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The role of business-support professionals in the success of small enterprises

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Abstract

The goal of this paper is to examine the relationships between small-business owners and business-support professionals such as accountants, bankers, and management consultants. A review of the literature suggested that these relationships are less than ideal, and we wished to explore the conditions under which the owner-advisor link would be most successful. The participants were 80 business owners with whom we conducted semi-structured interviews, and who completed a short paper-and-pencil questionnaire. We found that a key factor was trust; owners who selected a business-support professional as their primary advisor, and who developed a relationship of trust with this advisor rated their success most positively. The implications of these results for owners, advisors, and future research on trust-building were discussed.

The image of the entrepreneur as a solo, creative risk-taker who seizes an opportunity, starts a firm, and achieves success is an important business legend (Lovell-Troy 1980). Yet business owners are not alone in their drive for success. Many business-support services have, as their explicit mission, the development and strengthening of business enterprises. The professionals who work in these service-providing organizations are trained to analyse the firm, its operations, and its environment, and to make recommendations that will maximize the likelihood of success. Bankers and other financiers, for instance, try to ensure that they are backing "winners" and express the desire to work with their clients to achieve a positive return on their investments. Accountants provide counsel about the record-keeping that can aid crucial decisions about pricing, managing assets, taxes and so on. The federal, provincial and local governments develop broad economic policies as well as specific local initiatives to create jobs and support business activities. Business consultants contribute expertise in marketing, human resource management, bench-marking "best practices," exploiting technical change, or a host of related business decisions. In brief, the raison-d'etre of business-support professionals is to provide useful advice to help the business owner achieve success.

Yet the research on business owners reveals problems with the service-providers' role, especially among small firms (Birley, 1985; Devins, 1999; Gibb, 1997; Zinger, Blanco, Zanibbi & Mount; 1996). In some cases, the business owners do not seem to be aware of the expert support that is available, relying instead on informal advice from colleagues, friends and family members (Birley, 1985). Birley comments that "the system is not working efficiently" and suggests methods of disseminating information and connecting entrepreneurs with the professional advice network. Her assumption seems to be that, once aware, business owners will use these professional advisors instead of the informal, less qualified system on which many of them currently rely.

There is evidence, however, that simple awareness is not enough. The owners of small firms interviewed by Zinger et al (1996) had complaints about their interactions with bankers, lawyers and government programs, and suggested that business-support professionals, though useful, did not provide value for money. In general, the researchers identified a strong resistance to professional advisors, and attributed this resistance to the owners' need for independence. Zinger et al (1996) surmise that owners might prefer less formal linkages, and suggest the development of community-based networking programs with low-cost, ongoing support in business planning and financing. Such programs could identify specific needs for expert advice for individual owners. Presumably, this networking approach would be more effective in linking owner needs to available professional advice.

Devins (1999) evaluated a program in the United Kingdom that took just this approach. The business owners had been matched with advisors as part of a government funding initiative. Where necessary, the advisor would refer the owner to the appropriate source of expert advice. Yet when the advisors referred the owners to other business support services, the owners tended not to follow through. The few who did pursue the referrals found the services inadequate. Devins concluded that his respondents were uninterested in using professional business support services. In fact, a majority of the owners appeared to tolerate the advisor only in order to get access to the money provided contingently by the government. Devins suggested the need to shift away from "off-the-shelf" programs towards a "customer-led" approach which focuses on the specific business needs of the owner.

The picture that emerges is one of widespread unawareness, dissatisfaction, or even hostility towards the business-support system among small business owners. Does this mean that professional advisors to small business are simply not needed? Are the business-support service providers (and the people who train them) mistaken in the belief that they can be useful? Like previous researchers, we hesitate to dismiss the idea that these business advisors provide valuable services. In 1997, a Statistics Canada survey concluded that small firms go out of business overwhelmingly because of lack of business competency, and that although "they are deficient in knowledge about the basics of business... [they] shun the use of experts when their services are needed" (reported in Bond, 1998). The challenge remains to understand this discontinuity between the owners' needs and the advice that is available from the professional business-support system.

For Gibb (1997), the situation has resulted because many assistance programs offered to the small business owner are designed in a vacuum. Business-support professionals do not understand the mind-set and the preferred ways of learning of the small business owner. The environment in which accountants, bankers, government employees and consultants learn their trade, and the culture in which they work, are very different from the daily reality of the small business owner. For the most part, professional advisors have not had the experience of running a business. Their attitudes, beliefs and values differ significantly from the small business owner, which makes a rapprochement between owner and advisor difficult. In Gibb's view, their advisory potential is thus limited. Advisors end up trying to shape small business owners to their own requirements, and the relationship is destined to fail. Gibb proposes that effective learning must build on the experience and contextual knowledge that already exist in the heads of the business owners. The better the empathy between the advisor and the owner, the more appropriate the advice that will be dispensed, and the more effective the business-support process will be.

Thus the type of relationship that develops may be pivotal. Maister, Green and Galford (2000) have explored this notion using *trust* as a central variable, and describing four levels of relationship. The most basic level is *service-based*. Here, the advisor provides expertise within a limited, technical scope. The focus of the relationship is on providing information, and most of the advisor's effort is directed toward explaining the subject matter to the client. The next level is *needs-based*. In this case, the focus is on business problems beyond the narrow technical expertise, and the advisor may be called upon early in the decision-making process to help define the client's problem, as well as helping to solve it. At the third level, *relationship-based* advising focuses on the broader strategic issues facing the business. The advisor may provide insights and new ideas, offering advice proactively as opposed to just responding to particular problems. Finally the deepest and most empathetic relationship is *trust-based*. The trusted advisor, in Maister et al's conception, is the person the client turns to first in times of change, success or crisis. The advisor provides input about the widest range of business as well as personal matters as "a mirror, a sounding board, a confessor, a mentor" (page 10), dealing with the client as a person, not just as a business person. Combining the Maister et al (2000) framework with Gibb's (1997) proposals, we might predict that the trust-based relationship might be characterized by more appropriate advice and a more effective business-support process than if the advisor is simply seen as a "hired hand."

We found it interesting that, within the category of "trusted advisor," Maister et al (2000) included the role of "mentor" and "confessor" as well as the roles of "sounding board" and "safe haven." The first two analogies (mentor and confessor) suggest that the business-support professional may be in a dominant role in the relationship with the business owner. The latter two analogies (sounding board and safe haven) are more egalitarian in tone. Some early research on mentors proposed a continuum of possible relationships – at one end is the mentor, essentially in a parental relationship with a protégé (Shapiro, Haseltine and Rowe, 1978). At the other end is what Shapiro et al call a "peer-pal" – a relationship between equals. This seemed an important distinction to maintain in light of the empirical finding that entrepreneurs value their independence highly, frequently insisting that they do not need advisors (Curran, Jarvis, Blackburn and Black, 1993; Dean, Holmes and Smith, 1997; Devins, 1999). Independence-loving business owners might react differently to advisor-as-mentor than to advisor-as-peer-pal, so we concluded that it would be wise to separate the two types of relationship in our research.

We next considered: How likely is it that business-support professionals will become trusted advisors? Meyerson, Weick and Kramer (1996) report that trust develops swiftly when institutional mechanisms like licences and certifications are present. Indeed, the whole point of professional certification in general is that it signals to potential clients that holders of the certification are competent experts who can be assumed to provide quality service (Akerlof, 1970). Meyerson et al (1996) also note the positive effects of referrals by other professionals on the creation of trust. On the other hand, Maister et al (2000) point out that becoming a trusted advisor is not easy. Fully attaining the status requires emotional exposure and personal risk on the part of the advisor. It also demands a focus on the client – a willingness to listen. The researchers claim, however, that because the culture of professional services centres on content expertise, professionals are afraid of looking ignorant or stupid. The uncertainties of emotion and personal connection are avoided as unprofessional. Professionals think it important to act with assertiveness, and end up being poor listeners and over-bearing problem solvers. Thus only a subset of professionals have it in them to become trusted advisors. We propose that when a professional manages to attain the status of trusted advisor, however, the success of the client's firm is more likely than if the trusted advisor is someone who is not a business-support professional.

Finally, we were interested in other antecedents of trust in business-support professionals. Maister et al (2000) addressed this issue from the vantage point of the advisor. In this paper, we explore the characteristics of the business owner that might predict the development of trusting relationships. Specifically, we included three possible factors, the education of the owner, the experience of the owner, and the length of time the owner had known the advisor. Education and experience were selected since we assumed that both are positively related to the competence of the owner, and if competence is high, perhaps the owner would be uninterested in playing protégé to a mentor. Further, we reasoned that neophyte owners might need the technical expertise of the business-support professional. Experienced owners might be uninterested in technical, "how-to" information, but might want a sounding-board for broader strategic and personal issues. Thus low levels of experience would be associated with seeing the advisor simply as a paid provider of expert information, or perhaps as a trusted mentor, while high levels of experience would be associated with having an advisor who could be trusted as a friend.

We also expected that high levels of education would increase the willingness of the owner to deal with business-support professionals (as opposed to non-professional advisors). By and large, professionals are university-educated, and perhaps owners who are also university-trained "speak the same language" as the professionals, and so find it easier to communicate with them.

A look at the temporal element also seemed interesting. Is trust in an advisor something that takes a long time to build, or are there trusting relationships that develop very quickly (Meyerson et al, 1966)? Does having a long-term advisor increase the business owner's chances of success, or is the length of time irrelevant? Here we had no strong hypotheses about the direction of the relationships, but we wanted some initial data to create a context for understanding the antecedents of trust in business-support professionals.

In brief, our paper describes the relationships that exist between a sample of business owners and the people they have chosen to be their primary advisors. We explore the nature of these relationships and their impact on business success. More specifically we propose:

1. If the business owner selects a business-support professional as his or her primary advisor, the business will be more successful.

2. The type of relationship that develops between the business-support advisor and the owner will have an impact on business success. More specifically, success will be greatest if the relationship is trust-based and egalitarian.

3. Factors that predict the type of relationship that develops include the level of education and amount of experience of the owner, as well as the duration of the relationship. The choice of a business-support professional as advisor is associated with the owner's level of education.

Method

Participants

We used a sample of small business owners in two metropolitan areas in Canada. Semi-structured interviews were conducted with102 owners, and each participant then completed a paper-and-pencil questionnaire. For the purposes of this analysis, we wanted to ensure that the owner's judgement of business success would be grounded in reality. Furthermore, we reasoned that the advice process for business start-ups would differ from that of ongoing concerns. We decided, therefore, to remove from the sample those owners who had been in business for less than one year, which left us with a sample of 80 participants. Of these, 35 were women and 45 were men. Their age distribution was 38% under 35 years old, 40% between 35-54 years old, and the remaining 22% were 55 years old and over. Fifty-five percent of the business owners had a university education. They had been in business for an average of 8.6 years, ranging from a low of one year to a high of 41 years. The firms were widely diverse as to industry.

Measures

The selection of a primary advisor was elicited from participants in free response. They were simply asked about the person they would approach most frequently for information and advice as they faced business problems, or as they dealt with the general challenges of life in their firms. Probes included: "Is there anyone you discuss problems with? Do you turn to anyone for formal or informal advice or just to 'bounce ideas around?'" It is worth noting that despite the variety of probes, there were six participants who were adamant that they used no advisor of any kind. The business owners were asked to identify the advisor's occupation and on this basis we determined *whether or not the advisor was a business-support professional*.

To measure the *type of relationship*, participants were asked in the interview to describe whether their interactions with the advisor were like that of a paid expert/colleague, a mentor or a friend. Eight people said that their primary advisor was a family member, so this was coded as a fourth category.

Our major dependent variable was *business success*. This four-item measure was part of the paper-and-pencil questionnaire and was adapted from Beal (2000). The respondent rated on a five-point scale the importance to the business of two factors, growth in sales and growth in profits. Next the respondent's satisfaction with the performance of the business on the same two factors was rated, also on a five-point scale. For each factor, importance was multiplied by satisfaction and the products were averaged to form a composite measure of business success. This measure was found to have acceptable reliability in the sample (alpha = .83).

As a measure of the owner's *education*, we asked respondents to tell us the highest level of education they had completed. *Experience* was the number of years the firm had been in operation. Finally we asked for the *length of time* the owner had known the advisor. We also reasoned that it was possible that an advisor could be known for a long time, but meetings might occur very rarely, so we added a measure of the *frequency* with which they met.

Results

Business-support professionals as advisors

Half of the participants identified a business professional as their primary advisor. The professionals they mentioned included 18 accountants, nine consultants, four government agents, three lawyers, three financial advisors and two teachers – in total, 39 professional advisors. Twenty-four of the participants (30%) said that their primary advisor was a another business owner; this number included three business partners and one former employer. The remaining fifteen participants (19%) said their primary advisor was a family member or other acquaintance, or in six of these cases, they claimed to have no advisor at all. (There were two cases of missing data). Thus the sample was divided into three subgroups, those whose advisors were: 1. Business-support professionals; 2. Other business owners, presumably experienced at managing a business but not trained as a business advisor; 3. Self (no advisor), family or acquaintances, presumably with less management expertise and no training as business advisors.

In general, success ratings ranged from a low of .60 to a high of 5.00. The average success rating when the advisor was a business professional was 2.44, near the middle of the five-point scale. The success rating when the advisor was another owner was 2.52, and the success rating for non-expert advisors or no advisor at all was 2.87. In short, having a business-support professional as a primary advisor was completely unrelated to success ($F = 0.835$; $p = .406$). There was no support for our first hypothesis.

Nature of the advisory relationship

Next we turned to the question of the type of relationship between the business owner and his or her advisor. Independently of whether or not the advisor was a professional, we had asked the owner to categorize the relationship as that of a paid expert, a mentor or a friend. Six of our respondents said that they had no advisor, and a further four did not provide an answer to this question. Of the remaining 70, 18 claimed a paid-expert relationship, 18 others said their advisor was a mentor, 26 said their advisor was a friend, and eight had a family member as an advisor. Because the group whose advisors were family members was very small, we dropped this category from further analysis.

It was noteworthy that the professional advisors were quite evenly distributed over the categories of relationship (see Table 1). Twelve of them were seen simply in their capacity as paid experts, but 11 were seen as mentors and 11 others as friends. Thus about two-thirds of the business-support professionals in this study had been able to secure trusting relationships with business owners.

Did the nature of the relationship predict business success? We found that it did. The average success rating when the advisory relationship was that of a paid expert was 2.05, somewhat below the middle of the five-point scale. The average success rating when the relationship was a that of a mentor was 2.35, and the average rating when the advisor was considered a friend was 2.87, somewhat above the mid-point of the success scale ($F = 3.36$; $p = .041$). A post-hoc Bonferroni comparison indicated that the rating for advisor-as-friend was significantly higher than that of advisor-as-paid-expert.

As a second step, we focussed solely on the advisors who were business-support professionals. Admittedly, this reduced the size of our sample considerably ($n = 34$). It was therefore striking that the differences among average success ratings became even *stronger* compared to the full sample. Specifically, the business-support professionals who were just seen as paid experts were associated with a mean success rating of 2.01; the advisors who were mentors were associated with a mean success rating of 2.15, and the advisors who were friends had a success rating of 3.21 ($F = 4.01$; $p = .028$). Thus our second hypothesis was supported. Again, the Bonferroni test confirmed that owners with advisors who were friends rated their success as higher than owner with advisors who were paid experts.

Table 1: Cross-tabulation of advisor occupation and nature of relationship with owner

	Paid expert	Mentor	Friend	Family
Business professional	12	11	11	2
Other entrepreneur	1	6	13	1
Neither	1	1	2	5

Antecedents of professional-as-trusted-advisor

We explored the correlates of the choice of primary advisor and the type of relationship that developed. First we looked at education as a possible predictor. The sample was divided into three groups on the basis of the owner's level of education: College education or less ($n = 35$), undergraduate education ($n = 20$) and graduate education ($n = 24$). One person did not give us information about their education. We found that level of education had no impact on the selection of a professional advisor, another business owner as advisor, or the decision to rely on a family member or no advisor at all (chi square = 4.68; p = .321). Nor did education affect the type of relationship that developed between the owner and the advisor – paid professional, mentor or friend (chi square = 6.72; p = .348).

Similarly, there was no relationship between the amount of experience the business owner had and their propensity to select a business professional as an advisor. Those who selected professionals had on average 8.1 years of experience; those who selected other business owners averaged 8.0 years, and those with a family member or no advisor had 11.5 years of experience. These means did not differ significantly from one another (F = .831; p = .44). Nor did experience predict the development of a trusting relationship (F = .377; p = .69). We noted, too, that neither level of education nor amount of experience was related to success ratings (p = .414 and .11 respectively).

Advisors had been known to the respondents for an average of 9.41 years. Note that this analysis excluded the family members since, presumably, they would have been known from birth and including them would have distorted the mean. The length of time the advisor had been known was not related to the type of relationship that developed with the business owner (p = .39). Moreover, a long-term relationship with an advisor had no impact on perceptions of success (Pearson correlation coefficient = .152; p [two-tailed] = .264).

Discussion

Our central finding was that the small business owners who saw themselves as relatively successful were those whose primary advisors were trusted business-support professionals. Simply having an advisor who was a business-support professional was not enough – the relationship that developed with the advisor seemed to be the key to greater success. This result supports the reasoning that people are more likely to take the advice of those whom they trust, and if the trusted advisor is an expert in business functioning, then he or she is more likely to offer sound advice. Sound advice put into practice should result in success. Our result may seem commonsensical, but in the context of a literature that has painted a picture of an overwhelmingly dysfunctional relationship between small business owners and professional advisors (Gibb, 1997; Zinger et al, 1996), this result is a note of encouragement.

Why have so many of the earlier studies uncovered dissatisfaction or hostility between small business owners and their bankers, accountants, consultants, government agents or other advisors? Perhaps we have been labouring under the misapprehension that working with a business-support professional is necessarily beneficial for the entrepreneur. We argue here that the trust factor must be added before a positive link between advice and success is likely to emerge.

A priori, we noted that trust relationships could be of two types – an egalitarian form in which the advisor is trusted as a friend, and a more parental form in which the advisor is trusted as a mentor. In our sample, the professional advisors who were trusted as friends appeared to be more strongly associated with success ratings than the professional advisors who were seen as mentors. In fact, participants with mentor-advisors were essentially equivalent to participants with “paid-expert” advisors in terms of their perception of their own success. Having a mentor was associated with less success than having a friend as advisor. At first we wondered whether participants who had mentors were simply less experienced than the others, and this is why they were less successful. Our analyses, however, demonstrated that years of experience in the business was unrelated to the type of relationship that developed. Experience was not related to perceived success either, so we ruled out experience as an explanatory factor. Next we looked at education. Were participants with mentors less educated than those with friend-advisors? We found that this was not the case; level of education was not correlated either with type of relationship or with success.

A more likely explanation is that a trusting *egalitarian* relationship fits better with entrepreneurial values than the parental type of trust implicit in the role of mentor. Many researchers have noted that entrepreneurs cherish their independence; being their own boss is a major incentive for starting a business (Curran et al, 1993; Devins, 1999). It may be that an egalitarian relationship creates better communication between entrepreneur and advisor. Effective business advice may need to be grounded in a thorough understanding of the specifics of the individual firm. When owner and advisor are equals, each is bringing his or her own information and skills to the solution of business problems. When, on the other hand, the advisor is playing a quasi-parental role, perhaps there is more focus on the advisor's knowledge and skills, and less on the owner's contribution. As a result, the advice is not perfectly integrated with the specific business context. This logic will need to be tested, of course, with more detailed questioning about the process of business problem solving with mentor-advisors versus friend-advisors.

It is difficult to explain just why certain business owner and professional advisors developed a trusting relationship (either as a mentor or a friend) while others did not. We ruled out both education and business experience of the owner as factors. Moreover, we found that the length of time that the owner had known the advisor was not related to trust either. Presumably, this implies that even advisors who are recent acquaintances can rapidly develop close relations with the business owner (Meyerson et al, 1966). On the other hand, some advisors could continue in a "paid-expert" mode for years without gaining trusted advisor status. Future research must be directed towards understanding the antecedents of trust. Here we focussed mainly on qualities of the business owner – experience and education. There may be other qualities, demographics or personality, that can be looked at. Perhaps a more promising approach might be to examine the circumstances in which the owner and advisor met, and the development of their relationship. Qualitative data in which respondents provide details about critical incidents at various stages of their relationships with advisors might reveal more useful predictors of trust.

Yet another approach to understanding the origins of a trusting relationship might be to focus on characteristics of the professional advisor. In this study we lumped all the business-support professionals together. Our sample size was too small to allow subdivision to look at differences among the professionals, but anecdotal evidence suggests that business owners are more receptive to some types of professionals. Bankers, for example, are often portrayed as advisors that entrepreneurs love to hate. Furthermore, advisors in some occupational groups are very expensive for the owner, while other advice comes free of charge, and basic psychological literature reminds us that cost may be quite relevant to trust-building – the greater the cost, the more positive the reaction to the object under consideration (Aronson and Mills, 1959). Clearly, though, each occupational group within the broad category of business-support advisor has an important contribution to make. The more interesting question, then, is not the occupation of the advisor per se, but the steps the advisor takes to develop empathy and to implicate him- or herself in the life of the business owner and the firm (Maister et al, 2000). Here too qualitative data might prove valuable – we might speak to the advisors themselves to understand their strategies for developing relationships with small business owners.

An obvious limitation in our research is the small sample size. Although we started with over one hundred interviews, our focus on experienced entrepreneurs who used business-support professionals as primary advisors quickly whittled down our sample. We feel it is important in the interviews to maintain a free-response identification of the primary advisor; free-response ensures that the business owner names someone who genuinely makes a contribution to business problem-solving. Unfortunately, this means that we will always be working with a subset of a larger sample. That said, our results still need to be verified with a larger number of respondents. Moreover, our sample was drawn from two large cities. It might be of interest to determine whether the results here would generalize to business owners in smaller towns. Another limitation we will mention here is the measure of experience. We measured the length of time the owner had been running his or her current firm, but it certainly is possible that some of these participants had owned businesses previously. If so, our measure lacks accuracy since previous experience may well colour current interactions with advisors. Future researchers would be well advised to collect information about previous experience.

We should also comment on our measure of business success. It is a perceptual measure, not independent of the business owner's judgement. Because of the reticence of small business owners about providing financial performance data, measuring perceptions seemed reasonable, and we were able to achieve good reliability. The perceptual measure leaves us open, however, to an alternative interpretation of our data. Perhaps having a professional-advisor-as-friend simply bolsters the owners' confidence, so they are more likely to *think* of themselves as successful whether or not they *actually* are. Hard numbers would allow us to eliminate this rival explanation. Our sample spanned a wide range of industries, however, and numerical sales or profits are often incommensurate across industries. In any case, we are not uncomfortable with the notion that an important role of the advisor is to increase the entrepreneur's confidence. Confidence is a necessary precursor to taking the economic risks that can result in growth and success.

In conclusion, our ultimate goal is to achieve a rapprochement between small business owners and the business-support professionals who can help them succeed. In this paper, we believe we have found encouraging evidence of the value of business-support professionals, a departure from the many scholarly papers that have bemoaned the difficulties in getting small business owners to listen to the experts. Simple networking – telling entrepreneurs where services are available – will not suffice. We may not yet understand the details of the trust-building process between business advisors on the one hand and the owners of small businesses on the other, but we do know that it is an act of collaboration, one that requires a commitment on both sides. Bankers, government and para-public professionals, consultants, accountants and lawyers need to learn how to gain the trust of small business owners. The owners themselves need to be convinced that only by opening up and providing information about the workings of their firms will they improve the quality of the advice they get. Considerable wisdom resides in the heads of the business-support professionals. Considerable power to turn this knowledge into economic growth resides in the hands of the small business owner. It is imperative that we find ways to connect this wisdom to that power.

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