

## The effect of organizational factors on SMEs performance in Dubai

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### ABSTRACT

Small and medium entities (SMEs) may not have an appreciable impact on the economy of a country unless they are performing well. In the UAE, the performance of SMEs still appears to be unimpressive despite the actions of the government. Cross-sectional research design and survey methods were used in research work since the managers and employees of SMEs were the primary sources of data. The result from the study revealed that organizational factors positively and significantly impacts SMEs performance. Future researchers will benefit largely from this present study because it will guide them on how and where to focus their research. The findings of the study will assist UAE agencies and institutions in understanding the mediating role of ABC adoption as the key drivers and exert a strong influence on performance for SMEs in UAE. The government and policymakers should look at the involvement of external partners in facilitating innovation activities among SMEs in UAE.

## 1. Introduction

SMEs may not have an appreciable impact on the economy of a country unless they are performing well (Lutfi, 2022; Smerecnik & Andersen, 2011). SME performance, therefore, refers to the consistent achievement of the objectives of a firm in an effective and efficient manner (Kareem et al., 2021). Performance measures the position of a firm in the marketplace and its ability to meet the needs and aspirations of its stakeholders (Andarwati et al., 2020; Petzold et al., 2019). This indicates that performance is the extent to which the organization's operation achieves its intended objectives by satisfying the needs of the customers (Andarwati et al., 2020; Petzold et al., 2019). Performance assists in assessing the effectiveness and efficiency of production and services that help an entity in its profit realization (Jeong & Chung, 2022; Sin et al., 2016; Udriyah et al., 2019). In short, the performance of a management of an organization is evaluated through the realization and achievement of the goals and objectives of that organization (Albassami et al., 2019; Khalili & Asmawi, 2012; Sin et al., 2016; Udriyah et al., 2019). Based on the relevance of SMEs, different measures are taken by UAE to maximize the advantages and opportunities attributable to SMEs. In order to encourage and support the growth and development of the SME sector in UAE, the federal government came up with a new Law called SME Law in 2014 and the law seeks to give support to fully owned SMEs by the nationals of UAE (Al Badi, 2018; Chege & Wang, 2020; Khalili & Asmawi, 2012). Arising from this, the UAE creates a financing opportunity for SMEs through Emirates Development Bank (EDB). EDB was established with a capital base of AED 10 billion to promote economic growth (Alshirah et al., 2021; Nuseir, 2018). The SME Law requires the EDB to ensure that not less than 10% of its financing annually is apportioned to SMEs (Bin & Hui, 2021; Yaseen & Marwan, 2016). In a similar manner, different initiatives were deployed by Dubai as growth stimulus packages for SMEs in 2018 and these packages were implemented by different agencies (Basri & Siam, 2019; Ng & Hamilton, 2021; Thaha et al., 2021).

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The essence of the packages is to attract SMEs to support faster growth (Murad et al., 2022; Yaqub et al., 2022). For example, Dubai Chamber downward revised the fees for doing business; Department of Finance increased the SMEs procurement quota from 10% to 20%; Dubai Municipality reduced the fee collected from sales of hotel rooms from 10% to 7%; and Dubai Economy exempted firms from penalties for late renewal of licenses (GHANEM & Hamid, 2020; Lythreitis et al., 2019). Despite all these measures put in place in UAE, the performance of SMEs is not up to the expectation as the SME sector is still weak (Alkaabi, 2021; Petzold et al., 2019). Evidences from the literature have indicated that technology, environment, organization, and adoption of Management accounting innovations (MAIs) such as Activity Based Costing (ABC) system can make or mar the performance of SMEs (Basri & Siam, 2019; Petzold et al., 2019, 2019). From the perspective of technology, it can be seen as one of the major components to providing the final users with essential information, through different technologies, applications, and software (Al Badi, 2018; B. Kashmoola et al., 2017). Technology can be viewed from three perspectives comprising any technology that is either being applied by a firm or that is available and is identified to be possibly beneficial, but is not yet being applied by an organization (Abudaqa et al., 2020; Alshirah et al., 2021; Caiazza, 2016). In the context of SMEs, relative advantage, IT infrastructure, complexity, security, and compatibility are regarded as the technological factors that can affect the performance of SMEs (Alnajjar, 2017; Alsharji et al., 2017; Siddique, 2014). Although digitalization provides new opportunities for SMEs to attain a global market, a large number of SMEs have not embraced the advantages accrual from technological transition (Ajmal et al., 2021; B. W. Kashmoola & Ahamat, 2021; Petzold et al., 2019; Sidek & Abdulraqueeb, 2022; Zarrouk et al., 2020). As indicated in the literature, SMEs are lagging behind in embracing digital technologies, thus, only about 2% of SMEs take advantage of technology innovation (Abudaqa et al., 2020; Ajmal et al., 2021; Nuseir & Aljumah, 2020; Polas et al., 2021; Shrivastava & Riaz, 2022).

The Purwanto (2022) ranks UAE as 16th out 190 economies when it comes to the ease of doing business. Based on this, the assumption is that every business will be flourishing in the country. However, this does not translate to effective performance of businesses particularly the SMEs (Ajmal et al., 2021; Alsharji et al., 2017; Chege & Wang, 2020; Nuseir & Aljumah, 2020; Polas et al., 2021). Despite the efforts and commitment of UAE especially Dubai and Abu Dhabi on the promotion and sustainability of SMEs, the performance of SMEs still appears to be unimpressive as the evidence provided by Alkaabi (2021) indicates UAE has the highest number of business closure in the Middle East and North Africa (MENA) region. This study is designed to inspect the relationship between organizational factors and SMEs performance in UAE. Secondly, this study has a purpose to observe the relationship between organizational factors and ABC system adoption. Additionally, the aim of this study is to inspect whether ABC system adoption mediates the relationship between organizational factor and SMEs performance in UAE. This study is significant as it contributes to the already established theoretical framework in the area of technological innovation and SMEs performance. Thus, researchers and potential researchers will find the study significant. Lastly, this study will assist the SMEs owners to gain knowledge on the importance of ABC system adoption and its potential to the business performance.

## 2. Literature Review and Hypotheses Development

### 2.1 Organizational Factor and SME Performance

Organizational context is an aspect of the TOE framework and it has an impact on SMEs performance (Khalili & Asmawi, 2012). Organizational factor refers to the structure and process of an organization, and it can enhance the development or performance of an organization (Chege & Wang, 2020; Lo et al., 2016; Muhammad Siddique, 2015; Nuseir, 2018; Nuseir & Aljumah, 2020). It has to do with all the characteristics of the organization including the managerial structure, turnover, number of employees, and the degree of formalization and centralization and the organizational resources including the employees and their relationships (B. W. Kashmoola & Ahamat, 2021; Lythreitis et al., 2019; Ng & Hamilton, 2021; Temouri et al., 2022). Organizational structure tends to relate with the innovation adoption process. Specifically, in this study, organizational context consists of four dimensions comprising absorption capacity, owners' or top management support, organizational resources, and employee training (Alnajjar, 2017). Absorption capacity is one of the dimensions of organization context. Scholars in the field of management (Bhatti, 2017) identified and categorized absorptive capacity into two, comprising potential absorptive capacity and realized absorptive capacity. According to Ghandour (2018), potential absorptive capacity is characterized by the acquisition and assimilation of knowledge. Knowledge acquisition, in this context, refers to the capability of an organization to value, recognize, and acquire external knowledge (Alnajjar, 2017; Bakhouche et al., 2020). On the other hand, knowledge assimilation refers to the organization's capability to absorb external knowledge (Alnajjar, 2017; Alshirah et al., 2021; Zaidan, 2017). However, realized absorptive capacity, according to them, consists of knowledge transformation and exploitation (B. Kashmoola et al., 2017). Knowledge transformation refers to an organizational ability to develop routines through the combination of the present knowledge in the organization and newly acquired and assimilated one (Zaidan, 2017). On the other hand, knowledge exploitation is the process by which an organization enhances, extends, and leverages competences already existing or creates new ones through acquisition and transformation of knowledge externally (B. Kashmoola et al., 2017). This process enables organizations to create a tangible interaction or network with their relevant stakeholders. Through implicit and explicit knowledge integration, organizations' capabilities tend to improve (Ghandour, 2018). Thus, the performance of an organization or business is dependent on its ability to make use of external knowledge, and how the said knowledge is employed to develop new goods and services (Temouri et al., 2022). In other words, absorptive capacity allows SMEs to convert the external knowledge into new knowledge that will enhance their performance (Hamad & Leslie, 2013).

**H<sub>1</sub>.** *Organizational factors have an impact on ACB system Adoption.*

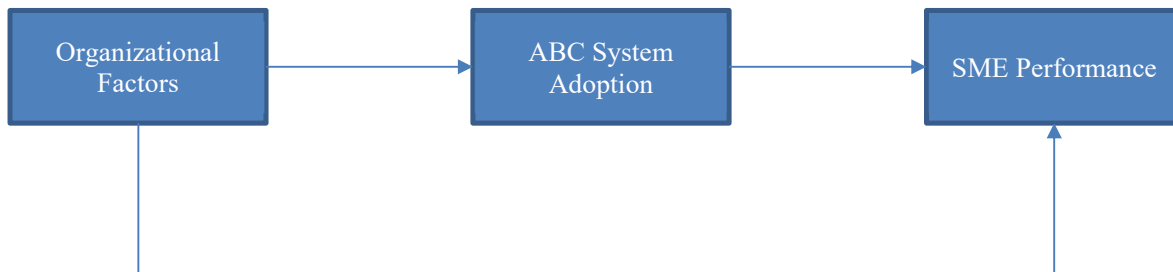
**H<sub>2</sub>.** *Organizational factors have an impact on SME performance.*

## 2.2 ABC System Adoption and SME Performance

In another study, Smerecnik and Andersen (2011) undertook their study on Technology-SMEs performance nexus in Nigeria. Using a multi-stage sampling technique, data was collected from 200 SMEs who operate in diverse economic sectors/industries (Andarwati et al., 2020; Kareem et al., 2021; Lutfi, 2022; Petzold et al., 2019). It was found that information technology enhances the performance of the selected SMEs. They further conclude that SMEs investment in technological capability have the potential of improving their performance in terms of cost efficiency, business turnover, productivity enhancement and saves operation time. Udriyah et al. (2019) aims to establish the mediating role of ABC implementation on how competitive strategies impact the performance of an organization. A SEM approach was employed by the authors and the study was conducted in the manufacturing sector of Iran (Purwanto, 2022). Upon their analysis, it was found that ABC implementation mediates the direct relationship between competitive strategies and firm performance (Al Badi, 2018; Alnajjar, 2017; Kareem et al., 2021; Tirupathi et al., 2020). Elbeltagi et al. (2013) in another context found that Activity-based costing positively and significantly improves operational performance. In contrast, Siddique (2014) findings show that there is low penetration of ABC usage in the Mexican SMEs sectors which further impacts their performance negatively. Farouk Abdel Al et al. (2017) also established that management accounting practices such as costing enhances SMEs performance. Likewise, Lythreathis et al. (2019) examined the management account practices impact on SMEs performance in the context of South Africa. The study also made known that managing accounting practices such as costing system impacts SMEs performance significantly (Abudaqa et al., 2020; AlMujaini et al., 2021). In the same context Abudaqa et al. (2020) established the positive between the management accounting practices such as costing system and SMEs performance. However, Sherif et al. (2019) findings show that there is low penetration of ABC usage in the Mexican SMEs sectors which further impacts their performance negatively. Based on the above discussion, the following hypothesis is formulated in the study:

**H<sub>3</sub>.** *ABC system adoption has an impact on SME performance.*

**H<sub>4</sub>.** *ABC System Adoption mediates the relationship between organizational factor and SME performance.*



**Fig. 1.** Theoretical Framework

## 3. Measurement and Data Collection

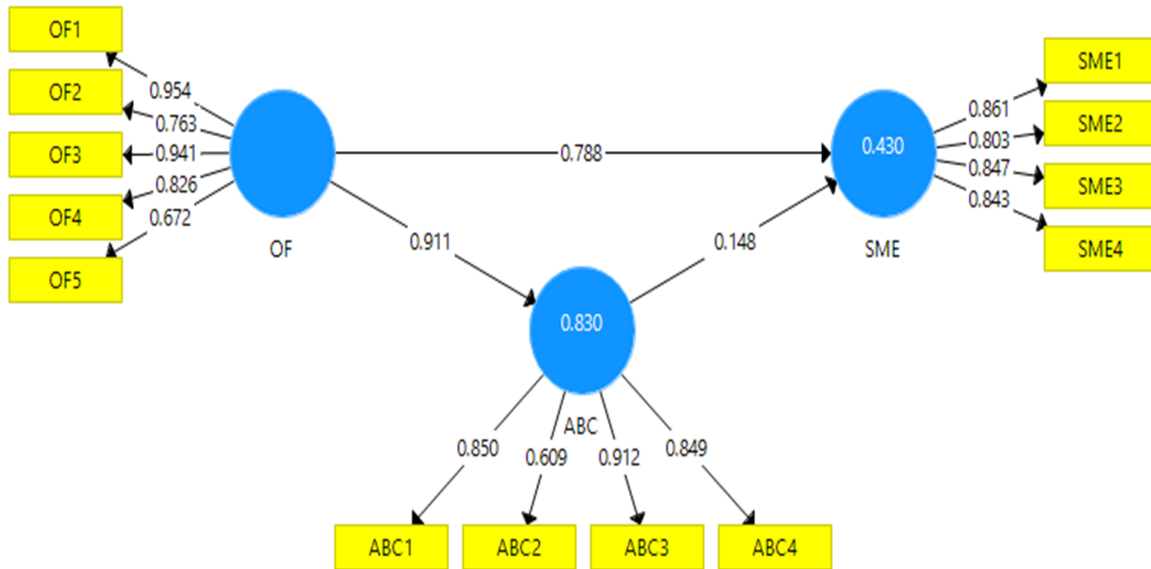
Cross-sectional research design and survey methods were used in research work since the managers and employees of SMEs were the primary sources of data. In an attempt to achieve the goals of the study, cross-sectional methodology involves collecting data from several units all at simultaneously or at the same time over a number of days, weeks, or months. It is considered relevant in this research since it can show how different factors relate to one another. In other words, the cross-sectional method helps the research achieve its goals and respond to its study questions by providing a way to evaluate the dependence between its independent variables, its mediating variable, and its dependent variable. SME businesses in UAE and Abu Dhabi made up the entire research's population. According to the statistics data on the SME survey of UAE, there were 151,875 SMEs overall. It is permissible to employ the probability sampling approach and simple random sampling approach since the research wants to generalize its results to the whole population. The ABC system adoption scale elements were adapted from Aljaf et al. (2017). The organizational scale items were obtained from Lo et al. (2016). The SME performance scale items were adapted from Chege and Wang (2020). The participants of this research provided information via an online survey. The issue of incomplete data, which is common in self-administering questionnaire instruments, is eliminated by using the online data gathering approach. It is a consequence of the characteristics of the digital data collecting method, that prevents participants from moving on to the new page or submitting the survey form before completing every box that is necessary. Since the COVID-19 pandemic that prevents face-to-face connection owing to the physical separation strategy and work-from-home strategy were implemented by many governmental agencies and corporate businesses, internet data gathering procedures are now prevalent in social and business sciences investigations. The scholar would find it challenging to conduct the usual face-to-face interviews with SMEs owners and or employees of the studied sectors. As a result, the present research used an internet method for gathering data. The timeframe of statistics collection started in early June 2020 and ended at the end of August 2021. Although 448 copies of the survey were provided to the research participants/respondents, only 284 of those copies were completed. 109 of the selected respondents couldn't complete the questionnaire, though. According to the

data, 284 of the 448 questionnaires that were supposed to be completed were actually completed, which reflects a participation rate overall of 69%. As a result, the legitimate participation rate of the participants is sufficient for carrying out this study.

#### 4. Findings and Results

##### 4.1 Convergent Validity

The convergent validity of this study was determined with the help of factor loadings, composite reliability (CR), and average variance extraction (AVE). Furthermore, Smart PLS 3 software was used and PLS algorithm calculations were identified (see Figure 2). The factor loadings for all the scale items were greater than 0.60 that is recommended by Wong (2013). Likewise, the value of CR for each variable was greater than 0.70 which is recommended by Wong (2013). Also, the value of AVE for each variable was greater than 0.50. According to the calculation and values, it was determined that there is validity and reliability in the scale items, and the results are available in Table 1.



ABC = ABC System Adoption, OF = Organizational Factor, and SME = SME Performance

Fig. 2. Measurement Model

**Table 1**  
Items, Factor Loadings, CR and AVE

Variables	Items	Factor Loadings	Cronbach's Alpha	CR	AVE	
ABC System Adoption	ABC1	Product costs must be highly reliable to compete in our markets.	0.850	0.822	0.884	0.661
	ABC2	Operating cost data are extremely important because of our cost reduction efforts.	0.609			
	ABC3	Cost information is the most important factor in pricing decisions.	0.912			
	ABC4	ABC receives strong active support from the owner of SMEs.	0.849			
Organizational Factors	OF1	Owner of SME researches the new technologies, processes and product ideas.	0.954	0.890	0.921	0.702
	OF2	SME owner actively seeks innovative ideas.	0.763			
	OF3	SME owner encourages innovation activities.	0.941			
	OF4	SME owner promotes the advantages of new solutions and ideas enthusiastically.	0.826			
	OF5	Mistakes regarding creative and innovative efforts of individuals are tolerated by the owner.	0.672			
SME Performance	SME1	We have more repeat sales in our enterprise.	0.861	0.861	0.905	0.704
	SME2	It is easy to see repeat clients in our enterprise.	0.803			
	SME3	Most of our employees do not intend to work for a different company.	0.847			
	SME4	Our project duration has been reduced.	0.843			

ABC = ABC System Adoption, OF = Organizational Factor, and SME = SME Performance

4.2 Discriminant Validity

The discriminant validity of this study was considered with the help of the PLS Algorithm calculator. Besides, the contemporary and most recommended method HTMT was used to check the discriminant validity for this study. Therefore, all the values for each variable were below 0.90 which is recommended by Gold et al. (2001). According to Table 2, there was a clear discriminant validity between the variables of study.

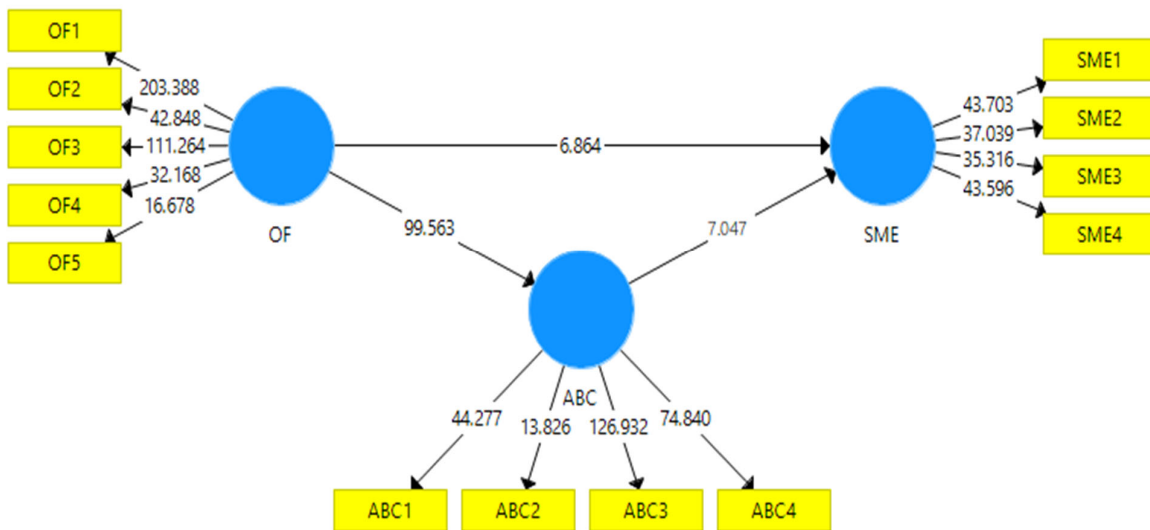
**Table 2**  
Discriminant Validity

	ABC	OF	SME
ABC			
OF	0.783		
SME	0.642	0.725	

ABC = ABC System Adoption, OF = Organizational Factor, and SME = SME Performance

4.3 The PLS-SEMs Results

In this study, PLS Bootstrapping calculations were considered to check the relationship between different variables. As per the results of the research available in Table 3, OF has an impact on ABC ( $\beta = 0.911$ ,  $t = 0.009$  and  $p = 0.000$ ) and H1 is significant. Furthermore, according to the results of the research, OF has an impact on SME ( $\beta = 0.788$ ,  $t = 6.864$  and  $p = 0.000$ ) and H2 is significant. Also, according to the results of the research ABC has an impact on SME ( $\beta = 0.148$ ,  $t = 7.047$  and  $p = 0.000$ ) and H3 is significant. In addition, ABC mediates the relationship between OF and SME ( $\beta = 0.135$ ,  $t = 12.272$  and  $p = 0.000$ ) and H4 is significant. Therefore, all the hypotheses of research are significant. The results are also visible in Fig. 3.



ABC = ABC System Adoption, OF = Organizational Factor, and SME = SME Performance

**Fig. 3.** Structural Model

**Table 3**  
Direct and Indirect Relationship

Hypotheses	Beta Value	STDEV	t Statistics	P Values	Remarks
OF → ABC	0.911	0.009	99.563	0.000	Significant
OF → SME	0.788	0.115	6.864	0.000	Significant
ABC → SME	0.148	0.021	7.047	0.000	Significant
OF → ABC → SME	0.135	0.011	12.272	0.000	Significant

ABC = ABC System Adoption, OF = Organizational Factor, and SME = SME Performance

5. Discussion and Conclusions

Evaluating through the same variance based structural equation modelling approach, the result from the study revealed that organizational factor positively and significantly impacts SMEs performance. The result of this finding is in line with the previous studies such as the work of Sherif et al. (2019) conducted in UAE; the study of Bakhouché et al. (2020) carried out in England; and that of Ghandour (2018) conducted in the communication industry in Taiwan which all indicate a significant relationship between organizational factors and the performance of SMEs. This new context of UAE has added to knowledge by proving the same result with those initially conducted outside the current setting. The results also show that organizational

resources play an important role in the success and performance of an organization. The result of these findings is supported by the assumption of resource-based theory being consistent in the terminology used. For example, previously it was Resource-Based View theory, RBV theory etc. Same applies to TOE framework which postulate that organizations would achieve competitive advantage and high performance through organizational distinct and inimitable factor such as the development and effective deployment of physical, human and organizational resources (Almtiri & Miah, 2019; Bakhouché et al., 2020; Ghak & Zarrouk, 2022; Nuseir, 2018; Zaidan, 2017). In fact, an entrepreneurial-oriented organization is more likely to provide a supportive working environment, encourage employees to discover new ideas, and empower employees with resources for innovation, all of which benefit the organization's innovation activities and aid in improving innovation performance (Bin & Hui, 2021; Lutfi, 2022; Zacca et al., 2017). This finding may also be situated within the line of extant literature demonstrating that, among the key catalysts of performance, organizational factor is deemed to provide the most gains to an organization (Alkaabi, 2021; Smerecnik & Andersen, 2011; Temouri et al., 2022). Sherif et al. (2019) opined that there are chances of having a certain construct to be a mediator or intervening variable if there is established relationship between the independent variable and the mediating variable, and between the mediating variable and dependent variable. The present study found that ABC system adoption mediates the relationship between organizational factor and SMEs performance in UAE (Alkaabi, 2021; Bin & Hui, 2021). This result supports the findings by (Basri & Siam, 2019; Petzold et al., 2019). This result no doubt has helped to show that ABC system adoption helps to strengthen the relationship that exists between organizational factor and SMEs performance in UAE. The findings from the present study showed that organizational factor has a positive and significant effect on ABC system adoption. This is in line with the findings by Sidek & Abdulraqueeb (2022) who examined the factors influencing the implementation of ABC in the Malaysian SME sector. Their findings revealed that the organizational factors such as management support and organizational resources have a significant influence on the adoption and implementation of ABC in the Malaysian SME sector. Further, Alsharji et al. (2017) also found organization as having influence on technology adoption in Nigeria. Hence, the finding of the study provides empirical evidence that organization is a key driver of innovation performance and this is aligned with the UAE business context. In short, SMEs in UAE have some forms of a proper structure to ensure organizational learning takes place in the organization, which in turn enhances innovation performance in SMEs in UAE. This finding solidifies the existing literature that MAIs, particularly the ABC system, is influenced by technology, organizational and environmental factors, and that it impacts performance. Therefore, it could be claimed that if SMEs owners/managers adopts MAIs, there could be rise in their business performance, given that ABC system is a MAIs tool which provides a means to create a more accurate representation of how activities performed in the creation of a product or service that influences its cost and to act as a basis for making strategic decisions for enhancing profit maximization (Andarwati et al., 2020; Chege & Wang, 2020; Elbeltagi et al., 2013; Kareem et al., 2021; Nuseir & Aljumah, 2020; Zarrouk et al., 2020).

## 6. Implications

### 6.1 Theoretical Implications

The study also delivers support to the hypothesized relationships in this study. Through the use of both the resource-based theory (RBV) and technology, organization and environmental theory in establishing the relationships, some of these sentences are just repetitions from various paragraphs the significant relationships attained in this study have assisted in paving a road for the prospective researchers to further evaluate the relationships among the variables in this study. Future researchers will benefit largely from this present study because it will guide them on how and where to focus their research. Past studies have shown that technology, organization and environmental factors have a positive and significant effect on SMEs performance but none was able to further study whether ABC adoption strengthens such relationships. This study therefore, took a lead role by examining the mediating role of ABC adoption on the relationship between technology, organization and environmental factors and SMEs performance in Dubai and Abu Dhabi only. The present study has added to the field of knowledge under ABC adoption by employing SmartPLS to analyze collected data of the study. Past studies employed different methods of analysis with different outcomes but this current study decided to use SmartPLS to analyze data collected for technology, organizational, environmental factors and SMEs performance in Dubai and Abu Dhabi.

### 6.2 Practical Implications

The findings of the study will assist UAE agencies and institutions in understanding the mediating role of ABC adoption as the key drivers and exert a strong influence on performance for SMEs in UAE. The government and policymakers should look at the involvement of external partners in facilitating innovation activities among SMEs in UAE. For example, different programs such as program interchangeable knowledge among large organizations and SMEs should be conducted. This is because the involvement of external partners in the innovation development can foster SMEs in creating a new product or service as SMEs lacked of skills, expertise information, capital, R & D and so on to improve the performance of SMEs in UAE. Therefore, with the assistance of external partners, all these constraints can be easily solved. In short, more programs relevant to technological know-how or information exchange should be carried out for SMEs, as it can help SMEs enhance performance which helps the businesses achieve long-term sustainability and viability in the competitive marketplace. The findings of the study also address the challenges faced by SMEs particularly with small enterprises in UAE and explain the importance of adopting ABC among SMEs that in the long run will help to stimulate ABC adoption and foster competitiveness among SMEs. In fact, both of the variables can be a potential strategy if managed properly. For instance, too many information

obtained from ABC adoption is hard for the organization to manage, which lead to low SMEs performance, but once SMEs acquire new skills and procedures for interpreting and evaluating the huge information derived from ABC adoption, it can be a very useful channel for SMEs performance In UAE. Other than that, if a strong ABC adoption is employed among SMEs, a greater innovation performance will be given to SMEs. Thus, SME owners or managers should play a key role in promoting the innovation of organizational culture within the organization. SMEs owners or managers need to be aware of the importance of ABC adoption as the ability to embrace technology is one of the key factors to enable SMEs to react in a way that will secure their competitive position in the market.

## 7. Limitations and Future Directions

The sample in this current study was limited to SMEs in Dubai and Abu Dhabi only. Therefore, the generalization of the present study findings to other cultural and international contexts might be restricted. Hence, this study can be further replicated in other countries to acquire a more comprehensive understanding of enablers and their relationships with ABC adoption. Another suggestion for future research can be extended in different ways. For instance, the research can investigate other potential antecedents in impacting ABC adoption among SMEs in Dubai and Abu Dhabi. Besides the organizational factor that was investigated in the present study, the other variables such as absorptive capacity and human capital can be potential variables in enhancing SMEs performance in Dubai and Abu Dhabi also. Apart from ABC adoption, the method of analysis and the population size, future studies should also consider the management skill as one of their variables because lack of management skills is another factor which acts as an obstacle to the growth of the SMEs is the lack of management skills of the entrepreneurs. As the businesses grow in size, broad skills set are required to manage the technological operations and the employees. Many managers specialize in a certain field but do not have the full range of skills to man those operations. This suggests managerial skills as one of the research avenues that can help to provide more insights on ways to further improve SMEs performance.

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