

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2501 Cities in 159 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

## CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>A FACTOR ANALYSIS ON PRODUCT ATTRIBUTES FOR CONSUMER BUYING BEHAVIOR OF MALE COSMETICS IN NAGPUR CITY</b> <i>DR. N. M. KULKARNI &amp; SAKET BANSOD</i>	1
2.	<b>CROSS BORDER MERGERS &amp; ACQUISITIONS AND ITS EFFECT ON SHAREHOLDERS WEALTH IN INDIA</b> <i>JAYANT KALGHATGI &amp; DR. RAVINDRANATH.V.BADI</i>	5
3.	<b>CONSUMER BEHAVIOR TOWARDS CELEBRITY ENDORSEMENT OF PRODUCTS AND SERVICES</b> <i>DR. D. S. CHAUBEY, K. R. SUBRAMANIAN &amp; SHYAM SUNDER SAINI</i>	10
4.	<b>ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNJAB</b> <i>PRANAV RANJAN, DR. YUVRAJ BHATNAGAR &amp; RAZIA SEHDEV</i>	17
5.	<b>CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS</b> <i>DR. BHUPENDRA SINGH HADA</i>	24
6.	<b>FACTOR ANALYSIS OF JOB STRESSORS IN BANKS</b> <i>VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM &amp; LOKESH</i>	31
7.	<b>CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY</b> <i>DR. AMARENDRA PRATAP SINGH</i>	36
8.	<b>NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES</b> <i>DR. ASHOK KUMAR PANIGRAHI</i>	41
9.	<b>A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS</b> <i>N. RAJASEKARAN &amp; DR. T. VANNIARAJAN</i>	46
10.	<b>IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF BSCIC INDUSTRIAL ESTATES OF SYLHET DIVISION</b> <i>ABDUL LATIF &amp; AYSA YEASMIN</i>	50
11.	<b>ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAWANG, ARUNACHAL PRADESH</b> <i>SRI. TAO ABO, SRI. TENZIN GOMBU &amp; DR. PHILIP MODY</i>	54
12.	<b>MAKING PERFORMANCE MANAGEMENT WORK</b> <i>R. G. RATNAWAT &amp; DR. P. C. JHA</i>	58
13.	<b>MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA</b> <i>PRAMOD BHARGAVA &amp; REETA</i>	61
14.	<b>FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED</b> <i>NEHA CHAHAL</i>	65
15.	<b>IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVATE AND COOPERATIVE SECTOR BANKS</b> <i>IYER SEETHALAKSHMI BALAKRISHNAN</i>	69
16.	<b>DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS</b> <i>S. KALPANA</i>	74
17.	<b>CUSTOMER'S SATISFACTION IN ATM SERVICE: AN EMPIRICAL STUDY OF BANKS IN CHANDIGARH</b> <i>MANPREET KAUR</i>	78
18.	<b>VALUE CREATION IN INDIAN ENTERPRISES: AN EMPIRICAL ANALYSIS WITH SPECIAL REFERENCE TO IT, TELECOM AND FMCG SECTOR</b> <i>LAKHWINDER KAUR DHILLON</i>	82
19.	<b>EMPLOYMENT CONDITIONS AND EMPLOYMENT RISKS AMONG STREET VENDORS IN MADURAI CITY</b> <i>DR. WELL HAOREI</i>	85
20.	<b>HUMAN RESOURCE (HR) PRACTICES: AN EVALUATION OF SOME SELECTED REAL ESTATE ORGANIZATIONS IN BANGLADESH</b> <i>ABU MD. ABDULLAH, MAKSUDA HOSSAIN &amp; MD. ABDUR RASHID</i>	89
21.	<b>A STUDY ON VOLATILITY OF SHARES IN BANKING SECTOR</b> <i>G.B.SABARI RAJAN &amp; R.MURALI</i>	94
22.	<b>ROLE OF LOCAL FOOD IN TOURISM IN JAMMU: A CASE STUDY OF KATRA (J&amp;K)</b> <i>SANJAY JAMWAL</i>	101
23.	<b>EMPIRICAL RELATIONSHIP BETWEEN CAPITAL BASE AND EARNINGS PERSHARE OF MONEY DEPOSIT BANKS IN NIGERIA: A COMPARATIVE STUDY</b> <i>DR. OLAGUNJU ADEBAYO</i>	106
24.	<b>THE IMPACT OF COMMERCIAL BANKS ACTIVITIES ON INTERNATIONAL TRADE FINANCING: EVIDENCE FROM NIGERIA</b> <i>SAMUEL, IYIOLA KEHINDE OLUWATOYIN &amp; UMOGBAI, MONICA E.</i>	113
25.	<b>COMPARATIVE STUDY ON THE MICROFINANCE PERFORMANCE OF MALE OWNED AGAINST FEMALE OWNED SMALL AND MICRO ENTERPRISES IN BAHIR DAR CITY, ETHIOPIA</b> <i>ADERAW GASHAYIE AYALIEW</i>	119
26.	<b>A BRIEF REVIEW OF SELECTED LITERATURE ON SME EXPORT PERFORMANCE</b> <i>DR. ABUBAKAR SAMBO JUNaidu</i>	122
27.	<b>TOURISM MARKETING: A STUDY TO OVERCOME CHALLENGES OF TOURISM IN BANGLADESH</b> <i>ABU ZAFAR AHMED MUKUL, ABDULLAH ISHAK KHAN &amp; MOHAMMAD TANJIMUL ISLAM</i>	126
28.	<b>DEVELOPMENT OF LOYALTY PROGRAMS: AN INTEGRAL TOOL IN THE MARKETING PROCESS</b> <i>ANURAG KANSAL</i>	133
29.	<b>MANAGEMENT OF WORKING CAPITAL</b> <i>ASHA SINGH</i>	139
30.	<b>GREEN MARKETING: A TOOL FOR SUSTAINABLE DEVELOPMENT</b> <i>HARI LAL BHASKAR</i>	142
	<b>REQUEST FOR FEEDBACK</b>	146

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)  
Chancellor, K. R. Mangalam University, Gurgaon  
Chancellor, Lingaya's University, Faridabad  
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

## ADVISORS

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## CO-EDITOR

**DR. BHAVET**

Faculty, Shree Ram Institute of Business & Management, Urjani

## EDITORIAL ADVISORY BOARD

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

***ASSOCIATE EDITORS***

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PROF. V. SELVAM**

SSL, VIT University, Vellore

**PROF. N. SUNDARAM**

VITUniversity, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

**DR. S. TABASSUM SULTANA**

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

***TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Econometrics; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [info@ijrcm@gmail.com](mailto:info@ijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**  
IJRCM

**Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF**

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled '\_\_\_\_\_ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

**NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

**NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:****BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**A BRIEF REVIEW OF SELECTED LITERATURE ON SME EXPORT PERFORMANCE****DR. ABUBAKAR SAMBO JUNAIDU****LECTURER****DEPARTMENT OF BUSINESS ADMINISTRATION****FACULTY OF MANAGEMENT SCIENCES****USMANU DAN FODIO UNIVERSITY****SOKOTO****ABSTRACT**

*This paper is a review of selected literature on export barriers and their impact on export performance of SMEs. The review includes qualitative as well as quantitative studies that have been conducted in order to identify export barriers and determine their impact on SME export performance.*

**KEYWORDS**

Export Barriers, Export Performance, SMEs.

**1.0 EXPORT BARRIERS AND SME EXPORT PERFORMANCE**

The contribution and importance of SMEs in both domestic and international markets is well established in the literature (Okpara, 2009; Ibeh, 2004) and as such has received considerable attention from researchers (Leonidou, 2004). This attention has mostly focussed on export barriers and SME export performance and most of the findings from past research seems to indicate that SMEs are much more affected by export barriers with SMEs from developing countries fairing even worse (Tesfom & Lutz, 2006; Ibeh, 2004). For instance, according to Ibeh (2004) SMEs in the Organization for Economic Cooperation and Development (OECD) account for four to six percent of exports whilst SMEs in Asian economies account for 12 percent. However, SMEs in Sub Saharan Africa, Nigeria included usually account for one percent or less of exports even though they form the vast majority of firms in these countries (Ibeh, 2004).

The literature on export barrier seems to indicate that SMEs as opposed to larger firms are particularly affected by export problems as they may not have the required resources to manage or overcome such obstacles (Karelakis et al, 2008). This is why despite regional integrations, trade liberalizations and globalizations, and the potential benefits, many SMEs still find it difficult to initiate and/or maintain exporting activities (Leonidou, 2004). The reported benefits of engaging in export activities to SMEs include, risk spreading across different markets and ventures, additional revenue generation, operational and technical improvements as well as improvements in the overall efficiency of the firm (Czinkota & Ronkainen, 2001; Terpstra & Sarathy, 2000). When SMEs try to obtain these export related benefits, they are usually faced with many difficulties or obstacles (Leonidou, 2004) that have been generally termed as export barriers. These export barriers not only lead to poor export performance of SMEs but also are the main reason why many SMEs are sceptical and thus do not engage in exporting activities (Leonidou & Katsikeas, 1996). The export barriers which are discussed in the following sections include (1) financial barriers, (2) operational barriers, (3) human resource barriers, (4) communication barriers (5) knowledge barriers (6) image barriers, (7) marketing barriers (8) export support structures and (9) exogenous barriers. In this review, each set of export barriers is discussed separately in relation to their impact on export performance, with a view to highlight some of the research that has been conducted to investigate those sets of barriers.

**1.1 FINANCIAL BARRIERS**

Financial barriers refer to the lack of financial resources that may be required to undertake and support exporting activities (Moini, 1997) and they include lack of capital to finance exports, lack of financial resources to cover for export related investments while waiting for payments and lack of financial resources to conduct marketing research abroad (Arteaga-Ortiz & Fernández-Ortiz, 2010; Tesfom & Lutz, 2006; Leonidou, 2004; Shoham & Albaum, 1995). This group of barriers are among the most prevalent barriers affecting SME export performance.

For instance, in a study of factors hindering SME export performance in Nigeria, Okpara and Koumbiadis (2008) reported that insufficient capital to start exports was the second most important export barrier affecting SMEs from various industries in Nigeria. Difficulty in financing sales was among the top six exporting obstacles according to the research by Shoham and Albaum (1995). Other studies have also reported that high cost of capital to finance exports, the lack of capital or the inability to self-finance exports to be a major barrier for SMEs involved in international trade. (e.g. Arteaga-Ortiz & Fernández-Ortiz, 2010; Okpara & Koumbiadis, 2009; Julian & Ahmed, 2005; Leonidou, 2000; Morgan & Katsikeas, 1997; Moini, 1997; Katsikeas & Morgan, 1994).

Another financial related obstacle to exporting is the lack of finance to undertake meaningful overseas market research (Tefom & Lutz, 2006), which is necessary in order for exporters to understand what is required of them to be successful in their endeavour. This barrier was among the major obstacles found by Okpara and Koumbiadis (2008) to hinder export performance of Nigerian SMEs. In the same vein, lack of finances for market research was ranked second by Suárez-Ortega (2003) out of a list of 19 export barriers encountered by Spanish SMEs involved in the wine industry. Identical findings have been reported by Morgan and Katsikeas (1997) and Katsikeas and Morgan (1994).

**1.2 OPERATIONAL BARRIERS**

Operational barriers relates to the lack of resources that are required for the functional operation of exporting activities. The lack of operational resources that is required for exporting activities are significant obstacles to SME export performance (Julian & Ahmed, 2005; Leonidou, 2004). For instance, lack of manufacturing capacity was reported as one of the major obstacles to exporting by Okpara and Koumbiadis (2008) and Suárez-Ortega (2003); lack of capacity to continuing export supply was reported as an important barrier by Julian and Ahmed (2005) and lack of excess capacity for exports was identified as a functional barrier to exports by Leonidou (2004).

The difficulty involved with product adaptation to ensure that quality conforms to customer requirement in overseas markets is also a main export barrier that has been identified by the literature (Tefom & Lutz, 2006, Leonidou, 2004; Leonidou, 1995a). For example, Moini (1997) found that the SMEs in their study perceived this to be a major hindrance to exporting and comparable findings were reported by Karelakis et al., (2008), Morgan and Katsikeas (1997), Kaleka and Katsikeas (1995) and Katsikeas and Morgan (1994). Other studies which have reported this barrier to be significant to the SMEs they studied include Arteaga-Ortiz and Fernández-Ortiz (2010) and Julian and Ahmed (2005). Another related problem for exporters is the difficulty in meeting packaging/labelling requirements of foreign markets (Leonidou, 2004) and this factor was found to be an important export barrier in the studies carried out by Karelakis et al., (2008), Morgan and Katsikeas (1997) and Katsikeas and Morgan (1994).

Lack of appropriate technology is one of the operational related barriers that hinder export performance particularly from developing countries (Tefom & Lutz, 2006). Along this line, Dickle and Dickle (1992) argued that lack of new technology was a hindrance to export development of Turkish firms and Moodley and Morris (2004) reported that lacking the right technology was a factor that affects South African exporters in the garment industry.

### 1.3 HUMAN RESOURCE BARRIERS

A number of barriers to export performance that relate to the low quality of the human resources of the firm have been identified by the literature (Tesfom & Lutz, 2006; Ibeh, 2004). Human resource barriers are particularly relevant in SMEs as they lack sufficient number of staff to deal with exporting activities and therefore more often than not decisions relating to exporting are usually made by a single individual (Leonidou, 2004).

The lack of qualified staff to handle exporting activities is one of the human resource related barriers that has received considerable attention in the literature. For instance, Suárez-Ortega, (2003) found that lack of staff for export planning is the third most important barrier affecting firms that participated in the study. Similar findings were reported by Okpara and Koumbiadis (2008) in their study of export problems facing Nigerian SMEs. According to Leonidou (2004), many small firms lack sufficient staff to handle the extra work related to exporting activities and are therefore severely constrained when it comes to dealing with issues such as documentations, logistical arrangements and communicating with foreign customers. Along the same line, lack of export training or qualified personnel for exporting has been found to be a major obstacle to exporting in a number of other studies (Karelakis et al., 2008; Ruthinda, 2008; Julian & Ahmed, 2005; Leonidou, 2000; Morgan & Katsikeas, 1997; Kaleka & Katsikeas, 1995; Shoham & Albaum, 1995; Katsikeas & Morgan, 1994; Yang et al., 1992). Another related human resources barrier to exporting that is relevant to SMEs is the lack of a dedicated or special department that is responsible for exporting activities. A lack of dedicated export department or a poorly organized export department has been reported as an obstacle experienced by SMEs (Karelakis et al., 2008; Katsikeas & Morgan, 1994).

### 1.4 COMMUNICATION BARRIERS

Communication barriers refer to obstacles that arise due to the lack of communication resources or the inability of firms to connect with partners, distributors and customers abroad (Leonidou, 2004; Eshghi, 1992). This could be as a result of not having the appropriate technology (Moodley & Morris, 2004; Dickle & Dickle, 1992) to facilitate communication or due to the high cost of communication in developing countries. At other times it is simply language differences; a factor which many studies have identified as a major hindrance to export performance (e.g. Arteaga-Ortiz & Fernández-Ortiz, 2010; Okpara & Koumbiadis, 2008; Suárez-Ortega, 2003; Leonidou, 2000; Kaleka & Katsikeas, 1995).

In the same vein, difficulty in establishing contact or problematic communication with partners (overseas distributors, middlemen, insurance and banks) as well as customers has been associated with barriers to export performance (Leonidou, 2004; Moini, 1997; Morgan & Katsikeas, 1997; Kaleka & Katsikeas, 1995; Shoham & Albaum, 1995; Katsikeas & Morgan

### 1.5 KNOWLEDGE BARRIERS

The obstacles that have been broadly grouped under knowledge barriers in this paper have received attention in the literature under various categories. As such, lack of knowledge related resources has been linked to poor export performance in firms in general and SMEs in the developing world in particular (Tesfom & Lutz, 2006). These barriers include lack of knowledge about potential foreign markets, lack of information about exporting in general, ignorance about foreign cultures and lack of experience to deal with exporting activities (Arteaga-Ortiz & Fernández-Ortiz, 2010; Tesfom & Lutz, 2006).

The lack of knowledge about potential export market and information about business opportunities abroad has been reported to be a significant export barrier (Karelakis et al., 2008; Leonidou, 2004; Kaleka & Katsikeas, 1995; Bilkey & Tesar, 1977). For instance, in their study of 449 exporting and non-exporting SMEs in the UK Morgan and Katsikeas (1997) reported that lack of knowledge about overseas markets was one of the barriers affecting exporting performance. Several studies have also reported that SMEs in developing countries similarly perceive lack of knowledge about foreign markets to be a major obstacle to exporting (e.g. Tesfom & Lutz, 2006; Li, 2004; Weaver & Pak, 1990).

Lack of relevant experience is another factor related to knowledge resources that has been reported as a barrier to exporting in SMEs (Li, 2004). The findings of Li (2004) seem to indicate that firms with lower experience in relation to international trade or exporting activities reported lower levels of export intensity whilst firms with more experience had higher levels of export intensity. Findings from Crick, Al Obaidi & Chaudhry (1998) from a study of 99 Saudi Arabian exporters of non-oil products also seem to indicate that lack of experience in exporting was a significant barrier.

Lack of general knowledge about exporting activities has also been identified as a barrier to exporting by past research (Arteaga-Ortiz & Fernández-Ortiz, 2010). For example in an analysis of export barriers affecting 286 SMEs involved in the wine industry in Spain, Suárez-Ortega (2003) found that general lack of knowledge of how to export was among the top six export barriers encountered by the SMEs. Also, in a study of 96 SMEs from various industries in Nigeria, Okpara and Koumbiadis (2009) found that general lack of knowledge of how to export was among the top three export barriers affecting exporting SMEs in Nigeria. Comparable findings were also reported by Arteaga-Ortiz and Fernández-Ortiz (2010).

The literature has also reported that lack of knowledge about government assistance programmes is an important obstacle to export performance (Arteaga-Ortiz & Fernández-Ortiz, 2010; Suárez-Ortega, 2003) as the ignorance of such assistance means the SMEs do not avail themselves of the existing opportunities. A classic example is the existence of the United State African Growth and Opportunity Act (AGOA) designed specifically to facilitate the exporting of African products to the United States, however the export performance of SMEs in countries like Nigeria that are supposed to benefit from this assistance has not improved (UNCTAD, 2009). The lack of knowledge about such export assistance programmes could be one reason the export performance has not improved. The reported findings by Okpara and Koumbiadis (2009) put this barrier among the top four important barriers in their study of export barriers affecting Nigerian SMEs of various industries. Similarly, Suárez-Ortega (2003) found this barrier to be among the top seven important barriers to exporting in a study of 286 Spanish SMEs in the wine industry.

Differences in cultural traits and the lack of knowledge about the cultural practices of potential foreign markets have also been identified as an important hindrance to export performance (Leonidou, 2004). This is particularly significant in the context of leather products as some cultures are sensitive to using leather products from some animals or animals as a whole because of religious reasons. Hence, to be able to sell leather products to such cultures involves knowing what is allowed and what is not. The literature has reported findings which seem to suggest that this barrier is a significant predictor of poor export performance. For example, Shoham & Albaum (1995) found cultural distance to be the strongest predictor of perceived barrier importance. Other researchers have also reported findings indicating that cultural difference is a major obstacle to export performance particularly for SMEs (Arteaga-Ortiz & Fernández-Ortiz, 2010; Karelakis et al., 2008; Julian & Ahmed, 2005; Kaleka & Katsikeas, 1995; Leonidou, 1995b).

### 1.6 IMAGE/REPUTATION BARRIERS

Image barriers relate to intangible resources (Grant, 1991), the lack of which could hamper the positive performance of exporting activities (Tesfom & Lutz, 2006). Lack of good image will weaken a firm's ability to compete based on differentiation (Amit & Schoemaker, 1993; and this could affect its export performance in the international arena. Image related barriers can be encountered at the macro-level such as low credit worthiness which makes it difficult to access credit to support exporting activities and/or at the micro-level in the form of customer perception of the firm's products (Tesfom & Lutz, 2006; Collier & Gunning, 1999).

Image related barriers are especially important for developing nations like Nigeria because apart from the general quality issues that exporters from these countries have to contend with, they also face the issue of the poor reputation of their countries (Tesfom & Lutz, 2006), which has been termed as country of origin effect (Lall, 1991). The view that country of origin effect is an export barrier is also supported by Opara (2010) who argued that one of the problems affecting the export of Nigerian products is the low perception of made in Nigeria goods by locals and foreigners alike. Along the same line, Mohy-ud-Din, Javed and Atiq-ur-Rehman (1997) reported that yarn manufacturers in Pakistan lost their competitive position in their major markets as a result of image related problems.

Exporting firms from developing countries are especially susceptible to image related issues when they compete with established global brands. Lack of own brand or a recognizable brand name has been identified by some researchers as obstacles to exporting particularly in developing countries (Opara, 2010; Tesfom & Lutz, 2006; da Silva & da Rocha, 2001; Lall, 1991).



### 1.7 MARKETING BARRIERS

Marketing barriers represent the inability or lack of capacity by a firm to undertake marketing functions in foreign markets that could ensure the success of exporting activities. Marketing barriers relate to the firm's product pricing and promotional activities in overseas markets (Moini, 1997). According to Moini (1997), SMEs are more susceptible to marketing barriers as they often lack enough resources to undertake proper marketing functions as larger firms do.

Along this line, product promotion in foreign markets has been identified as a major marketing barrier for SMEs involved in international trade especially when it comes to advertising in foreign markets as it involves huge costs (Leonidou, 2004; Moini, 1997). According to Leonidou (2004), there are a number of additional problems that are associated with advertising goods in overseas markets. These issues include the risk of using inappropriate content, different audience, restrictions that may be imposed and the difficulty in knowing how effective the advertising is in a foreign country. It is not surprise therefore, that researchers have reported that adjusting promotional activities or meeting the promotional needs required in foreign markets is a hindrance to export performance of SMEs (e.g. Rutihinda, 2008; Leonidou, 2004; Moini, 1997; Morgan & Katsikeas, 1997).

The difficulty involved in offering satisfactory prices to customers is another marketing barrier that has affected the export performance of SMEs, particularly from developing countries like Nigeria (Tesfom & Lutz, 2006) and this could be as a result of fluctuating exchange rates or difficulty matching competitors' prices (Julian & Ahmed, 2005; Leonidou, 2004; Leonidou, 2000). Moini (1997) found pricing for foreign markets to be the second most difficult barrier encountered by SMEs operating in various industries in Wisconsin, USA. Comparable findings have been reported by Rutihinda (2008), Morgan and Katsikeas (1997) and Kaleka and Katsikeas (1995).

In order for firms to sustain exporting activities or even initiate exporting, they have to first identify who their potential customers are. However, identifying customers in foreign markets is another marketing obstacle to exporting and this barrier limits the ability of the firm to tap the existing potential foreign markets have to offer (Tesfom & Lutz, 2006; Leonidou, 2004). Another related marketing barrier is the identification of reliable middlemen or distributors that the firm can work with abroad. This barrier was ranked as the most important obstacle to exporting in the study by Moini (1997).

### 1.8 EXPORT SUPPORT STRUCTURES

Export support structures are those structures that a host country puts in place to facilitate or stimulate national export policy thereby encouraging firms to engage in exporting activities (Tesfom & Lutz, 2006). The lack of such structures which can manifest itself in the form of unfavourable home rules and regulations, lack of financial institutions with the requisite expertise in exporting activities and lack of government assistance programmes to overcome export barriers (Okpara & Koumbiadis, 2008; Leonidou, 2004; Rutihinda, 2008; Suárez-Ortega, 2003) can severely affect the export performance of SMEs.

With regards to unfavourable home rules and regulations (Rutihinda, 2008), governments have been known to impose restriction on the export of certain products for diverse reasons, which include prohibitions of exports of commodities in order to alleviate domestic shortages as well as restrictions of exports to hostile countries (Leonidou, 2004). Domestic restrictions can also be in the form of bureaucratic obstacles or complying with extensive export regulations (Okpara & Koumbiadis, 2009; Karelakis et al, 2008; Moini, 1997, Morgan & Katsikeas, 1997; Leonidou, 1995b; Yang, Leone & Alden, 1992) which increases the difficulty of the exporting process as a whole.

Lack of government assistance programmes such as tax incentives that are geared towards helping firms overcome export barriers is another export support structure related barrier to export performance for SMEs that has been identified by the literature (Opara, 2010, Leonidou, 2004). Thus, lack of government assistance as a barrier to export performance has been regularly identified in the literature as one of the major obstacles to exporting encountered by SMEs (e.g. Opara, 2010; Okpara & Koumbiadis, 2009; Rutihinda, 2008; Karelakis et al., 2008; Okpara & Koumbiadis, 2008; Julian & Ahmed, 2005; Leonidou, 2000; Morgan & Katsikeas, 1997; Shoham & Albaum, 1995; Kaleka & Katsikeas, 1995; Katsikeas & Morgan, 1994).

Lack of financial institutions such as banks and insurance companies with sufficient knowhow in dealing with exporting matters is an additional burden for exporting firms (Arteaga-Ortiz & Fernández-Ortiz, 2010; Suárez-Ortega, 2003) and this problem is much more acute in developing countries (Okpara & Koumbiadis, 2008). Other researchers who have reported this barrier as an obstacle to export performance include Da Silva (2001) and Yang et al., (1992).

### 1.9 EXOGENOUS BARRIERS

The set of barriers to exporting that have been labelled as exogenous barriers (Yang et al., 1992) are related to a host of domestic and foreign (Leonidou, 1995a) factors that inhibit the ability of a firm to engage in exporting activities. The common characteristics of exogenous barriers is that they are a function of prevailing circumstances and are therefore usually outside the control of the firm (Leonidou, 2004; Leonidou, 1995a). These types of barriers, which include unfavourable exchange rates, tariff and non-tariff barriers, poor infrastructure, corruption and international trade agreements, are reported to be major export obstacles in developing countries (Tesfom & Lutz, 2006).

Strong competition in overseas markets is an export barrier, which SMEs are particularly vulnerable to as they often do not have the resources to engage in strategies that could enhance their competitive advantage. As such this barrier has been found to be an important obstacle to export performance by researchers in the past (e.g. Arteaga-Ortiz & Fernández-Ortiz, 2010; Suárez-Ortega, 2003; Moini, 1997; Morgan & Katsikeas, 1997; Leonidou, 1995b; Katsikeas & Morgan 1994). Also, Okpara & Koumbiadis (2008) reported that intense foreign competition is one of the most important barrier faced by Nigerian SMEs involved in exporting activities.

Unfavourable currency exchange rates or the risks associated with currency exchange rates is also among the exogenous barriers to exporting that has been reported in the literature (Tesfom & Lutz, 2006; Julian & Ahmed, 2005; Leonidou, 2004; Morgan & Katsikeas, 1997; Leonidou 1995b; Yang et al., 1992). The fluctuating exchange rate between the Nigerian Naira and the United States dollar for instance, means that prices are always changing, hence there is an endemic risk associated with currency exchange rate fluctuation (Leonidou, 2004; Suárez-Ortega, 2003; Eshghi, 1992). This barrier was also found to be a major obstacle faced by Nigerian SMEs involved in exporting activities (Opara, 2010; Okpara & Koumbiadis, 2008).

Political and/or economic instability in the target market pose serious risks to exporters and therefore affect export performance of firms (Arteaga-Ortiz & Fernández-Ortiz, 2010, Rutihinda, 2008; Leonidou, 2004; Leonidou, 1995a). This barrier is particular relevant to Nigerian exporters as several of their potential export markets in their immediate West African neighbourhood (Opara, 2010) have been rocked by political and economic stability in recent times. Political and social issues as barriers have thus been identified by some researchers as factors affecting the export performance of firms (e.g. Da Silva, 2001; Eshghi, 1992; Mayo, 1991).

Poor or inadequate infrastructure such as lack of good roads, weak telecommunications systems and inconsistent electricity supply in the host country is a major barrier to exporting in developing countries (Tesfom & Lutz, 2006; Ibeh, 2004; Lall, 1991). Poor road systems usually leads to high transportation costs (Arteaga-Ortiz & Fernández-Ortiz, 2010; Okpara & Koumbiadis, 2008; Karelakis et al., 2008; Leonidou, 2004; Katsikeas & Morgan, 1994; Yang et al., 1992) and lack of adequate supply of power leads to disruption in production. According to Amakom (2006), inadequate infrastructure was ranked by firms as one of the most severe obstacles to business operations in Northern Nigeria. Okpara & Koumbiadis (2008) also reported that poor infrastructure was a major obstacle to Nigerian SMEs involved in the exporting business.

### 2.0 CONCLUSIONS

This brief review of selected literature indicates that extensive research has been conducted to study the relationship between export barriers and SME export performance and the consensus is that SMEs are particularly affected by export barriers to such an extent that many find it difficult to engage in exporting activities (Tesfom & Lutz, 2006; Leonidou, 2004).

## REFERENCES

1. Amakom, U., & Ezeaku, L. C. (2006). Export constraints of Kano leather industry: A study of industrial clusters in Nigeria. *International Journal of Development Studies*, 2(6), 43-59.
2. Amit, R., & Schoemaker, P. J., (1993). Strategic assets and organizational rent. *Strategic Management Journal*, 14, 33-46.
3. Arteaga-Ortiz, J., & Fernández-Ortiz, R. (2010). Why don't we use the same export barrier measurement scale? An empirical analysis in small and medium-sized enterprises. *Journal of Small Business Management*, 48(3), 395-420.
4. Bilkey, W. J., & Tesar, G. (1977). The export behavior of smaller-sized Wisconsin manufacturing firms. *Journal of International Business Studies*, 9, 93-98.
5. Collier, P., & Gunning, J. W. (1999). Explaining African Economic Performance. *Journal of Economic Literature*, 37, 64-111.
6. Crick, D., & Al Obaidi, M., & Chaudhry, S. (1998). Perceived obstacles of Saudi Arabian exporters of non-oil products. *Journal of Marketing Practice: Applied Marketing Science*, 4(7), 3555-2538.
7. Czinkota, M. R., & Ronkainen, I. A. (2001). *International Marketing. USA: The Dryden Press*
8. da Silva, P. A., da Rocha, A. (2001). Perception of export barriers to Mercosur by Brazilian firms. *International Marketing Review*, 18(6), 589-610.
9. Dickle, I. A., & Dickle, U. (1992). Effects of government export policies on Turkish export companies. *International Marketing Review*, 9(3), 62-76.
10. Eshghi, A. (1992). Attitude-behavior inconsistency in exporting. *International Marketing Review*, 9(3), 40-61.
11. [http://rwahlers.iweb.bsu.edu/abd2008/papers/p08\\_okpara\\_koumbiadis.pdf](http://rwahlers.iweb.bsu.edu/abd2008/papers/p08_okpara_koumbiadis.pdf)
12. Ibeh, K. I. N. (2004). Furthering export participation in less performing developing countries: The effects of entrepreneurial orientation and managerial capacity factors. *International Journal of Social Economics*, 31(1/2), 94-110.
13. Kaleka, A., & Katsikeas, C. S. (1995). Export Problems: The relevance of export development. *Journal of Marketing Management*, 11, 499-515.
14. Karelakis, C., Mattas, K., & Chrysochoidis, G. (2008). Export problems perceptions and clustering of Greek wine firms. *EuroMed Journal of Business*, 3(1), 6-22.
15. Katsikeas, C. S., & Morgan, R. E. (1994). Differences in perception of exporting problems based on firm size and export market experience. *European Journal of Marketing*, 28(5), 17-35.
16. Lall, S. (1991). Marketing Barriers facing developing country manufactured exporters: A conceptual note. *The Journal of Development Studies*, 27(4), 137-150.
17. Leonidou, L. C. (1995a). Empirical research on export barriers: Review, assessment and synthesis. *Journal of International Marketing*, 3(1), 29-43.
18. Leonidou, L. C. (1995b). Export barriers: Non-exporters' perceptions. *International Marketing Review*, 12(1), 4-25.
19. Leonidou, L. C. (2000). Barriers to export management: an organizational and internationalization analysis. *Journal of International of Management*, 6, 121-148.
20. Leonidou, L. C. (2004). An analysis of the barriers hindering small business export development. *Journal of Small Business Management*, 42(3), 279-302.
21. Leonidou, L. C., & Katsikeas, C. S. (1996). The export development process: An integrative review of empirical models. *Journal of International Business Studies*, 27(3), 517-551.
22. Leonidou, L. C., Katsikeas, C. S., & Samiee, S. (2002). Marketing strategy determinants of export performance: A meta-analysis. *Journal of Business Research*, 55, 51-67.
23. Li, L. (2004). An examination of the foreign market knowledge of exporting firms based in the People's Republic of China: Its determinants and effects on export intensity. *Industrial Marketing Management*, 33, 561-572.
24. Mayo, M. A. (1991). Ethical problems encountered by U S small businesses in international marketing. *Journal of Small Business Management*, 51-59.
25. Mohy-ud-Din, Q., Javed, M. S., & Atiq-ur-Rehman (1997). Export problems of cotton yarn. A case study of Faisalabad yarn market. *Economic Review*, 28, 33-36.
26. Moini, A. H. (1997). Barriers inhibiting export performance of small and medium-sized manufacturing firms. *Journal of Global Marketing*, 10(4), 67-93.
27. Morgan, N. A., & Kaleka, A., & Katsikeas, C. S. (2004). Antecedents of export venture performance: A theoretical model and empirical assessment. *Journal of Marketing*, 68, 90-108.
28. Morgan, R. E., & Katsikeas, C. S. (1997). Obstacles to export initiations and expansion. *Omega*, 25(6), 677-690.
29. Okpara, J. O. (2008). Factors hindering, export development in Africa: Empirical evidence from SMEs in Nigeria. *Proceedings in the Academy of Business Disciplines Conference* (PDF document).
30. Okpara, J. O. (2009). Strategic choices, export orientation and export performance of SMEs in Nigeria. *Management Decision*, 47(8), 1281-1299.
31. Okpara, J. O., & Koumbiadis, N. J. (2009). Strategic export orientation and internationalization barriers: evidence from SMEs in a developing a developing economy. *Journal of International Business and Cultural Studies*, 1, 1-10.
32. Opara, B. C. (2010). Export Marketing: Catalyst for Nigeria economic paradigm shift. *Research Journal of International Studies*, 13, 79-87.
33. Rutihinda, C. (2008). Export barriers and performance of small and medium-sized enterprises. *Proceedings of the Academy for Studies in International Business*, 8(1), 57-63.
34. Shoham, A., & Albaum, G. S. (1995). Reducing the impact of barriers to exporting; A managerial perspective. *Journal of International Marketing*, 3(4), 85-105.
35. Suárez-Ortega, S. (2003). Export barriers: Insights from small and medium-sized firms. *International Small Business Journal*, 21(4), 403-419.
36. Terpstra, V. & Sarathy, R. (2000). *International Marketing. USA: Dryden Press.*
37. Tesfom, G., Lutz, C. (2006). A classification of export marketing problems of small and medium sized manufacturing firms in developing countries. *International Journal of Emerging Markets*, 1(3), 262-281.
38. UNCTAD (2009). *Investment policy review of Nigeria.*
39. Weaver, M. K., & Pak, J. (1990). Export behavior and attitudes of small and medium-sized Korean manufacturing firms. *International Small Business Journal*, 8, 59-68.
40. Yang, Y. S., Leone, R. P., & Alden, D. L. (1992). A market expansion ability approach to identify potential exporters. *Journal of Marketing*, 56, 84-96.

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

