have updated results that are conducted within the same pattern of economy and to have a conciseness for better understanding of readers. The data is also gathered through the means of review and analyzed through identifying the outcome of the reviewed studies.

### **Discussion of Results**

The study ascertains the effect of business development service (BDS) on the performance of small and medium scale enterprises (SMEs). However, based on the majority the study found that; there is a positive effect of marketing training on SMEs performance. The result implies that an increase in marketing training will definitely lead to an increase in SMEs performance, and also, a decrease in marketing training will definitely decrease in SMEs performance. The study also found that; there is a positive effect of customer development training on SMEs performance; the result implies that an increase in customer development training will definitely lead to an increase in SMEs performance, and also, a decrease in customer development training will definitely decrease in SMEs performance. However, the result was derived from the majority of studies that found the positivity among the variables.

## Recommendations

The study recommends the following based on the findings of the study;

- i) SMEs in Gombe metropolis should give more concentration on these factors that identify better training strategies and business development techniques that can influence their performance.
- ii) SMEs in Gombe metropolis should invest in developing and implementing well-planned marketing training to enhance their performance and achieve sustainable growth.

## Suggestions for Future Researches

- i) Further research should be conducted to investigate the unique contextual factors influencing the relationship between technology development training and SME performance in Gombe metropolis.
- ii) Given the non-significant p-value of 0.380, it is possible that other factors are influencing the relationship between technology development and SME performance in Gombe metropolis. Further research could explore the specific challenges and opportunities faced by SMEs in the region, as well as the role of technology development training in driving performance outcomes.

## Reference

1. Adel, H. M., Mahrous, A. A., & Hammad, R. (2020). Entrepreneurial marketing strategy, institutional environment, and business performance of SMEs in Egypt. *Journal of Entrepreneurship in Emerging Economies*, 12(5), 727-746.
2. ASRAT, B. (2022). *Effects of business development service on the performance of micro and small manufacturing enterprises in Addis Ababa, The Case of Nefas Silk-Lafto Sub-City* (Doctoral dissertation, St. Mary's University).
3. Castagna, F., Centobelli, P., Cerchione, R., Esposito, E., Oropallo, E., & Passaro, R. (2020). Customer knowledge management in SMEs facing digital transformation. *Sustainability*, 12(9), 3899.
4. Chaffey, D., & Ellis-Chadwick, F. (2023). *Digital Marketing* (8th Ed.).
5. Chaithanapat, P., & Rakthin, S. (2021). Customer knowledge management in SMEs: Review and research agenda. *Knowledge and Process Management*, 28(1), 71-89.
6. Chaithanapat, P., Punnakitikashem, P., Oo, N. C. K. K., & Rakthin, S. (2022). Relationships among knowledge-oriented leadership, customer knowledge management, innovation quality and firm performance in SMEs. *Journal of Innovation & Knowledge*, 7(1), 100162.
7. Chege, S. M., & Wang, D. (2020). The influence of technology innovation on SME performance through environmental sustainability practices in Kenya. *Technology in Society*, 60, 101210.
8. Das, S., Kundu, A., & Bhattacharya, A. (2020). Technology adaptation and survival of SMEs: A longitudinal study of developing countries. *Technology Innovation Management Review*, 10(6).
9. Davcik, N. S., Cardinali, S., Sharma, P., & Cedrola, E. (2021). Exploring the role of international R&D activities in the impact of technological and marketing capabilities on SMEs' performance. *Journal of Business Research*, 128, 650-660.
10. Eister, T. (2020). *Business development services training and entrepreneurial self-efficacy: Comparing necessity and opportunity-driven entrepreneurs in South Africa* (Master's thesis, University of the Witwatersrand, Johannesburg (South Africa)).
11. Eister, T., & Msimango-Galawe, J. (2024). Business development services training and entrepreneurial self-efficacy- A focus on necessity-and opportunity-driven entrepreneurs. *Southern African Journal of Entrepreneurship and Small Business Management*, 16(1), 1-11.
12. Faustin, K., & Rusibana, C. (2020). Business development services and financial performance of dairy cooperatives: A case study of selected dairy cooperatives in Musanze District.
13. Gnizy, I. (2022). Customer knowledge management and firm performance: A systematic review and future research directions. *Journal of Business Research*, 137, 45-57.
14. Goyal, S., Sergi, B. S., & Esposito, M. (2018). Business development services for micro, small and medium enterprises—literature review of past trends and future directions. *World Review of Entrepreneurship, Management and Sustainable Development*, 14(3), 312-332.
15. Hakizimana, S., Makau, S. M., & Kavinda, L. (2023). Business development services and government regulations: Prospects and challenges of youth-owned enterprises in Kigali Rwanda. *International Journal of Business and Social Science Research*, 4(3-4), 11-23.
16. Jibril, A. H. (2021). Influence of Marketing Strategies on the Performance of SMEs: Evidence from Abuja SMEs. *Journal of Economics and Business*, Vol.4 No.1 (2021), Available at SSRN: <https://ssrn.com/abstract=3813282>
17. Jobber, D., & Ellis-Chadwick, F. (2022). *Principles and Practice of Marketing* (9th Ed.).
18. Kalogiannidis, S. I. (2021). The effects of total quality management practices and marketing on performance of SMEs. A case of selected manufacturing industries, Greece. *Business Management and Strategy*, 12(1), 48-62.
19. Karmila, Y. (2025). Impact of Business Development Services on Women Entrepreneur Performance with Managerial Support. *Journal Economic Business Innovation*, 2(1), 110-124.
20. Kotler, P., & Keller, K. L. (2023). *Marketing Management* (16th Ed.).

21. Kumar, A., Syed, A. A., & Pandey, A. (2021). Adoption of online resources to improve the marketing performance of SMES. *Asia Pacific Journal of Health Management*, 16(3), 137-144.
22. Kumar, V., et al. (2023). Leveraging Customer Knowledge for Sustainable Competitive Advantage. *Journal of Marketing*, 87(1), 45-63.
23. Leulseged, T., & Tsegaye, M. A. (2020). The role of business development services in micro and small enterprises development (the case of Gondar City Administration). *IOSR Journal of Business and Management*, 22(3), 32-75.
24. Makhanu, F. N. (2025). An Evaluation of the Effectiveness of Business Development Service Providers and Their Services for Micro and Small Enterprise Sustainability in Bungoma County, Kenya. *African Quarterly Social Science Review*, 2(2), 113-123.
25. Mallinguh, E., Wasike, C., & Zoltan, Z. (2020). Technology acquisition and smes performance, the role of innovation, export and the perception of owner-managers. *Journal of Risk and Financial Management*, 13(11), 258.
26. Morris, M. H., Schindehutte, M., & Allen, J. (2020). The entrepreneur's business model: Toward a typology. *Journal of Business Research*, 113, 345-355.
27. Neupane, R. (2021). Market Development Approach: A New Paradigm in Promoting Business Development Services. *Quest Journal of Management and Social Sciences*.
28. Neupane, R. K., & Basnet, B. J. (2025). Impact of Business Development Services on Performance of Micro-enterprises: Evidence from Field Survey in Kavreplanchok, Nepal. *NPRC Journal of Multidisciplinary Research*, 2(2), 16-30.
29. Ngah, R., Azman, N. A., & Khalique, M. (2022). THE IMPACT OF INNOVATION, ORGANIZATIONAL, TECHNOLOGICAL CAPITAL ON INNOVATION PERFORMANCE OF SMEs: THE MEDIATING EFFECT OF INNOVATIVE INTELLIGENCE. *International Journal of Business & Society*, 23(1).

#### CITATION

Musa, M. F., Musa, B. M., Hamza, H. D., & Jibrin, A. (2026). Effect of Business Development Services (Bds) on the Performance of Small Scale Enterprises. *Global Journal of Research in Business Management*, 6(2), 76–82. <https://doi.org/10.5281/zenodo.19662019>