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Sustainability Strategies for Successful Small Businesses

Barbara Stovall
Walden University

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Walden University

College of Management and Technology

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Barbara Stovall

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Review Committee

Dr. Karin Mae, Committee Chairperson, Doctor of Business Administration Faculty

Dr. Rocky Dwyer, Committee Member, Doctor of Business Administration Faculty

Dr. Frederick Nwosu, University Reviewer, Doctor of Business Administration Faculty

Chief Academic Officer
Eric Riedel, Ph.D.

Walden University
2018

Abstract

Sustainability Strategies for Successful Small Businesses

by

Barbara Stovall

MBA, Kaplan University, 2010

BS, Kaplan University, 2008

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

August 2018

Abstract

Small businesses struggle to survive for longer than 5 years because owners lack knowledge of strategies to sustain financial capital. The purpose of this multiple case study was to explore strategies small business owners used to maintain financial capital to ensure survivability for longer than 5 years. The sample included 3 successful service-related small business owners located in the southeastern United States. Systems theory and the theory of entrepreneurship provided the conceptual framework for the study. Data collection involved face-to-face, semistructured interviews and a review of company websites and organizational documents. Member checking enhanced the credibility of the findings. Themes included personal preparation, customer services, and sustaining strategies. Findings may contribute to entrepreneurs' and small business owners' knowledge of financial strategies to sustain their businesses for longer than 5 years, which may benefit the overall wealth of the community by increasing employment opportunities, economic growth, and financial stability. Implications for positive social change include providing operation survival practices for new small business owners, business preparation skills, developing and maintaining internal and external customer service relations, and sustaining accessible financial capital.

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Dedication

The dedication of this study is to my Lord and Savior, Jesus Christ. “I will lift up my eyes unto the hills, from whence cometh my help, my help cometh from the Lord” (Psalm 121: 1-2, KJV). The long toil of strength and guidance is where I found the endurance to persevere. To my daughter, Mariana Stovall, for her unending love, patience, and sacrifice with me throughout this academic journey, thank you. I dedicate this study to the memories of my dear mom, Flora Lee Gleaton, and my dear sister in Christ, Clara Feaster Wagner. One of the last questions spoken to me by Clara Wagner, on January 30, 2018 was “when are you going to be done?” This was my response “prayerfully, no later than April.” She died February 1, 2018. Although these two women are no longer here with me physically, their memories and spirit will always remain close to my heart. I miss them so much, as I do the many others: Nancy Moody, Jasmine Benjamin, Cathy Nixon, Jessie Stovall, Leslie Phipps, Elaine McKnight, Beverly Washington, and now James Roy Stovall, Sr. There are a few more names not mentioned who no longer remain here on this earth but are not forgotten. I have learned and appreciated those who are in my life, for “It is even a vapour, that appeareth for a little time, and then vanisheth away” (James 4:14, KJV.)

Acknowledgments

First, I would like to thank my daughter, Mariana Stovall, once again for sticking with me and editing my work. You had faith that I would complete this journey. Thank you to my spiritual parents, Raymond and Julia Keitt, for their love and prayers. Also, I would like to thank my mentor and supporter, the Honorable Judge Eardell Rashford, and countless other friends and family for their prayers and support. I would like to thank my committee chair, Dr. Karen Mae. Throughout the years we have developed a love and an appreciation for one another. I am so glad I hung in the race and thank you for your support, words of wisdom, and encouragement. Thank you to my second committee member, Dr. Rocky Dwyer for your patience, support, and responsiveness toward my accomplishments. Thank you to my university research reviewer, Dr. Frederick Nwosu for your keen assessment to make sure that my study met all academic requirements; your support was extremely helpful. Thank you to Dr. Judith Blando for the initial editing of my work. I would like to thank Jennifer for her encouragement and checking on me periodically throughout my academic journey. Lastly, thanks to Team Mae for your support and encouragement throughout this academic journey. I could not have asked for a better team to work with than all of you.

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Section 1: Foundation of the Study

Small business owners (SBOs) contribute to a major growth in the United States (U.S.) economy, and small businesses (SBs) are most susceptible to failure (Hess & Cottrell, 2016). Experiencing financial challenges often limits the abilities of SBOs to flourish (Mazzei, Flynn, & Haynie, 2016). Other factors that might prevent SBOs from prospering include inadequate management of capital and operational performance (Jones, Beynon, Pickernell, & Packham, 2013). Generating financial profits for SBOs is important to satisfying customers and stakeholders (Spence, 2016). The operational knowledge for SBOs includes quality practices to maintain success (Frese, Hass, & Friedrich, 2016). The purpose of the current study was to explore strategies SBOs used to obtain financial capital for operational sustainability for longer than 5 years.

Background of the Problem

The Small Business Administration (SBA) described *small business* as an organization designed to earn a profit with 500 or fewer employees (Anastasia, 2015). Sizing for SBs does not matter because the operational structure is the same as other businesses (Westrenius & Barnes, 2015). The 2008 global financial disaster had a significant adverse effect on financing for SBs (Yeoh, 2014). Strategies for economic growth and recovery are relevant for small business owners' survival (Shukla & Shukla, 2014). Ineffective behavior for obtaining capital and management proficiency often leads to small business closures or failures (McDowell, Harris, & Gibson, 2013). Financial restraints for small business resources might affect the core of operations (Kitching, Hart, & Wilson, 2015).

Applying for small business loans and accurate financial reporting are challenges for some small business owners (Cassar, Ittner, & Cavalluzzo, (2015). Financial support is critical to SBs' existence (Sokolinskaya & Kupriyanova, 2015). Consistent financing is the driving force for sustaining the existence of SBs (Hollensbe, Wookey, Hickey, George, & Nichols, 2014).

Problem Statement

Campbell and Park (2016) reported that 20% of SBs with financial and management operational issues closed within the first year of operations and 3% within the first 5 years. Small business owners create more than 64% of all new jobs; however, more than 5,000,000 jobs have been cut since 1998 because of financial and non-financial issues (Hartt & Jones, 2013). The general business problem was that some SBs owners lack adequate financial capital to stay in business. The specific business problem was some SBOs lack strategies to maintain financial capital to ensure business survivability for longer than 5 years.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies SBOs used to maintain financial capital to ensure business survivability for longer than 5 years. The target population included three successful service-related SBOs in the southeastern United States. The owners selected were individuals who had obtained financial capital to sustain their businesses for longer than 5 years. The study results may provide SBOs with strategies for obtaining sustainable financial capital. Implications for positive social change include providing operation survival practices for new small business owners,

business preparation skills, developing and maintaining internal and external customer service relations, and sustaining accessible financial capital.

Nature of the Study

I used a qualitative research method and multiple case study design. The qualitative research method provides the researcher with opportunities to seek information from a participant's viewpoint (Morse & McEvoy, 2014). A case study design is used in researching topics about businesses, leadership, and management (Eno & Dammak, 2014). I explored strategies from the SBO perspective, which was appropriate for qualitative research (McNulty, Zattoni, & Douglas, 2013).

The quantitative research method focuses on theories, data, and hypotheses, without respect to lived experiences (Morgan, 2015); it requires the use of evidence to prove or disapprove the hypothesis (Turner, Balmer, & Coverdale, 2013). The quantitative approach was not appropriate for this study because I did not include a hypothesis. When qualitative and quantitative methods are combined, the research process develops into a mixed-methods approach (Massengale, Childers-McKee, & Benavides, 2014). The mixed-methods approach was not appropriate for this study. The qualitative approach was the appropriate method for this study.

I used the multiple case study design to explore strategies SBOs used to maintain financial capital to ensure business survivability for longer than 5 years. A case study provides the opportunity to collect adequate and dependable data to answer *how* or *why* questions (Liu, Zou, & Gong, 2013). Case study research involves thoughtful; investigation of participants' real-life experiences (Cronin, 2014).

A single case study is used to collect data from a single unit with multiple participants within the same setting (Baker, Jayaraman, & Ashley, 2013). A single case study usually focuses on identifying themes by using a single resource to develop a solution (Senthilkumar & Varghese, 2013). A multiple case study design creates an opportunity to collect data from various sources in different areas, whereas a single case study is limited to one data source (Wakefield, Plowman, & Curry, 2013). A multiple case study approach was suitable for this study because I explored one problem by searching for answers from three SBOs.

Research Question

The overarching research question was the following: What strategies do SBOs use to maintain financial sustainability for longer than 5 years?

Interview Questions

The interview questions were as follows:

1. What strategies did you use to prepare for your small business?
2. What was the main objective for starting your business?
3. How long has your business been in existence?
4. What are some of the financial strategies used to sustain your business for the first, second, third, fourth, and fifth year of operations?
5. What are some of the key strategies used to extend your business operation?
6. What strategies were used during economic challenges?

7. What are the key strategies used for success not discussed during this interview to maintain financial sustainability for longer than 5 years?

Conceptual Framework

Systems theory was the conceptual framework for my study. Ludwig von Bertalanffy was the originator of the 1950s concept of systems theory (Adams, Hester, Bradley, Meyers, & Keating, 2013). Systems theory is a part of research representing the field of management (Soojin, Miso, & Joonhwan, 2011), and is used to examine to any system using different collective parts in addition to efficiency requirements for the system to function (von Bertalanffy, 1972). Proficiency of the system requires many practical and interrelated parts, and damage to any of the related parts affects the overall system (von Bertalanffy, 1972). Application of the systems theory confirms the importance of synergy in organization development, personal groups, personality, and technological devices (von Bertalanffy, 1972). Selecting general systems theory for this research permitted me to focus on small business cash flow and developing working capital strategies.

Small businesses play an essential role in the economic spectrum of society, and systems theory provides the opportunity to examine a self-regulatory operation (Valentinov & Chatalova, 2014). Sustainable SBs are imperative to society's existence and asking questions of individuals contributes pertinent information to sustaining SBs (Dominici, Basile, & Palumbo, 2013). Several core factors are affiliated with systems theory including the whole system, the associations, the primary purpose, interdependency, and the standard (Hughes, Anund, & Falkmer, 2015). An open systems

theory demonstrates the key role of consistency; for example, if a small business fails to sustain sufficient funding to maintain its operations, then business closure might be inevitable (Morgeson, Mitchell, & Liu, 2015). Deciding to respond to an action (or an activity) or not to respond was part of a behavioral dual systems theory approach (Turel & Oahri-Saremi, 2016).

I also used the theory of entrepreneurship to emphasize the significances of SBs and entrepreneurship in the economy. The theory of entrepreneurship addresses the critical role of entrepreneurship in the financial economic system (Brown & Thornton, 2013). Entrepreneurship theory started the conversation that defined a different method of making money (Brown & Thornton, 2013). The entrepreneurial development of a two-stage value creation framework provides insight into the business enterprise formulation to bring about the entrepreneurial resources (Mishra & Zachary, 2015).

Operational Definitions

Business success: The ability to achieve long-term business goals (Zhao & Ha-Brookshire, 2014).

Entrepreneur: An individual who is willing to pursue a risk or desire toward a positive outcome (Arend, Sarooghi, & Burkemper, 2015).

Financial capital: Monetary resources and assets needed to operate a business (Lofstrom, Bates, & Parker, 2014).

SBA: A U.S. organization founded in 1953 known as the Small Business Administration that provides guidance to SBOs (Phillips, 2014).

Small business: An organization that employs fewer than 500 employees (Bruce, Rork, & Wagner, 2014).

Small business owners: Individuals who invest time and financial resources into the operation of a small business (Volery & Mazzarol, 2015).

Sustainability: Managing and resolving issues that affect a business or an organization performance over time (Churet & Eccles, 2014).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are statements accepted as true without verification (Lips-Wiersma & Mills, 2014). I assumed that the participants would provide honest responses. Another assumption was that the participants would realize the importance of providing strategies for SBO success. Collecting and interpreting reliable information is a common assumptions for a study (Grant, 2014). I assumed that participants would not withhold any information because of lack of trust.

Limitations

Limitations are potential weaknesses that could affect the study (Viader & Espina, 2014). Limitations for the current study were the participants' accessibility and motivation to participate. Geographic constraints limited my ability to interview out-of-state SBOs face-to-face. Participants' biases and abilities to accurately recollect events were also a limitation. Budgetary concerns and time restraints were possible limitations in data collection.

Delimitations

Delimitations are restrictions or boundaries that researchers impose to focus the scope of a study (Roach, 2013). The first delimitation of the study was the focus on SBOs in the southeastern United States. The second delimitation was SBOs who sustained their business for longer than 5 years. All of the participants chose the interview location. Each participant was comfortable during the interview process. Small business owners who were in business less than 5 years were not selected, therefore, limiting data collected.

Significance of the Study

Findings may provide SBOs with strategies to sustain their businesses for longer than 5 years. Fifty percent of SBs go out of business within 5 years (Taneja & Toombs, 2014). Small businesses contribute to the world's economy and affect job growth (Eid & El-Gohary, 2013). Identifying useful practices is essential to keeping SBs operating (Eid & El-Gohary, 2013). Financing is very important to the sustainability of SBs and the study results may assist SBOs in providing continual employment.

Contribution to Business Practice

The findings of this study could present useful strategies for SBOs seeking financial capital to sustain their businesses for longer than 5 years. Small businesses and private firms provided over 64% of private jobs, which included 43% of high-tech jobs in 2010 (Coleman, Cotei, & Farhat, 2016). Economic growth and employment from SBs could bolster the economy (Owens, Kirwan, Lounsbury, Levy, & Gibson, 2013).

Implications for Social Change

Small businesses face challenges maintaining adequate financing beyond 5 years (Mijid & Bernasek, 2013). Findings from this study could provide SBOs with strategies to sustain their business operations for longer than 5 years. Sustaining SBs could prove beneficial to communities by contributing to economic growth. The positive social change may affect the approach of how SBOs prepare for business, fostering interpersonal skills, and increasing and maintaining capital surplus.

A Review of the Professional and Academic Literature

The purpose of this qualitative case study was to explore how SBOs maintain successful operations for longer than 5 years. Small businesses in the United States have experienced rapid growth of 28 million since 1982 (SBA, 2016). Obtaining financial capital has been essential to the survival of SBs (Fracassi, Garmaise, Kogan, & Natividad, 2016). The overarching research question of the current study was: What strategies do SBOs need to maintain financial sustainability for than longer 5 years?

Search terms I used to find relevant articles for the literature review included *entrepreneurship, financing small businesses, small business, small business owners, small business and entrepreneur's challenges, small business and entrepreneurs' success, sustainability, small businesses in the southeastern United States, and types of small business owners*. The databases from the Walden University library included Academic Search Complete, Business Source Complete, EBSCOhost, Emerald Management Journals, ProQuest, Sage, and Taylor and Francis Online. I also used the Google Scholar search engine and searched governmental websites. A total of 85% of the

literature reviewed had been published within 5 years of the study and included peer-reviewed journal articles and seminal scholarly books.

The literature I reviewed included 60 peer-reviewed journals from academic websites. I used 180 peer-reviewed journals for the 2013 to 2016 period. I also reviewed four seminal sources published after 2012; and five of the most recently published Walden University doctoral studies. I reviewed 195 peer-reviewed articles published after 2012 and nine peer-reviewed articles published before 2012. The recommended 85% of references were published within the past 5 years.

Theory

Experts recommended understanding different types of theories to recognize the fundamental assumptions and boundaries (Byron & Thatcher, 2016). Introducing a phenomenal from an academic point of view presented the concept of a theory (Suddaby, 2014). Academic theories are reviewed and evaluated (Reuber, Fischer, & Coviello, 2016). This research considered several theories; including agency theory, corporate governance theory, and stewardship theory, which described a behavioral action (see Glinkowska & Kaczmarek, 2015). Stakeholder theory addresses the relationship between the stakeholder and the manager (Olsen, 2017).

Researchers prefer a theory that will help to convey a clear concept to others (Feldman & Worline, 2016). A researcher could create a theory from the practical findings (Ketokivi & Mahoney, 2016). The use of theory in research is evident by reviewing the abstract and conclusion (Suddaby, 2014). Selecting a theory or theories could help ensure reliable results (Bosse & Phillips, 2016). Explaining data using a

theoretical lens may benefit the research (Royne, 2016). I reviewed capital and field theory, entrepreneurship theory, and systems theory to understand the strategies successful SBOs used to sustain their businesses for longer than 5 years.

Capital and Field Theory

Analyzing the results of a study could help to create a theory (Abaza, 2017). Reliability and dependability of a repeated action are principal elements for consumption capital theory (Opitz & Hofmann, 2016). Capital theory focuses on solving solutions for problematic resources (Glover, Champion, Daniels, & Boocock, 2016). Bourdieu (as cited in Glover et al., 2016) created a logical way of thinking about ways to generate capital. Bourdieu presented a method to research answers and innovated strategies to assist small-and medium-size enterprises (as cited in Glover et al., 2016).

According to consumption capital theory, the activities performed by an organization or a product could show the significance of how all movements affect one another (Opitz & Hofmann, 2016). Analyzing the problem of cost and investment returns for a business entity provides insightful outcomes from capital structure theory (Bayar, Chemmanur, & Liu, 2015). Understanding why people do what they do could create a theory for the field of study, habitus, and capital formation (Glover et al., 2016).

Field theory for managerial relations relates to interactions between individuals and their stakeholders (Bridoux & Stoelhorst, 2016). Habitus refers to the planned formation of actions to convince financiers to support the mission of the organization (Glover et al., 2016). The policies, producers, and regulations constitute the structure of the field and indicate how to obtain the capital needed for a course of action (Glover et

al., 2016). Capital and field theories are not limited to time or place, especially when raising money on an ongoing basis (Glover et al., 2016).

Entrepreneurship Theory

Beginning in the 1970s, business researchers generated interest in the field of entrepreneurship (Kjellman, 2014). Previous studies of psychological theories of entrepreneurship addressed a trait chasing approach involving the owner's personality and behavior (Kjellman, 2014). High-ranking business schools included entrepreneurship in their course curriculum (Kjellman, 2014). Increasing interest in the field of entrepreneurship has led to worldwide research on the topic (Su, Zhai, & Landström, 2015).

Faculty members at business schools expanded their teaching of entrepreneurship research in the United States so that students could learn and study the concerns in the areas of management, marketing, networking, and organization building for SBs and entrepreneurs (Kjellman, 2014). When an entrepreneur faces doubts and reservations in the markets or economics resources, strategies and decision-making need to be addressed by resorting to entrepreneurship theory (Garud & Gehman, 2016).

Entrepreneurship theory is appropriate when research questions relate to entrepreneurs' (Chandra, Styles, & Wilkinson, 2015). Cantillon (as cited in Kjellman, 2014) considered entrepreneurship as the financial framework for the financial system. The resource-based view relates to how entrepreneurship correlates to entrepreneurial performance (Kellermanns, Walter, Crook, Kemmerer, & Narayanan, 2016).

Emotions have sparked a tremendous interest in entrepreneurialism and the theory of entrepreneurship, and practice (Ashkanasy, Humphrey, & Huy, 2017). Five economic areas of enterprise include the capitalist, the coordinator of valuable resources, the innovator, the opportunist, and the risk-taker (Kjellman, 2014). These roles are significant and applicable, but each functions independently (Kjellman, 2014). Allocated financial resources for the entrepreneur are an important component of entrepreneurship theory (Keyhani, Lévesque, & Madhok, 2015).

Theories of entrepreneurship began to address broader behavioral topics in the 1960s (Kjellman, 2014). Entrepreneurial theory addressed the valued creation of entrepreneurial interpretation; moreover, the object to find prospective progress of entrepreneurial proficiency to the appropriate entrepreneurial rewards (Mishra & Zachary, 2015). Elements from different disciplines including decision sciences, economics, finance, psychology, sociology, and strategy contributed ideas to explain entrepreneurship (Mishra & Zachary, 2015).

Entrepreneurship involves a business run by an individual or several individuals (Arend et al., 2015). The development of entrepreneurship began with the idea to make money by providing consumers with goods or products (Arend et al., 2015). Entrepreneurs were well-known taking advantage opportunities in the marketplace and promoting a sustainable product (Taneja, Pryor, & Hayek, 2016).

Economic growth and job creations are financial benefits from entrepreneurship (Maritz & Donovan, 2015). Rewards and financial gains are beneficial to the entrepreneur, and maintaining the business requires skills, planning, revenue, and

strategies (Hayes, Chawla, & Kathawala, 2015). Risk taking for entrepreneurs is a part of the innovation experience to introduce products and services to customers (Taneja et al., 2016). Expansion of SBs provides companies with the net worth needed for economic sustainability (Taneja et al., 2016). Leaders in businesses must be willing to embrace entrepreneurial orientation prepare for unexpected changes in the industry, build financial structures, and create ways for innovation (Boling, Pieper, & Covin, 2016).

Presenting a favorable report to the shareholders provides an opportunity for entrepreneurs to show profitability, advancement, and improvement of the company by showing a limited number of risks to the business (Vranceanu, 2014). Profitable earnings, especially in information and technology performance, demonstrate how selected groups of individuals progressed in different areas within the company (Vranceanu, 2014). Shareholders and investors prefer to invest in entrepreneurs and SBs they can trust (Vranceanu, 2014).

Systems Theory

Systems theory is essential to fulfilling a common goal (Moeller & Valentinov, 2012). Systems theory was developed with the idea to establish laws and principles (Pouvreau & Drack, 2007). Researchers and professionals in marketing and management used systems theory to examine the relationship between the organization and its environment (Mele, Pels, & Polese, 2010).

Systems theory has been used in business, social concepts, career development, sciences, and management. (Patton & McMahon, 2015). One advantage of systems theory is its ability to provide a comprehensive review of different research studies

(Coetzee, Niekerk, & Raju, 2016). Every part of the system works interchangeably to satisfy a purpose system (Sayin, 2016). Another form of systems theory is open systems theory. Open systems theory identifies how to formulate limitations for recognized regulations (Dutt et al., 2016). Collaboration between an organization and the consumer demonstrates one element of open systems theory (Dutt et al., 2016).

Some researchers use systems theory to find a clear concept of theory (Schirmer & Michailakis, 2015). Another form of systems theory is a motivational systems theory, which includes the capability, perspective, goals, emotions, and plausible mechanisms that influence individuals' behavior (Chatterjee, Afshan, & Chhetri, 2015). Motivational systems theory primarily focuses on personal relationship goal and the perception outlook (Chatterjee et al., 2015). I used the various components of systems theory to gain an understanding of the financial sustainability strategies for SBOs operating their business from start-up to longer than 5 years.

Small Businesses

An independent business of 500 or fewer employees that serve customers in the different areas such as agricultural, communications, computer systems, food services, real-estate, retails, manufactures, service, technology, transportations, warehouse, or wholesales constitutes a SBOs (SBA, 2016). Small business represents a primary component to the economy operated by individuals described as SBOs (Humphreys & Wilken, 2015). Globally SBs and entrepreneurs makes a significant impact not only economically, but in the lives of the middle class (Makhkamova, 2015).

The Small Business Act, created in 1953 by Congress, established the SBA to assist SBs with information for the organization (SBA, 2016). In the late 1940s, the “fair share” legislation arranges methods for SBs to seek other methods to receive federal contracts, and assistance for financial support (Snider, Kidalov, & Rendon, 2013). Since 1982, 49% of the business growth in the United States is from SBs (SBA, 2016). A 2015 report from the SBA Office of Advocacy (OFA) stated approximately 2 million jobs created originated from SBs (SBA, 2015). The long existing contribution of SBs remains relevant.

Small businesses contributes an impactful financial input into the American economy and a remarkable segment to the gross domestic product (GDP) job growth (Fracassi et al., 2016). Small businesses hold a significant role to the U.S. and countries abroad by contributing financially to local communities and the national economy (Ng, Harrison, & Akroyd, 2013). Failure rates for SBs are much higher than large businesses; however, small business owners have a closer relationship with their employees (Ng et al., 2013).

Managing accounting practices and information systems are performed differently than in larger businesses; SBOs are more apt to operate their business in a relaxed and comfortable environment (Ng et al., 2013). Privately owned SBs are not eligible to receive public-funded borrowed money from small banks (DeYoung, Gron, Torna, & Winton, 2015). Small businesses are not considered the same or equivalent (Ng et al., 2013).

Characteristically, SBs differ from large businesses in terms of limited capital resources, skilled accessibility, limited staff, and the owner's tendency to work closely with staff members (the need to monitor worker's daily operations); however, essential business capabilities are more accessible to operate a business (Ng et al., 2013). Working for a small business owner could become beneficial for the employee, regardless of whether the goals are long-term or short-term (Ntalianis, Dyer, & Vandenberghe, 2015). Personality traits and how employees are treated by the owner could determine the employee's employment outcome (Ntalianis et al., 2015). The primary objective for a small business owner is to make money and to stay in business for a prolonged period (Ng et al., 2013).

Networking and marketing are two areas where SBOs could find their strength (Nguyen, Newby, & Macaulay, 2015). Information and technology skills and expertise are areas where some SBOs and managers are deficient; and because of the deficiencies, most SBOs usually looked for employees or consultants skilled in those areas to assist with their business (Nguyen et al., 2015). Individuals who desire a unique work experience are more likely to look for employment as entrepreneurs or work for SBs (Frederiksenm, Wennberg, & Balachandran, 2016).

Dependability and consistency of SB strength remains a focal point for the U.S. economy (Hayes et al., 2015). The 2013 SBA reported that 7 out of 10 new employer businesses could survive 2 years or less; at least half for 5 years; or a third at least 10 years; less than a quarter remained in business 15 years or more (Hayes et al., 2015).

There are no guarantees that a small business could survive, especially if the economy is unstable (Hayes et al., 2015).

A stable economy is affected by the performance outcome of some SBs (Afrifa, Tauringana, & Tingbani, 2014). Development and sustaining growth is a factor considered by SBOs (Moutou & Greaves, 2014). Mom and pop stores or someone operating an SB inside their home initially start out small, but some SBs advance into a recognized franchise of innovation and new industries (Pryor, 2014).

Types of Small Businesses Owners

Taking the initiative to start a business is a major responsibility (Sharafizad & Coetzer, 2016). One of the most popular types of businesses is a small business (Schaupp & Bélanger, 2014). A small business owner is an individual who owns and operates the business in distinct roles (Schaupp & Bélanger, 2014). Another prevalent small business is family-owned businesses (Williams, Zorn, Crook, & Combs, 2013). Family-owned businesses are entities where one or more members of the family owns and operates the family business (Maloni, Hiatt, & Astrachan, 2017).

Family-owned businesses are the leading financial capital for maintaining family values and traditions, notwithstanding the long-term existence of a family-owned business passed down from one generation to another (Williams et al., 2013). Growing up in an integrated family-owned environment is an advantage for the family business, although challenges occur when confronted with generational differences (Barbera, Bernhard, Nacht, & McCann, 2015).

Woman-owned businesses represent a significant contribution to the economy (Mijid, 2015). As of 2007, woman-owned SBs have contributed 3.5% of total sales, 6.4% of employment, and 4.5% to the annual payroll (Mijid, 2015). Woman-owned SBs are one of the fastest growing small business demographics in the U.S. economy (Conroy & Weiler, 2015). In the U.S., women of color entrepreneurial ownership growth have far exceeded that of men of color ownership and growth (Mora & Dávila, 2014). In 2002, business ownership for Black women in 2007 numbered 912,000, while ownership among Black men numbered 857,000. The numbers for Black women owners showed substantial growth between 2002 at 49.9% to 2007 at 66.7% (Mora & Dávila, 2014). Overall, men are more interested in becoming an entrepreneur than women (Santos, Roomi, & Liñán, 2016).

In 2007, Hispanic women who own businesses in the U.S. have grown to 45.6 % (1.23 million) when compared to 33.3 % (788,000) for Hispanic males (Mora & Dávila, 2014). Although, the growth of new businesses for both women and minority groups exceeded a high rate, by the end of 2007 nearly half of the businesses that had opened ended up closing their doors (Mora & Dávila, 2014). Minority-owned businesses are represented by multiple ethnic groups (Wingfield & Taylor, 2016). Ethnically-owned businesses have the advantage because these businesses can build strong and sustainable relations with people in their communities (Altinay, Saunders, & Wang, 2014). Entrepreneurial business ownership among African-Americans (AA) makes a significant contribution to the community and AA families (Reuben & Queen, 2015).

A small business owner-manager could operate a small and simple operation with a limited amount of finances and employees (Yan & Yan, 2013). Operating a small business operations requires dependable and knowledgeable employees (Yan & Yan, 2013). The responsibilities for small business owners demand qualities such as tough decision making, problem solving, making assessments, competence, patience, stamina, and a willingness to make sacrifices needed to achieve a successful small business (Yan & Yan, 2013).

Entrepreneurship

Self-employment globally for innovators, entrepreneurs, and SBOs are increasing at a rapid pace (Kuratko, Morris, & Schindehutte, 2015). A fundamental part of the revitalization development for entrepreneurs is identified by the economy (Kuratko et al., 2015). A Global Entrepreneurship Monitor 2012 report stated that entrepreneurship is best for forming and energizing a sluggish economy (Kjellman, 2014).

Entrepreneurship is one of the most critical sources recognized for economic growth in most countries; although represented as such, all countries revealed the importance of maintaining a financially stable and profitable market for all businesses including entrepreneurship (Kuratko et al., 2015). A worldwide lack of employment availability is an excellent opportunity for entrepreneurs to create jobs, especially for family-owned businesses and career seekers (Kjellman, 2014).

Generating companies from a new perspective and expanding design creation are objectives entrepreneurs could use to develop their entrepreneurship performance (Glaub, Frese, Fischer, & Hoppe, 2015). Another method for entrepreneurship is the opportunity

to achieve financial wealth by promoting and soliciting customer business (Wingfield & Taylor, 2016). The profitability outcomes for entrepreneurs are proven by establishing an organized decision-making process (Vranceanu, 2014).

Economists are often viewed as entrepreneurs who are confident overachievers and risk-takers (Sarasvathy, Menon, & Kuechle, 2013). Risk-taking decisions to restore loss resources are often linked to accumulating debt and binding obligations (Saeed, Yousafzai, & Engelen, 2014). Tactical preparations and strategic business plans are necessary components entrepreneurs need to consider for operational efficiency and success (Jacobson, Wasserman, Wu, & Lauer, 2015). Successful SBOs implement methods that streamline operational expenses, maintain liability, unnecessary spending, time avoidance, and products (Jacobson et al., 2015). Establishing a strong and lasting customer service relationship is a necessary tool for successful customer relations (Jacobson et al., 2015). Awareness and knowledge of potential creative opportunities are areas entrepreneurs could develop and pursue for financial gains (Vranceanu, 2014).

Understanding the meaning of entrepreneurship is the first step to becoming a successful entrepreneur; although the definition of entrepreneurship is simple, the startup process is sometimes complicated (Ljungkvist & Andersén, 2016). Starting the course as an entrepreneur or an innovator requires method of creative assessment augmented with the ability to generate funding in an unfamiliar setting (Mishra & Zachary, 2015). To stimulate the entrepreneurial ambition for success, an intentional action plan must be put in place (Mishra & Zachary, 2015). Launching a new product is an advantage for entrepreneurs as far as performance (Saeed et al., 2014).

Motivations and financial resources are fundamental elements of entrepreneurial process (Mishra & Zachary, 2015), which involves steps such as identifying an outside prospect (someone not affiliated with the organization), acquiring knowledge of entrepreneurship, and identifying trusted, accessible individuals who bring internal benefit to the business (Mishra & Zachary, 2015). Potential entrepreneurs need to ask themselves first if this the path I want to take? This choice could determine the evolution of the business (Anderson & Ullah, 2014). Second, entrepreneurs could look for new avenues to beat out large contenders (Krajnakova, Navikaite, & Navickas, 2015). Entrepreneurs' could produce creative and innovated strategies for a successful startup in their business (Valliere, 2014). Obtaining guidance from other successful entrepreneurs could help assist potential entrepreneurs with capturing the vision and assistance to attain a successful business (Blair & Marcum, 2015).

Venturing out as a new business owner and an entrepreneur could provide the public with either two concepts: something unique that no other business has invented or a more successful evolution to existing businesses (Glaub et al., 2015). Consumers' familiarities are difficult sometimes for entrepreneurs because the motivation to keep their business thriving by introducing new products to customers (Fitzgerald & Muske, 2016). Innovative methods of entrepreneurship are avenues to keep SBs growing (Greenman, 2013). Venture capital is a way for entrepreneurs to generate funding by investing (Burchardt, Hommel, Kamuriwo, & Billitteri, 2016).

Networking relationships and family support accommodate entrepreneurs, especially when supportive and knowledgeable technical ideas are shared to advance the

business (Zane & DeCarolis, 2016). Entrepreneurship allows owners to be their own boss, work favorable schedules, make decisions, and most importantly, run the business the way they choose (Guo, Chen, & Yu, 2016). Entrepreneurs display higher job satisfaction and work ethic than regular employees; however, the demands placed on entrepreneurs are higher due to the need to focus more on their business (Berglund, Johansson, Strandh, & Strandh, 2016).

Running a business, however, is challenging; any flawed circumstances, accidents, or malfunction is the entrepreneur's responsibility (Doern, 2016). When faced with disaster, some small business owners are forced to choose between continuing to operate the business or closing the doors, which is a challenging decision (Doern, 2016). When or if a calamity occurs and large businesses are forced to close, and SBs have not been affected, then the opportunity to gather more sales is presented to entrepreneurs (Doern, 2016).

Economic growth, which comes from entrepreneurship is necessary for this country's success (Polin, Ehrman, & Kay, 2016). Successful businesses could depend on the capabilities and the mindset of the owner (Brown, Spillman, Lee, & Lu, 2014). The drive and push for entrepreneurs to start their businesses constitutes further success (Baluku, Kikooma, & Kibanja, 2016). Spending adequate time planning and putting ideas together for their business is an advantage for entrepreneurs (Stewart & Hoell, 2016). Any workable knowledge of the industry SBO's have is enhanced by working for a business or acquiring an education before starting a small business (Stewart & Hoell, 2016).

Responsibility, personal satisfaction, economic contribution, passion, and joy are just some of the reasons why society is filled with entrepreneurs (Roche, 2014). An optimistic and a passionate attitude is prevalent among young entrepreneurs (Cossette, 2014). Employed workers and prioritized customer services are motivating characteristics for entrepreneurs, especially when establishing an environment where an external customer and internal customer flourish (Ahmad & Arif, 2016).

Developing the ability to interact with others and to communicate effectively should be put into practice by some entrepreneurs, especially when dealing with external and internal customers (Gutiérrez & Ortin-Ángel, 2016). Interpersonal skills and knowing how to persuade others are useful techniques for entrepreneurs who seek to convince individuals to invest financially in their organization (Gutiérrez & Ortin-Ángel, 2016).

Formulating a business is more accessible for entrepreneurs in areas where other entrepreneurs have already been established (Kjellman, 2014). Another advantage of starting a small family business as an entrepreneur is that the business is profitable when a knowledgeable family member assists with the entrepreneurial experience (Kjellman, 2014). Support and belief in oneself to become an entrepreneur exercised with creativity from within are qualifications that provide exceptional skills when operating a small business (Kjellman, 2014). The ability to creating and develop relationships with others, especially customers and stakeholders, is an excellent trait for an SBO (Badi, Wang, & Pryke, 2017).

Small Business Owners [SBOs]

When assuming the role as a small business leader, specific behaviors are required for the job such as self-motivation, commitment and making the effort to do what needs to be done, and managing time when preparing and training (Getha-Taylor et al., 2015). Leadership requires a significant level of responsibility and accountability as well as performance from a business leader; an SBO is not exempt from the responsibilities required of an efficient small business leader (Getha-Taylor et al., 2015). Aspirations, dreams, and desires were the primary reasons why business owners launched their business, but there was also much more (Blackburn, Hart, & Wainwright, 2013).

Those SBOs that operated a small business most often owned the business (Raymond, Marchand, St-Pierre, Cadieux, & Labelle, 2013). Countless numbers of SBs were owner-operated and those leaders were put into the position of making significant decisions, particularly in accounting (Ng et al., 2013). External individuals, who worked for a small family business or an entrepreneur after working in the facility, were described as self-motivated entrepreneurs, who advanced into owning a franchise instead of investing into a future partnership position or displaying a sufficient role in the business (Ng et al., 2013). Small businesses played a role in the advancement of our economy and SBOs were leaders in the economy's development (Berglund et al., 2016).

Small business ownership grew drastically when compared to the demand for SBs in the past (Berglund et al., 2016). Differential start-ups and self-employment rates were noted among different racial and ethnic groups in the U.S., which were 12% among Asian-Americans, 11% among Caucasians, 8% among Hispanics, and 5% among

African-Americans businesses (Dyer, Nenque, & Hill, 2014). Retrieving this demographic information from a local database that targeted SBOs for a specific area was reasonable step for SBOs in order to assess the small business landscape before starting their business (Winn & Assarian, 2016). Access to family capital highly influenced what group of people started a business and the outcome of that business (Dyer et al., 2014).

Observations regarding the effects and influences that family capital had on entrepreneurs in the U.S. showed how families such as sthe Rockefellers, Morgan, Fords, Levi Strauss, Johnsons, and Waltons started out small, but, then evolved into significant economic and employment benefactors (Dyer et al., 2014). Family businesses made a difference (Dyer et al., 2014). Progressions of entrepreneurship and innovation also influenced business (Lippmann & Aldrich, 2016).

Three types of capital families used to influence business were family human capital, social capital, and financial capital; each one impacted the family business differently (Dyer et al., 2014). First, family capital was a business passed down from one generation to the next, which facilitated the knowledge of operating the business and the business continuity (Dyer et al., 2014). Second, family social capital was closely related to networking; in other words, a family member's connections to individuals whose influence could help with the business were key to the success of the business (Dyer et al., 2014). Finally, the most substantial capital of them all was the financial capital (Dyer et al., 2014). Assets that supplemented the family's finances and goods were beneficial to families, especially when establishing a start-up (Dyer et al., 2014).

Comparable to entrepreneurs, SBOs were more liberated with their work schedules, governance over their business, and maintaining manageable control over staff earnings (Berglund et al., 2016). Linked closely together by definition, SBOs and entrepreneurs differ in uniqueness; while entrepreneurs typically have a smaller company and quantity of product, SBOs usually had different objectives (Raymond et al., 2013). Owning a small business was useful to the local community; especially, when the SBOs had support from a reliable community (Koens & Thomas, 2015).

Family-owned SBs were considered the most common type of SBOs (Williams et al., 2013). There was a distinct difference between a family-owned business, and other types of businesses (Dawson, Sharma, Irving, Marcus, & Chirico, 2015). Countless numbers of small and family businesses were owned and operated by the owner (Preechanont & Lu, 2013). A report dated 2008 stated that family firms represented between 75% and 95% of registered businesses around the world and that 65% of the businesses made up the national GDP (Kjellman, 2014).

Families who decided to start a business made the decision based on their current situation, such as (a) the need for more income, (b) a chance to work with family members, and (c) new work options (Hilbrecht, 2016). Family businesses performed well in the global sector because of the support within the family; that is, each family member desired the same outcome—a successful business, which fostered their need to work together (Nguyen & Sawang, 2016). The individual functioned as capital as part of the collective, societal, and fiscal assets accessible to persons or groups resulting from the family unit association (Dyer et al., 2014).

A benefit for SBOs to combat unlawfulness between the owner and the employer was to own a family-owned business; this factor was less of a risk because of the family assurance (Ding & Wu, 2014). SBOs sometimes find themselves able to seek guidance from advisors other than family, which served as a benefit when problems occurred (Battisti & Williamson, 2015). Some family business owners discovered that owning a business could take away time with the family, cause stress, create unsociable behavior from working too much, and build tension between the family members (Hilbrecht, 2016). Owner-managed family businesses had lower agency cost when compared to non-family-owned businesses (Wu, Bacon, & Hoque, 2014). Employing non-family members was sometimes best for family-owned businesses because smart incorporated ideas, knowledge, skills, and experiences from someone outside of the business were advantageous (Wu et al. 2014).

Characteristics related to the performance of how these four factors influenced the performance outcome of SBs initiated with the age of the business, the size of the business, and the arrangement of ownership. It mattered whether the business owner concentrated on selling a specific product or multiple products (Wu et al., 2014). High failure rate was common for SBs, but to alleviate the possibility of closure within 1 to 5 years, SBs adopted and implemented various techniques for survival (Wu et al., 2014). Having the ability to manage an SB required skill and flexibility (Luoto, Brax, & Kohtamäki, 2017).

Small Business and Entrepreneurs Challenges

The main challenge for SBs and entrepreneurs is to maintain the life cycle of the business (Filho et al., 2017). Faced with challenging financial constraints, growing markets, and demanding customers who want products that are not available in stores because of inadequate funds tend to leave some entrepreneurs dealing with an ongoing problem (Macpherson, Herbane, & Jones, 2015). Rules and regulations could be challenging for an entrepreneur or SBO to comprehend and implement when engaged in a start-up (Gurses & Ozcan, 2015). An entrepreneurial undertaking could become a risky business because of at least half of the new entrepreneur's experienced business closures within 5 years, which leads to uncertainties about the future (Huang & Knight, 2017). During the initial stages of operations for startups, entrepreneurs or SBOs often require outside help from banks, government organizations, lawyers, investors, or any other agency that were willing to assist during difficult times (Jagoda, Lin, Calvert, & Tao, 2016).

Promotion of economic development and innovation from entrepreneurs and SBOs are instrumental for continued growth to the national economy (Gurses & Ozcan, 2015). Whenever a new product or service is introduced in the market, trouble or challenges develop for both entities because new market rules and guidelines are frequently set (Gurses & Ozcan, 2015).

Entrepreneurs and SBOs are sometimes perceived as risk-takers and individuals who are subject to failure (Van Der Zwan, Verheul, Thurik, & Grilo, 2013). A new undertaking for a business enterprise can develop into a challenge of high-income

volatilities, which occasionally contribute to the negative image of entrepreneurship and small business (Zwan et al., 2013). Faced with the unknown is a challenge for any business, especially SBs and entrepreneurs (Garrett, Jr., & Holland, 2015).

Communication to an internal and external customer is essential, but ineffective communication poses a challenge for anyone who seeks to start a business (Glaub, Frese, Fischer, & Hoppe, 2014). Demands for the latest products, knowledge of buying, and selling products to make a profit from the consumer bring both expected and unexpected operating expenses, which require research before starting a new business to alleviate any uncertainty (Garrett, Jr., & Holland, 2015). Personal initiative for the entrepreneur and the SBO encompass the realization of running a business with little or no help (Glaub et al., 2014). Attitudes and a positive mindset are a challenge for some new business owners that may also be plagued with some insecurities and a lack of financial support (Zwan et al., 2013).

Reports from the Office of Advocacy of the U.S., SBA reported that during the 2007-2009 recession small businesses experienced (a) high rates of failure, (b) 100% bankruptcy escalation, (c) 60% of net losses in 2009, and (d) layoffs during 2007 and 2009 (Scott & Pressman, 2016; SBA, 2016). In the 1900s and still today, there is a need for SBs to stimulate the economy by providing employment and revenue (Sharafizad & Coetzer, 2016). The global financial system depends on SBs for success, and once SBOs fail to recognize the risks and challenges of potential failure, there are no guarantees that small business will continue to progress (Hyder & Lussier, 2016).

There were two types of small business failures discovered from a researched study by Holmes and Schmitz (1995) who examined entrepreneur performance and the relationship of the company (Sarasvathy et al., 2013). Findings from the study revealed a discontinuance through closing the business and discontinuance through lack of sales (Sarasvathy et al., 2013). A sizable number of inadequate new businesses usually sold quickly, but the better quality businesses tended to survive and provided the best-matched manager for managing the business (Sarasvathy, et al., 2013).

Financial administrators who manage the cash flow and working capital are sometimes confronted with a challenging task, especially in some SMEs (Mazzarol, 2014). Management styles differ from how large businesses manage operations and make business decisions when compared to how SMEs process the same operations (Mazzarol, 2014). Challenges are different between an SBO and an entrepreneur; both have a risk-taking tendency, and while the SBOs were probable to start off small with aspirations of growth abilities, entrepreneurs who experienced success tended to reserve themselves from making risky decisions (Garrett, Jr. & Holland, 2015).

Unexpected turbulence prepares some SBOs and entrepreneurs for the experience of unforeseen circumstances (Garrett, Jr. & Hollard, 2015). Turbulences could occur in many different forms; for example, unexpected monetary loss, fraudulent checks received from a scam or stolen property, illness, death, or misguided decisions made from wrong advice (Garrett, Jr. & Holland, 2015). Unfortunately, unpredictable occurrences were sometimes unavoidable, but SBOs and entrepreneurs could embrace themselves for any of the unanticipated unfortunate events (Garrett, Jr. & Holland, 2015). Family-owned

business owners were not exempt from challenges, especially when dealing with family and business conflicts (Mihic, Arsic, & Arsic, 2015).

Small businesses, much like many other businesses, experience challenges that sometimes lead to failure (Van Rooij, 2015). Contributing factors to why some SBs fail or unfortunately go out of business are attributed to insurmountable circumstances due to unwise decisions (Hayes et al., 2015). Some of the problems that lead to the failure of some small businesses are dishonest employees, unnecessary credit approval, lack of funding, insufficient employee hire, unprepared strategic plans, unqualified management, and SB competitors (Hayes et al., 2015).

Small business owners who demonstrate unprofessional behavior, have inappropriate documentation, exhibit sales and advertising issues, maintain vague financial statements, financially overextend the business in time and effort, and suffer from tax-related issues, are probable cause for businesses in trouble (Hayes et al., 2015). The ability to provide health insurance to employees is another challenge for SBOs (Giaimo, 2013). Additionally, small organizations are subject to more policy rules than large organizations (Giaimo, 2013).

New concerns develop when the economy is unstable and customer spending is low, especially for SBOs (Massey & Campbell, 2013). Other concerns surface when small businesses face obstacles to obtaining sufficient capital (Omri, Frikha, & Bouraoui, 2015). Competition in achieving financial sustainability is a challenge for small businesses and entrepreneurs (Thomason, Simendinger, & Kiernan, 2013). Some SBOs lack strategic orientation and resources; however, most SBOs still manage to be

profitable (Murphy & Leonard, 2016). According to Hodges et al. (2016) women-owned entrepreneurs do not have problems developing and maintaining personal relationships with customers, but their financial skills are lacking.

Minority and non-minority female business owners experience some form of discrimination, especially when applying for a bank loan and receiving funding (Wu & Sirgy, 2014). A common difficulty for minority women how to overcome the challenges associated with discrimination compared to non-minority business owners (Wu & Sirgy, 2014). Maintaining strong fiscal resources and having a qualified person to manage the operations of an SB could sustain success (Murphy & Leonard, 2016). When an SB begins to decline economically, the unforeseeable chances are the business might eventually go out of business (Ingram, Hechavarria, & Matthews, 2014).

Access to available capital for entrepreneurs and SBOs is crucial (Amini, 2013). Studies from various researchers established that successful SBs should strive for jobs creation, wealth, and economic and social developments (Omri et al., 2015). Investing in developing customer relations and communicating through a social network is vital to the advancement of SB success; also, marketing and community outreach are equally crucial for accomplishing business progress (Omri et al., 2015). Dissatisfied patrons, on the other hand, are a factor that could hurt the sales of a small business in the same way that a bad reputation hurts a company (Allen, Brady, Robinson, & Voorhees, 2015).

Technology is a powerful tool many organizations take advantage of; for instance businesses, education, financial institutions, and research organizations. On the contrary, some SBOs lack the skills necessary to utilize technological advantages (Alford & Page,

2015). Advanced techniques and skills are challenging for some SBOs when hiring qualified employees; these are the skills owners require of the candidates (Allen, Ericksen, & Collins, 2013). Collaborating for innovated success is an active component for small business growth, and is essential to identify financial resources available to generate new projects (González-Benito Muñoz-Gallego, & García-Zamora, 2016).

Creative innovative ideas and marketability of small business are excellent avenues to stimulate growth; however, if the SBO refuses to expand the business, then stagnation of business could hinder advancement (Weber, Geneste, & Connell, 2015). Marketing and constant growth required for creativity and innovation are sometimes challenging for SBOs (Hamilton & Wagner, 2014).

Some SBOs face challenges with acquiring necessary skills and financing to make a qualified strategic decision (Osiyevskyy & Dewald, 2015). Acquiring necessary funding to operate a small business demands some business owners secure financing; unfortunately for some this process leads to an accumulation of a large amount of debt (Miglo, Lee, & Liang, 2014). Large businesses and non-profit organizations know firsthand the benefits of receiving philanthropic funding, which has prompted SBOs to recognize the need to learn new strategies for generating profit (Zatepilina-Monacell, 2015).

Entrepreneurialism and small business franchise quests to maintained trust are sometimes questioned by stakeholders and investors (Mishra & Zachary, 2015). A well designed and organized strategic business plan paired with open and honest

communication provide the confidence stakeholders need for new and ongoing business relations (Mishra & Zachary, 2015).

Occasionally, SMEs and SBs are challenged with accessing sufficient resources to purchase useful tools for information and technology strategies (Gomes, Yasin, Lisboa, & Small, 2014). A competitive technological framework used by innovation strategist Michael Porter identified the importance of using strategic performance in business, such as adverting and cost reduction (Gomes et al., 2014). When various obstacles that cause a higher rate of business failure are identified and eliminated, then prevention efforts using specific strategies, such as asking questions from experienced SBOs, seeking valuable resources, and incorporating techniques to assist with improving internal decisions can be implemented (Ng et al., 2013).

Small Business and Entrepreneurs Success

Predicting a business performance outcome, whether small or large, is complicated because no one knows how well that business may perform (Sarasvathy et al., 2013). Entrepreneurial strategic behavior of managers and employees influences the business performance results (Muchiri & McMurray, 2015). Sarasvathy et al. (2013) studied a variety of areas within the rates of success for SBOs and entrepreneurs which included entry, formation, foundation, organization, success, and failure by research firms and entrepreneurs.

Entry stage for businesses begins with the notion of entering the market (Saravathy et al., 2013). Researchers recognize that many new businesses enter the business market on a continual basis; however, there is no guarantee of success beyond

the early stage of business (Sarasvathy et al., 2013). Forming the foundation of an organization requires preparation, research, and resources (Sarasvathy et al., 2013). Resources must be compliant with financial funding, personnel, facility, operational equipment, advertising, marketing, and of course the right person for the job (leadership), all of which are items an SBO needs to operate a small business operation effectively (Sarasvathy et al., 2013).

Large businesses managers embrace the knowledge field of quality management (QM); but SBOs were not as accessible (Murphy, 2016). The contribution of QM toward success for large businesses was an ongoing process of learning skills and techniques for advancing the organization successfully (Murphy, 2016). The core principle for connecting with the QM methods was linked to business goals by strategically understanding the significance of customer service (in every capacity), employee involvement and participation, active management and an understanding the mission, and the importance of processes and procedures (Murphy, 2016). During the 1990s and through the 2000s, researchers were actively searching for higher business performance adopted by SMEs incorporating QM into the operation's success rates; but because of the lack of commitment on the part of the SMEs, the results collected were limited (Murphy, 2016). For a 25-year period before the 1990s, 55 published articles from 16 different countries found that QM was successful, but also indicated there were a variety of roadblocks prevented SMEs from implementing this method (Murphy, 2016).

Creating and following a business plan, including raising money, is essential to the success of a small business (Hayes et al., 2015). Innovation and creative skills are

essential to the continued existence and success of SBOs and entrepreneurs (Yan & Yan, 2013). Jones, Borgman, & Ulusay (2015) found the positive effects of technology and social media on the growth of businesses to be encouraging. Social interactions through social media provided avenues for businesses to communicate and opportunities to advertise to customers in numerous ways, namely, through Facebook, Twitter, LinkedIn, Internet, and email (Jones et al., 2015). The SB sector experienced tremendous progress throughout the years and noted remarkable growth since 2013, primarily for women-owned SBs (Wu & Sirgy, 2014).

Having access to the proper individuals or agencies, such as attorneys, accountants, or financial experts, is a contributing factor to success for entrepreneurs and SBOs (Kim, 2013). The procedures and guidelines in the Small Business Act are supportive of small businesses, entrepreneurs and SMEs, specifically through assisting with the advancement of businesses to strengthen the growth and stability of SBs nationally and internationally worldwide (Albano, Russo, Castaldi, & Zampino, 2015). Competitive aggression, creativity innovation, financial stability, and favorable business performances are factors that contribute to the long-term success (Zacca, Dayan, & Ahrens, 2015).

Small Businesses in the Target State

A 2015 government report from the Office of Small Business Advocacy indicated that the targeted state was listed to acquire 386,661 SBs (SBA, 2015). The state's Small Business report published 71,279 SBs with employees, 315,382 SBs without employees, and that 764,207 workers are employed by SBs (SBA, 2015). Economic growth rate for

the targeted state during 2013 increased by 0.8 %, compared to the gross national product of 2.2 %, which made an insignificant difference toward the 6.3% unemployment rate (SBA, 2015). As of 2012, three of the most significant areas of employment for SBs are health care and social assistance at 48.2 %, retail trade ranking at 39.6%, and accommodations and food services placed at 56.0 % (SBA, 2015).

The probability of prosperity for entrepreneurs and SBOs to create a business of their own is high in the targeted state (SBA, 2016). The motto for small businesses in the targeted state —Strengthening the state’s Economy, One Small Business at a Time— promotes the development of small business ventures (SBA, 2016). Business-related resources and counseling are available for SBOs (SBA, 2016).

The state’s 2014 1st quarter account for small businesses reported 3,537 businesses were established while 3,522 went out of business (SBA, 2015). The (SBA, 2015) 2014 report indicated that from 2010 to 2014, the bankruptcy rate decreased. In 2012, international trade for the state exported 3,952 goods from the targeted state to international countries (SBA, 2016). In 2014, the SBA reported the export total was 3,952, businesses, of which 3,229 or 81.7 % were SBs. Of the SBs, 18.2 % contributed to the state’s export value (SBA, 2016).

A report from the targeted state’s Small Business Development Center (SBDC) Network was recognized by the state’s Department of Commerce for assisting 10,710 small businesses in the state over the last 5 years (SBDC, 2017). Population growth estimated for the targeted state from the US Census projection for 2018 is 4.89 million, which ranks this state as the fastest growing state in the US (WPR, 2018). US News Best

States (2018) ranks the targeted state as of the lowest best states in the country (US & WR, 2016). This state is known for building one of the rockets used during the Apollo mission (WPR, 2018).

Expectations for future growth and technological changes has prompted a broad focus on innovation (Czarnitzki & Delanote, 2015). Innovation and creative current ideas for economic development are vital nationwide (Czarnitzki & Delanote, 2015). To secure the job market, SBs must equip, prepare, and become marketable to compete and to stay on the frontline of business opportunities (Czarnitzki & Delanote, 2015).

Financing Small Businesses

The U.S. financial system relies upon the economic stability of SBs because 99.9% of the U.S. economy is comprised of businesses (Hayes et al., 2015). Having a steady line of financing and credit for emergencies are essential factors for entrepreneurs and SBOs to consider (Jacobson et al., 2015). Financing for an SB or an entrepreneur is fundamental for the business survival (Krishnan, Nandy, & Puri, 2015).

Concerns around generating and maintaining financial effectiveness are the same for SBOs and entrepreneurs around the world (Krishnan et al., 2015). Financial constancy for SBOs requires innovation (Marti & Scherer, 2016). For some SBOs and entrepreneurs' domestic and international external financing can be a challenge (Hermes, Kihanga, Lensink, & Lutz, 2015). Some SBs are not financially secure for the duration of their business (Gill, Maung, & Chowdhury, 2016). Start-up businesses are sometimes operated by wealthy families or commercial facilities (Gill et al., 2016).

Lowering debt ratio, generating financial surplus, and accumulating assets can be challenging for some SBOs and entrepreneurs (Gill et al., 2016). Receiving a bank loan is sometimes difficult for SBOs because bank loan officers have reservations about whether the owner can secure repayment (Krishnan et al., 2015). Lending money to other businesses and consumers is oftentimes risky, but chances of receiving a loan are much different for SBOs (Krishnan et al., 2015).

Some minority business owners have experienced difficulties borrowing money from banks to start their business because of adverse credit history, business location, high-interest rates, unfaltering neighborhoods, and, unfortunately, bank discrimination (Bates & Robb, 2016). Residents who lived in predominately minority areas are often discouraged by the lack of small/large businesses in the vicinity (Bates & Robb, 2016). Economically, generating an SB in a financially challenged community can become beneficial for the SBOs and the individual who live in these communities (Bates & Robb, 2016). Some SBOs lack the motivation to pursue their entrepreneurial dream and take advantage of starting a business in challenged areas (Bates & Robb, 2016).

The SBA is a strong financial supporter of small businesses (SBA,2015). The SBA and other organizations provided \$78.1 billion during 2006 and the requests for more money grew to \$90.45 billion in 2009 (Krishnan et al., 2015). At the start of an SB venture, the SBA offers financial programs to SBOs (Krishnan et al., 2015). Regulations and restraints are put into action to reinforce policies of the SBA, which are comparable to regulations designed for banks (Krishnan et al., 2015). The SBA is a significant

supporter of SB and works to bring attention to the importance of SBs to communities as a means to support SB survival (Cheng, 2015).

Counselors to America's Small Business [SCORE], a nonprofit organization, has offices located throughout the U.S. (SBA, 2016). The organization was also created to assist SBs, start-ups, and existing businesses (SBA, 2016). The organization consists of over 13,000 volunteer business counselors, who have assisted over 10 million Americans since 1964 (SBA, 2016). Primarily, the goals of SCORE are to mentor SBOs by providing sound advice, creating online workshops and accessible business webinars, and supplying E-newsletters with business tips and interview information from leading experts (SBA, 2016). The SCORE association continues to provide free educational and business services for members (SCORE, 2016). This company is willing to charge the lowest service fee to assist business owners (SCORE, 2016), a practice called *bootstrapping*, which is an inexpensive financial method used to provide SBs the requested funding needed from an outside organization (Turner, 2015).

Targeting adequate financing for SBOs is a crucial component for successful SBs (Turner, 2015). External and internal financing for SBOs are two of the primary funding sources collected for SBOs (Turner, 2015). Obtaining funding can be accumulated in several ways such as bank loans, government grants, financing, investors, and business enterprise capitalists; for SBOs to obtain financial assistance is not secured (Turner, 2015). For SBOs, asking for private financial assistance is easier than asking for help from outside sources (Turner, 2015). Some business owners retrieve resources internally

by mortgaging their homes, seeking assistance from family and friends, dipping into their personal savings account, and using their credit card (Turner, 2015).

Crowdfunding is another source of funding for start-ups, especially in the field of technology (Azar & Mackey, 2015). To reduce prejudice and restraints against entrepreneurs when garnering start-up funding, a crowdfunding was created as a mechanism for SBOs to benefit from seed capital (financial resources) (Chan & Parhankangas, 2017). The Jumpstart Our Business Startups (JOBS) Act, created on April 5, 2012, provides equity in the crowdfunding industry known as Title III to expand entrepreneurial access to capital (Azar & Mackey, 2015). Younger entrepreneurs who create technology innovations sometimes request funding through crowdfunding (Lehner, Grabmann, & Ennsgraber, 2015).

In October 2015, the Securities and Exchange Commission (SEC) released requirements for the JOBS ACT to establish processes necessary to regulate the governance around contributions and retailing securities through equity-based crowdfunding (Azar & Mackey, 2015). On May 25, 2015, the SEC released its final crowd-funding policy, which allows companies to raise at least \$1 million in a 12-month period span with the intent to distribute those contributions to SBs (Azar & Mackey, 2015). Capital formation, a process offered for crowd-sourcing, is necessary to provide funding for different reasons to SBs (Azar & Mackey, 2015). Public funding, ideas, and projects for new ventures are requested by posting these requests on the crowd-funding portal for Internet-based businesses (Azar & Mackey, 2015). Start-ups, just like any other

borrower, are expected to pay the lender, regardless of whether the funding is public or private (Azar & Mackey, 2015).

Sustainability

Concerns about owning or operating an entrepreneurial business are not uncommon, particularly when an SB is questioned about how the company maintains performance and sustainability (Wakkee, Barua, & Van Beukering, 2014). Sustainability is a structure created to prolong the existing survival of any operation, especially in business (Basu, Misra, & Puppala, 2015). Standards related to the term sustainability involve volunteering, predefining a system of regulations, methods used in the environment, and the systemic behavior of a business (Wijen, 2014).

Understanding sustainability begins with accepting the concept of how to incorporate innovations and implement a process of products and services to a future generation and to the community at large (Dossa & Kaeufer, 2014). When a business owner decides to open a business, a strategic plan must include capitalizing on financial stability to preserve the operations for a positive state of action (Churet & Eccles, 2014). A mission statement is created to inform readers about the purpose and institutional goals of the business, and how the organization is going to achieve its business objectives (Galpin, Whittington, & Bell, 2015).

Support for SBs began with the help of Congress, who created the Smaller War Plant Corporation (SWPC) in 1942 (SBA, 2016). Small business assistance from the SWPC is mostly provided by loans and financial assistance rather than impressive mission statements and sustainability planning (SBA, 2016). Competing in the 21st

century, 28 million SBs in the U.S. marketed for consumers' dollars; however, in the 1940s the market was not as competitive (SBA, 2016).

Cultivating and developing a business environment to attract customers who want to purchase items or employees who want to work at the business is essential for the business owner (Galpin et al., 2015). To stand out among other businesses, a business owner needs creativity for economic sustainability (Khan, 2015). Strategically, sustainability is vital for a long-standing profitable outcome, which is especially interesting for millennials (Galpin et al., 2015).

Implementing and combining practical, functional, sustainable methods provides positive perspectives for sustaining a business (Wagner & Svensson, 2014). Generating finances and increasing and maintaining business relationships are significant components of an ongoing practice of sustainability (Wagner & Svensson, 2014). Effectiveness and organization are two keywords that describe the meaning of sustainability (Olofsson, Hiselius, & Várhelyi, 2016). A well-organized and competent operation could provide the necessary support for an SBO to stay in business (Olofsson et al., 2016).

Business discussions of any sort establish and maintain ethical guidelines and sustainable business practices (Lashley, 2016). The motivation for some SBOs to incorporate sustainable behaviors is challenging, particularly for innovative ideas, ensured capitalization of financial gain, and business longevity profitability (Burch, Schroeder, Rayner, & Wilson, 2013). Some SBOs partner with various associations to

learn more about marketing and networking strategies, which helps to advance their business (Nikayin & De Reuver, 2015).

Seeking guidance from other businesses or SBOs is not an usual practice for SBOs. Professional development is advantageous for SBOs; they can ask for advice from other SBOs or professional business advisors (Kuhn, Galloway, & Collins-Williams, 2016). Sustainability-oriented entrepreneurs and SBOs must seek out ways to expand and advertise their business aggressively, as well as promote a strong image of the establishment, in hopes of securing profitable opportunities for a sustainable incentive (Hörisch, 2015).

Some entrepreneurs and SBOs are intimidated by larger businesses, specifically in terms of competing and thinking outside the box, especially when preparing for the long-term survival of staying in business (Hörisch, 2015). Sustainable entrepreneurship is a way for entrepreneurs as well as SBOs, to concentrate on methods to maintain the existence of the business for the benefit of themselves and the community (Zhang & Zhang, 2016).

Social media is another method SBOs use to sustain their business (Kuhn et al., 2015) because it is an excellent opportunity for advertisement (He, Wang, & Zha, 2014). Incorporating information and technology are exceptional resource tools for any organization to use as ways to operate and manage a business (Rohn, Sabari, & Leshem, 2016). Protecting the business computer-system with caution is critical because no organization is immune from cyber-attack (Rohn et al., 2016). The lack of security protection creates vulnerability to the business by providing indirect and sometimes

unknowing access to the computer systems and informational files, which could consequently damage the business files and operation (Rohn et al., 2016).

A 2012 SBA report stated that in the U.S., 31% of SBOs operated a significant component of their business by utilizing the Internet without computer security protection and were hacked or targeted for cyber-attacks (Rohn et al., 2016). The Institute for Business and Home Safety stated that an estimated 25% of SBs had challenges in recovering from unexpected interruption of operations (Rohn et al., 2016). To sustain the business information security systems, some SBOs incorporated security measures to protect and provide effective maintenance of social media, operations, finances, managerial information, and technological operations to better secure their businesses (Rohn et al., 2016).

Membership or participation in large corporate networks such as trade shows and conventions are available to SBOs (Kuhn et al., 2015). Businesses, particularly SBs, need the networking assistance to facilitate and maintain a business (Jones et al., 2015). Networking opportunities for SBOs are beneficial, especially for long-term growth (Minh & Hjortsø, 2015). The uncertainties of running a business are endless, and cultivating networking relationships could provide SBOs the accessibility needed for learning more about best practices and innovative sustainable ideas (Minh & Hjortsø, 2015).

Mobility for the labor market and entrepreneurship performances are reciprocal with one another (Frederiksen et al., 2016). Employment by entrepreneurs and SBs are supported by labor markets and is not only lucrative for the employee, but also contributes to profit and a steady economy (Frederiksen et al., 2016). The purpose of

financial capital is to foster economic sustainability and creation, preferably to keep businesses operating and maintaining sustainable cash flow worldwide (Pitelis, 2013).

Asking for advice from an SB advisory program contributes to progression and stability for the business (Sawang, Parker, & Hine, 2016). High-performance work practices (HPWPs) contribute to the enhancement of the SB developmental process (Wu et al., 2014). HPWPs for SBs are beneficial for increased job productivity, financial performance, profitability, and reduction of volunteer resignations associated with sustainable (Wu et al., 2014).

Small business owners looking to grow their market could use the HPWPs strategies of addressing market competition, caring for customers, cultivating skillful workers, developing and implementing marketable strategies, and manufacturing a segment of the market (Wu et al., 2014). Overall the means for maintaining sustainability for any business is to create a productive stage of structured and accessible strategies (Hansen & Schaltegger, 2016).

Transition

Section 1 provided a summary of the foundation of the study and the background of the problem. Section 1 introduced the significance around the concept of sustainability of SBs. Small businesses provide an essential role in the economy and employment (Hasan, Kobeissi, Wang, & Zhou, 2015). Some SB operations fail within the first year, which prompted the need to identify solutions and strategies to provide continual success (Bennett, 2016).

The literature review provided information explaining entrepreneurship, SBs, SBOs, SB and entrepreneurs' challenges, SB and entrepreneurs' success, sustainability, and types of SB. I interviewed three successful service-related SBOs as a way to explore the strategies SBOs used to obtain adequate financial capital to sustain the business for longer than 5 years.

Section 2 includes the research methodology and the methods to answer the research question in Section 1. I ask seven interview questions to three successful service-related SBOs in the southeastern United States. To respond to the overarching research question, it is imperative to identify strategies SBOs use to maintain financial sustainability for longer than 5 years. The research design, a qualitative case study, is outlined in Section 2. I present the results and findings of the study in Section 3.

Section 2: The Project

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies SBOs used to maintain financial capital to ensure business survivability for longer than 5 years. The target population included three successful service-related SBOs in the southeastern United States. The owners selected were individuals who had obtained financial capital to sustain their businesses for longer than 5 years. The study results may provide SBOs with strategies for obtaining sustainable financial capital. Implications for positive social change include providing operation survival practices for new small business owners, business preparation skills, developing and maintaining internal and external customer service relations, and sustaining accessible financial capital.

Role of the Researcher

A researcher plays a significant role generating valuable information from data research (Moon, 2015). The researcher collects data from interviewees to gain information for a case study (Gyrd-Jones, Helm, & Munk, 2013). The role of a researcher is to seek answers to a question from interviews (Bentley & O'Connor, 2015). I was the data collection instrument for this qualitative multiple case study. Researchers often obtain evidence-based information from detailed insights through research (Bousfield, Cook, & Roesch, 2014). I had no experience in the field of SBOs; however, my research expertise was in the areas of health, nonprofits, and foundational history. Findings from the study could provide useful information to sustain business operations of SBOs for more than 5 years.

The ethical standards for interviewing human subjects include three ethical procedures presented in *The Belmont Report*: respect for persons, beneficence, and justice (Bromley, Mikesell, Jones, & Khodyakov, 2015). Essential measures are designed to uphold ethical standards when conducting research and to avoid ethical violations (Seshia, Makhinson, Phillips, & Young, 2014). To mitigate bias and judgmental reactions, a researcher must remain neutral and practice professionalism (Hunt & Godard, 2013). I adhered to knowledge I learned from ethical journals to avoid prejudice, and also avoided recruiting participants from my workplace.

An interviewee's life history provides data for researchers (Prowse & Camfield, 2013). Staying focused and consistent during the interview process demonstrates competency by the interviewer (Prowse & Camfield, 2013). I asked all participants the same questions, in the same manner, to mitigate bias and avoid prejudice. Exploring strategies to assist SBOs was the reason for conducting interviews in the current multiple case study of successful SBOs. Small and medium-size businesses grow at a rapid pace, and the challenge of competing against online businesses and large businesses requires solutions for finding ways for SBOs to stay in business (Raymond, Bergeron, Croteau, & St-Pierre, 2015).

A qualitative approach involving probing questions through interviews allows the interviewer to capture the experiences, practices, and views of individuals from the same working environment (Warwick-Booth, 2014). I interviewed successful SBOs from different service-related industries who had sustained their businesses 5 years or longer. I conducted semistructured interviews using open-ended questions. I made sure that

participants were aware that withdrawing at any time was permissible. An interview guide is a useful tool for interviews (DeCeunynck, Kusumastuti, Hannes, Janssens, & Wets, 2013).

Interviews took place in a secure public setting that was a comfortable environment free from distractions (see Doody & Noonan, 2013). Researchers should provide an ethical statement that includes specific information regarding the interview process, such as notice of in-depth face-to-face interviews and use of audio recording (Dudley et al., 2015). The interviews were conducted face-to-face and were audio recorded.

Researchers are encouraged to take notes, watch interviewees' facial expressions and body language, and record other observations during the interview (Mosley, 2013). Recording interviews is critical to capturing every word the interviewee mentions (Su, Brdiczka, & Begole, 2013). A digital pen, such as Livescribe or Anoto Pen, is a convenient tool that allows the interviewer to record and write notes at the same time (Su et al., 2013). I used an audio recorder to record each interview verbatim and took notes. Secondary sources are intended to support the findings in a case study (Kumar, Singh, & Shankar, 2013). Information from company websites and documents from the organization are reliable secondary sources (Mackay & Chia, 2013). I used information from the company's website, along with financial and strategic reporting documents collected from the SBOs as secondary data sources.

Participants

Ensuring participants' eligibility is part of the research process (McKenna, Flower, Kim, Ciullo, & Haring, 2015). The criteria for participants in the current study consisted of successful service-related SBOs who had been in business for 5 years or more. A qualitative approach is a practical way for accumulating in-depth information, from qualified individuals selected through purposeful sampling (Isaacs, 2014). I used a purposeful sampling of SBOs to collect relevant data for this study. The recruiting process involves advertising, interviewing, and selecting the best candidates (Klotz, Motta Veiga, Buckley, & Gavin, 2013).

I obtained a list of SBs from the targeted state's Chamber's Small Business website and contacted the Visitor's Bureau Center from the targeted state's to get help recruiting SBOs. I contacted three SBOs via e-mail, telephone, or written letters containing information regarding the study. When recruiting candidates to participate in a study, researchers should be open, honest, and trustworthy (Houghton, Casey, Shaw, & Murphy, 2013). The information sent to the SBOs included a request for their willingness to participate in the study.

Collecting data from interviews are appropriate in a case study, especially for novice researchers (Yin, 2014). I conducted interviews to explore successful strategies of SBOs. Interviewing individuals who had similar experiences provides useful information for researchers conducting case studies (Zafeiropoulou & Koufopoulos, 2013). The face-to-face semistructured interviews included seven open-ended questions with three successful service-related SBOs who had sustained their businesses for 5 years or more in

the southeastern United States. Establishing an open, honest working relationship with each participant is important (Kepes, Bennett, & McDaniel, 2014). I conducted the interviews with honesty, transparency, and direct communication.

Research Method and Design

Research Method

Qualitative and quantitative research methods differ in many ways (Karlsen, 2014). A qualitative method provides the researcher with the ability to seek answers to questions, and find solutions (Drabble, O’Cathain, Thomas, Rudolph, & Hewison, 2014). Qualitative researchers observe and explore by collecting analyzing data (Mukhopadhyay & Gupta, 2014). Hallmarks of qualitative research include asking questions such as how, what, and why (Bailey, 2014). Individual interviews and focus groups are two of the most effective tools for conducting a qualitative study (Onwuegbuzie & Byers, 2014). I used a qualitative research method, which allowed me to conduct semistructured interviews using open-ended questions.

A quantitative researcher collects numeric data and analyzes them using statistical tests (Lach, 2014). The quantitative method is needed when testing a hypothesis (Yilmaz, 2013). The quantitative approach was not appropriate for this study. Interviews were necessary to collect data, so the quantitative method was not suitable.

A mixed-methods approach is appropriate when quantitative and qualitative data are needed to answer the research questions (Okech et al., 2013). The combination of qualitative and quantitative data is necessary for a mixed-methods study, but is not

appropriate when searching for answers to a qualitative question only (Craig & Oja, 2013).

I used a qualitative method to explore strategies for successful service-related SBOs in the southeastern United States. Qualitative researchers have several choices of data collection methods to choose from including semi-structured interviews, unstructured interviews, focus groups, and observations (Cridland, Jones, Caputi, & Magee, 2015). Gathering information from inquiries made using human subjects is the goal of a qualitative researcher (Katz, 2015). I collected answers to open-ended questions by interviewing SBOs who had been in business for 5 years or more.

Research Design

I selected a multiple case study design to answer the research question. A researcher chooses a case study design to collect in-depth and detailed information from each case using semistructured interviews (Cakmak et al., 2015). Results of the research questions provided information based on the design the researcher used (Cronje, 2013). Case studies are appropriate for researchers discovering insights into a real-life situation (Sugar, 2014). A case study is ideal when the researcher wants to explore a case or cases by capturing the focal point of real-life events (Hyett, Kenny, & Dickson-Swift, 2014). Interviewing experts in their profession to achieve data saturation is ideal for a case study (Frels & Onwuegbuzie, 2013). I accomplished the objective for data saturation by interviewing three SBOs for this case study.

When considering a case study design, researchers choose either single and multiple case studies (Carlson, Ross, & Stark, 2012). A single case study is suitable when

the topic is significant or distinctive (Dasgupta, 2015). To ensure a broader understanding and assessment of information within the phenomenon, multiple case studies could be more effective than a single case study (Hanson & Moore, 2014).

Ethnographic studies involve an exploration of individual actions and worldviews using an extensive process (Reeves, Peller, Goldman, & Kitto, 2013). Collecting primary data for a grounded theory study is best (Moss, Gibson, & Dollarhide, 2014). The purpose of the grounded theory design is to create a theory, so, this design was inappropriate for a case study (Ketokivi & Choi, 2014). Ethnographic and grounded theory designs were inappropriate for this study.

Phenomenological researchers endeavor to gain an understanding of the interviewee's life experience (Lien, Pauleen, Kuo, & Wang, 2014). The phenomenological design is used to identify the meaning of a phenomenon (Tomkins & Eatough, 2013). A phenomenological design addresses the way individuals think (Blank, Harries, & Reynolds, 2013). This design was not appropriate for my study.

Narrative research is used to generate stories from individuals who share a human experience (Popova, Caracciolo, Bernini, & Van Hulle, 2014). Researchers used narrative designs for academics research in the 20th century, and this approach is still applied in the 21st century (Benson, 2014). Capturing knowledge from the human perspective is essential for the narrative design (Popova et al., 2014). A narrative design was not appropriate for this study, rather a multiple case study was the best design.

Population and Sampling

The sample for this qualitative case study consisted of three successful service-related in the southeastern United States SBOs who had been in business for more than 5 years. To access these participants, I contacted them via email or made a telephone call to the state's SBA Chamber of Commerce and the Visitor's Bureau Center. The rules and practices for qualitative studies do not specify a particular sample size or number of interviews; but the purpose, reliability, and inquiry contribute to the number of interviews or participants that help to achieve saturation (Marshall, Cardon, Poddar, & Fontenot, 2013). Researchers decide the sample size based on the population, which is essential to the study (Hayat, 2013). Sample size for qualitative research is usually smaller than quantitative research because the primary goal is to gather information from interviews (Cleary, Horsfall, & Hayter, 2014).

The more accepted approach for qualitative research is snowball sampling for purposeful sampling (Griffith, 2013). A purposeful sampling approach is used to collect interviews or survey information from an expert with proficient and dependable material (Seawright, Smith, Mitchell, & McClendon, 2013). Purposeful sampling is not a preference for some studies because selecting the appropriate sample size at the outset is considered a disadvantage (Palinkas et al., 2013). This sampling technique was ideal for recruiting and interviewing qualified participants (Walk, Schinnenburg, & Handy, 2014).

Data saturation was a component of interviews processed to achieve study results (Fusch & Ness, 2015). Recruiting participants to participate in a study required effort and action on the part of the interviewee to accomplish data saturation (Evans, Chapple,

Salisbury, Corrie, & Ziebland, 2014). To achieve data saturation, I recruited the interviewees from a purposeful sampling and asked each participant the same question. Making observations, asking questions, listening for repetitive answers, and taking notes throughout the interview process were the goals for collecting data. Saturation took place when adequate information was received, and no additional information or themes were acquired (Morse, Lowery, & Steury, 2014).

Multiple case studies were suitable for permitting the interviewer to collect and use research data from several case study approaches without generalizing the findings (Clarke & Higgs, 2016). To establish the interview process, an interviewer needed to begin with recruiting the participants and then providing a suitable environment for the interviewee (Alby & Fatigante, 2014). I contacted each potential participant, by telephone, email, or mail from various locations, and then proceeded to explain the nature of the study, along with following the ethical research process. All interviews took place in a quiet setting that was most convenient and comfortable for the interviewee.

Ethical Research

Ethical standards and behavior illustrated a significant part of conducting research (Mikesell, Bromley, & Khodyakov, 2013). Prospective participants received information about the criteria for the study before contemplating participation. At the start of the interview, I verbally shared the process regarding a face-to-face and audio-tape recording process.

I informed the participants that involvement in the study was volunteer participation and participants were free to withdraw verbally or in writing at any time. To

ensure clarity and understanding, I read aloud the study procedures. A principle guideline known as *The Belmont Report* included ethical procedures for a researcher to follow and protection for the participants (Mikesell, Bromley, & Khodyakov, 2013). I provided each participant with the opportunity to ask questions. When the participants started asking their questions, the questions and answers time allowed me the opportunity to reassure everyone that I followed the ethical standards of *The Belmont Report* while conducting this study.

Compliance and ethical training are primary necessities for research and organizational operations (Weber & Wasieleski, 2013). Procedures and ethics from *The Belmont Report* were the ethical principles and guidelines, and included respect for persons, beneficence (protection), and justice (treat with fairness) for research (U.S. Department of Health & Human Services, 1979). I abided by the ethical rules [*The Belmont Report*] established in 1979 by the U.S. Department of Health & Human Services for this study.

There was minimal risk involved in this study. No one received compensation for his or her participation; however, each of the participants reviewed the results. To shield identity, confidentiality, and participant information, no one should have the participants' personal information except the researcher (Sheehan, Marti, & Roberts, 2014). I did not reveal the participants' information to anyone and no one had access to the participants' personal files except for me. Protection of the participants' information are essential and safeguarding their identity was equally significant (Kindell, Sage, Keady, & Wilkinson,

2013). The SBOs each received an unidentifiable name, which shielded their identity and protected their privacy.

To ensure participant protection and confidentiality, I used labels with three alphabetical letters, such as ABC, and a fictitious name for the participants marked with numbers. I stored all data information such as transcribed data, flash drive, audio recorder, the interview questions, and notes, in a locked safe file cabinet for 5 years. When the 5-year period for the study expired, I will delete, shred, and destroy all stored information. To shield identity and protect participants, confidential information reveals nothing about the participants but does identify the researcher (Sheehan, Marti, & Roberts, 2014). Disguising a participant's name during a research study protects their identity and assures confidentiality (Kindell et al., 2013). The Institutional Review Board (IRB) number 11-29-17-0254767 allowed me to conduct research.

Data Collection Instruments

I was the primary data collection instrument during the study. Collecting reliable data through a semistructured interview was an excellent approach to receive information (Nam & Pardo, 2014). Using a multi-case study semi-structured interview model, I asked three SBOs to answer seven open-ended face-to-face questions. Acquiring the opportunity to meet each participant face-to-face could strengthen the interview validation (Anthoine, Moret, Regnault Se'bille, & Hardouin, 2014).

All interviews took place in a quiet area to avoid distractions at the employee's workplace. Meeting and interviewing participants experienced in their field was a crucial component for gaining information, especially in research (Zafeiropoulou &

Koufopoulos, 2013). I met with successful participants who shared their experience and knowledge about maintaining adequate financial capital for their business for longer than 5 years. Requesting to review the company website, procedure manual, explicit earnings, cash flow, and balance statements about the company's operation provided additional information for the research (Pinkse & Groot, 2015).

I requested access to the company's procedures and financial manual and reviewed the company's website. Face-to-face potential interviewees reviewed the research questions and a written statement stating that an audio recorder recording all interviews was a factor to consider (Sabatino, Kangasniemi, Rocco, Alvaro, & Stievano, 2014). An interview lasting for 30 minutes was appropriate for an open, semi-structured qualitative research (Allet, 2014). The interviews lasted 30 to 60 minutes.

Transcribing transcripts after the interview was appropriate for eliminating errors (Nicholson, Colyer, & Cooper, 2013). I gave each participant a transcript summary to view for accuracy. To ensure validity and reliability, member checking was a tool used for verifying with the interviewee whether the information from the interview was correct (Anney, 2014). I used member checking to give each participant the opportunity to review a summary of their interview and to make any corrections. The findings could provide SBOs with strategies to maintain adequate financial capital to sustain business for longer than 5 years.

Data Collection Technique

A semistructured interview was appropriate as a data collection technique (Moita & Agustang, 2014). I conducted semi-structured interviews as a means for data

collection. When conducting an interview, the interview could take place in an area that was convenient for the interviewee (Revere, Calhoun, Baseman, & Oberle, 2015). All interviews took place at the participant's workplace on a Friday, at a time that was suitable for the participants. All interviews lasted from 30 to 60 minutes depending upon how long the participant wanted to talk. A semi-structured interview and open-ended questions was appropriate tools to use to gather data when researching for a study (Fuller, Pearson, Peters, & Anderson, 2015). To collect data relating to the purpose of this study I used semi-structured interviews.

All participants should have the opportunity to review the interview questions before the start of the interview (Topkaya, 2015). I gave each participant the interview questions before the interview began. An advantage of using a semi-structured interview was the opportunity to collect data from the participant's personal experience (Fuller et al., 2015). Another advantage of using a semi-structured interview was the use of a multiple data collections (Cao, 2014).

A disadvantage for a semi-structured interview was the limited time to collect the data collection (Lamont & Swidler, 2014). Emergent data from an interviewed participant was beneficial to the research and member checking was also a part of the process to ensure honesty (Peeraer & Stalmeijer, 2014). To strengthen the data collection interview process, member checking was implemented and each participant received a transcript copy of the interview (van Schaik, O'Brien, Almeida, & Adler, 2014). To acquire useful information, I interviewed successful service-related SBOs that had been in business for 5 years or more. Each participant received an opportunity to review a transcribed copy of

their interview to ensure accuracy. It was appropriate to use an audio recording of the interview to record the interview and NVivo software to transcribe the interviews (Zamawe, 2015). I recorded the interviews and used NVivo 11 qualitative software to transcribe for clarity.

Data Organization Technique

The interview process began with asking the participants to read all information regarding participating in the study. The data organization technique was preparation for readiness before the interview procedure (Levesque, Levine, & Bedos, 2015). Confidentiality information was necessary for protecting privacy and research outcome reliability (Asaad, Melewar, Cohen, & Balmer, 2013). I secured the confidential information of the participant by coding with an ambiguous letter and number.

A reflective journal was used to notate additional information, thoughts, and observations, and helpful ideas during the interview (Jorgensen & Duncan, 2015). I used a journal notebook during the interview process. Preparation was the key for a successful interview (Lloyd, Joseph-Williams, Edwards, Rix, & Elwyn, 2013). The groundwork process for this qualitative study included electronic devices, such as the NVivo software, laptop, and Sony and iPhone audio recorder. I had two audio recorders on hand in the event that a malfunction occurred with one of the two devices. Securing the data researched was substantial (Si, Xing, Zhuang, Hua, & Zhou, 2015). A secured file cabinet containing all data will remain on file until the 5-year of completion.

Data Analysis

A qualitative case study data analysis involved collecting data, sorting out information, outlining information similarities, matching, and putting informational findings into the proper section of the study (Almutairi, Gardner, & McCarthy, 2014). The researcher described the method of how the data analysis processed useful information (Houghton, Casey, Shaw, & Murphy 2015). Exploring successful service-related SBOs by using a case study method was beneficial with gathering the data and analyzing the data once collected.

Triangulation for qualitative data collection involves using more than one method, such as face-to-face interviews, field notes, observation, and the company's business model documents (Carter, Bryany-Lukosius, DiCenso, Blythe, & Neville, 2014). When conducting interviews and data collection, the findings must be credible and reliable (Elo et al., 2014). I confirmed various sources through triangulation using verification of interviews, the company's website, and the company's documents.

The qualitative method granted the researcher an opportunity to explore answers from a human perspective (Strong, 2014). Innovative and improved ideas are information generated by interviewing human subjects and using qualitative study procedure (Trafimow, 2014). Collecting data occurrences of interviews were useful processes to analyze data (Senturk & Oyman, 2014). Seven open-ended, semi-structured interviews of successful service-related SBOs represented the primary source of this study. A primary researcher is responsible for collecting data and analyzes the data (Marshall, West, &

Aitken, 2013). I was accountable for collecting the data analysis and collection for this study.

Focusing on the participant's interview was appropriate for interpreting the analysis (Buser, Pitchko, & Buser, 2014). I transcribed, analyzed, and interpreted all interviews. Usage of qualitative software such as NVivo was advantageous for analyzing data (Talanquer, 2014). I used qualitative analysis software NVivo 11 to transcribe the data. Processing the themes for data analysis generally generated from the central research questions were answered by the interviewee (Anyan, 2013). A process of the data analysis occurred after collecting the data, which correlated the theme and the theory (Venkitachalam & Bosua, 2014).

Conceptual framework procedure provided the information on how to apply the theory to a case study (Shapiro & Naughton, 2015). I applied the systems theory to demonstrate how one phenomenon was linked to the one another. To construct the conceptual framework techniques was needed for how to analyze the written, verbal, and collection of visual communication to the build the concept (Gallagher & Savage, 2015). I utilized all forms of communications to build the conceptual framework. Recent studies of literature presented by researchers demonstrated the connection of themes and the conceptual models (LePeau, Morgan, Zimmerman, Snipes, & Marcotte, 2016). The data analyzed by open systems theory interacted with the information received and output created by the opportunity (Sayin, 2016). Systems theory provides an illustration of how a researcher could use this theory to assist with collecting themes and the approach (Hieronymi, 2013).

Reliability and Validity

Reliability and validity are two components that differ in qualitative research (Berger, 2015). The definition of reliability confirmed by stability, and validity, which substantiate the credibility and consistency of the study (Noble & Smith, 2015). I addressed the reliability by proving that the sources were obtainable and dependable. Validity reassured that the data collected were credible, transferable, and confirmable. I made sure that the semi-structured interview data saturation was complete and that the data triangulation complied.

Reliability

Asking each participant the same question in the similar format during an interview process constituted an appropriate interview guide, especially for conducting a semistructured interview (Carcone, Tokarz, & Ruocco, 2015). To ensure reliability, I used a semi-structured interview instrument guide (see Appendix B) to ask each participant the identical questions in the same format. Case studies are the most appropriate design to answer questions about reliability and validity problems suggested by the methodologist Yin (Choudhari, Adil, & Ananthankumar, 2013). Constancy and assurance of the methods used to collect data are identical and a sure way to guarantee reliability (Hellweg & Schuster-Amft, 2016). Reliability confirms that the information collected is trustworthy (Fan, 2013).

Dependability is a process used to confirm that the validity of the data collected is reliable (Briesch, Volpe, & Ferguson, 2014). Ensuring dependability requires accountability of actions, such as observation, taking notes, and maintaining a paper trail

of all procedures used for data collection to prove that the information is consistent (Briesch et al., 2014). The interview guide and interview questions used as assistance throughout the interview process is a sure avenue to make sure that I asked each interviewee the same questions so that the interviews had a natural flow and guarantee of dependability (Appendixes A and B). Using member checking allows each interviewee the opportunity to review the transcript, whereby the interviewee could check for verification of accuracy or errors after the interview (DeMassis & Kotlar, 2014). Data collected are dependable and accurate (Lishner, 2015).

Validity

The definitions of validity were credibility, transferability, and conformability (Anney, 2014). Observing and developing a comprehensive dialogue with the participants to collect information constituted the term credibility (Alonso-Díaz & Yuste-Tosina, 2015). Credibility demonstrates selection of semi-structured interviewees interviewed to prove credible (Volbert & Steller, 2014). Content and trustworthiness are relevant to reporting key facts (Johnson & Kaye, 2016). Honesty, reliability, and credibility are factors to consider when working in research (Johnson & Kaye, 2016). When I started the process of collecting the data, I made sure that each SBO in their field was trustworthy and credible.

The researcher's ability to provide available researched results to anyone was transferability information (Upton, Upton, & Scurlock-Evans, 2014). Transference provided researchers with the opportunity to use results findings in comparison to other populations (Alonso-Díaz & Yuste-Tosina, 2015). Information from a study, such as

ideas and examples, is transferable to other studies (Rapport, Clement, Doel, & Hutchings, 2015). The data from an interview is an excellent source to use for transferring information (van Schaik, O'Brien, Almeida, & Adler, 2014). Transferability of the results depended on the interpretation of the readers and users of this study. Individuals who are in the best position to determine the applicability of this study to others platform the transferability of purposes. Adequate background information about the subject of successful strategies for SBOs implied that the data details are clear, relevant, and transferable. The transferability of the data collected from the interviewed SBOs could assist other SBOs seeking assistance to maintain their business beyond 1 to 5 years.

Evaluated data collection by other researchers or outside sources provides opportunities for researchers to authenticate confirmability (Bokaie, Simbar, Ardekani, & Majd, 2016). The data information retrieved from participants after the interview process is a way to verify the confirmability by checking with the interviewee for accuracy (Rapport et al., 2015). To avoid any partiality or individual opinions, a researcher needs to make sure that the data reported are confirmed and credible (Rapport et al., 2015). All data reported for this study is based on credibility and avoidance of personal biases and opinions. Learning how to use the NVivo data software before the interview process was significant for the interviewer to interview the interviewee (Hilal & Alabri, 2013). I was familiar with the NVivo data analysis software two months before the interview process, so, therefore, I was knowledgeable of how to validate confirmability.

Triangulation included multiple sources for checking for accuracy (Carter et al., 2014). I used a semi-structured interview of seven open-ended questions for three successful service-related SBOs, a review of the company's website, and some operational documents. Member checking allowed each interviewee the opportunity to verify the interviewed transcript (Simpson & Quigley, 2016). Triangulation is a method used for checking the data from multiple sources to evaluate the process used to ensure verification and validation (Seck, McArdle, & Helton, 2014). To validate this study, I ensured and implemented the triangulation process of member checking, credibility, and dependability methods. The assurance of collecting enough data demonstrates data saturation (Morse, 2015).

Validity requires numerous steps to guarantee trustworthiness, such as member checking, triangulation, and long-term observation (Yazan, 2015). Selecting a study instrument is an essential element for validity (Aravamudhan & Krishnaveni, 2015). To guarantee credibility, I used a semi-structured face-to-face interview. The steps I took to make sure that the data collected was reliable included tape recording the interview by audio recorder and applying NVivo software to transcribe the interview. Additional steps were providing a reviewed summary of the transcribed document to the interviewees, some were mailed for review of accuracy; making any requested corrections once the document was returned from the interviewee for member-checking. Following important steps such as adequate interview procedures, recording, and reporting accurate information were essential tools for credible research (Evans et al., 2014).

Transition and Summary

Section 2 was a transitional summary of the purpose statement, the role of the researcher, the qualification for the participants, a description of the research methods research design, and the population sampling used in this. A compliance description of the ethical research was followed according to *The Belmont Report* (1979). Incorporated in Section 2 was a description of the data collection instruments and techniques, data analysis, and a discussion of the reliability and validity of the study.

Section 3 is a reinstatement of the purpose statement and the research question. Section 3 includes the presentation of the findings, an application to professional practice, implications for social change, recommendations for action, and recommendations for further research. Section 3 also includes reflections and the conclusion.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore strategies SBOs used to maintain financial capital to ensure business survivability for longer than 5 years. The data came from three successful service-related SBOs in the southeastern United States who operated their business for longer than 5 years. All three participants responded to the seven interview questions. I imported the data collected from semi-structured interviews into NVivo 11 qualitative analysis software and then reviewed the participants' responses. I was able to identify three themes: personal preparation, customer services, and sustaining strategies. Both theories (entrepreneurship and system) aligned with the literature review and the findings for sustainable strategies for small business owners.

Keywords aligned with the research question indicate the patterns used to identify themes (Cosenz & Noto, 2016). The findings showed that preparing to become an SBO was important, maintaining excellent customer and employee relations was significant, and ongoing financing support was critical. Section 3 includes a presentation of findings, application to professional practice, implications for social change, recommendations for action, recommendations for further research, reflections, and a conclusion.

Presentation of the Findings

The overarching research question was the following: What strategies do small business owners use to maintain financial sustainability for longer than 5 years? To identify the strategies SBOs use to maintain financial sustainability for longer than 5

years, I conducted semi-structured interviews with three successful service-related SBOs in the southeastern United States. I selected three SBOs out of 13 by using a purposeful sampling. Researchers who have used purposeful sampling in their studies have collected useful data (Benoot, Hannes, & Bilsen, 2016).

I contacted 13 SBOs, but only three agreed to participate in the study. I was able to obtain and review a list of SBOs from the state's Convention and Visitors Bureau. An ongoing method to ensure financial sustainability is a significant factor for businesses, especially SBs (Sheremenko, Escalante, & Florkowski, 2017). Small business owners are solely responsible for the continuing existence of their businesses, and researchers have stated that if SBOs are not knowledgeable and skilled, business failure is evitable (Turner & Endres, 2017).

Theme 1: Personal Preparation

All three participants shared their personal experience regarding why they went into business. Entrepreneurs and SBOs usually start a business because of an event or desire that stimulates the decision (Cater, Collins, & Beal, 2017). The participants used terms such as "obtaining an academic degree," "training," "developing skills," and "preparation," all of which indicated the methods used to prepare for their SBs. PA-1 stated that the reason for going into business was due to encouragement from a family member, along with going back to school to pursue two academic degrees. PA-1 reported going into business with a family member because no jobs were available in the field and personal skills were another factor. "I could not find a job," stated PA-1. After PA-1 received the academic degrees needed to operate a family-owned SB, plans were made to

organize and strategize, such as developing a business plan, a marketing plan, and a networking plan, as well as financial strategies. This family-owned SB started in 1958 and the company maintains successful operation 59 years later.

Participant B-2 took the same approach as far as pursuing an academic degree. The desired motivation to start an SB was much different from PA-1. Childhood experiences and other circumstances triggered a life-long dream to open an SB to help others, especially family members, which came to fruition 14 years ago. Lots of training and advanced preparations were put in place to develop the skills needed for the operation of the business. Financial sacrifices were a challenge, in addition to obtaining two academic degrees required for the business, but the determination to accomplish the goal of operating an SB was the principal motivator. Previous training in a practice management program prepared Participant B-2 to start and run a business. A business plan, projected short and long-term goals, practical business experience, and financial strategies were implemented to operate a successful business. However, for Participant B-2 there were some economic challenges, despite the preparation to sustain the business.

Preparing a strategic business plan to operate a business was skillfully thought out by Participant C-3. This SBO took financial planning courses and a startup business class, then hired a business coach. Financial planning was the first strategy reviewed by Participant C-3 before pursuing an SB. Searching the markets nationally and internationally were the second strategy C-3 used before going into business. Participant C-3 wanted to know the current social and industry trends, along with over and underused products and services. This participant decided to go into business because of

an impactful childhood tragedy. The participant discovered that there was a service needed for a practical community or populations that was relatable. A personal life experience, an academic degree, and multiple sequences of training and seminars from business courses and programs were necessary preparation for this participant, who has been in business for over 7 years.

Theme 2: Customer Services

The second theme that emerged was sustainable customer and employee relations strategies. All three participants emphasized the importance of customer and employee connections. Sustainable practices to commit to employees and customer relations are two critical strategies for an SBO to maintain success (Jansson, Nilsson, Modig, & Hed Vall, 2017). The rationale for starting a business began with the gratified fulfillment to achieve a financial goal. A company cannot exist if customers do not purchase the products from the business. Creating a relationship with consumers is an excellent strategy for customer services (Jansson et al., 2017). Internal customers are as valuable as external. Some small business owners are limited to finding funding to hire a large staff for the business (Greer, Carr, & Hipp, 2016). Strategic planning includes hiring the right person for the job, which entails logical skills and cognitive reasoning (Greer et al., 2016).

Participant A-1 started the business in 1958 with three employees, including a family member/partner, an accountant/financial manager (another family), and the SBO. A total of 22 employees are now employed by this business owner. This business owner places tremendous value on the employees. Participant A-1 stated, "My employees were

honest and dependable.” When employers hire employees, ethical and acceptable behavior are practiced and discussed by the owner so there are no questions asked about what is acceptable and unacceptable behavior (Mayanja & Perks, 2017). Participant A-1 communicated openly and efficiently with all employees. To alleviate any problems or unknown expectations in the workplace, employers establish a transparent communication process and a willingness to answer questions (Mayanja & Perks, 2017). Open and honest discussions are critical for employee relations; if a problem occurs, the employee should be comfortable talking about the problem with the owner (Mayanja & Perks, 2017).

Participant B-2 had to develop the skills of hiring the right person for the job. This participant took business classes and received counseling from experts in the business field. Hiring employees who are not qualified for the job will hurt the business, especially the customer service (Mayanja & Perks, 2017). A new strategy and a different approach might improve the business policy regarding hiring dependable, qualified, and trustworthy employees. Participant B-2 admitted that the decision to hire employees based on compassion and sensitivity was not a wise choice. The owner was often taken advantage of by some of the employees. This owner realized there were mistakes made, and from this experience the owner was provided a new perspective regarding what to look for when hiring employees. Participant B-2 hired an invigorating team of staff members, and the business flourished. Participant C-3 hired employees only as needed, but this business owner emphasized the importance of retaining those who were qualified for the job.

Customer relations underscore the significance of trust and long-term relationships of trustworthiness and dependability (Khalifa & Saad, 2017). Participant A-1 and B-2 strongly emphasized the impact of developing and maintaining customer service. Both participants were aware that if they did not have any customers, their businesses would shut down. Participant A-1 stated, “Keeping happy customers.” This business owner monopolized all areas of the community to ensure an abundance of customers and constituents familiar with the business. When the company’s website was reviewed, 22 customers posted positive reviews, all stating comments about customer service and the company's excellence. The business owner received countless awards for excellent customer service. There were more positive reviews posted about this company not related to customer service. The Better Business Bureau rated this business with an A+ rating. No complaints or grievances were mentioned for this company. I had the privilege to meet and interview this business owner, and I understand why this business owner deserved the honor and respect from the community. Customer focus and customer interests were strategies this business owner used to stay afloat.

Participant B-2 also placed substantial emphasis on serving the customer. Participant B-2’s business has gone out of its way to help customers and provide needed services, sometimes to the point of not getting paid. The previous front office staff were replaced, for mishandling billings and scheduling, and the new staff were much more efficient and competent. Arrangements to pay bills occurred before the customer left the office. Transparency and open communications were established, as the main strategies for this small business owner. The customers were dedicated and devoted to this business

owner. The customer service rating on the website for this small business owner was 4.9 out of five.

Participant C-3 focused on providing efficient, supportive, empowering, and timely customer service. The clientele for this company includes government contractors, human resource professionals, and start-up business owners. Relationship building, training, seminars, and valuable networking strategies were the techniques that kept this business owner in business for over 7 years. This business owner did not register with the Better Business Bureau and there were no customer services reviews posted on the website.

Theme 3: Sustaining Strategies

The third theme that emerged from the study was sustaining strategies. Maintainable resources were imperative for sustaining a business (Jackson, 2016). Accessing sustainable capital is sometimes a challenge for SBOs (Waniak-Michalak, 2017). There are a few factors that cause unstable financial circumstances for SBOs such as inflation, high-interest rates, and lack of customer spending (Drew & Dollery, 2016). Some banks are reluctant to lend money to SBOs because of economic instability and unsecured measures of loan repayment (Kiser, Prager, & Scott, 2016).

The participants talked about strategies to maintain financial capital. All three participants mentioned using different methods. Participant A-1 used the strategy of importing products from the best markets and vendors. Products imported were unique and sustainable. Another strategy used by Participant A-1 was building a steady clientele from schools (elementary, high school, colleges, and universities), governmental entities,

churches, community services, military services, and local governments in the area. This SBO used skillful techniques by always keeping supplies available for customers.

Persistent investment coming in and regularly storing extra capital were best practices.

Throughout the years, this SBO has been fortunate enough to hire adequate, trustworthy, and competent staff. The owner's final strategy was, "Knowing the value of a dollar, and invest in your company." This owner specified the importance of investing time, energy, and resources in the company.

Participant B-2 did not have a good strategy initially, but had financial reserves in place. This SBO encountered financial problems with the IRS. The experience was a learning lesson that took years to resolve. This owner developed financial strategies from the IRS experience, including collecting payments from customers, paying bills on time, paying payroll taxes first, paying other required taxes, and paying employees. Paying taxes on time is a challenge for some SBOs (Bayram, Aydemir, Yildirim, & Tansöker, 2017). Other lessons learned include hiring a well-qualified financial manager, maintaining on hand financial reserves, listening to customers, maintaining and developing excellent customer and employee relations, taking care of one's well-being, and staying informed on the financial aspect of the business.

Participant C-3 stressed, and strongly emphasized, two main strategies throughout the interview process: "Have a business plan, and the financial manager must be an actual official financial strategist with experience with small business portfolios/accounts." The other strategies are partnerships, diversifying, via services or products, invest in your company, by looking for investors. Pay all required taxes and develop a respectable

relationship with a reputable small business banker. “Do not spend what you do not have, and only hire employees as needed.” This business owner was very informative regarding the strategies for a small business owner. Participant C-3 stated the fundamental strategy used to extend the business for longer than 5 years, “ A business plan was a living breathing thing—as was a business.” Maintain secured, accessible monetary assets for unexpected encounters at all times.

Deciding to go into business was one of the most pivotal decisions for a small business owner (Ahi, Baronchelli, Kuivalainen, & Piantoni, 2017). Strategies for SBOs start with preparation, skills expertise, and financings (Zhou, 2016). Orientation for business, marketing, and training employees were additional strategies SBOs might consider (Laukkanen, Tuominen, Reijonen, & Hirvonen, 2016). All three interviewed participants strategically planned and prepared in advance to operate an SB. A conscientious effort to implement the ability, skills, and hard work to maintain financial sustainability for longer than 5 years qualified each of these SBOs for success.

Table 1

Frequency Table for Occurrence of Themes

	Participant A	Participant B	Participant C
Theme 1	12	16	10
Theme 2	16	19	12
Theme 3	7	12	22

Applications to Professional Practice

Applications to professional practice are applied strategies of trained, knowledgeable, and skilled professional applicable to a required field (Mrowczynski, 2016). The findings of this study identified strategies used by SBOs to maintain financial sustainability for longer than 5 years. The specific business problem was some SBOs lack strategies to maintain financial capital to ensure business survivability for longer than 5 years. The purpose of the study was to explore strategies SBOs used to maintain financial capital to ensure business survivability for longer than 5 years. The outcome results are essential for this study.

Strategically sustainable strategies have provided business owners successful long-term survival profitability (Leonidou, Christodoulides, Kyrgidou, & Palihawadana, 2017). Preparation and knowledge are critical sustainable factors for starting a business and keeping the business open (Behrenz, Delander, & Månsson, 2016). The findings and recommendations of this study could provide SBOs with strategies needed to maintain financial capital and to ensure sustainable business success. Discoveries from this study are the following recommendations: plan, prepare a business plan, know the content of the business, and prepare a short-long-term goal. Additional, recommendations are strategizing a long-term goal, keep on hand financial reserves, provide quality customer service, value internal, and external customers, communicate effectively, pay all required taxes, keep business and personal finances separate, and do not overspend.

The three themes found in this study were supported by the literature in this study and the two theories (entrepreneurship theory, and systems theory). Implementing

systems theory to prepare sustainable strategies by connecting each business transactions could benefit an SBO with financial capital in-flow (Akkermans, 2017). Correlated interpersonal relations between an SBO and the customer could sustain customers' dedication by using the systems theory approach (Araujo, Bucher-Maluschke, & Pedroso, 2016).

Entrepreneurs and SBOs, who apply the use of entrepreneurship theory, might incorporate the required motivation, self-determination, knowledge, and the skills to finance the company (Bjørnskov & Foss, 2016). A non-preference to work for someone else requires skills to organize and operate the business independently, which demonstrates that prepared strategies determine the outcome of financial success (Bjørnskov & Foss, 2016). Efficiency and growth with the practical use of innovated and behavioral focus could contribute a sustainable performance for entrepreneurs and SBOs (Cooper, Peake, & Watson, 2016).

All three participants emphasized the significance of preparation for SB ownership, the importance of a relationship (external and internal), and maintaining ongoing operating cash flow. Strategic planning and learning how to manage and function as an SBO could prove helpful and beneficial (Keith, Unger, Rauch, & Frese, 2016). The theme of personal preparation was the first theme discovered during the interviews and the data analysis process. Preparing oneself was important for each participant because as an SBO, they all realized the need for learning skills, a business trade, along with practical knowledge of how to operate a business inside and out.

Relations between the customer and the SBO is the second theme strategy discovered from this study. Customer intimacy externally and internally, if not developed properly, could make or break down the business performance (Rant & Cerne, 2017). Businesses need customers for all practical purposes and employees to assist with sustainable operations. Finally, based on the third theme found in this was study, sustaining strategies the outcome to continue success, especially for longer than five years. Relevant to world economy SBs implement strategies to sustain consistent financial capital, which accounts as a prudent approach (Cuzdriorean, 2017).

Implications for Social Change

A report from the SBA in 2016 stated that 28.8 million (99.7%) of the SBs contributed to the economy in the U.S. (SBA, 2016). Small businesses significant to the U.S. economy are mainly due to job growth and employment opportunities (Borchers, Deskins, & Ross, 2016). Environmental and societal demands of positive measures of expected behaviors to the community is from small and large businesses (Cronje, Ferreira, & van Antwerpen, 2017). Financial challenges for SBs and start-ups were not uncommon (HERCIU, 2017). Of the SBs established in 2015, 79.9% survived until 2016, and in 2014 about 404,000 SBs were opened, and 392,000 closed (SBA, 2017). When the economic downturn impacted the financing or stock market, SBs were usually the first ones adversely affected (Duarte & Kapadia, 2017). Inflation, high unemployment, and insufficient customer service are problematic, especially when SBs go out of business (Mehlum, 2016).

Sustainable strategies is necessary for SBOs, especially in maintaining financial sustainability (Nouicer, Zaim, & Abdallah, 2017). Strategic preparation of applied knowledge, developing and maintaining internal and external customer relations, and sustainable financial strategies were used by SBOs to provide benefits to sustain their business. The findings of this study could contribute to new SBOs sustainable and financial strategies to sustain their business for longer than 5 years. Small businesses maintaining longevity might continue to benefit the overall wealth of the economy and the community.

Recommendations for Action

The purpose of this qualitative multiple case study was to explore strategies SBOs used to maintain financial capital to ensure business survivability for longer than 5 years. Financial constraints for entrepreneurs and SBs is the cause for some businesses to go into bankruptcy (Meisenzahl, 2016). Planning strategies and available capital of continual financing for SBs impacted by determination and outcome is sustainable for business. (Rutherford, Tocher, Pollack, & Coombes, 2016). I recommend that SBOs explore and utilize new strategies to maintain financial capital to ensure business survivability.

The findings indicate three essential methods from this study: a strategic plan of preparation to run a small business, building and maintaining relations, and sustainable strategies. Some individuals skilled with the entrepreneurial spirit, although talented, overlook the opportunity to prepare and strategize how to run an SB (Karimi, Biemans, Mulder, Lans, & Chizari, 2016). Developing and establishing a relationship with customers is vital to maintaining sustainability (Glabiszewski, 2016). Networking and

adapting to new innovative methods are practical strategies for SBOs (McAdam, McAdam, Dunn, & McCall, 2016).

Funding sources, such as crowdfunding, credit, loans, and personal finances are avenues to generate funding for a business (Hornuf & Schwienbacher, 2018). Banks are more reluctant to lend large sums of money to SBs because of the inevitable risks involved (Tsuruta, 2016). Obtaining and producing continual cash flow for an SB was challenging, especially within the first year, much less five years. Maintaining sustainable investment strategies are suggestion SBOs could consider. These are ideas presented that every SBO could implement for a new business: prepare a business plan, create short and long-term goals, practice frugal spending, hire employees as needed, develop a good relationship with the company's banker, and sustain ethical values. The dissemination of the research findings and recommendations might appeal to the SBA, various academic and non-academic settings, entrepreneurs, SBO literature journals, and SB conferences and seminars.

Recommendations for Further Research

The findings and recommendations found in this study addressed opportunities for further research of SBOs' financial sustainability. This study included three main limitations: the limited size of participants (small business owners'), the geographical constraints to go outside of the targeted state, time restraints, and the participants' unwillingness to share budgetary information. The participants were willing to answer the questions asked. They were also enjoyable, personable, informative, and pleasant.

Further researchers may include more participants, such as large businesses in rural areas. I would also recommend research strategies for large businesses, especially during economic restraints. Small businesses such as mom and pop stores are most economically affected when large businesses like Wal-Mart, Target, and the Dollar Store move into the neighborhood and open up new business. The last recommendation for further research suggestion is to explore a quantitative research method of SB ownership among Millennials compared to Baby Boomers.

Reflections

Last year, I wrote an article for a women devotional book titled, *The Journey*. I wrote about what I thought was going to be an 18-month academic journey, which took longer than what I have expected. I had my share of challenges during my time in the DBA program. I have experienced the death of 10 individuals who were very close to me including my mom, grandmother, and a co-worker. Through all the pain and tears, I was determined to finish the race. I would not have changed anything about my experience in this DBA doctoral study process for anything in the world. My academic journey was an excellent learning program. The residencies and the interview process were two of my favorite.

The participants were very gracious and commendable. I conducted my interviews right before Christmas, which was one of the participant's busiest times of the year. I waited until after the New Year to verify member checking, and each participant appreciated the time given to them to spend the holiday time with their families. I learned about investing in sustainable capital strategies for SBOs, not only from the various

pieces of literature entailed in my study but mainly from the interview participants. There were some challenges in the DBA doctoral study process, where I just wanted to throw in the towel. I am so pleased that I was able to hang on until the end.

I have gained a new perspective about SBOs. I had no idea how to operate an SB, much less own one. The research enlightened my mind with knowledge and wisdom. I had no preconceived idea or notion of the rigors toil, and endurance an SBO had to go through to sustain their business. I was very conscientious about forming any preconceived ideas about anything without the proper knowledge. Small businesses, especially their owners, should be commended for their contribution to the economy, society, and the community.

Conclusion

The data collected in this study was through semi-structured interviews, a review of documents, and review of the participants' company's website in the targeted state. The compilation of the data was to know what strategies SBOs need to apply to maintain financial sustainability for longer than 5 years. Innovative and creative contribution, along with the data results determined the conclusion of three themes: personal preparation, customer service, and sustaining strategies. To stay in business requires preparation, quality service, and continuous financial revenue. Applied and learned strategies resulting from this study might assist SBOs with an understanding of how to put into practice the required skills.

Contribution and the actual presence of SBs is crucial for the financial stabilization, of the economy (Doga-Mîrzac, 2017). The unfortunate reality for some

SBOs are evitable event of businesses closures. A proud reality of the accomplishments made to launch a new SB was rewarding; but unfortunately, the work established to create an SB could quickly resolve into a sobering realization that the business no longer exists because of failed strategies and unprepared results. When an SBO experiences a business closure, the closing effect is not only affected by the business owner; the results impact the community, as well as the economy. Developing skills and sustainable strategies might assist an SBO to achieve longevity and gain profitability through continuous evaluation of the business to preserve stamina for imminent benefits. The country and the community need SBs.

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Appendix A: Interview Questions

The overarching research question: What strategies do SBOs use to maintain financial sustainability for longer than 5 years?

Interview Questions

The interview questions are as follows:

1. What strategies did you use to prepare for your small business?
2. What was the main objective for starting your business?
3. How long has your business been in existence?
4. What are some of the financial strategies used to sustain your business for the first, second, third, fourth, and fifth year of operations?
5. What are some of the key strategies used to extend your business operation?
6. What strategies were used during economic challenges?
7. What are the key strategies used for success not discussed during this interview to maintain financial sustainability for longer than 5 years?

Appendix B: Interview Guide

Participant Pseudonym: _____ **Participant**

Code _____

Interview Date _____ **Total Time** _____

What will I do

1. Introduce the interview session with salutations and introduce self to the research participant.
2. Present to the participant information regarding the study and go over the study process, asked and answer questions and concern of participant.

Script:

- A. Good afternoon or evening Mr./Mrs./Ms., my name is Barbara Stovall, a doctoral student of Walden University, conducting a study on strategies used by successful small business owners who obtain financial adequate financial capital for longer than five years.
- B. Thank you for taking the time to respond to the invitation to participate in this study.
- C. Ask if the participant has any questions before proceeding?

What will I do?

3. Turn on audio recorder.
4. Follow procedure to introduce participant(s) with coded information identification; note the date and time.

5. Begin interview with question #1; follow through to final question.
 6. Follow up with additional questions.
 7. End interview sequence; discuss member-checking with participant(s).
 8. Thank the participant(s) for their part in the study.
 9. Watch for non-verbal expressions
 10. Paraphrase as needed
 11. Ask follow-up questions if needed
 12. Reiterate contact numbers for follow up questions and concerns from participants.
 13. Schedule follow-up with member checking interview
-

Script:

1. What was the motivating factor to start a small business?
2. How did you prepare for starting a small business?
3. What are some of the strategies used to sustain your business for longer than 5 years?
4. How long has your business been in existence, how many employees do you have, and what are the qualifications for working here at your business?
5. What are some of the financial strategies used to sustain your business within the first year of operation, and for longer than 5 years?
6. What advice would you like to share with other SBOs who are starting a new business?

7. How can a small business owner sustain their business for the first year, and for longer than 5 years?

This is what I will do: Wrap-up interview, thanking the participant.

Script: Thanks for taking time out to share your experiences with me on this topic. I will transcribe the interview data and return to you for transcript review to ensure the accuracy of the interview data within the next 3 days.

Schedule follow-up member checking interview: Script: I would like to agree a time to meet with you to review the result of my analysis and interpretation of the findings of the interview for about 30 minutes or less.