

FORMATION OF FINANCING TECHNOLOGY AND COMMUNICATION RELATIONS IN INCREASING THE COMPETITIVENESS OF SMALL BUSINESS ENTITIES

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Abstract: *Funding for production capacity is central to any development strategy, but the limited access to finance is still often a concern for entrepreneurs. In most developing countries, banks are the main providers of finance. This is where venture capital is becoming increasingly important, especially for high-tech small businesses. One of the main conclusions was not to forget that the driving factors for technology development, namely skill development, research and development opportunities, ability to attract foreign direct investment, strengthening of local enterprises, infrastructure and others are closely related to each other.*

Keywords: *The concept of national competitiveness, according to Paul Krugman, is the very rejection of policies that support high-tech industries, which are not necessarily high-performance industries.*

In addition, it is necessary to consider various forms of internationalization of small business entities through export, and to adopt policies and measures that help to strengthen the export competitiveness of entities as a way of beneficial integration of small business entities into the world economy. Although small businesses make up the bulk of production, the fact that the share of small business exports in many countries is still marginal means that a lot of work needs to be done in this regard.

Competitiveness is seen by all countries as a key condition for maintaining high levels of income and employment. A high level of competitiveness allows developing countries to move away from dependence on exports of a few key commodities and to upgrade based on skills and technology. This, in turn, allows for greater gains in productivity and sustaining wage growth. Competitiveness can be assessed at the national or enterprise level. At the national level, it is defined as the ability of the nation to produce products and services that meet the test of international markets while maintaining and expanding real incomes in the long term.

The ability to compete in international markets is generally considered to depend on macroeconomic policy, trade policy and exchange rate conditions, as well as a country's comparative advantage, that is, its supply of factors such as land, labor, and capital. There are a few exceptions to this, namely becoming the most competitive country in the world by investing in institutions and human resources to compensate for its lack of natural resources and capital.

In general, technological development plays an important role in economic competitiveness, but economists have generally been careful to combine economic analysis with detailed discussions of technology issues. Empirical approaches adopted by economists consider technology and technical change in terms of their effects on productivity. The lack of a measurable correlation between productivity changes and technology development has made it difficult to accurately assess the impact of technology on economic development, growth, and competitiveness.

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The concept of national competitiveness, according to Paul Krugman, is the very rejection of policies that support high-tech industries, which are not necessarily high-performance industries. This is another example of equating technology with efficiency and ignoring the "external" effects of technology on the productivity of industries that "use" it. Technology creation, adaptation, and innovation are important in enhancing competitiveness, but technology diffusion and use may be even more important for developing countries. New technologies such as information and communication technologies and biotechnology are cross-cutting technologies, and their application to traditional agricultural, manufacturing and service activities can revolutionize both processes and business methods, increasing both efficiency and competitiveness.

Government intervention in imperfect markets leads to skepticism about existing opportunities, which in turn creates doubt about the positive effects of competitiveness strategies. However, if well designed and implemented, the strategy of transition to development towards competitiveness is not dangerous, but can contribute to healthy national development. Competitiveness depends not only on macroeconomic changes or natural opportunities, but also on the ability to achieve high performance through the most efficient deployment and use of human resources, capital and physical assets.

Getting the macroeconomic fundamentals right does not necessarily lead to competitiveness, especially when the enterprise sector is weak, that is, with little or no productive capacity, and parallel microeconomic improvements are desirable so that sound macroeconomic policies translate into an increasingly efficient economy. New forms of competition require active micro-politics and measures aimed at the formation of new industrial spaces. For this, enterprises need to restructure activities and facilities and hire qualified workers.

Not only is it useful to distinguish and consider the relative contributions of macro and micro policies to competitiveness, but also to incorporate the concept of "systemic competitiveness" when designing relevant improvements in the micro or business environment. A central assumption of systemic competitiveness is that competitive advantages are created by deliberate collective action rather than the product of the invisible hand of the market.

The concept of systemic competitiveness is characterized by two distinguishing features. First, it emphasizes the importance of the meso level in addition to the micro and macro levels. The meso-level includes local systems, both policies and supporting institutions. Second, the most important aspect of systemic competitiveness is the interaction or linkage of different actors at different levels and their cooperation in the development and implementation of policies and support institutions and programs.

Sanjaya Lall proposes a framework that outlines the determinants of enterprise competitiveness, reminiscent of Porter's famous Diamond, but instead of including government as an extraneous variable, it places it at the center of action. Lall's "triangle" of competitiveness shows the interaction of enterprises with three sets of variables such as incentives, factors and institutions, two of which are mainly related to the meso level.

From a policy perspective, this means that while macro policies such as ensuring stable currency and exchange rates, controlling inflation, encouraging open markets through gradual tariff rate cuts, ensuring efficient infrastructure and protecting property rights are necessary, successful industrial development is also , based on market-friendly measures to improve the efficiency and interaction of meso-level institutions. These measures should follow a decentralized, flexible, bottom-up adaptive approach.

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According to Altenburg and others, the competitiveness of the enterprise is, in particular, the ability to quickly respond to changes in demand and successfully manage product differentiation by increasing innovation potential, to maintain the market position by delivering quality products on time and at competitive prices, and an effective marketing system. they emphasize. The difference between the competitiveness of a business and the competitiveness of a state is that if it is not competitive for a long time, it will go out of business, but a state will never go out of business, no matter how badly managed or uncompetitive it is. When a state loses its competitiveness, it is reflected in the deterioration of welfare conditions rather than exit from the market.

Competitiveness is based on increasing the efficiency of the country's enterprises, constant growth of added value. In order to achieve continuous growth in added value, enterprises must change their competitive methods, that is, they must move from comparative advantages to competitive advantages, that is, the ability to compete on price and quality, delivery and sales. The competitiveness of small business entities depends on the business environment and the complexity of enterprise activities, including inter-enterprise cooperation. Creating the right business environment can be viewed from a policy and institutional perspective.

If developing countries want to become more competitive, they need to strengthen their capabilities, engage in and encourage activities that match their means, and most importantly, upgrade them over time. None of the previous studies provided detailed information on the policies and support programs needed to strengthen the productive capacity and competitiveness of small businesses, particularly at the enterprise level. Therefore, in completing their information on competitiveness, it is necessary to study how developing countries have created the basis for their domestic enterprises to be competitive.

Although it is generally accepted that small businesses make an important contribution to the domestic economy, most governments have not developed policies to increase their contribution or competitiveness. Export competitiveness is often the single most important indicator of competitiveness. It is not only higher exports, but more diversified exports and their technology and skill development. It also includes an expanding base of domestic businesses that can compete globally, and competitiveness is strong, sustainable, and usually accompanied by increased profits. Such changing ability of small business entities to export in itself indicates the need to take special support measures to improve their activity, how competitive small and medium enterprises are in the world economy.

Research shows that when large enterprises are asked what are the most important criteria for cooperation between small business entities, they emphasize attitude first. In this regard, small business entities must have the desire to succeed and change. In addition, small business entities must have a strategy or vision for the future, as well as good financial management. Diverse supplier relationships in global production chains do not contribute equally to the development of competitive small businesses.

Three main types of supplier relationships can be distinguished depending on the innovative capabilities of small business suppliers and the motivations of large enterprise customers. Low-cost suppliers with limited organizational capacity. Suppliers lack unique knowledge factors and are generally less efficient than their customers or other potential suppliers in terms of production processes and product quality. Nevertheless, low labor costs or their willingness to accept unstable demand conditions may outweigh these disadvantages, especially in technologically simple and labor-intensive activities.

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Although most large enterprises prefer to work with more or less formalized suppliers who meet basic labor standards, these suppliers may in turn employ secondary subcontractors in the informal sector. Low-cost suppliers who have mastered modern organizational principles. Adherence to quality standards becomes increasingly important, especially when production is associated with a company or brand name. Although supplier relationships are cost-driven, most large enterprises do not compromise on quality. The failure of one supplier can threaten the competitiveness and reputation of the customer. Therefore, more and more large enterprises expect their suppliers to accept strict guidelines for quality, price and delivery.

In most cases, suppliers are required to implement quality management strategies and obtain certification to good manufacturing practices or ISO standards. This type of outsourcing still has an incentive to avoid investment in expensive specialized equipment for certain materials, given the cost of production. The supplier does not necessarily have exclusive know-how and it can still be substituted for its own production.

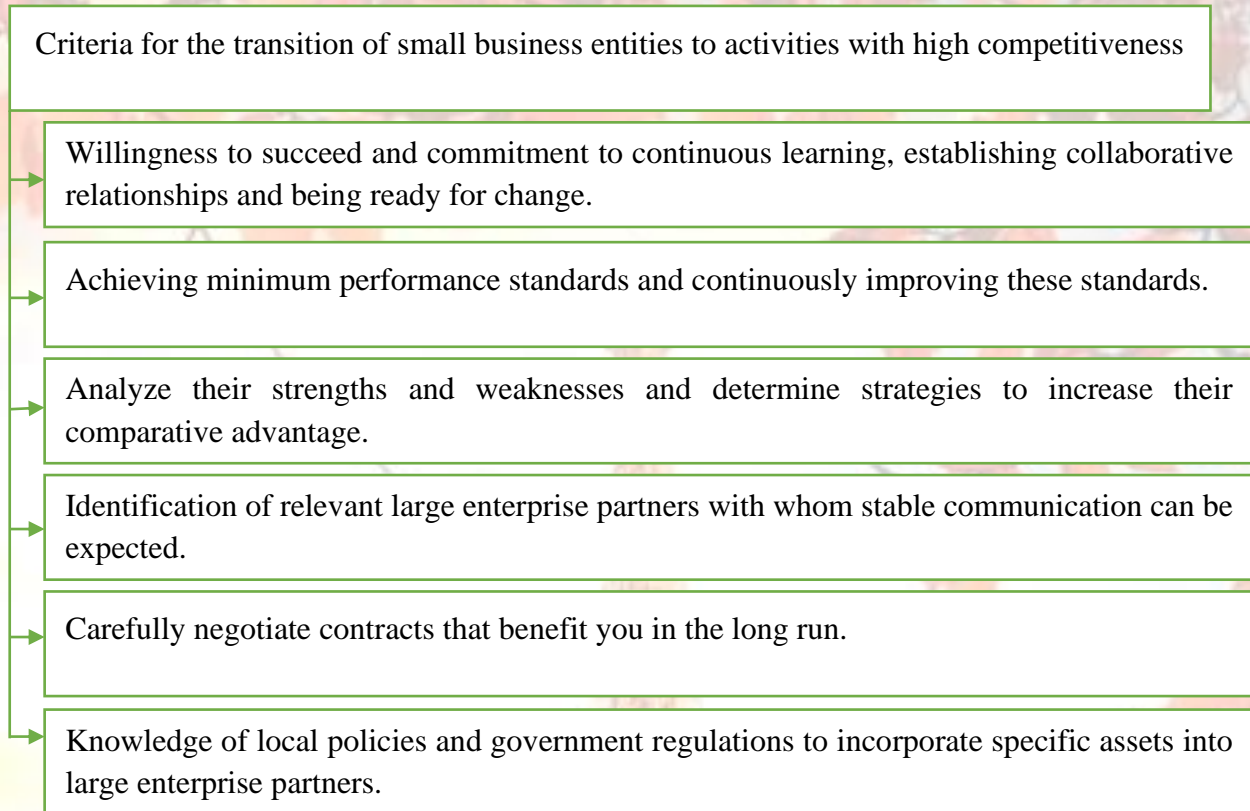
Nevertheless, the more specialized the supplier is in certain operations and the more experience he has, the more likely the relationship will change from one-way subcontracting to two-way cooperation. Barriers to entry in the form of technical expertise, capital costs or certification costs can be relatively high for these types of suppliers.

Suppliers in the category of innovative specialist suppliers, especially those engaged in technologically complex activities such as electronics and automobiles, must independently invest in research and development to continuously improve their products and participate in joint innovation projects with large enterprise customers. Small business entities create specialized expertise that large enterprises cannot easily replace with internal resources. Barriers to entry for this segment of innovative suppliers are high.

Since very few small businesses in developing countries are capable of developing innovative technologies, the increased degree of specialization between large firms and small business suppliers sometimes leads to the formation of small business clusters, where leading suppliers follow their main large business customers to the manufacturing sites. they go

In conclusion, relationships based solely on low wages and labor standards do not promote technological learning and productivity. Therefore, it rarely creates a basis for sustainable competitiveness. Large enterprises tend to consider building increasingly sophisticated small business supplier networks as long-term investments that can play a critical role in ensuring the global competitiveness of large enterprises. Local small businesses must meet a number of criteria if they are to embark on a "high-road" strategy of technological upgrading that allows small businesses to move into highly competitive activities (Figure 1).

Figure 1. Criteria for the transition of small business entities to activities with high competitiveness



Also, as large enterprises learn to manage local ways of doing business, knowledge of local markets, as well as new advantages, may be lost. Many small businesses, particularly in some underdeveloped countries, cannot meet these criteria. Therefore, special support measures are required and "smart cooperation" in production between large enterprises, small business entities and the government should be established in the development of relations.

The ability and capacity of small business entities to provide world-class services and products in the supply chain reduces the cost of production and dependence on imported materials of large enterprises. As businesses seek to reduce cost and cycle time in an ever-competitive global economy, large enterprises are forced to help develop local suppliers to grow alongside their businesses.

Thus, they are ready to provide a large amount of human and financial resources to strengthen the competitiveness of their small business partners. Research shows that best practices include:

- facilitating access of small business entities to innovation centers of large enterprises;
- assignment of employees of large enterprises, including engineers and management consultants, to small business entities; and
- Phased upgrade of production capacity, from operations and plant location to design capability, flexible manufacturing, ISO certifications and R&D capabilities. Most importantly, large enterprises should cooperate with the government to improve the level of skills.

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Offering the most cost-effective education while bridging the gap between the skills taught in public institutions and the skills required on the job. Such tailored training is an important enabler for small businesses to embrace technology and engage in continuous innovation.

The findings suggest that participation in large enterprises contributes more to competitive skills than basic education, especially when large enterprises provide on-the-job training and cooperative training. State-of-the-art equipment, computer technology and software allow learning to use the same industry-standard tools found in modern businesses. One of the most innovative programs that establish direct connections between large enterprises and small business entities is the global supplier program. The program is a joint effort between the state government and industry and consists of two initiatives: basic skills training and linkages with large enterprises.

In the first part, manufacturing and material suppliers are trained in the essential skills and competencies to adopt and use new technologies. In the second part of the program, large enterprises adopt local small business entities and "capture" them to improve their leadership skills and technologies. This initiative requires an investment of time and commitment by large enterprises and small business entities. The success of this coaching will be evident when the suppliers themselves reach the level of competence to become global players. An important part of the linkage program is the periodic evaluation and review of small business entities by large enterprises.

Research shows that sharing knowledge about market trends with small business entities as well as large enterprises in the upcoming seminar is critical to connecting with their partners. Also, large enterprises help small businesses develop other business opportunities in addition to communication software. This proposal for the development of competitive small businesses will affect the creation of new jobs, income, export and internationalization of enterprises, and will provide basic training and logistics infrastructure.

It is clear from this that it is appropriate to establish a "Business Center" in the regions, and it is envisaged that the center will develop special programs to be ready to cooperate with small business entities and establish communication relations with large enterprises and guide them in establishing strong cooperative relations. Ultimately, the country will benefit from the globalization of small businesses. In general, best practices demonstrated by case studies are based on the principle of subsidiarity. Experience shows that the conditions for success by increasing the competitiveness of small business entities are as follows:

- governments should act as a catalyst by providing logistics and educational infrastructure, continuous improvement, particularly by developing engineering and management skills. A business-friendly environment must be based on meaningful and continuous public-private sector dialogue so that the public sector understands the business needs of large enterprises and small business entities. Investment policies and incentives should be targeted at large enterprises that are committed to growth and willing to enter into supplier development programs.

- public and private sectors, as well as academia, should work together to create "meso" institutions such as centers of excellence to facilitate technology transfer and achieve continuous innovation potential.

- connects businesses working with small businesses to upgrade technology and management by having large businesses act as change agents or host small businesses and mentor them on continuous improvement. In this regard, large enterprises have a great potential to facilitate the universal use of information technology and the possibility of adopting new methods of commercial operations, including e-commerce.

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Studies show that the main reason for the weak linkages of large enterprises with local small business entities is the lack of effective small business entities that can capture new business opportunities associated with foreign direct investment. Barriers to entry for cooperation with large enterprises differ significantly accordingly

1. Type of Partnership Intended: Requirements for suppliers are not the same as requirements for distributors or joint venture partners.

2. Reasons why large enterprises seek to cooperate with local small business entities, to acquire new technologies, use the advantages of specialization, reduce labor costs, etc.

3. Features of industrial activity, technological complexity, capital and scale requirements. For small businesses as suppliers to large enterprises, barriers to entry can be relatively low, especially in technologically simple and labor-intensive activities such as assembling clothes, shoes, and toys. In this activity, low wages and labor standards, externalizing environmental costs or willingness to accept unstable demand conditions may be sufficient to accept as a supplier to large enterprises. Nevertheless, compliance with quality standards is becoming more and more important, especially when production is associated with a company or brand name.

Although supplier relationships are based on cost, as noted above, most large enterprises do not compromise on quality. Therefore, it can be assumed that the standard type of low-wage subcontracting will gradually disappear in global production chains. In this regard, the demand for suppliers in technologically complex activities such as electronics and automobiles is particularly high. Today, there is an increasing demand from partners of small business entities to invest independently in research and development in order to continuously improve their products and participate in joint innovation projects with their customers.

Barriers to entry are relatively low when it comes to large enterprise customers, especially small business entities as franchisees. One of the main advantages of franchising is that it requires less entrepreneurial skills than an independent, non-franchised business. In addition to basic management skills to run a business, entrepreneurs generally have to meet certain quality standards and bear some capital costs associated with investment in an appropriate marketing outlet, as well as a franchise fee.

Regarding small business entities as partners of joint ventures, first of all, it is necessary to distinguish between mandatory and voluntary joint ventures. If foreign investors have to accept a local partner for mandatory national capital reasons, local candidates have to compete only with other local firms and thus the barriers to entry are relatively low. Nevertheless, empirical evidence shows that joint ventures forced on reluctant large firms are rarely successful, and they are often unsustainable once capital requirements are lifted.

It appears that if partnerships are voluntary, local small businesses must be able to identify suitable partners and negotiate favorable contracts for sustainable win-win partnerships. In addition, they must meet minimum performance standards and contribute certain assets to the partnership. They can be technological or based on familiarity with local policies and government regulations and knowledge of local markets. However, in the end, it will enable the formation of competitiveness in this small business entity and its effective use.

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