

**An examination of the impact of foreign and
local managers on firm resources: A case of
micro and small-serviced apartments in Riyadh
– Saudi Arabia**

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Table of Contents

1. Introduction.....	10
1.1. Research Background	10
1.2. Research Rationale.....	12
1.3. Research Gap	13
1.4. Purpose of the study.....	14
1.5. Research objectives.....	15
1.6. Research Contribution and Significance.....	15
1.7. Methodology	16
1.8. Structure of the thesis.....	17
2. Background (research context)	18
2.1. Introduction	18
2.2. Saudi Arabia (overview)	18
2.3. Micro and small enterprise in Saudi Arabia	21
2.3.1. Definition.....	21
2.3.2. Overview	22
2.3.3. Micro and small enterprise in Riyadh	22
2.3.4. The government effort.....	23
2.3.5. The main issues	24
2.4. The tourism Industry (Saudi Arabia)	24
2.4.1. Overview	24
2.4.2. Religious Tourism	25
2.4.3. Market size.....	26
2.4.4. Micro and small enterprise in the Saudi tourism industry	28
2.4.5. Serviced apartments (Riyadh).....	29
2.4.6. The main issues (tourism sector)	30
2.4.7. The government effort.....	31
2.4.8. Future opportunities.....	32
2.5. Summary	33
3. Literature Review.....	35
3.1. Introduction	35
3.2. Characteristics of Serviced apartments	36
3.3. Micro and small enterprises	43
3.4. The role of the manager in micro and small enterprises	49
3.5. Local and foreign managers.....	57
3.6. Firm resources.....	67

3.6.1.	Resource-Based View.....	67
3.6.2.	Access to finance	70
3.6.3.	Human resources.....	75
3.6.4.	Technology	79
3.6.5.	External collaboration.....	83
3.7.	Summary	88
4.	Research Methodology:	91
4.1.	Introduction.....	91
4.2.	Phase 1: Secondary research.....	91
4.3.	Phase 2: Research design.....	93
4.3.1.	Method applied	93
4.3.2.	Developing interview questions.....	98
4.4.	Phase 3: Data collection process.....	104
4.4.1.	SME Interviews.....	104
4.4.2.	Public Institutions	112
a)	Licensing Department (Saudi Commission for Tourism and National Heritage).....	113
b)	Riyadh Chamber of Commerce and Industry.....	113
c)	Saudi Credit and Saving bank.....	114
d)	Department of Tourism Investment, Saudi Commission for Tourism and National Heritage.....	115
e)	National Centre for the Development of Tourism Human Resources, Saudi Commission for Tourism and National Heritage – Takamal	116
f)	Small and Medium Enterprises General Authority	116
g)	The SMEs General Authority, Loan Guarantee Program – Kafalah.....	117
4.5.	Phase 4: Data analysis.....	118
4.6.	Analysis Method	118
4.7.	Analysis process.....	119
4.8.	Trustworthiness.....	125
4.9.	Ethical Considerations	127
4.10.	Summary	128
5.	Qualitative Data Analysis	130
5.1.	Introduction.....	130
5.2.	Finance.....	130
5.2.1.	Financing needs.....	131
5.2.2.	Barriers to accessing finance.....	133
5.2.3.	The impact of access to finance	137

5.2.4.	Local and foreign managers	138
5.2.5.	Summary	140
5.3.	Human Resources	140
5.3.1.	The importance of human resources	141
5.3.2.	Issues related to human resources	143
5.3.3.	Training activities	151
5.3.4.	Local managers and foreign managers.....	154
5.3.5.	Summary	156
5.4.	Technology	157
5.4.1.	Operational productivity	158
5.4.2.	Employee productivity	159
5.4.3.	Customer services	161
5.4.4.	Commercialization:	164
5.4.5.	Local and foreign managers	167
5.4.6.	Summary	168
5.5.	Collaboration:	169
5.5.1.	Collaboration with suppliers	169
5.5.2.	Collaboration with competitors.....	172
5.5.3.	Collaboration with customers	173
5.5.4.	Collaboration with public institutions.....	176
5.5.5.	Collaboration with universities	179
5.5.6.	Collaboration with consultants.....	180
5.5.7.	Local and foreign managers	181
5.5.8.	Summary	184
5.6.	Conclusion	186
6.	Discussion.....	193
6.1.	Introduction.....	193
6.2.	Access to finance	193
6.2.1.	Financing needs.....	193
6.2.2.	Barriers to accessing finance.....	195
6.2.3.	The impact of access to finance	197
6.2.4.	Local and foreign managers	197
6.3.	Human resources.....	198
6.3.1.	The importance of human resources	198
6.3.2.	Issues related to human resources	198
6.3.3.	Training activities	200

6.3.4. Local and foreign managers	201
6.4. Technology	202
6.4.1. The impact of technology	202
6.4.2. Operational productivity	203
6.4.3. Employee productivity	203
6.4.4. Customer services	203
6.4.5. Commercialization	204
6.4.6. Barriers of using technology	205
6.4.7. Local and foreign managers	205
6.5. Collaboration.....	207
6.5.1. Collaboration with suppliers	207
6.5.2. Collaboration with competitors.....	207
6.5.3. Collaboration with customers	208
6.5.4. Collaboration with public institutions.....	208
6.5.5. Collaboration with universities	209
6.5.6. Collaboration with consultants.....	209
6.5.7. Local and foreign managers	209
6.6. Summary	211
7. Conclusion	214
7.1. Introduction.....	214
7.2. Summary of the research process.....	214
7.3. Summary of Findings.....	217
7.3.1. Objective 1: Identify the main resources that are important for effective management of small and micro serviced apartments in Riyadh	217
7.3.2. Objective 2: Identify the main challenges in managing and developing the resources of micro and small serviced apartments in Riyadh	218
7.3.3. Objective 3: examine the differences between local and foreign managers in developing and managing firms' resources.....	219
7.4. Theoretical Contributions of The Research	223
7.4.1. The role of local and foreign managers related to a firm's resources	223
7.4.2. Financing micro and small enterprises.....	224
7.4.3. The differences between micro, small and medium-sized business.....	225
7.4.4. Culture issue with working in the tourism sector.....	225
7.4.5. Collaboration with competitors.....	225
7.5. Research Implications.....	225
7.5.1. Implications for micro and small enterprise managers	225
7.5.2. Implications for micro and small enterprise owners	226

7.5.3. Implications for Policy Makers.....	226
7.6. Recommendations.....	227
7.7. Recommendations for micro and small serviced apartments.....	227
7.8. Recommendation for policymakers	227
7.9. Limitations of the Research	228
7.10. Directions for Future Research	228
7.11. Summary	231
8. References.....	232
9. Appendices.....	308
9.1. Appendix 1: Consent form.....	308
9.2. Appendix 2: letter form Saudi cultural bureau.....	312
9.3. Appendix 3: letter from the university	313
9.4. Appendix 4: letter from the supervisor	314
9.5. Appendix 5: Ethical approval	315
9.6. Appendix 6: Criteria for reporting qualitative research	316

Glossary

SMEs: Small and medium enterprises

GDP: Gross domestic product

GCC: Gulf Cooperation Council (Saudi Arabia, Kuwait, the United Arab Emirates, Qatar, Bahrain, and Oman)

Nitaqat program: a program which evaluates the performance of establishments and categorizes them for employing Saudis, and therefore Saudization has become a new advantage sought by the establishments for the sake of completion and distinction.

Kafalah: a program which aims to help SME access to loans from private banks and covers 80% of SME loans.

SCTNH: Saudi Commission for Tourism and Antiquities

IT: Information technology

Inbound tourism: Non-residents visiting a country

Outbound tourism: Residents visiting other countries

Domestic tourism: Residents visiting other cities within the country

Abstract

Saudi Arabia (the largest oil exporting country in the world) is making an effort to diversify its economy, to decrease their dependence on the oil sector. The tourism market in Saudi Arabia is one of the biggest in the region and one of the most profitable sectors in the Middle East. The government has made a strong effort to improve and expand the tourism sector (e.g. introducing electronic visas). Accommodation is a vital element in the tourism sector, and it is very important to a destination's image and competitiveness. As a part of the Saudisation policy, the Government has decided to localise the managers of hotels and serviced apartments by the end of 2020. This means hotels are more likely to be managed by local managers rather than foreign managers which has been the norm in Saudi Arabia.

The Saudisation policy could have either a negative or a positive impact on firms' performance. Riyadh is one of main cities to attract tourists and is dominated by micro and small serviced apartment enterprises. This decision might affect these enterprises since they depend on managers' actions which, in turn, will affect the tourism industry. Therefore, it is important to investigate how local and foreign managers manage firm resources so that appropriate business support policy can be developed.

The Resource-Based View has been the dominant theory for studying the relationship between firm resources and business performance. Existing studies have investigated the impact of different entrepreneurial characteristics of managers, and general traits such as age, gender and level of education on firm resources. However, no previous study examines the impact that managers' background (local vs foreign) has on the development of firm resources. This research will be applying the concepts of Resource-Based Theory to examine the role played by local and foreign managers on firm resources. In doing so, this study will extend the boundary of Resource-Based View framework.

To understand the different roles of local and foreign managers, it is also necessary to identify the key resources of micro and small serviced apartments. In order to accomplish this objective, existing studies related to local/foreign managers, micro and small enterprises, serviced apartments and four of the firms' resources were critically analysed. I found that finance, human resources, technology and collaboration are critical for self-catering apartments and have a strong propensity to influence business performance. Following that, seven in-depth interviews were conducted at public institutions and nineteen interviews were conducted with local/foreign managers of micro and small serviced apartments.

This study found that local and foreign managers take different approaches in developing firm resources and also face different sets of challenges while consuming them. The findings of this study provide useful recommendations to owners and managers of micro and small serviced apartments and to policy makers.

1. Introduction

This chapter presents the conditions for this thesis by providing the background and the rationale for conducting this research.

1.1. Research Background

Tourism is an important segment of countries' economies for many reasons. First, it is one of the fastest-growing industries in the world (Iordache et al., 2010; Lin, 2012; UNWTO, 2017). Second, the tourism industry has a positive impact on countries' economies and growth (Baum & Szivas, 2008; Messina et al., 2014; Gica & Toader, 2014). For instance, the total contribution of the travel and tourism industry to global GDP was more than \$7 trillion in 2016 (World Travel & Tourism Council, 2017).

Accommodation is a vital element in the tourism industry (Floridic & Pavia, 2018). The serviced apartment is one of the new forms of accommodation in the tourism industry (Greenberg & Rogerson, 2018). In recent years, they have become popular with both customers and businesses (Shen & Jiang, 2013) in many regions such as Asia, Africa, and North and Central America (Deepeka & Narayanan, 2018; Moreno-Gil & Martín-Santana, 2015; The Apartment Service, 2019). Filser and French (2013) state that "serviced apartments have become an attractive alternative to the standard hotel product". Serviced apartments have many characteristics that attract customers rather than staying in hotels. For example, serviced apartments have more privacy, freedom, space and comfort than a hotel room (Foxley, 2001; Younes & Kett, 2008; Henderson & Smith, 2011). Moreover, serviced apartments offer self-catering facilities such as kitchens (Younes & Kett, 2008; Moreno-Gil & Martín-Santana, 2015). Foxley (2001) explains that "the attraction of serviced apartments is that they offer the comfort and facilities of a hotel, with the privacy and facilities of home". What is more, serviced apartments' prices are more affordable than hotels' (Shen & Jiang 2013; Deepeka &

Narayanan, 2018). These features have attracted diverse customer segments such as families, companies' guests and tourists taking a long holiday (Henderson & Smith 2011).

The high demand for serviced apartments has generated considerable interest from investors (Deepeka & Narayanan, 2018). There are several main reasons for this. Firstly, they have higher occupancy rates when compared with hotels (Foxley, 2001; The Apartment Service 2019). Secondly, their operational costs are lower (Greenberg & Rogerson, 2018; Deepeka & Narayanan, 2018), as they offer fewer services than hotels (Moreno-Gil & Martín-Santana 2015; Greenberg & Rogerson, 2018) and manage with lesser head count (Henderson & Smith 2011). Younes and Kett (2007) found that investing in serviced apartments is less risky than investing in a traditional hotel. Filser and French (2013) pointed out that one manager can manage up to three properties. Hence, the operating characteristics and the value proposition of serviced apartments can be understood as different from hotels.

According to The Apartment Service (2019), there are more than one million apartments worldwide. Furthermore, this number is expected to increase due to the high demand (Deepeka & Narayanan, 2018). For example, the number of units in Africa increased by 47.7% between 2014 and 2016 and in Asia by 63% between 2014 and 2018 (The Apartment Service, 2019). This has encouraged many international hotels to enter this sector (Deepeka & Narayanan, 2018). For instance, Intercontinental have serviced apartments in 619 locations and Marriott have serviced apartments in 1,160 locations (The Apartment Service 2019). The fast growth and high demand in this sector has attracted both investors and researchers (Cassidy & Guilding, 2010; Moreno-Gil & Martín-Santana, 2015; Greenberg & Rogerson, 2018).

1.2. Research Rationale

It is indeed interesting to observe that the serviced apartment sector has witnessed impressive growth and requires fewer resources than traditional hotels. However, there is little academic research that explores the factors that influence the performance of serviced apartments and the challenges faced by the owners and managers of this sector. Therefore, it is important to re-examine this sector to identify their resources and capabilities; the reason being the way they deliver their services is very different from traditional hotels.

Accommodation is very important to a destination's image and competitiveness (Moreno-Gil & Martín-Santana, 2015). Serviced apartments dominate in some destinations. For example, more than 90% of tourism accommodations in Riyadh are serviced apartments (MASA, 2019). In addition, the majority of serviced apartments in Saudi Arabia are micro, small and medium enterprises (Saudi Press Agency, 2018; The Apartment Service, 2019). For this reason, the Saudi government is making an effort to encourage and support small businesses in the accommodation sector, as these are vital to the country in many respects. Hence, understanding their challenges will be vital, as the Government can provide better support for the SMEs in the serviced apartment sector. Hence, there is a need for greater understanding of how this sector operates and it is important to establish whether existing theories related to hotels and micro and small businesses can be applied to this context.

Finally, the Saudi Ministry of Tourism decided to localise the managers of hotels and serviced apartments (Ministry of Tourism, 2016) by the end of 2020 to create more jobs for Saudis. This means hotels and serviced apartments are more likely to be managed by local managers only rather than foreign managers. This decision could either have a negative or a positive impact on firm performance, especially for micro and small enterprises since they entirely depend on managers' actions. Hence it is important to study the different approaches adopted by local and foreign managers of serviced apartment businesses in developing firm resources. The findings will help business owners and policy makers to take appropriate actions

for improving business performance and business support interventions. The next section will highlight the gaps this research aims to fulfil.

1.3. Research Gap

From the research rationale, it can be inferred that there is a need for further research on serviced apartments and the role of local and foreign managers in developing firm resources. The following paragraphs will explain further the gaps that this research aims to fill.

Gap 1: Lack of research focussing on micro and small businesses especially in the Serviced Apartment Sector

According to Muller et al. (2015; 2018), SMEs accounted for 99.8% of the non-financial business sector in the EU, U.S.A, Japan, UK and Brazil. In addition, SMEs are vital to a country's economy in terms of contribution to GDP and creating jobs. Since SMEs are vital to a country's economy, there are many studies that focus on them (Inan & Bititci 2015). However, the majority of SMEs (98.9%) are micro and small enterprises, and there are many differences between micro and small enterprises and larger enterprises (Inan & Bititci, 2015; Al Mamun et al., 2018; Tambunan, 2019). In general, micro and small enterprises have fewer resources and capabilities than medium enterprises. These authors argue that micro enterprises should not be clustered with medium enterprises. Due to limited research that focuses on micro and small enterprises (Llach et al., 2013; Shaw 2014; Inan & Bititci 2015; Gherhes et al., 2016; Al Mamun & Fazal, 2018), more research about this group is vital (Hossain et al., 2016). For this reason, this study focuses on only micro and small enterprises belonging to the serviced apartment sector.

Gap 2: Lack of studies exploring the role of manager background (Local / Foreign) in developing firm resources

According to Resource-Based View theory, the way in which a firm utilises and develops its resources can have an impact on its performance. Micro and small enterprises are

managed by one person (owner/manager) and they depend heavily on his/her ability to develop their resources, as they are the decision-makers (Kelliher & Reinl, 2009; Gherhes et al., 2016; Al Mamun et al., 2018). Many researchers have found that owner/manager characteristics can have a significant impact on firm resources (e.g. Elbeltagi et al., 2013; Del Giudice et al., 2017; Collins & Reutzler, 2017). Moreover, owners/managers are different in terms of gender, age, level of education, capabilities and skills. Many authors have confirmed that entrepreneurial characteristics, such as level of education, gender and experience, will have an impact on developing a firm's resources (e.g. Verheul et al., 2002; Awa et al., 2011; Mack et al., 2017; Campanella & Serino, 2019). Apart from the above factors, I argue that a manager's background (local / foreign) will also have an impact on how firm resources are developed.

There are studies that have explored the advantages of foreign managers (e.g. Bruning et al., 2011; Dutta & Beamish, 2013); and challenges faced by them (e.g. Kühlmann & Hutchings 2010; Lee, 2015; Tamam, 2018). Likewise, Berger et al. (2011); Bruning et al. (2011); and Przytuła et al. (2014) identified the advantages of local managers and Kühlmann and Hutchings 2010; Dutta and Beamish, 2013; and Arrive et al., 2019 identified the disadvantages of local managers.

However, they have not examined how these managers develop firm resources and the studies were primarily undertaken on large multinational businesses and may not be applicable to the micro and small business context.

1.4. Purpose of the study

The purpose of this research is to identify the resources that are important to micro and small serviced apartments in Riyadh, and the roles played by local and foreign managers in developing these resources.

1.5. Research objectives

- To identify the main resources that are important for effective management of small and micro serviced apartments in Riyadh
- To undertake exploratory research with managers of serviced apartments and public institutions to identify the main challenges in managing and developing resources
- To examine the differences, if any, between local and foreign managers while developing and managing firm resources

1.6. Research Contribution and Significance

This research addresses a number of gaps and has both practical and theoretical implications.

Firstly, it provides an in-depth account about the business and management practices of serviced apartments – a sector that is witnessing rapid growth in terms of investment and popularity but coupled with paucity of research.

Secondly, the findings will also contribute to the literature on micro and small enterprises - a subsect within the SME category characterised by lack of access to resources and weak capabilities.

Thirdly, this research will examine how local and foreign managers develop firm resources. In doing so, it offers a new perspective for studying resource development and extends the boundary of Resource-Based View Theory.

Finally, this research will have policy implications especially after the new changes introduced in Saudization policy. By understanding the way local and foreign managers develop firm resources, appropriate actions can be taken by policy makers to fill the gap.

1.7. Methodology

In order to accomplish these objectives, the literature (i.e. journal articles and books) on micro and small enterprises, the serviced apartment sector and tourism sector, was reviewed in order to develop the research themes. In addition, company and government reports were reviewed to gather useful statistics. Due to the lack of studies on the serviced apartments sector, the role of local/foreign managers and the unavailability of information in the Saudi context, qualitative (interview) research was used to resolve this issue. Twenty-six in-depth interviews were conducted with representatives of public institutions and managers of micro and small serviced apartments in Saudi Arabia (Riyadh). Riyadh was chosen for three main reasons: micro and small enterprises represent 99% of the businesses in Riyadh, more than 93% of tourism accommodation firms in Riyadh are serviced apartments and there is a high demand for serviced apartments in this city.

The purpose of the interviews with serviced apartment managers was to investigate the impact of four of the firms' resources (access to finance, human resources, technology and collaboration) and the challenges they face when developing them. The list of tourism accommodation firms from SCTH does not identify micro and small serviced apartments. They only have a list of tourism accommodation firms in Riyadh that includes hotels, medium-sized and large firms. Therefore, the researcher searched online to identify and exclude international and large firms. Medium-sized firms, however, might still be included in the list. Therefore, before the interview, the researcher asked each firm about their total turnover and number of employees, to assure medium-sized firms were not included in this study. Because the list of serviced apartments in Riyadh only has the firm's name (no other information), the probability sampling technique (simple random sampling) was used. The SPSS software was used to randomly select the samples.

The purpose of interviewing representatives from public institutions is to achieve a better understanding of the serviced apartments sector and micro and small enterprises in Saudi Arabia. Therefore, the main public institutions that dealt directly with micro and small enterprises in the serviced apartments sector were selected. Data were analysed using the thematic analysis method.

1.8. Structure of the thesis

This research is presented in seven chapters, as follows: the introduction, background, literature review, methodology, results, discussion and conclusion. The second chapter (background) focuses on Saudi Arabia. It provides details on issues the Saudi economy faces, micro and small enterprises and the tourism industry, as well as the government's efforts to support these sectors.

The third chapter (literature review) focuses on the following five areas: (1) an analysis of the serviced apartments sector, (2) an analysis of micro and small enterprises, (3) a review of the literature on the role of managers in micro and small enterprises, (4) a review of the literature on the differences between local and foreign managers and (5) a review and discussion on the main resources that influence firm performance.

The fourth chapter (methodology) provides a detailed account of the approach adopted for gathering and analysing the data, along with relevant justification. In addition, the chapter provides details about the research design, process and methods used to gather and analyse both the secondary and primary research data. The fifth chapter (results) presents the results and findings of the qualitative research. The sixth chapter (discussion) compares the main findings of the qualitative research with the results of past studies. The final chapter (conclusion) summarises the research findings. Additionally, theoretical contributions, and managerial and policy implications are included in this final chapter.

2. Background (research context)

2.1. Introduction

As the research problem is the localisation of managers' jobs in the Saudi hotels and serviced apartments sector, this chapter will provide a brief background of Saudi Arabia. The first section will provide an overview of the main challenges faced by this country, in terms of diversifying its economy and the unemployment rate. Because hotels and the serviced apartments sector are dominated by micro and small enterprises, the second section aims to provide in-depth information about them. As the localisation of managers' jobs is specifically for hotels and serviced apartments considered under the tourism sector, the third section aims to provide details about them. This chapter ends with a short summary.

2.2. Saudi Arabia (overview)

Saudi Arabia is the largest oil exporting country in the world (OPEC, 2019) and the oil sector is the main contributor to the Saudi economy (see table 1). The oil sector leads the country's economic performance as one of the top twenty countries in the world (G20, 2019; International Monetary Fund, 2014). However, the Saudi Arabian government is making an effort to diversify its economy, which means decreasing their dependence on the oil sector (Aljazira Capital, 2013a; VISION 2030, 2019). The government aims to invest about \$429 billion in the next ten years to improve the country's infrastructure and support the private sector (e.g. manufacturers and retailers) by attracting investors (Turak, 2019). Nevertheless, Saudi Arabia is ranked 92nd in the world in terms of the ease of doing business, which is very low (World Bank Group, 2019).

Table 1: *Saudi Arabia budget (2016-2020)*

	2016	2017	2018	2019	2020
Revenue (SAR billion)	519	692	895	975	1,005
Oil revenue (SAR billion)	334	435	607	662	645

Ministry of Finance (2018)

One of the main challenges for the country is the unemployment rate (see table 2). This has reached 5.9%, which is higher than other Gulf Cooperation Council (GCC) countries (Bahrain: 1%, Kuwait: 2.1%; United Arab Emirates: 2.6%, Oman 3.1%) (The World Bank, 2019).

Table 2: *Unemployment rate (GCC)*

Country	Unemployment rate
Saudi Arabia	5.9%
Bahrain	1%
Kuwait	2.1%
Oman	3.1%
Qatar	0.1%
United Arab Emirates	2.6%
World average	5%

The World Bank (2019)

The reason for this high unemployment rate is the gap between workforce skills and business requirements (Aljazira Capital, 2013a; International Monetary Fund, 2018). Table 3

shows that a high percentage of public sector workers are of Saudi origin, whereas only 25% of private sector jobs are filled by Saudis. Saudis prefer to work in the public sector for several reasons, such as higher wages with low skill requirements, greater job security and fewer working hours compared to the private sector (Aljazira Capital, 2013a; Al-Darwish et al., 2015; International Monetary Fund, 2018; KFCRIS, 2018). For example, there is a significant wage gap between Saudis and foreign employees, which leads to private businesses preferring to employ foreigners (KFCRIS, 2018; The International Monetary Fund, 2018). The International Monetary Fund (2018) added that “Saudi workers may not be equipped for the needs of employers, not only in cases where they lack education, but also, when they do not possess the skills that employers need”. Therefore, the main issues are the working conditions (e.g. working hours), wages gap between locals and foreigners, and the skills which the private sector needs.

Table 3: *Total Employed Individuals by Nationality and Type of Sector*

Sector	Saudis	Foreigners	Total
Public	1,407,226	97,163	1,486,389
Private	1,703,973	6,895,514	8,599,487
Domestic workers	0	2,454,742	2,454,742
Total	3,111,199	9,429,419	12,540,618

General Authority for Statistics (2018)

For this reason, the government has put in place policies to increase the number of Saudi workers in the private sector by increasing their skills levels (Aranca, 2014). For example, it increased the budget for education authorities to establish new universities and

increase the number of overseas scholarships (Al-Darwish et al., 2015; Françoise, 2018). There are more than 200,000 Saudis studying in 23 countries (Oxford Business Group, 2016). As a result, there has been an increase in the number of Saudi graduates (The International Monetary Fund, 2018). What is more, it established the Saudi Human Resources Development Fund (Hadaf) which pays up to 50% of the wages (wage subsidies) for Saudis who work in the private sector. It also implemented the “Nitagat” programme, which requires a specific minimum percentage of Saudi workers in private firms, while increasing foreign workers’ fees (Aljazira Capital, 2013a; Foreign Commonwealth Office, 2014; International Monetary Fund, 2014). As a result, local employees became attracted to the private sector and more than 250,000 Saudis found jobs in the private sector in 2014 (Foreign Commonwealth Office, 2014; The International Monetary Fund, 2018). Although the percentage of Saudis in the private sector increased from 13% to 25% between 2013 and 2018 (Aljazira Capital, 2013a; The International Monetary Fund, 2018), the high unemployment rate among Saudis is still an issue (KFCRIS, 2018).

Due to the factors above, it is clear that Saudi Arabia aims to diversify their economy and reduce the unemployment rate and that is one of the important goals of the Saudi Vision 2030.

2.3. Micro and small enterprise in Saudi Arabia

2.3.1. Definition

Up until the end of 2016, there was no single definition of SMEs in Saudi Arabia (Al-Ghoneim, 2015; Adeyemi et al., 2015). For example, Saudi banks defined SMEs only in terms of their turnover (Al-Ghoneim, 2015). However, the General Authority for SMEs, established in 2015, provided the definitions for Saudi Arabia in December 2016 (Alriyadh 2016). Table 4 shows the definitions of micro, small and medium enterprises that were provided by the General Authority for SMEs in Saudi Arabia.

Table 4: *Definition of SME categories in Saudi Arabia*

Enterprise category	Headcount	Turnover (*Saudi Riyal)
Micro	1-5	< 3 million SR
Small	6-49	Between 3 million-50 million
Medium-sized	50-249	50. illion -200 million

Source: *General Authority for SMEs 2019*1 Saudi Riyal= 0.2*

2.3.2. Overview

According to the General Authority for Statistics (2019), there are 919,078 firms in Saudi Arabia. Small and medium-sized enterprises (SMEs) make up 95% of these businesses (Al-Mutairi, 2018). SMEs offer many benefits to Saudi Arabia such as economic growth. For example, they contribute 20% of the gross domestic product of the private sector [GDP] (International Monetary Fund, 2018; Munshat, 2019). In addition, one million Saudis work in SMEs (SAM, 2019). Yet, most SME employees in Saudi are foreign (Al-Thaqafi, 2010). There are approximately 3.7 million foreigners working in Saudi SMEs (Jadwa Investment, 2019).

2.3.3. Micro and small enterprise in Riyadh

According to the General Authority for Statistics (2019), 25% of Saudi businesses operate in the Riyadh region. In addition, micro and small enterprises represent 99% of these businesses. Therefore, micro and small enterprises are a vital group of businesses in the capital of Saudi, Riyadh. Table 5 shows the number of firms in Riyadh by size.

Table 5: *Number of firms by size (Riyadh)*

Firm's size	Number of firms
Micro	247,549
Small	31,050
Medium	2,276
Large	410
Total	281,255

General Authority for Statistics (2019)

2.3.4. The government effort

The Saudi government has been providing a great deal of support to SMEs. For instance, they provide training to SMEs to improve their business management skills (Okaz, 2009; Jadwa Investment, 2019). Alatwi (2013) pointed out that SMEs need more help in management skills, as well as planning and strategising. What is more, the Capitas Group International (2011) found that “within the GCC, Saudi Arabia has the largest number of public and private sector SME supports programs”. For example, there are six creditors that give SMEs interest-free loans, including the Saudi Credit and Savings Bank, the Saudi Industrial Development Fund, the Centennial Fund and Adbul Latif Jameel’s financing programme (Aljasser, 2010; IFC, 2014). The Saudi government increased the budget of public funds to SMEs in 2016 to \$13 billion (Al-Shammari, 2016). Additionally, the Saudi government has established a fund called Kafalah, which aims to cover 80% of SME loans from banks (Aljasser, 2010). Although this fund (Kafalah) encourages banks to offer micro and small enterprises loans, SMEs represent a mere 2% of banks’ total lending, whereas the average proportion of loans to SMEs at a global level is 20% (Alsaleh, 2012; IFC, 2014; The International Monetary Fund, 2018) (for more details of the Kafalah programme see SIDF 2019). According to the SME Finance Forum (2013), the GCC encompasses the area of the Middle East and North Africa (MENA) with the lowest rate of lending to SMEs. Eid (2005) and IFC (2014) argue that the issue is not the availability of financing, but rather that SMEs cannot access these funds.

The Saudi government has established a new authority that aims to support SMEs only (Alarabiya, 2015; EL-Hamamsy et al., 2018; see <https://www.monshaat.gov.sa/en>). One of the main aims of the Saudi SMEs authority is to increase the lending to SMEs to 20% in the next ten years (The International Monetary Fund, 2018). In addition, the Saudi government has increased the budget of ‘Kafalah’ to promote access to finance for SMEs (JADWA INVESTMENT, 2019). However, the Saudi government has increased the fees levied for

foreign employees' visas (Alarabiya, 2013). SMEs have limited capital, and this new regulation is costly for them. Therefore, the SMEs Authority is reimbursing some of the government fees to SMEs for their first three years of operation (Jadwa Investment, 2019).

2.3.5. The main issues

The Saudi government is making an effort to encourage SMEs in Saudi Arabia, as they are vital to the country in many respects. However, 50% of the small firms in Saudi fail in the first year, and only 10% of them survive after three years (Alaiqtisadia, 2019). In addition, while SMEs in Saudi Arabia contribute 20% of the GDP, in other countries, such as the U.S, France, Brazil, China and Japan, SMEs contribute over 45% (International Monetary Fund, 2018; Munshat, 2019; Jadwa Investment, 2019). One of the main aims of the Saudi government to support SMEs is to make them contribute 30% of the GDP by 2030 (Munshat, 2019). Moreover, less than 25% of the SME workers in Saudi Arabia are Saudi nationals (SAM, 2019). The International Monetary Fund (2014) indicated that “small and medium enterprises (SMEs) are the key to unlocking the vast potential of the Saudi Arabian economy”. For these reasons, it is clear that Saudi SMEs represent one of the main areas for the Saudi government to diversify its economy and reduce its unemployment rate.

2.4.The tourism Industry (Saudi Arabia)

2.4.1. Overview

The Saudi tourism industry is considered one of the best sectors when it comes to reducing unemployment rates (Mufeed & Gulzar, 2014; NCB, 2011). Generally, the tourism industry requires a large number of workers, as the character of this sector depends on services (The Economist, 2014). However, many other sectors, such as food and transport, benefit from their involvement with the tourism industry (Krizaj et al., 2014). This sector has provided many other benefits to the country's economy, mainly by bringing foreign exchange (Yusuf, 2014). Therefore, the Saudi government targets the tourism industry as one part of their diversification

strategy and for creating jobs for Saudis (Aljazira Capital, 2013a; The Economist, 2016; Martin & Stephen, 2018; Vision 2030, 2019).

According to Colliers International (2011), tourism is a complex industry because it involves many different products and different customer needs. There are many elements that can attract tourists, such as shopping, leisure, events and so on (Mosbah & Abdalkhuja, 2014). Saudi Arabia has many features which can help to expand this sector, for example, the holy places (Makkah and Madinah), natural recourses (e.g. mountains and deserts), a huge number of heritage sites and many shopping centres (Tourism Information & Research Centre, 2012b). Furthermore, the government has realised the benefits of medical tourists (global medical tourism worth: \$60 billion). To achieve these goals, the government has been improving many facilities and aims to expand this sector.

2.4.2. Religious Tourism

Saudi Arabia is the main religious tourist destination for Muslims. Therefore, no study of tourism in the Middle East would be complete without a consideration of this market niche. Religious tourism is one of the oldest types of tourism (Rinschede, 1992). According to the World Tourism Organization (UNWTO 2011), more than 300 million tourists travel every year for religion reasons. The main groups of religious tourists include Hindus, Buddhists, Jews, Christians, Muslims and Sikhs. In addition, specific religious sites, such as Santiago de Compostela, Medjugorje, Lourdes and Mecca, attract tourists (Vukonić & Matesic, 1996). Many people travel as religious tourists; however, the sector lacks specific data for many reasons, such as the sensitive nature of the subject itself (UNWTO, 2011).

Religious tourism can be defined as “travel with the core motive of experiencing religious forms, or the products they induce, like art, culture, traditions and architecture” (SIGA, 2012). The religious tourism sector has increased in the last five decades for many reasons; for example, travelling has become easier and faster, with the fast growth in the flight

sector. In the past, religious tourists had to travel on foot or by ship, which made for lengthy journeys (Vukonić & Matesic, 1996). For example, the round-trip journey of religious tourists from Nigeria and Niger to Mecca took more than eight years, on average, and a one-way journey took between three and five years (Rinschede, 1992). However, the main issue in this sector is that most tourists visit at the same time. For example, Muslim tourists travel to Saudi Arabia during the Hajj, a journey “which every Muslim is required to make at least once in a lifetime, inasmuch as he or she is physically and financially able” (Vukonić & Matesic, 1996 p. 191).

2.4.3. Market size

The Saudi tourism sector is the second largest sector in providing jobs to Saudis (30% of total workers in private sector are in the tourism industry), and it is expected to become the largest sector soon (Hanware, 2014; Ministry of Interior, 2014; Mufeed & Gulzar, 2014; NCB, 2011; Tourism Information & Research Centre, 2015; Yusuf, 2014). The total number of jobs in this industry is more than two million (indirect: 1,054.529) and more than 300,000 Saudis work in this sector (SCTH, 2018). This industry is worth \$56 billion (SCTH, 2018). The tourism market in Saudi Arabia is one of the largest markets in the region and one of the most profitable sectors in the Middle East (Abodurabb, 2014; Saudi Commission for Tourism and Antiquities, 2014). The Saudi tourism sector accounts for more than 20% of Middle East tourism and 68% of the GCC tourism market (MASA 2019; ALPEN CAPITAL 2018).

Inbound tourism

More than 15 million inbound tourists (MASA, 2019) visit the country, and this number is expected to reach about 22 million by 2022 (SCTH, 2019). Most of the inbound tourists come for religious and business reasons (Tourism Information & Research Centre, 2015). Moreover, the majority of the inbound tourists come from three countries, Kuwait, India and Pakistan (MASA, 2019a). Furthermore, 47% of the inbound tourists stay in hotels, and only

17.3% stay in serviced apartments (Tourism Information & Research Centre, 2012b). Therefore, inbound tourists might prefer hotels to furnished apartments.

Domestic tourism

In 2018, there were more than 42 million domestic tourists (MASA, 2019a). Most domestic trips were to visit family (35.6%), for religious purposes (24.6%) or for leisure (14.5%). The largest cities – Makkah, Madinah, Jeddah, Riyadh and Dammam – were the main destinations. However, each city has different opportunities for attracting tourists (Tourism Information & Research Centre, 2015; MASA, 2019a). For instance, religious tourists go to Makkah and Madinah, Riyadh is the top destination for business, and Dammam is a good location for shopping (Tourism Information & Research Centre, 2012b). Although 31% of the local tourists stay in private accommodations, 89% of the demand for furnished apartments comes from local tourists (World Travel & Tourism Council, 2014). In addition, the largest demand for furnished apartments in the UAE comes from Saudi tourists (Aranca, 2014). Therefore, Saudi tourists might prefer furnished apartments to hotels.

Tourism accommodation sector

Table 6 shows that there are about 7,500 tourism accommodation firms in Saudi Arabia and approximately two thirds of them are serviced apartments. The number of tourism accommodation firms is expected to grow every year by 24% (Colliers, 2018).

Table 6: *Tourism accommodation in Saudi Arabia*

Tourism accommodation	Number of firms	average occupancy rate
Hotels	2491	68.9%
Serviced apartments	5057	64.2%

MASA (2019)

2.4.4. Micro and small enterprise in the Saudi tourism industry

The tourism sector has low entry barriers in terms of highly skilled employees and high capital (Braun, 2005; Nilsson et al., 2005). Therefore, organisations do not consider the level of their services and as a result offer low-quality facilities, furnishings and services (Middle East, 2015; Qawee, 2014). According to Canty (2013), there is a big gap between local and international hotels and furnished apartments. This would not affect a particular organisation in itself but would have an effect on the sector as a whole (Gica & Toader, 2014). In the tourism industry, SMEs represent the majority of firms (Gica & Toader, 2014). However, Saudi SMEs, in general, face many barriers which affect their performance and success (Aljazira Capital, 2013a). In addition, SMEs in the tourism sector have low-quality services with limited facilities (Aranca, 2014). Therefore, they cannot compete with large international companies in this sector. Furthermore, international companies (hotels) have an advantage, as they are branded, and a number of them have loyalty programmes (Canty, 2013).

As the majority of workers in this sector are foreigners (SCTH, 2018), the SMEs in this sector have additional issues. For example, government policy (e.g. Saudization) has affected tourism organisations in the country for several reasons. First, Saudi employees require high wages but are characterised by low productivity (Tourism Information & Research Centre, 2012b). A recent study found that “the average wages for Saudi citizens in the private sector are still twice as high as those of private sector foreign workers” (Kfcris, 2018). Second, Saudis do not like to work in this sector for cultural reasons (Saudi Gazette, 2015). In addition, the Saudi government has increased foreign employment fees to encourage organisations to employ Saudis (Alarabiya, 2013; Aljazira Capital, 2013a; Alzahrani, 2013). These government policies will increase organisations’ operational costs and make it difficult for them to find skilled Saudi employees.

As technology is vital to this sector, large firms use it efficiently (Canty, 2013). Nevertheless, SMEs in the Saudi tourism sector face difficulties in using technology for two

reasons. First, they lack technological skills, making them unable to use it or create their own websites (Bahaddad et al., 2014). Secondly, Saudi e-commerce regulations are complex (legal concerns) in regard to SMEs (Bahaddad et al., 2014). Again, this makes it difficult for SMEs to compete in this sector, particularly in terms of marketing (Canty, 2013). For this reason, SMEs in the tourism sector require additional support.

2.4.5. Serviced apartments (Riyadh)

There are many international events in Riyadh, such as the International Half Marathon, Time Entertainment’s Comic-Con and Formula E (Savills, 2019). Therefore, improving the tourism accommodation in Riyadh is important in order to meet the expected demand. In Riyadh, there are 1400 tourism accommodation firms and the majority of them are serviced apartments (see tables 7 and 8). The average occupancy rate of hotels in Riyadh (60.6%) is lower than the average occupancy rate of hotels in Saudi (68.9%) (MASA, 2019). Moreover, the average occupancy rate of serviced apartments in Riyadh (68.8%) is higher than the average occupancy rate of serviced apartments in Saudi (64.2%). It is also the highest among all destinations in Saudi (MASA 2019). This high demand for serviced apartments attracts investors to invest in serviced apartments rather than hotels. As a result, serviced apartments dominate in Riyadh.

Table 7: *Number of hotels in Riyadh*

	5 stars	Four stars	Three stars	Two stars	One star	Total
Hotels	20	43	26	12	7	108

MASA (2019)

Table 8: *Number of serviced apartments in Riyadh*

	First class	Second class	Third class	licensed	Total
Serviced apartments	6	333	578	375	1292

MASA (2019)

2.4.6. The main issues (tourism sector)

There are many issues affecting this sector. According to the Saudi commission for tourism and national heritage (2019), the main challenges faced by the Saudi tourism sector are: lack of entertainment that attracts tourists, an increase in the number of outbound tourists, high competition from other countries (middle east) and the increase of Saudi investment in overseas industries.

A lack of facilities, such as leisure facilities, affects this sector (particularly domestic tourists) because more than half of Saudis are under 25 years of age and domestic tourists are vital to the Saudi tourism sector (Colliers International, 2011). Therefore, the sector has missed the opportunity to attract this customer group. In addition, most outbound tourists (Saudis and foreign workers in Saudi) travel to GCC countries on their holiday rather than visiting other cities in Saudi Arabia (Tourism Information & Research Centre, 2012b; Yusuf, 2014; MASA, 2019a).

There are many other issues affecting this sector, particularly for hotels and furnished apartments. Saudi tourism regulations are highly complicated, making them difficult to follow (Alarabiya, 2013; Aljazira Capital, 2013a; Alzahrani, 2013). Additionally, the authority has closed down many organisations (hotels & furnished apartments) for breaching the regulations (Tourism Information & Research Centre, 2012b), including about 213 organisations in 2013 (Qawee, 2014). What is more, the Saudi government is emphasising the need to increase the percentage of Saudi workers (Aljazira Capital, 2013a). Recently, it was reported that 75% of

all tourism workers are foreign (SAM, 2019). Therefore, this government policy has affected tourism organisations in the country for several reasons. First, Saudi employees require high wages but are characterised by low productivity (Tourism Information & Research Centre, 2012b). Second, Saudis do not like to work in this sector for cultural reasons (Saudi Gazette, 2015). In addition, the Saudi government has increased foreign employment fees to encourage organisations to employ Saudis (Alarabiya, 2013; Aljazira Capital, 2013a; Alzahrani, 2013). Therefore, this government policy will increase organisations' operational costs and make it difficult for them to find skilled Saudi employees. This issue might be one of the factors that discourage investors to invest in the Saudi tourism sector, preferring to invest overseas.

2.4.7. The government effort

First, the Saudi government established the 'General Entertainment Authority' in 2016 to improve and develop the sector (General Entertainment Authority, 2019). It is noted that the purpose of half of domestic tourist trips was for leisure and entertainment (SCTH, 2019). Therefore, improved entertainment infrastructure would result in the increase in the number of domestic tourists. Furthermore, there are many huge leisure projects underway (worth more than \$60 billion), such as the Red Sea and Amaala (Alpen Capital, 2018; Martin & Stephen, 2018; Savills, 2019). In addition, there are more than 5,000 heritage sites and approximately 100 museums, and more are planned for the future (Colliers International, 2011; Mufeed & Gulzar, 2014; NCB, 2011; Tourism Information & Research Centre, 2012b; Martin & Stephen, 2018). Martin and Stephen (2018) state that "the country has a rich wealth of cultural and natural heritage assets, but few visitors stay to enjoy them or spend money in the country". The Saudi government aims to develop these heritage sites and museums to be more attractive to tourists (Vision 2030, 2019).

In terms of infrastructure, the Saudi government has started to build more than 10,000 km of railway lines (The Economist, 2014a), and a huge number of hotels and furnished

apartments are under construction, worth approximately \$40 billion (The Economist, 2014). These leisure and entertainment projects together with the current development of huge transport infrastructure will also attract outbound tourists. It is noted that there are 21.9 million outbound tourists and most of them travel to GCC countries (MASA, 2019; MASA, 2019a). In addition, the government has established some tourism colleges to improve the development of the hospitality workforce (The Economist, 2014).

Because SMEs represent the majority of the firms in the tourism sector (Gica & Toader, 2014), supporting SMEs in this sector is vital to attract investors. With all the government support, the government has also made financing easier for organisations in the tourism sector by providing long-term borrowing with free interest (Colliers International, 2011; International Monetary Fund, 2018). Loans of up to \$13 million are available from many public institutions, such as the Savings and Credit Bank, the Saudi Industrial Development Fund and the Centennial Fund (Mufeed & Gulzar, 2014; NCB, 2011; EL-Hamamsy, 2018).

2.4.8. Future opportunities

Even though the government has made a strong effort to improve and expand the tourism industry, there are some aspects that the government and private sector should consider more extensively. First, the visa process needs to be simplified to attract inbound tourists. In addition, religious visas could be expanded to attract tourists to visit other cities (Colliers International, 2014; Tourism Information & Research Centre, 2012b; Yusuf, 2014). GCC countries have a number of advantages over Saudi, particularly the visa process. For example, Qatar and UAE allow visa free travel from many countries (Alpen Capital, 2018). For this reason, the Saudi government aims to improve visa process (Vision 2030, 2018). In December 2018, the government allowed only visitors for the Formula E race to obtain electronic visas for the first time (Colliers, 2018; Savills 2019). At the end of 2019, tourists from more than fifty countries were able to easily obtain electronic visas (see <https://visa.visitsaudi.com/>).

Improving the visa process along with leisure and entertainment projects, and the current development of huge transport infrastructure, will increase the number of inbound tourists.

2.5.Summary

This chapter provided an overview of the research context (Saudi Arabia), which focused on the tourism sector and micro and small enterprises. The Saudi Arabian government is making an effort to diversify its economy, which means decreasing their dependence on the oil sector. Furthermore, the high unemployment rate is another challenge for the country. As 95% of businesses in Saudi Arabia are SMEs, the Saudi government provides considerable support to them, such as finance. However, they contribute only 20% to the GDP; in other countries, such as the U.S., China and Japan, SMEs contribute over 45%. In addition, 50% of the small firms in Saudi fail in their first year, and only 10% of them survive for three years or longer. Therefore, the Saudi government provides additional support to SMEs.

The Saudi tourism industry is considered one of the best sectors when it comes to reducing unemployment rates. Therefore, the Saudi government targets the tourism industry as one part of their strategy for diversification and creating jobs for Saudis. To attract tourists, they have organised many events, improved the visa process, and set up leisure and entertainment projects. Therefore, improving tourism accommodation is important to meet the expected demand. There are many other issues affecting this sector, particularly hotels and serviced apartments. For example, the Saudi government is emphasising the need to increase the percentage of Saudi workers. Recently, it was reported that 75% of all tourism workers are foreign. This government policy has affected tourism organisations in the country for several reasons. For example, Saudi employees require high wages but are characterised by low productivity. In addition, the Saudi government has increased foreign employment fees to encourage organisations to employ Saudis. Therefore, this government policy will increase

organisations' operational costs and make it difficult for them to find competent Saudi employees.

As a result, the government regulations for localisation would have a greater impact on micro and small enterprises, which in turn would discourage them from entering this industry. Therefore, the main issue may not be the additional support by the government; it is perhaps the regulations on localisation.

3.Literature Review

3.1.Introduction

The aim of this chapter is to review past studies in order to identify the research gap. It reviews relevant research in the area of the serviced apartments sector, micro and small enterprises, firm resources and the impact of the managers' characteristics on performance. This chapter is divided into six main sections. The first section reviews past studies on serviced apartments to understand the rationale behind the high growth of this sector and the differences between serviced apartments and hotels. As the majority of businesses in the tourism sector are small, the next section will review studies on micro and small enterprises. The second section aims to identify the characteristic features of micro and small businesses and their differences to medium sized organisations. Due to the importance of the manager on business performance, the third section discusses the impact the manager has on business performance and firm resources. The fourth section aims to review past studies on the role of local and foreign managers in developing firm resources.

As we aim to investigate the different roles of local and foreign managers in developing firm resources, the fifth section will focus on firms' resources and Resource-Based View theory. Of the various resources a business consumes, in this research we have chosen to investigate the role of access to finance, human resources, technology and collaboration and their influence on business performance. We have included access to finance for two reasons: micro and small enterprises have limited capital, and access to finance is one of the significant challenges faced by these businesses. Therefore, local and foreign managers may have different impacts on financial access.

We chose human resources for two reasons. First, the tourism sector is considered a service industry which is labour-intensive and highly involved with customers, so employees play an important role. Second, firms in the tourism sector face many challenges, such as low

skills and seasonality. Due to these issues, local and foreign managers may have different impacts on recruiting and training employees. Technology has become very important to the tourism sector in terms of operations and sales (e.g. online booking) and interactivity between firms and customers (e.g. social media). In addition, managers have a significant impact on technology adoption. Therefore, technology is included in this study as a vital resource for small businesses in the tourism sector. External collaboration is also included because it can overcome many barriers faced by micro and small enterprises, such as lack of knowledge. Additionally, local managers may find it easier to collaborate than foreigner managers do, due to personal networks and relations. For this reason, investigating the different impacts local and foreigner managers have, and the challenges they face when collaborating, is necessary. There are other resources, such as physical resources (e.g. buildings and facilities: pool and equipment). However, we cannot include all resources due to limited time of data collection. In addition, we believe these four resources are important to micro and small serviced apartments and can identify some of the different actions taken between local and foreign managers. This chapter ends with a short summary.

3.2.Characteristics of Serviced apartments

Accommodation is a vital element in the tourism industry (Moreno-Gil & Martín-Santana, 2015; Floricic & Pavia, 2018). The serviced apartment is one of the new forms of accommodation in the tourism industry which is growing very fast (Greenberg & Rogerson, 2018; Deepeka & Narayanan, 2018) and expected to continue growing (Filser & French, 2013; Greenberg & Rogerson, 2018).

Filser and French (2013, p. 3) state that “serviced apartments have become an attractive alternative to the standard hotel product”. Serviced apartments have many characteristics which attract customers from staying in hotels. First, serviced apartments have more privacy,

freedom, space and comfort than a hotel room (Foxley, 2001; Younes & Kett, 2008; Henderson & Smith, 2011). Second, serviced apartments offer self-catering facilities such as kitchens (Younes & Kett, 2008; Moreno-Gil & Martín-Santana, 2015). Foxley (2001) explains that “the attraction of serviced apartments is that they offer the comfort and facilities of a hotel, with the privacy and facilities of home”. Third, serviced apartments’ prices are cheaper than hotels (Shen & Jiang, 2013; Deepeka & Narayanan 2018). These features have attracted different customer segments such as families, business travellers companies’ guests and tourists taking a long holiday (Henderson & Smith, 2011; Shen & Jiang, 2013; Filser & French, 2013; Greenberg & Rogerson, 2015; Deepeka & Narayanan, 2018). In recent years, they have become popular to both customers and businesses (Shen & Jiang, 2013) in many regions such as Asia, Africa, and North and Central America (Deepeka & Narayanan, 2018; Moreno-Gil & Martín-Santana, 2015; The Apartment Service, 2019). Deepeka and Narayanan (2018) pointed out that “the industry also provides services for various customer segments by understanding their needs. Customization of required services at affordable rates are offered to the customers and those are considered to be the major attraction of the industry”.

The high demand for serviced apartments attracts investors (Deepeka & Narayanan, 2018). There are other factors that encourage investors. First, serviced apartments have higher occupancy rates than hotels in the UK (Foxley, 2001). According to The Apartment Service report (2019), serviced apartments recorded higher occupancies than hotels in most markets. Second, they offer fewer services than hotels (Moreno-Gil & Martín-Santana, 2015; Greenberg & Rogerson, 2018) with fewer employees (Henderson & Smith, 2011). For this reason, the cost of operation for a serviced apartment is lower than operating a hotel (Greenberg & Rogerson, 2018; Deepeka & Narayanan, 2018). Younes and Kett (2007) found that investing in serviced apartments is less risky than investing in a traditional hotel. Filser and French (2013) point out that one manager can manage up to three properties. Furthermore, Greenberg

and Rogerson (2018) state that “investing in this sector can be highly profitable with initial and operational costs between ten and fifteen percent lower when compared to hotels, together with fewer staff and subsidiary services, such as food and beverage facilities, profit margins are high”. These factors, together with high demand, attract investors and make this a fast growing sector (Henderson & Smith, 2011; Deepeka & Narayanan, 2018).

According to The Apartment Service (2019), there are more than one million serviced apartments in the world operating in more than 1,300 locations. More than half of the units are in North America alone, followed by Europe (15.9%) and Asia (11.4%). Furthermore, this number is expected to increase due to the high demand (Deepeka & Narayanan, 2018). For example, the number of units in Africa increased by 47.7% between 2014 and 2016 and in Asia 63% between 2014 and 2018 (The Apartment Service, 2019). The fast growth has encouraged many international hotels to enter this sector (Deepeka & Narayanan, 2018). For instance, Intercontinental have serviced apartments in 619 locations and Marriott have serviced apartments in 1,160 locations (The Apartment Service, 2019). As a result, the fast growth and high demand in this sector have attracted investors and researchers (Cassidy & Guilding, 2010; Moreno-Gil & Martín-Santana, 2015; Greenberg & Rogerson, 2018). Nevertheless, most of the studies in the tourism industry focus on the hotel sector, and there is little academic research that focuses on the serviced apartments sector (Deepeka & Badrinarayanan, 2018). Table 9 shows the main studies that focus on the serviced apartments sector only.

Table 9: Serviced apartments (previous studies)

Author/Year	Journal	Examination	Methodology	Findings
Foxley, 2001	<i>Journal of Property Investment & Finance</i>	Provides an initial overview of the UK (London) serviced apartment sector	Ten interviews with business travel agents, largest operators active in the market	Serviced apartments have higher occupancy rates than hotels. Serviced apartments have lower operational costs than hotels. Serviced apartment are different to hotels
Johns & Lynch, 2007	<i>International Journal of Hospitality Management</i>	Analyses the self-catering accommodation sector in Scotland	Reviewing literature	There is growth in this sector driven by changes in the economy and advances in technology The growth of short break holidays and a growing interest in country pursuits and activity holidays favour the self-catering sector
Khemthong & Waitayaphat, 2010	<i>Modern Management Journal,</i>	Investigates the factors that measure different service quality levels between Asian and Western tourists during their stays in serviced apartments in Bangkok	148 surveys with international tourists	Issues relating to the tourists play a major role in influencing the development of serviced apartment service quality. Assurance and empathy towards the service quality were the major facilitating factors for customers' satisfaction to revisit to the serviced apartments.
Henderson & Smith 2011	<i>Tourism Interview International</i>	Analyses the key attributes and trends of serviced apartments in Thailand	Literature Review	Serviced apartments are different from traditional hotels (e.g. price and services). Families, business travellers companies' guests and tourists taking a long holiday are the main customers

Shen & Jiang, 2013	<i>International Conference On Systems Engineering and Modeling</i>	Analyses Shanghai serviced apartment by SWOT	Reviewing literature	Strength: location and full house structures Weakness: technology and service level Opportunity: high demand Threat: rising price
Greenberg & Rogerson, 2015	<i>Urban Forum</i>	Examines the emergence and characteristics of the serviced apartment sector in South Africa	Reviewing literature	The growth of this sector is linked to the expanding trend for business professionals and consultants to work abroad for an extended period of time
Moreno-Gil & Martín-Santana, 2015	<i>Journal of Hospitality & Tourism Research</i>	Analyses the image of serviced apartments sector	271 surveys with tourists in Gran Canaria, Canary Islands (Spain)	Personnel and cleanliness, primary services, outdoor areas and kitchens are the main influential factors on this sector's overall image
Deepeka & Badrinarayanan, 2018	<i>International Journal of Pure and Applied Mathematics</i>	Determines the growth prospects, strategies, key challenges of serviced apartments in Chennai	Interview	There is high demand for serviced apartments. Customisation is the main advantage for this sector. Challenges: e.g. shortage of skilled employees
Deepeka & Narayanan, 2018	<i>International Journal of Pure and Applied Mathematics</i>	Identification of various strategies for customer attraction and retention adopted by Serviced apartment industry in Chennai	70 surveys with owners/managers of serviced apartments	Low level of technology adoption. Corporates, leisure and medical tourists are the main customers. Services, location, price amenities, offers and promotion, food, customized packages and rooms are the main attraction factors
Greenberg & Rogerson, 2018	<i>Bulletin of Geography. Socio-Economic Series</i>	Analyses the development and character of serviced apartments in Cape Town	Interviews conducted with key stakeholders in the property sector	The serviced apartment sector must not be viewed as homogeneous in its makeup rather it exhibits a variable geography between different business nodes.

Martín et al., 2018	<i>Tourism Economics</i>	Analyses consumer preferences in a context of self-catering accommodation choice (in the south of Gran Canaria Island)	301 surveys with tourists	‘Staff friendliness’ and ‘Wi-Fi’ are the most valued service attributes, for the segments of guests who hire intensive additional food services during their stay. Quietness in the area is only valued by tourists who do not travel with children.
Deepeka & Narayanan, 2019	<i>In Transnational Entrepreneurship</i>	Investigates the challenges, growth opportunities, and strategies of the Serviced Apartment industry in India	Survey of 30 selected Serviced Apartment operators	They lack the usage of technologies. The majority are small businesses. High occupancy rate
Greenberg & Rogerson, 2019	<i>GeoJournal of Tourism and Geosites</i>	Investigates the development and characteristics of the serviced apartment sector in Johannesburg, South Africa	Interviews conducted with key stakeholders in the property sector	Serviced apartments cater mainly for business travellers and in particular visiting professionals on short-term contract work assignments, a significant element of the changing nature of international business travel.

Source: Author

Most of the previous studies focused on analysing the sector's growth, characteristics and identifying its main advantages (Foxley, 2001; Johns & Lynch, 2007; Henderson & Smith, 2011; Greenberg & Rogerson, 2015; Greenberg & Rogerson, 2018; Greenberg & Rogerson, 2019; Deepeka & Narayanan, 2019). Others focused on understanding the serviced apartments' customers (Khemthong & Waitayaphat, 2010; Moreno-Gil & Martín-Santana, 2015; Martín et al., 2018). There are few studies focused on analysing serviced apartment firms. Shen and Jiang (2013) used the SWOT method to analyse the whole sector, which included some aspects of serviced apartment firms, such as level of services they provided. Deepeka and Badrinarayanan (2018) used the five forces model to analyse the serviced apartments sector and identified some challenges and strategies adopted by firms. Deepeka and Narayanan (2018) focused on identifying the strategies for customer attraction and retention adopted by the serviced apartment industry. Deepeka and Narayanan (2019) investigated the challenges, growth opportunities, and strategies of the serviced apartment industry in India.

Serviced apartments are different from traditional hotels in many aspects, such as the range of services offered, operating costs and overall customer experience. For this reason, factors that influence the performance of serviced apartments may differ from traditional hotels. For example, hotels have facilities such as restaurants, laundry, 24 hour concierge, health facilities etc., whereas serviced apartments may not offer the facilities of a hotel. Hotels normally employ more people than a serviced apartment. This varies based on the star rating of the hotel and number of rooms. It also varies by region – e.g. in Greece, the number of employees per room ranges from 0.27 to 0.71 (5 star hotel) (Beneki & Hassani, 2015), whereas in India, the number is 1.5 per room (HIS, 2017). A Deloitte report on the rural serviced apartments sector in England indicates that this sector employs 0.33 employees for each apartment unit. They also found that the majority of accommodations had more than 2 bed rooms. This means employees looking after self-catering accommodations should be multi

skilled and should also have strong networks with third parties to provide a comparable level of service to guests. Hence, the capability to build external networks and collaboration with third party organisations can influence the performance of serviced apartments. Nevertheless, there is little academic research that explores the factors that influence the performance of serviced apartments and the challenges faced by the owner/managers of this sector. Thus, it is important to re-examine this sector to identify the factors that influence firms' performance and explore the main challenges faced by the owner/ managers of this sector. As the majority of businesses in the tourism sector are small, the next section will discuss the importance of these businesses and identify the main challenges they face.

3.3. Micro and small enterprises

According to Muller et al. (2015; 2018), SMEs account for 99.8% of the non-financial business sector in the EU, U.S.A, Japan, UK and Brazil. In some countries, SMEs account for more than 99.9% (Muller et al., 2015; National Statistics, 2018). In developed countries, SMEs contribute between 40% of the countries' GDP, and more in developing countries (The World Bank, 2019). For instance, SMEs contributed more than 50% of GDP in most African countries and Indonesia (Muriithi, 2017; Tambunan, 2019). Many studies have found that SMEs are vital to a country's economy because they create jobs (Burns & Jim, 1986; Barrow, 1998, p. 27; Storey 1994, p. 201). According to Birch (1979), SMEs are the main sources for generating new jobs. Storey (1994, p. 201) added that "small firms in both the United states and the United Kingdom were creating jobs at a faster rate than larger firms". Boldrini et al. (2011) point out that SMEs are not only important in creating jobs, but they also save existing jobs. For example, SMEs represent about 50% of the non-financial sector in the EU, 52.4% in the US and 86.6% in Japan (Muller et al., 2015; 2018).

There are many small firms that grow and become very large firms, such as Wal-Mart, Honda, Intel, Cisco and Microsoft (Bannock, 2005, p.27). For this reason, many countries,

including those in the EU, are making a great effort to encourage people to set up new businesses and to support their success (Day, 2009). However, a large number of SMEs do not survive long. Muller et al. (2018) state that "each new SME that survived over the period 2012-2015 required the birth of 9 SMEs that did not". As a result, SMEs are a very important element in economic growth. Yet, many of them do not survive for long.

As the SMEs are vital to a country's economy, there are many studies that focus on SMEs (Inan & Bititci, 2015). However, the majority of these businesses are micro and small enterprises. According to Muller et al. (2018), micro and small enterprise accounted for 98.9% of the non-financial business sector SMEs in the EU, while medium enterprise accounted for only 0.9%. In addition, micro and small enterprise represents about 49.4% of the non-financial sector in the EU, while medium enterprise represents only 17% (Muller et al., 2018). There are many differences between micro and small enterprise and larger enterprises (Al Mamun et al., 2018). Inan and Bititci (2015) focused on identifying the difference between micro, SMEs and large firms. They pointed out that micro enterprises are different from SMEs and large firms in many aspects, such as human resources, marketing and innovation (see table 1). The authors added that micro enterprises should not be in one group with small and medium enterprises. Inan and Bititci (2015) argue that "a tool developed for large enterprises and/or SMEs cannot be implemented to micro companies without any contextualization".

Table 10: Comparison of Large, SME and Micro enterprises

Aspect	Large	SME	Micro
Leadership	Leaders are more involved with strategic activities	Leaders are more involved with operational activities than strategic activities	Leaders are exclusively involved with operational activities
Management	Participative Management	Mixture of empowered supervision and command and control	Command and control
Strategic Planning	Short and long term planning	Short-term planning focus on niche strategies	Fire-fighting to survive
Organisational Structure	Hierarchical with several layers of management	Flat with few layers of management	Flat with one layer
System & Procedures	Formal control systems, High degree of standardisation	Personal control Some degree of standardisation and formalisation	No procedures Low degree of standardisation and formalisation
Human Resources	Training and staff development is planned and is large scale	Training and staff development is adhoc and small scale	Almost no training and staff development activities
Market and Customer Focus	Formal customer relationship Larger customer base	Formal-Informal customer relationship Limited customer base	Informal customer relationship Very limited customer base

Operational Improvement	Vast knowledge or understanding of operational improvement activities	Limited knowledge or understanding of operational improvement activities	No knowledge or understanding of operational improvement activities
Innovation	Innovation based on R&D	Innovation based on clusters and networking	Innovation based on technological improvement and customer needs
Networking	Extensive external networking Better understanding of support available from local government	Limited external networking Limited knowledge of funding and support available from local government	Very limited external networking No knowledge of funding and support opportunities

Source: Inan and Bititci (p. 311, 2015)

Tambunan (2019) argues that micro and small are different to medium-sized enterprises in many aspects. They conclude that micro and small enterprises have fewer resources and capabilities than medium-sized enterprises and should not be as one group. For this reason, Tambunan (2019) suggests that “micro and small enterprise should be given a high priority by the policy makers in their economic development policies”. The table below shows some of the main difference between micro, small and medium enterprises that Tambunan (2019) identified.

Table 11: *Key characteristics of micro, small and medium enterprise*

Aspect	Micro	Small	Medium
Organisation & management	Primitive/traditional	Many are non-primitive units with modern management systems	All have formal organisational structure with modern management systems
Market orientation	Most are very local oriented; served local low income households	Local, national and/or export	National and/or export
Economic & social profile of the owner	Non-/low educated and poor	Many are well educated and from non-poor families	Most are well-educated and from medium to high-income families
Technology used	In general, they use ‘out of date’ machines or manually and do not utilise information technology (IT)	Many use machines and utilise IT.	Degree of modern technology used is much higher and all utilise IT
Reason/motivation to run own business	In general, to survive	Mostly for profit	All for profit
Spirit of entrepreneurship	In general low	Mostly high	All high

Workers used	Most are family businesses; they use unpaid family members as workers/helpers	Many use wage-paid employees	All use wage-paid employees
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Source: Tambunan (p. 4, 2019)

These two studies' results are different. Inan and Bititci (2015) found that micro enterprises are different from SMEs, whereas Tambunan (2019) argued that micro and small are different from medium-sized. However, they use different definitions of firm size. Inan and Bititci (2015) defined micro enterprises as 20 employees and fewer. While Tambunan (2019) defined micro enterprises as 4 employees and small enterprises with employees between 5 and 19. Therefore, both studies focused on the same group of firms having up to 20 employees and their results are the same. This confirms that micro and small enterprises are different from medium-sized enterprises.

Many authors agreed with the results of these two studies that micro and small enterprises are different to medium-sized in many aspects. In general, micro and small enterprises have fewer resources and capabilities compared to medium enterprises (Acquaah & Agyapong, 2015). This would affect their (micro and small enterprises) performance, success and growth. For example, Gampala (2018) found that micro and small enterprises face more difficulties in accessing finance than medium and large enterprises. Therefore, limited working capital and challenges in accessing credit make it difficult for micro and small enterprises to buy technology and employ skilled employees. Al Mamun et al. (2018) pointed out that lack of advanced technology, limited capital and skilled employees make their productivity very low. For this reason, medium enterprise have advantages over micro and small enterprise in many aspects, such as marketing, R&D and innovation. Ahmedova (2015) adds that "in medium-sized enterprises innovation-related activities are several times higher than those in micro and small-sized companies".

From the above discussion, we can conclude that many studies have focused on SMEs, which include all, micro, small and medium-sized enterprises (Inan & Bititci, 2015). Nevertheless, the majority of SMEs are micro and small enterprises and there are differences between micro and small enterprise and medium-sized enterprise in many aspects, such as resources. Therefore, micro and small enterprises should not be studied in one group with medium-sized enterprises. Due to the limited number of studies focusing on micro and small enterprises (Llach et al., 2013; Shaw, 2014; Inan & Bititci, 2015; Gherhes et al., 2016; Al Mamun & Fazal, 2018), more research about this group is vital (Hossain et al., 2016). For this reason, this study focuses on micro and small enterprises only. Moreover, micro and small enterprises are managed by one person (owner/manager) and they depend on his/her characteristics and skills, with most of them lacking management skills (Al Mamun et al., 2018). Therefore, the next section discusses the role and impact of the manager on business resources, performance and success.

3.4. The role of the manager in micro and small enterprises

Owner/managers play an important role in the success of micro and small enterprises (Andersson & Tell, 2009; Katongole et al., 2015). In addition, small and micro enterprises depend heavily on the manager/owner's ability to develop their resources, as they are the decision-makers (Al Mamun et al., 2018; Gherhes et al., 2016; Kelliher & Reinl, 2009). For this reason, some authors investigate the impact of the owner/manager on a firm's resources. For example, Elbeltagi et al. (2013) and Ghobakhloo and Tang (2013) found that owner/managers of SMEs have a significant impact on the adoption of technology. Collins and Reutzler (2017) found that owner/managers of SMEs play an important role in firms' innovation. Del Giudice et al. (2017) found that owner/managers of SMEs have direct influence on sustainability activities. Campanella and Serino (2019) confirm that SMEs' access to finance depends on the manager.

Owner/managers are different in term of gender, age, level of education, capabilities and skills. For this reason, many authors have investigated the impact of different entrepreneurial characteristics on business performance. Table 12 lists some of the studies that focused on the impact of different entrepreneurial characteristics in SMEs' performance.

Table 12: : Examples of studies investigating the impact of entrepreneurial characteristics on business performance

Author/Year	Journal	Examination	Methodology	Findings
Adegbite et al. (2007)	<i>Journal of Asia Entrepreneurship and sustainability</i>	Evaluates the impact of entrepreneurial characteristics on the performance of small-scale manufacturing industries in Nigeria	100 SMEs: survey	Length of years in business and working experience were found to make positive contribution to business performance.
Barbieri and Mshenga (2008)	<i>Sociologia ruralis,</i>	Investigates the role of firm and owner characteristics on the gross income of farms engaged in agritourism	449 SMEs survey	Owners of farms with greater annual gross sales than the rest are male
Georgiadis and Pitelis, 2012	<i>The International Journal of Human Resource Management</i>	Investigates the relationship between Human Resources and superior firm performance, and the role of business strategy as a key mediating factor of this relationship	460 SMEs: survey	High-performing SMEs in the UK Tourism Hospitality and Leisure sector are managed by more experienced entrepreneurs
Tefera et al., 2013	<i>Journal of Economics and Sustainable Development</i>	Investigates the growth determinants of micro and small enterprises	178 small and micro enterprises: survey	There is a significant gender difference on the growth of SMEs with male owners growing faster than those owned by females
Peters et al., 2014	<i>International Business & Economics Research Journal</i>	Explores the impact of level of education and gender on business growth of small, medium, and micro enterprises	465 SMMEs: survey	There is a positive relationship between a business owner's/manager's level of education and business growth

Katongole et al., 2015	<i>Journal of Enterprising Culture</i>	Explores the relationship between intrapersonal resources (formal schooling, formal entrepreneurial education and training, and informal entrepreneurial training and education) and success of micro and small enterprises.	303 SMEs: survey	Entrepreneurial competence plays a mediating role in the relationship between intrapersonal resources and enterprise success
Oumar, 2017	<i>International Journal of Innovation Education and Research</i>	Studies the manager's characteristics which influence the performance of his/her company	202 SMEs: survey	The age and high level of education of the manager have a positive impact on the SMEs' performance.
Ishengoma, 2018	<i>Journal of African Business</i>	Assesses the influence of entrepreneur attributes on business formalization	5549 micro enterprises: survey	The entrepreneur attributes (e.g. gender, age and education) increase the probability of formalizing.
Diabate et al., 2019	<i>Sustainability</i>	Investigates the firm and entrepreneur characteristics influencing the growth of SMEs	160 SMEs: survey	There is an association between entrepreneur characteristics' and firm growth

Source: Author

Oumar (2017) investigated the impact of a manager's characteristics on a firm's performance and found that age and high level of education have a positive impact on the SMEs' performance. Katongole et al. (2015) studied the relationship between intrapersonal resources (e.g., education and training) and the success of micro and small enterprises, finding that entrepreneurial competence plays a mediating role in the relationship between intrapersonal resources and enterprise success. Peters et al. (2014) examined the relationship between entrepreneurial level of education and business growth, finding that there is a positive relationship between a business owner's/manager's level of education and business growth. Adegbite et al. (2007) evaluated the impact of entrepreneurial characteristics on the performance of small-scale manufacturing industries in Nigeria, finding length of years in business and work experience have positive impact on business performance.

Diabate et al. (2019) examined the impact of an entrepreneur's age, work experience and level of education on business growth, finding that there is an association between the 'firm and entrepreneur characteristics' and firm growth. Georgiadis and Pitelis (2012) explored the relationship between human resources and superior firm performance, finding that an entrepreneur's experience is a strong positive predictor of profit margins. Ishengoma (2018) assessed the influence of an entrepreneur's attributes on business formalization, finding that entrepreneur attributes (e.g. gender, age and education) increase the probability of formalizing. Tefera et al. (2013) focused on the role of the gender of the owner of micro and small enterprises, finding that there is a significant gender difference on the growth of micro and small enterprises. Barbieri and Mshenga (2008) investigated the role of firm and owner characteristics on gross income, finding that there is a relationship between gender and annual gross sales.

What is more, owner/manager characteristics have different impacts on a firm's resources. Table 13 lists some of the studies focusing on the impact of different entrepreneurial characteristics on a firm's resources. For example, Verheul et al. (2002) found differences in strategy and human resource management between male and female entrepreneurs. Magableh et al. (2011) found the manager's age, experience and education affect the decision of training expenditures. Ashourizadeh and Schott (2013) found that entrepreneurs' gender, age and education affect their networks. Awa et al. (2011) found that age and experience of SMEs' managers have significantly strong power in predicting the extent of adoption of IT. Mack et al. (2017) found gender and experience influence the adoption of multiple internet and social media platforms. Kozubíková et al. (2018) found that an owner/manager's education plays an important role in a firm's innovation. Campanella and Serino (2019) found that the manager's age, gender and ethnicity have significant impact on accessing loans.

As a result, the owner/manager plays a significant role in a successful business. In addition, owner/manager characteristics have different impacts on firms' resources and performance. However, the difference in impact from foreign managers on a firm's resources compared to a local manager has received little attention. The next section will review and discuss previous studies on the role of local and foreign managers.

Table 13: *Examples of studies investigating the impact of entrepreneurial characteristics on a firm's resources*

Author/Year	Journal	Examination	Methodology	Findings
Verheul et al. (2002)	<i>International Small Business Journal</i>	Investigates the existence of gender differences in strategy and human resource management (HRM)	28 in-depth interviews	There are differences in strategy and human resource management between male and female entrepreneurs
Magableh et al. (2011)	<i>International Journal of Economics and Finance</i>	Explores the determinants and impact of training on SMEs in Jordan	320 managers: survey	Manager's age, experience and education affect the decision of training expenditures
Awa et al. (2011)	<i>Journal of Systems and Information Technology</i>	Investigates the impacts of demographic variables such as age, gender sensitivity, experience, homogeneity/heterogeneity and educational attainment of top management teams on SMEs' IT adoption behaviour	524 SMEs: survey	The age composition, experience and gender sensitivity of top management team members of SMEs were found to have significantly strong power in predicting the extent of adoption of IT
Ashourizadeh and Schott (2013)	<i>International Journal of Business and Globalisation</i>	Accounts for entrepreneurs' networking in private and public spheres, as influenced by gender, age and education	Global Entrepreneurship Monitor surveys: 17,742	Entrepreneurs' gender, age and education affect their networks

Mack et al. (2017)	<i>Telecommunications Policy</i>	Investigates factors that influence the adoption of multiple Internet to SMEs	117 survey	Females had a lower perception of technology skills and lower willingness to adopt new technologies than males. They were also more likely to hire technology assistance because of this perceived lack of competence than were males, who were more likely to hire technology assistance to save time.
Kozubíková et al., 2018	<i>Management & Marketing</i>	Investigates the relationship between personality traits and the attitude toward innovativeness	454 owners of SMEs: survey	Entrepreneurs with secondary education or secondary educated with graduation were more innovative than university educated entrepreneurs.
Campanella and Serino, 2019	<i>International Journal of Economics, Business and Finance</i>	Investigates the effect of manager personal characteristics (gender, educational level, age and ethnicity) on SMEs' access to bank loans	214 SMEs: survey	Age, gender and ethnicity of the borrower impacts on the probability of being funded

Source: Author

3.5. Local and foreign managers

The previous section shows that there are many studies focusing on the impact of an owner/manager's skills and characteristics on business performance. However, there are differences between local and foreign managers in many aspects, such as expertise, language skills and organizational commitment (Yu & Huat, 1995; Kühlmann & Hutchings, 2010; Przytuła et al., 2014; Mejia et al., 2015; Chan et al., 2016). Different theories have been used to understand the different advantages and functions between local and foreign managers, such as Agency theory, Transaction costs theory and Resource-based theory.

According to Agency theory, foreign managers have an advantage over local managers because they can deal better with the parent company and adopt its strategy, as they have experience from working in headquarters. Whereas, local managers have an advantage over foreign managers in providing information about local culture and structure (Tan & Mahoney, 2006; Bruning et al., 2011). From the Transaction costs theory, foreign managers have better performance in managerial functions and communicate better with headquarters. Whereas, local managers' advantages are lower personal cost with high knowledge of local culture and structure (Tan & Mahoney, 2006; Bruning et al., 2011). From the perspective of the Resource-based theory, local and foreign managers have different managerial tasks, both of which are valuable. For example, foreign managers can implement the parent company's strategy and train locals better than local managers, while qualified local managers can undertake the following tasks: provide information about the locals and manage the company (Tan & Mahoney, 2006; Bruning et al., 2011). There are many studies that have investigated advantages, issues and differences between local and foreign managers in international and multinational companies. Table 14 below lists some of the main and recent studies that focus on local and foreign managers.

Table 14: *Some of the main and recent studies that focus on local and foreign managers*

Author/Year	Journal	Examination	Methodology	Findings
Kühlmann & Hutchings 2010	<i>Career Development International</i>	Explores the specific difficulties that senior managers face when employing expatriate, Chinese and local-hired foreign managers in China based subsidiaries of Western multinational companies.	44 interviews: senior managers of Australian and German MNCs with business operations	Issues with local managers, such as foreign language and business skills. Issues with foreign managers, such as local language and cross-cultural misunderstandings
Peltokorpi, 2010	<i>Scandinavian Journal of Management</i>	Explores the influence of expatriates' host country language and cultural competencies on intercultural communication in foreign subsidiaries	58 interviews: Nordic subsidiaries in Japan	Expatriates' host country language and cultural competencies are accompanied by different challenges and opportunities
Berger et al., 2011	<i>Journal of business ethics</i>	Analyses the value and identity of local managers, and the liability of foreignness caused by over reliance on expatriate managers and under-reliance on local managers	Literature review	The main values of local managers are access to local knowledge, local social capital and local network.
Bruning et al., 2011	<i>The International Journal of Human Resource Management</i>	Examines the managerial functions valued by expatriates and reasons for appointing host country managers	11 Interviews and survey of 121	Local managers advantages, such as knowledge of local structures and lower cost Foreign managers functions, such as training and managerial functions

Adler and Rigg, 2012	<i>Journal of Hotel and Business Management</i>	Explores the factors faced by expatriate general managers which could affect their ability to run successful hotel operations	9 interviews with expatriate general managers from four and five star hotels	Punctuality, education levels, productivity, and low skill levels were seen as key human resource challenges. Expatriates adjustment to Jamaican culture and maintaining standards were seen as key factors for success
Dutta and Beamish, 2013	<i>Journal of International Management</i>	Examines the role expatriates play as a critical managerial resource within multinational's international joint-ventures	Analysing annual performance	Expatriates influence the multinational's international joint-venture performance by strengthening revenues, reducing costs, mitigating hazards due to imperfect contracts and opportunism by local managers, as well as through organizational learning and tacit knowledge transfer and assimilation.
Przytuła et al., 2014	<i>Social Sciences</i>	Identifies the 'individual positive deviance' presented by expatriates and local managers in their mutual cooperation.	Interviews with 27 expatriate managers working in Poland and 31 Polish managers who cooperate with expatriates during their everyday work.	Positives of expatriate managers are openness to other people and other cultures, cognitive curiosity, sociability and willingness to share knowledge. Positives of local managers are hard-working, dedicated and desire for continuous learning
Eisenberg et al., 2015	<i>Journal of East European Management Studies</i>	Explores Polish employees' perceptions and attitudes toward expatriate Western managers versus local managers	Survey of 34 employees and five interviews with managers	Polish employees' perceptions of local and foreign managers differed on several dimensions. For example, Polish employees perceived Western managers' style as more preferable. Yet, they demonstrated ambivalence about working with expat versus Polish managers

Lee, 2015	<i>Tourism Analysis</i>	Explores the issue of cultural differences faced by expatriate managers	Reviewing literature	Culture shock, culture differences and cultural values are issues faced by foreign managers. Understanding a host culture is important to overcome and minimize these barriers of adjustment for foreign hotel managers.
AlMazrouei et al., 2016	<i>International Journal of Organizational Analysis</i>	Explores how expatriate managers in the UAE make decisions in respect to their contextual environment and how they manage local staff	Interviews of expatriates	The foreign managers' expression of appreciation towards local staff provided motivation and encouraged cooperation. Moreover, it was found that foreigners can face difficulties in expressing their wishes and requirements accurately to local staff because of the language differences.
Harzing et al., 2016	<i>Human Resource Management</i>	Investigates the extent to which expatriate presence in different functional areas is related to knowledge transfer from and to headquarters in these functions	Survey: 817 employees	Foreigners' presence generally increases function-specific knowledge transfer from and, to a lesser extent, to headquarters. The relevance of foreigners and former inpatriates varies for knowledge flows between headquarters and subsidiaries.
Santacreu-Vasut and Teshima, 2016	<i>Journal of Development Economics</i>	The role of foreign employees as a channel for technology transfer in multinational companies (MNCs).	Survey: 302	Foreign employees are a channel for technology transfer for high tech industry MNCs. When institutions prevent MNCs from hiring foreign employees, technology transfer decreases

Cho, 2018	<i>Journal of International Economics</i>	Provides empirical evidence of the prevalence and importance of manager transfers to affiliates of multinational corporations	Using a unique data set on foreign affiliates of Korean MNCs	Knowledge transfers stemming from the transfer of managers from the parent to foreign affiliates are a source of benefit to foreign affiliates.
Kong et al., 2018	<i>Journal of Business Research</i>	Investigates the effects that expatriate managers' relationships within multinationals have on reverse knowledge transfer.	Survey: 128	Expatriates' relationships with local managers positively affect subsidiary willingness to reverse transfer knowledge. Subsidiary willingness mediates the relation between expatriate managers' relationships and reverse knowledge transfer.
Tamam, 2018	<i>Malaysian Journal of Communication</i>	Explores the issue of intercultural communication faced by expatriate managers	11 locals and 11 Expatriates: interviews	Culture and language differences are the main issued faced by foreign managers.
Situmorang and Japutra, 2019	<i>International Journal of Hospitality Management</i>	Explores management practices in the selection process of senior managers within MNC subsidiaries	19 interviews with expatriate managers, policy maker, regional executive and local managers	Expatriates are frequently selected over local applicants for senior management roles in MNC hotels. Local staff and hotel guests also display a preference for expatriate managers. Hotel subsidiaries can often choose to employ cheaper, less qualified expatriate managers; demotivating and disadvantaging local staff

Vlajčić et al., 2019	<i>Journal of Business Research</i>	Analyses the role of the Cultural Intelligence of expatriate managers in the processes of Conventional and Reverse Knowledge Transfer in Multinational Companies	103: survey of expatriate managers	Cultural Intelligence has a positive effect on Conventional and Reverse Knowledge Transfer processes. International experience does not moderate the positive effect of Cultural Intelligence on Conventional and Reverse Knowledge Transfer processes
Arrive et al., 2019	<i>IEEE Engineering Management Review</i>	Describes and analyses the general approaches and administration strategies exercised by expatriate and local managers in multinational companies	710 employees: survey	Expatriate and local managers' management practices have outstanding value for multinational business success. Both expatriate and local managers have a positive impact on multinational growth and success. There are many differences between them.
Alnahdi, 2020	<i>Management Science Letters</i>	Examines whether the performance of firms headed by expatriate CEOs perform better than firms headed by local directors	Published data	Firms managed by a local CEO outperform firms helmed by their foreign counterparts

Source: Author

The table above (14) shows that some authors focus on knowledge transfer from the parent company as one of the main advantages of foreign managers (Dutta & Beamish, 2013; Harzing et al. 2016; Kong et al., 2018; Cho, 2018; Vlačić et al., 2019). For example, Santacreu-Vasut and Teshima (2016) found that foreign employees are a channel for technology transfer in multinational companies (MNCs). This advantage of foreign managers may not apply to micro and small enterprises as they do not have a parent company. On the other hand, Berger et al. (2011) analysed the value and identity of local managers, such as local social capital. Some authors investigated the challenges faced by foreign managers, such as cultural differences and languages (Peltokorpi, 2010; Adler and Rigg, 2012; Lee, 2015; Tamam, 2018). AlMazrouei et al. (2016) found that foreign managers face difficulties in communicating with local employees because of language differences.

A small number of studies explore some of the differences between local and foreign managers. Kühlmann and Hutchings (2010) explore the specific difficulties (e.g. language and commitment) that senior managers face when employing expatriate and Chinese managers in China-based subsidiaries of Western multinational companies. Bruning et al. (2011) examine the managerial functions valued by expatriates and reasons for appointing host country managers. Przytuła et al. (2014) identify the ‘individual positive deviance’ presented by expatriates and local managers in their mutual cooperation. Eisenberg et al. (2015) explore Polish employees’ perceptions and attitudes toward expatriate Western versus local managers. Situmorang and Japutra, (2019) discovered management practices in the selection process of senior managers within MNC subsidiaries. Alnahdi (2020) examined whether the performance of firms headed by expatriate managers perform better than firms headed by local directors, finding that firms managed by a local manager outperform firms helmed by their foreign counterparts. Arrive et al. (2019) add that “foreign managers are likely to have a high rate of failure in business operations”.

Arrive et al. (2019) identified and clarified the different managerial styles practised by foreign and local managers by conducting a study of 705 local and foreign managers working in multinational companies in China. The two tables below (15 and 16) show the advantages and disadvantages of local and foreign managers. The main advantages of foreign managers are their knowledge (market worldwide), experiences, market skills and ability to train locals; whereas, the main disadvantages of foreign managers are higher cost than local managers, language issues and lack of knowledge of locals. The main advantages of local managers are knowledge about the domestic market, culture knowledge and social capital; while, the main disadvantages of local managers are lower discipline, negative social capital (e.g. corruption) and lower foreign language skills.

Table 15: *The advantages and disadvantages of foreign managers*

Advantages	Disadvantages
They have immense knowledge and experience in the market worldwide.	They are costly in terms of housing, transportation, and the education of children
They can facilitate business strategy and effectively communicate with headquarters.	The cost is usually 3 to 5 times more than the cost for local managers
They have more strategies and market skills	They have scarce knowledge about the domestic market, and they are not conversant with the customer culture in the foreign country
They possess adaptability skills such as the ability to open a branch anywhere.	They experience problems associated with the social environment and with social communication, including issues related to food and language

They maintain the company culture and increase the interest of headquarters in joint ventures and acquisitions internationally.	They encounter problems with re-entry due to high costs, and they encounter high costs when leaving the company due to contract termination.
They have adequate knowledge and fortitude while competing for the market space.	They lack experience working with federal employees and communicating with local customers
They focus on the company's business rather than the host country	They are likely to have a high rate of failure in business operations
They consider the company's requirement to develop future leaders and support current managers through international experience	They face many obstacles and consequences associated with local management attitudes and motivation
They have more knowledge of and global experience in executive leadership	They have frequent family-related issues at home, which hampers their ability to live in another country
They train workers on the international perspective of the parent company	
They allow closer management of and cooperation between foreign subsidiaries	

Source: Arrive et al. (2019)

Table 16: *The advantages and disadvantages of local managers*

Advantages	Disadvantages
They are less expensive than expatriates	They may be more likely to be late to work than expatriates
They are accustomed to the language and culture of their country	They can be lured into an act of corruption by local friends with harmful motives

They can adjust quickly to market fluctuations since they have sufficient knowledge about the market and customer behaviour.	They may be disrupted by local friends and family at their place of work, thus reducing their efficiency
They have acquired skills on how to motivate and relate to local employees	They focus on their country activities more than the day-to-day operations of the business
They prefer to project the image of a multinational corporation for their local company	They have less global experience than expatriates and hence have a more limited vision
They have fewer family-related issues than expatriates	They have problems with basic family needs since the employer does not cover their children's education, partner's medical insurance, etc
They can adapt quickly to emerging markets and know more about local network distribution than expatriates	They lack international business experience and experience with customers' expectations in the market
They do not experience social, culture or environmental problems.	They experience a language barrier when working with foreign clients.
They can engage the local community in decision making	They can decrease the level of control enjoyed by headquarters
They help the multinational to be an appropriate partner in the local economy	They have problems balancing local and international expectations and preferences

Source: Arrive et al. (2019)

All the above studies have compared local and foreign managers in terms of challenges (e.g. language and knowledge), working practices and advantages (e.g. knowledge transfer and local social capital). These studies have identified some of the differences between local and foreign managers. For example, foreign managers can face difficulties in collaborating with other businesses because of language differences. For local managers, local social capital can

have a positive impact in accessing finance and recruiting local employees. According to Resource Orchestration Theory (Sirmon et al., 2011), managers play a vital role in developing firm resources. It can also be observed that current studies have focussed mainly on large multinational firms and research involving highly skilled expatriate senior managers. However, there is little research that examines the impact on micro and small SMEs, which are often touted as the engine of the economy. As stated earlier, micro and small SMEs operate differently when compared with other types of businesses; and managers play an even bigger role in the activities of businesses. Moreover, with Saudi Arabia's Saudisation policy, this research study is timely, as it can be used as a baseline for further research. Hence, it is important to investigate the way local and foreign managers develop resources and capabilities within their businesses. Moreover, in micro SMEs, managers play an even greater role in influencing business performance. The following section will discuss four of the main firm resources that are critical for micro and small enterprises.

3.6.Firm resources

This section discusses the main resources that influence firm performance. In addition, some challenges faced by micro and small enterprises are discussed. The researcher reviewed the literature on SMEs, hospitality and hotel sectors in order to identify the main resources for micro and small serviced apartment enterprise. The main sources were journal articles and books. Four resources are discussed below: access to finance, human capital, technology adoption and collaboration.

3.6.1. Resource-Based View

The Resource-Based View of an organisation has emanated from the Organizational Economics literature wherein several scholars argued a firm's internal resources are the main contributing factor for organisational success, which is normally measured in terms of profit

and market share (Penrose, 1989; Schumpeter, 1934). According to Wernerfelt (1984) resources could be:

“Anything which could be thought of as a strength or weakness of a given firm. More formally, a firm's resources at a given time could be defined as those (tangible and intangible) assets which are tied semi permanently to the firm . . .

Barney (1991, p.101) expanded this definition and included all assets, capabilities, organizational processes, firm attributes, information, knowledge etc. The theory was called a resource-based view (RBV) by Wernerfelt in 1984. After that, many scholars developed this theory (e.g., Rumelt, 1984; Conner, 1991; Amit & Schoemaker, 1993; Peteraf, 1993; Teece et al., 1997). Barney (1991) developed a significant contribution to this theory in his article “Firm resources and sustained competitive advantage”. In fact, it can be easily argued that RBV has made a substantial contribution to the literature on the relationship between resources and firm performance. For example, a systematic review by Newbert (2007) identified 1152 articles with ‘resource-based’ or RBV in the title or abstract. Barney (2001) found that the RBV theory applied to many fields, such as:

Nonstrategic management disciplines (e.g. human resource management, management information systems, and marketing) and to strategic management questions (e.g., knowledge-based theories of competitive advantage, resource-based theories of the firm, resource-based theories of innovation, and resource-based theories of interfirm cooperation.

Barney pointed out that for firms to create a sustainable competitive advantage, their resources must be valuable (V), rare (R), imperfectly imitable (I), and non-substitutable (N). Valuable resources improve firm efficiency or help the firm to create value which gives the firm an advantage over competitors. Rare resources are unique and rare among competitors and in the market (i.e. not all firms in the market can have the resource); otherwise, the resource would not be an advantage over competitors. Imperfectly imitable resources are not traded or acquired by competitors. Non-substitutable resources cannot be replaced by competitors with other resources that give them the same benefits or advantages. Grant (1991) identified six types of resources: financial, physical, human, technological, reputation, and organizational. In addition, Barney (1991) posited three types of resources: physical capital, human capital, and organisational capital. Runyan et al. (2006) categorise resources as tangible (i.e. capital and location) and intangible (i.e. knowledge, skills and reputation).

Grant (2002) argued that firm resources on their own will not produce value. However, the individual resources should work together to develop organisational capabilities. Amit and Schoemaker (1993) define capabilities as “a firm's capacity to deploy resources, usually in combination, using organizational processes, to effect a desired end.”

The capabilities a firm can develop from its resources are primarily dependent on its manager's competencies. However, Badrinarayanan et al. (2019), citing several studies, argue that the role of managers, especially how managers initiate and oversee resource-related processes and outcomes, is the most underdeveloped element in RBT. Bougrain and Haudeville (2002), Freel (1999), Tseng et al., (2013), and Blackburn and Smallbone (2011) have pointed out that SMEs have limited capabilities which keep them small. For this reason, SMEs are less competitive in the market (Tabuenca & Espert, 2010). Again, the main challenge for hospitality and tourism SMEs is the lack of capabilities (Jaafar et al., 2011; Hsu et al., 2013; Zehrer & Haslwanter, 2010; Braun & Hollick, 2006). Existing studies focussing on a manager's role on developing

resources has examined managers' background such as gender, education, ethnicity, age and the findings from these studies are listed in section 3.3. Another variable to be added regarding manager background is that of local and foreign managers. From the present research, no study was found that has examined this perspective. In doing so, this study extends the applicability of Resource-Based View Theory.

Bakar and Ahmad (2010) argue that "it is quite difficult to find a resource which satisfies Barney's (1991) entire VRIN criterion except for a monopolistic type of company". However, there are many examples of resources that meet Barney's (1991) entire VRIN criterion. Amit and Schoemaker (1993) pointed out that trust between managers and employees is an example of a resource that adds value to the firm, cannot be traded, and cannot be copied or replaced by another source that gives a sustainable competitive advantage to the firm. A limitation of the RBV, as explained by Melville et al (2004), is that "it assumes that resources are always applied in their best uses, saying little about how this is done. In effect, the RBV provides a set of necessary conditions to attainment of sustainable competitive advantage via firm resource, but does not specify the underlying mechanisms by which this is accomplished" (p. 291).

From the above discussion, it is concluded that the resource-based view theory (RBV) helps to identify the main internal resources and capabilities that give organisations a sustainable advantage over competitors. Although there are limitations, the fundamental fact that resources convert into capabilities which result into business performance is still valid. Therefore, RBV will be applied to identify the main resources for micro and small serviced apartments enterprise.

3.6.2. Access to finance

According to RBV, capital resources is one of the factors that create an advantage over competitors (Wernerfelt, 1984; Porter, 1990, p. 46; Runyan et al., 2006; Tubey et al., 2015).

However, SMEs (including those in the tourism industry) have limited capital (Muriithi, 2017; Maulina & Fordian, 2018; Tambunan, 2019), and they also lack backup money (McAdam et al., 2004; Blake et al., 2006; Tumbuan & Hudrasyah, 2014; Adomako et al., 2016). This financial difficulty affects SMEs' survival (Storey, 2004; Awatara et al., 2018). For example, compliance cost is often an issue for SMEs because they have limited capital (Eid, 2005; Blackbum & Smallbone, 2011). In addition, limited capital affects SMEs' exporting, performance and growth (Bannock, 2005; Mohamad et al., 2015).

Therefore, financing is an important factor for SMEs to succeed. Many studies agree that finance has a significant effect on SMEs' growth (Bartlett & Bukvič, 2001; Grinstein, 2008; Năstase et al., 2010; Boldrini et al., 2011; Klewitz et al., 2012; Okello et al., 2017; Rupeika-Apoga & Solovjova, 2017; Hussain et al., 2018). A recent study by Suryandari (2019) measured SMEs' performance before and after receiving loans, and found that the SMEs' sales and profits increased as a result of the loans. Finance helps business to pay for assets, operational costs and growth (Storey & Greene, 2010, p. 312). A good example of the benefit of finance to SME firms is the UK's "Smoothie". Smoothie is a drink firm that experienced growth and sold part of the company for about £30 million. The company's manager says that "without the funds to invest in these markets, we would simply lose the fight . . . we want to move forwards as a business and the funds raised will allow us to do so" (cited by Storey & Greene, 2010, p. 312). Nevertheless, many studies which focus on SMEs agree that access to finance is one of the significant barriers to growth (Wang, 2016; Temelkov et al., 2018; Awatara et al., 2018; Ur Rehman et al., 2019). Buckland and Davis (1995, p.21) pointed out that the finance issue is more important for SMEs than the skilled employees issue.

Unavailability of funds and loan costs are barriers to growth for SMEs (Mulaga, 2013; Wang, 2016; Rehman et al., 2019). In addition, SMEs lack financing opportunities (Zehrer & Haslwanter, 2010; Lee-Ross, 2012; Wang, 2016), which can lead to failure (Franco & Haase,

2010; Boldrini et al., 2011; Ullah et al., 2016). According to the World Bank (2015), “more than 50% of SMEs lack access to finance, which hinders their growth”. Hewitt-Dundas (2006) pointed out that a lack of funds for SMEs limits their opportunities, compared to large firms. There are many sources of finance; nevertheless, the formal and popular source is bank loans (World Economic Forum, 2015). Yet, SMEs face difficulty in accessing finance from banks (Meuleman & Maeseneire, 2012; Csubak & Fejes, 2014; Worku & Muchie, 2019) for several reasons.

For instance, SMEs have failed to provide sufficient information, causing banks to reject loans to SMEs (Dietrich, 2012). Additionally, low profit, unsteady cash flow (Czarnitzki & Hottenrott, 2011; Rupeika-Apoga & Solovjova, 2017) and a lack of negotiating skill (Dietrich, 2012) are other barriers to loans for SMEs. Moreover, SMEs have failed to provide guarantees to banks, which is an important requirement for loans (Tumbuan & Hudrasyah, 2014; de Blasio et al., 2018). SMEs cannot provide as much collateral as large firms to access loans from banks (Njue & Mbogo, 2017; Pham, 2016; Osano & Languitone, 2016; Njue & Mbogo, 2017).

Storey (2010, p.211-249) and Majková (2016) point out that high risk loans increase a bank's interest rates, whereas sufficient collateral decreases the risk and interest rates. Buckland and Davis (1995 p.71), Udell (2015) and Majková, (2016) agree that lenders consider loans to SMEs as high-risk. For this reason, in some countries, SMEs pay higher interest rates for financing than large firms (Habaradas & Salle, 2009; Csubak & Fejes, 2014), which creates another issue for SMEs. Therefore, high interest loans discourage SMEs from applying for finance (Mulaga, 2013; Csubak & Fejes, 2014; Mac & Bhaird et al., 2016). Again, SMEs cannot provide as much collateral as large firms. This creates an advantage for large firms over SMEs.

There are many studies which focus on SMEs' finance. Hussain et al. (2018) explained that "the research over the last half of the century, on small and medium-size enterprises, tended to focus on the causes and consequences of finance constraint". However, most of the literature studies SMEs as a group, and there is little attention paid to micro and small enterprises (e.g. Belás et al., 2015; Ngugi et al., 2016; Belás et al., 2016; Al Mamun et al., 2019). As the firm size is one of the main factors which influence lenders (e.g. banks) to lend to SMEs (Musamali & Tarus, 2013; Pham, 2016; Chowdhury & Alam, 2017), the size of micro and small enterprises can have negative impact on access to finance. Belás et al. (2015; 2016) and Ngugi et al. (2016) investigated some of the challenges faced by micro and small enterprises. Ngugi et al. (2016) found that the majority of micro and small enterprises face difficulties in accessing finance. Lenders consider micro and small enterprises as high-risk businesses; therefore, they require additional collateral for the loan (Ngugi et al., 2016). Belás et al. (2015; 2016) concluded that micro enterprises face more difficulties in accessing finance because they lack knowledge of credit conditions and criteria. Hence, micro and small enterprises face more difficulty than medium-sized enterprises in accessing finance. For this reason, finance is a more important resource to micro and small enterprises because they cannot raise capital for future investment like medium-sized enterprises and they face more difficulty in accessing loans. Due to these two issues (size and risk), micro and small enterprises should be studied separately from medium-sized enterprises.

Most studies on the tourism sector focus on large businesses and there is little attention paid to micro and small enterprises (Awang et al., 2015). Awang et al. (2015) pointed out that medium-sized hotels have higher income than micro and small hotels. This makes it easier for medium-sized hotels to raise capital for future investment. For this reason, access to finance is more effective for micro and small enterprises. In addition, small hotels experience a lack of access to finance (Sharma & Upneja, 2005). Sharma (2010) found that bankers considered

small hotels as risky businesses due to the lack of collateral and information opacity (Sharma & Upneja, 2005). Medium-sized enterprises have more assets and can provide clear information (e.g. balance sheet). For this reason, access to finance is more difficult for micro and small enterprises than medium-sized business.

Munikrishnan and Veerakumaran (2012) found that there is a relationship between access to finance and small hotels' success. Small hotels need finance to buy a building, refurbishment, working capital requirements or improve the building's condition (Sharma & Upneja, 2005; Awang et al., 2015). Micro and small serviced apartments have lower operational cost, and fewer services and employees; therefore, finance may not be an important resource to them, or they might use it for a different purpose. So, investigation of the role of finance for micro and small serviced apartments is needed.

As mentioned earlier, small and micro enterprises depend heavily on the manager/owner's ability to develop their resources (Al Mamun et al., 2018; Gherhes et al., 2016; Kelliher & Reinl, 2009). Thus, the manager/owner has an impact on access to finance. So, studies that have investigated the impact of the owner/manager on access to finance focus on the characteristic of the owner/manager, such as education, age and gender. Ghimire and Abo (2013) investigated the finance issue among SMEs operating in Cote D'Ivoire by conducting 36 surveys with SMEs managers who had applied for loans. The authors found that there is a relationship between the manager's level of education and access to finance. Zarook et al. (2013) examined the impact of managers' skills on accessing finance by conducting 557 surveys. They found that experience and education have a significant impact on access finance. Ogubazghi and Muturi (2014) explored the influence of owner/manager characteristics on SMEs' access to bank loans, finding that the age of the owner/manager has a significant effect on access to bank loans. Chowdhury and Alam (2017) investigated the finance issue among SMEs operating in Bangladesh, finding that the level of education is one of the main issues

affecting SMEs' access to finance. Quartey et al. (2017) used surveys that were conducted by the World Bank to investigate SMEs' access to finance within West Africa. They found that the experience of the manager is one of the factors affecting the access to finance. Campanella and Serino (2019) conducted a survey of 214 SME managers, finding that the manager's age, gender and ethnicity have significant impact on accessing loans.

As a result, the characteristic of the owner/manager has an impact on access to finance. Nevertheless, the impact of local/foreigner managers on access to finance might be different. For a local manager, local social capital can make it easier for the firm to access finance. While, foreign managers can face knowledge and language issues to understanding the process of accessing finance. In addition, finance needs might be different between local and foreign managers. Therefore, investigation into the different impacts and challenges between local and foreign managers in accessing finance is needed.

3.6.3. Human resources

A resource-based view sees human capital as one of the main resources of a firm (Barney, 1991; Grant, 1991; Runyan et al., 2006). The previous research suggests that human capital is positively related to a firm's performance. In the services industry, employees are a vital factor for many reasons, such as the high interaction between them and clients (Howells et al., 2004; Miles, 2008; Sundbo, 2007; Nasution et al., 2011; Torres et al., 2017). As the tourism sector is considered a service industry which is service-intensive and highly involved with customers (Stickdorn & Zehrer, 2009; Torres et al., 2017), employees play an important role in it (Tejada & Moreno, 2013; Gica & Toader, 2014; Nagy, 2014). Prayag and Hosany (2015) found that human capital is an important resource for hotel success.

Jaafar et al. (2011), Lee-Ross (2012), Carvalho and Sarkar (2014), and Yadegaridehkordi et al. (2018) have pointed out that providing quality service and making customers satisfied are important factors for success. Khemthong and Waitayaphat (2010)

found that employees have a significant impact on serviced apartment service quality, which in turn make customers satisfied and stay again. Yet, this is not an easy task; therefore, employees should have sufficient customer services skills (e.g. clear communication, expedient services and positive attitude) to achieve these goals. What is more, hotels have facilities, such as restaurants, Spa, pool and coffee shops; therefore, skilled and trained employees (e.g. chefs) are vital for success. Micro and small serviced apartments offer fewer services and employ fewer people. This means employees should be multi skilled and they play a critical role in customer satisfaction. Compared to larger hotels, micro and small serviced apartments operate with fewer employees and all of them play critical roles in guest satiation. Hence it is important to investigate the role of human capital in enhancing business performance.

As mentioned, employees represent a vital factor in the tourism sector, which tends to be characterised by low-skilled employees for many reasons (Casado-Díaz & Simon, 2016; Schneider & Treisch, 2019). For example, average wages in the tourism industry are low, and most tourism firms lack human resource management skills (e.g. poor employment practices in this sector) (Blake et al., 2006; Baum, 2007; Schneider & Treisch, 2019). Therefore, highly skilled employees may leave this sector (Peters, 2005; El-Said & Kattara, 2014; Casado-Díaz & Simon, 2016). Díaz-Chao et al. (2015) point out that wages are very important in employee productivity. These factors make it difficult for tourism firms to retain their high skilled employees (Tzortzaki & Mihiotis, 2012). In addition, most tourism-sector work is seasonal; therefore, firms employ people with low tourism skills (e.g. chefs or tour operators) for the short term in an informal manner (Peters, 2005; Schneider & Treisch, 2019). Walker and Miller (2010, p. 243) add that “people who do not expect to stay long on a job are not highly motivated”. For these reasons, the tourism industry has a shortage of highly skilled employees and a high level of turnover (Jameson, 2000; Enz & Siguaw, 2003; El-Said & Kattara, 2014; Murray et al., 2017).

Some studies have found that human capital is a vital factor for tourism SMEs (including hotels) to grow and succeed (Georgiadis & Pitelis, 2012; Sardo et al., 2018). Nevertheless, SMEs in the tourism industry have difficulty finding employees with specific skills (e.g. chefs) (Dewhurst et al., 2007; Healy et al., 2015). One of the main reasons is they cannot offer wages as high as larger firms (Çetinel et al., 2008). For this reason, SMEs (including those in the tourism industry) lack qualified (Gray, 2006; Blake et al., 2006; Lee-Ross, 2012) and skilled employees (Sajilan et al., 2016; Ahmad & Muhammad, 2016; Al Mamun et al., 2018; Tambunan, 2019), and they face difficulty finding skilled and qualified employees (Boldrini et al., 2011; Muller et al., 2014).

Job satisfaction is vital to making customers satisfied, which is important to hospitality firms' success (Chi & Gursoy, 2009; Jaafar et al., 2010; Galdon et al., 2013; Lee & Hwang, 2016). However, micro and small enterprises lack human resource practices compared to medium-sized enterprises (Çetinel et al., 2008; Sobaih, 2018). Due to limited capital and low profits, micro and small enterprises are unable to recruit skilled employees and formally train them. For example, small hotels tend to provide only informal training (Nolan, 2002). This is due to the requirement of high investment and training for formal human resource practices (Çetinel et al., 2008). Whereas, medium-sized business have high income meaning they can offer high wages to qualified and experienced employees and can raise a budget to invest in training. Therefore, micro and small enterprises find it harder than medium-sized enterprises to apply formal human resource practices and attract skilled employees. This means micro and small enterprises should not be in one group with medium-sized business.

Small and micro enterprises depend heavily on the manager/owner's ability to develop their resources, as they are the decision-makers (Al Mamun et al., 2018; Gherhes et al., 2016; Kelliher & Reinl, 2009). Due to the issues of human capital in the tourism sector, local and foreign managers may have different impacts on a firm's human capital. For example, local

managers may find it easier to recruit skilled employees because of their personal networks and relations. Whereas, firms managed by foreigner managers might face more difficulties in findings skilled employees. Therefore, investigation into the different impacts and challenges between local and foreign managers on firms' human capital is needed.

Training is an important factor in the tourism sector (Jaafar & Zaleha, 2011; Messina et al., 2014; Alfandi, 2016) because improved employee skills and performance affect customer satisfaction (Southiseng & Walsh, 2010; Stavrinoudis & Psimoulis, 2017). Training has a positive impact on employment growth (Di Cintio et al., 2017), performance (Adeyeye et al., 2013; Shirokova et al., 2013; Murimi et al, 2019), sales growth (Del Monte & Papagni, 2003), profitability (Georgiadis & Pitelis, 2016; Zhang, 2018), labour productivity (Georgiadis & Pitelis, 2016), skills of staff (Morsy et al., 2016), staff performance (Morsy et al., 2016) and cost reduction (Morsy et al., 2016). Matt et al. (2018) added that training is important to SMEs to overcome the shortage of skilled employees and enable them to do multiple tasks. Yadegaridehkordi et al. (2018) found that training has a positive impact on hotel performance. Thakur and Hale (2013) pointed out that training is a vital factor in terms of innovation in the service industry and for SMEs in particular (Amara et al., 2008; Habaradas, 2009; Adeyeye et al., 2013).

However, SMEs in the tourism sector do not tend to provide training to their employees (De Jong & Vermeulen, 2006; Mattsson & Orfila-Sintes, 2014). Dewhurst et al. (2007) and Bauman and Vedina (2011) found that SMEs do not provide training to their staff because they believe that competitors may attract trained staff, and then they will have wasted their money and time on training. This means that SME owners and managers do not trust their employees (Banham, 2010; Kyriakidou & Maroudas, 2010), which affects the firm's culture and discourages employees from innovating (Ceci & Lubatti, 2012; Lee et al., 2010). Other training barriers for SMEs and tourism sectors are cost and time (Beaver & Hutchings, 2005;

Horng & Lin, 2013). For example, SME managers do not consider training as an investment; rather, they consider it as a cost (Southiseng & Walsh, 2010). In addition, lack of time is another issue that limits training activities in SMEs because personnel work long hours and very hard (Klewitz et al., 2012; Gica & Toader, 2014; Kapetaniou & Lee, 2019).

Many studies have discerned that if SMEs in the tourism sector would foster highly skilled employees by providing training courses for them, it would improve a firm's service and lead to improved tourist experiences (Horng & Lin, 2013; Gica & Toader, 2014; Nagy, 2014; Dhar, 2015). Due to the importance of training to employees and firms' performance, foreign and local managers can have a different role. For example, foreign managers/employees provide knowledge transfer from and to international/multinational companies. Therefore, foreign managers can provide better training (internal training) than local managers (Tan & Mahoney, 2006; Bruning et al., 2011). On the other hand, a local manager's network can make it easier to access the availability of external training. Therefore, investigation into the different impacts and challenges between local and foreign managers on the provision of training is needed.

3.6.4. Technology

The resource-based view sees technology adoption as one of the main resources of firms (Barney, 1991; Grant, 1991; Runyan et al., 2006). Technology is an important factor for improvement in the service industry, as there is high interactivity between firms and customers (Miles, 2008); therefore, information technology (IT) becomes an important tool for service firms to stay in contact with customers (Miozzo & Soete, 2001; Wang et al., 2016; Larivière et al., 2017). There are many other benefits of IT; for example, using technology (e.g. the internet) would enable firms to gather information, distribute marketing materials, improve a firm's operations (Gica & Toader, 2014) and service quality (Barras, 1986; Storey et al., 2016).

Many studies in the field of tourism have found that technology has become very important to the tourism sector (Martin-Rojas et al., 2014; Hallin & Marndurg, 2008; Mattsson & Orfila-Sintes, 2014; Cosma et al., 2014; Divisekera & Nguyen, 2018). For instance, technology (e.g. online booking) has a significant effect on performance (Tajvidi & Karami, 2017) and hotel guest satisfaction (Chevers & Spencer, 2017). Raguseo et al. (2017) argue that hotels listed on multiple booking sites tend to have higher bargaining power. Social media has become popular for travel planning across all customer segments (Xiang et al., 2015). Therefore, using social media for booking enables tourism firms to not only attract existing customers, but to also reach customers overseas (Mlozi et al., 2010; Minghetti & Buhalis, 2010; Carlisle et al., 2013; Almeida et al., 2019). Tajvidi and Karami (2017) state that “use of social media has become one of the most dominant tools for marketing and networking for firms operating in the hotel industry”. Moreover, IT and social media are also vital in the tourism sector in gathering customers’ information, maintaining customer relations and observing consumer trends (Irvine & Anderson, 2008; Racherla et al., 2008; Law et al., 2014), which also influence innovation capabilities (Carlisle et al., 2013; Schuckert et al., 2015; Garrido-Moreno & Lockett, 2016). Tajvidi and Karami (2017), Scuotto et al.,(2017) and Mosweunyane et al., (2019) found that social media has a positive effect on SMEs’ (including the tourism sector) innovation and performance. However, lack of resources (e.g. IT skills and limited capital) make it difficult for SMEs to use it (Guha et al., 2018; Wilson & Makau, 2018; Tambunan 2019).

Litvin et al. (2008) explain that in the tourism industry “electronic word-of-mouth sources play an increasingly important role in the consumer decision making process”. Word-of-mouth can have positive or negative impacts on customer purchase decisions (Sparks & Browning, 2011; Yoo et al., 2015). Positive online customer reviews have a positive impact on hotel sales and performance (Ye et al., 2009; Berezina et al., 2016; Phillips et al., 2017),

whereas negative reviews influence customers' decision making (Sparks & Browning 2011; Berezina et al., 2016; Elwalda et al., 2016). Therefore, social media is an important factor in the tourism sector. In addition, watching competitors and their actions is vital in the services industry, including the tourism sector (Hipp & Grupp, 2005; Elliott & Boshoff, 2009; Ordanini & Parasuraman, 2010; Thakur & Hale, 2013). Using technology can save time and cost, as managers can view competitors' websites and online distribution channels.

Melián-González and Bulchand-Gidumal's (2016) model suggests that technology can have a positive impact on a hotel's performance in four different aspects: operational productivities, employee productivities, customer services and commercialization. Reducing energy cost (i.e. energy consumption) is an example of the impact of IT on operational productivities. Using IT (i.e. software) for managing accounting and occupancy would improve employee productivities (e.g. fast processing). Physical equipment (e.g. TV and coffee machines) and fast check-in (e.g. online check-in) are examples of the impact of IT on customer services. Online booking distribution and online advertising are examples of the impact of IT on commercialization. However, this model ignores some other benefits of technology, for example, knowing competitors' actions, prices and services through the internet. Therefore, the managers or the employees do not have to visit their competitors personally. Also, searching and purchasing goods through the internet improves employee productivity, as it saves the time and cost of searching the market in person.

Although larger hotels are more likely to adopt technology (Garrido-Moreno & Lockett, 2016), it is seen as an opportunity for small hotels (Wilson-Evered & McGrath, 2017). Many studies have noted that technology is an important factor for SMEs' abilities to grow, survive, improve performance, compete with large firms and innovate (Southiseng & Walsh, 2010; Uzokurt et al., 2012; Soto-Acosta et al., 2016; Soto-Acosta et al., 2017; Scuotto et al., 2017). In addition, fast-changing technologies require highly skilled employees (Howells et al., 2004;

Al-Ansari et al., 2013). For this reason, employees are again a vital factor in adopting technology and creating a competitive advantage for firms (Porter, 1990, p. 45; Nasution et al., 2011). Yet, SME employees in the tourism sector may lack the knowledge and skills to use technology, as they have failed to adopt it (Jaafar et al., 2011; Zaidan, 2017; Styvén & Wallström, 2019). Moreover, SME owners and managers do not use technology in some areas because it is too complex for them (Braun, 2005; Elliott & Boshoff, 2009; Boldrini et al., 2011; Alford & Page, 2015). The lack of technological skills and technology cost are the main barriers (Eid, 2005; Murphy & Kielgast, 2008; Zaidan, 2017; Styvén & Wallström, 2019). Therefore, technology can become a threat to SMEs, as they do not use it, whereas large companies can benefit from it by creating a competitive advantage.

From the above discussion, it can be concluded that technology is one of the resources which create an advantage over competitors. Many studies confirm that technology is one of the main resources for SMEs to innovate and succeed. In addition, some studies confirm that technology has a significant impact on small hotel performance. For example, using social media (Facebook) or online distribution sites (e.g. booking) can increase sales (Sosa et al., 2015; Tajvidi & Karami, 2017). Yet, SMEs (including small hotels) face difficulties (e.g. knowledge) in effectively using technology. Moreover, micro and small enterprises find it harder than medium-sized enterprises to adopt and purchase the technology which is needed to compete with larger firms and interact with customers (Qureshil et al., 2009; Jaafar et al., 2016; Al Mamun et al., 2018; Tambunan, 2019). Hence, technology plays a more significant role for micro and small enterprises than for medium enterprises. Micro and small serviced apartments have fewer employees; therefore, technology may be an important resource to them in some respects (i.e. customer services and employee productivities). So, investigation of the role of technology in micro and small serviced apartments is needed.

Elbeltagi et al. (2013) found that owner/managers of SMEs have a significant impact on adopting technology. Nevertheless, the owner/managers of tourism micro and small business don not consider the importance of the benefits of technology to business performance. This makes the level of technology adoption very low among tourism micro and small enterprises (Jaafar et al., 2016). Santacreu-Vasut and Teshima (2016) found that foreign employees are a channel for technology transfer in multinational companies (MNCs). For this reason, it seems that firms managed by foreign managers are more likely to adopt technology more effectively than firms managed by local managers. Hence, investigation into the different impacts and challenges between local and foreigner managers in adopting technology is needed.

3.6.5. External collaboration

Knowledge and market information change over time. Therefore, knowledge is one of the main factors for dynamic capabilities (Adamides & Karacapilidis, 2006; Vega-Jurado et al., 2009; Apivantanaporn & Walsh, 2011; Esterhuizen et al., 2012; Zach & Hill, 2017). In addition, Porter (1990, p. 45) pointed out that knowledge resources are an important factor in creating an advantage over competitors. In the tourism sector, understanding customer expectations and customer perceptions is vital for firms to succeed (Eraqi, 2006; Sin et al., 2005; Pikkemaat & Zehrer, 2016). Hallin and Marndurg (2008) state that the “hospitality sector is becoming knowledge-intensive as a result of intensive use of technology and the nature of the service product, which is based on interaction between hospitality employees and guests/customers”.

Knowledge is an important factor in terms of SMEs’ ability to grow and survive (Siu & Kirby, 1998; Anderson, 2017). Nevertheless, SMEs lack knowledge (Motwani et al., 2006; Jaafar et al., 2011; Chan, 2012; Aziz & Samad, 2016). According to Braun (2005), Lasagin

(2012) and Tubey et al. (2015), accessible knowledge is one of the main factors which make SMEs more competitive. In addition, knowledge has been found to be a vital factor, as it is related to SMEs' abilities to innovate (Soto-Acosta et al., 2017). Good relationships and collaborations with customers, suppliers, competitors and research channels benefit firms in terms of updating and sharing market information and knowledge (Fischer, 2006; Capaldo, 2007; Jones et al., 2013; Schroeder, 2013; Kim & Shim, 2018), which can overcome the lack of knowledge barrier (Jørgensen & Ulhøi, 2010; Lasagin, 2012; Gupta & Barua, 2016; Roper & Hewitt-Dundas, 2017; Aliyu et al., 2019). Yet, SMEs also lack networks (Franco & Haase, 2010; Alonso & Bressan, 2017; Fanelli, 2018).

Schaffer (2013), Lin and Lin (2016) and Aliyu et al. (2019) found that collaboration is an important factor for SMEs to succeed and survive. In addition, collaboration can overcome many barriers faced by SMEs (Klewitz et al., 2012; Kang & Park, 2012; Lasagin, 2012; Shemi & Proctor, 2013), for example limited resources, difficulties in using technology or accessing external knowledge (Lee et al., 2010; Lasagin, 2012; Mizuno, 2014; Tejada & Moreno, 2013). What is more, knowledge and market information are very important components of research and development (Prokop et al., 2019). Many studies confirm that collaboration is vital for R&D and innovation (Caloghirou et al., 2004; Cui & O'Connor, 2012; Gupta & Barua, 2016; Roper & Hewitt-Dundas, 2017; Aliyu et al., 2019), which has positive impact on SMEs' performance and growth (Yazici et al., 2016; Lau et al., 2010; Guzmán & Guzmán, 2018).

In the tourism industry, collaboration (e.g. sharing knowledge) is vital for SMEs to be able to grow and survive (Brown & Kaewkitipong, 2009; Kim & Shim, 2018). Thomas and Wood (2014) found that SMEs in the tourism industry depend on external knowledge. Nieves et al. (2014) state that "the introduction of innovations in hotel companies is essentially linked to knowledge existing beyond organizational boundaries". Thus, relationships with customers, suppliers and research institutions can encourage SMEs to innovate and provide better services

(Lasagin, 2012; Garcia-Perez-de-Lema et al., 2017; Phung Minh et al., 2018; Cho et al., 2018). Divisekera and Nguyen (2018) found that external collaboration is the main factor influencing innovation in the tourism sector. For example, collaborating with suppliers can lead to the introduction of new products and better services (Un & Asakawa, 2015).

According to Ramanathan (2012), “business and leisure guests perceive facilities differently and hence hotel managers need to provide different kinds of services to satisfy them”. So, identifying customers’ needs and preferences allows the hotel to innovate and provide a product or service that makes customers satisfied (Oyner & Korelina, 2016). Tseng et al. (2013) and Gomezelj and Smolčić (2016) state that customer information is important because customers are the ones who will evaluate the firm's products and services. For instance, feedback from customers is also an important source of information and innovative ideas (Thakur & Hale, 2013; Santoro et al., 2018). With this factor, SMEs have an advantage over large firms, as SMEs are close to customers and they can respond and react quicker to the market change (Bo & Qiuyan, 2012; Bahaddad et al., 2014; Mikhailovna, 2015). Collaborating with customers, such as obtaining their experience, can lead to firms changing or introducing new services or products (Córcoles, 2019).

The tourism industry involves many sectors, such as the beverage, transport and entertainment sectors (Krizaj et al., 2014). According to the World Travel and Tourism Council (2015), the industry includes hotels, travel agents, airlines, other passenger transportation services, restaurants and leisure industries. SMEs can collaborate with other firms in other sectors to add more services and to improve the tourist experience (Gica & Toader, 2014; Saastamoinen et al., 2018). For example, collaboration with a restaurant and tour operator could improve tourists’ experience. In addition, collaborating with a travel agency or online distribution site (e.g. booking) could increase sales. For this reason, collaboration is important

to improve the tourist experience. Therefore, collaboration is a source of competitive advantage (Opper & Nee, 2015; Yazici et al., 2016).

Even though collaboration is easier for SMEs than large firms (Macadam et al., 2010; Laforet, 2011; Tejada & Moreno, 2013), SMEs do not realise the importance of collaboration, which they lack (Palakshappa & Gordon, 2007; Alonso & Bressan, 2017; Fanelli, 2018). SMEs face difficulties in collaborating, in some cases because they consider themselves too small to engage with others (Braun, 2005). In addition, SMEs do not have the ability to determine which organisations they should collaborate with (Shaw & Williams, 2009; Booltink & Saka-Helmhout, 2018). What is more, SMEs find it difficult to find collaborators and to agree to engage in collaboration. For example, a number of researchers (Lee et al., 2012; Stierna & Vigier, 2013; Garcia-Perez-de-Lema et al., 2017; Cho et al., 2018) who focus on the service industry have determined that collaboration with universities is also vital for innovation activities. Yet, there is a low level of collaboration between SMEs and universities (Kamalian et al., 2011; Achelhi et al., 2016).

Not all collaboration has the same impact on business innovation and performance (Phung et al., 2018). For example, Bigliardi and Ivo Dormio (2009), Inauen and Schenker-Wicki (2011) and Garcia-Perez-de-Lema et al. (2017) concur that collaboration with universities and research institutions has more positive impacts on and benefits to firms than other types of collaboration. Others found collaborating with suppliers has been found to be more beneficial than collaborating with public institutions, such as universities (Kokkonen & Tuohino, 2007; Zeng et al., 2010; Rosenbusch et al., 2011). The different impacts between these studies were caused by the different industries and different sizes of firms. Moreover, not all collaborations have positive impact on business performance. For instance, collaboration with suppliers has a positive impact on R&D and innovation (Nieto, 2007; Vega-Jurado et al., 2008; Bigliardi & Ivo Dormio, 2009; Inauen & Schenker-Wicki, 2011; Phung Minh et al.,

2018; Cho et al., 2018). Whereas, collaboration with competitors has a negative impact on R&D (Klomp & Van Leeuwen, 2001; Nieto, 2007; Vega-Jurado et al., 2008).

From the above discussion, it can be concluded that collaboration is one of the resources which create an advantage over competitors. Many studies confirm that collaboration is one of the main resources for SMEs to innovate and succeed. In addition, some studies confirm that collaboration has a significant impact on small hotel performance. However, SMEs (including small hotels) lack knowledge of collaboration. Therefore, collaboration plays a significant role for SMEs. Van der Zee and Vanneste's (2015) review of the literature on networks in tourism management studies pointed out that "there is a need for empirical proof of network outcomes". For this reason, investigating the impact of networks and collaboration on business performance in the tourism sector is needed.

Micro and small serviced apartments have fewer services and employees. Therefore, collaboration may be more important for micro and small than medium-sized business, as it can enhance the scope of services and improved brand image. For example, collaboration with other businesses, such as restaurants and laundries, will improve services to customers. In addition, serviced apartments with few services and few suppliers makes collaboration with suppliers less important. On the other hand, hotels have more services (e.g. restaurant and Spa) than serviced apartments, which makes collaboration with suppliers very important for success. So, investigation of the role of collaboration for micro and small serviced apartments is needed. In addition, the manager's relations and network is a very important factor for collaboration (Nieves et al., 2014; Aliyu et al., 2019). Therefore, local managers may find it easier to collaborate than foreigner managers due to personal networks and relations. For this reason, investigation into the different impacts and challenges in collaboration between local and foreigner managers is needed.

3.7. Summary

In order to identify the research gap, the relevant research was reviewed in the area of the serviced apartments sector, micro and small enterprises, firm resources and the role of the manager's characteristics on performance. The literature shows that serviced apartments are different from traditional hotels in many aspects, such as operating and delivering services. For this reason, factors that influence the performance of serviced apartments might be different from traditional hotels. Nevertheless, there is little academic research that explores the factors that influence the performance of serviced apartments and the challenges faced by the owner/managers of this sector. Thus, it is important to re-examine this sector to identify the factors that influence firms' performance and explore the main challenges faced by the owners/managers in this sector. As the majority of businesses in the tourism sector, including serviced apartments, are SMEs, I identified the main challenges they face. After reviewing the literature on SMEs, I found that the majority of SMEs are micro and small enterprises and that there is difference between micro and small enterprises and medium-sized enterprises in many aspects, such as resources. Therefore, micro and small enterprises should not be studied in the same group as medium-sized enterprises. For this reason, this study only focuses on micro and small enterprises. Moreover, micro and small enterprises are managed by one person (owner/manager) and are dependent on their characteristics and skills, which seldom include management.

Many studies confirm that the owner/manager plays a significant role in a successful business. In addition, an owner/manager's characteristics have a different impact on their firm's resources and performance. However, the different impact that a foreign manager has on firm resources, compared to a local manager, has received limited attention. All past studies have focused on exploring the challenges (e.g. language and knowledge) and advantages (e.g. knowledge transfer and local social capital) of foreign and local managers. These advantages

and challenges can impact a manager's actions in developing firm resources, which will affect their business performance. For this reason, an investigation of the different impacts local and foreign managers have on developing firm resources is needed. To understand the different roles of local and foreign managers, some of the main resources of micro and small serviced apartments were identified using the resource-based view theory.

Limited capital affects micro and small enterprises' ability to invest and grow. Therefore, access to finance can have a significant impact on their performance. However, micro and small enterprises face difficulties accessing finance. Many studies confirm that the characteristics of an owner/manager have an impact on financial access. Nevertheless, the different impacts local/foreigner managers have on access to finance has not been explored. Employees are an important factor for tourism firms' success. Yet, there are many issues involving employees in the tourism sector, such as a shortage of skilled employees. Due to the importance and challenges of human resources, local and foreign managers may have different impacts on firms' human capital. Thus, an investigation of the different impacts local and foreign managers have on the recruitment and training of employees, as well as the challenges they face, is needed.

Technology is one of the resources that create an advantage over competitors. Yet, SMEs (as well as small hotels) face difficulties (e.g. knowledge) in effectively using technology. As managers have a significant impact on technology adoption, investigating the different impacts and challenges of local and foreigner managers on technology adoption is necessary. Collaboration is one of the resources that create a competitive advantage. Micro and small serviced apartments have fewer services and employees; therefore, collaboration may be more important for them than for SMEs, as it can enhance the scope of services and improve brand image. So, an investigation of the role of collaboration in micro and small serviced apartments is needed. In addition, the manager's relations and network is a very

important factor in collaboration. Therefore, local managers may find it easier to collaborate than foreigner managers due to personal networks and relations. For this reason, investigating the different impacts local and foreigner managers have and the challenges they face in collaboration is necessary.

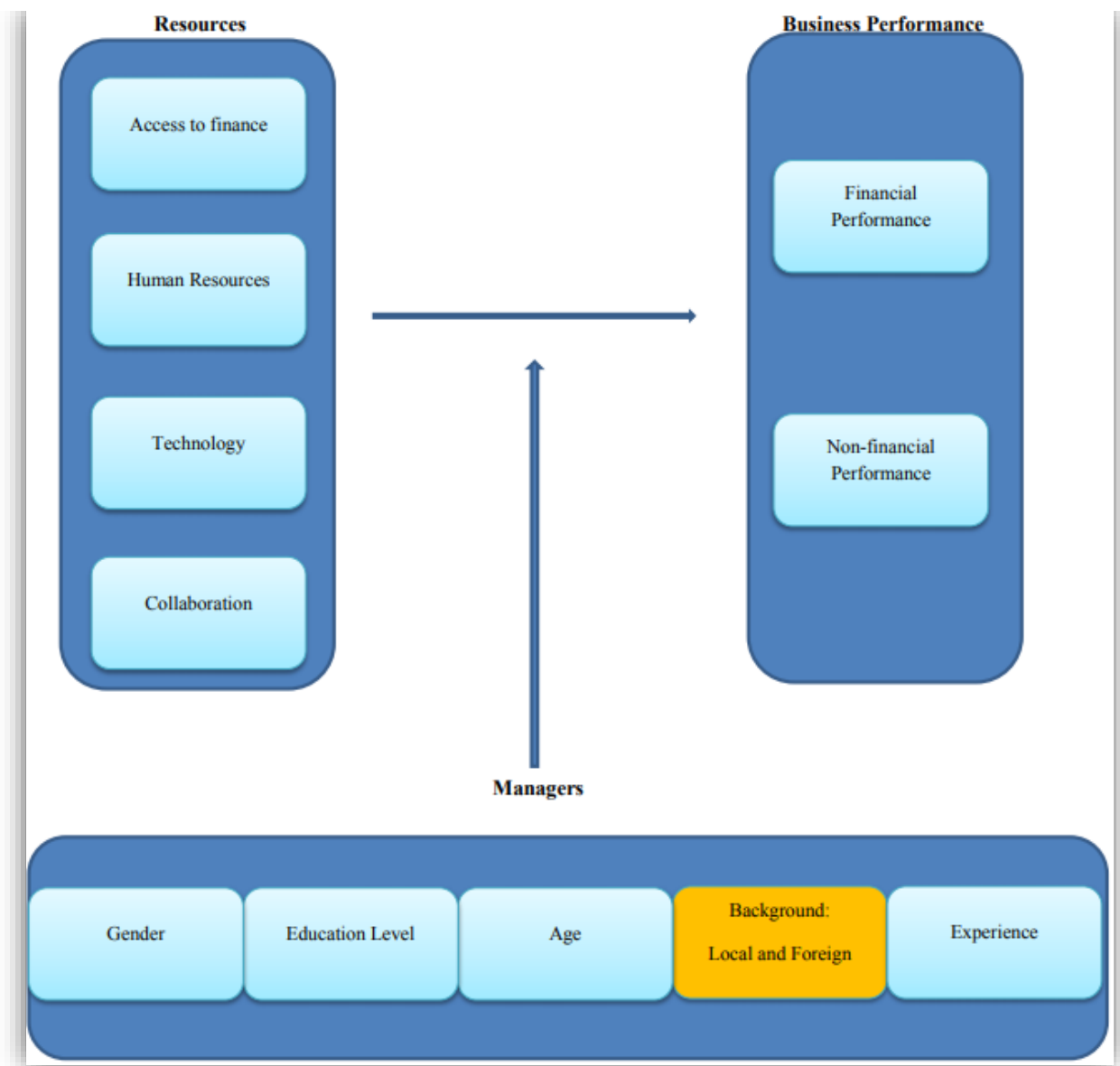


Figure 1: Conceptual Model for this research (Author)

4. Research Methodology:

4.1. Introduction

This chapter will provide a detailed account of the approach adopted for gathering and analysing the data, along with relevant justifications. It also provides details about the research design, process and methods used to gather and analyse both the secondary and primary research data.

4.2. Phase 1: Secondary research

Secondary research is an essential step for a research project, especially in the early stages (McGivern, 2009, p. 132). Curtis and Cate (2011, p. 219) state that “secondary research is an approach that collects, and analyses data sourced from the writings of social scientists and other authors. It is sometimes called a literature review”. There are many benefits of secondary research in the early stages of a project. First, it helps gather information for a clearer image of what other researchers have done in the field (DePoy & Gitlin, 1998, p. 47; Malhotra & Birks, 2007, p. 106; Churchill, 2010, p. 142; Curtis & Cate, 2011, p. 226; Wilson, 2012, p. 52). Second, it gives a better understanding of the research context and relevant knowledge (McDaniel & Roger, 2002, p. 89; Cameron & Deborah, 2009, p. 148; McGivern, 2009, p. 132; Curtis & Cate, 2011, p. 226; p. 47). Third, it helps the researcher identify theories which are relevant to the research (Cameron & Deborah, 2009, p. 148). Fourth, it helps the researcher define the research problem and question (McDaniel & Roger, 2002, p. 89; Naresh & Birks, 2007, p. 93; McGivern, 2009, p. 132; Cameron & Deborah, 2009, p. 148; Curtis & Cate, 2011, p. 226). Fifth, it helps the researcher develop the main variables and hypotheses (Naresh &

Birks, 2007, p. 96; McGivern, 2009, p. 132). Finally, it helps design the primary research (Naresh & Birks, 2007, p. 93; Cameron & Deborah, 2009, p. 148; McGivern, 2009, p. 132).

There are many advantages of secondary research compared to primary research (Malhotra & Birks, 2007, p. 106; McGivern, 2009, p. 132; Jagdish et al., 2011, p. 43), such as higher speed (Malhotra, 2007, p. 106; McGivern, 2009, p. 132; Mulhern, 2011), easier accessibility (Veal, 2006, p. 148; McGivern, 2009, p. 132; Babbie, 2013, p. 268; Wilson, 2014, pp. 195-196), lower costs (Malhotra, 2007, p. 106; McGivern, 2009, p. 132; Mulhern, 2011; Babbie, 2013, p. 268), the ability to learn from others' mistakes (Veal, 2006, p. 148; McGivern, 2009, p. 133), the ability to discover new results (Saunders & Adrian, 2016, pp. 330-331), the ability to provide comparative data (Wilson, 2014, pp. 195-196; Saunders & Adrian, 2016, pp. 330-331) and the possibility of answering some of the research's questions (Veal, 2006, p. 148; Malhotra, 2007, p. 107; Naresh & Birks, 2007, p. 96). However, secondary research has some limitations. For example, some information may not be published, some data may lack sufficient details and some studies might be inaccurate (Cameron & Deborah, 2009, p. 296; Wilson, 2012, p. 5253; Wilson, 2014, p. 196; Saunders et al., 2016, p. 332).

In this stage, the researcher followed Mertens' (1998, p. 37) process for secondary research, which involves nine steps in the literature review: identify a research topic, review secondary sources, develop a search strategy, conduct searches and select titles, obtain sources, read and prepare bibliographic information, evaluate the research reports, analyse the research findings and use the resultant synthesis to develop a conceptual framework and research questions. Therefore, previous studies (secondary research) were examined to gather information for a clearer image of what other researchers have done in this field. The literature was reviewed on micro and small enterprises, the serviced apartments sector, and the tourism sector in order to develop the research themes. Saudi micro and small enterprises and the Saudi tourism sector were also included. The main sources were journal articles and books. In

addition, company and government reports were reviewed to gather useful statistics. As a result, thousands of sources were reviewed. However, the main challenges in this stage were the lack of studies about the serviced apartments sector and the roles of local/foreign managers, as well as the unavailability of information in the Saudi context. Therefore, qualitative (interview) research was needed to resolve this issue. The next section will discuss the rationale of the research methods used.

4.3.Phase 2: Research design

4.3.1. Method applied

Developing the research design is a vital step before carrying out primary research (Blaikie, 2010, p. 15). Creswell (2009, p. 3) states that ‘research designs are plans and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis’. The research design includes details of the methodological approach, target population, analysis methods and so on (Kumar, 2014, p. 123).

In the social sciences, there are two main approaches of primary research: quantitative and qualitative. Creswell (2014, p. 4) defines qualitative research as ‘an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem’. The main purpose of qualitative research is to understand and obtain in-depth information about a phenomenon (Gary, 2014, p. 160). The advantages of exploratory qualitative research include its depth and potential to bring new, important elements to light that were not found in secondary sources (Curtis & Curtis, 2011, p. 32). On the other hand, Creswell (2014, p. 4) defines quantitative research as “an approach for testing objective theories by examining the relationship among variables”. Quantitative research is a method which aims to use large, rigorous and reliable data to test hypotheses and investigate relations between variables (Berg & Lune, 2012, p. 15; Bryman, 1988, p. 12; Creswell, 2014, p. 4). While the main purpose of

qualitative research is to develop hypotheses, quantitative research tests these hypotheses (Hair 2007, p. 288). In addition, qualitative research aims to provide a better illustration and explanation for phenomena (Babbie, 2013, p. 356; Flick, 2014, p. 28), whereas quantitative research aims to generalise the results to a specific population (Riddick & Ruth, 1999, p. 90). Table 17 shows some of the main differences between qualitative and quantitative methods.

Table 17: *Quantitative versus Qualitative Approaches*

QUANTITATIVE APPROACH	QUALITATIVE APPROACH
Measures objective facts	Constructs social reality, cultural meaning
Focuses on variables	Focuses on interactive processes, events
Reliability is a key factor	Authenticity is the key factor
Value-free	Values present and explicit
Separates theory and data	Theory and data are fused
Independent of context	Situationally constrained
Many cases, subjects	Few cases, subjects
Statistical analysis	Thematic analysis
Researcher is detached	Researcher is involved
Numerical analysis using statistical formulae	Text-based interpretation/(re)construction to identify themes and motifs
Deductive approach	Inductive approach
Tests hypotheses	Generates theory from empirical materials and evidence
Analysis begins when all data are collected (data coding may begin earlier, although analyses cannot be completed until all data are collected)	Interpretation/(re)construction begins with empirical material collection

Source: Adapted from several sources

(Babbie, 2013, p. 356; Finn et al., 2000, p. 8; Jennings, 2010, p. 205; Neuman, 2011, p. 17).

The research aims to investigate the main resources of small and micro serviced apartments, identify the main challenges faced by the managers of micro and small serviced apartments and investigate the main differences between local and foreigner managers in

developing firms' resources. Therefore, qualitative research was applied in order to understand and obtain in-depth information about the micro and small serviced apartments and the roles of local/foreign managers.

The primary research in this thesis involved the collection of data from both public institutions and micro and small enterprises in the Riyadh serviced apartments sector. The interview method was used for qualitative research purposes. Collis and Roger (2009, p. 144) argue that 'interviews are a method for collecting data in which selected participants (the interviewees) are asked questions to find out what they do, think or feel'.

As the research required rich information, the researcher carried out in-depth interviews. Kumar (2005, p. 32) points out that in-depth interviews have some advantages, such as being more appropriate for complex situations, generating detailed information, allowing for supplementation with other data, permitting the explanation of questions and having wider applications. There are many other advantages to using in-depth interviews, such as yielding deeper and richer information, flexibility, high response rates, being easier to administer, the ability to explain misunderstood questions, control over the order of the questions and the ability to identify respondents, ensuring all questions have been answered, the ability to pose complex questions as well as additional questions, the capacity to use visual aids and the opportunity to discuss sensitive topics (i.e., financial issues) (Darlington & Dorothy, 2002, p. 49; Kumar, 2005, p. 32; Hair, 2007, p. 201; Long, 2007, p. 76; Sarantakos, 2012, p. 295; Blumberg et al., 2014, p. 212).

Hair (2007, p. 201) suggests that 'executives and top managers are more comfortable in a one-to-one setting', as it reduces the distance between the interviewer and interviewee (Johns & Lee-Ross, 1998). Psychogios and Priporas (2007) argue that in-depth interviews are appropriate when the researcher seeks to understand a phenomenon by asking questions like *why* and *how*. Since the researcher in the present study was interested in gaining an

understanding of innovation based on the ideas of managers, in-depth interviews were deemed appropriate. These issues cannot be explored easily through questionnaires.

In-depth interviews have some disadvantages. For example, they tend to consume more time than questionnaires, and there is a possibility that different perceptions will be generated by different respondents, which can be a challenge to manage. Moreover, the quality of the information obtained will be dependent on the interviewee's skills and interactions with the subject (Kumar, 2005, p. 32; Hair, 2007, p. 201). There are other disadvantages of in-depth interviews, such as a longer duration for analysis (Kumar, 2005, p. 32; Hair, 2007, p. 201; Sarantakos, 2012, p. 296), the potential for a respondent to forget important information (Collis & Roger, 2009, p. 148), higher costs (Kumar, 2005, p. 32; Sarantakos, 2012, p. 296; Blumberg et al., 2014, p. 212), greater training needs (Blumberg et al., 2014, p. 212), difficulties arranging appointments (Blumberg et al., 2014, p. 212), interviewer bias (Kumar, 2005, p. 32; Sarantakos, 2012, p. 296), data quality dependent on the respondents (Kumar, 2005, p. 32) and lessened anonymity, which could affect the respondent's convenience, especially if sensitive topics are discussed (Sarantakos, 2012, p. 296). These challenges were overcome by the researcher through pilot studies, attending training courses on data collection techniques, watching videos about in-depth interviews and reflecting upon initial interviews.

There are three types of interviews: structured interviews, semi-structured interviews and unstructured interviews. Structured interviews use the same specific questions with all participants and are usually carried out via surveys (Cameron & Deborah, 2015, p. 371; Finn et al., 2000, p. 73). Unstructured interviews use open questions, not closed or sequential ones, in order to obtain detailed information about the topic. For example, an unstructured interview could begin with a question that allows the conversation to move in any number of directions (Eriksson & Anne, 2015, p. 93). This type of method is also called an exploratory interview (Finn et al., 2000, p.73).

Barbour (2008, p. 119) notes that the “semi-structured” aspect is crucial, as it refers to the capacity of interviews to elicit data on perspectives of salience to respondents rather than the researcher dictating the direction of the encounter, as would be the case with more “structured approaches”. The “semi-structured” interview is thus a useful approach for gathering detailed information from the respondents (Blumberg et al., 2011, p. 256). Semi-structured interviews use specific questions but also allow the interviewee to give more information about the topic (Blumberg et al., 2014, p. 246; Finn et al., 2000, p. 73). Semi-structured interviews are therefore useful for obtaining more details and understanding the issue in question more clearly (Blumberg et al., 2014, p. 247; Gray, 2014, p. 386). They may also lead the interview towards exploring new issues (Blumberg et al., 2011, p. 256). In this type of interview, it is not necessary for the questions to be sequential (Eriksson & Anne, 2015, p. 93). The main characteristics of a semi-structured interview are semi-flexibility, semi-openness, some comparability and some generalisability (Cameron & Deborah, 2009, p. 372). Tables 18 below show the main advantages and disadvantages of the three types of interviews.

Table 18: *Advantages and Disadvantages of the Three Types of Interviews*

Type of Interview	Advantages	Disadvantages
Structured	<ul style="list-style-type: none"> • Interviewees answer same questions, increasing the comparability of responses • Interview bias reduced • Data easily analysed using statistical techniques • Face validity • Reliability • Generalisability • Ease of analysis • Low interviewer influence • Narrower range of interviewer skills required • May get higher response rates than questionnaire 	<ul style="list-style-type: none"> • Very little flexibility, and the standardised wording may inhibit responses • Pre-determined questions may not be relevant • Value depends on deciding the questions in advance and the best way to ask them • Lack of flexibility • Takes more time than questionnaires

Semi-structured	<ul style="list-style-type: none"> • Combines the flexibility of unstructured interviews with the comparability of key questions 	<ul style="list-style-type: none"> • Bias may increase as interviewer selects questions to probe, and comparability of responses may be inhibited
Unstructured	<ul style="list-style-type: none"> • Interviewer responds in a flexible way to the interviewee • Interviewer's role is minimal, allowing interviewee to express ideas in his/her own words • Flexibility • Openness • Interviewee is not constrained by the interviewer's pre-existing mindset 	<ul style="list-style-type: none"> • Comparability is greatly reduced, and data analysis is more difficult • Data quality depends on listening and communicating skills of the interviewer • Potential for interviewer selectivity and influence • Analysis may be difficult • Low comparability • Low generalisability • May lack credibility with readers of a positivist • Persuasion

(Cameron & Deborah, 2015, p. 371; Finn et al., 2000, p. 75).

The main aim of the interviews with managers at public institutions was to gather in-depth information about their perceptions regarding challenges faced by micro and small enterprises in the serviced apartments sector, the current support they provide and the financing criteria they adopt for providing finance and other types of support to micro and small enterprises. Similarly, interviews with serviced apartments' managers sought to establish a better understanding of the challenges they face in improving business performance related to four of the firm's resources (finance, human resources, technology and collaboration). For these reasons, the semi-structured interview technique was used in this stage.

4.3.2. Developing interview questions

Managers of micro and small serviced apartments

The purpose of the interviews with serviced apartment managers was to investigate the impact of four of the firm's resources (access to finance, human resources, technology and collaboration) and the challenges they face when developing them. Table 19 shows the main

questions developed for each resource. Note that these are not all the questions, only the main ones. In addition, respondents were asked questions about their firm’s background (e.g. age, number of employees, total turnover, sales growth and number of properties) and their main objectives. For finance, we focused on the main issues of accessing finance faced by the firms and the impact of finance on firm performance. For human resources, we focused on understanding the firms’ recruitment processes, issues faced by the firms when recruiting employees (Saudis and non-Saudis), training activities and the impact of human resources (excluding the managers) on firm performance and growth. Regarding technology adoption, we focused on the impacts and challenges in four areas: operational productivity, employee productivity, customer service and commercialisation. For collaboration, I investigated the impact and challenges of collaboration with suppliers, collaboration with customers, collaboration with competitors, collaboration with public institutions, collaboration with universities and collaboration with consultants.

Table 19: *Interview questions related to firms’ resources*

Theme	Sub-theme	Aim	Questions
Finance	Access to finance	To know whether the firm accesses finance or not	Has your business accessed any type of finance before? How?
	Impact of finance	To know the impact of accessing finance	What did you do with the loan?
	Barriers to financing	To identify the main barriers to financial access	Is it difficult to access finance? If yes, why? Why didn’t you apply for a loan? (For those who did not)
	Financing needs	To identify the main reasons for needing finance	Does your firm need finance? Why?

	Financing preferences	To identify the financing preferences	What type of finance do you prefer, and why? Family & friends Private banks Public funds
Human resources	Recruiting new employees	To understand the recruitment processes	How do you recruit Saudi employees? How do you recruit non-Saudi employees?
	Issues and challenges	To understand the issues of finding skilled employees	Do you face difficulties finding skilled Saudi employees? Why? Do you face difficulties finding skilled non-Saudi employees? Why?
	Training	To understand the types of training provided by the firms, the benefits and the barriers	Has your firm engaged in internal training? How, if not, why? Has your firm engaged in external training? How, if not, why?
	The role of employees in business performance	To understand how important employees are in terms of business performance	Do you encourage teamwork? How? Do you have regular meetings? Do your employees get involved in activities, such as marketing and management?
Technology	Operational productivity	To understand how important technology is in terms of operational productivity, and the main challenges related	Have you reduced operational costs? How?
	Employee productivity	To understand how important technology is in terms of employee productivity, and the main challenges related	Does your firm use computer hardware? If not, why? What software does your firm use? Is it useful? How? Why don't you use other software?

Customer service	To understand how important technology is in terms of improving customer services, and the main challenges related	Does your firm acquire new equipment for the apartment? Do you provide additional services to customers? How do you contact your customers?
Commercialisation	To understand how important technology is in terms of commercialisation, and the main challenges related	How do you attract customers? E.g. online How do you know your customers are satisfied? How do you know what your competitors are doing?
collaboration Suppliers	To understand how they collaborate with suppliers To identify the benefits and barriers	What do you always buy? What is your process of purchasing? Do you always search for new suppliers or do you prefer staying with the same ones? What are the main factors that make you stay with suppliers? Do you collaborate with suppliers? How?
Competitors	To understand how they collaborate with competitors To identify the benefits and barriers	Do you collaborate with competitors? How? What are the main areas you collaborate with competitors in?
Customers	To understand how they collaborate with customers To identify the benefits and barriers	How do you know that your customers are satisfied (e.g. complaints, feedback, repeat customers)? Do you listen to customers' opinions to improve the firm's services? Do you use customer information to improve the firm's services, processes, marketing distribution etc.? How?

Public institutions	To understand how they collaborate with public institutions To identify the benefits and barriers	Do you collaborate with public institutions? How? What are the main areas you collaborate with public institutions in?
Universities	To understand how they collaborate with universities To identify the benefits and barriers	Do you collaborate with universities? How? What are the main areas you collaborate with universities in?
Consultants	To understand how they collaborate with consultants To identify the benefits and barriers	Do you collaborate with consultants? How? What are the main areas you collaborate with consultants in?

Source: Author

Business performance

“Literature in the field of business management and organizational performance reveals that there is no consensus among the researchers regarding the measurement of performance” (Vij & Bedi, 2016). However, business performance is usually measured by using objective and subjective methods (Vij & Bedi, 2016). The objective method is a traditional approach to measuring business performance which focuses on financial performance (Wall et al., 2004; Arifeen et al., 2014; Singh et al., 2016). Hence, internal accounting information is the main source for the objective measurement approach (Nastasia & Mironeasa, 2019). On the other hand, the subjective method measures business performance by asking the respondent to rate the firm’s performance, which includes both financial (e.g. sales growth) and non-financial performance (e.g. innovation; Vij & Bedi, 2016). Wall et al. (2004) examined the validity of subjective measurements of company performance with three different samples; they found that there is a relationship between subjective and objective company performance measurements. In addition, the Singh et al. (2016) study confirms that the subjective method

is reliable. Therefore, both approaches are able to measure performance. Vij and Bedi (2016) indicate that “neither of the subjective or the objective measure of business performance is superior to the other”.

As our target population was micro and small enterprises, we may not have been able to use the objective measure approach for two reasons. First, small firms in Saudi do not publish their financial statements. Second, managers/owners of small firms might not provide financial details of their businesses because of privacy issues or because they do not have appropriate financial data (Wall et al., 2004; Hakimpour et al., 2011; Singh et al., 2016; Vij & Bedi, 2016). Therefore, we used the subjective measure approach to measure business performance.

There are many indicators (financial and non-financial) of business performance suggested in the literature (see Chong, 2008; Khan et al., 2014; Vij & Bedi, 2016; Gerba & Viswanadham, 2016; Božič & Cvelbar, 2016). Examples of financial indications are sales, turnover and cost reduction. Examples of non-financial indications are customer satisfaction, innovation, employment size, product quality, customer retention and so on. As Gerba and Viswanadham (2016) suggested for small business, both financial and non-financial measurements were considered. What is more, measuring firm performance is not the primary objective of this study. The main research goal is to understand how firms’ resources impact their performance. Therefore, respondents were asked to identify the benefits of these resources, in terms of business performance. For example, we asked the managers what they did with the loan they accessed.

Representatives of public institutions

The main aim of the interviews with representatives of public institutions was to gather in-depth information about micro and small enterprises and the serviced apartments sector in Saudi Arabia. Therefore, different questions were developed for each representative. The next

section (data collection process) provides details of the objectives and questions of each interview.

4.4.Phase 3: Data collection process

4.4.1. SME Interviews

The first step of interviewing the managers was selecting the target firms. The researcher followed Wilson's (2014, p. 211) sampling process to select these firms. Wilson highlighted six stages in the sampling process:

1. Define your target population
2. Select a sampling frame
3. Choose the sampling technique
4. Determine a sample size
5. Collect data
6. Assess the response rate

The first step of the sampling process was defining the target population. The target population in this study is the serviced apartments sector. The second step was selecting the sampling frame: micro and small serviced apartments located in Riyadh. Riyadh was chosen for three main reasons: micro and small enterprises represent 99% of the businesses in Riyadh, more than 93% of tourism accommodation firms in Riyadh are serviced apartments and there is a high demand for serviced apartments in this city. The list of micro and small serviced apartments (sampling frame) from the Saudi Commission for Tourism and National Heritage (SCTH) was requested in order to facilitate the selection of research samples. However, the SCTH does not have a specific list of micro and small serviced apartments. They only have a list of the tourism accommodation firms in Riyadh including hotels, medium-sized firms and large firms. This list revealed a total of 1,021 hotels and serviced apartments in Riyadh.

As the target population was only micro and small serviced apartments in Riyadh, hotels, large firms and international firms were excluded, reducing the number of serviced apartments to 973. International firms were excluded easily because of their brands. Medium and large firms were also excluded after the researcher searched online for each firm. For example, large firms published their annual reports which have their total turnover and number of employees. However, it was difficult to identify medium-sized firms because they do not publish any information. Therefore, medium-sized firms might have been included in the list. However, before the interview, the researcher asked each firm about their total turnover and number of employees, to make sure medium-sized firms were not included in this study.

The third step was choosing the sampling technique. Since the list of serviced apartments in Riyadh only has the firms' names and no additional information, the probability sampling technique was used. Mays (1995) points out that qualitative research can use the random sampling method to select research samples (Gray, 2014, p. 172). There are many advantages of using this method; for instance, every firm has an equal chance of being included in the final sample (Sarantakos, 2012, p. 169; Berg & Lune, 2012, p. 15; Blumberg et al., 2014, p. 180) and selection biases can be avoided (Greenfield, 1996, p. 131). Babbie (2013, p. 161) argues that "probability sampling remains the most effective method for the selection of study elements for two reasons: it avoids researcher bias in element selection, and it permits estimates sampling error". However, there are many types of probability sampling, such as simple random sampling, systematic sampling, stratified random sampling and cluster sampling. In this stage, simple random sampling was used. Simple random sampling has many advantages and disadvantages. Table 20 below lists the main advantages and disadvantages of the simple random sampling method.

Table 20: *Advantages and Disadvantages of the Simple Random Sampling Method*

Advantages	Disadvantages
<ul style="list-style-type: none"> • Easy to implement with automatic dialling • Easy to use • Sampling error can be approximated 	<ul style="list-style-type: none"> • Requires a list of population elements • Takes more time to implement • Uses larger sample sizes • Produces larger errors • Expensive

(Blumberg et al., 2014, p. 191; Riddick & Ruth, 1999, p. 151).

There are many different methods involved when using random samples, such as the random numbers method and the computer method (Sarantakos, 2012, p. 169). The researcher used the computer method in this stage. The fourth step was determining a sample size. The researcher aimed to interview at least fifteen respondents. However, there was a high chance that some of the managers would reject the invitation for an interview. Therefore, the sample size was approximately fifty firms. The SPSS software was used to randomly select 47 firms or, in other words, 6% of the target population (973 firms).

The fifth step was collecting the data. In this stage, the researcher followed the interview process developed by Darlington and Dorothy (2002, p. 51), which involves six steps:

1. Finding participants
2. Making a connection (establishing rapport)
3. Initial contact
4. Interviewing
5. Recording
6. Ending

Before following these steps (conducting interviews), the researcher had done some preparation. First, the researcher attended training for conducting interviews, at the university. In addition, the researcher had experience in conducting in-depth interviews from a previous degree (Masters). Second, the interview questions were discussed with supervisors in order to assure they achieved the research objectives and were in a clear order for the interviewee. After agreement with the supervisors, the final interview questions were established (see the section of developing the interview questions). Third, a consent form was developed for the interviewee to sign (see Appendix 1). In addition, the researcher planned to record each interview for the following reasons: it makes it easier to concentrate on the interview, allowing the interview to be reviewed during the analysis step and avoiding bias (Saunders et al. 2016, p. 416). Therefore, a recording device was tested several times to avoid any issues during the interview.

The first step of the interview process was to find participants. The researcher searched online for the firms' locations and contacted them. Note that none of the selected firms have their own website. The second step was making a connection. The selected firms (47 firms) were visited or called to arrange appointments for interviews. The researcher briefly introduced himself, explained the purpose and benefits of the study and the reasons for selecting them. As a result, 19 serviced apartment managers (40% of the randomly selected firms) were interviewed. According to Bauer and George (2008, p. 43), "there is an upper limit to the number of interviews that it is necessary to conduct and possible to analyse. For the single researcher this is somewhere between 15 and 25 individual interviews". Therefore, 19 interviews were acceptable. Bauer and George (2000, p. 41) mentioned that "the real purpose of qualitative research is not counting opinions or people but rather exploring the range of opinions, the different representations of the issue". Therefore, the main purpose of the interviews was to gather deep and rich information from the interviewees.

The researcher faced some issues during this stage. First, it took place during the religious period of Ramadan, in which Muslims fast and their work hours are different, and the public holiday of Eid. For this reason, all of the firms that were called or visited during this time declined the invitation for an interview, forcing the interviewer to postpone them for more than two weeks. Second, many of the firms' managers sought for interviews were busy or on holiday. Third, some of the selected firms could not be found; they may not have been operational yet. For this reason, these interviews were conducted in two different periods, the summer of 2016 and summer of 2017.

Once the manager accepted to be involved in this study, we arranged an appointment for the interview. The next step was conducting the interview. Before each interview, a consent form (informing the participants about privacy and anonymity) with the copies of three letters, from Middlesex University, the supervisor and the Saudi Culture Bureau in London, was provided (Provided in Appendix?). These letters provided all the information about the researcher and the study's aims and objectives. Moreover, the researcher asked permission for the interviews to be recorded. However, the first four managers rejected this request, and the fifth interviewee declined to be interviewed at all because of the recorder. The remaining interviewee was not asked for permission to record the interview, only notes were taken. To overcome this issue, the researcher summarised the interview to the interviewee to avoid misunderstandings of some answers. Furthermore, all of the managers refused to sign the consent form. Some of them said that if they signed the consent form and the interview was recorded, they would not provide accurate information. Some explained that if they signed the consent form and the interview was recorded, there would be no privacy or anonymity. For this reason, consent forms could not be obtained.

Each interview took between 50 minutes to just over one hour. All participants were interviewed in the offices of the managers or in their lobby. Almost all of the interviews were

conducted in Arabic because the managers were from Saudi and other Arabic countries; only one interview was conducted in English because the manager could not speak Arabic fluently.

Table 21 shows details of the characteristics of the samples.

Table 21: *Characteristics of the samples (Saudi definition)*

	Manager	Firm's age	Size Employees	Size Turnover	No. Properties	Firm location	Date	Time and duration	Location
1	Local	10	Small (21)	Small	4	East	20.07.2016	17:30 An hour	Manager's office
2	Foreigner	3	Micro (5)	Micro	1	West	12.07.2016	18:00 65 minutes	The firm's coffee shop
3	Foreigner	8	Micro (4)	Micro	1	North	13.07.2016	17:00 50 minutes	The firm's front-office
4	Foreigner	11	Micro (5)	Micro	1	Centre	16.07.2016	10:00 55 minutes	The firm's front-office
5	Foreigner	3	Micro (5)	Micro	2	West	27.07.2016	19:00 An hour	The firm's front-office
6	Foreigner	8	Small (17)	Micro	4	North	19.07.2016	17:30 An hour	The firm's front-office
7	Foreigner	4	Small (10)	Micro	2	Centre	18.07.2016	09:00 70 minutes	The manager's office
8	Foreigner	10	Micro (5)	Micro	1	West	11.07.2016	17:00 An hour	The firm's front-office
9	Foreigner	10	Micro (4)	Micro	1	West	10.07.2016	20:00 An hour	The firm's front-office
10	Foreigner	4	Small (25)	Small	5	West	26.07.2016	17:00 70 minutes	The firm's front-office
11	Local	4	Small (9)	Micro	2	North	17.07.2016	16:30	The manager's office

								80 minutes	
12	Local	10	Small (22)	small	6	South	26.07.2016	20:00 80 minutes	The firm's coffee shop
13	Foreigner	12	Small (9)	Micro	2	West	10.07.2016	17:00 70 minutes	The firm's front-office
14	Local	5	Small (10)	Micro	2	North	24.07.2016	18:00 80 minutes	The manager's office
15	Foreigner	2	Small (11)	micro	2	North	18.07.2016	19:00 80 minutes	The firm's coffee shop
16	Foreigner	5	Small (25)	Small	4	North	14.07.2016	10:00 70 minutes	The manager's office
17	Local	5	Micro (5)	Micro	1	South	15.07.2017	17:00 70 minutes	The firm's coffee shop
18	Local	1	Micro (4)	Micro	1	South	23.07.2017	17:30 75 minutes	The firm's front-office
19	Local	4	Small (16)	Micro	3	East	26.07.2017	11:00 70 minutes	The firm's front-office

Source: Author

4.4.2. Public Institutions

This stage (interviewing representatives from public institutions) sought to achieve a better understanding of the serviced apartments sector and micro and small enterprises in Saudi Arabia. Therefore, we selected the main public institutions that dealt directly with micro and small enterprises in the serviced apartments sector. Each interview had different objectives (more details below). The researcher contacted these public institutions by visiting, calling or emailing them to arrange appointments for interviews. However, the interviewees at the public institutions were also not easy to interview because they were busy or on holiday. In addition, bureaucracy made it difficult to make appointments because doing so required numerous documents and their availability. Finally, most of the interviewees refused to allow the interview to be recorded because of their institutions' policies (e.g. secrecy of information). Only the representative of 'Takamal' accepted. As a result, seven representatives of five public institutions were interviewed (see table 22).

Table 22: *Public institution Interviews details*

Interview	Date	Time and duration	Location
Licence department (SCTNH)	19.07.2016 Tuesday	09:00 90 minutes	Representative's office
Riyadh Chamber of Commerce and Industry	21.07.2016 Thursday	13:00 pm 50 minutes	Representative's office
Saudi Credit and Saving Bank	28.07.2016 Thursday	12:30 80 minutes	Representative's office
Department of Tourism Investment (SCTNH)	Tuesday 15.08.2017	11:00 80 minutes	Representative's office
The National Centre for the Development of Tourism Human Resources; Takamal (SCTNH)	Thursday 10.08.2017	13:00 80 minutes	Meeting room
SMEs General Authority	Wednesday 16.08.2017	13:00 35 minutes	Representative's office

The SMEs General Authority, Loan Guarantee Program “Kafalah”	Tuesday 19.09.2017	12:30 115 minutes	Representative’s office
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Source: Author

a) Licensing Department (Saudi Commission for Tourism and National Heritage)

During the first data collection trip, the head manager of the licensing department of the Saudi Commission for Tourism and National Heritage was invited to be interviewed. A formal invitation letter with the copies of three letters, from Middlesex University, the supervisor and the Saudi Culture Bureau in London, was provided. They accepted the invitation and we arranged an appointment for the interview; a few days later, the interview was conducted with the head manager of the licensing department of the Saudi Commission for Tourism and National Heritage, a public institution. The interview took place in the manager’s office and took about 90 minutes. The main goals in interviewing the Commission manager were as follows:

- To learn the main requirements for opening a new serviced apartment
- To learn the main reasons for the many serviced apartment closures that have occurred in recent years
- To learn the ways in which the Commission supports serviced apartments
- To learn the new regulations for the localisation of managers of serviced apartments

b) Riyadh Chamber of Commerce and Industry

The second interview with a public institution was intended to be with the representative of the Ministry of Trade and Industry. When the Ministry was contacted for an appointment, it was established that the responsibility for SMEs had been transferred to the new public authority for SMEs, an entity that deals only with them. However, since it had just

been established, the authority was not prepared to be interviewed or to provide any information. Thus, the Riyadh Chamber of Commerce and Industry was contacted (visit) for an interview regarding the information that was originally sought from the Ministry of Trade. A formal invitation letter with the copies of three letters, from Middlesex University, the supervisor and from the Saudi Culture Bureau in London, was provided. They accepted the invitation and the interview was conducted on the same day. The interview then took place in the office of the manager of the SME department in the Riyadh Chamber of Commerce and Industry and it took about 50 minutes. Note that some of the information was provided as a hard copy of a recent study undertaken by Riyadh Chamber of Commerce and Industry. The main goals of interviewing the Riyadh Chamber of Commerce and Industry were as follows:

- Knowing the definition of micro and small enterprises in Saudi Arabia
- To gather statistics about micro and small enterprises in Saudi (including start-ups and failures)
- To learn the main causes of micro and small enterprise failures or closures
- To know how the Ministry of Trade and Industry supports micro and small enterprises

c) Saudi Credit and Saving bank

The third public institution interview was with the Saudi Credit and Saving Bank, specifically the department that deals with SMEs in the tourism industry. During the first data collection trip, a representative from the Saudi Credit and Saving Bank was invited to be interviewed. A formal invitation letter with the copies of three letters, from Middlesex University, the supervisor and from the Saudi Culture Bureau in London, was provided. They accepted the invitation and we arranged an appointment for the interview; the interview was conducted a few days later, with the head manager of the department that deals with SMEs in the tourism industry. The interview took place in the manager's office and took about 80 minutes. The main goals of this interview were as follows:

- To learn the bank's criteria for lending to micro and small serviced apartments
- To learn the main requirements for accepting applications
- To learn the number of applications submitted and the number of applications that are rejected
- To learn the main reasons for the rejections
- To determine whether SMEs repay their loans from the Saudi Credit and Saving Bank

d) Department of Tourism Investment, Saudi Commission for Tourism and National Heritage

During the first data collection trip, a representative from the department of tourism investment was invited to be interviewed and a formal invitation letter with the copies of three letters, from Middlesex University, the supervisor and from the Saudi Culture Bureau in London, was provided. They accepted the invitation and were then provided with a formal letter. During the second data collection trip, the researcher visited the department of tourism investment to arrange an appointment for the interview; the interview was conducted one week later, with the head manager of the tourism investment department. The interview took place in the manager's office and took about 80 minutes. The main goals of interviewing the Department of Tourism Investment, Saudi Commission for Tourism and National Heritage were:

- To determine their objectives and plans for attracting firms to enter and invest in the hotel sector
- To determine how they support micro and small serviced apartments
- To determine the Saudi Commission for Tourism and National Heritage's criteria for supporting micro and small serviced apartments

- To discuss regulation issues in the serviced apartments sector

**e) National Centre for the Development of Tourism Human Resources,
Saudi Commission for Tourism and National Heritage – Takamal**

The National Centre for the Development of Tourism Human Resources, Takamal, is a department of the Saudi Commission for Tourism and National Heritage. During the first data-collecting trip to Takamal, they were asked for an interview and a formal invitation letter with a copy of three letters, from Middlesex University, the supervisor and from the Saudi Culture Bureau in London, was provided. They accepted the interview and were then provided with a formal letter. During the second data-collecting trip, the researcher visited them to arrange an appointment for the interview. The interview was held after a few days with a representative from Takamal and it took about 80 minutes. The main goals of interviewing the representative from Takamal are listed below:

- To discuss the main issues in this sector in terms of human resources
- To determine how they support micro and small serviced apartments

f) Small and Medium Enterprises General Authority

During the first trip to the SMEs General Authority to collect data, they were asked for an interview. They accepted the invitation and were provided with a formal invitation letter and the copies of three letters, from Middlesex University, the supervisor and from the Saudi Culture Bureau in London, were provided. During the second data-collecting trip, the researcher arranged an appointment for the interview. The interview was held after a few days with a representative from the SMEs General Authority. The interview only took about thirty-five minutes. Most of the questions were not answered because the information was not available to the interviewee during the interview. Therefore, the interviewer asked the interviewee to send some of the information (e.g. statistics) by email a few days later. As a

result, the interview was too short. The main goals for interviewing the manager from the SMEs General Authority are listed below:

- To discuss the definition of SMEs in Saudi
- To gather statistics about SMEs in Saudi, including start-ups and failures
- To discuss the main causes of why small and micro enterprises fail or close down
- To determine how the SMEs General Authority supports micro and small enterprises

g) The SMEs General Authority, Loan Guarantee Program – Kafalah

During the initial data-collecting visit, Kafalah was asked for an interview. They accepted the invitation and were provided with a formal invitation letter and the copies of three letters, from Middlesex University, the supervisor and from the Saudi Culture Bureau in London, were provided. During the second visit, the researcher asked for an appointment for the interview. The interview was held two weeks later with two representatives and took about 115 minutes. The main goals for interviewing the representatives from the Loan Guarantee Program (Kafalah) are listed below:

- To obtain an overview about the financing of micro and small enterprises in Saudi Arabia
- To determine the main requirements for accepting applications
- To obtain an overview of the number of rejected applications and the main reasons for these rejections
- To determine whether the micro and small enterprises pay back their loans to private banks
- To determine the main reasons for them guaranteeing 80% of the firms' loans
- To determine whether the firms in the tourism sector are treated differently

4.5.Phase 4: Data analysis

4.6.Analysis Method

There are many approaches to analysing qualitative data, such as thematic analysis, template analysis, the grounded theory method, narrative analysis, discourse analysis and content analysis (Saunders et al., 2016, p. 619). However, thematic analysis is one of the most common and useful methods for analysing qualitative data (Davies et al., 2010, p. 671; Guest et al., 2012, p. 10). Flick (2014, p. 422) points out that thematic analysis was founded for analysing data, such as interviews. Braun and Clarke (2006) state that ‘thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data. It minimally organises and describes your data set in (rich) detail’. Boyatzis (1998, p. 4) adds that ‘thematic analysis is a process for encoding qualitative data’. Thematic analysis is also a useful method for determining a problem’s solution and for building a theory (Guest et al., 2012, p. 17). Saunders et al. (2016, p. 579) explains that:

“Thematic analysis can be used to help comprehend often large and disparate amounts of qualitative data, integrate related data drawn from different transcripts and notes, identify key themes or patterns from a data set for further exploration, produce a thematic description of these data, develop and test explanations and theories based on apparent thematic patterns or relationships and draws and verify conclusions.”

Because of the above advantages, the gathered data (interviews) were analysed using thematic analysis. However, there are three approaches for using the thematic analysis method; inductive, deductive and hybrid. The inductive approach process is where the data creates the themes in order to understand the phenomenon. For instance, there are no pre-existing codes. On the other hand, the deductive approach aims to link theories with the results. For example, the codes already exist and come from the literature; the data fits with these codes (Braun &

Clarke, 2006). The hybrid approach is where both the inductive and deductive methods are used. Fereday and Muir-Cochrane (2006) explained that:

“This approach complemented the research questions by allowing the tenets of social phenomenology to be integral to the process of deductive thematic analysis while allowing for themes to emerge direct from the data using inductive coding”

In this research, the hybrid approach was used for two reasons. First, one of the objectives was to investigate the main resources for small and micro serviced apartments. For this reason, the deductive approach was used to link the results of previous studies (i.e. resources already confirmed to have an impact on business performance) with the findings. Second, I aimed to investigate the main challenges faced by the managers of micro and small serviced apartments. Therefore, I used the inductive approach to create codes for the challenges they faced related to firms' resources.

4.7. Analysis process

The researcher used the following steps, developed by Braun and Clarke (2006):

1. Familiarising with data
2. Generating initial codes
3. Searching for themes
4. Reviewing themes
5. Defining and naming themes
6. Producing the report

During the first step (familiarising with data), the transcripts for each interview were repeatedly read and checked on the day they were conducted, to be familiar with the data. In addition, all the interviews were read numerous times after conducting all of them. The second

step (generating initial codes) began with creating codes for the themes and sub-themes (see table 23). In addition, the firms were coded to make it easier to identify which were managed by locals and which were managed by foreigners (see table 24). The representatives of public institutions were also coded (see table 25).

Table 23: *Codes for themes and sub-themes*

Theme	Code	Sub-theme	Code
Finance	Fc	Access to finance	FcAc
		Impact of accessing finance	FcIm
		Barriers to financing	FcBr
		Financing needs	FcNe
Human resources	Hr	Recruiting Saudis	HrRs
		Recruiting non-Saudis	HrRn
		Internal training	HrIt
		External training	HrEt
		Impact of human resources	HrIm
		Issues: local employees (barriers)	HrBs
		Issues: foreign employees (barriers)	HrBn
Technology	Tc	Operational productivity (impact)	TcOi
		Operational productivity (barrier)	TcOb
		Employee productivity (impact)	TcEi
		Employee productivity (barrier)	TcEb
		Customer service (impact)	TcSi
		Customer service (barrier)	TcSb
		Commercialization (impact)	TeCi
		Commercialization (barrier)	TcCb

Collaboration	Cb	Collaboration with suppliers (impact)	CbSi
		Collaboration with suppliers (barrier)	CbSb
		Collaboration with customers (impact)	CbCi
		Collaboration with customers (barrier)	CbCb
		Collaboration with competitors (impact)	CbPi
		Collaboration with competitors (barrier)	CbPb
		Collaboration with public institutions (impact)	CbGi
		Collaboration with public institutions (barrier)	CbGb
		Collaboration with universities (impact)	CbUi
		Collaboration with universities (barrier)	CbUb
		Collaboration with consultants (impact)	CbTi
		Collaboration with consultants (barrier)	CbTb

Source: Author

Table 24: Codes for managers

Code for the report	Manager: Local & foreigner	Code for analysis
Firm 1	Local	L01
Firm 2	Foreigner	F01
Firm 3	Foreigner	F02
Firm 4	Foreigner	F03
Firm 5	Foreigner	F04
Firm 6	Foreigner	F05
Firm 7	Foreigner	F06
Firm 8	Foreigner	F07
Firm 9	Foreigner	F08
Firm 10	Foreigner	F09

Firm 11	Local	L02
Firm 12	Local	L03
Firm 13	Foreigner	F10
Firm 14	Local	L04
Firm 15	Foreigner	F11
Firm 16	Foreigner	F12
Firm 17	Local	L05
Firm 18	Local	L06
Firm 19	Local	L07

Source: Author

Table 25: *Codes for Representatives of public institutions*

Representatives of public institutions	Code for analysis
licence department (SCTNH)	PTc
Riyadh Chamber of Commerce and Industry	PCc
Saudi Credit and Saving Bank	PSb
Department of Tourism Investment (SCTNH)	PTi
The National Centre for the Development of Tourism Human Resources; Takamal (SCTNH)	PTt
SMEs General Authority	PGa
The SMEs General Authority, Loan Guarantee Program “Kafalah”	PKf

Source: Author

During the third step (searching for themes), a table was created for each theme and included all sub-themes and items pointed out by the respondents. Also, the respondents' code was entered in relation to the items (see example in table 26). Additionally, a table was used to sort the extracts in relation to each sub-theme and item (see example in table 27). This made the analysis for each theme and sub-theme easier as the related data was identified.

Table 26: *Finance (sub-themes and items)*

Sub-theme	Items	Local manager	Foreign manager	Public institutions
FcAc	Access finance	L02		
FcBr	Risky			PCc; PKf; PGa
	collateral	L02		PSb; PKf
	Insufficient information	L01; L02	F12	PSb; PKf
	High interest rate	L03; L05	F04; F12	PKf
	Qualifications and experience			PCc; PSb
	Aware of process		F01; F02; F03; F04; F05; F06; F07; F08; F09; F10; F11	PSb
FcIm	Growth	L02		
FcNd	Expand	L01; L03	F04; F09; F12	
	New product		F03; F05; F08	
	New process	L04	F07; F10	
	Renew	L05; L06	F01	

Source: Author

Table 27: Finance (codes for extracts)

Sub-theme	Items	Respondent	Extract	Code
FcBr	Risky	PKf	When Kafalah was founded, we met with representatives from all private banks in Saudi to ask them which firms they avoid lending to. All the bank representatives agreed that firms with turnovers of less than 20 million SAR are too risky to lend to. Because of this, the main businesses that face difficulties in accessing finance are micro and small businesses	FcBrPKf
FcIm	Growth	L02	Without this loan, we could not expand our business. With only one property, it is almost impossible to open another branch because we can't raise enough money from just our profits. This loan allowed us to expand and open the new property	FcImL02
FcNe	Expand	L02	Opening a new property is costly and we can't raise enough money from our profits. Therefore, we need a loan to expand our business	FcNe L02
	New product	F08	Our sales cover all operation costs and we make a profit every year. But we can't raise enough money to invest in a new facility, such as a coffee shop because our profits are not high. We believe that if we invest in a new facility, we can attract more customers which, in return, will increase our sales	FcNe F08

Source: Author

During the fourth step (reviewing themes), all themes, subthemes and items were reviewed to make sure there was no issue. During the fifth step (defining and naming themes), each theme, sub-theme and item was organised and structured in order to make each theme (resources) a story in relation to the research objectives. For example, I identified the impact of technology on business performance, how it has an impact, what the barriers to technology adoption are and how managers overcome these barriers. During this step, I was also able to find interesting results. The final step was producing the results.

4.8. Trustworthiness

As this study used the qualitative method, the data quality could not be evaluated by testing reliability and validity since that would be using the quantitative method. Therefore, the data quality was enhanced by establishing trustworthiness. The Lincoln and Guba (1986) criteria were followed, which replaced internal validity with ‘credibility’, external validity with ‘transferability’, reliability with ‘dependability’, and objectivity with ‘confirmability’.

For the credibility, Lincoln and Guba (1986) suggest some activities, such as prolonged engagement, persistent observation, data collection triangulation, and researcher triangulation. In this research, data was collected from both firms’ managers and representatives of public institutions (different sources). The information from the representatives of public institutions provided a clear image of the challenges faced by managers in developing firm resources. In addition, the researcher summarised the interview transcripts with the respondents at the end of each interview to validate them.

For the transferability, it cannot be proven that the research findings can be applied to other contexts. Nevertheless, Gulf countries are similar to Saudi Arabia and I believe this research can be applied to them. Lincoln and Guba (1986) suggest thick description about the research context would achieve external validity. In this thesis, in-depth details of the context of Saudi Arabia (Chapter 2) and the research’s methodology were provided. This gives

researchers a clear image which enables them to decide whether the research findings can be applied to other contexts they are interested in.

For the dependability, Lincoln and Guba (1986) recommend involvement of external audits to evaluate the research process. The research process was shared with some university lecturers for feedback. Furthermore, a thick description about the research methods and interview process was provided. In addition, the researcher had experience in interviewing more than fifty respondents (Master's degree) and had attended some training at Middlesex University and practised with his supervisor.

For the confirmability, there are some techniques, such as audit trail, triangulation and reflexivity. To achieve this, clear descriptive details were provided about the method applied, sampling, data collection process, themes, coding and analysis. This included details explaining the decisions being made and the main challenges in each phase. In addition, two sources of data were used (triangulation: firm managers and public institution representatives) which was useful to avoid any bias. Moreover, all daily notes for the research process were saved as hard and soft copies.

In order to enhance data quality in the analysis phase, Nowell et al.'s guidelines (2017) on conducting a trustworthy thematic analysis were used. The authors recommended a method to establish trustworthiness at each step of thematic analysis. For the first step (familiarising with data), a file (Microsoft word software) was created for each firm that had an interview transcript, for two reasons. First, the researcher sometimes faced difficulties reading his handwriting due to dyslexia. The second reason was to be better organised and make it easier to reread and review again. During the second step (generating initial codes), codes were developed for the themes, subthemes, items and extracts in a codebook. This was helpful to understand the meaning of each code during the review of all the transcripts. During the third step (searching for themes), a table was used for each theme that included the sub-themes,

items and respondents' codes (mentioned in the analysis section). This was helpful to link the themes, subthemes and items. During the fourth step (reviewing themes), all the coded themes, sub-themes and extracts were reviewed, which made the researcher change some codes to make it easier during the analysis step. During the fifth step (defining and naming themes), the researcher discussed each theme and sub-theme with the supervisors in order to structure them so they fit into a clear story related to the research question. During the final step (producing the report), all the findings that support past studies and any expected results were clearly explained and discussed. In addition, details of the process at each step were provided transparently.

4.9. Ethical Considerations

Regarding Sekaran and Roger (2016, p. 5), the main ethical issues involved in the literature review were the potential for plagiarism and the misrepresentation of others' work. Accordingly, in the literature review section, all authors' works were cited carefully. In addition, the researcher was careful not to change the meaning of any author's work used in this study.

According to Collis and Roger (2009, p. 45), Mitchell and Janina (2013, p. 59) and Babbie (2013, p. 52), participation in academic research should be voluntary. Therefore, all participants were informed that their participation was strictly voluntary. Collis and Roger (2009, p. 45), Mitchell and Janina (2013, p. 59) and Babbie (2013, p. 268) add that anonymity and confidentiality should be ensured for all respondents. Therefore, all participants were reassured that their data were to be used for academic purposes only and were untraceable. For example, the anonymity of participants was ensured by coding their names. Finn et al. (2000, p. 36) point out that research objectives, aims and reasons for selecting participants should be

given. Hence, all participants were given the reasons for their selection as well as an explanation of the research objectives.

Additionally, all respondents gave their informed consent before being interviewed. Informed consent includes all the elements that Groves (2004, p. 353) and McQueen and Knussen (2002, p. 205) highlight, such as explaining the research purpose and benefits, and ensuring voluntary, anonymity and confidential participation. According to Fowler (1993, p. 132), the research should inform all participants about important information before they answered any questions. For example, the title of the research project, the name of any sponsors, and the purpose of the research should be provided to the participants. Before an interview, the researcher explained that he was carrying out academic research about micro and small serviced apartments in Riyadh, and provided three letters, one from the Saudi Culture Bureau, one from Middlesex University and one from the researcher's supervisor, 'Dr. Chari' (see appendix 2, 3 and 4). Ethical approval was also obtained from Middlesex University Business School REC (reference number: 1405, 2017 September; see appendix 5).

In addition, all interviewees were given a consent form to sign for participating in an interview (see appendix 1). However, all interviewees rejected with different reasons, such as privacy. What is more, the researcher planned to record each interview for several reasons, such as making it easier to concentrate on the interview, allowing the interview to be reviewed during the analysis step and avoiding bias (Saunders et al., 2016, p. 416). Nevertheless, when asked if the interviews could be recorded, all of the managers rejected this request. Only one interviewee (public institution representative) accepted. The remaining interviewee was not asked, and only notes were taken.

4.10. Summary

This chapter provides details of the research methodology. The first phase in this research was reviewing the literature on micro and small enterprises, the serviced apartments

sector, the tourism sector, the role of managers and firm resources, in order to develop the research themes. In this phase, Mertens' (1998, p. 37) process for secondary research was followed, which involved nine steps. The second phase was developing the research design, which included discussing the different methods and developing questions for interviewing the managers and representatives of public institutions. The third phase was the data collection process, which included in-depth details of the sampling method, the interview process and characteristics of the respondents. The researcher followed Wilson's (2014, p. 211) sampling process to select these firms, and followed Darlington and Dorothy's (2002, p. 51) process for conducting the interviews. The fourth phase was analysing the data, using the thematic analysis approach. The quality of the data was enhanced by establishing trustworthiness, which included credibility, transferability, dependability and confirmability. Moreover, research ethics were considered in all of the research processes. Furthermore, Tong et al.'s (2007) consolidated criteria were used to report this chapter (see appendix 6).

5. Qualitative Data Analysis

5.1. Introduction

This chapter provides details of the results of the qualitative research, which was analysed using the thematic approach. The qualitative research involved the collection of data from both representatives of public institutions and managers of micro and small enterprises in the Riyadh serviced apartment sector. The main aim of the interviews with representatives of public institutions was to gather in-depth information about micro and small enterprises and the serviced apartments sector in Saudi Arabia. The purpose of the interviews with serviced apartment managers was to investigate the role of four resources (access to finance, human resources, technology and collaboration) in micro and small serviced apartments. In addition, the different impacts local and foreign managers have on firm resources was explored. This chapter has five sections: access to finance, human resources, technology and collaboration. Each section provides details on the impact of the resources and the challenges these firms face when developing them. Furthermore, each section includes the results of examining the different roles local and foreign managers have when developing that firm resource. The chapter ends with a summary of the main results.

5.2. Finance

This section aims to understand the main issues of accessing finance faced by the firms and the impact of finance on firm performance. This section has three parts (sub-themes): financing needs, barriers to financial access, and the impact of access to finance. This section ends with a discussion on the role of local/foreign managers in financial access and summary of this section.

5.2.1. Financing needs

This section presents the findings of discussing the main reasons of financing needs with the managers of micro and small serviced apartments. To identify the main reasons for needing finance, respondents were asked the following question:

- Does your firm need finance? Why?

Limited capital was found to be a barrier to improvements and growth. Most of the respondents pointed out that their financial situations (15 out of 19) limited their growth (i.e. opening new property) and improvements. Most of these respondents explained that they could not raise enough money from their profit to invest in improving their services and growth. Some of the managers (Respondents 4, 6 and 9) pointed out that they could not raise money to build new facilities (new product/service). Two of them (Respondents 4 and 9) who do not own facilities, agreed that without funds, they could not build new facilities. Therefore, limited capital is a barrier to introducing new products/services and access to finance can have an impact on introducing new products/services.

Our sales cover all operation costs and we make profit every year. But we can't raise enough money to invest in a new facility, such as a coffee shop because our profit is not high. We believe that if we invest in a new facility, we can attract more customers which, in return, will increase our sales (Respondent 9).

We have a coffee shop, and we know its benefits in attracting customers. Therefore, if we obtain a loan, we would build a new facility, probably a laundry (Respondent 6).

Limited capital is also a barrier to improving a firm's performance. One of the managers (Respondents 8) pointed out that they would invest in technology (hardware and software) and

training because they were still working with paper based systems (more details in technology section). In addition, some firms (Respondents 13 and 14; each firm had two properties) would want to reduce energy usage by replacing standard lighting with more energy efficient motion detector lights and an integrated locking system . Yet, they could not raise money to invest. Hence, limited capital is a barrier to improving a firm's performance and access to finance can have an impact on a firm's performance.

We haven't made profits for the last two years and we don't have money to invest in buying a computer, appropriate software and the training required to use them. We believe that this would improve our performance (Respondent 8).

Replacing standard lighting with more energy efficient lighting, motion detector lights and an integrated locking system for our two properties is costly but we believe our operation cost will decrease. Yet, we can't invest in it now with our financial situation. If we gained access to a loan, we would spend it on this project (Respondent 14).

Limited capital makes it difficult for firms to renew old furnishings and kitchen equipment. Some managers (Respondents 2, 17 and 18) said that they could not replace old furnishings and kitchen equipment because of their financial situation. They added that their sales would decrease if they did not renew them. Therefore, limited capital can have an impact on business survival and performance (i.e. sales).

The main issue we faced is our old furniture. We tried to save some of our profits to replace old furniture, but we could not save enough money. If we don't replace it, we won't be able to keep our customers. For this reason, we need to access finance (Respondent 2)

Our customers always complain about our old kitchen equipment and some of them haven't stayed again. Replacing old kitchen equipment is costly, and our profits are not enough to replace old furniture and kitchen equipment for thirty apartments. For this reason, we need finance (Respondent 17).

In addition, limited capital was found to affect firm growth. Some of the managers (Respondents 1, 5, 10, 12 and 16) indicated that they would expand the business by opening new branches. Yet, they could not raise enough money for this investment. They added that, without a loan, they could not open a new property. Therefore, finance is vital to a firm's growth. The figure (2) shows the main financing needs pointed by the respondents.

Opening a new property is costly and we can't raise enough money from our profits. Therefore, we need a loan to expand our business (Respondent 11).

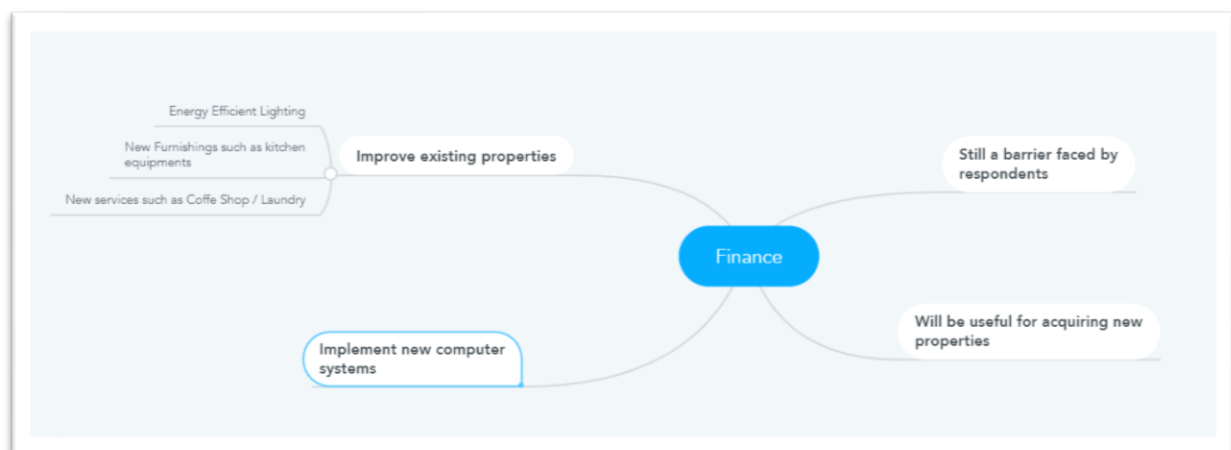


Figure 2: Access to finance (Author)

5.2.2. Barriers to accessing finance

To identify the main barriers to access finance, the managers were asked some questions, such as:

- Has your business accessed any type of finance before? How?

- Why you didn't apply for a loan? (For those who did not)
- Is it difficult to access finance? If yes, why?

Before discussing the main barriers to accessing finance faced by micro and serviced apartments, it is important to mention which firms of our sample had access to finance. Almost all respondents (18 out of 19) had not received any type of external loan. Only firm 11 (local manager) had accessed finance, with the help of government support (Kafalah). Therefore, it seems that micro and small enterprises face difficulties in accessing loans. A further discussion with representatives of public institutions (Riyadh Chamber of Commerce, Kafalah and the SME General Authority) explained this issue. All the representatives of the three public institutions agreed that SMEs face difficulties in accessing finance, but micro and small enterprises face more difficulties than medium-sized business.

When Kafalah was founded, we met with representatives from all private banks in Saudi to ask them which firms they avoid lending to. All the bank representatives agreed that firms with turnovers of less than 20 million SAR are too risky to lend to. Because of this, the main businesses that face difficulties in accessing finance are micro and small businesses (Kafalah [Personal communication: 10 August 2017]).

The representative of Kafalah and the Saudi Credit and Saving Bank argued that the default rate was low among these firms. Therefore, micro and small enterprises are not as risky as private banks believe.

We supported thousands of SMEs in different sectors with accessing loans and the default rate was low. Less than one per cent of SME borrowers defaulted, and 30 per cent of these later

repaid the loan. The actual default rate was 0.7%. (Kafalah [Personal communication: 10 August 2017]).

In terms of access to financing, managers expressed a variety of opinions. The first barrier is providing sufficient financial information. The representative of the Saudi Credit and Saving Bank and Kafalah agreed that insufficient annual reports and feasibility studies provided by the firm were one of the main reasons private and public banks rejected applications. One of the managers said:

We did try many times to access loans with different banks. But all our applications were rejected because the financial information we provided was not sufficient. We believe they just don't want to lend us because we are small business (Respondent 1).

The second barrier to financial access is not providing enough collateral. One of the managers said:

Although private banks don't provide us with the sufficient funds we need, they have rejected our applications many times because of didn't provide enough collateral (Respondent 16).

The only manager who accessed finance had provided sufficient financial information by collaborating with an accountant's agency, but he could not provide enough collateral. However, he overcame this issue by Kafalah guarantee.

It is difficult to access to finance because banks require a collateral which our firm could not provide it. We believe that without Kafalah guarantee, it is almost impossible to access finance (Respondent 11).

The representative of the Saudi Credit and Saving Bank pointed out that failing to provide enough collateral, such as real estate, is one of the main reasons for rejected applications. The Kafalah representative explained that private banks are very careful about lending to micro and small enterprises. Private banks require guarantees such as land, shares or plant and equipment. For this reason, Kafalah overcome this issue by providing a guarantee to make it easy for micro and small enterprises access finance.

The third issue which was reported by many managers is the high interest rate. For example, some managers (Respondents 5, 12 and 17) indicated that they did not apply for loans because the interest rates were too high. In addition, the representative of Kafalah agreed that interest rates were too high for small firms in Saudi.

The high interest rates associated with loans would increase our operation costs, and our financial situation would suffer as a result of paying back the loan. A loan with a high interest rate would have a negative impact on our financial performance. Therefore, we haven't applied for loans (Respondent 5).

One of the managers who tried to access finance through private finance institutions said that:

Private banks have rejected our applications many times. For this reason, we have tried to access loans from finance institutions. Although we found it easy to access funds from them, the interest rate was too high (Respondent 16).

The manager's qualifications and experience are other issues of accessing finance that were mentioned by only the representative of public institutions. The representative of the Riyadh Chamber of Commerce and Saudi Credit and Saving Bank said that one of the main

reasons for rejecting funding applications was a lack of skills, qualifications, or experience in the field.

One of the main requirements for accepting applications is that the firm's owner/manager must demonstrate that he or she has at least five years of experience in the tourism accommodation sector. However, if they own the firm's land, this experience is not required (Saudi Credit and Saving Bank).

Last but not least, some managers pointed out that they prefer loans from friends or family members (firms 3, 7 and 19). They added that loans from friends or family members are interest-free and more flexible in terms of repayment. One of the managers said that:

We prefer loans from friends or family members, because they are easy to negotiate and access (Respondent 3).

Another manager said that:

The main reason loans from friends or family members is preferred is that there is less pressure in paying them back (Respondent 7).

5.2.3. The impact of access to finance

Unfortunately, only one firm (Respondent 11) of the sample had accessed finance. Therefore, I was not able to discuss the impact of accessing finance with other managers. The manager of firm 11 confirmed that finance has a significant impact on business growth. The manager said:

Without this loan, we could not expand our business. With only one property, it is almost impossible to open another branch because we can't raise enough money from our profit. This loan allowed us to expand and open the new property (Respondent 11).

5.2.4. Local and foreign managers

The results of discussing access to finance show that there are a number of differences between local and foreign managers. First, foreign managers (11 out of 12) were not aware of the process of accessing finance. These managers pointed out that accessing finance is the owner's task. Whereas, all of the local managers were aware of the processes. Despite that awareness, only one local manager had accessed finance with government support (Kafalah). Therefore, all the respondents faced difficulties in accessing finance. In addition, only local managers were aware of public support in accessing finance but only one had received it.

If we need money, we will just ask the owner. As I'm a foreigner and not the owner, it is not easy to discuss and negotiate with banks about loans. For this reason, I don't know how we can access finance (Respondent 3).

Second, none of the foreign managers were aware of the public fund and support for financial access for several reasons. Public funds do not broadcast any advertising about the availability of public loans. In addition, firms must apply through the Saudi Credit and Saving Bank's website, which includes completing an application form and submitting approval documents, such as a license and valid Commercial Registration. Therefore, applying online might not be easy for micro and small enterprise managers, especially to some of the foreign managers who were not very fluent in completing complex Arabic forms.

Six of seven local managers were aware of the availability of public funding, but they did not believe they could obtain it. Further discussion with the representative of the Saudi

Credit and Saving Bank (manager of the tourism department) explained this issue. The interviewee mentioned the most important requirements. For instance, firms must have a financial guarantor who can cover the loan if the firm faces difficulties in repaying it. In addition, loans worth more than half a million Saudi Riyal (\$400,000) must have collateral, such as real estate worth at least 30 percent of the loan amount. What is more, the firm's owner must demonstrate he/she has at least five years of experience in the tourism accommodation sector or own the firm's land. The last important requirement is a feasibility study for the new project. These requirements might be the main reasons why local managers did not expect they could obtain public funds.

Third, local managers (Respondents 1 and 11) had applied for loans even though their revenue was decreasing. Whereas, foreign managers did not apply for loans due to drop in revenues. Therefore, it seems local managers are more risk-taking.

One of the local managers said that:

Yes, the market demand has decreased this year, but we still make profit. The demand will increase in the next two years after the infrastructure project is completed. We did apply for a fund to expand and open a new property, but we were not successful (Respondent 1).

One of the foreign managers said that:

Access to finance is not difficult, and we will apply for a loan once they decide to expand our business (new property). Yet, we aren't going to expand our business when the market demand is decreased. It is too risky (Respondent 3).

5.2.5. Summary

Limited capital is one of the main barriers to improving business performance and growth faced by micro and small enterprises. Therefore, they need to access finance. Nevertheless, they faced many barriers, such as collateral, high interest rates and lack of experience. In general, micro and small enterprises face more difficulties when accessing finance than medium-sized firms. Private banks consider micro and small enterprises as risky businesses to lend to. However, the representatives of public institutions argue that they are not risky businesses to lend to because the default rate among these firms is very low. Furthermore, finance was found to have a significant impact on firms' growth.

Local and foreign managers played different roles in financial access. Foreign managers (11 out of 12) were not aware of the process of accessing finance (public and private) and public support (all of them) in accessing finance. These managers pointed out that it is the owner's task because they are foreigners. On the other hand, all of the local managers were aware. What is more, local managers seem more risk-taking than foreign managers as they had applied for loans even when their sales were falling. Whereas, foreign managers said it was too risky. Therefore, local managers have an advantage over foreign managers in both awareness and access to finance. In terms of using capital, there is no evidence showing that there is a difference between local and foreign managers

5.3.Human Resources

This section provides details of the investigation of the role of human resources for micro and small serviced apartments. In this section, the aim is to understand the firms' recruitment processes, issues faced by the firms when recruiting employees (Saudis and non-Saudis), training activities and the impact of human resources (excluding the managers) on firm performance and growth. We focus on these activities only because they can show the

different actions that local and foreign managers take. This section has three parts: the importance of human resources, issues related to human resources and training activities. In addition, this section ends with a discussion of the different impacts local and foreign managers have on human resources practice and the challenges they face. Human resources in serviced apartments was discussed with both managers and the public institution representatives. Managers were asked questions such as:

- How do you recruit Saudi/ non-Saudi employees?
- Do you face difficulty finding Saudi/ non-Saudi skilled employees? Why? Does this affect your firm's performance or growth?
- Has your firm engaged in internal training? How, if not, Why?
- Has your firm engaged in external training? How, if not, Why?

5.3.1. The importance of human resources

This part focuses on investigating the importance and impact of human resources (i.e. Saudi and non-Saudi employees) on firm performance (i.e. sales) and growth (opening new properties).

Impacts on firm performance

The results show that employees only have a significant impact on firm performance for firms with two properties or more. These firms' managers indicated that only the properties' managers and accountants have an impact on their firms' performance. They regularly meet to discuss, solve problems and plan. Therefore, these employees (properties' managers and accountants) are involved in activities such as marketing and management, which have an impact on a firm's performance.

One of the managers (four properties) said:

Our managers meet every morning before they start working, and I believe these meetings are one of the main factors of our success and growth. We don't introduce or change any of our services before we discuss it together in the meetings. I believe that meeting daily is vital for any firm to achieve success (Respondent 16).

However, firms with only one property agreed that their employees do not have an impact on the firm's performance. These managers argued that their employees were mainly housekeepers and one or two work front-office. Hence, they were not involved in the most important activities that affect their firm's performance, such as planning, marketing and purchasing activities. All these activities are carried out only by the manager.

One of the managers (one property) said:

In our firm, we have a few employees working as housekeepers and only one Saudi employee working at the front office. Their jobs are just cleaning and customer check-in/out. I'm the only one responsible for all marketing activities that have impacts on our sales (Respondent 9).

In addition, two of the public institution representatives agreed with this result. The participant from RCCI pointed out that a lack of skilled employees is one of the main causes of SME failures or closures. However, micro and small enterprises depend on the owner/manager who manages everything. Therefore, only owner/manager activities can have an impact on their firm's performance. The participant from Takamal stated specifically that operating a serviced apartment in Saudi Arabia does not require highly skilled employees; housekeepers and front-office employees would not affect a firm's performance, especially if it was a micro and small enterprise.

Impacts on firm growth (i.e. opening new properties)

The results show that employees do not have an impact on firm growth (i.e. opening new properties). All of the respondents agreed that their employees do not have any impact on the firm's growth; it is only the manager's decision.

One of the managers said:

We have six properties, and I am the only one who made this decision. We do discuss and share opinions on introducing new services or changing marketing methods. Yet, I don't ask or share a decision such as opening a new property with our employees (Respondent 12)

Another manager said:

We have four properties, and it was I and the owner's decision. We don't involve our employees in a decision such as opening a new property (Respondent 6).

5.3.2. Issues related to human resources

Micro and small serviced apartments were found to face many issues related to human resources. These issues were discussed with both the managers, and the public institutions' representatives in order to have a clear image.

Recruiting Saudi employees

All of the respondents agreed that they recruit Saudi employees because of the government regulation (localisation). They added that the main job they offer to Saudis is in the front-office. Nevertheless, most of the respondents (15 out of 19) faced difficulties in finding Saudi employees.

We just have a few employees for housekeeping and front-office. Indeed, Saudi employees would not accept work as a housekeeper. Therefore, we only have this job to offer them. Still, it is difficult to find Saudi employees for this job (Respondent 2).

The SMEs authority representative agreed that finding Saudi employees is one of the main issues faced by micro and small enterprises.

Saudi employees can find better jobs with high salaries in the public sector or large private companies. Therefore, they would not work at micro or small firms that lack many features (e.g. training, higher salary and rewards) which large firms offer (SME authority [Personal communication: 10 August 2017]).

Regarding the issue of difficulties in finding Saudi employees, the Takamal representative explained that this is not true; the problem is with the firms' owners and/or managers themselves. The interviewee pointed out that they always recommend Saudi employees to the firms, but the firms' owners and/or managers always reject them because they say they have enough Saudi employees. The interviewee added that they have a website that allows Saudi employees to apply for jobs in the tourism industry, and they recommend that the firms first choose from the website. Therefore, it is not difficult to find Saudi employees to work in micro and small serviced apartments.

We work with both firms and employees in order to create more jobs for Saudis and help firms find Saudi employees (Takamal [Personal communication: 10 August 2017]).

There were some issues related to employing Saudis. First, there is a ‘cultural issue’ for Saudis about working in the tourism sector. One of the managers explained:

Working in a hotel or serviced apartment is not acceptable for the majority of Saudis. I have offered a job to many of my family members and some of our friends’ family members, but they rejected the offer. The main reason is that they consider working in a hotel or serviced apartment as a ‘shameful’ job (Respondent 12).

The Takamal representative agreed that this is an issue (culture). The interviewee added that this was a problem in the past, but now the issue is less significant, and many Saudis are excited to work in the tourism industry.

There was a study in 2001 that found that the cultural issue was the major problem and barrier for engaging Saudis to work in the tourism sector. However, a recent study (unpublished study by the Tourism Authority) found that the cultural issue now ranked as the eighth problem in engaging Saudis to work in the tourism sector (Takamal [Personal communication: 10 August 2017]).

The second issue when employing Saudi employees is high salaries (respondents 1, 5, 9, 10, 11 and 18). Regarding this issue, the Takamal representative said that salaries are not an issue because firms do not have to pay high wages and employ many Saudis.

In the serviced apartments sector, two or three Saudi employees can work in the front office and the rest of the employees can be foreigners. Saudi salaries would not affect a firm because

they are not required to employ that many Saudis (Takamal [Personal communication: 10 August 2017]).

The Takamal representative added that they collaborate with another public program, Hadaf, to support Saudis employed in the tourism sector.

Hadaf pays half of the Saudi employees' salaries which is less than 5,000 Saudi Riyal per month. This support is for two years only; they believe that after two years, the firms are assured about the employee's performance and they will want to retain them (Takamal [Personal communication: 10 August 2017]).

A lack of discipline (e.g. attendance) is one of the main issues they had with Saudi employees (Respondents 1, 7, 8, 10, 11, 16, 17 and 18). One of the managers said:

Saudi employees are very important because they can deal with Saudi customers better than foreign employees can. Yet, it's difficult to find discipline in Saudi employees (Respondent 2).

Addressing the issue of 'undisciplined Saudi employees', the Takamal representative stated that the cause of undisciplined Saudi employees is the owners and/or managers because they are not disciplined themselves in many aspects. For example, they do not pay employees' salaries on time. If the owner and/or manager is undisciplined, the employees become undisciplined as a result. Another reason is that owners require Saudi employees to work as much as foreign employees do (e.g. long hours).

In general, firms prefer foreign employees to Saudis due to several reasons. For instance, foreign employees work for less salaries, work more hours and don't have family like Saudis, who are always busy with their family and society (Takamal [Personal communication: 10 August 2017]).

One of the managers pointed out that a low salary makes Saudi employees undisciplined. The manager said:

I believe that the low salary is one of the main reasons for undisciplined Saudi employees and increased salaries would overcome this issue. After we increased the salaries for Saudi employees, they become motivated and disciplined (Respondent 1).

Another issue involved when employing Saudi employees is a high turnover rate (Respondents 1, 8, 10, 11 and 16). One of the foreign managers said:

None of the Saudi employees have worked for us for more than three months. They left for two reasons: they found a job in the public sector or a job with a high salary in another private sector. It is difficult to keep disciplined Saudi employees (Respondent 10).

Regarding the issue of high turnover in the serviced apartments sector, the Takamal representative said that the business environment of serviced apartments is not attractive in terms of motivation and encouragement. If the firm environment was attractive and they offered convincing salaries, Saudi employees would not leave. The business environments in

this sector have slightly improved, but most of the micro and small serviced apartments still need to improve to attract employees:

The business environment of micro and small serviced apartments is not an attractive environment; there is no motivation and encouragement (e.g. training or rewards). In addition, low salaries with long working hours make Saudi employees look for better jobs (Takamal [Personal communication: 10 August 2017]).

A few managers pointed out some additional issues related to Saudi employees. Respondents 3, 7, 11, 12 and 13 said that Saudi employees lack skills and training. The SMEs authority representative agreed that micro and small enterprises lack skills (e.g. management and marketing) and expert Saudi employees.

Micro and small enterprises hire unskilled and low-cost employees and then the owner/manager trains them. However, this training does not develop the new employees because the owners/managers lack skill themselves. Therefore, micro and small enterprises don't have skilled employees (SME authority [Personal communication: 10 August 2017]).

One of the managers said:

Saudi employees lack skills in dealing with customers' problems and complaints. For this reason, I have to solve basic issues by myself (Respondents 13)

Another manager stated that:

We have many foreign customers who don't speak Arabic and prefer to talk in English. Therefore, it is vital for front-office employees to speak English. However, we could not find Saudi employees who could speak English (Respondents 3)

Respondent 5 added that they could not find a Saudi employee with experience in the tourism sector. The manager said:

We don't need qualified Saudi employees for front-office. This job requires someone who can deal with customers well. We just need someone who has experience in the tourism sector and can deal with customers politely (Respondent 5).

Regarding the lack of skilled Saudi employees and training, the Takamal representative said that working in the tourism industry does not require high skill levels. Saudis with a secondary school education and a short period of training can work and perform well in this industry. The Takamal representative added that:

There are about forty-four tourism educational institutions providing short training, long training, diplomas, bachelor's degree and so on. In 2015, more than 11,000 Saudis graduated from these institutions (Takamal [Personal communication: 10 August 2017]).

What is more, Takamal provides many different types of training to the firms in the serviced apartments sector, such as front office skills, and they add new training courses every year.

We advertise the training through our YouTube channel, Twitter and our website, and they send emails to firms who register with them. All of the training is free and open to all firms. We provide a lot of training and supply official certificates. If there is not enough space, we add more classes. Therefore, this issue is related to the firm's owner/manager themselves (Takamal [Personal communication: 10 August 2017]).

Recruiting non-Saudi employees

Regarding the recruitment of non-Saudi employees, all respondents agreed that it is not difficult to find skilled non-Saudi employees. To recruit new employees (non-Saudis), managers use different methods. Some managers (respondents 8, 10 and 13) said that they ask their foreign employees for recommendations. Other managers (Respondents 3, 4, 7, 11, 12 and 19) said that they ask their friends for recommendations, and most of the interviewees (Respondents 1, 2, 5, 6, 14, 16, 17 and 18) use agencies. However, there were some issues pointed out by the respondents. For example, respondents 1, 7 and 10 agreed that recruiting non-Saudi employees through an agency is costly. Respondent 11 added that not only are agencies costly, but also generally untrustworthy.

One of the managers said:

We don't use agencies to recruit foreign employees because it is costly. We just ask our foreign employees for recommendations (Respondent 10).

Another manager said:

Agencies are not only costly but also generally untrustworthy. We have bad experience with agencies, and we will not use them again. After we paid them and signed the contract, they promised us the new employee would arrive in two months. Yet, the new employee arrived after more than four months (Respondent 11).

Respondents 6 and 15 pointed out that the main issue they face when recruiting non-Saudi employees is government regulations (e.g. the visa process). Further discussion with the Takamal representative about this issue found that the tourism authority supports micro and small serviced apartments to overcome this issue.

We support tourism firms by providing a formal letter to the Ministry of Labour that firms can obtain to support foreign employees' visas. We evaluate the firm's size and the number of Saudi and foreign employees that the firm needs and then decide on how many foreign visas they need. Nonetheless, if the firm wants more foreign employees' visas and there were not enough Saudi employees working in the firm, we recommend Saudi employees to them so then they can obtain the support letter (Takamal [Personal communication: 10 August 2017]).

5.3.3. Training activities

With respect to providing training to employees, most of these managers do not consider the importance of training. For instance, a number of the interviewees (respondents 3, 5, 7, 9, 10, 13, 17 and 18) said they believe that operating a serviced apartment does not require training housekeepers and front-office employees. Therefore, their employees had not attended any internal or external training sessions. Additionally, some of the respondents (firms 4, 6, 8, 12, 14, 15, 16 and 19) said that they had provided informal training (internally) to their

employees; they provide cleaning training to housekeepers and train front-office employees for the check in/out process. The representative of the SME Authority pointed out that internal training provided by micro and small enterprises is not efficient for the new employees and would not improve their skills or performance.

One of the managers said:

The majority of our employees are housekeepers and cleaning doesn't require external training. Our old housekeeper employees train the new ones (Respondent 4).

Another manager said:

Housekeepers don't need external training; they're just trained internally by old employees. For the front-office, I spend two or three days with the new employee to make him understand the check-in/out process (Respondent 17)

Another reason for this is a scarcity of training sessions or courses available to workers in the tourism sector (Respondents 12, 14 and 15). However, there are many free training courses available for Saudi employees provided by public institutions, such as the Riyadh Chamber of Commerce and Industry and Takamal.

We provide two free training programs every year for every Saudi employee to improve their skills. All of the attending employees work for internal hotels. Although the free training is available for all firms (hotels and serviced apartments), no attendees come from micro and small serviced apartments (Takamal [Personal communication: 10 August 2017]).

In addition, Respondent 1 pointed out that many agencies provide effective training for employees in the tourism sector. The interviewee (1) added that this training has an impact on employee productivity.

We provide training to our staff (foreigner) through a special training company for the hotel and serviced apartments sector (Alfursan), and we believe that our staff performed better after receiving this training. Also, we employed Saudis who already had some training with Hadaf and perform better than the Saudis who work with our competitors (Respondent 1).

Respondents 2 and 11 reported that they provided external training to staff members who worked in the coffee shop; the staff members were trained to make hot drinks via the use of a special coffee maker. However, this training was already provided by the coffee machine's supplier for free. This training has an impact on employees' skills. The figure (3) shows the main findings of investigated firms' recruitment processes and training activities.

When we bought a coffee machine and its equipment, the suppliers provided training for two of our employees to use these machines (Respondent 11).



Figure 3: Human resources (Author)

5.3.4. Local managers and foreign managers

The results of discussing human resources show that there is a difference between local and foreign managers. To recruit new employees (Saudis), most of the local managers (5 out of 7) ask their friends or family for recommendations. However, none of the local managers ask the owners for help. Most of the foreign managers agreed that if they need to recruit Saudi employees, they just ask the owner. Therefore, only foreign managers need owner help. Some of the foreign managers indicated that owners do not help them recruit Saudi employees. This meant they needed to use other methods to find Saudi employees. For example, respondents 8 and 16 place newspaper advertisements, and respondent 10 conducts online searches. These managers added that these methods were not helpful, and they still faced difficulty finding Saudi employees.

One foreign manager said:

As I'm a foreigner, I don't have Saudi friends to ask. When we need to recruit Saudi employees, we just ask the owner because he is Saudi, and it is easy for him as he has family and friends (Respondent 3).

Another foreign manager said:

I don't know any formal methods for recruiting Saudi employees. Also, I don't have Saudi friends to ask. Therefore, we just ask the owner to find Saudi employees (Respondent 7)

Another indication of the advantage of local managers recruiting Saudi employees is the awareness of public support. For instance, one of the local managers (Respondent 1) has recruited Saudi employees through a government program (Hadaf) that trains Saudi employees. However, none of the foreign managers were aware of public support for recruiting Saudi employees.

To recruit Saudi employees, we asked for assistance from one of the government programs, called "Hadaf". It was a good experience because this employee was trained through a government program. Also, we don't have to pay high salaries like other firms do because "Hadaf" pays half of their salaries (Respondent 1).

Another local manager stated that:

We don't have any Saudi employees; however, if we need Saudi employees, we would recruit them from the government program, Hadaf (Respondent 14).

In terms of training, only local managers had invested in providing external training to employees. This external training has an impact on employee productivity. Whereas, almost all foreign managers agreed that employees in serviced apartments do not need external

training. Therefore, only local managers invest in training for improving employee productivity.

5.3.5. Summary

Working in the micro and small serviced apartments sector is not attractive to Saudi employees for several reasons. For example, they offer low salaries with long working hours, and a lack of human resource practice (e.g. training and rewards). Therefore, micro and small serviced apartments face difficulties recruiting Saudi employees. I found a number of the issues involved in employing Saudi employees, such as culture, high salaries, lack of discipline, high turnover, and lack of skills, experience and training. The tourism authority and other public institutions overcome some of these issues. For instance, they help firms recruit trained Saudi employees and pay half of their salary for two years.

Only local managers were aware of this public support and had accessed it. They recruited trained Saudi employees and paid only half the salary. A possible reason is that most of the foreign managers agreed that if they need to recruit Saudi employees, they just ask the owner. Therefore, they might lack awareness of this public support. Therefore, local managers have an advantage over foreign managers in recruiting Saudi employees.

For non-Saudi employees, managers faced different difficulties in recruitment. For example, recruiting non-Saudi employees through an agency is costly and they are generally untrustworthy. Another issue is government regulations (e.g. the visa process). Although the tourism authority supports micro and small serviced apartments to overcome this issue, none of the managers were aware of it.

The results show that employees only have a significant impact on performance (e.g. sales) for firms with two properties or more. These firms' managers indicated that they regularly meet with their property managers and accountants to discuss and plan. However, firms with only one property agreed that their employees do not have an impact on

performance. Managers argue that their employees are mainly housekeepers and only one or two work in the front office. Therefore, they are not involved in the most important activities that affect a firm's performance, such as planning, marketing and purchasing activities. All these activities are only carried out by the manager. Concerning the impact on the firm's growth (i.e. opening new properties), all of the respondents agreed that their employees do not have any impact on the firm's growth, as opening new properties is only the manager's and owner's decision.

Managers do not consider the importance of training. Most of them provide internal training which is not efficient for new employees and would not improve their skills or performance. In addition, only local managers provided external training which has an impact on employees' skills and productivity. Although there are many free training programs provided by public institutions, none of the managers were aware of them.

5.4. Technology

This section provides details of the investigation into the role of technological resources in micro and small serviced apartments. To understand technological resources, we used the Melián-González and Bulchand-Gidumal (2016) model that connects technology with firm performance in the hospitality industry. This section covers four aspects (sub-themes): operational productivity, employee productivity, customer service and commercialization. In this section, the aim is to understand the impact of technology use on firm performance and growth. Additionally, the aim is to identify the main barriers to technology use faced by these firms. What is more, this section ends with a discussion of the different views local and foreigner managers have on technology use and the challenges they face.

5.4.1. Operational productivity

The first aspect of using technology is related to operational productivity. In this part, we focused only on the use of technology to reduce operational cost. From discussing different aspects with managers, such as their firms' objectives and the changes they had recently made, we were able to understand how they use technology to reduce operational cost.

Reducing operational cost is not considered an objective for the majority of firms (14 out of 19). In addition, there is a lack of knowledge in how technology would be able to do so. Some of the firms (Respondents 17 and 19) aimed to reduce their operational cost. However, they both did not consider technology as a tool to reduce operational cost. Only two interviewees (Respondents 13 and 14) pointed out that they would reduce energy usage by replacing standard lighting with more economical lighting. Nevertheless, they faced difficulties to raise money for this investment. They both agreed they would need loans for this project. Therefore, limited capital is a barrier to investment in technology that reduces operational cost. However, access to finance can have an impact on investment in technology that would improve operational productivity.

Although, replacing standard lighting with more economical lighting for our two properties is costly, we believe our operation cost would decrease. Yet, we can't invest in it now with our financial situation. If we gained access to a loan we would spend it on this project (Respondent 14).

Only one firm had invested in technology (replacing standard lighting with more economical lighting) to reduce their operational cost. This investment had had a positive impact on operational productivity (i.e. reduce operational cost) and increased profits.

We reduced our energy bills by replacing lights with more economic lighting in order to decrease fixed costs and increase our profits. We have five properties; it was a high-cost investment. Yet, it is worth it as our operational cost has decreased and our profits have risen (Respondent 10).

5.4.2. Employee productivity

The second aspect of using technology relates to employee productivity. This part focused only on the use of technology to improve employee productivity. In order to understand which and how technology affects employee productivity, respondents were asked a few questions, such as:

- Does your firm use computer hardware?
- Which software does your firm use? Is it useful?
- Why don't you use other software?

We have identified three employee tasks that can be improved by using computer hardware and software: the check in/out process, accounting management and reporting information to managers. Regarding computer hardware, most of the firms use it (18 out of 19). However, not all firms have software for these three tasks. For example, some (respondents 4, 5 and 9) use Microsoft word software to manage checking in/out. Even though it seems that using the Microsoft word software would not improve employees' productivity, it is more efficient than manual labour. Cost and knowledge were barriers to using computer hardware and software. The manager who does not have computer hardware said that:

We don't have computers, we manage everything manually. Sometimes, we got confused and lost money because we didn't know which customers had paid and which had not. We believe that using technology would make our operations easier, faster and more efficient. Yet, we don't have enough money to invest and we don't know how to use it. (Respondent 8).

I found that using specific software for managing occupancy can improve employee productivity; front-office employees can process check-ins/outs easier and quicker. For example, the firms (Respondents 4, 5, 9 and 13) which did not use software for managing occupancy pointed out that they could process check-ins/outs quicker if they used software for managing occupancy.

We have a computer, but no software. We believe it would make the check-in/out process quicker and more efficient, but we don't know which one (i.e. software) to use or how to use it (Respondent 4).

Regarding accounting management software, about half the firms did not use it. Some used Microsoft Excel or Word software and some did it manually. However, accounting management software saves time, is more efficient than manual labour and can reduce staff cost. One of the managers, who did not have an accountant employee said:

I use accounting management software to manage all financial aspects in the firm. With this software, I can do all accounting tasks by myself (Respondent 2).

The third aspect of employee productivity is reporting information to managers. Some of the managers pointed out that they can easily and quickly get reports of any information about the firm, such as sales, occupancy, payment and so on. One manager, who uses both types of software (accounting and occupancy management), said that:

Every day, I look at each property's performance, such as sales and payments i need to make (i.e. bills). The accountant employee goes to each property and prints out this information (Respondent 16).

5.4.3. Customer services

The third aspect of using technology is related to customer services. This part focused on four aspects of using technology to improve customer services: the check in-/out process, room equipment, additional services (e.g. facility) and contacting customers. In order to understand which and how technology affects customer services, respondents were asked a number of questions, such as:

- Does your firm acquire new equipment for the apartment?
- Which software does your firm use? Is it useful?
- Do you provide additional services to customers?
- How do you contact your customers?

The first impact of technology on customer services is quick check-ins/outs. These firms made the check-in/out process faster and reduced the waiting time by using technology in two areas. First, most of the firms (14 out of 19) used computer software that makes checking in/out quicker. For example, the front-office employee can enter customers' information and check the availability of apartments quicker by using computer software. Some firms that do

not use these types of software take longer because they have to process these tasks manually (i.e. enter the information in Microsoft Word software).

We don't have computers, we manage everything manually. We believe that using technology would make our operation easier, faster and more efficient (Respondent 8).

Second, about more than half of the firms (11 out of 19) allow customers to pay online through distribution websites or with bank cards at the front office (9 out of 19). Paying online or with a bank card reduce check-in/out time, which leads to improving customer services.

Most customers these days prefer to pay with a bank card. This is the main reason for providing a payment terminal. Also, it speeds up the payment process (Respondent 16).

Many customers pay via online distribution sites, which we prefer as to avoid having employees lose money (front-office). Some employees (i.e. Saudis) can't manage cash flow and get confused. Also, it makes checking in/out faster (Respondent 14)

The second impact of technology on customer services is the apartment's equipment and services. All firms agreed that kitchen equipment and TVs are very important for customer experience. Therefore, advancing kitchen equipment and TVs is important for ensuring customer loyalty and attracting new customers. Two managers (respondents 17 and 18) pointed out that improving kitchen equipment is costly.

Our customers always complain about our old kitchen equipment and some of them haven't stayed again. Replacing it is costly, and our profits are not enough to replace old kitchen equipment for thirty apartments (Respondent 17).

None of these firms mentioned devices, such as computers, in the apartments. In addition, acquiring advanced TVs is not an issue because they are available at low price and each apartment only needs one. However, access to TV channels was also found to be vital to customer experience. For example, respondents 10 and 14 introduced new TV channels (pay channels) because their customers were not happy about the available channels.

Some of our customers were not happy because we didn't have TV sports channels, and they had to go to a coffee shop to watch them. For this reason, we introduced these sports channels (Respondent 10).

The third impact of technology on customer services is additional services. Some managers pointed out that their customers ask to print or scan some documents. Only two firms (11 and 15) were found to have introduced free business services (business centre) for customers, such as computers and printers. Therefore, technology can help firms provide additional services which improve customer services. This free service would attract customers and give these firms an advantage over competitors.

Most of our customers conduct business activities at their serviced apartments and always ask for access to computers and printers. Therefore, we introduced a business centre to them for free (Respondent 11).

The fourth impact of technology on customer services is contacting customers. Most of the firms only contacted customers by phone. However, some firms (1, 5 and 16) provided more options for customers to contact them, such as social media (e.g. Twitter). Only one firm (Respondent 12) used WhatsApp to make communication easier. Hence, technology can help firms improve customer services by being able to contact them more easily.

5.4.4. Commercialization:

The fourth aspect of using technology is related to commercialization. This part focused on four aspects of using technology in commercialization: marketing, advertising, gathering market information and obtaining customer feedback. In order to understand the impact of technology on commercialization, respondents were asked questions, such as:

- How do you attract customers? E.g. online
- How do you know your customers are satisfied?
- How do you know what competitors do?

The first impact technology has on commercialization is marketing activities, particularly online distributions. Online distribution sites can also be sales distribution sites, such as 'Booking.com' or social media (e.g. Facebook). Just less than half of the firms (8 out of 19) were found to use online distribution sites. Most of these firms' managers agreed that this marketing activity was the most effective method in their sales. However, some managers pointed out they face difficulties using these online distribution sites (i.e. process of registration and making profile).

We want to use online marketing distribution sites, such as Booking.com, but we don't know how (Respondent 10).

One of the managers pointed out that the main issue in using online distribution sites is the high commissions. The manager said:

We used to register with 'Booking.com', but not anymore. They charged us more than 20%. Therefore, it is not worth using these online distribution sites (Respondent 7).

Regarding the use of social media as a marketing method, the majority of the managers did not consider social media as a method of marketing. Only a few firms (4 out of 19) used it to market their apartments. In addition, some of them used more than one site. These managers indicated that social media is free and very effective for their sales.

We believe social media is vital for marketing our apartments. Social media is more effective than newspaper advertisements (Respondent 16).

The second impact of technology on commercialization is online advertisements. Most of the managers did not launch online advertisements, either because they did not believe it to be a useful method for marketing (respondents 1, 17 and 19) or because they did not know how (i.e. process; respondents 8 and 9). Only firm managers 10 and 14 registered with some websites that listed serviced apartments with their contact numbers and locations. One of these managers said:

We always launch advertisements to attract customers. We register with many websites that customers use to find good serviced apartments. Most of our customers found us from these websites (Respondent 10).

The third impact of technology on commercialization is gathering market information. Fewer than half of the managers (7 out of 19) were found to use the internet to research the market, competitors and customer information. A few managers (5 out of 19) indicated that they viewed online marketing distribution sites to review their customers' feedback. Even though technology (i.e. online marketing distribution) makes it easier for managers to review customer feedback, they did not view other competitors. In addition, a few managers indicated that they watched competitors online. They looked at available competitor websites and online marketing distribution.

We don't need to visit our competitors; we can easily know their services and prices on online marketing distributions, such as "Booking.com" (Respondent 14).

Searching for market reports about the serviced apartment and tourism sectors was indicated by only one manager (Respondent 1). Although a proportionate amount of market research about serviced apartments is published online every month, the manager did not find any relevant reports. Therefore, it seems that a lack of research skills is a challenge faced by serviced apartment managers.

The fourth impact of technology on commercialization is obtaining customer feedback. The majority of managers (17 out of 19) did not use technology to obtain customer feedback. Only two firms sent messages to customers requesting their feedback after they had checked out. One of them (Respondent 15) said that there were only a few customers who responded.

Therefore, they used other methods (i.e. surveys). Another manager indicated that their customers were not happy to receive this message. Figure (4) shows the main findings of investigating the importance of technology on business performance.

We used to send a message to customers (requesting feedback) when they left, but customers were not happy about having to respond to every message, because most of them are loyal. We would like to gather information, but we don't know the best way to do that without disappointing customers (Respondent 2).

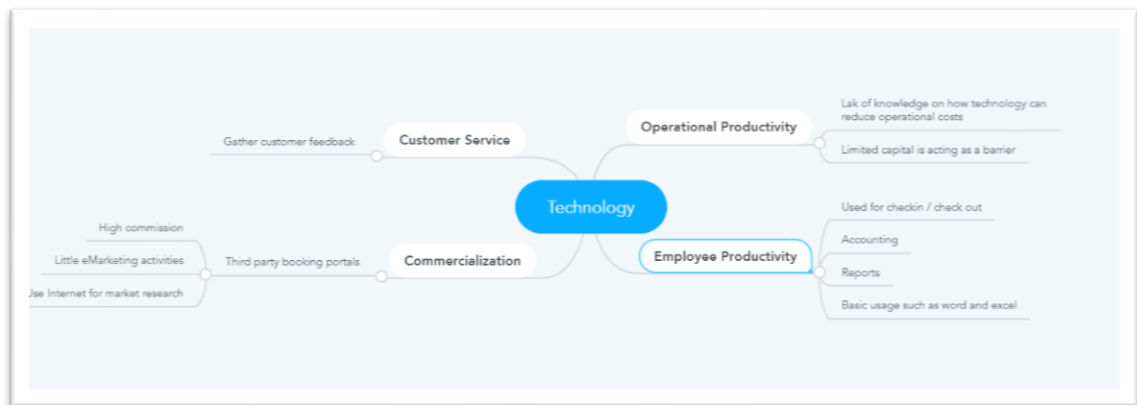


Figure 4: Technology (Author)

5.4.5. Local and foreign managers

Significant differences can be observed with regard to technology adoption and usage between local and foreign managers. Significant cases of the usage of technology for improving operational productivity could not be uncovered apart from a single instance where the business had adopted energy saving electrical fittings as opposed to traditional ones. Interestingly, local managers tended to be avid users of software applications compared to foreign managers. All the firms managed by local managers used some form of software to manage bookings and take card payment, compared with foreign managers who stated perceived lack of support from owners and lack of knowledge about these specialist technologies. However, foreign managers believed online advertising is an effective mechanism for promoting the business, whereas

local managers believe word of mouth is better than online advertising. The common theme that emerged from this analysis is that both foreign and local managers have little understanding of the usage of technology for improving business performance.

5.4.6. Summary

In terms of using technology to improve operational productivity, there are two barriers faced by these firms. First, there is a lack of knowledge about the impact of technology on reducing operational cost. The second barrier is that these firms have limited capital and cannot generate money from sales to invest. We identified a single instance of using energy efficient lighting, which was installed with the sole purpose of reducing operational costs. For employee productivity, technology was found to have an impact on improving it in three ways: error free processing, faster check-ins/outs and reducing the number of employees. However, many firms, particularly those managed by foreigners, faced difficulties buying and using this technology.

Regarding customer services, using specific software for online payment and card payment makes checking in/out faster. However, only foreign managers face difficulties using them due to their lack of knowledge and the need of the owner's help. Additionally, technology in the apartments (i.e. TV channels and kitchen equipment) has an impact on firms' sales. Yet, limited capital is the main barrier to improving it. Additional services, such as business centres (printer and computer), also have an impact on firm sales. Technology can also make contacting customers easier and faster. For example, some firms use social media platforms, such as Twitter and WhatsApp to contact customers.

Regarding the use of technology for commercialization, technology (e.g. online distributions and social media) was found to have an impact on a firm's sales. In addition, technology helps managers view competitors and obtain customer feedback. However, many of the managers lacked knowledge of using technology for commercialization. Interestingly,

the findings showed a negative impact on obtaining customer feedback by sending messages to customers.

5.5.Collaboration:

This section provides details of the investigation of the role of collaboration in micro and small serviced apartments. This section has six parts (sub-themes): collaboration with suppliers, collaboration with customers, collaboration with competitors, collaboration with public institutions, collaboration with universities and collaboration with consultants. The impact of each type of collaboration (sub-theme) on firm performance was investigated. This section ends with a discussion on the different views local and foreigner managers had on collaboration practice and its challenges.

5.5.1. Collaboration with suppliers

To understand firms' collaboration with suppliers, managers were asked the following questions:

- What do you always buy?
- What is the process of purchasing?
- Do you always search for new suppliers or do you prefer staying with the same suppliers?
- What are the main factors that make you stay with suppliers?
- Do you collaborate with suppliers? How?

The results of the manager interviews show that micro and small serviced apartments regularly dealt with suppliers in three aspects: to buy bathing and cleaning products, laundry services for bedding/linen, restaurants and Laundromats for their customers.

When it comes to purchasing bathing and cleaning products, most of the firms (14 out of 19) only dealt with sales representatives who visit them to sell their companies' products. However, 12 out of 14 (including all local managers) of these respondents would easily switch

to new suppliers if they found a better deal or better product quality. Only two of the managers who dealt with sales representatives would not easily switch to new suppliers, because it is risky. One of them said that:

We prefer to stay with the same supplier; there are two reasons for our reluctance to change our suppliers: it 's risky to change a supplier, and it 's not easy to build trust with new suppliers (Respondent 2).

Some of the managers did not deal with sales representatives because they either did not trust them or they could find better deals. Some searched for good deals via newspaper advertisements (8 and 9) and some did their research in the wholesale market (4, 10 and 15). These managers did not deal with a specific supplier; they searched for one every time before purchasing.

One of the managers said:

We don 't trust sales representatives as they only say the beneficial side of their products and I believe their prices are high. We only search via newspaper advertisements and we always find better deals than what sales representatives offer (Respondent 8).

Another manager said:

We haven 't dealt with sales representatives; we prefer to do our own research in the wholesale market because they enable us to search for quality products with good prices. If we only had one property, we would deal with sales representatives. However, we have five properties, so it is worth going to the wholesale market (Respondent 10).

In terms of collaboration with other businesses, all the respondents indicated that they collaborated with restaurants and Laundromats in order to provide their customers with important services for which they did not have the facilities themselves. The head manager of

the licensing department of SCTNH pointed out that collaboration with restaurants and laundromats is required from the SCTNH.

We don't require serviced apartments to have their own restaurants. However, if the serviced apartment doesn't have their own, restaurant, they must collaborate with one. Food services must be available for all firms, either by the firm itself (own restaurant) or by restaurants. (Licensing Department SCTNH [Personal communication: 19 July 2016]).

Interestingly, all the managers agreed that they did not search for restaurants to collaborate with. They added that representatives of these restaurants (nearby) visited them and left their menu with contact details.

One of the managers said:

Most of the nearby restaurants left their menu with us to give to customers when they needed it. There are some good restaurants far from us, but they would not deliver because of the destination. I believe our customers are happy with the restaurant we collaborate with (Respondent 6).

Another manager said that:

We have menus from many different restaurants. We don't search; they just visit us and leave their menus. If we receive complaints about any restaurant, we will not provide their menu to customers again (Respondent 16).

For collaborating with laundromats, all managers (except firm 14 which has its own) agreed that they only collaborate with one. They dealt with laundry services for bedding/linen and their customers' clothes. They collaborated with one near them for fast services and

delivery. All of the managers commonly emphasised only on the cleaning quality. However, respondents pointed out that they would easily switch to new suppliers if customers complained or if they were not happy with cleaning quality.

One of the local managers said:

Laundry services are very important. If customers were not happy with cleaning quality, especially beds, they would not stay again. Therefore, we are very careful about the quality of the laundry that we deal with. If the laundry was not cleaned very well, we would switch to another Laundromat immediately (Respondent 12).

One of the foreign managers said:

The cleanliness of the beds is vital for our reputation. Although we deal with a Laundromat which provides high quality cleaning, we check the cleaning quality every time. We are happy with the laundry we deal with. However, if the cleaning quality changed, we would search for another. There are many laundries around us and it is easy to find many with high quality cleaning (Respondent 10).

5.5.2. Collaboration with competitors

To understand firms' collaboration with competitors, managers were asked the following questions:

- Do you collaborate with competitors?
- How do you collaborate with competitors?
- What are the main areas you collaborate with competitors in?

The results of interviewing micro and small serviced apartments' managers show that all of the respondents pay attention to what their competitors do. These firms used many

methods, such as researching on the internet and visiting them as customers to observe other firms in the market to learn about their prices, facilities and the quality of their furnishings and services. An interesting observation is that about half of the respondents (Firms 2, 3, 4, 5, 6, 8, 9 and 13) collaborated with competitors. Some managers (Respondents 3, 4, 6 and 8) indicated that they shared information and helped each other because the competitors' (neighbourhood serviced apartments) managers are of the same nationality and are friends. Some managers (Firms 2, 5, 9 and 13) collaborated with competitors in marketing. For example, if the firm is fully booked, they refer their customers to other competitors with whom they collaborate, and those firms reciprocate (Respondents 2, 9 and 13). Therefore, collaboration with competitors has an impact on knowledge and sales.

We only target tourists that come for business reasons and we only have one-bedroom apartments, whereas other competitors have two and three-bedroom apartments. Therefore, they target family tourists. So, we recommend other serviced apartments to our customers, and those serviced apartments do the same for us (Respondent 5).

5.5.3. Collaboration with customers

To understand firms' collaboration with customers, managers were asked questions, such as:

- How do you know that your customers are satisfied (e.g. complaints, feedback, repeat customers)?
- Do you listen to customers' opinions to improve the firm's services?
- Do you use customer information to improve the firm's services, process, marketing distribution etc.?

The results of interviewing managers show that micro and small serviced apartments collaborated with customers in three aspects: complaint handling, obtaining feedback and word

of mouth. Regarding handling complaints, some managers (4, 7, 10 and 13) placed complaint forms, that included the manager's contact information, in the apartments or in the front office. These managers agreed that customer complaints were very important; therefore, the complaint process should be easy for customers.

One of the managers said:

We have a box for customers' complaints. We always evaluate them and implement the recommendations to avoid future complaints (Respondent 4).

Another manager said:

We provide the manager's contact number in the front office to make it easier for them and to avoid having customers leave unsatisfied (Respondent 10).

Another manager said:

We introduced a complaints box in the front office so that customers can register their complaints more easily (Respondent 13).

The customer-complaint box method was found to only have an impact on improving service quality. One of the foreign managers said:

Because of customers' complaints, we renew the furnishings. These complaints made us decide to refurbish the apartments every six months. After that, we didn't receive any complaints about our furnishings (Respondent 4).

Another method of collaboration with customers is obtaining their feedback. Most of the respondents (16 out of 19) pointed out that they just asked customers if they had any complaints about the services during the check-out process. Some of the managers (Respondents 5, 8, 10 and 13) agreed that their customers' complaints are important, while their feedback and opinions are not. They asked only about their customers' satisfaction rather than paying attention to their suggestions. Some managers (Respondents 2, 3 and 6) pointed out that the failure of customers to complain means that they were happy with their experience. Although asking during the check-out is an informal method, it has impact on a firm's innovation. For example, firms 10 and 14 introduced new TV channels (pay channels) because their customers were not happy about the available channels.

Customers' opinions are not important because we're aware of our problems. If they did complain, we would do our best to apologise and solve the problem (Respondent 3).

Only a few respondents (Respondent 1, 15 and 16) always obtained customer feedback by conducting customer feedback surveys and sending customers messages, requesting their feedback after they had checked out. Respondents 1, 15 and 16 agreed that they conducted surveys to measure their customers' satisfaction with the services they provide. These managers pointed out that customer feedback and opinions are vital for improving service quality.

Customer feedback (survey) is very important, and we respond to it immediately to satisfy customers and improve our services (Respondent 16).

We obtain customer feedback by calling them as well as conducting customer feedback surveys. Conducting surveys is important for improving our services. For example, some of our customers were not happy with the cleanliness of the floor. This made us change cleaning products and buy better vacuums (Respondent 1).

The third method of collaboration with customers is their suggestions and recommendations to others (i.e. word of mouth). Three interviewees (Respondents 3, 4 and 8) pointed out that most of their new customers were attracted by their friends'/family's recommendations. These managers expressed their belief that word of mouth significantly affected their sales. However, none of these firms provided any benefits to their loyal customers (e.g. rewards).

Many new customers come because our loyal customers recommended them (word of mouth) (Respondent 8).

5.5.4. Collaboration with public institutions

To understand firms' collaboration with public institutions, managers were asked the following questions:

- Do you collaborate with public institutions?
- How do you collaborate with public institutions?
- What are the main areas you collaborate with public institutions in?

Most of the firms (17 out of 19) did not collaborate with public institutions; only two firms (Respondent 1 and 11) did. Firm 1 had collaborated with the public program 'Hadaf' for recruiting Saudi employees (as mentioned in the Human resources section). The manager of firm 1 indicated that Saudi employees who were recruited through Hadaf had good training.

The manager of firm 1 added that they payed only half the salaries for these Saudi employees. Therefore, paying only half the salary for trained Saudi employees gave firm 1 the comparative advantage over competitors in both lower operation cost and better Saudi employee performance. Firm 11 had received support from a public program that supports micro and small enterprises in accessing funds from private banks (Kafalah; see more details in the finance section). The manager of firm 11 indicated that without Kafalah's support, they could not have expanded their business by opening the new property. Hence, collaborating with this public institution had a positive impact on firm 11's growth.

There are many opportunities for micro and small serviced apartments to collaborate with public institutions. The first is access to interest-free loans. The representative of the department of tourism investment in the SCTH pointed out that they have signed agreements with many public institutions that provide loans to micro and small serviced apartments, such as the Saudi Credit and Savings Bank and National Entrepreneurship Institute. The interviewee added that the maximum amount for a loan is different between public institutions. For example, one provides loans up to four million SAR (Credit and Saving Bank) and one for no more than 200,000 SAR (National Entrepreneurship Institute).

Second, some public institutions support micro and small enterprises in financial access, such as Kafalah and RCCI. The representative of the Riyadh Chamber of Commerce stated that they have agreements with a few lenders (both public and private) for receiving micro and small enterprises' funding applications, assessing the documents and interviewing the applicants. For example, the Chamber of Commerce recently received an SME funding application, assessed it and sent all the documents to the lenders. The lenders will then decide whether to accept or reject the application. The representative of Kafalah said they treated tourism firms differently after Kafalah signed the agreement with the Saudi Commission for Tourism and National Heritage; the tourism authority paid them 270 million SAR to treat

tourism firms better. The interviewee added that they would increase the guarantee to over 80% and the loan amount to more than 1.6 million SAR.

Third, the representative of Takamal pointed out that tourism firms could access their website to search for and find skilled local employees. The representative of Takamal added that they collaborate with the public program, Hadaf, to support Saudis employed in the tourism sector. For example, Hadaf pays half of the salaries of Saudi employees who are paid less than 5,000 Saudi Riyal per month. This support is for two years only; they believe that after two years, the firms are assured of the employees' performance and they will want to retain them. For foreign employees, the representative of Takamal said that they support serviced apartments in recruiting foreigners by providing a formal letter to the Ministry of Labour that firms can obtain to support foreign employees' visas.

Fourth, some public institutions provide free training to micro and small enterprises. The representative of the Riyadh Chamber of Commerce pointed out that they provide training to micro and small enterprises every month. This training included subjects such as marketing, management and accounting. The representative of Takamal said that they provided two free training programs every year for all Saudi employees to improve their skills. The interviewee added that they provided many different types of training to the firms and every year they add new training courses.

Fifth, some public institutions provided support, such as advice and helping firms in marketing and management. For example, the Riyadh Chamber of Commerce and Industry provided support, such as helping micro and small enterprises in developing feasibility studies, marketing analyses and operational management. Takamal also provided support to new investors who needed support entering this sector, such as feasibility studies.

Awareness is the main barrier to collaborating with public institutions. Most of the respondents (13 out of 19) were not aware of the availability of public support. The results of the discussions with the representatives of public institutions indicated some causes of the low awareness of the availability of public support. First, most of these public institutions did not advertise their support, such as the Saudi Credit and Savings bank and Kafalah. Second, some (e.g. Takamal) did advertise their support through their YouTube channels, Twitter and websites. Third, all of the foreign managers agreed that they had not dealt with any of the public institutions, as the owners usually do. Fourth, some of the public institutions (RCCI) only sent emails to firms who had registered with them. Only 70,000 SMEs had registered with RCCI, while there are more than 280,000 SMEs in Riyadh. Therefore, only about 25% of the SMEs receive emails from RCCI about its support.

Only firms that have registered with the Riyadh Chamber of Commerce and Industry can receive emails from them and, currently, only 70,000 SMEs are registered with the organization. Thus, only a minority of the SME population has the chance to have training with the Chamber of Commerce (Riyadh Chamber of Commerce and Industry [Personal communication: 21 July 2016]).

5.5.5. Collaboration with universities

To understand firms' collaboration with universities, managers were asked the following questions:

- Do you collaborate with universities?
- How do you collaborate with universities?
- What are the main areas you collaborate with universities in?

In terms of collaborating with universities, most of the managers were surprised by the question. They did not understand how and why they would collaborate with universities.

Collaborating with universities? We are serviced apartments, what kind of collaboration would we do with universities? (Respondent 4).

Only one firm (Respondent 16) indicated that they used to collaborate with universities in employing students for three months.

A university sent some of its students to work with us for three months as part of their degree. We didn't pay students for this. Yet, we didn't get any benefits from their university. We just collaborated with them to help students complete their degree. We don't collaborate with them anymore (Respondent 16).

5.5.6. Collaboration with consultants

To understand firms' collaboration with consultants, managers were asked the following questions:

- Do you collaborate with consultants?
- How do you collaborate with consultants?
- What are the main areas you collaborate with consultants in?

None of the firms interviewed had collaborated with consultants, for several reasons. Some of the managers pointed out that the operation of serviced apartments does not need consultancy. A few believed that consultancy in marketing and management would improve their operation process and marketing activities. Yet, they had not collaborated with them

because it is costly to do so. Figure (5) shows the main findings of the investigated the external collaboration in micro and small serviced apartments.

One of the managers said:

We face difficulties in sales, and we need advice to improve our marketing activities. But, it is costly, and we can't pay for it (Respondent 18).

Another manager said:

Operating serviced apartments is not difficult, especially small ones. I managed a four-star hotel in Cairo, so I can manage small serviced apartments easily. We don't need any advice (Respondent 3).

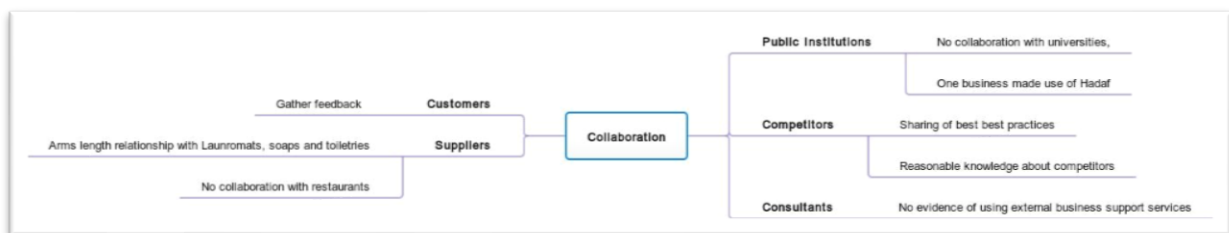


Figure 5: Collaboration (Author)

5.5.7. Local and foreign managers

The results of discussing collaboration with suppliers show that there are two main differences between local and foreign managers in dealing with suppliers. First, all local managers only dealt with sales representatives who visit them to sell their companies' products. They dealt only with one supplier. On the other hand, some of the foreign managers did not deal with sales representatives. Some searched for good deals via newspaper advertisements and some did their research in the wholesale market. They agreed that they did not deal with a specific supplier; they searched for one every time before purchasing. Second, all local

managers agreed that finding better quality is the main reason for switching to new suppliers. Whereas, the most common reason among foreign managers was obtaining a better price.

One of the local managers said:

We deal with one supplier and we are happy with both price and products' quality. Many sales representatives visit us to sell their products. We tried some of their products. Yet, it was not better quality than that we use. If we find better quality, we would deal with them (Respondent 19).

One of the foreign managers said:

We don't deal with one specific supplier. Sales representatives always visit us to sell their companies' products. When we find good products with good prices, we buy from them. There is no big difference between these companies' products in quality. So, we just try to find better prices (Respondent 3).

These results of discussing collaboration with competitors show that there is a difference between local and foreign managers. Most of the foreigner managers do collaborate with competitors, while none of the local managers do. Friendship and same nationality are the main factors which encourage foreign managers to collaborate with competitors. One of the foreign managers said:

We always share information with other managers of serviced apartments about suppliers and the market in general. Most of these managers around us are friends. Therefore, we just help each other (Respondent 8).

Another foreign manager said:

I always talk and discuss with some of the managers of serviced apartments about many things such as suppliers and equipment. Fortunately, most of the managers have the same nationality as mine. So, we help each other to succeed (Respondent 3).

The results of discussing collaboration with customers show that there is a difference between local and foreign managers. First, only foreign managers provided a complaint form to make it easy for customers, while none of the local managers did. Complaint-handling has an impact on the improvement of service quality. This would give firms managed by foreign managers an advantage in service quality. Second, only firms managed by foreign managers benefited from their customers' suggestions and recommendations to other customers (i.e. word of mouth). This could be because of their services or because foreign managers deal better with customers.

The results of discussing collaboration with public institutions show that there is a difference between local and foreign managers. None of the foreign managers were aware of the public support. One possible reason is that foreign managers do not usually go to public institutions; it is just the owners who usually deal with them. All local managers were aware of some of the availability of public support. Yet, only two (Firm 1 and 11) of them had collaborated with public institutions in recruiting Saudis employees and accessing finance. Therefore, local managers have an advantage over foreign managers in accessing public support, which was found to have an impact on employee performance and firm growth.

The results of discussing collaboration with universities show that there is no difference between local and foreign managers. Only one of the foreign managers collaborated with a university to employ students for three months. This manager indicated that the university

asked him to allow some of their students to work for three months with no payment. The results of discussing collaboration with consultants show that none of the firms interviewed had collaborated with consultants. Therefore, we are not able to investigate the difference between local and foreign managers.

5.5.8. Summary

There is a low level of collaboration between micro and serviced apartments and suppliers. They can easily switch to other suppliers if they find higher quality products or better deals (i.e. price). Nevertheless, trust is the main factor that would discourage firms from dealing with new suppliers. Collaboration with restaurants and Laundromats is required by the tourism authority. Therefore, all firms must provide these external services without any financial benefits. There is no factor that encourages these firms to deal with restaurants. Yet, customer complaints are the main factor that makes firms switch to other restaurants. Cleaning quality is the only factor that affects collaboration with laundries. There is no evidence showing that there is an impact of collaboration with suppliers, laundries or restaurants on firm performance. However, collaborating with laundry could have a negative impact on a firm's performance.

Local managers deal with only one supplier who visits them to sell their companies' products. While some of the foreign managers search every time before purchasing. In addition, all local managers agreed that finding better quality is the main reason for switching to new suppliers. Whereas, the most common reason among foreign managers is a better price. Therefore, it seems firms managed by local managers provide better products and cleaning.

Collaboration with competitors has an impact on knowledge and sales. Only foreign managers collaborate with competitors because they are friends or share the same nationality. Therefore, firms managed by foreign managers have an advantage over firms managed by local managers in knowledge and sales. Collaboration with customers has an impact on service quality innovation and sales. Only foreign managers provide a complaint form to make it easy

for customers, which has an impact on improving services. Conducting surveys has an impact on service quality, while, obtaining customer feedback during the check-out process has an impact on innovation. Word of mouth has an impact on firm performance, particularly sales. Only firms managed by a foreigner got new customers because of word of mouth. This could be because of their services or because foreign managers deal better with customers. Thus, only firms managed by foreign managers achieve a positive impact from collaboration with customers.

Collaboration with public institutions has an impact on employee performance and firm growth (i.e. opening a new property). There are huge opportunities for micro and small serviced apartments to collaborate with public institutions. However, awareness is the main barrier to collaboration with public institutions, especially for firms managed by foreign managers. Therefore, it is clear that local managers have an advantage over foreign managers in knowledge of support from public institutions. Registering with public institutions and following them on social media would help foreign managers overcome this issue.

Almost all managers did not understand how and why they would collaborate with universities. This indicates that there is a low level of collaboration between micro and small serviced apartments and universities. Only one of the firms used to collaborate with a university to employ students for three months. This study is therefore unable to investigate the impact of collaboration with universities.

The results of discussing collaboration with consultants show that none of the firms interviewed had collaborated with consultants. Therefore, we are not able to investigate the impact of collaboration with consultants on firm performance. However, the cost of consultants is one of the main barriers to collaboration with them. In addition, many managers believe that operating micro or small serviced apartments does not require a consultant's advice.

5.6. Conclusion

This chapter presents the analysis of qualitative data, which was carried out using the thematic approach. To understand the different roles local and foreign managers have when developing firm resources, I investigated four firm resources' impacts and barriers. To achieve this aim, 19 managers of micro and small enterprises and seven representatives of public institutions were interviewed.

Limited capital was found to be one of the main barriers to micro and small enterprises' improvement in business performance and growth. Therefore, access to finance is vital to these businesses. Furthermore, finance was found to have a significant impact on firms' growth. Micro and small enterprises face difficulties accessing finance because banks consider them as risky businesses to lend to. Yet, they were found not to be risky because the default rate among these firms is very low. Local managers were found to have an advantage over foreign managers in both awareness and access to finance.

The findings show that technology has a positive impact on four aspects: operational productivity, employee productivity, customer services and commercialization. In addition, there are only a few challenges micro and small serviced apartments face when using technology, such as a lack of knowledge and limited capital. Furthermore, local and foreign managers have different impacts on technology use. All firms managed by local managers used technology which improved their employee productivity and customers services. Meanwhile, foreign managers faced difficulties using technology for several reasons. For example, the majority of foreign managers did not offer the option to pay with a credit/debit card because they required the owner to request the necessary equipment from the bank. In addition, limited capital and a lack of knowledge of technology were other barriers faced by foreign managers.

For this reason, local managers have a greater impact on technology adoption than foreign managers.

Working in the micro and small serviced apartments sector is not attractive to Saudi employees for numerous reasons, such as low salaries. Moreover, I found some issues that micro and small serviced apartments face when employing Saudis, such as culture, lack of discipline, high turnover, and lack of skill, experience and training. Therefore, it is difficult for micro and small serviced apartments to recruit Saudi employees. The tourism authority helps firms recruit trained Saudi employees and pays half of their salaries for two years. Only local managers were aware of this public support and accessed it. Therefore, local managers have an advantage over foreign managers in recruiting Saudi employees. For non-Saudi employees, managers faced different difficulties in recruitment, such as government regulations (e.g. the visa process). Although the tourism authority supports micro and small serviced apartments to overcome this issue, none of the managers were aware of this support.

The results show that employees have a significant impact on performance (e.g. sales) for firms with two properties or more. These firms' managers indicated that they regularly met with other properties' managers and accountants to discuss and plan. In terms of training, managers do not consider its importance. Most of them provided internal training which is not efficient for the new employees and would not improve their skills or performance. In addition, only local managers provided external training which has an impact on employees' skills and productivity.

There is no evidence showing that collaboration with suppliers, laundries or restaurants impacts firm performance. A low level of collaboration was found between micro and serviced apartments and suppliers; they can easily switch to other suppliers if they find higher quality products or better deals (i.e. price). All local managers agreed that finding better quality is the main reason for switching to new suppliers. Whereas, the most common reason among foreign

managers is a better price. Therefore, it seems firms managed by local managers provide better products and cleaning.

Collaboration with competitors has an impact on knowledge and sales. Only foreign managers collaborated with competitors because they are friends or have the same nationality. Therefore, firms managed by foreign managers have an advantage over firms managed by local managers, in knowledge and sales. Collaboration with customers has an impact on service quality, innovation and sales. However, only firms managed by foreign managers benefited from collaborating with customers. For example, word of mouth has an impact on firm performance, particularly sales. Only firms managed received a foreigner had new customers because of word of mouth.

Collaboration with public institutions has an impact on employee performance and firm growth (i.e. opening a new property). There are huge opportunities for micro and small serviced apartments to collaborate with public institutions. However, awareness is the main barrier to collaboration with public institutions, especially for firms managed by foreign managers. Therefore, it is clear that local managers have an advantage over foreign managers in knowledge of public institutions' support. Almost all managers did not understand how and why they would collaborate with universities. This indicates that there is a low level of collaboration between micro and small serviced apartments and universities. The results of discussing these firms' collaboration with consultants show that none of the firms interviewed had collaborated with consultants. However, we managed to find that the cost of consultants is one of the main barriers to collaboration with them. In addition, many managers believe that operating micro or small serviced apartments does not require a consultant's advice.

To sum up, all four resources positively impact micro and small serviced apartments' performance. In addition, these firms face many difficulties which affect their performance and

growth. However, local and foreign managers have different roles in the development of these resources. The following tables (28 and 29) summarise the main results.

Table 28: *Summary of the impact and challenges related to firm resources*

Resource	Challenges	Impact
Access to finance	<ul style="list-style-type: none"> 1) Providing sufficient financial information 2) Providing enough collateral 3) High interest rates 4) Manager’s qualifications and experience 5) Micro and small enterprises face more difficulties accessing finance than medium-sized businesses 	<ul style="list-style-type: none"> 1) Growth: expanding business by opening new properties
Technology	<ul style="list-style-type: none"> 1) Lack of technological skills and knowledge 2) Limited capital 	<ul style="list-style-type: none"> 1) Operational productivity: reducing operational cost 2) Employee productivity: check-in/out process, actually counting management and reporting information 3) Customer services: quicker check-in/out, payment method (online or using a bank card), equipment (e.g. kitchen), business centres (e.g. scanners and printers) and contacting customers 4) Commercialization: online distribution channels, social media, advertising and gathering market information

Human resources	<ol style="list-style-type: none"> 1) Recruiting employees. 2) High salary (only Saudis) 3) High employee turnover (only Saudis) 4) Lack of skills (only Saudis) 5) Cultural issue (only Saudis) 6) Lack of discipline (only Saudis) 7) Recruitment agency: cost and trust (non-Saudis) 8) Government regulations (recruiting non-Saudis) 	Firm performance: involved in important decisions, such as marketing and management activities
Collaboration	<ol style="list-style-type: none"> 1) Low level of collaboration between firms and universities 2) Lack of collaboration with consultants either because they believe they don't need them or because of the high cost. 3) Low level of collaboration with public institutions 	<ol style="list-style-type: none"> 1) Collaboration with competitors has a positive impact on knowledge and sales. 2) Collaboration with customers has an impact on service quality, sales and innovation 3) Collaboration with public institutions has an impact on employee performance and firm growth

Source: Author

Table 29: Summary of the different roles of local and foreign managers

Theme	Sub-theme	Foreign manager	Local manager
Finance	Private banks	Lack of awareness of the process of accessing finance from private banks	Aware of the process of accessing finance from private banks
		They don't apply by themselves; they need the owner	They can apply by themselves; they don't need the owner
	Public support	Lack of awareness about public banks and supports to access finance.	Aware of the availability of public banks and support for financial access. Has accessed public support (Kafalah) to access finance.

	Manager's behaviour	Risk averse: they don't apply for loans because the market demand has decreased	Risk-taking: they have applied for loans even though their sales were falling
Technology	Operational productivity	Aware of the use of technology for reducing costs	Lack of knowledge about the use of technology to reduce operational cost
	Employee productivity	Many face difficulties in using technology because of their lack of knowledge about it	All of them use hardware and software that have improved employee productivity
	Customer services	Many of them do not use software specifically for checking in/out. The majority of them do not offer the option of card payment because they need the owner to request it from the bank	All of them offer the option of card payment and specific software that makes checking in/out faster
	Commercialization	They would launch an online advertisement, but they do not know how to (i.e. process).	They do not launch online advertisements because they believe it is not useful to do so
Human resources	Recruitment (Saudis)	Ask the owner	Ask their friends or family for recommendations (social capital)
		Lack of awareness about public support (recruitment)	Access public support to recruit trained employees
		Lack of awareness about government programs (Hadaf)	Recruit employees through a government program (Hadaf; pays only half the salary for two years)
	Training	Only provides internal training	Provides internal and external training
Collaboration	Suppliers	Search via newspaper, advertisements and research in the wholesale market	Collaborate with sales representatives who visit them

	Good quality products with lower prices (i.e. bargains)	Product quality is the main encouraging factor for collaboration with suppliers
Customers	Provided a complaint form to make it easy for customers and avoid customers leaving unsatisfied	None of the local managers did
	Benefit from customers' recommendations to others (i.e. word of mouth)	None of the local managers had
Competitors	Most of them collaborate with competitors	None of the local managers do
Public institutions	None of the foreign managers do	Have collaborated with public institutions in recruiting Saudi employees and financial access

Source: Author

6. Discussion

6.1.Introduction

This chapter discusses the main findings given in the results chapter and the theories considered in the literature review chapter. The main objectives of the research were to examine four resources of small and micro serviced apartments, investigate the main differences between local and foreigner managers in developing firm resources and identify the main challenges faced by the owners/managers of serviced apartments in Riyadh. In order to accomplish these objectives, the qualitative research method was used for data collection. This chapter has five sections; access to finance, human resources, technology , collaboration and a summary. Each section discusses the impact of the resource and the challenges faced by these firms. Furthermore, each section includes the different roles local and foreign managers have when developing firm resources. This chapter ends with the contributions being made.

6.2.Access to finance

6.2.1. Financing needs

The results show that the limited capital of micro and small serviced apartments has affected their investments. Micro and small serviced apartments (most of the respondents) cannot raise enough money from their sales and profits to invest. This result is consistent with the Awang et al. (2015) study, which found that micro and small hotels face more difficulties raising capital than medium-sized hotels, since medium-sized hotels have greater sales. This indicates that limited capital can have a stronger impact on micro and small enterprises than on medium-sized businesses.

Limited capital was found to affect micro and small serviced apartments in many aspects, such as introducing new facilities, improving firm processes and growth. Limited capital can prevent micro and small serviced apartments from expanding their businesses by

opening new branches (Respondents 1, 5, 10, 12 and 16). This result is consistent with the studies of Awang et al. (2015) and Chimucheka and Mandipaka (2015), which found limited capital affects these businesses' growth. Some firms would reduce their operational cost by replacing standard lighting with more economical lighting. However, they cannot raise the money for this investment. Therefore, limited capital affects firm investment. This result is consistent with Fleiter et al. (2012) and Kostka et al. (2013) who found that limited capital affects SMEs' ability to adopt energy efficiency.

What is more, limited capital is one of the main barriers to using technology, such as hardware and software (Respondents 8). This result is consistent with the studies of Sharma and Upneja (2005) and Nugroho et al. (2017), which found that capital is one of the factors affecting firms' ability to adopt technology. Renewing old furnishings and kitchen equipment is vital for serviced apartments to survive and compete with others. However, micro and small enterprises with limited capital face difficulty renewing old furnishings and kitchen equipment (Respondents 2, 17 and 18). Therefore, limited capital affects these firms' improvement of the condition of the apartments. This result is consistent with the Sharma and Upneja (2005) and Awang et al. (2015) studies, which both found that limited capital affects SME hotels' investments in refurbishments.

Some of the managers (Respondents 4, 6 and 9) pointed out that they could not raise money to build new facilities (new product/service). Two of them (Respondents 4 and 9), who do not own facilities, agreed that they would only be able to build new facilities if they could access a loan. Therefore, limited capital is a barrier to the introduction of new products/services and access to finance can overcome it. These results are consistent with Najda-Janoszka and Kopera (2014), Jasinskas and Majauskiene (2016) and Pellegrino and Savona (2017), who found limited capital as one of the main barriers to introducing new products.

6.2.2. Barriers to accessing finance

The discussions above indicate that micro and small enterprises need finance for development and growth. However, the results show that micro and small enterprises face more difficulties than medium-sized and large business when accessing finance (Riyadh Chamber of Commerce, Kafalah and the SME General Authority). This result backs up many previous studies that found that firm size is one of the main factors which influence banks to lend (e.g. Musamali & Tarus, 2013; Pham, 2016; Chowdhury & Alam, 2017). This indicates that micro and small enterprises have greater barriers to financial access. Therefore, micro and small enterprises should not be in the same group as medium-sized business (i.e. SMEs).

Saudi banks consider micro and small enterprises as risky firms to lend to (Kafalah). Therefore, Saudi banks increase the loan requirements (e.g. collateral) and make it more difficult for micro and small enterprises to access finance. This result supports many previous studies that found that banks consider micro and small enterprises as risky businesses to lend to (e.g. Gichuki et al., 2014; Udell, 2015; Majková, 2016). However, I found that micro and small enterprises are not as risky to lend to as Saudi banks believe. More than 15,000 loans (from private banks) were supported by Kafalah and only 0.7% of them were not repaid. This means the default rate among micro and small enterprises is very low. Previous studies which focus on small businesses found higher percentages than what was found in this study. For example, Glennon and Nigro (2005) found the default rate among small businesses to be 17%, Kang (2018) found the average default rate among 2254 small businesses to be 9.27%, and Cornée (2019) found that the default rate of small businesses is 14.5%. This is an interesting result and should be explored in depth.

In terms of barriers to financial access, managers expressed a variety of opinions. The first barrier is providing sufficient financial information (Respondent 1; Saudi Credit and Saving Bank; Kafalah). Micro and small enterprises are not able to provide enough financial

information for the banks. This result is consistent with many previous studies, such as Osano and Languitane (2016) and Waari and Mwangi (2015), which found that providing sufficient financial information is one of the main barriers to accessing finance.

The second barrier to financial access is not providing enough collateral (respondent 16; Saudi Credit and Saving Bank; Kafalah). This result is consistent with the findings of Czarnitzki and Hottenrott (2011), Kira (2013) and Ghimire and Abo (2013), which showed that collateral is one of the main barriers to accessing finance faced by SMEs. Private banks consider micro and small enterprises as risky business to lend to; they require guarantees such as land, shares or plants and equipment. For this reason, Kafalah overcome this issue by providing a guarantee to make it easier for micro and small enterprises to access finance. However, there is a low level of awareness about Kafalah and its support.

The third issue I found is the high interest rates. As private banks consider micro and small enterprises as risky business to lend to, they increase the interest rates for micro and small firms in Saudi (Kafalah). This issue discourages micro and small enterprises from obtaining loans (Respondents 5, 12 and 17). This result substantiates previous studies (Mulaga, 2013; Csubak and Fejes, 2014; Vidal et al., 2015; Mac an Bhaird, et al., 2016; Ngugi et al., 2016), which confirm that high interest rates discourage SMEs from applying for loans. What is more, the respondents indicated that loans with high interest will increase their operation cost and they might not be able to pay them back. This result supports Ngugi et al. (2016), who found that the high interest rates makes access to finance unaffordable for micro and small enterprises.

The manager's qualifications and experience are other issues for accessing finance from both private and public banks (Riyadh Chamber of Commerce and Saudi Credit and Saving Bank). This result is consistent with Zarook et al. (2013) and Quartey et al. (2017), who found the SME owners'/managers' qualifications and experience to be one of the main factors influencing banks to lend.

6.2.3. The impact of access to finance

Our results confirm that access to finance has a positive impact on a firm's growth (Respondent 11). Firm 11 has expanded by opening a new property after they received the loan. The manager indicated that without the loan, they would not be able to expand. This result is consistent with Okello et al. (2017) who found a relationship between access to finance and SMEs' growth.

6.2.4. Local and foreign managers

These results show that there are different impacts and challenges between local and foreign managers when accessing finance. First, foreign managers were not aware of the process of accessing finance from private banks. Meanwhile, all of the local managers were. Foreign managers pointed out that access to finance is the owner's task. Because they are foreign, they believe that it is difficult to discuss and negotiate with banks. A possible reason is the different relationships and levels of trust between owners and local/foreign managers, or because banks would not easily negotiate with any foreigners, including managers. Second, all of the foreign managers were unaware of the public funds and support for financial access. On the other hand, most of the local managers (6 out of 7) were aware. In addition, one local manager has accessed finance with government support (Kafalah). This indicates that a local manager has more knowledge of local structures than a foreign manager. This substantiates previous studies (Tan and Mahoney, 2006; Bruning et al., 2011; Berger et al., 2011; Bruning et al., 2011), which found the main advantage local managers have is the knowledge of local structures. These results indicate that local managers can have a bigger impact when accessing finance than foreign managers.

Third, local managers (respondents 1 and 11) have applied for loans even though their sales were falling. However, foreign managers do not apply for loans because the market demand has decreased (respondents 3, 7 and 15). Therefore, it seems local managers are more

risk-taking. A possible reason is that foreign managers left their countries for their jobs; therefore, they might be very careful about financial risk. This interesting result is in need of more research. Regarding the need for finance, there is no evidence showing that there is a difference between local and foreign managers.

6.3.Human resources

6.3.1. The importance of human resources

The results show that human capital (i.e. employees) has a positive impact on firm performance. This result supports previous studies, such as Fatoki (2011), Leitner (2015) and Bontiset al. (2015), which examine the impact of human capital on SMEs' (including hotels) performance and growth. However, the number of properties owned by the firm was found to play an important role in the impact of human capital. Firms with two properties or more have regular meetings to discuss and plan. Therefore, employees (properties' managers and accountants) are involved in important decisions, such as marketing and management activities. Whereas, firms with only one property do not involve their employees in any decision-making because they are mainly housekeepers and front-office staff. All decisions are made by the manager alone. Concerning the impact on the firm's growth (i.e. opening new property), employees were not found to have any impact on the firm's growth; it is only the manager's and owner's decision. Therefore, micro and small enterprises' employees have limited involvement in the firms' decisions.

6.3.2. Issues related to human resources

Most of the respondents (15 out of 19) were found to face difficulties recruiting Saudi employees. This result supports Murray et al. (2017), who found that a shortage of labour is a general issue faced across the tourism sector and it was identified in advanced nations like Canada as well. In addition, I found several reasons that cause the labour shortage in the tourism sector. First, Saudi employees' salaries are too high for micro and small serviced

apartments to offer. This indicates that serviced apartments, which are part of the tourism sector, offer low wages to employees. These results support the studies of Adler and Leng (2014) and Casado-Díaz and Simón (2016), which found low wages in the tourism sector to be the main barrier to attracting employees.

High employee turnover is another issue faced by micro and small serviced apartments (respondents 1, 8, 10, 11 and 16). The main reason is that the serviced apartments sector is not attractive to Saudis in terms of wages, motivation, and encouragement. This result supports the findings of Yang et al. (2012), Hwang et al. (2014), Qiu et al. (2015) and Santhanam et al. (2015), which showed that high employee turnover is one of the main issues for the hotel sector.

Another issue related to Saudi employees is lack of skills and training (respondents 3, 7, 11, 12 and 13; SMEs Authority). Although there is growth in the number of tourism educational institutions, there is still a shortage of skilled Saudi employees in the tourism sector. This result is consistent with Santos and Varejão (2007), Lloyd et al. (2013) and Brien et al. (2017), who found that a shortage of skilled employees is an issue faced by firms in the hotel and tourism sectors.

Interestingly, Saudis were found to have a 'cultural issue' with working in the tourism sector. Saudis consider working in a hotel or serviced apartment a 'shameful' job. Therefore, culture is one of the main issues related to recruiting Saudis. This result supports Ramady's (2010) study, which found that Saudis are reluctant to work some jobs because it affects their social relations. Yet, the author did not include the tourism sector. These interesting results are in need of more research.

A lack of discipline (e.g. attendance) is one of the main issues the respondents had with Saudi employees. Two reasons that affect Saudi employees' attendance were found: working

long hours and delayed salary payments. This result is consistent with Janssens et al. (2017), who found that working fewer hours increase presenteeism.

Regarding the recruitment of non-Saudi employees, two issues faced by micro and small serviced apartments were found. The first is the high prices a recruitment agency charges. This result also proves that limited capital is a significant issue faced by micro and small enterprises (see finance section). In addition, trust is another issue related to recruitment agencies. This result is consistent with Wilden et al. (2010), who found that recruitment agencies are not credible. The second issue is government regulations on non-Saudi employees. Micro and small enterprises face difficulties in applying for visas for new non-Saudi employees. This result supports the study of Peck (2017), which found the government program (Nitagat) affects private sector firms' visa application processes. For example, firms that do not employ Saudis cannot apply for a visa for another foreign employee.

6.3.3. Training activities

With respect to providing training to employees, some of the respondents (firms 4, 6, 8, 12, 14, 15, 16 and 19) have provided informal training (internally) to their employees; they provide cleaning training to housekeepers and train front-office employees for the check-in/out process. This result supports the studies of Greenidge et al. (2012), Hilbig et al. (2013) and Ahmedova (2015), which found that internal training has become a common activity in most SMEs.

With respect to providing external training to employees, the majority of managers do not provide it because they believe that operating a serviced apartment does not require training housekeepers and front-office employees. This result supports the studies of Baumane and Vedina (2011), Mattsson and Orfila-Sintes (2014) and Bai et al. (2017), which found that SME and hotel managers do not pay attention to employees training. Another reason for this is a scarcity of training sessions or courses available to workers in the tourism sector (respondents

12, 14 and 15). However, there are many available free training courses for Saudi employees provided by public institutions, such as Riyadh Chamber of Commerce and Industry and Takamal. Therefore, there is a lack of awareness among micro and small serviced apartments of the availability of training provided by public institutions. This result supports the studies of Loader (2005) and Perry (2011), which found SMEs' lack of awareness of public support. External training was found to have an impact on employee productivity (Respondent 1). This result supports the studies of Magableh et al. (2011) and Yahya et al. (2012), which found that external training impacts SMEs' performance.

6.3.4. Local and foreign managers

The results of discussing human resources practices and challenges show that there is a difference between local and foreign managers. To recruit new employees (Saudis), most of the local managers (5 out of 7) ask their friends or family for recommendations. While, most of the foreign managers agreed that if they need to recruit Saudi employees, they ask the owner. Therefore, only foreign managers require the owner's help. This indicates that local social capital gives a local manager an advantage over a foreign manager. This result supports the study of Berger et al., (2011), which found local social capital being one of the main advantages of local managers. However, recruiting employees through personal relations might have negative impact (Arrive et al., 2019), e.g. employing unskilled employees because they are friends or family members. In addition, some of the foreign managers indicated that owners do not help them recruit Saudi employees, which forced them to use other methods, such as conducting online searches. These managers added that these methods were not helpful, and they still faced difficulty finding Saudi employees. This indicates that foreign managers might face more challenges recruiting employees if the owner does not help.

Another indication of the advantage of local managers in recruiting Saudi employees is the awareness of public support. For instance, one of the local managers (Respondent 1) had

recruited Saudi employees through a government program (Hadaaf) that trains Saudi employees. On the other hand, none of the foreign managers were aware of public support for the recruitment of Saudi employees. This indicates that local managers have more knowledge of local structures than foreign managers. This supports previous studies (Tan and Mahoney, 2006; Bruning et al., 2011; Berger et al., 2011; Bruning et al., 2011), which found that the main advantage local managers have is the knowledge of local structures.

In terms of training, only local managers had invested in providing external training to employees. This external training has an impact on employee productivity. Whereas, almost all foreign managers agreed that employees in serviced apartments do not need external training. Therefore, only local managers invest in training for improving employee productivity. Overall, local managers can have a greater impact than foreign managers in the recruitment of employees, accessing public support (i.e. recruitment trained employees) and providing external training.

6.4. Technology

6.4.1. The impact of technology

The results show that technology has a positive impact on the business performance of micro and small serviced apartments. This result supports the studies of Theodosiou and Katsikea (2012), Chevers and Spencer (2017) and Murimi et al. (2019), which found technology to have a positive impact on a hotel's performance. In addition, technology was found to positively impact micro and small serviced apartments' performance in four different aspects: operational productivity, employee productivity, customer services and commercialization, which supports the Melián-González and Bulchand-Gidumal (2016) model.

6.4.2. Operational productivity

Another finding was that technology has improved operational productivity. Replacing standard lighting with more economical lighting had reduced operational cost, which in turn improved operational productivity (Firm 11). This supports the study of Melián-González and Bulchand-Gidumal (2016), Parpairi (2017) and Frangou et al. (2018), which found technology to be able to reduce cost and improve operational productivity.

6.4.3. Employee productivity

The results show that technology impacts employee productivity in three aspects. First, using software for managing occupancy makes the check-in/out process faster and easier for employees. This gives the front-office employees more time to perform other tasks. Second, accounting management software makes related tasks easier and faster for employees. This, again, gives the employees more time to carry out other tasks. In addition, accounting management software can reduce the cost of an employee. For example, one manager, who uses accounting management software, does not have an accountant. Third, IT makes it easier and faster to report information (e.g. sales and occupancies) to the manager. This also saves employees time to do other tasks. These results substantiate the studies of Melián-González and Bulchand-Gidumal (2016), Shin et al. (2019) and Bahar et al. (2019), which found that IT has a positive impact on employee productivity in the hotel sector.

6.4.4. Customer services

The results show that technology has an impact on customer services in four aspects. First, using IT makes the check-in/out quicker, which, in turn, reduces the waiting time for customers. In addition, online payment or using a bank card is another impact of IT on improving customer services during checking in/out. In contrast, a firm that does not use IT for the check-in/out takes longer and can face some issues with customer payment. For example, they could get confused and lose money due to forgetting which customers had paid and which had not. Second, advanced kitchen equipment (e.g. microwave and oven) was found to have a

positive impact on improving customer services. Additionally, TV channels (pay channels) were found to be a very important service for making customers loyal and attracting new customers. Third, business centres that include devices such as computers, scanners and printers were found to have improved customer services, which made customers loyal and attract new customers. Fourth, using social media to contact customers has improved customer services, as it is easier and quicker to respond. This result supports the studies of Melián-González and Bulchand-Gidumal (2016), Wang et al. (2016) and Larivière et al. (2017), which all also found that IT has a positive impact on customer services.

6.4.5. Commercialization

The results show that IT impacts serviced apartments' commercialization in four different aspects. First, online distribution channels (e.g. Booking.com) impact firm performance (i.e. sales). This result supports the studies of Martin-Fuentes and Mellinas (2018), Lei et al. (2019) and Cazaubiel et al. (2020), which found online distribution channels to have a positive impact on hotels' performance. In addition, social media was found to have a positive impact on firm sales. This supports the studies of Tajvidi and Karami, (2017) and Larivière et al. (2017), which found social media impacts hotels' sales. Second, registering with some free websites that list serviced apartments (including contact numbers and locations) was found to impact firms' sales. This result supports the studies of Zhang and Mao (2012) and Hernández-Méndez and Muñoz-Leiva (2015), which found that online advertising and blogs have an impact on a firm's sales. Third, firms were found to use IT to gather market information. For example, they indicated that they view competitors online by looking at their available websites and online marketing distributions. In addition, they look at online marketing distribution sites to review their customer feedback. This supports the study of Melián-González and Bulchand-Gidumal (2016), which found that IT has an impact on a hotel manager's knowledge of customers' opinions and behaviour. Fourth, the present study found

that technology can make it easy for firms to obtain customer feedback. For example, some firms sent messages to customers requesting their feedback after they have checked out. This result supports the studies of Gleerup et al. (2010) and Melián-González and Bulchand-Gidumal (2016), which found that IT makes obtaining customer feedback easier and cheap.

6.4.6. Barriers of using technology

What is more, some barriers were found that limited micro and small serviced apartments' use of IT. There is a lack of technological skills and knowledge about the availability of software for managing occupancy and accounting, reducing operational cost, the process of launching an online advertisement and registering with online distribution sites. This result supports the studies of Abou-Shouk and Eraqi (2015), and Cant and Wiid (2016), which found SMEs' lack of skills and knowledge of using IT. Limited capital is another issue faced by these firms, particularly when purchasing computers and kitchen equipment. The respondents pointed out that they cannot raise enough money for investment. This result supports the study of Cant and Wiid (2016), which found the cost of IT as one of the main barriers faced by SMEs.

6.4.7. Local and foreign managers

These results show that there are different impacts and challenges between local and foreign managers when using technology. Regarding using technology to improve operational productivity, only one foreign manager (Firm 11) had done so, by replacing standard lighting with more economical lighting, while local managers lack knowledge in how technology would be able to. For example, some of the local managers (respondents 17 and 19), who aimed to reduce their operational cost, do not consider technology as a tool to do so.

Regarding using technology to improve employee productivity, all the local managers use hardware and software (i.e. for managing occupancy and accounting) that have improved it. On the other hand, many of the firms managed by foreigners do not use technology to

improve employee productivity for several reasons. For example, some of the foreign managers indicated that they face difficulties using it due to lack of knowledge and cost (e.g. firms 8 and 9).

Regarding using technology to improve customer services, all local managers use specific software that makes checking in/out faster. On the other hand, some of the foreign managers face difficulty adopting it (i.e. knowledge and skills). In addition, all firms managed by local managers provide the option of card payment. Meanwhile, the majority of foreign managers do not because they need the owner to request the facility from the bank. This indicates that the relationships and trust between owners and local/foreign managers might be different, or private banks might not accept negotiating with foreigners including managers. Regarding using technology for commercialization, local managers do not launch online advertisements because they believe it is not useful. Whereas, foreign managers would launch an online advertisement, but they do not know how to (i.e. process). This is another indication of the knowledge barrier faced by foreign managers.

Overall, local managers have a greater impact on technology adoption than foreign managers. This result does not support the study of Santacreu-Vasut and Teshima (2016), which found that foreign employees are a channel for technology transfer in multinational companies (MNCs). The reason is that MNC companies are usually large and they send skilled employees to their subsidiaries to manage and adopt their strategy. In addition, micro and small enterprise managers may not have skills as advanced as employees in MNC companies. This result is in need of more research, particularly using the quantitative method (surveys). What is more, foreign managers need the owner to acquire the card payment equipment (payment terminal), while local managers do not. This indicates that local managers may have stronger relationships and trust with the owner than foreign managers or that dealing with banks is difficult for foreign managers. This result indicates the need for more research on the

relationships between owners and foreign/local managers, and relationships between banks and foreign managers.

6.5. Collaboration

This research investigated the role of six types of collaboration: collaboration with suppliers, collaboration with customers, collaboration with competitors, collaboration with public institutions, collaboration with universities and collaboration with consultants.

6.5.1. Collaboration with suppliers

Regarding collaboration with suppliers, this study found that micro and small serviced apartments regularly deal with suppliers in three aspects: to buy bathing and cleaning products, laundry services for bedding/linen, restaurants and Laundromats for their customers. Collaboration with suppliers was found to not have a positive impact on business performance. This result does not support many previous studies, such as Un and Asakawa (2015), Grekova et al. (2016) and Le Dain et al. (2019), which found a positive relationship between collaboration with suppliers and business performance. There are two possible reasons for this. First, there is a low level of collaboration between micro and small serviced apartments and suppliers; firms can easily switch to other suppliers. This is due to the trust issue between firms and suppliers. It is also a result of the large number of suppliers (i.e. restaurants and Laundromats), which makes them individually less powerful and impactful. Second, bathing and cleaning product suppliers would not have as significant an impact as suppliers in other sectors. For example, suppliers in manufacturing sectors can improve production processes and product quality by introducing new machinery or raw materials.

6.5.2. Collaboration with competitors

Collaboration with competitors was found to have a positive impact on both knowledge and sales. For the impact on knowledge, they share information such as suppliers and new

equipment. For the impact on sales, a firm which only has one-bedroom apartments recommends family customers who need two or three-bedroom apartments to other competitors with whom they collaborate, and those firms reciprocate. This result is consistent with the studies of Gnyawali and Park (2011) and Córcoles (2019), which found a positive impact of collaboration with competitors on knowledge and innovation. However, the present study found a new benefit of collaboration with competitors – sales growth. These interesting results need more research.

6.5.3. Collaboration with customers

Collaboration with customers has an impact on service quality and innovation. This result is consistent with the studies of Un and Asakawa (2015), Ioanid et al. (2018) and Córcoles (2019), which found collaboration with customers has an impact on firm innovation. What is more, collaboration with customers was found to have an impact on firms' performance, particularly sales. Some of the respondents pointed out that most of their new customers were attracted by their friends'/family's recommendations (i.e. word of mouth). This result supports the studies of Chevalier and Mayzlin (2006) and Sweeney et al. (2014), which found word of mouth to have a positive effect on firms' sales.

6.5.4. Collaboration with public institutions

Collaboration with public institutions has an impact on employee performance and firm growth (i.e. opening a new property). Firm 11 has received support from a public program that supports micro and small enterprises in accessing funds from private banks (Kafalah; see more details in the finance section). The manager of Firm 11 indicated that without Kafalah's support, they could not expand their business by opening a new property. Moreover, Firm 1 has collaborated with the public program 'Hadaf' to recruit Saudi employees (as mentioned in the human resources section). The manager of Firm 1 indicated that Saudi employees who were recruited through Hadaf were trained well. The manager added that they only pay half the

salaries for these Saudi employees. Therefore, paying only half the salary for trained Saudi employees gives Firm 1 the advantage over competitors in both operation cost and Saudi employee performance. These results support the study of Hwang et al. (2010), which found that collaboration with public institutions has an impact on business performance.

6.5.5. Collaboration with universities

Almost all managers did not understand how and why they would collaborate with universities. This indicates that there is a low level of collaboration between micro and small serviced apartments and universities. This result supports the studies of Kamalian et al. (2011), Talegeta (2014), Achelhi et al. (2016) and Ioanid et al. (2018), which found a low level of collaboration between SMEs and universities. Only one of the firms used to collaborate with a university to employ students for three months to help them complete their degree. Thus, we are unable to investigate the impact of collaboration with universities.

6.5.6. Collaboration with consultants

The results of discussing collaboration with consultants show that none of the firms interviewed have collaborated with consultants. Therefore, we are not able to investigate the impact collaboration with consultants has on firm performance. However, we managed to find that the cost of consultants is one of the main barriers to collaboration with them. In addition, many managers believe that operating micro or small serviced apartments does not require a consultant's advice. This result supports the study of Delic and Alpeza (2017), which found that most micro and small enterprises do not use consultancy services, either because they believe they do not need them or because of the high cost.

6.5.7. Local and foreign managers

Both local and foreign managers' levels of collaboration with suppliers are low. However, two main differences were found between local and foreign managers in dealing with suppliers. First, all local managers only deal with sales representatives who visit them to

sell their companies' products. On the other hand, many of the foreign managers do not deal with sales representatives. Some search for good deals via newspaper advertisements and some do their research in the wholesale market. They agreed that they do not deal with a specific supplier; they search for one each time they make a purchase. Second, all local managers agreed that finding better quality is the main reason for switching to new suppliers. Whereas, the most common reason among foreign managers is a lower price. This does not mean foreign managers buy low quality products, but that they try to find good quality products with lower prices (i.e. bargains). This indicates that foreign managers are better than local managers at supplier management.

The results of discussing collaboration with customers show that there is a difference between local and foreign managers. First, foreign managers placed a complaint form to make it easy for customers, while none of the local managers did. Complaint-handling has an impact on the improvement of service quality. This would give firms managed by foreign managers an advantage in avoiding customers leaving unsatisfied and improving customer service quality. Second, only firms managed by foreign managers benefited from their customers' recommendations to others (i.e. word of mouth). This could be because of their good services or because foreign managers deal with customers better. This result does not support Arrive et al. (2019), who found communicating with local customers to be one of the disadvantages of foreign managers.

The results of discussing collaboration with competitors show that there is a difference between local and foreign managers. Most of the foreign managers collaborate with competitors, while none of the local managers do. Friendship and shared nationality are the main factors that encourage foreign managers to collaborate with competitors. Collaboration with competitors was found to have an impact on knowledge and sales. Therefore, foreign managers have an advantage over local managers.

The results of discussing collaboration with public institutions show that there is a difference between local and foreign managers. None of the foreign managers were aware of the public support. One possible reason is that the foreign managers do not engage with public institutions; it is only the owners who deal with them. All local managers were aware of some of the availability of public support. Two of them (firms 1 and 11) have collaborated with public institutions in recruiting Saudi employees and gaining financial access. Therefore, local managers have an advantage over foreign managers when it comes to accessing public support, which was found to have an impact on employee performance and firm growth.

The results of discussing collaboration with universities show that there is no difference between local and foreign managers. Only one of the foreign managers collaborated with a university to employ students for three months. This manager indicated that the university asked him to allow some of their students to work for three months with no payment. The results of discussing collaboration with consultants show that none of the firms interviewed have collaborated with consultants. Therefore, we are not able to investigate the difference between local and foreign managers.

6.6. Summary

This chapter discusses the main findings given in the results chapter and the theories considered in the literature review chapter. Our results support previous studies on the impact of the four resources (finance, human resources, technology and collaboration) of business performance. Additionally, our results support past studies on the main barriers faced by micro and small enterprises. The main contribution of this study is the identification of the main differences between local and foreigner managers in developing firm resources and the main challenges faced by the owners/managers of serviced apartments. I found that local managers have a greater impact on financial access, human resources and technology adoption. In terms of collaboration, foreign managers benefit from collaborating with competitors and customers,

while local managers benefit from collaborating with public institutions. It seems local managers have more knowledge and benefit from their social capital, while foreign managers make more effort to reduce operational cost. What is more, I found that foreign managers require the owner’s help, while local managers do not. This indicates that local managers may have stronger relationships and trust with the owner than foreign managers do. This result shows the need for more research on the relationships between owners and foreign/local managers.

However, I found unexpected results which are in need of more research. First, I found that micro and small enterprises are not as risky to lend to as Saudi banks believe. Only 0.7% of micro and small enterprises’ loans were not repaid which is very low compared to past studies. Second, I found that Saudis have a ‘cultural issue’ with working in the tourism sector. Saudis consider working in a hotel or serviced apartment a ‘shameful’ job. It has been found that Saudis are reluctant to work some jobs because it affects their social relations. Yet, these findings did not include the tourism sector. The table below shows the main contributions being made.

Table 30: *Summary of the new results*

Resources	New results
Access to finance	Micro and small enterprises are not risky to lend to (default rate: 0.7%) Local managers have a greater impact on financial access than foreign managers.
Technology	Local managers have a greater impact on technology adoption than foreign managers.
Human resources	Local managers have a greater impact on human resources than foreign managers.

	Among Saudis, there is a cultural issue with working in the tourism sector.
Collaboration	Collaboration with competitors has a positive impact on sales. Only foreign managers collaborate with competitors.
	Collaboration with customers has a positive impact on sales, service quality and innovation. Only foreign managers benefit from collaboration with customers.
	Collaboration with public institutions has an impact on employee performance and firm growth. Only local managers collaborate with public institutions.
	Foreign managers search harder than local managers when trying to find better prices and quality products

Source: Author

7. Conclusion

7.1. Introduction

This chapter provides a summary of the research's results, contributions and recommendations for future research. This chapter has eight sections, which are as follows: a summary of the research process, a summary of the research results, theoretical contributions, research implications, recommendations, limitations of the research, directions for future research and a summary of the chapter.

7.2. Summary of the research process

Tourism is an important segment of countries' economies for many reasons, such as its contribution to GDP and the jobs it creates. Accommodation is a vital element in the tourism industry. Serviced apartments are one of the new forms of accommodation which have become popular among customers and businesses. However, there is little academic research that explores the factors that influence the performance of serviced apartments and the challenges faced by the owners/managers of this sector. Therefore, it is important to re-examine this sector to identify their resources and capabilities. The reason for this is that they deliver their services very differently from traditional hotels.

Accommodation is very important to a destination's image and competitiveness. Serviced apartments dominate in some destinations. For example, more than 90% of tourist accommodation firms in Riyadh are serviced apartments, and the majority of them are SMEs. For this reason, the Saudi government is making an effort to encourage and support small businesses in the accommodation sector, as these are vital to the country in many aspects. Understanding their challenges would help the government to support them effectively. What is more, the Saudi Ministry of Tourism has decided to localise the managers of hotels and serviced apartments. This decision could have a negative or a positive impact on firm performance, especially for micro and small enterprises, since they depend on their manager's

actions. Also, this decision may affect the serviced apartments sector which, in turn, will affect the tourism industry. Therefore, it is important to investigate the differences between local and foreign managers managing serviced apartment businesses.

SMEs accounted for more than 99.8% of the non-financial business sector in most countries. However, the majority of SMEs are micro and small enterprises, and there are many differences between micro and small enterprises and larger enterprises. In general, micro and small enterprises have fewer resources and capabilities. Therefore, some authors have pointed out that they should not be considered under the same group. For this reason, we only focus on micro and small enterprises. Moreover, micro and small enterprises are managed by one person (owner/manager) and they depend heavily on his/her ability to develop their resources, as they are the decision-makers. Hence, authors have investigated the impact of owners/managers on firms' resources. What is more, owners/managers are different in terms of gender, age, levels of education, capabilities and skills. This has influenced many authors' investigations of the impact of different entrepreneurial characteristics on business performance. However, the difference in impact on firm resources between foreign and local managers has received limited attention.

All the previous studies focus on exploring the challenges and advantages of foreign and local managers. These advantages and challenges can impact a manager's actions in developing firm resources, which will affect their business performance. For example, foreign managers can face difficulties collaborating with other businesses because of their language differences. For local managers, local social capital can have a positive impact on financial access and recruiting local employees. For this reason, it is necessary to investigate the different impacts local and foreign managers have when developing their firms' resources. To

understand the different roles local and foreign managers play, I identified some of the resources of micro and small serviced apartments. This research aimed to:

- Identify the main resources that are important for effective management of small and micro serviced apartments in Riyadh
- Undertake exploratory research with managers of serviced apartments and public institutions to identify the main challenges in managing and developing the resources
- Examine the differences if any between local and foreign managers while developing and managing firm resources

To achieve these objectives, we developed the research themes by reviewing the literature (i.e. journal articles and books) on micro and small enterprises, the serviced apartments sector, and the tourism sector. On account of the scarcity of studies on the serviced apartments sector and roles of local/foreign managers and the unavailability of information in the Saudi context, qualitative research was conducted to address this issue. Twenty-six in-depth interviews were conducted with representatives of public institutions and managers of micro and small serviced apartments in Saudi Arabia (Riyadh). The purpose of the interviews with serviced apartment managers was to investigate the impact of four of the firms' resources (access to finance, human resources, technology and collaboration) and the challenges faced when developing them. The purpose of interviewing representatives from public institutions is to achieve a better understanding of the serviced apartments sector and micro and small enterprises in Saudi Arabia. Therefore, I selected some of the public institutions that dealt directly with them. Data were analysed using the thematic analysis method.

7.3. Summary of Findings

7.3.1. Objective 1: Identify the main resources that are important for effective management of small and micro serviced apartments in Riyadh

All four resources (finance, human resources, technology and collaboration) were found to have a positive impact on business performance. However, each resource has a different impact. Finance was found to have an impact on firms' growth (opening a new property). The majority of firms did not access finance; nevertheless, they all agreed that they need finance to add more services, improve the condition of the apartments and expand their businesses by opening new properties. Due to the limited capital and the difficulties of accessing finance, it is clear that finance is a vital resource to micro and small serviced apartments.

Regarding human resources, I found that employees only have a positive impact on business performance (e.g. sales and introducing new products/services) for firms with two properties or more. These firms' managers indicated that they regularly meet with other property managers and accountants to discuss and plan. Firms with just one property only have housekeepers and one or two employees in the front office. Therefore, the employees are not involved in the most important activities that affect a firm's performance, such as planning, marketing and purchasing activities. All these activities are carried out only by the manager. In addition, employees were found not to have any impact on the growth of the business (i.e. opening new property); these decisions are only made by the managers and owners. In terms of training, only external training was found to have an impact on employees' skills and productivity. Yet, the majority of managers do not consider the importance of training. Some of them provide internal training which is not efficient for new employees and may not improve their skills or performance.

In terms of technology use, I found improvement in operational productivity (e.g. reducing operational costs), employee productivity (e.g. faster check-in/out process), customer services (e.g. business centres: printer and computers) and commercialisation (e.g. online distributions and social media). That being said, limited capital and lack of knowledge are the main barriers to technology adoption for these firms.

In terms of collaboration, I found that not all types have a positive impact on business performance. For example, collaboration with competitors, customers and public institutions has a positive impact on business performance. Conversely, collaboration with suppliers does not have any impact on firms' performance. There are two possible reasons for this. First, collaboration between micro and small serviced apartments and suppliers is low level; firms can easily switch to other suppliers due to the trust issues between them. It is also a result of the large number of suppliers which makes them individually less powerful and impactful. Second, bathing and cleaning product suppliers would not have as significant an impact as suppliers in other sectors. For example, suppliers in the manufacturing sector can improve production processes and product quality by introducing new machinery or raw materials. In addition, micro and small serviced apartments do not collaborate with universities and consultants; therefore, we are not able to investigate this. They do not collaborate with universities because managers do not understand how and why they would. They do not collaborate with consultants either, either because they believe they do not need them or because of the high costs.

7.3.2. Objective 2: Identify the main challenges in managing and developing the resources of micro and small serviced apartments in Riyadh

Since the research only focuses on four resources, I only investigated challenges related to these resources. I found a few challenges and barriers related to finance. First, micro and small serviced apartments have limited capital and they cannot raise enough money from

their profits to invest. This makes financial access more important to them. However, they face more difficulties accessing finance than medium-sized businesses. Banks are very careful about lending to micro and small enterprises. The main barriers they face to access finance are sufficient financial information, collateral, high interest rates and owner/manager characteristics (i.e. qualifications and experience).

In regards to human resources, managers faced many issues related to Saudi and non-Saudi employees. Managers find it difficult to recruit Saudis for many reasons, such as high salaries and cultural issues. In addition, there were other issues related to employing Saudis, such as lack of skills, discipline and high employee turnover. For recruiting non-Saudis employees, firms face two issues, government regulations (e.g. visa application) and the high prices recruitment agencies charge.

For technology adoption, firms face two main barriers, lack of knowledge and limited capital. For example, some firms lack technological skills and knowledge of the availability of software for managing occupancy and accounting, reducing operational cost, the process of launching an online advertisement and registering with online distribution sites. What is more, limited capital makes it difficult for these firms to purchase computers and kitchen equipment.

Regarding collaboration with consultants and public institutions, there are some challenges that these firms face. There are huge opportunities for micro and small serviced apartments to collaborate with public institutions. Yet, most of the managers are not aware of the availability of public support, such as recruiting employees and access to finance. Moreover, the high costs are the main barrier to collaboration with consultants.

7.3.3. Objective 3: examine the differences between local and foreign managers in developing and managing firms' resources

In all four resources, local and foreign managers were found to play different roles in developing these resources and facing different challenges. In regards to financial access, local managers have a greater impact. For example, foreign managers were not aware of the process of accessing finance because it is the owner's task. On the other hand, all of the local managers were aware of the process. In addition, all of the foreign managers were unaware of the public funds and support for financial access for several reasons. Meanwhile, all of the local managers were aware of the availability of public funding, but most of them did not believe they could obtain it. One local manager had accessed finance with government support (Kafalah). Also, local managers had applied for loans even though their sales were falling, whereas foreign managers did not because the market demand was decreasing. Therefore, it seems local managers are more risk-taking.

In terms of human resources, a few differences were found between local and foreign managers in recruiting employees and providing training. To recruit new employees (Saudis), most of the local managers ask their friends or family for recommendations. While, most of the foreign managers agreed that if they need to recruit Saudi employees, they just ask the owner. Therefore, only foreign managers need the owners' help. However, some of the foreign managers indicated that the owners do not help them recruit Saudi employees. This meant they had to use other methods (e.g. place newspaper advertisements). These managers added that these methods were not helpful, and they still faced difficulty finding Saudi employees. Another advantage local managers have concerning recruiting Saudi employees is the awareness of public support. One of the local managers had recruited Saudi employees through a government program (Hadaf) that trains them. On the other hand, none of the foreign managers were aware of public support for recruiting Saudi employees. In terms of training, only local managers had invested in providing external training to employees. Whereas, almost all foreign managers agreed that employees in serviced apartments do not need external

training. Therefore, only local managers invest in training for improving employee productivity.

I investigated technology adoption in four areas and found that firms managed by locals adopt technology more than those managed by foreigners. As to using technology to improve employee productivity, all the local managers use hardware and software that have improved their employees' productivity. On the other hand, foreign managers face difficulties investing in and using technology because of their lack of knowledge of it. Regarding the use of technology to improve customer services, all local managers use specific software that makes checking in/out faster. Meanwhile, some of the foreign managers face difficulties using it. In addition, all firms managed by locals offer the option to pay with a credit/debit card. On the other hand, the majority of foreign managers do not because they need the owner to request the facility from the bank. In regards to using technology for commercialisation, local managers do not launch online advertisements because they believe it is not useful to do so. On the contrary, foreign managers would launch an online advertisement, but they do not know how to (i.e. process). Concerning the use of technology to improve operational productivity, only one foreign manager has reduced operational cost by replacing standard lighting with more economical lighting.

I also found a low level of collaboration between firms and suppliers: firms easily switch to new suppliers. However, there are two main differences between local and foreign managers in dealing with suppliers. First, all local managers agreed that finding better quality is the main reason for switching to new suppliers. Whereas, the most common reason among foreign managers is price. Second, all local managers only deal with sales representatives who visit them to sell their companies' products, and with only one supplier. On the other hand, some of the foreign managers do not deal with sales representatives; instead, they search for good deals via newspaper advertisements and in the wholesale market. They agreed that they

do not deal with a specific supplier; they search for one every time they make a purchase. This means foreign managers do not consider collaboration with suppliers. However, they search more for products than local managers do.

On the matter of collaboration with competitors, most of the foreign managers collaborate, while none of the local managers do. Friendship and shared nationality are the main factors that encourage foreign managers to collaborate with competitors. As collaboration with competitors has a positive impact on knowledge and sales, firms managed by foreign managers have an advantage over firms managed by local managers. In terms of collaboration with customers, a few differences were found between local and foreign managers. First, only foreign managers provided a complaint form to make it easy for customers, while none of the local managers did. Complaint-handling has an impact on the improvement of service quality. This would give firms managed by foreign managers an advantage in service quality. Second, only firms managed by foreign managers benefited from their customers' suggestions and recommendations to other customers (i.e. word of mouth). This could be because of their services or because foreign managers deal better with customers.

Regarding collaboration with public institutions, none of the foreign managers were aware of the public support. One possible reason is that foreign managers do not usually engage with public institutions; it is just the owners who usually deal with them. All local managers were aware of some of the availability of public support, and two of them had collaborated with public institutions to recruit Saudi employees and access finance. Therefore, local managers have an advantage over foreign managers in accessing public support, which was found to have a positive impact on employee performance and firm growth.

The results show that local managers have advantages in some tasks, such as financial access, recruiting employees and training. This is due to their collaboration with public institutions. On the other hand, foreign managers have a limited impact on these tasks due to

their lack of awareness. Also, local managers perform some tasks without the owner helping, such as recruiting employees and negotiating with banks. Oppositely, foreign managers need the owner for these tasks. This means local managers have more control and freedom managing the firm. For this reason, the relationship with the owner is different between local and foreign managers. However, foreign managers search harder and collaborate more with competitors and customers which, in turn, improves business performance.

7.4.Theoretical Contributions of The Research

This research offers a few theoretical contributions to the literature and they are as follows:

7.4.1. The role of local and foreign managers related to a firm's resources

Past studies have focused on exploring the challenges and advantages (e.g. knowledge transfer and local social capital) of foreign and local managers. As of yet, no study has explored the different roles between local and foreign managers in developing a firm's resources. This research contributes to the field of study by identifying the main differences between local and foreign managers related to four of firms' resources. In doing so, this study extends the boundary of Resource-Based View Theory by adding manager background (local / foreign) as a variable that can impact the process of resource development. This is particularly useful in instances where researchers are interested in examining the relationship between workforce diversity and firm performance.

Access to finance: local managers have a greater impact on financial access than foreign managers for two reasons. First, local managers are aware of and access public support (Kafalah) that overcomes one of the main barriers to financial access (i.e. guarantee) for micro and small enterprises. Second, foreign managers are not aware of the process of accessing finance because it is the owner's task, whereas all local managers are aware of the process.

Human resources: local managers have a greater impact on human resources than foreign managers. To recruit new employees (Saudis), most of the local managers ask their friends or family for recommendations. While most of the foreign managers agreed that they just ask the owner. Another difference is recruiting Saudi employees through a public program. One of the local managers has recruited Saudi employees through a government program (Hadaq) that trains them.

Technology: local managers have a greater impact than foreign managers with respect to adopting technology that improves employee productivity and customer services. For example, all local managers use hardware and software that have improved employee productivity and customer services. On the other hand, foreign managers face difficulties due to the lack of knowledge of technology. Regarding the use of technology to improve operational productivity, only one foreign manager had reduced operational costs by replacing standard lighting with more economical lighting.

Collaboration: collaboration with competitors has a positive impact on sales. Only foreign managers collaborate with competitors. Collaboration with customers has a positive impact on sales, service quality and innovation. Only foreign managers benefited from collaboration with customers. Collaboration with public institutions has an impact on employee performance and firm growth. Only local managers collaborated with public institutions.

7.4.2. Financing micro and small enterprises

This research contributes to the knowledge by proving that micro and small enterprises are not risky business to lend to. Previous studies found that the default rate among small businesses is between 9% and 17%. However, this study found that the default rate among micro and small enterprises is 0.7% which is very low.

7.4.3. The differences between micro, small and medium-sized business

Past studies found that micro and small enterprises face more difficulties accessing loans than medium and large enterprises do because they lack knowledge about credit conditions and criteria. This research contributes to the knowledge by proving that private banks avoid lending to micro and small enterprises by increasing the interest rates and adding more requirements. Therefore, micro and small enterprises should not be in the same group as medium-sized businesses (i.e. SMEs) since they face more difficulties accessing finance.

7.4.4. Culture issue with working in the tourism sector

Saudis were found to have a ‘cultural issue’ with working in the tourism sector. Saudis consider working in a hotel or serviced apartment a ‘shameful’ job. Therefore, culture is one of the main issues related to recruiting Saudis. Past studies have found that Saudis are reluctant to work in some jobs because it affects their social relationships. Yet, they did not include the tourism sector.

7.4.5. Collaboration with competitors

Past studies have found a positive impact of collaboration with competitors on knowledge and innovation. However, I found a new benefit of collaboration with competitors – sales growth.

7.5. Research Implications

7.5.1. Implications for micro and small enterprise managers

This research offers a few managerial contributions. First, it provides details of the many opportunities for micro and small serviced apartments to collaborate with public institutions. Collaborating with public institutions can overcome some barriers these firms face. For instance, they can overcome the barrier of limited capital by accessing interest-free loans from different public institutions, such as Credit and Saving Bank and National Entrepreneurship Institute. Managers can also recruit trained Saudi employees through a government program. Moreover, managers can access other support, such as advice on

marketing analysis and operational management. Additionally, this research provides details of several best practices for micro and small serviced apartments. For example, using technology can reduce operational costs and improve employee productivity and customer services. What is more, this research provides details of some of the factors that lead to satisfied customers and attracting new ones (kitchen equipment and TV channels).

7.5.2. Implications for micro and small enterprise owners

This research provides details to the owners of the main differences between local and foreign managers. So, the owner can know the main challenges they face in order to provide better support for them. For example, foreign managers are not aware of the availability of public support that can overcome many of the issues they face. Moreover, local managers recruit employees by asking their friends or family members. This can have a negative impact if the manager is influenced by personal relationships. In addition, the results show some advantages and disadvantages for both managers. For example, foreign managers are closer to customers, which improves business performance, while local managers adopt technology that improves their employees' productivity and customer services. Overall, it seems that foreign managers work harder than local managers. Yet, they need support from the owner.

7.5.3. Implications for Policy Makers

The results of this research show that foreign managers work harder than local managers, particularly in searching for products and obtaining customer feedback, while the main advantage of local managers is the awareness of public support. If foreign managers access public support, they might manage firms better. Therefore, the localisation of the managers of serviced apartments might affect this sector's performance.

There are many public institutions providing support to micro and small enterprises. However, there is a low level of awareness. Also, this research provides details of the main challenges faced by micro and small serviced apartments, such as recruiting Saudis, adopting

technology and government regulations. This would help policymakers to help them overcome these issues.

7.6.Recommendations

7.7.Recommendations for micro and small serviced apartments

- Managers should visit tourism authorities to know the availability of public support. This would help them access finance, free training and gain advice on marketing management practices, which will help overcome the main barriers they face.
- Technology is a vital resource for this sector. Therefore, managers are recommended to adopt technology to reduce operational costs and improve business performance.
- Training is important to employees in this sector, as they are very interactive with customers. It is recommended that managers provide training to their employees to overcome one of the main issues: low-skilled employees.
- We recommend managers always obtain customer feedback to avoid leaving them unsatisfied and to facilitate the improvement of their services.

7.8.Recommendation for policymakers

- Foreign managers were found to have some advantages over local managers, such as searching for products and relationships with customers. Therefore, it is recommended that policymakers rethink the localisation of managers of serviced apartments.
- There is significant public sector support that overcomes the issues faced by micro and small enterprises, such as accessing finance and recruiting

employees. Yet, awareness is the main barrier affecting managers' access of public sector support. Therefore, it is recommended that policymakers find a better method of contacting these firms.

- Technology is a vital resource for micro and small serviced apartments to improve their performance. However, managers lack technological skills and knowledge. Therefore, it is recommended that policymakers support them in adopting technology.

7.9.Limitations of the Research

As does most, this research has a number of limitations and they are as follows:

- This research only uses the qualitative method (i.e. interview). Therefore, the results cannot be generalised.
- We used a small number of samples: 19 managers and 7 representatives of public institutions.
- In this research, only four resources were investigated and other resources may have different results.
- The data of this research was gathered in Riyadh city. Other cities have different types of customers (religious tourism); hence, these firm resources might be less/more important to micro and small serviced apartments.

7.10.Directions for Future Research

This thesis has answered the research question. However, during the progress of this study, I found several interesting research questions in need of investigation. The following points are suggested for further research.

- In this research, I investigated the role of local/foreign managers in developing four of the firms' resources. Therefore, future research should investigate other resources.
- In this research, I investigated the role of local/foreign managers in only developing a firm's resources. Therefore, future research should investigate the different management practices between local and foreign managers.
- I found that foreign managers require the owners to access finance and recruit employees, while local managers do not. This indicates that local managers may have stronger relationships and trust with the owner than foreign managers do or that dealing with banks is difficult for foreign managers. This result needs more research on the relationships between owners and foreign/local managers.
- Foreign managers indicated that they do not deal with banks and public institutions; it was the owners' responsibility. On the other hand, local managers deal with them. This result needs more research on the different relationships between foreign/local managers and banks/public institutions.
- This research found there to be a considerable amount of available public support for micro and small serviced apartments, such as finance and training. Therefore, there is a need to investigate the impact of the support on micro and small serviced apartments.
- To recruit new employees (Saudis), most of the local managers ask their friends or family for recommendations. However, recruiting employees through personal relationships might have a negative impact (Arrive et al., 2019), e.g. hiring unskilled employees because they are friends or family members.

Therefore, it would be interesting to investigate whether recruiting employees through the managers has a positive or negative impact.

- Interestingly, this study found that Saudis have a ‘cultural issue’ with working in the tourism sector. Saudis consider working in a hotel or serviced apartment a ‘shameful’ job. Therefore, culture is one of the main issues related to recruiting Saudis. This interesting result requires more research.
- Micro and small enterprises were found to face more difficulties accessing loans than medium enterprises. Private banks avoid lending to micro and small enterprises by increasing the interest rates and adding more requirements. Therefore, micro and small enterprises should not be in the same group as medium-sized businesses (i.e. SMEs), since they face more difficulties accessing finance. This interesting result is in need of more research, e.g. an exploration of the differences between micro and small enterprises and medium-sized enterprises in other resources, such as technology.
- Past studies found a positive impact of collaboration with competitors on knowledge and innovation. However, I found a new benefit of collaboration with competitors – sales growth. These interesting results need more research.
- This research only uses the qualitative method (i.e. interview). Therefore, it would be interesting to use quantitative research to generalise the results.
- In this research, I investigated the different roles of local and foreign managers in only four resources. Therefore, it would be interesting to investigate other resources.
- The data of this research was gathered in Saudi Arabia. All foreign managers do speak Arabic fluently (11 out of 12 are native Arabic speakers) and all of them don’t face culture

issues as they all of are Muslims and most of the (11 out of 12) are from Arabic countries. Therefore, foreign managers in our sample face less issues than what have been found in previous studies. Foreign managers in other countries may have smaller impacts on their firms' resources. For this reason, it would be interesting to investigate the different roles of local and foreign managers in other countries.

7.11.Summary

This chapter provided a summary of the research process, research findings, contributions, implications, limitations and suggestions for future research. The study has provided empirical evidence on the main resources to small and micro serviced apartments and the main challenges these firms face. In addition, the research identified the main differences between local and foreign managers in developing four of the firm's resources. In conclusion, the findings of this study should enable Saudi policymakers to rethink the localisation of managers of serviced apartments. What is more, this research provides managers and owners with useful insights into factors and issues relating to financial access, recruiting employees, adopting technology and external collaboration. Finally, future research related to local/foreign managers and micro and small enterprises were suggested.

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9. Appendices

9.1. Appendix 1: Consent form

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مكتبة يارا للترجمة المعتمدة
ترخيص رقم ٤٥٠ رقم العضوية ٢٢٤٩٧٧

نشهد بان النص المترجم هو ترجمة صادقة
صحيحة للنص المرفق
WE CERTIFY THAT THE TRANSLATED
TEXT IS A FAIR AND ACCURATE
TRANSLATION FOR THE TEXT ATTACHED W

موافقة على المشاركة في المقابلة

عنوان البحث: دراسة مسحية حول استخدام المصادر وأداء الأعمال التجارية للفنادق السعودية
قد يطلب منك المشاركة في دراسة بحثية أجراها إبراهيم اليحيى من جامعة ميدلسكس. يتركز الغرض من هذه الدراسة في دراسة أثر القروض الخالية من الفائدة والإعفاءات الضريبية على المنشآت الصغيرة والمتوسطة، وسيتم تضمين نتائج هذه الدراسة في أطروحة الدكتوراه الخاصة بإبراهيم اليحيى. لقد تم اختيارك كمشارك محتمل في هذه الدراسة لأن شركتك تقع في مدينة الرياض. يجب عليك قراءة المعلومات الموضحة أدناه، وطرح الأسئلة حول أي شيء يصعب عليك فهمه، وذلك قبل اتخاذ قرار بشأن المشاركة أو عدم المشاركة.

- الجدير بالذكر أن هذه المقابلة هي مقابلة تطوعية، ولذلك فإنك تمتلك الحق في عدم الإجابة على أي سؤال، وتقم أيضاً بإيقاف المقابلة في أي وقت أو لأي سبب من الأسباب. أتوقع أن تستغرق المقابلة ما يقرب من ساعة من الزمن.
- لن يتم تعويضك عن هذه المقابلة.
- ما لم تمنحنا إذنًا باستخدام اسمك وعنوانك و / أو اقتباسك في أي منشورات قد ينتج عن هذا البحث، فإن المعلومات التي تخبرنا بها ستكون سرية.
- أود أن أسجل هذه المقابلة حتى أتمكن من استخدامها كمرجع أثناء السير في هذه الدراسة. لن أقوم بتسجيل هذه المقابلة بدون الحصول على إذن منك. إذا قمت بمنح إذن لهذه المحادثة ليتم تسجيلها، فإنك تمتلك الحق في إلغاء إذن التسجيل و / أو إنهاء المقابلة في أي وقت.

مكتبة يارا للترجمة المعتمدة
لصاحبه د / أحمد عبدالرزاق السعيدان
ترخيص رقم ٤٥٠
YARA OFFICE
FOR ATTESTED TRANSLATION
C.R.NO 450

الرياض - طريق الملك عبدالله - حي المحمدية ص.ب: ١٨٨ الرمز البريدي: ١١٩٧٢ جوال: ٠٥٣٥١٩٥٩٨٧
Riyadh - King Abdullah Road - Almohamadia District P.O.: 188 Postal Code: 11972 Mobile:0535195987

سيتم الانتهاء من هذا المشروع بحلول عام 2017، وسيتم تخزين جميع تسجيلات المقابلة في مكان عمل آمن ولمدة سنة بعد ذلك التاريخ، وسيتم بعد ذلك تدمير أشرطة التسجيل.

أفهم الإجراءات المذكورة أعلاه. تم الرد على أسئلتي وبرضا مني، وأوافق على المشاركة في هذه الدراسة. تم إعطائي نسخة من هذا النموذج.

يرجي فحص جميع ما ينطبق

أعطيت الإذن بتسجيل هذه المقابلة.

أعطيت الإذن ليتم إدراج المعلومات التالية في المنشورات الناتجة عن هذه الدراسة.

اسمي لقبني اقتباسات مباشرة من هذه المقابلة.

اسم الموضوع:

توقيع الموضوع:..... التاريخ:.....

توقيع المحقق:..... التاريخ:.....

يرجى الاتصال بإبراهيم اليحيى بخصوص أي أسئلة أو مخاوف على الرقم التالي 0535322044.

نشهد بأن النص المترجم هو ترجمة صادقة
صحيحة للنص المرفق
WE CERTIFY THAT THE TRANSLATED
TEXT IS A FAIR AND ACCURATE
TRANSLATION FOR THE TEXT ATTACHED W

مكتبة يارا للترجمة المعتمدة
لصاحبه د / أحمد عبدالرزاق السعيدان
ترخيص رقم ٤٥٠
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C.R.NO 450

CONSENT TO PARTICIPATE IN INTERVIEW

Research title: *Resource Utilisation and Business Performance Survey of Saudi Hotels*

You have been asked to participate in a research study conducted by *Ibrahim Alyahya* from *Middlesex university*. The purpose of the study is to *examine the impact of interest-free loans and tax exemptions on SME*. The results of this study will be included in Ibrahim PhD thesis. You were selected as a possible participant in this study because your firm is in Riyadh. You should read the information below, and ask questions about anything you do not understand, before deciding whether or not to participate.

- This interview is voluntary. You have the right not to answer any question, and to stop the interview at any time or for any reason. I expect that the interview will take about an hour.
- you will not be compensated for this interview.
- Unless you give us permission to use your name, title, and / or quote you in any publications that may result from this research, the information you tell us will be confidential.
- I would like to record this interview so that I can use it for reference while proceeding with this study. I will not record this interview without your permission. If you do grant permission for this conversation to be recorded, you have the right to revoke recording permission and/or end the interview at any time.

This project will be completed by 2017. All interview recordings will be stored in a secure work space until 1 year after that date. The tapes will then be destroyed.

نتعهد بأن النص المترجم هو ترجمة صادقة
صحيحة للنص المرفق
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TRANSLATION FOR THE TEXT ATTACHED W

I understand the procedures described above. My questions have been answered to my satisfaction, and I agree to participate in this study. I have been given a copy of this form.

(Please check all that apply)

I give permission for this interview to be recorded.

I give permission for the following information to be included in publications resulting from this study:

my name my title direct quotes from this interview

Name of Subject _____

Signature of Subject _____ Date _____

Signature of Investigator _____ Date _____

Please contact Ibrahim Alyahya (0535322044) with any questions or concerns.

نشهد بأن النص المترجم هو ترجمة صادقة
صحيحة للنص المرفق
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9.2. Appendix 2: letter form Saudi cultural bureau

ROYAL EMBASSY OF SAUDI ARABIA
CULTURAL BUREAU
LONDON

المملكة العربية السعودية
المكتب الثقافي
لندن

التاريخ: 1439/05/26 هـ

رقم السجل المدني: 1003095666

إفادة

تفيد الملحق الثقافي بسفارة المملكة العربية السعودية في لندن بأن الطالب / ابراهيم بن حمد بن محمد اليحيا مبتعث من قبل وزارة التعليم اعتباراً من 1428/10/17 هـ وتنتهي بعثته في 1440/01/20 هـ لدراسة مرحلة الدكتوراه في تخصص Business Administration في Middlesex University وهو على رأس البعث.

وقد منحت هذه الإفادة بناء على طلبه لتقديمها إلى الهيئة العامة للسياحة والتراث الوطني دون أدنى مسؤولية على الملحق.

والله ولي التوفيق»


الملحق الثقافي بسفارة
المملكة العربية السعودية لدى المملكة المتحدة
د. عبدالعزيز بن علي النفوشي

المملكة العربية السعودية
المكتب الثقافي
لندن

الرقم: التاريخ: الموافق: المرفقات:

830 Chiswick High Road, London W4 5RY Tel: +44 (0) 20 3249 7000 Fax: +44 (0) 20 3249 7001 E-mail: sacbuk@uksacb.org
www.uksacb.org


9.3. Appendix 3: letter from the university

 Middlesex University London


Ibrahim Hamad M Alyahya
19 Bugle Street
Southampton
SO14 2AL

Ref – M00420768

14 July 2017



Student

 Middlesex University London

Ibrahim Hamad M Alyahya
M00420768

Active: 01/10/2014
Inactive: 31/08/2019

Academic Registry
Student Records Dept.
1st Floor Fenella
The Burroughs
Hendon
London
NW4 4BT

www.mdx.ac.uk
Main switchboard:
020 8411 5000
<http://enquiries.mdx.ac.uk/united>
020 8411 6060

Dear Ibrahim Hamad M

Ibrahim Hamad M Alyahya DOB: 28 May 1979

This is to certify that the above named student is currently enrolled on the following Programme of Study at Middlesex University.

Programme of Study: **PhD within the discipline of Management**

Mode of Study: **Full Time Mode**


Study Year: **Year 3**


Start Date: **1 October 2014**


Expected End Date: **31 August 2019**

You should receive this letter on Middlesex University headed paper.
Please do not accept a photocopy.

Yours Sincerely


Jake Shears
Administration Assistant
Student Records – Academic Registry



 Scanned with CamScanner

9.4. Appendix 4: letter from the supervisor



To whomever it may Concern

08.11.2016

Dear Sir / Madam

Re: Ibrahim Alyahya (M00420768)

This is to confirm that Mr. Ibrahim Alyahya has registered for a full time PhD programme and is under my supervision. Ibrahim has made good progress and is on target with his PhD. He is planning to visit Saudi Arabia and Morocco to collect data for his PhD and we are planning it to take around 4 months. We will be grateful if his travel be approved for ensuring smooth completion of his research.

Please let me know if you need any further information.

Yours sincerely

A handwritten signature in blue ink, appearing to read "LakshmiNarasimhan Vedanthachari".

Dr. LakshmiNarasimhan Vedanthachari

Senior Lecturer
International Management & Innovation Dept
Middlesex University Business School
L.N.Chari@mdx.ac.uk
020 8411 3020



9.5. Appendix 5: Ethical approval



Business School REC

The Burroughs
Hendon
London NW4 4BT

Main Switchboard: 0208 411 5000

21/09/2017

APPLICATION NUMBER: 1405

Dear Ibrahim Hamad M Alyahya

Re your application title: An investigation into the role of interest free loans on business performance and innovation activities of SMEs

Supervisor: Chari Hsing-Fen Lee Marina Hsing-Fen Lee LakshmiNarasimhan Papanastasiou

Thank you for submitting your application. I can confirm that your application has been given approval from the date of this letter by the Business School REC.

Although your application has been approved, the reviewers of your application may have made some useful comments on your application. Please look at your online application again to check whether the reviewers have added any comments for you to look at.

Also, please note the following:

1. Please ensure that you contact your supervisor/research ethics committee (REC) if any changes are made to the research project which could affect your ethics approval. There is an Amendment sub-form on MORE that can be completed and submitted to your REC for further review.
2. You must notify your supervisor/REC if there is a breach in data protection management or any issues that arise that may lead to a health and safety concern or conflict of interests.
3. If you require more time to complete your research, i.e., beyond the date specified in your application, please complete the Extension sub-form on MORE and submit it your REC for review.
4. Please quote the application number in any correspondence.
5. It is important that you retain this document as evidence of research ethics approval, as it may be required for submission to external bodies (e.g., NHS, grant awarding bodies) or as part of your research report, dissemination (e.g., journal articles) and data management plan.
6. Also, please forward any other information that would be helpful in enhancing our application form and procedures - please contact MOREsupport@mdx.ac.uk to provide feedback.

Good luck with your research.

Yours sincerely

A handwritten signature in blue ink that reads "David Kernohan".

Chair David Kernohan

Business School REC

9.6. Appendix 6: Criteria for reporting qualitative research

	Item	Guide questions/description
Domain 1: Research team and reflexivity		
Personal Characteristics		
	Interviewer/facilitator	Which author/s conducted the interview or focus group?
	Credentials	What were the researcher's credentials? <i>E.g. PhD, MD</i>
	Occupation	What was their occupation at the time of the study?
	Gender	Was the researcher male or female?
	Experience and training	What experience or training did the researcher have?
Relationship with participants		
	Relationship established	Was a relationship established prior to study commencement?
	Participant knowledge of the interviewer	What did the participants know about the researcher? <i>e.g. personal goals, reasons for doing the research</i>
	Interviewer characteristics	What characteristics were reported about the interviewer/facilitator? <i>e.g. Bias, assumptions, reasons and interests in the research topic</i>
Domain 2: study design		
Theoretical Framework		
	Methodological orientation and Theory	What methodological orientation was stated to underpin the study? <i>e.g. grounded theory, discourse analysis, ethnography, phenomenology, content analysis</i>
Participant selection		

	Sampling	How were participants selected? <i>e.g. purposive, convenience, consecutive, snowball</i>
	Method of approach	How were participants approached? <i>e.g. face-to-face, telephone, mail, email</i>
	Sample size	How many participants were in the study?
	Non-participation	How many people refused to participate or dropped out? Reasons?
Setting		
	Setting of data collection	Where was the data collected? <i>e.g. home, clinic, workplace</i>
	Presence of non-participants	Was anyone else present besides the participants and researchers?
	Description of sample	What are the important characteristics of the sample? <i>e.g. demographic data, date</i>
Data collection		
	Interview guide	Were questions, prompts, guides provided by the authors? Was it pilot tested?
	Repeat interviews	Were repeat interviews carried out? If yes, how many?
	Audio/visual recording	Did the research use audio or visual recording to collect the data?
	Field notes	Were field notes made during and/or after the interview or focus group?
	Duration	What was the duration of the interviews or focus group?
	Data saturation	Was data saturation discussed?
	Transcripts returned	Were transcripts returned to participants for comment and/or correction?
Domain 3: analysis and findings		
Data analysis		

	Number of data coders	How many data coders coded the data?
	Description of the coding tree	Did authors provide a description of the coding tree?
	Derivation of themes	Were themes identified in advance or derived from the data?
	Software	What software, if applicable, was used to manage the data?
	Participant checking	Did participants provide feedback on the findings?
Reporting		
	Quotations presented	Were participant quotations presented to illustrate the themes / findings? Was each quotation identified? e.g. <i>participant number</i>
	Data and findings consistent	Was there consistency between the data presented and the findings?
	Clarity of major themes	Were major themes clearly presented in the findings?
	Clarity of minor themes	Is there a description of diverse cases or discussion of minor themes?

Source: Tong et al. (2007)