EFFECT OF INNOVATIVE SKILLS AND MARKETING SKILL ON SMALL AND MEDIUM ENTERPRISES PERFORMANCE IN NASARAWA STATE

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Abstract
Despite the growing acknowledgment of the importance of innovative skills and marketing skills in enhancing business performance, many SMEs in Nasarawa state struggle to performance. on this background the study examined the effect of innovation and marketing skill on SMEs performance in Nasarawa state. Survey research design was adopted for this study with the population of 10728 registered SMEs in Nasarawa state by SMEDAN survey 2021 and sample size of 387 were determine using Taro Yamane formula of sampling. Questionnaire was administered to the Owner/managers of the SMEs. Partial Least Square Structural Equation Model (PLS-SEM) was used for the analysis of the Study, revealed that, innovative skill has positive and significant effect on SMEs performance. While, marketing skill revealed negative and significant effect on SMEs performance in Nasarawa state. On the various findings, the study therefore, recommended that, SMEs should identify the specific conditions under which innovation can exert a more pronounced impact on SME performance to significant level. make a comprehensive review of their current marketing strategies and practices. This audit can help identify misalignments with market needs and areas where marketing efforts may be falling short.
Keywords: *SMEs, Innovative skills, Marketing skill, and SMEs Performance*

INTRODUCTION

Small and Medium Enterprises (SMEs) are a cornerstone of global economic development, playing a vital role in driving innovation, creating jobs, and fostering economic resilience. Defined differently across regions based on turnover, staff size, and asset base, SMEs are generally characterized by their limited scale of operations and resource constraints. Globally, SMEs account for approximately 90% of all businesses and generate 50% of employment worldwide (World Bank, 2020). SMEs in Africa are a lifeline for many economies, contributing significantly to job creation and poverty alleviation. According to Abor and Quartey (2010), SMEs in Africa represent about 80% of businesses and employ up to 60% of the workforce in many countries. These enterprises are pivotal in bridging the economic divide, fostering inclusivity, and promoting local innovation. The African Development Bank (AfDB) has emphasized the need for targeted policies to support SMEs through capacity building, access to finance, and integration into global value chains. For instance, the rise of digital platforms is seen as an opportunity to connect African SMEs with broader markets (Fatehi & Shafiei, 2022). Also, SMEs in Nigeria are recognized as a vital engine of economic growth, accounting for about 96% of businesses and contributing approximately 48% to GDP and 84% of employment (SMEDAN & NBS, 2021). They are essential in sectors such as agriculture, trade, manufacturing, and technology. Despite their potential, Nigerian SMEs grapple with several challenges, including inconsistent government policies, inadequate infrastructure, and limited access to finance. The Central Bank of Nigeria (CBN) has introduced interventions such as the Agri-Business Small and Medium Enterprise Investment Scheme (AGSMEIS) to provide low-interest loans to SMEs. However, issues such as loan accessibility and repayment challenges persist, limiting the impact of these initiatives.

As competition intensifies in various sectors, it is essential to explore how adopting innovative practices and improving marketing capabilities or skills can lead to better performance outcomes for SMEs. This study aims to investigate the relationship between innovations, marketing skills, and the performance of SMEs in Nasarawa state, providing insights that can inform strategic decisions and policy formulations to bolster the sector's growth and sustainability (Oyelaran-Oyeyinka, 2020). Recent studies highlight that innovation and effective marketing skills are critical drivers of business performance (Khan & Ali, 2022). However, many SMEs in Nasarawa state struggle to integrate these elements effectively into their operations, leading to suboptimal performance and competitiveness (Umar & Dada, 2023).

The Nigerian government acknowledges the critical role of SMEs in the national economy and works to support, facilitate, and promote their operations. To enhance the growth and performance of SMEs, various levels of government have implemented targeted initiatives, such as offering soft loans and grants, providing tax holidays, and establishing institutions like SMEDAN to monitor and support SME development. These measures aim to create an enabling environment that allows SMEs to thrive and improve their performance. However, despite these supports from the government, a significant number of SMEs remain stagnant, some continue to record declining level of performance, while some even fold up, which further worsen the economic situation in Nasarawa State in Nigeria. This is observed in the sectorial report issued by National Bureau of Statistics (NBS, 2023) of Nigeria. On the above statement of problem this study investigated the effect of innovations and Marketing skills on small and medium enterprises performance in Nasarawa state Nigeria. In light of the above, the objectives of the study are as follows;

  i. To evaluate the effect of innovative skill on small and medium enterprises performance in Nasarawa state Nigeria.
  ii. To determine the effect of marketing skill on small and medium enterprises performance in Nasarawa state Nigeria.

LITERATURE REVIEW
SME Performance
Small and Medium Enterprises (SMEs) are defined as businesses whose personnel numbers fall below certain limits. In Nigeria, SMEs are generally classified based on employee size and annual turnover, with small enterprises having fewer than 50 employees and medium enterprises having between 50 and 199 employees (National Bureau of Statistics, 2022). They contributed to 75% of total employment and are crucial to reducing unemployment in the country as a whole (Umar & Dada, 2023).

Fatoki (2014), SME performance reflects the success of a business in achieving desired outcomes, including financial stability and competitive positioning. Performance indicators for SMEs are often tailored to their size and sector, considering their unique constraints and operational focus. Similarly, Mahmood and Hanafi (2013) define SME performance as the effectiveness with which an SME achieves its financial and strategic objectives, such as profitability, cost efficiency, and market expansion. They argue that performance is a multidimensional construct that requires a balanced approach to measurement, incorporating both short-term financial results and long-term strategic achievements.
El Shoubaki et al. (2020) highlight that the performance of SMEs is shaped significantly by their ability to leverage resources and capabilities. They propose that SME performance is not solely about financial gains but also about adaptability, innovation, and customer retention. This perspective aligns with the Resource-Based View (RBV), which emphasizes the importance of unique internal resources in driving competitive advantage and sustained growth. Furthermore, SME performance is often assessed through subjective measures, as business survival.

Innovative skill
Amabile and Pratt (2016) defined innovative skill as the combination of cognitive, behavioral, and social abilities that facilitate creative problem-solving and the implementation of ideas. They emphasize that innovative skill is not an innate trait but can be developed through exposure to diverse experiences, training, and collaborative environments. Their research underscores the importance of fostering an organizational culture that supports risk-taking, experimentation, and learning as key enablers of innovative skill. The work of Zeng et al. (2021) highlights the role of digital transformation in enhancing innovative skills. They argue that technological advancements and digital tools provide individuals and organizations with greater access to information, resources, and networks, which can amplify their capacity for innovation. This perspective aligns with the view that innovative skill is a dynamic and evolving competency, influenced by external factors such as technology, education, and market conditions. In the entrepreneurial context, innovative skill is particularly significant, as it determines the ability of entrepreneurs to adapt to changing business environments and develop competitive advantages. As noted by Obschonka et al. (2017), innovative skill is closely linked to entrepreneurial success, as it

enables individuals to identify opportunities, reduce risks, and introduce disruptive changes to the market. However, the development of innovative skill requires not only individual effort but also access to supportive ecosystems, including mentorship, funding, and knowledge-sharing platforms.

Anderson et al. (2014), innovation skill is the application of creative ideas to produce a useful outcome, and innovative skill enables individuals and organizations to bridge the gap between ideation and execution. This skill not only encompasses the generation of new ideas but also includes the ability to adapt existing concepts to new contexts. For example, the ability to apply innovative approaches to product development or service delivery can significantly enhance organizational performance. Cavaliere and Lombardi (2020) highlighted that innovative skills are developed through a combination of education, experience, and exposure to diverse environments. They argue that the ability to innovate is not innate but can be cultivated through deliberate efforts, such as fostering a culture of learning and collaboration. Furthermore, they emphasize the role of innovative skill in driving strategic agility, which allows organizations to respond effectively to external changes and uncertainties.

Marketing skill
This is one of the fundamental skill required for effective Entrepreneurship. The skill will promote effective marketers with a deep understanding of consumer behavior, including their needs, preferences, and purchasing habits (Kotler et al., 2017). Marketing skill entails other useful skills like analytical skills, Digital Marketing skill, strategic thinking skill, interpersonal and project management skills (Fill & Turnbull, 2016; Smith & Zook, 2016; Westwood, 2016; Keller & Kotler, 2015 and Brassington, & Pettitt, 2013) as well as proficiency in conducting market research to inform marketing strategies (Burns & Bush, 2022).

According to Batra and Keller, (2019) Marketing Skill involves the ability to create compelling marketing messages and content that resonate with target audiences. It is the proficiency in utilizing data and analytics to inform marketing decisions and strategies (Wedel & Kannan, 2019) as well as understanding and adapting to changing market dynamics and consumer preferences (Kotler, et al., 2021). Also, it encompasses the expertise in managing brand image and reputation through strategic marketing communications (Aaker, 2020), as well as the ability to effectively segment markets and target specific customer groups (Lamb et al., 2021).

Marketing Skill refers to the ability to leverage social media and other digital platforms for marketing purposes (Tuten & Solomon, 2022). It is the ability to design and implement customer-centric marketing strategies (Zeithaml, et al, 2023). It is the expertise in developing and executing marketing strategies that align with business goals and deliver measurable results (Kotler, et al, 2024). As well as the capability to create and manage effective marketing channels and distribution strategies (Rosenbloom, 2023).

Marketing skill involves the expertise to design and execute strategic marketing plans that effectively promote products or services to target audiences. It encompasses the ability to analyze market trends, understand consumer behavior, and create compelling marketing messages. Proficiency in utilizing digital tools, data analytics, and social media platforms is crucial for modern marketing success. Additionally, marketing skill includes developing strong customer relationships and managing brand image and reputation.

Small and Medium Enterprises Performance
Aremu and Adeyemi (2021) defined SME performance as the ability to generate sustainable financial returns, achieve profitability, and maintain a healthy financial position. This includes factors such as revenue growth, cost management, cash flow management, and the efficient utilization of financial resources. Strong financial performance not only ensures the survival and longevity of an SME but also enables it to invest in growth, expansion, and the development of new products or services. SMEs performance can be influenced by external factors such as economic conditions, regulatory environment,

and industry trends. Effective management, strategic planning, and adaptability are crucial for SMEs to navigate these external influences and maintain strong performance.

Oba and Onuoha (2022) asserted that SME performance is how well a small or medium-sized enterprise (SME) is doing in achieving its business goals. This concept encompasses various dimensions, including financial performance, such as profitability and revenue growth; operational efficiency, such as productivity and cost management; and market performance, such as sales volume and market share. SME performance is often evaluated through key performance indicators (KPIs) that provide insights into the company's ability to compete, grow, and sustain itself in the business landscape. High performance in SMEs typically reflects effective management practices, strategic decision-making, and the ability to adapt to changing market conditions.

Innovative skill and SME Performance
Hameed et al. (2020**)** conducted a study among SMEs in Pakistan and highlighted that innovation enabled firms to introduce new products, resulting in increased sales and customer retention. Sample size of 400 SMEs were used and cross-sectional method was used for data collection. They found out that SMEs that invested in product and process innovation achieved higher profitability and growth, their result showed positive correlation between innovation activities and SME performance. This study cannot be used for decision when considering SMEs in Nasarawa state because the study was limited to Pakistan which pose a geographical as well as cultural differences.

Kumar et al (2018) explored the role of technological innovation in enhancing the operational performance of small and medium enterprises (SMEs) in India. The research investigates how the adoption of advanced technologies impacts key performance indicators such as efficiency, cost minimization, and product quality. A quantitative research design was employed, utilizing survey data collected from 250 SMEs across diverse industries. The data was analyzed using structural equation modeling (SEM) to assess the relationship between technological innovation and operational outcomes. The empirical findings revealed that SMEs adopting advanced technologies experienced significant improvements in operational efficiency, reduced production costs, and enhanced product quality. These technological innovations enabled SMEs to remain competitive in a rapidly evolving market environment. The study underscores the importance of technological innovation as a critical driver of SME performance and offers insights for SME owners and policymakers to foster innovation adoption. However, the study's cross-sectional design and focus on Indian SMEs limit the generalizability of the findings to other regions like Nasarawa state.

Santoro et al. (2022) investigated the impact of product and process innovative skill on the market performance of small and medium enterprises (SMEs) in Italy. Using a quantitative research design, data was collected from 300 SMEs across various industries through structured questionnaires. The study aimed to explore how the pursuit of both product innovation (the development of new or improved products) and process innovation (improvements in production and service delivery processes) influences market share, customer satisfaction, and customer loyalty. The empirical analysis, conducted using regression analysis, revealed that SMEs implementing both types of innovation were better positioned to capture larger market shares. These innovations were found to significantly enhance customer satisfaction and foster loyalty, which contributed to sustained growth in market share. The findings highlight the strategic importance of innovation for SME competitiveness and long-term success. However, the study's cross-sectional design and focus on Italian SMEs suggest caution when applying the results to different regional or business contexts.

Marketing skill and SME Performance
Akinwale and Okunade (2020) explored the impact of marketing skills on the performance of SMEs in Nigeria. Utilizing data from a survey of 250 SMEs across various sectors, the research investigates how skills in market research, sales strategies, and digital marketing contribute to business outcomes such as profitability and market share. The findings reveal that strong marketing skills significantly enhance SME

performance by improving customer acquisition and retention. The study highlights the need for SMEs to invest in marketing training to boost their competitive advantage and operational success. However, the study is on entire Nigeria while current study is restricted to Nasarawa state.

Ogunyemi and Ogunleye (2023) explored the relationship between marketing skills and the performance of SMEs in urban areas of Nigeria. Data was collected from 200 SMEs using a combination of surveys and interviews. The findings indicate that SMEs with advanced marketing skills, including strategic marketing planning and market analysis, show improved operational performance, customer acquisition, and sales growth. The study highlights the importance of developing comprehensive marketing skills to enhance SME performance in competitive urban markets. The study is limited to urban areas, which may no doubt have similar characteristics with urban area but the sample size may not fully represent all SME sectors as well as represent SMEs in Nasarawa state

Dynamic Capability Theory

Dynamic Capability Theory (DCT), developed by David J. Teece, Gary Pisano, and Amy Shuen in the late 1990s, emphasizes a firm's ability to adapt, innovate, and respond to changing business environments. First introduced in a seminal 1997 paper in the Strategic Management Journal, this theory has significantly influenced the field of strategic management. It underscores the importance of adaptive capabilities, particularly for SMEs operating in volatile and uncertain markets, where flexibility and innovation are crucial for survival. Scholars such as Kraus et al. (2021) have reinforced the role of dynamic capabilities in enabling SMEs to navigate turbulence and achieve sustainable performance.

The theory highlights the critical role of innovation in maintaining competitiveness. Fuentes-Fuentes et al. (2020) argue that dynamic capabilities empower SMEs to innovate and develop new products or services, shaping their resource base and market position. Resource reconfiguration is another essential component of DCT, addressing SMEs' common challenge of resource constraints. By leveraging dynamic capabilities, SMEs can effectively realign their limited resources to meet changing market demands, as emphasized by Srivastava and Chandra (2021). These processes contribute to the agility and resilience necessary for thriving in competitive markets.

Furthermore, the theory underscores the importance of learning and knowledge management in fostering dynamic capabilities. Zollo and Winter (2020) demonstrate how SMEs can implement learning routines and knowledge-sharing mechanisms to improve their adaptive capacity and performance. DCT offers a robust framework for understanding entrepreneurial competencies by integrating adaptation, innovation, resource reconfiguration, and organizational learning. This framework equips SMEs to capitalize on opportunities, navigate uncertainty, and sustain growth, as Li et al. (2021) concluded. Ultimately, DCT serves as a vital tool for enhancing SMEs' strategic capabilities in today's dynamic business landscape.

METHODOLOGY

The study adopted survey research design with the population of 10,728 registered small and medium enterprises Nasarawa State, from survey of Small and Medium Enterprises Development Agency of Nigeria (SMEDAN 2021). The study used Taro Yamane Formula to determine the total number of 387 sample size.

$$\frac{N}{1 + N(e)^2}$$

$$\frac{10728}{1 + 10728 (0.05)^2}$$

10728

$\overline{1 +26.82}$

10728

$\overline{27.82}$

n = 387

The study employed primary data source which is considered as appropriate in capturing effect of innovations and marketing skills on SMEs performance in Nasarawa state. The study used structured questionnaire adopted from study of Tidd and Bessant (2018) and Umar and Dada. The questionnaire was designed in 5-point Likert scale ranging from 1(strongly disagree), 2(disagree), 3(undecided), 4(agree) and 5(strongly agree). This study analysed the data using descriptive statistics such as mean, median, maximum and standard deviation to analyse the characteristics of the variable. The Partial Least Square Structural Equation Model (PLS-SEM) version 3.0 was used to model the regression analysis and to test the hypotheses in determined the effect of the independent variables on dependent variable.
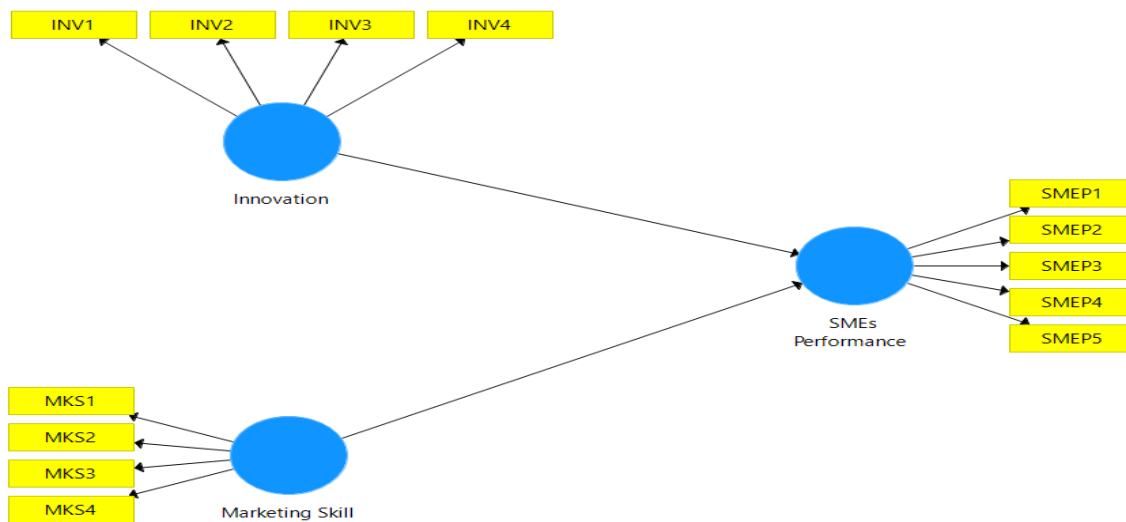
Table 1: Measurement of variables tables

i.	Variables	Acronym	Variable Measurement	Sources
ii.	**SMEs Performance (Dependent Variable)**	SMEP	- I believe my SME has a strong competitive position in its market. - My SME effectively manages its operating costs. - We have successfully expanded our product/service offerings in the last year. - Employee productivity in my SME has improved recently. - We consistently meet our financial performance targets	Aremu and Adeyemi (2021)
iii.	**Innovative (Independent Variable)**	INV	- I consistently look for new ways to improve my products/services. - I encourage creative thinking within my team. - I am open to adopting new technologies and methods. - innovative practice help the firm chieves goal and objective	Santoro et al. (2022),
iv.	**Marketing Skill**	M K S	- I have a solid understanding of marketing principles. - I can effectively promote my products/services to my target market. - I use various marketing strategies to reach my customers. - Our brand awareness has grown significantly in our target market	Ogunyemi and Ogunleye (2023)

Sources: Researcher

Results and Discussion
Table 2: Descriptive Statistics

Variables	Mean	Median	Min	Max	SDV	Kurtosis	Skewness
INV	2.2	2	1	5	0.55	0.55	0.20
MKS	4.1	2	1	5	0.74	1.06	0.88
SMEP	1.7	1.7	1	5	0.98	1.78	1.41

Source: Smart-PLS Output, 2024.

The table above revealed descriptive statistics that show the mean responses to each question from all respondents, including the median, minimum, maximum, standard deviation, kurtosis, and skewness of the responses. In this case, the median is the most appropriate measure of central tendency to indicate the presence of outliers. While the minimum and maximum values do not indicate any outliers, it is important to note that the median is generally the best measure of average for ordinal data.

All the values fall within the Hair, et al., (2019) rating of good consistency. The Cronbach alpha value was above 0.60 which is the minimum threshold as recommended by Sekaran (2010). To test for the convergent validity, the average variance extracted (AVE) was used. All the latent variables showed values greater than 0.50 which indicates that the constructs explain at least 50 percent of the variance of its items. According to Henseler et al., (2015) the Fornell-Larcker criterion does not perform well when explaining discriminant validity, particularly when the indicator loadings on a construct differ only slightly. As a replacement, they proposed the Heterotrait-Monotrait (HTMT) ratio of the correlations which is the mean value of the item correlations across constructs relative to the (geometric) mean of the average correlations for the items measuring the same construct (Voorhees et al., 2016). Discriminant

validity problems are present when HTMT values are higher than 0.90 for structural models (Henseler, et al., 2015).

Assessing the Structural Model

Having satisfied the measurement model assessment, the next step in evaluating PLS-SEM results is to assess the structural model. Standard assessment criteria, which was considered include the path coefficient, t-values, p-values and coefficient of determination (R^2). The bootstrapping procedure was conducted using a resample of 5000.
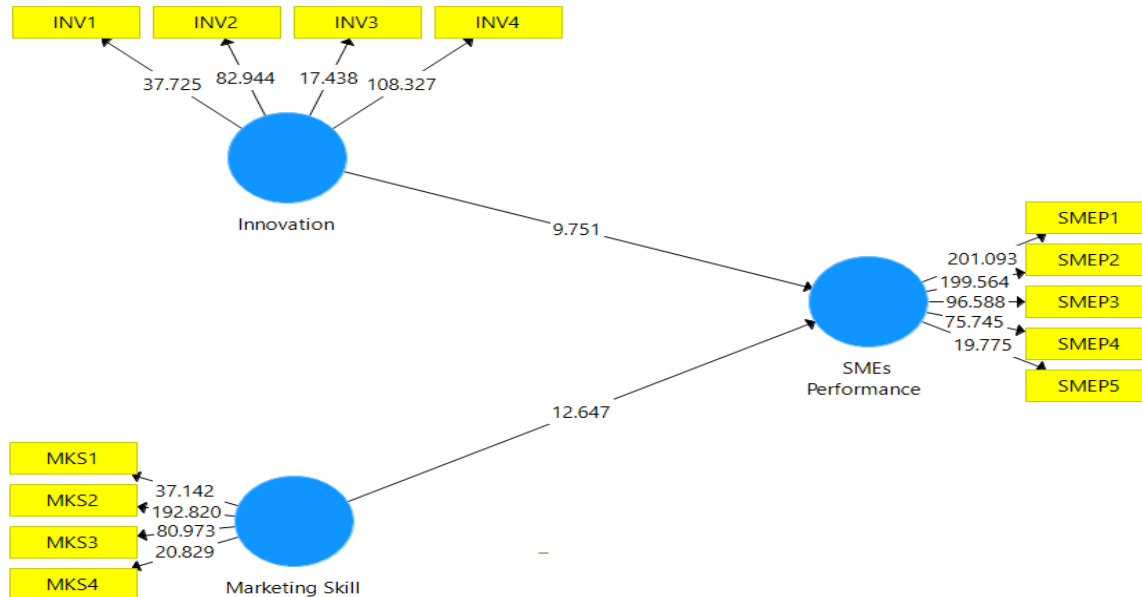

Fig. 1: Path Coefficients of the Regression Model

The R-square value revealed 58% indicating that innovation and marketing are responsible for 58% variation in the SMEs performance. The remaining 42% variation could be explained by other factors that can explain SMEs performance that is not included in the study. Based on Hair, et al., (2019), the r-square is considered moderate and suitable lends credence to the findings of the study. The result of the path analysis is presented in the table below;

Table 4: Path Coefficients

Hypothesis	Variable	Path Coefficient ***(Beta)	t-value	p-value	
Ho₁	Innovative Skill -> SMEs Performance	0.408	9.751	0.000	Accept
Ho₂	Marketing Skill -> SMEs Performance	-0.395	12.647	0.000	Reject

Source: Smart PLS Output, 2024

Results revealed beta value of 0.408 with a p-value of 0.000 which indicate that, innovative skill has positive but significant effect on SMEs performance. This implies that, SMEs should continue to invest in innovative practices, as they provide long-term benefits. However, it also indicates the need for a more comprehensive strategy to increase SMEs performance to a significant level. On the ground of 5% level of significance the study rejected the null hypothesis which stated that, innovative skill has no significant effect on SMEs performance in Nasarawa state.

Also, results revealed that, marketing skill has negative and significant effect on SMEs performance. The beta revealed value of -0.395 with a p-value of 0.000 which is significant at 5% level of significance. This implies that, SMEs in Nasarawa state employing ineffective marketing strategies that hinder performance.

This also, indicate that the marketing approaches used are not aligned with the needs of their target audience or market conditions. Consequently. the study rejected the null hypothesis which stated that, marketing skill has no significant effect on SMEs performance in Nasarawa state.

CONCLUSION AND RECOMMENDATIONS

This study explored the relationship between innovation and the performance of small and medium enterprises (SMEs) and found that innovation has a positive but statistically insignificant effect on performance. The study concludes that innovative practices contributing to enhanced performance. These findings highlight the complexity of the innovation-performance relationship. Also, the study found negative effect of marketing skill on SMEs Performance, study concludes that, SMEs employing marketing strategies that are misaligned with their target markets or failing to effectively communicate their value propositions. It raises critical questions about the appropriateness of current marketing practices and the potential misallocation of resources within these enterprises.

i.   The study recommended that, identify the specific conditions under which innovation can exert a more pronounced impact on SME performance to significant level, as well as to explore the interplay between innovation and other key performance drivers. Overall, while innovation remains a valuable component of business strategy, its current impact on SME performance warrants a more nuanced understanding to fully leverage its potential benefits.

ii.   Also, from the negative finding of marketing skill the study recommended that, SMEs should make a comprehensive review of their current marketing strategies and practices. This audit can help identify misalignments with market needs and areas where marketing efforts may be falling short. Also, it is crucial for SMEs to invest time and resources in understanding their target audience. Conducting market research to gain insights into customer preferences, behaviors, and trends can inform more effective marketing strategies.

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