

A Report

on

**Identify the challenges to the training provision in the
small and medium enterprises in the Waipa region
(Members of the Cambridge Chamber of Commerce,
CCOC, New Zealand) and a way forward to the
possible training strategies.**

(EXPM509-17G)

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Waikato Management School



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Executive Summary

This Business Research Project (BRP) dissertation report has been prepared as a part of the Master of Business and Management programme at the University of Waikato, New Zealand (NZ) (2016 - 2017 session). Chapter 1 predominantly explores the substance of the research. The Cambridge Chamber of Commerce (CCOC), New Zealand is a voluntary membership-based organisation. It supports the development of the local businesses situated in the Waipa region, NZ through networking, training and advocacy. Small and Medium Enterprises (SMEs) are at the forefront for the economic development in New Zealand and training is essential in the SMEs for bringing a competitive advantage. The research motivation examines the significant elements of challenges in the uptake of the training by the SMEs that are members of the CCOC. The study was also undertaken to recognise what future training contents and possible methods could be of use by the CCOC for a local business development.

Chapter 2 presents the review of the works of literature research in the global and New Zealand context. It provides pieces of evidence of the various challenges to access training by the SMEs starting from financial cost, opportunity cost, lack of awareness, time and others. The contents of a training and possible delivery methods are identified. Undertaking training as a business strategy is evident in the SMEs. Few studies have confirmed the opportunities of the Chamber of Commerce in providing flexible training contents and possible future methods that could be applied to developing SMEs. Also, further research is lacking notably within the context of the SMEs located in the Waipa region, New Zealand.

Chapter 3 outlines the utilised method to conduct the research. It employs a two - way process of the primary and secondary research. The fundamental research involves the use of a self-administered questionnaire sent to 70 members of the CCOC. These SME businesses employ less than 50 employees who are included in the sample. Total 15 SMEs fully responded the survey. The survey was designed to gather information on the challenges to access of training by them and their preferred training contents and delivery methods in the future. The data of the secondary research stems from the literature review.

Chapter 4 reflects on the findings and discussions from the study. The primary outcomes have supported to a great extent to the literature research. The most important result is that an involved financial cost, an inconvenience of location and time are the key challenges. The member SMEs prefer business planning and Continuing Professional Development (CPD) programmes. Workshops and business mentoring are considered essential by them. The SMEs felt the necessity to find flexible training programmes as a formal business strategy of an organisation for an overall development. Opportunities lie in imparting training programmes tailoring to the needs of a specific industry or sector type.

Chapter 5 summarises the overall findings and put forward recommendations to the CCOC. Possible training strategies to held workshops apart from the seminars, with the contents of business planning and management could fulfil the desires of their SMEs members. CCOC should offer flexible after work hours training. Incorporating CPD will require further research to investigate its type of contents and the involved cost.

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Chapter 1 Introduction

1.1 Background of the Cambridge Chamber of Commerce, New Zealand

Cambridge Chamber of Commerce (CCOC), New Zealand is a local not-for-profit voluntary type membership-based organisation. It has an Anglo-Saxon constituency model and a fixed income. It has the autonomy not to abide the delegated tasks of any state or national government. Hence, the organisation has to emphasise more on marketing their services and being more responsible to the needs of members (Pilgrim & Meier, 1995). It is one of the 30 Chambers (with members over 22,000) of New Zealand, who are also part of the International Chambers of Commerce (ICC). Between 2004 and 2006, it was recognised through a well-defined formal Constitution, and has developed a mission and vision statement for the organisation. Currently, CCOC has 260 members in the Waipa region, New Zealand. It assist the local small and medium enterprises (SMEs) by furnishing information, delivering advocacy services, generating networking events, providing training along with business mentoring programmes. It's motto is to encourage and ensure sustainable business practices and an active community. It organises training formats of regular seminars such as Seminar after Five (Sa5), Business after Five (Ba5) and others. It support members by sharing links of opportunities for training and course works across the Waikato region and others (NZ Chambers of Commerce Cambridge, 2017a, 2017b, 2017c).

1.2 The significance of SME and training

SMEs are the major players in developing the economy of New Zealand and other countries. It is essential internationally, regarding job creation and providing value-added output to an economy. In New Zealand, it accounts for 97% of all the existing enterprises in

2011 and 31% of the job creation. The statistics and quantitative data are available here¹ (Ministry of Economic Development, 2011). The proportion of enterprises are also significant in the OECD countries (OECD, 2000). It reflects that economic development should be ensured without leaving behind these type of businesses.

A thought-provoking definition of training by Kitching and Blackburn (2002) is “to include any activities at all through which managers and workers improve their work-related skills and knowledge. These activities may occur on-or-off-the-job. They may occur in short bursts or be over a longer period of time. They may be linked to a qualification or not (p. 4).” There are a formal and an informal training. Formal training “has a structured format and a defined curriculum and an informal training is unstructured, unplanned and easily adapted to situations or employees” to do their jobs better (Storey, 2004, p.114). Healthy small and medium businesses are particularly important to bring a competitive advantage to any economy. Despite solving existing problems, it is crucial to bring change and endeavour towards improving continuously in a changing organisational learning environment associated with the human resource development. There is an unpredictable change in competition, technology, and market conditions and to respond to such emerging situations, the SMEs need to trash the idea of considering training to be very limited and situated in a periphery. Facilitating a learning atmosphere should become a vital element in the change of an organisation. For a sustainable business development, and to face the global competition, SMEs definitely should rely on innovation and productivity gains, which could not be achieved through low-skilled work (Panagiotakopoulos, 2011). The needs of a training is further elaborated in *Chapter 2*.

¹<http://www.mbie.govt.nz/info-services/business/business-growth-and-internationalisation/documents-image-library/Structure-and-Dynamics-2011.pdf>. Ministry of Economic Development (2011).

1.3 Motivation behind the research study

The research study will shed light on the past conditions and analysis of training constraints, its delivery contents, sourcing methods and implementation in the SMEs by a local supporting body, CCOC. This will seek to provide valuable information for decision making about a better performance by the SMEs in a competitive environment.

1.4 Objectives

The research is primarily focused to answer the questions as follows:

- a. Investigate the challenges or constraints for participation in training by the SMEs, that are the members of the Cambridge Chamber of Commerce, New Zealand?
- b. Identify what are the possible future training contents, its related strategies and opportunities for recommending a local supporting body, the Cambridge Chamber of Commerce, New Zealand?

1.5 Scope

The scope of the study aims to fulfil the objectives, as mentioned above by gathering research data about the SMEs, that are the members of the CCOC. It involves a systematic, data interpretation and an understanding approach (*Refer Chapter 4*), to put forward recommendations (*Refer Chapter 5*) to the CCOC through the selected research method (*Refer Chapter 3*). The further detailed scope is explained in *Chapter 3*.

1.6 Limitation

Due to the limited time restriction of one-month duration, the research study did not accommodate a comprehensive survey of the remaining SMEs (non-members of the CCOC) located in the Waipa region, New Zealand. This leads to the availability of limited data.

Chapter 2 Literature Review

2.1 Introduction

The scope of this literature review is mainly focused on identifying the existing scenarios of the training provisions in the SMEs. This is found from the current research data on a global level. It is considered as the first phase of the research project. The review is primarily offering an initial platform to gain several insights of the assigned project.

2.2 Review

2.2.1 Defining small and medium enterprise

Globally, SME is defined in terms of full-time equivalent employees, assets or profits (Vaughan, 2002). There is “no global definition commonly used across the world” (Padachi & Bhiwajee, 2016, p. 233). World Bank defines it, “Small enterprises are defined as having up to 50 employees, total assets of up to \$3 million and total sales of up to \$3 million; medium enterprises are defined as having up to 300 employees, total assets of up to \$15 million and total annual sales of up to \$15 million” (Vaughan, 2002, p. 16). Ministry of Economic Development in New Zealand (2001, p. 3) defines SME as “those with less than 20 employees”. OECD (2000) confirms that there is no exact definition of SME in New Zealand and to understand its overall contribution, it is “firms with less than 50 employees and small enterprises are those with less than 10 employees” (p. 160). These signify missing a common and uniformly acceptable definition of SME.

2.2.2 Importance of the small and medium business (SME) to an economy of a country

Padachi and Bhiwajee (2016) believed that SME plays a crucial role in the development of an economy of a country and as estimated by the World bank that the gross domestic product of “51.5 percent in the high-income countries and 15.6 percent” in

developing countries come from this medium (p. 233). SMEs “are an essential source of jobs, create entrepreneurial spirit and innovation in the EU and are thus crucial for fostering competitiveness and employment” (European Commission, 2005, p.3). OECD (2000) claims that the major businesses in the OECD countries are SMEs. For instance, 99.8% in the European Union, 99% in the US and Japan. It “constitutes 98.8 percent of New Zealand businesses” (OECD, 2000, p. 160) with 53.9 percent of total employment share. The views have presented persuasive arguments about SMEs.

2.2.3 The needs of training in the small and medium business

“Training may become more important as the business grows” (Alasadi & Al Sabbagh, 2015, p. 294). Storey (2004) mentioned that “training of employees in SMEs need to address the specific challenges that they face and thus formal training should be encouraged if not, become a basic requirement for SME engagement (pp. 236-237). Hallier and Butts (1999) said “organisational performance can be held back through a neglect of training activity” (as cited in Patton, Marlow & Hannon, 2000, p. 12).

Vaughan (2002) highlighted that the “preference for informal training” is high in the small and medium businesses due to its characteristics of “having less hierarchical structures, closer relationships network with clients or customers with less bureaucracy” (p. 24). Kitching and Blackburn (2002) found that the informal training provided to SME is sufficient and further formal training is not required. In contrast, with that formal training “cuts the rate of failures by half” (Patton, Marlow & Hannon, 2000, p. 12). OECD (2002) pointed out “formal management training can reduce the failure rates of small firms, which are far more likely to fail than larger firms, particularly in the early years” as evident from the case studies (p.5). Johnson (1999) confirmed that “SMEs are significantly less likely than their larger counterparts to be involved in formal training programmes particularly those

that take place off the job” (p. 8). Marlow (1998) found that SME would “wish to access to improve business performance with formal management training” (p. 45).

2.2.4 Constraints to the training provision in the small and medium business

Patton, Marlow and Hannon (2000) have established that the main concerns are training provided is not been “conveniently provided either in terms of timing and/location and poor quality of training with less benefits” (pp. 20-21). Darch and Lucas (2002) found that cost involved, lack of knowledge about the availability and location of training support are additional factors in addition to the above study. Alasadi and Al Sabbagh (2015) highlighted as “limited time for training and limited financial resources to hire professional advisors and mentors, a lack of awareness for particular needs for business skills, a lack of continuous learning philosophy and the misdiagnosis of the needs or problem areas” (pp. 298-299). Panagiotakopoulos (2011) briefed about the negative attitude of the SME entrepreneurs about employees of being poached by large organisations and aiming for short-term profits are the obstacles, along with fixed cost involved in external training being higher than the expected return, shortage of desire of employees to engage in training and time, little awareness about training opportunities, and absence to meet their needs. Vaughan (2002) said that training is “considered as a cost rather than a benefit to SME” (p. 40). It has researched that SME is unaware of possibility to customise training provisions according to the convenience of location. Additionally, the level of extra commitment associated with the opportunity cost to provide backup workers is higher compared to the large firms while they are engaged in training. Inconvenient time and location create barricades to the training provisions in SME located in isolated areas as well as because employers often work long hours.

2.2.5 Possible training to be of use by a local supporting body

Possible training contents

The content of the training is the “format or means by which knowledge and skills are imparted to recipients; and the specific character of the knowledge and skills imparted” (Kitching & Blackburn, 2002, p. 10). The research findings by Kitching and Blackburn (2002) showed more preference of contents by new recruits and owners or managers in working methods (75.5% - new recruits and 18% - owners/managers), health and safety (61.3% - new recruits and 11.7% - owners/managers) and product knowledge (48.4% - new recruits and 10.4% - owners/managers) compared to the customer relations, communication, computer/IT skills, marketing, finance and business strategy. Personnel, legal, exporting management and Continued Professional Development (CPD, not applicable for the new recruits and established staffs) were of less preference by respondents. Cosh et al. (2000) pointed out that the qualified managers in the SME prefer to undertake training as a business strategy on quality, product knowledge, design and marketing for enhancing the sustainability of the organisation. Johnson and Winterton (1999) found that “health and safety, ‘product knowledge’, ‘working methods’ and computing/IT are the most important, with personnel, communication skills and exporting being the least important” (p. 35).

Possible training strategies

Panagiotakopoulos (2011) laid stress “training seminars including IT skills could be planned and held for their member entrepreneurs running service and industrial businesses” by the Chambers of Commerce for improving their competitive advantage (p. 17). Waters (1998) proposed in her research that the Chambers of Commerce can adopt specific technical training programmes designed to meet the local needs of the business. “French Chambers are the second most important institution in France in providing business training

for the public and private sectors” (p. 594). Darch and Lucas (2002) has considered selection of strategies for e-commerce training programs for SME based on “general awareness, intermediaries oriented and focused SME support activities” such as exhibition, prize awards, web-based delivery trainings, seminars, supporting material brochures, case studies, workshops and individual support (p. 153). In contrast, Barry and Milner (2002) established from their research study of the interview survey targeted to the owners, that the importance of e-commerce training did not heighten and is not considered a priority in the organisation. Alasadi and Al Sabbagh (2015) found that their participants of small business in their questionnaire survey research preferred more of “workshop (42%), followed by lectures (11.5%), seminars (3.8%) and case study materials (7.7%). The rest of the participants prefer a combination of methods” (p. 305).

Opportunities for the training provision

Vaughan (2002) stated that “SMEs who plan and strategise training for employees” will improve job and business performance (p. 46). Figgis et al. (2001) reasoned that the training provided could be of best use when “justifiable risks” are taken to support people and encourage a learning environment by discussing and sharing gained knowledge, where everyone is supported and encouraged to solve problems together (p. 6). Nonetheless, Vaughan (2002) said that it is “unjustifiable” to take such risk in small organisations (p. 49). Additionally, Vaughan (2002) confirmed that there could be an active usefulness between the small and medium businesses and advisory bodies such as Chambers of Commerce by building relationships and partnerships. “These networks can all be used when making a contract, building relationships and creating training strategies with SMEs” (pp. 49-50). It is also reflected in the interview research of Waters (1999), that technical assistance and training “services provided by the Chambers as highly effective” for local businesses (p. 121).

Waters (1998) set forth the facts that training remains principal activity by the French Chambers of Commerce for local businesses. Storey (2004) declared that the Chambers of Commerce is one of the primary providers of training for all group of workers in the SMEs. “The provision of formal external management training for SMEs as mentioned in Table 2” by the Chambers of Commerce was more common in Canada, Germany, Japan and UK (p. 117). Panagiotakopoulos (2011) pointed out that there is an opportunity for Chambers of Commerce to provide subsidised training programs in the national economies targeting SMEs. Barry and Milner (2002) have expressed that “the local Chambers of Commerce emerged as the preferred formal training providers for both general and electronic commerce training” as found from the survey of total 56 SMEs (p. 323). The training provided should be flexible and designed meeting cultural practices of the small and medium business (Childs et al., 1997, as cited in Vaughan, 2002). It is because the employers and employees of SME are continually reporting that the training provided was generic and irrelevant to their needs. Kitching and Blackburn (2002) informed that “many employers attempted to combine the advantages of both effects (reasons of relevance and convenience) by bringing external providers in-house to deliver tailored training” (p.10).

2.3 Summary

Overall, the research has confirmed various factors of barriers to the training provisions in the relevant sector, contents of training and possible training opportunities for the same. The Chamber of Commerce has a prospect to provide training to the local SMEs. Further research study on the relevant factors will be investigated by collecting primary data from the SME members of CCOC situated in the Waipa region, New Zealand.

Chapter 3 Methodology

3.1 Introduction

This chapter comprises the considered research approach for answering the principal objectives as stated in *Chapter 1*. A two-level methodology is used consisting of a primary and a secondary research as mentioned below. It explains the potential target participants and the selected research instrument. This procedure aims to gather grounded data, then analyse the findings and thus, finally establish a conclusion and recommendations.

3.2 Primary research

It has involved the design of an online self-administered questionnaire. The questionnaire method is used in the study of Barry and Milner (2002). The online method was chosen due to the time restriction. The targeted participants were owners/employees of the small and medium businesses situated in the Waipa region, New Zealand. They are the members of the CCOC. The firms have less than 50 employees. The participants represented the wide range of businesses. The primary investigation has involved a design of the five sets of questions (*Refer Appendix A*) in an online self-questionnaire form. It has used an online “Survey Monkey” platform that generated a web link and was sent to the targeted audience via email. The number of anticipated responses to fulfil the objective was set at 15-20. Practically, only 15 participants adequately and fully responded to the online survey out of the total 16 respondents. The contents of the questionnaire and the research instrument design are selected after reviewing the conducted literature research. Also, the staffs of the CCOC have furnished some basic information in an informal discussion, to understand the current provision of CCOC (*Refer Appendix B*).

3.3 Secondary research

It has included conducting a review of the kinds of literature on the definition of a SME, training constraints, available training contents and strategies to be adopted for the development process of the targeted SMEs. The collected pieces of literature were mainly sourced from the library search of the University of Waikato, New Zealand. The used internet searches were the search engine “Google Scholar” (www.scholar.google.co.nz) and existing database of the websites of Ministry of Business, Innovation and Employment (MBIE) and Organisations for Economic Co-operation and Development (OECD). The “Google” search engine allowed other valid few relevant sources to be sourced, which was not available in the library. The primary keywords used in the search engines are “training and SME”. The relevant works of literature are included in the previous *Chapter 2*.

3.4 Quantitative research

It has mainly emphasised to gather numerical data. The data will be characterised as a percentage of participant’s responded to a specific question and to explain the relationship between the dependent and independent variables. The independent variables are the factors identified from the literature review (*Refer Chapter 2*). These were included as the answer options in the multiple choice questions of the self-administered online questionnaire (*Refer Appendix A*). The dependent variable is the size of the target participants expressed in a percentage. The collected data are represented in the form of graphs.

3.5 Qualitative research

Its objective is to mainly understand the opinions of participants as expectations from the local supporting body or issues faced in the access of training by the SMEs. Thus, a

single open-ended qualitative question was designed (*Refer Appendix A*). The received text-based responses will be incorporated in *Chapter 4* and *Chapter 5*.

3.6 Scope

The main scope was identifying what elements can be regarded as identical or different between the gained primary and secondary research data. An analysis of the findings will serve as recommendations for the local supporting body, i.e., the CCOC. The organisations that were surveyed are the small and medium businesses situated in the Waipa region, New Zealand. They are the members of the CCOC, New Zealand. The owners or employees of the businesses were the participants of the online survey.

3.7 Limitation

Firstly, in the secondary research, there were not enough literature resources in New Zealand, which has compelled to have a broader view on the international level. Few kinds of literature were not recently published, but have valued contents. Secondly, with the limited time duration to conduct the primary research, it has confined to gathering few responses from the members of the CCOC. The number of responses was just equal to the anticipated level. Furthermore, potential questions to gain detailed data input for the research was limited to five. These excluded related items: type of business group (small or medium), number of employees in the business and the duration of operation of businesses. All these factors could have provided an extended view on the research study. Likewise, the gathered data from the small size of the participants could not generalise the recommendations for the entire SMEs in the Waipa region. Because the study is limited to the members of the CCOC, New Zealand.

Chapter 4 Findings and Discussion

4.1 Introduction

This segment will determine the findings from the primary and the secondary research methods, and further, a discussion will be incorporated. The discussion part will assess, provide connections and comparison if any.

4.2 Findings

4.2.1 Primary research

The results from the concise and brief online survey are illustrated below. The attached figures in the *Appendix B* has shown graphical responses and comments by the participants. Additional findings for each section are mentioned and shown in the tables in the *Appendix B*.

What are the constraints to the training provisions for the small and medium business?

The highest participants responded financial cost incurred as the primary barrier to the training provisions, followed by the lack of suitable time and inconvenient locations. Interestingly, none felt that the training does not provide relevant benefits (*Figure 1*).

What are the preferred contents of training by the SME?

The majority of the participants preferred business strategy, planning, and management as the critical content of training. More specifically, other 20.00% mentioned “teaching and learning; staff coaching; Leadership” which is not in line with literature search (*Figure 2*).

What are the future preferred possible training strategies in the SME?

Workshops are highly sought after. Furthermore, formal training courses and business mentoring cannot be ignored as well. Nearly two-thirds participants considered seminars (*Figure 3*).

What are the future expected opportunities for providing training provisions in the SME?

Participants primarily responded incorporating training as a business strategy as the future opportunities. Networking and collaboration with the local Chambers of Commerce and offering flexible training cannot be overlooked (*Figure 4*).

Any further expectations/issues regarding training programme by the CCOC.

Total four respondents recommended to the Cambridge Chambers of Commerce in different ways. First is to provide industry-specific training methods. Secondly, create more training opportunities and finally, the regular Sa5 seminars are highly effectual.

4.2.2 Previous secondary research as a point of reference

The research has identified many interesting outputs as a benchmark, which is again mentioned in detail in the *Appendix B*.

4.3 Discussion

We have raised two questions in the objective section of *Chapter 1*, which are further addressed below.

a. Investigate the challenges or constraints for participation in training by the SMEs?

In the primary study, we understood that the top main constraint for “why the SMEs do not engage in training” is the fixed arrangement cost to be invested initially, which prohibits them from participating. Time and inconvenient location have reasons due to the less number of employees who are fully loaded with responsibilities, and the training venue may be at a distance from the organisation. If engaged in training, employees lose productive hours which can hamper the work progress thus, opportunity cost and irrelevant

training not aimed to cater to the business needs are an obstacle. Fear of poaching, lack of awareness and staffs unwillingness to participate are not significant concerns. Past studies as mentioned in the literature review have confirmed these factors. The primary data and Vaughan (2002) confirmations clearly signify that SMEs have to incur a cost to tailor training packages to their needs and which is limited. They lack information about what training type is required, and it is difficult to access training packages at a distance. Also, they could not afford the high opportunity cost.

b. Identify the possible future training contents, its related strategies and opportunities?

Training contents - It is quite a new attention-grabbing information being provided by the participants in the primary research data about “leadership, staff coaching and teaching training content”. This was not being revealed in the literature research. It directs to a new opportunity. The surprising fact is that how to develop business strategies, planned and managed business activities is the most preferred content of training by the members of the CCOC. This is in contrast to the findings as less preferred from Kitchin and Blackburn (2002). The same situation is with the second preference of CPD. Slightly above fifty percent of the participants reported working methods, whereas 75.50% participants in the Kitchin and Blackburn (2002) study indicated this as highly critical. Training on quality is considered as a business strategy as confirmed by Cosh et al. (2000) but the least number of participants felt the necessity in the primary research. The importance of marketing and skills development related contents is medium and this is also confirmed by the secondary research studies of Cosh et. al. (2000) and primary data. Health and safety contents are showcased to be very important for new recruits (61.3%) and established staffs (22.9%) in the Kitchin and Blackburn (2002) as compared to 40% in the primary research. All these imply that member

type SMEs give priority to the contents of business strategy development and planning, CPD and working methods, which cannot be disregarded.

Possible training strategies - The investigated literature research was evident in the fact that workshop and seminars are highly given priority as the medium to impart training in the small and medium businesses. Although this is in line with the survey findings in case of a “workshop” as the most approved possible strategies, and not in case of seminars. It is also very inviting to see the second most options in the primary research as “formal training and business mentoring” where the training effect is high with a greater focus and in-depth detailed knowledge as confirmed by Darch and Lucas (2002). The participants did not primarily report events, case study methods and offering suitable business-related knowledge-based brochures. These findings pointed to the fact that workshop, formal training and business mentoring should be tied into the future possible undertaking strategies. Although webinars were not seen to be discussed in the past studies, it can be an opportunity of a suitable option. However, the small size of participants sample did not give the precise picture.

Opportunities for training provisions - The investigation identifies a similar trend from the survey and the literature review. It has demonstrated that the local Chamber of Commerce acts as a collaborating and networking platform for delivering flexible training methods for the local businesses. The participants clearly emphasised that imparting training should be made as a business strategy for improvement and the provided training approaches should be flexible i.e. able to cater their needs of time and convenient locations. Kitching and Blackburn (2002) stated that training programmes should be strategised to gather knowledge, for sustenance and to be integrated with immediate issues and brought in external trainers, to overcome remote location and timing problems.

4.3 Summary

The investigated findings have revealed some convincing similar and contrasting trends as well as new information. Overall, it has apparently reflected the underlying main elements for answering the objectives. All these outcomes bridge connections to make a way forward relevant recommendations as discussed in the next chapter.

Chapter 5 Conclusion and Recommendations

5.1 Introduction

This section will outline favourable future recommendations that integrate with an appropriate understanding of the realistic requirements demanded, in case of the uptake of training by the member type SMEs and provisioned by the CCOC.

5.2 Conclusion

The research investigation has established the fact that financial cost involved adds difficulty to access training according to their specific needs by the members of SMEs in the Waipa region. It is also confirmed in the secondary research by the SMEs at the international level, about adapting training packages to the particular requirements of individual organisations (informal or on-the-job) can also add cost. Kitching and Blackburn (2002) have specified that some SMEs receive tailored formal and informal training through outside providers. To address this issue, government incentives can play a role as highlighted in one Australian study about SMEs informed in the Vaughan (2002). It reveals that SMEs might be ignorant of the available incentives. There is another second barrier of accessibility and shortage of time by them. It becomes difficult to use the opportunity of training for the SMEs situated in the remote place. Vaughan (2002) also indicated in their research study that the over half of the SMEs owners, although identified seminars or formal courses, could

not attend due to inconvenient time, location and cost. The lack of time is due to the long working hours of employees as well as to find appropriate training methods. Even if they have intended to improve the business management process, still there is less time. It is believed by the author of having the potential to address this issue through building activities of shared experiences and knowledge through regular face to face workshops and an online tutoring support which is an effectual preference. The same characteristics of the SMEs identified in the literature also pointed towards opportunity cost as another significant barrier in the SMEs of the Waipa region. It indicates that the commitment level is high and extra obligation is present in this sector from each employee compared to the larger organisations. There is the definite outlook towards training, but despite that, they could not afford to substitute training employees with skilled based replacement staffs. The owners/employees of the SMEs have commented training as a low priority or an issue because of the availability of general quality of training that cater to their specific requirements based on the size of the organisation. This confirms the statement put forwarded by Jonhson and Kells (1997) about the perception by the SMEs of lacking high-quality training which prevents them from participating in training (as cited in Vaughan, 2002).

Research has confirmed that the employers/employees of the member SMEs in the Waipa region have felt absolute necessity to incorporate training contents on business planning and management. Skills development, working methods contents including leadership programmes supporting their requirements and formal training of CPD cannot be ignored. Training on working methods is highly favoured to the recruits and established staffs as per the study of Kitching and Blackburn (2002). Kitching and Blackburn (2002) notified that the consideration and usefulness of the contents of the training programme are

influenced by the kind of products or services delivered by the SMEs, their market and competition structure. The respondent SMEs and the literature identified workshop as one of the main key possible training strategies. The secondary preferences are formal training, business mentoring and seminars. Events/exhibition or awards are of little importance to them. Darch and Lucas (2002) listed that the time and resources involved in the workshops are medium with high output. Formal training courses have low to medium involvement with high consequence as well. Individual support or business mentoring is very focused, time consuming, costly to involve and has a very high result. Seminars have a low outcome for a specific group or industry focus and use medium resources and time. Events/exhibitions do not provide better yield and they are required to invest time and appropriate funds, which do not offer many customised benefits for the SMEs.

The study also reflected that there are more extensive opportunities for the CCOC to build partnerships with them, develop long-term relationships and become a voice of the SMEs in the Waipa region through not only networking events but, by delivering and facilitating group or industry-specific training contents and future strategies. Darch and Lucas (2002) are of the opinion to address the issue of lack of time by offering programmes of after hours for business advice and training. It is noted that at present the CCOC organises after hour training through coordinated events and seminars such as Sa5 and others. The role of the Cambridge Chamber of Commerce seems to have a unique potential to foster local economic growth by adopting and developing tailored training programmes and methods. It is the medium of collaboration and exchange of information including potential external funding available for training provisions among the local SMEs.

5.3 Recommendations

On the whole, based on the complete findings from the research study, following recommendations are included as a way forward for the CCOC, New Zealand for supporting and helping to achieve long-lasting development and increasing competitive advantage of the member type SMEs situated in the Waipa region. To be fully understood about the impact of the training, the Cambridge Chamber of Commerce should design the imparted training contents and possible strategies in a way to overcome the existing challenges in the SMEs about their participation on the same. Cost is an unresolved barrier among the responded SMEs. CCOC should design a cost effective contents of the workshops and seminars taking into consideration the needs of their members SMEs about how to plan business activities, knowledge on developing business strategies, skills development, working methods, leadership and management are crucial along with targeting skills development related contents. Further research in terms of cost involvement and benefits for the SMEs from the initiatives, is recommended to understand the limitations and the potential of the CCOC while progressing on the suggested solutions, as well as implementing the second most preferred CPD contents of training as drawn from the pieces of evidence.

The continuing effort of CCOC should remain to offer platforms for them to share experiences and challenges, express knowledge development through networking, local and self-promotion of the SME members. In addition to hosting seminars, the CCOC must be well aware of the fact there is a dying requirement of face to face group workshops. It will not only increase the knowledge base of the SMEs, but it will be relevant to the targeted audience with a more significant weight which utilises medium range use of resources and time. This should be held after hours of work. As the CCOC is a voluntary based organisation

with a fixed income, increasing awareness of the platforms that could offer formal training methods to their member SMEs should be continued, due to its limited infrastructure.

5.4 Summary

Overall, the shreds of evidence have shown some significant challenging factors for participation in training by the SMEs. The CCOC can incorporate substantial possible training subjects and delivered methods for increasing their involvement. It also demonstrated the usefulness of the Chamber of Commerce for building relationships and developing potential training strategies with their member type SMEs.

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Appendices

Appendix A: Online questionnaire format

1. What are the constraints to the training provisions for the small and medium business?

(Please select more than one option).

- a. Staffs are not willing to participate in the training.
- b. The involved financial cost.
- c. Lack of awareness and opportunities for training (example - no written job description or formal means that determines the requirement of training).
- d. Lack of time and easy accessibility (location and to be available at suitable time).
- e. Opportunity cost of losing working hours by employees while being trained.
- f. The fear of trained workers being poached.
- g. Training does not provide relevant benefits.
- h. Poor quality of training or not finding suitable external training.
- i. Other (please specify).

2. What are the preferred contents of training by the SME? (Please select more than one option).
 - a. E-commerce.
 - b. Methods of working.
 - c. Health and safety.
 - d. Knowledge on marketing product, customer relation and communication skill.
 - e. Quality standard.
 - f. Developing business strategy or planning and management.
 - g. Legal.
 - h. Continuing Professional Development (IT, computing, accounting, entrepreneurship etc.).
 - i. Other (please specify).
3. What are the future preferred possible training strategies in the SME? (Please select more than one option).
 - a. Events/Exhibitions/Prize awards.
 - b. Seminars method.
 - c. Case study methods.
 - d. Workshops.
 - e. Brochures as a supporting material.
 - f. Business mentoring.
 - g. Formal training courses.
 - h. Other (please specify).
4. What are the future expected opportunities for providing training provisions in the SME?(Please select more than one option).

- a. Collaboration and networking with business advisory body (Chambers of Commerce).
- b. Training plans incorporated as a business strategy.
- c. Flexible delivery of time.
- d. Other (please specify).

5. Any further expectations/issues regarding training and development programme by the Cambridge Chamber of Commerce.

Appendix B: Findings

The vertical axis has the various criteria sourced from the literature review, and the horizontal axis represented the percentage of participants. The percentage of the participants responded is calculated as follows:

Percentage of participants =

$$[(\text{Number of participants responded}) / (\text{Total number of Participants})] * 100$$

What are the constraints to the training provisions for the small and medium business?

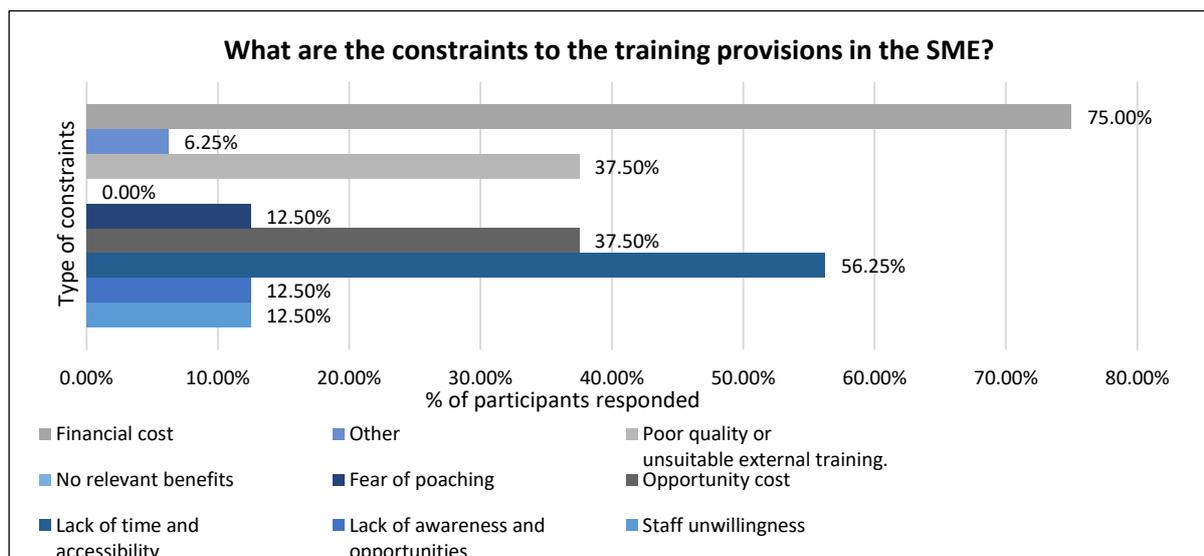
The lowest percentage of participants stated “internal training given to staff”, which was not explicitly mentioned in the literature review.

Table 1: Number of participants responded to “What are the constraints to the training provisions in the SME?”

Total number of participants: 16		
Type of constraints	No. of participants responded	Percentage of participants responded (%)
Staff unwillingness	2	12.50
Financial cost	12	75.00

Lack of awareness and opportunities	2	12.50
Lack of time and accessibility	9	56.25
Opportunity cost	6	37.50
Fear of poaching	2	12.50
No relevant benefits	0	0.00
Poor quality or unsuitable external training	6	37.50
Other	1	6.25

Figure 1: Graphical analysis of “What are the constraints to the training provisions in the SME?”



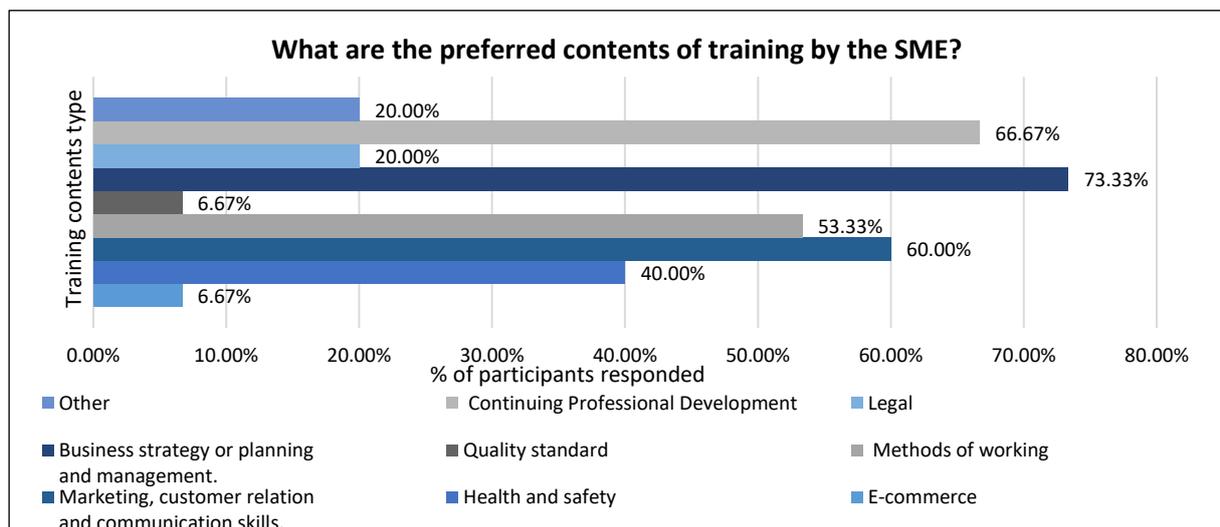
What are the preferred contents of training by the SME?

More than half respondents wanted methods of working. E-commerce and quality standard training are not typical which supports the study by Barry and Milner (2002). The Continuing Professional Development (CPD) and skills related (marketing, communication, etc.) training felt essential.

Table 2: Number of participants responded to “What are the preferred contents of training by the SME?”

Total number of participants: 15		
Preferred contents	No. of participants responded	Percentage of participants responded (%)
E-commerce	1	6.67
Methods of working	8	53.33
Health and safety	6	40.00
Marketing, customer relation & communication	9	60.00
Quality standard	1	6.67
Business strategy or planning and management.	11	73.33
Legal	3	20.00
Continuing Professional Development	10	66.67
Other	3	20.00

Figure 2: Graphical analysis of “What are the preferred contents of training by the SME?”



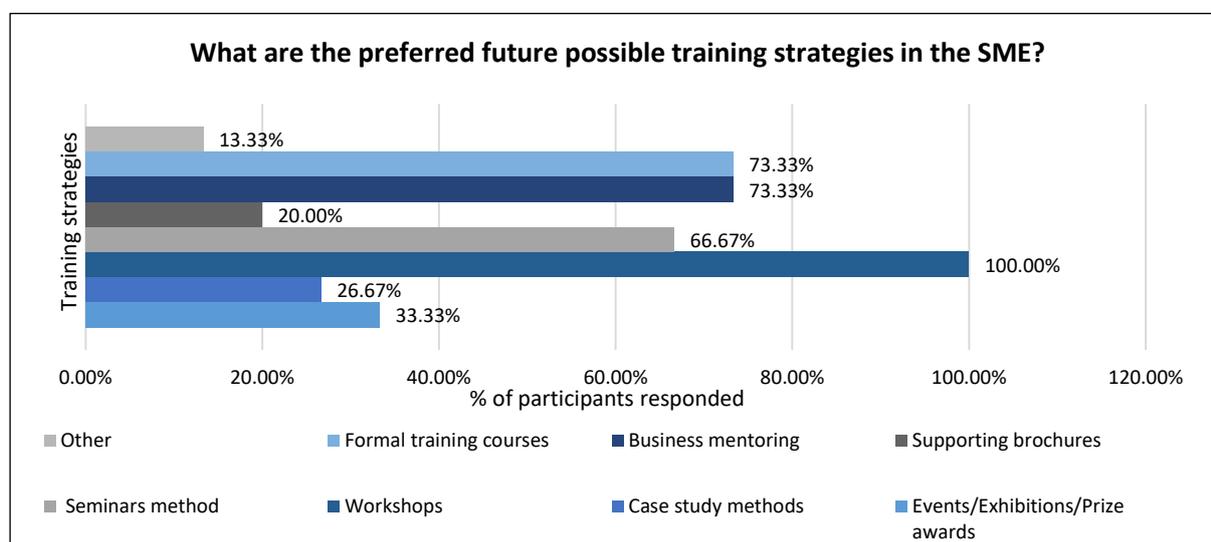
What are the future preferred possible training strategies in the SME?

Event/exhibitions, case study methods and supporting brochures are not much in demand. Surprisingly, the lowest is a webinar, which is not in the literature scope.

Table 3: Number of participants responded to “What are the preferred future possible training strategies in the SME?”

Total number of participants: 15		
Future possible training strategies	No. of participants responded	Percentage of participants responded (%)
Events/Exhibitions/Prize awards	5	33.33
Seminars method	10	66.67
Case study methods	4	26.67
Workshops	15	100.00
Supporting brochures	3	20.00
Business mentoring	11	73.33
Formal training courses	11	73.33
Other	2	13.33

Figure 3: Graphical analysis of “What are the preferred future possible training strategies in the SME?”



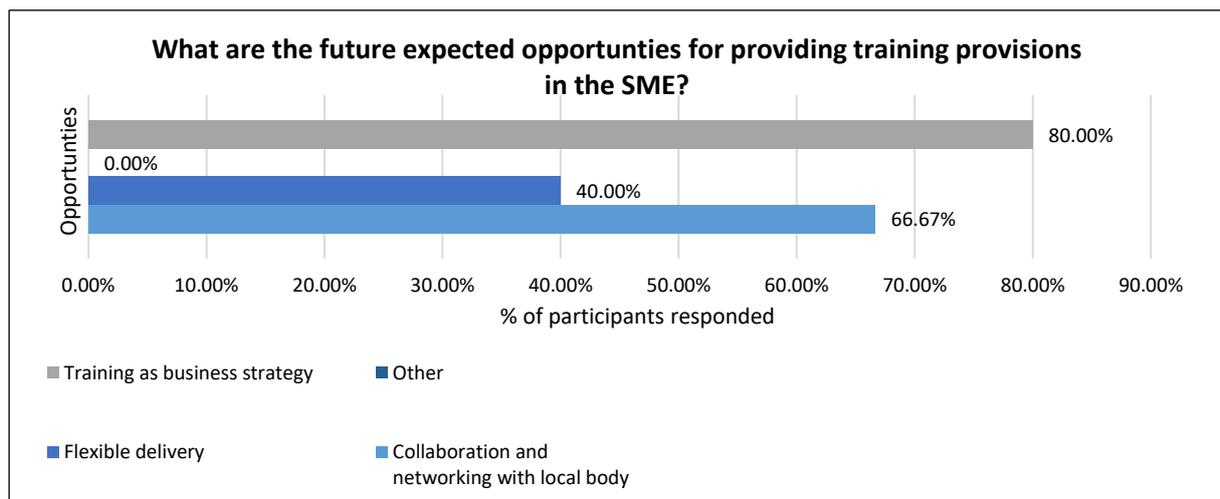
What are the future expected opportunities for providing training provisions in the SME?

Table 4: Number of participants responded to “What are the future expected opportunities for providing training provisions in the SME?”

Total number of participants: 15

Future expected opportunities	No. of participants responded	Percentage of participants responded (%)
Collaboration and networking networking with local body	10	66.67
Training as business strategy	12	80.00
Flexible delivery	6	40.00
Other	0	0

Figure 4: Graphical analysis of “What are the future expected opportunities for providing training provisions in the SME?”



Any further expectations/issues regarding training and development programme by the Chamber of Commerce, Cambridge, New Zealand.

- “None.”
- “Maybe being able to tailor training programmes for specific industries.”
- “Facilitating opportunities.”
- “Sa5 is an effective programme at CCOC. It benefits both the provider and the participant, is low cost, local, and supports the chamber mission in terms of connectedness.”

Provision by the CCOC

The Cambridge Chamber of Commerce currently provide seminars and technical events as a training method. The guest speakers of the events are the members of the CCOC belonging to the different sectors of the SMEs. Professional speakers are not initiated.

Previous secondary research as a point of reference

Defining SME

SME does not have a globally shared definition. In New Zealand, it pointed out two definitions of SME concerning full-time employees as either less than 20 or 50. SMEs in New Zealand is a significant source of employability for citizens and country's economic contribution. It has indicated that there are two types of training. Formal type is designed with educational curriculum and highly structured. Informal training is highly flexible and mostly preferred catering to the needs of SMEs. Training can occur at the site or through external help which aims to bring competitive advantage, increase skills and reduce the failure rates.

Barriers to the training provisions to be uptaken by the SMEs

The vital factors of obstacles are lack of time, less awareness of information and opportunities for training facilities, opportunity cost incurred by the firm because of lost hours of employees getting trained and the financial cost involved. The secondary factors being staff are not willing to participate, inconvenient locations and the lack of quality training.

Preferred contents of training by the SMEs

The most preferred training that appeared were business planning, computer skills, product knowledge and health and safety. Skill development based understanding of marketing, communication, quality and working methods were additional requirements.

Possible future training strategies to be of use by the local supporting body, CCOC

The dominant possible training strategies for SMEs are undertaking seminars, workshops and case study methods or combination of techniques. The other add-on criteria are events, exhibition, awards and web-based training.

Opportunities for training provisions

This has emerged with the results that there are opportunities to conquer the above barriers by offering flexible training practice. This can overcome the issues of un-suitable time and inconvenient locations. Training as a business strategy brings long-term benefits with sustainable practices. Partnering with local supporting bodies like the Chambers of Commerce can supply with relevant training programs according to the needs of SMEs.

Appendix C: Ethics Application

Application for Ethical Approval - Outline of Research Project

Waikato Management School

Te Raupapa



THE UNIVERSITY OF
WAIKATO
Te Whare Wānanga o Waikato

Template:

Use clear and simple language. Avoid technical terms wherever possible.

Please allow at least two weeks for your application to be reviewed by the WMS Ethics Committee

You must gain ethics approval prior to the commencement of data collection for your research project

See How to fill out the form for guidance.

1. Identify the project.

1.1 Title of Project

- a. Investigate an alternate Customer Relationship Management (CRM) model for the Cambridge Chamber of Commerce (CCOC), New Zealand. (Internship, a combined effort with the co-intern Sarah Swan)
- b. Identify the challenges to the training provision in the small and medium enterprises (SMEs) in the Waipa region (Members of the Cambridge Chamber of Commerce,

CCOC, New Zealand) and a way forward to possible training strategies (Business Research Project, BRP).

1.2 Researcher(s) name and contact information

Madhumita Gogoi Saikia,

Master of Business and Management Student

+64-02102884110 (M); Email: mg101@students.waikato.ac.nz

1.3 Supervisor's name and contact information (if relevant)

Associates Professor Jens Mueller

Email: jens.mueller@waikato.ac.nz

+64-07 838 4198 (Tel.)

1.4 Anticipated date to begin data collection

20 September 2017

2. Describe the research.

2.1 Briefly outline what the project is about including your research goals and anticipated benefits. Include links with a research programme, if relevant.

Internship

To find out the existing problems in the used CRM system at CCOC and recommend the most effective CRM system that aligns with the business strategy of the organisation and its mission.

The anticipated benefits are:

- It would help to understand the current problems and streamline the official customer relationship management process.
- The final recommendations from the analysis would save time in managing the business processes of CCOC. It will benefit to easily attract new members and retain

existing customers with better interactions at every stage between members and the organisation.

BRP

Find the challenging factors to the training provisions in the small and medium businesses. Understand the gap from the analysis with inputs received from the conducted literature review and by collecting the primary data from the owners/employees of the small and medium businesses located in the Waipa region. The target groups are the members of the Chamber of Commerce, Cambridge, New Zealand.

The anticipated benefits are:

Will help the local supporting business development organisation i.e. the CCOC to be aware of the challenges and open up the future opportunity about what potential external training strategies will meet the goals of their small and medium business members.

2.2 Briefly outline your method.

The following methods will be used.

Internship

- a. A literature review will be used to frame the criteria for studying the proposed topic.
- b. A primary data will be collected using an online designed questionnaire which will be sent to the targeted members through the communication platform of the Chamber of Commerce, Cambridge. This will be with regards to the members view on the existing CRM system and how it is helpful in interacting with the CCOC.

- c. Running of demos for the final selected softwares will take place. This will help to make the final recommendations. CCOC agreed to support in this regard. This will take place in collaboration with the CCOC.
- d. The received data from the questionnaire will be analysed with the findings from the literatures and finally arrive at a conclusion.
- e. This is a joint effort with another co-student intern, Sarah Swan at the Chamber of Commerce, Cambridge, New Zealand. Sarah Swan is a Master of Business and

Management (MBM) student at the University of Waikato. A brief report will be submitted.

BRP

- a. A literature review will be used to frame the criteria for studying the proposed topic.
- b. A primary data will be collected using an online designed questionnaire which will be sent to the small and medium business members through the communication platform of the Chamber of Commerce, Cambridge.
- c. The primary data will be collected from the small and medium business members of the COC regarding challenges and the expected external training methods that would help them to enhance their skills.
- d. The received data from the survey will be analysed (Using MS excel and MS word). This will be compared with the findings from the literatures and finally this would assists in putting forward recommendations to the CCOC.
- e. A final report will be submitted to the MBM department.

2.3 Describe plans to give participants information about the research goals.

A cover letter stating the purpose of the research study and how the data will be used, will be attached along with the email containing the link of an online self-questionnaire.

2.4 Identify the expected outputs of this research (e.g., reports, publications, presentations), including who is likely to see or hear the reports or presentations on this research

The expected output of the business research project will be a submission of a formal report to the MBM department at the University of Waikato (through online Moodle). The supervisor will mark the final report.

An internship report will be submitted to the Chamber of Commerce, Cambridge for their internal reference. This is a joint effort with the co-intern. A presentation will be delivered in the MBM class, after submission of the final report.

The supervisor and the contacted person of CCOC will likely to see and hear the presentation as well as the report. There is no publication.

2.5 Identify the physical location(s) for the research, the group or community to which your potential participants belong, and any private data or documents you will seek to access. Describe how you have access to the site, participants and data/documents. Identify how you obtain(ed) permission from relevant authorities/gatekeepers if appropriate and any conditions associated with access.

- a. A survey questionnaire will be sent online to the targeted members located in the Waipa region, New Zealand of CCOC (Both for internship and BRP). They are the

members of the Chamber of Commerce, Cambridge, New Zealand. The survey questionnaire will be sent via the communication platform of the CCOC.

Note:

- a. The Chamber of Commerce, Cambridge has agreed to support the researcher in sending the online questionnaire to their members. (Reference - discussion with the administrator at the office of CCOC on 06 September, 2017).
- b. The contacted staff of CCOC has agreed to share their documents related to the topic of research, whenever needed during the internship tenure (Reference - discussion with the administrator at the office of CCOC on 06 September, 2017).
- c. Timeline for completing assigned tasks of the internship was sent to the Chamber of Commerce, Cambridge.

3. Obtain participants informed consent, without coercion.

3.1 Describe how you will select participants (e.g., special criteria or characteristics) and how many will be involved.

I will select the participants for my research study based on the criteria, about who can provide a valuable primary data and fulfill the purpose of my research study within the tenure of the BRP and internship.

The basic idea for selecting participants was derived from my literature research (for internship and BRP) and after having discussed (Reference - discussion with the administrator at the office of COC on 06 September, 2017) with the Chambers of Commerce, Cambridge.

The target groups are:

Internship

- a. The participants are members of the Chamber of Commerce, Cambridge. These members are business owners/employees of any kind of small to large businesses irrespective of age, gender or culture. Questions relating to age, gender and culture will not be included in the questionnaire.
- b. My anticipated target of response is to receive 20-30 responses (due to limited time). As informed by the Chamber of Commerce, Cambridge, it has nearly more than 250 members. An online questionnaire will be sent through group email address received from the COC database system.

BRP

- a. The participants are the members of the CCOC. The members are owners or employees of small to medium businesses irrespective of age, gender or culture. Questions relating to age, gender and culture will not be included in the questionnaire.
- b. As informed by the Chamber of Commerce, Cambridge, they have approximately around 70 members that fall into this category. An online questionnaire will be sent through a group email address received from the CCOC database system. I have a target to receive 15-20 responses (due to a limited time).

3.2 Describe how you will invite them to participate.

Internship and BRP

The participants will be invited to complete an online survey monkey questionnaire. The CCOC has agreed to support and sent the online survey link on my behalf to the targeted participants (Reference - discussion with the administrator at the office of CCOC on 06 September, 2017).

3.3 Show how you provide prospective participants with all information relevant to their decision to participate. Attach your information sheet, cover letter, or introduction script. See document on informed consent for recommended content. Information should include, but is not limited to:

A consent form and a cover letter outlaying the purpose of the research study will be attached in the online questionnaire link.

- What you will ask them to do;

Internship

To choose and click options and provide answers to the questions related to the research topic. If required, to write an answer to one or two questions for recommendation or future expectations. (Maximum 5 questions)

BRP

To choose and click options and provide answers to the questions related to the research topic. If required, to write an answer to one or two questions for recommendation or future expectations. (Maximum 5 questions)

- How to refuse to answer any particular question, or withdraw any information they have provided at any time before completion of data collection;

The participants will have to complete a consent form (either to agree or disagree to participate) before the start of the online survey. The content of the consent will be as per the attached consent form (university format), which will appear at the introduction page of the survey.

- How and when to ask any further questions about the study or get more information.

Internship

- a. The participants will be asked to complete only the questions given in the questionnaire form. This will avoid the situation to ask for further questions for accessing information from the participants.
- b. The concerned staffs of CCOC has provided me a freedom to ask further questions to them anytime, either via email or face to face conversation.

BRP

- a. The participants will be asked to complete only the questions given in the questionnaire form. This will avoid the situation to ask for further questions for accessing information from the participant.
- The form in which the findings will be disseminated and how participants can access a summary of the findings from the study when it is concluded.

The purpose of the research study will be mentioned to the participants in the cover letter. The summary of the findings of the study will not be disclosed to the participants. Hence, it is not applicable. Only an aggregated data in the form of graphical analysis or tables will be present in the finished report.

3.4 Describe how you get their consent. (Attach a consent form if you use one.)

The consent of the participants will be received as follows –

- a. The participant will be immediately directed to an online survey monkey consent page before starting the online survey, which will appear at the introduction page of the survey.

3.5 Explain incentives and/or compulsion for participants to be involved in this study, including monetary payment, prizes, goods, services, or favours, either directly or indirectly.

It is not applicable for my proposed study of research.

4. Minimise deception

4.1 If your research involves deception – this includes incomplete information to participants -- explain the rationale. Describe how and when you will provide full information or reveal the complete truth about the research including reasons for the deception.

It is not applicable as my research study topics do not concentrate in an industrial or governmental related espionage.

(Reference – definition of deception in the session 2 presentation slides of the Business Research Project subject in the MBM class at the University of Waikato)

5. Respect privacy and confidentiality

5.1 Explain how any publications and/or reports will have the participants' consent.

The finished BRP report edited by me will be submitted to the Master of Business and Management (MBM) department for receiving a final grade on the assigned topic (via Moodle).

A brief report of the findings of the internship topic will be submitted to the CCOC, for their internal reference.

The participants will be well aware of the objective of the study as well as, that the collected data will be used for my analysis of the study and to write a report. This will be informed in my cover letter of the study aimed at the targeted participants.

Through the consent form in the online link, the participants can agree or disagree for participation in the study.

5.2 Explain how you will protect participants' identities (or why you will not).

I will protect the participant's identities by implementing following safeguards

- a. I will not ask any personal details like name of the business/participant, address of the business/participant, gender of the participant, ethnicity or religion in the questionnaire form.
- b. I will store the raw collected data in the Gmail storage device, where the log-in is password protected and only accessible to me.

5.3 Describe who will have access to the information/data collected from participants.

Explain how you will protect or secure confidential information.

- a. I will have an access to the raw information of the collected data from the questionnaire for both project A and B.

Additionally, the project A is a joint effort with Sarah Swan, another student intern at the Chambers of Commerce, Cambridge. She is a Master of Business and Management Student at the University of Waikato.
- b. I will take full responsibility to use the extracted data from the survey monkey in an aggregated version. This will be used only in the analysis section and for editing a report. The results will be converted to an aggregated data (graphs or table) in the analysis section of the report.
- c. After receiving responses from the participants, the online questionnaire with responses will be deleted online after 18 October, 2017. The extracted version of data will be destroyed after receiving a final grade on the assigned topics.
- d. Only the online question sample will be attached in the appendix of the report.
- e. I will store the raw collected data in the Gmail storage device, where the log-in is password protected and only accessible to me.

6. Minimise risk to participants.

'Risk' includes physical injury, economic injury (i.e. insurability, credibility), social risk (i.e. working relationships), psychological risk, pain, stress, emotional distress, fatigue, embarrassment, and cultural dissonance and exploitation.

6.1 Where participants risk change from participating in this research compared to their daily lives, identify that risk and explain how your procedures minimize the consequences.

It is not applicable in my procedure of conducting the research study. This is due to the fact that the participants do not face any risk of economy (credit worthiness), risk from social (working relationship), stress, fatigue, pain, exploitation, emotional distress, conflicts of interest and risk derived psychologically (Reference – session 2 presentation slides of the Business Research Project subject in the MBM class at the University of Waikato)

6.2 Describe any way you are associated with participants that might influence the ethical appropriateness of you conducting this research – either favourably (e.g., same language or culture) or unfavourably (e.g., dependent relationships such as employer/employee, supervisor/worker, lecturer/student). As appropriate, describe the steps you will take to protect the participants.

Pursuing an internship programme is a part of the curriculum of the Master of Business and Management programme at the University of Waikato, New Zealand.

I was a student intern at the Chambers of Commerce, Cambridge New Zealand from 01 September to 30 September, 2017. The target participants of my business research project are the existing members of the Chamber of Commerce, Cambridge New Zealand. The participants speak English. My second language is English.

In order to have ethical appropriateness of conducting my research, the following steps will be considered.

- a. I will strongly abide by the ethical procedures as mentioned and approved by The University of Waikato.
- b. Wherever appropriate in future, if a situation changes based on different circumstances, I will immediately inform the supervisor and the Faculty before proceeding the same.

6.3 Describe any possible conflicts of interest and explain how you will protect participants' interests and maintain your objectivity.

The study will not incorporate any sensitive study as mentioned below in the 7.1 section.

This will not arise any possible conflicts. I will avoid possible conflicts by the following ways.

- a. I will inform to participants about the objective and use of data of the research through a cover letter.
- b. I will give the participants a chance to agree or decline for involving in the study through a consent form for participants. They can agree to participate in the study as per described conditions mentioned in the Information Sheet.

7. Exercise social and cultural sensitivity.

7.1 Identify any areas in your research that are potentially sensitive, especially from participants' perspectives. Explain what you do to ensure your research procedures are sensitive (unlikely to be insensitive). Demonstrate familiarity with the culture as appropriate.

It is not applicable as the proposed research topic is not subject to culture, ethnicity, gender, iwi, religion, sexual orientation, ethical belief and gender (Reference – session 2

presentation slides of the Business Research Project subject in the MBM class at the University of Waikato)

7.2 If the participants as a group differ from the researcher in ways relevant to the research, describe your procedures to ensure the research is culturally safe and non-offensive for the participants.

The research is culturally safe and non-offensive for the participants as the proposed research topic is not subject to culture, ethnicity, gender, iwi, religion, sexual orientation, ethical belief and gender. Additionally, the participants do not face any risk of economy (credit worthiness), risk from social (working relationship), stress, fatigue, pain, exploitation, emotional distress, conflicts of interest and risk factors that are derived psychologically.

Participant Information Sheet – TEMPLATE

Waikato Management School
Te Raupapa



The information sheet for research participants needs to include the following:

- the purpose of the research

The purpose of the research is in partial fulfillment of the completion of the Master Programme of Business and Management (MBM) at the University of Waikato, New Zealand. The Business Research Project (BRP) research project involves an online survey designed for the targeted participants and to be filled by them. The participants are the members of the Cambridge Chamber of Commerce (CCOC), Cambridge, New Zealand. The purpose of the business research project study is to identify the challenges faced by the small to medium enterprises in accessing training and understanding the expectations either from the

owner/employees. The analysis of the findings will lead to an effective recommendation for the CCOC.

The aim of the internship project is to streamline the Customer Relationship Management (CRM) procedures of the Chambers of Commerce, Cambridge and finally investigate an alternate CRM model that is aligned with the mission and business strategy of the organisation.

- who is associated with the research: investigators, supervisors, sponsors, funding agencies, and institutions

The Associates Professor Jens Mueller of the University of Waikato, New Zealand is my immediate supervisor during the research tenure.

The researcher is currently a student Intern, who started internship from 01 September 2017 and has continued until 30 September 2017 at the CCOC.

- how to contact the researchers and supervisors

The researcher and the supervisor can be contacted via email.

- what's involved for the participants - what they'll be asked to do if they participate, how much time it will take
 - a. The participants are expected to answer the questions mentioned in the online Survey Monkey questionnaire.
 - b. They will be asked to choose and click options and provide answers to the questions related to the research topic. If required, to write an answer to one or two questions for recommendation or future expectations. (Maximum 5 questions each for internship and BRP research study).
 - c. It will take maximum 10 minutes including agreeing the consent form.

- What will happen to material collected from them: who will see it, how it may be used, whether they will be identified or identifiable, safeguards you will implement to protect confidentiality, the form in which results will be accessible (e.g., reports, articles, raw data, aggregated data).

- Who will see it?

The researcher along with the co-intern Sarah Swan will have an access to the raw information of the collected data from the questionnaire for the internship topic.

For the business research study, only the researcher will have access to the collected raw information.

How it may be used?

The researcher will use the extracted data from the survey monkey in an aggregated version. This will be used only in the analysis section and for editing a final report. The results will be converted to an aggregated data (graphs or table) in the analysis and the appendix section of the report.

Whether they will be identified or identifiable?

The researcher in the finished report will not include the raw data. Only an aggregated data in the form of graphical analysis or table will be used.

Safeguards you will implement to protect confidentiality

The researcher will not ask any personal details like name of the business/participant, address of the business/participant, gender of the participant, ethnicity or religion in the questionnaire form. Additionally, the researcher will save the data in the google drive, which is a password protected for an access to it.

The form in which results will be accessible (e.g., reports, articles, raw data, aggregated data)

The results of the Business Research project will be submitted as a final report via Moodle. There will be no raw data in the report but only aggregated data in the form of tables or graphical analysis.

Similarly, a final internship report will be submitted to the Chamber of Commerce, Cambridge.

- if relevant, how the investigators will handle the potential risks for participants (or for investigators)
 - a. There will be no questions asked related to the disclosure of personal identities of the participants in the designed online questionnaire. The researcher will not ask any personal details like name of the business/participant, address of the business/participant, gender of the participant, ethnicity or religion in the questionnaire form.
 - b. It is not relevant to the research procedure of conducting the research study by the researcher. This is due to the fact that the participants do not face any risk of economy (credit worthiness), risk from social (working relationship), stress, emotional distress, exploitations, fatigue, conflicts of interest and risk factors that are derived psychologically.
- how to opt out (name a specific date for participants to opt out)

The questionnaire will not be available online to answer by the participants after 18 October 2017 in the survey Monkey link.

- how to get more information

Internship

- a. The participants will be asked to complete only the questions given in the questionnaire form. This will avoid the situation to ask for further questions for accessing information from the participants.
- b. The CCOC has provided me a freedom to ask them further questions anytime if needed, either via email or face to face chat relating to the CRM.

BRP

- a. The participants will be asked to complete only the questions given in the questionnaire form. This will avoid the situation to ask for further questions for accessing information from the participant.
- when you cannot give them all the information at the beginning (for reasons of research integrity), then *i)* tell them so and *ii)* give them complete information at the end and *iii)* get their consent again (allow them to opt out)

The researcher will get their consent through filling a consent form in the automated consent form in the survey monkey questionnaire website link. The contents in the consent form is as per the format of the attached form of the University of Waikato, New Zealand.

Consent Form for Participants

Waikato Management School
Te Raupapa



Project

- a. Investigate an alternate Customer Relationship Management (CRM) model for the Cambridge Chamber of Commerce (CCOC), New Zealand. (Internship, a combined effort with the co-intern Sarah Swan)

- b. Identify the challenges to the training provision in the small and medium enterprises in the Waipa region (Members of the Cambridge Chamber of Commerce, CCOC, New Zealand) and way forward to possible training strategies. (Business Research Project, BRP)

Consent Form for Participants

I have read the Information Sheet for Participants for this study and have had the details of the study explained to me. My questions about the study have been answered to my satisfaction, and I understand that I may ask further questions at any time.

I also understand that I am free to withdraw from the study ...18 October 2017..... or to decline to answer any particular questions in the study. I agree to provide information to the researchers under the conditions of confidentiality set out on the Information Sheet.

I agree to participate in this study under the conditions set out in the Information Sheet form.

Signed: _____

Name: _____

Date: _____

Researcher's Name and contact information:

Madhumita Gogoi Saikia

Master of Business and Management Student

The University of Waikato, New Zealand

Email: mg101@students.waikato.ac.nz

Supervisor's Name and contact information:

Associates Professor Jens Mueller

The University of Waikato, New Zealand

Email: jens.mueller@waikato.ac.nz

Cover letter

Project

- a. Investigate an alternate Customer Relationship Management (CRM) model for the Cambridge Chamber of Commerce (CCOC), New Zealand. (Internship, a combined effort with the co-intern Sarah Swan)
- b. Identify the challenges to the training provision in the small and medium enterprises (SMEs) in the Waipa region (members of the Cambridge Chambers of Commerce, CCOC, New Zealand) and way forward to possible training strategies. (Business Research Project, BRP)

Researcher Contact Details

Madhumita Gogoi Saikia, Master of Business and Management Student

University of Waikato, New Zealand, Email: mg101@students.waikato.ac.nz

September, 2017

Dear Owner/Employees,

I am currently pursuing the above projects as a part of the curriculum of the Master of Business and Management (MBM) programme at the University of Waikato, New Zealand. The project "A" is related to my internship at the Chamber of Commerce, Cambridge, New Zealand. The project "A" and "B" are in partial fulfillment of completing my Master of Business and Management Programme (MBM) at the University of Waikato. The first project aims to understand what CRM is and how to streamline the CRM procedures at CCOC. The

second research aims to find the challenging factors to the training provisions in the small and medium businesses and what future external training strategies lie ahead for a supporting body CCOC, New Zealand.

Both the projects involve the participants to fill an online self-administered designed questionnaire. The questions are designed in a way that the participants will not be asked about any personal details like name of the business/participant, address of the business/participant, the gender of the participant, ethnicity or religion. They do not face any risk of economy (credit worthiness), risk from social (working relationship), stress, emotional distress, exploitations, fatigue, conflicts of interest and risks which are derived psychologically. They will be asked to complete only the questions given in the questionnaire form. This will avoid the situation to ask for further questions for accessing information from the participant. They will get an opportunity to either agree or disagree to participate in this online survey through the Survey Monkey consent form containing details as per the attached University of Waikato format. The questionnaire will not be available to answer by the participants after 18 October 2017 in the survey Monkey link. The raw data will be aggregated and analysed before putting in the final report. There will be no raw data mentioned in the report. The findings will be presented as a finished report, which will be submitted to the MBM department for receiving a final grade. An internship report will be shared to the CCOC. A formal presentation about the findings will be offered at the MBM classroom.

Kindly do not hesitate to contact me at the above address, if you have any further questions.

Thank you for your time.

Madhumita Gogoi Saikia