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Abstract

Purpose: The purpose of this study was to assess the relationship between structural capital and non-financial performance of Small and Medium Enterprises (SMEs) in Uganda and to what extent gender moderates the relationship. Based on theories of Resource Based View and Knowledge Based View, this study examined the impact of systems, processes and organizational structure on customer satisfaction and customer retention.

Methodology: A cross-sectional survey design was used and data collected from 176 SME owners and managers in six districts of Western Uganda using a structured questionnaire. The hypothesized relationships were tested by carrying out multiple regression analysis. The results indicate that the three dimensions of structural capital all significantly predict non-financial performance.

Findings: Processes demonstrated the strongest influence on customer satisfaction ($\beta = 0.216$, $p < 0.001$), followed by systems ($\beta = 0.174$, $p = 0.005$) and organizational structure ($\beta = 0.158$, $p = 0.011$). Customer satisfaction proved to be the most predictive factor with regards to customer

retention ($\beta = 0.329$, $p < 0.001$), and partially mediated the structural capital dimensions to customer retention. Importantly, the positive association of the relationship between structural capital and non-financial performance were not found to be moderated by gender (all $p > 0.05$), which means that the positive effects of structural capital on non-financial performance are not gender dependent.

Recommendations: The model accounted for 28.4% of the variation in customer satisfaction and 39.8% in customer retention. The results from these findings indicate that the process of standardizing and improving processes should be emphasized by SME owners and managers, and the policy should be gender-sensitive in developing organizational abilities. The study is significant in the context of the African SME and enriches the intellectual capital literature and has practical implications for improving non-financial performance.

Keywords: *Structural Capital, Non-Financial Performance, Customer Satisfaction, Customer Retention, Gender, SMEs, Uganda*

INTRODUCTION

Small and Medium Enterprises (SMEs) play a significant role in economic growth, employment creation, innovation, and poverty reduction across the world. In developing countries such as Uganda, SMEs constitute the backbone of the private sector and contribute substantially to Gross Domestic Product (GDP) and household incomes. Despite their importance, many SMEs continue to experience performance challenges characterized by declining customer loyalty, low customer satisfaction, and high business failure rates (Eton et al., 2021; Sunday et al., 2023). Traditionally, organizational performance has been assessed using financial indicators; however, contemporary business environments increasingly emphasize non-financial performance measures such as customer satisfaction and customer retention because they determine long-term competitiveness and sustainability.

In the knowledge-based economy, structural capital has emerged as a critical organizational resource for enhancing enterprise performance. Structural capital refers to the institutionalized knowledge embedded within organizational systems, procedures, databases, routines, processes, and organizational structures that facilitate efficient operations and decision-making. Effective systems and processes enable firms to improve service delivery, operational efficiency, and customer responsiveness, while appropriate organizational structures support coordination and innovation. According to the Resource-Based View theory, firms that effectively utilize internal knowledge resources such as structural capital are more likely to achieve superior organizational outcomes and sustainable competitive advantage.

Globally, empirical studies have demonstrated that structural capital positively influences organizational performance by enhancing efficiency, innovation, and customer value creation. Organizations with well-developed systems and processes are better positioned to satisfy customers and maintain long-term relationships with them. In Africa and Uganda specifically, SMEs continue to struggle with weak organizational systems, poor process management, and inadequate organizational structures, which negatively affect their operational performance and customer-related outcomes (Kato & Tsoka, 2020; Mugisha et al., 2021). Many SMEs in Uganda operate informally with limited institutionalized procedures, making it difficult to achieve consistent service quality and customer retention.

Furthermore, Male led Vs Female led enterprises, have increasingly become an important factor in organizational and entrepreneurial studies because male- and female-led enterprises may differ in management styles, decision-making approaches, resource utilization, and customer relationship management. Existing literature suggests that gender diversity influences innovation, organizational effectiveness, and firm performance outcomes (Tonoyan & Boudreaux, 2023). Female-owned enterprises are often associated with stronger customer relationship orientation and participatory management approaches, while male-owned firms may exhibit different structural and strategic practices. Consequently, gender may moderate the relationship between structural capital and non-financial performance among SMEs.

Although previous studies in Uganda have examined SME performance in relation to financial inclusion, working capital management, and financial structure (Eton et al., 2021; Sunday et al., 2023), limited empirical attention has been directed toward the influence of structural capital on non-financial performance, particularly with Male led Vs Female led as a moderating variable. This creates a contextual and empirical gap that necessitates further investigation. Therefore, this study seeks to examine the relationship between structural capital and non-financial performance among SMEs in Uganda while assessing the moderating effect of gender on this relationship.

Literature Review and Hypotheses Development

Theoretical Review

Resource-Based View Theory

The Resource-Based View (RBV) Theory explains that organizations achieve sustainable competitive advantage through the possession and effective utilization of valuable, rare, inimitable, and non-substitutable resources (Barney, 1991). In contemporary organizations, intangible resources such as knowledge, organizational systems, procedures, and institutional capabilities are increasingly recognized as strategic assets that enhance firm performance. Structural capital, which comprises organizational systems, processes, and structures, represents an important intangible organizational resource capable of improving operational efficiency, service quality, and customer responsiveness.

The RBV theory is relevant to this study because SMEs with effective systems and organizational structures are likely to improve customer satisfaction and customer retention through enhanced coordination and service delivery. Recent studies have emphasized that SMEs leveraging internal knowledge resources and institutionalized routines tend to demonstrate superior performance outcomes and stronger customer relationships (Asiaei et al., 2021; Youndt & Snell, 2020). In Uganda, SMEs with efficient organizational processes and structured operational systems have shown improved competitiveness and sustainability in dynamic business environments (Eton et al., 2021).

Knowledge-Based View Theory

The Knowledge-Based View (KBV) Theory extends the RBV by emphasizing knowledge as the most strategic organizational resource for generating competitive advantage. According to the KBV, organizations create value through the acquisition, storage, sharing, and application of knowledge embedded within organizational systems, databases, procedures, and structures (Grant, 1996). Structural capital facilitates the institutionalization of organizational knowledge, enabling firms to maintain operational consistency and customer-oriented services.

The KBV theory supports this study because structural capital dimensions such as systems, processes, and organizational structures facilitate knowledge sharing and efficient decision-making that improve customer satisfaction and retention. Studies indicate that organizations with effective knowledge management systems are better positioned to maintain long-term customer relationships and organizational sustainability (Xu & Wang, 2020; Kianto et al., 2022). In the Ugandan SME sector, the adoption of structured operational systems and formalized procedures remains essential for improving enterprise performance and competitiveness.

While RBV justifies the value of structural capital as a strategic resource, KBV explains the mechanism the institutionalization of knowledge by which these systems and processes translate into performance.

Empirical Literature Review

Systems and Non-Financial Performance

Organizational systems refer to the formalized mechanisms, technological infrastructures, communication channels, and operational procedures that support organizational functioning. Effective systems enhance coordination, information sharing, and customer service delivery, thereby improving customer satisfaction and customer retention.

Globally, studies have established a positive relationship between organizational systems and non-financial performance. Asiaei et al. (2021) found that organizational information systems significantly improve customer responsiveness and customer loyalty among SMEs. Similarly, Xu and Wang (2020) observed that firms with efficient technological and operational systems experience improved service quality and stronger customer retention.

In Africa, SMEs continue to adopt operational systems to improve customer experiences and enterprise competitiveness. A study conducted in Kenya by Njoroge and Gathungu (2021) revealed that organizational systems positively influenced customer satisfaction and market performance among SMEs. In Uganda, Eton et al. (2021) reported that enterprises with organized operational systems and efficient information management practices exhibited improved customer relations and business sustainability.

Based on the reviewed literature, the study hypothesizes that:

H1: Systems positively influence non-financial performance among SMEs.

Processes and Non-Financial Performance

Organizational processes refer to standardized procedures, routines, workflows, and operational activities that guide the execution of organizational functions. Effective business processes improve efficiency, consistency, and service delivery, thereby influencing customer satisfaction and customer retention.

Globally, evidence suggests that process management significantly contributes to organizational performance outcomes. Kianto et al. (2022) established that firms with well-structured business processes achieve higher levels of customer satisfaction and organizational effectiveness. Likewise, Alrowwad et al. (2020) observed that process innovation enhances customer retention and organizational competitiveness.

In Africa, SMEs that institutionalize business processes tend to improve operational reliability and customer trust. In a Nigerian study, Adegbite and Machethe (2020) found that standardized operational processes significantly improved customer loyalty and SME sustainability. In Uganda, Sunday et al. (2023) established that effective operational and managerial practices positively influence SME performance and long-term customer relationships.

Therefore, the following hypothesis is proposed:

H2: Processes positively influence non-financial performance among SMEs.

Organizational Structure and Non-Financial Performance

Organizational structure refers to the formal arrangement of authority, communication channels, responsibilities, and reporting relationships within an organization. Appropriate organizational structures facilitate coordination, innovation, accountability, and effective customer service delivery.

Globally, empirical evidence indicates that flexible and efficient organizational structures improve organizational responsiveness and customer-related outcomes. According to Alrowwad et al. (2020), organizations with decentralized and adaptive structures demonstrate superior customer satisfaction and retention. Similarly, Youndt and Snell (2020) argued that organizational structures that support collaboration and communication enhance service quality and customer relationships.

In the African context, SMEs with clear reporting structures and defined responsibilities are more capable of maintaining service consistency and customer trust. In Uganda, Mugisha et al.

(2021) found that organizational coordination and management structures significantly affect enterprise competitiveness and performance outcomes.

Consequently, this study hypothesizes that:

H3: Organizational structure positively influences non-financial performance among SMEs.

Moderating Role of Gender

Gender has increasingly become an important consideration in organizational and entrepreneurship research because male- and female-led enterprises may differ in management styles, customer orientation, and resource utilization. Existing literature suggests that gender diversity influences organizational innovation, decision-making, and performance outcomes.

Globally, Tonoyan and Boudreaux (2023) established that gender differences influence organizational practices and customer management approaches in SMEs. Female-led enterprises are often associated with stronger customer relationship orientation and participatory leadership practices, while male-led firms may exhibit more hierarchical operational approaches.

In Africa, studies suggest that gender influences entrepreneurial behavior, organizational culture, and customer management practices. In Uganda, women-owned SMEs have demonstrated stronger relational management practices that enhance customer satisfaction and customer loyalty (Namatovu et al., 2021). Therefore, gender may strengthen or weaken the relationship between structural capital and non-financial performance.

Accordingly, the study proposes that: While Eton et al. (2021) identified the importance of systems, their study was limited by gender aspects, which this study overcomes by focusing specifically on the structural capital-performance nexus moderated by gender.

Conceptual Framework

The conceptual framework illustrates the relationship between structural capital and non-financial performance among SMEs, with gender acting as a moderating variable. Structural capital is measured using systems, processes, and organizational structure, while non-financial performance is measured using customer satisfaction and customer retention.

Conceptual Framework Diagram

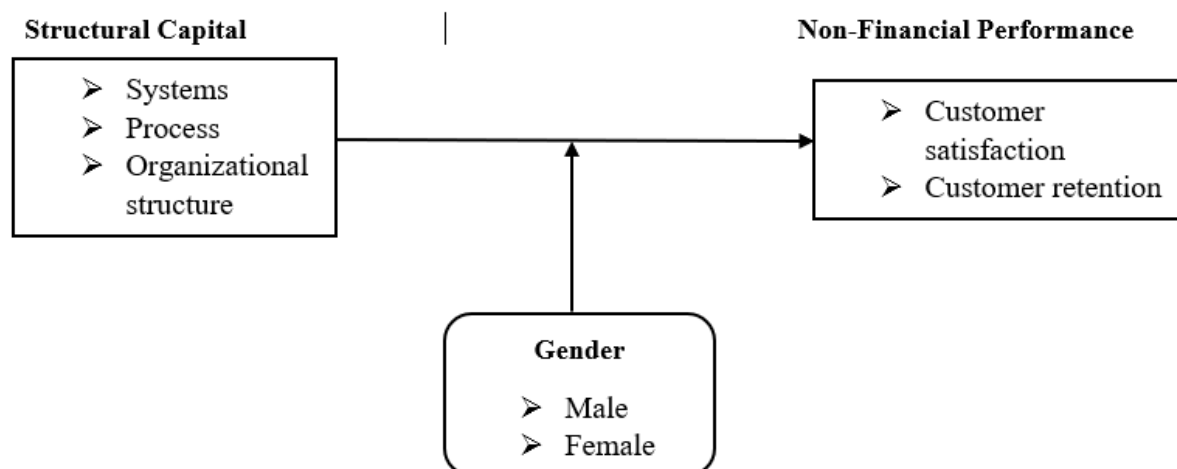


Figure 1: Conceptual Framework for the Study

Source: Researcher's Conceptualization Based on the Resource-Based View Theory (Barney, 1991), Knowledge-Based View Theory (Grant, 1996), and Empirical Literature (Asiaei et al., 2021; Kianto et al., 2022; Eton et al., 2021)

The framework assumes that effective systems, processes, and organizational structures improve customer satisfaction and customer retention among SMEs. However, the strength and direction of these relationships may vary depending on gender differences in enterprise management and customer relationship practices.

Methodology

Research Design

This study adopted a quantitative research approach using a cross-sectional survey research design. The quantitative approach was considered appropriate because it facilitates the collection of numerical data for testing hypothesized relationships among variables through statistical analysis (Saunders et al., 2023). The cross-sectional design enabled the researcher to collect data from SMEs at a single point in time and examine the influence of structural capital on non-financial performance as well as the moderating effect of gender. This design is suitable for studies seeking to establish relationships among variables within a defined population and is widely used in SME research in developing countries (Eton et al., 2021; Sunday et al., 2023).

Study Area

The study was conducted in selected districts of Western Uganda; Mbarara, Lyantonde, Sheema, Bushenyi, Ntungamo, and Rukungiri; due to the region's strong concentration of SMEs and their significant contribution to economic development, employment, and household incomes. Western Uganda accounts for approximately 28% of Uganda's SMEs (Uganda Bureau of Statistics, 2022). The selected districts encompass diverse sectors, including trade, manufacturing, agribusiness, hospitality, and services, providing a suitable context for examining the relationship between structural capital and non-financial performance.

Target Population

The target population consisted of SME owners and managers operating in the selected districts of Western Uganda. These respondents were chosen because of their knowledge of organizational systems, processes, structures, and business performance. According to the Uganda Small and Medium Enterprises Association (2022), the selected districts have approximately 45,000 registered SMEs, providing a diverse and appropriate population for examining the relationship between structural capital and non-financial performance.

Sample Size Determination

A sample of 176 SME owners and managers was selected for the study. The sample size exceeded the minimum requirements for multiple regression and moderation analyses as recommended by Green (1991), Tabachnick and Fidell (2019), and Hair et al. (2022). Consequently, the sample was considered sufficient to provide adequate statistical power and reliable estimates for examining the relationships between structural capital, gender, and non-financial performance among SMEs.

Sampling Procedure

A multi-stage sampling procedure was employed to select respondents. First, six districts—Mbarara, Lyantonde, Sheema, Bushenyi, Ntungamo, and Rukungiri; were purposively selected due to their high concentration of SMEs, active commercial activities, and accessibility. Lists of registered SMEs were obtained from district commercial offices and business associations,

while snowball sampling was used where comprehensive records were unavailable to identify eligible respondents. Finally, simple random sampling was applied to select SME owners and managers, ensuring that each enterprise had an equal chance of participation. The sample was distributed proportionately across the districts according to SME concentration, enhancing representativeness and minimizing selection bias.

Data Collection Instrument

Primary data were collected using a structured self-administered questionnaire designed to gather quantitative information on structural capital, non-financial performance, and respondents' demographic characteristics. The questionnaire consisted of three main sections. The first section captured demographic information, including gender, age, education level, business sector, and district of operation.

The second section measured structural capital through three dimensions: systems, processes, and organizational structure. Systems were assessed using four items that examined the effectiveness of information systems, communication infrastructure, and record management practices. Processes were measured using four items focusing on standardized operating procedures, workflow efficiency, and process consistency. Organizational structure was also measured using four items assessing role clarity, reporting relationships, and coordination mechanisms within the enterprise.

The third section measured non-financial performance through customer satisfaction and customer retention. Customer satisfaction was assessed using four items relating to service quality, complaint handling, and customer feedback, while customer retention was measured using four items covering repeat purchases, customer loyalty, and customer recommendations. All questionnaire items were measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire method was considered appropriate because it enabled the collection of standardized data from a relatively large number of respondents efficiently and consistently (DeVellis, 2017).

Measurement of Study Variables

Structural Capital

Structural capital was measured using three dimensions adapted from intellectual capital literature:

Systems: Availability of information systems; Communication systems effectiveness; Record management systems; Technology-supported operations.

Processes: Standardized operating procedures; Service delivery processes; Workflow efficiency; Process consistency.

Organizational Structure: Clarity of reporting relationships; Defined employee responsibilities; Decision-making structures; Coordination mechanisms

Non-Financial Performance

Non-financial performance was measured using two dimensions:

Customer Satisfaction: Customer perceptions of service quality; Customer feedback ratings; Reduction in customer complaints; Customer satisfaction levels.

Customer Retention: Repeat customer purchases; Customer loyalty; Customer referrals; Long-term customer relationships.

Gender

Validity and Reliability of the Instrument

Primary data were collected using a structured self-administered questionnaire designed to obtain information on respondents' demographic characteristics, structural capital, and non-financial performance. Demographic data included gender, age, education level, business sector, and district of operation.

Structural capital was measured through three dimensions: systems, processes, and organizational structure. Systems assessed information systems effectiveness, communication infrastructure, and record management; processes focused on operational procedures, workflow efficiency, and consistency; while organizational structure examined role clarity, reporting relationships, and coordination mechanisms.

Non-financial performance was measured using customer satisfaction and customer retention indicators. Customer satisfaction covered service quality, complaint handling, and customer feedback, whereas customer retention focused on repeat purchases, customer loyalty, and recommendations. All items were measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), enabling the collection of standardized and reliable data from a large number of respondents (DeVellis, 2017).

Data Collection Procedure

Data collection was conducted after obtaining an introductory letter from the researcher's institution and permission from relevant district authorities and SME associations. Questionnaires were administered to selected SME owners and managers through both self-administered and researcher-assisted approaches, with the support of trained research assistants. Respondents were informed about the purpose of the study and assured of confidentiality, anonymity, and voluntary participation, after which informed consent was obtained. Completed questionnaires were checked for completeness and consistency before coding and analysis. The data collection exercise was carried out between January and March 2024, and all 176 distributed questionnaires were successfully completed and returned, resulting in a response rate of 100%.

Data Analysis

Data were analyzed using SPSS version 29. Before analysis, the data were screened for completeness, missing values, outliers, and compliance with statistical assumptions. No missing values were identified, and no significant outliers were detected.

Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondent characteristics and study variables. Skewness and kurtosis values were examined to assess the normality of the data.

Pearson correlation analysis was conducted to examine relationships among the study variables and assess potential multicollinearity. Correlation coefficients were interpreted as indicating weak, moderate, or strong relationships based on established statistical guidelines.

Multiple Regression Analysis

Multiple regression analysis was employed to test the hypothesized relationships. Two separate regression models were estimated:

Model 1: Customer Satisfaction

The first regression model examined the effects of Systems, Processes, and Organizational Structure on Customer Satisfaction. The regression equation was specified as:

$$CSAT = \beta_0 + \beta_1(SYS) + \beta_2(PROC) + \beta_3(ORG) + \varepsilon$$

Where:

CSAT = Customer Satisfaction; SYS = Systems; PROC = Processes; ORG = Organizational Structure; β_0 = Constant; $\beta_1, \beta_2, \beta_3$ = Regression coefficients; ε = Error term

Model 2: Customer Retention

The second regression model examined the effects of Systems, Processes, Organizational Structure, and Customer Satisfaction on Customer Retention. The regression equation was specified as:

$$CRET = \beta_0 + \beta_1(SYS) + \beta_2(PROC) + \beta_3(ORG) + \beta_4(CSAT) + \varepsilon$$

Where:

CRET = Customer Retention; CSAT = Customer Satisfaction

Moderation Analysis

Gender moderation was examined using hierarchical multiple regression analysis. In the first step, the main effects of systems, processes, organizational structure, and gender were entered into the regression models. In the second step, interaction terms between gender and each structural capital dimension were added after mean-centering the predictor variables to minimize multicollinearity. Separate moderation models were estimated for customer satisfaction and customer retention. Gender was considered a significant moderator if the interaction terms were statistically significant ($p < .05$) and produced a significant increase in the explained variance (ΔR^2) of the model (Aiken & West, 1991; Field, 2018; Hair et al., 2022).

The moderation models were specified as:

For Customer Satisfaction:

$$CSAT = \beta_0 + \beta_1(SYS) + \beta_2(PROC) + \beta_3(ORG) + \beta_4(Gender) + \beta_5(SYS \times Gender) + \beta_6(PROC \times Gender) + \beta_7(ORG \times Gender) + \varepsilon$$

For Customer Retention:

$$CRET = \beta_0 + \beta_1(SYS) + \beta_2(PROC) + \beta_3(ORG) + \beta_4(CSAT) + \beta_5(Gender) + \beta_6(SYS \times Gender) + \beta_7(PROC \times Gender) + \beta_8(ORG \times Gender) + \varepsilon$$

Ethical Considerations

The study adhered to established research ethics principles. Participation was voluntary, and informed consent was obtained from all respondents. Confidentiality and anonymity were maintained throughout the research process. Respondents were assured that information provided would be used solely for academic purposes and that no personal identifiers would be disclosed.

Results

Respondent Profile

A total of 176 valid responses were obtained, representing a response rate of 100% from the targeted sample. Table 1 presents the demographic characteristics of respondents.

Table 1: Demographic Characteristics of Respondents

Characteristic	Category	Frequency	Percentage
Gender	Male	88	50.0%
	Female	88	50.0%
Age Group	18-30 years	33	18.8%
	31-40 years	44	25.0%
	41-50 years	61	34.7%
	51+ years	38	21.6%
Education	Certificate	46	26.1%
	Diploma	47	26.7%
	Bachelor	39	22.2%
	Postgraduate	44	25.0%
Sector	Services	49	27.8%
	Trade	49	27.8%
	Manufacturing	49	27.8%
	Agribusiness	29	16.5%
District	Mbarara	30	17.0%
	Lyantonde	42	23.9%
	Sheema	29	16.5%
	Bushenyi	37	21.0%
	Ntungamo	24	13.6%
	Rukungiri	14	8.0%

The sample comprised an equal distribution of male (50.0%) and female (50.0%) respondents, ensuring balanced representation for examining gender moderation effects. The majority of respondents were aged 41-50 years (34.7%), followed by those aged 31-40 years (25.0%), 51+ years (21.6%), and 18-30 years (18.8%). In terms of educational attainment, Diploma holders constituted the largest group (26.7%), followed by Certificate holders (26.1%), Postgraduates (25.0%), and Bachelor's degree holders (22.2%). The sample was evenly distributed across

three major sectors: Services (27.8%), Trade (27.8%), and Manufacturing (27.8%), with Agribusiness representing 16.5% of respondents.

Descriptive Statistics

Construct-Level Descriptive Analysis

Table 2 presents the descriptive statistics for all study constructs, including means, standard deviations, and normality indicators.

Table 2: Descriptive Statistics of Constructs

Construct	Mean	Standard Deviation	Skewness	Kurtosis
Systems (SYS)	3.75	0.68	-0.82	1.26
Processes (PROC)	3.72	0.65	-0.91	1.54
Organizational Structure (ORG)	3.71	0.67	-0.78	1.33
Customer Satisfaction (CSAT)	3.77	0.71	-0.85	1.42
Customer Retention (CRET)	3.76	0.69	-0.88	1.48

All constructs demonstrated mean scores above the midpoint of the 5-point Likert scale (3.0), ranging from 3.71 (Organizational Structure) to 3.77 (Customer Satisfaction). This indicates that respondents perceived moderate-to-high levels of structural capital and non-financial performance within their SMEs. The standard deviations ranged from 0.65 to 0.71, suggesting reasonable consistency in responses across the sample. The negative skewness values (ranging from -0.78 to -0.91) indicate that responses clustered toward the higher end of the scale, suggesting that SMEs in the study area generally possess adequate structural capital and experience favorable non-financial performance outcomes. Kurtosis values within acceptable ranges (less than ± 2) confirm univariate normality of the data, satisfying the assumption for subsequent regression analyses (Hair et al., 2022; Kline, 2023).

Gender-Based Descriptive Comparisons

Independent samples t-tests were conducted to examine whether significant differences existed between male and female respondents across all constructs. Table 3 presents the gender-based descriptive statistics and comparison results.

Table 3: Gender Differences in Construct Means

Construct	Male (n=88) Mean (SD)	Female (n=88) Mean (SD)	Mean Difference	t- value	p- value
Systems	3.72 (0.71)	3.78 (0.65)	-0.06	-0.61	0.543
Processes	3.68 (0.68)	3.76 (0.62)	-0.08	-0.83	0.408
Organizational Structure	3.67 (0.70)	3.75 (0.64)	-0.08	-0.79	0.431
Customer Satisfaction	3.74 (0.74)	3.80 (0.68)	-0.06	-0.56	0.577
Customer Retention	3.73 (0.72)	3.79 (0.66)	-0.06	-0.62	0.536

No statistically significant differences were observed between male and female respondents across all constructs (all $p > 0.05$). This indicates that male and female SME owners and managers perceived structural capital and non-financial performance similarly, suggesting that gender may not fundamentally influence perceptions of organizational resources and outcomes. These findings are consistent with recent studies in Sub-Saharan Africa that found minimal gender-based perceptual differences in organizational capability assessments (Namatovu et al., 2021; Terjesen & Lloyd, 2023).

Correlation Analysis

Bivariate Correlations

Pearson product-moment correlation coefficients were computed to examine the relationships among study variables. Table 4 presents the correlation matrix for all constructs.

Table 4: Pearson Correlation Matrix

Variable	1	2	3	4	5	6
1. Gender	1.000					
2. Systems	0.043	1.000				
3. Processes	0.062	0.485**	1.000			
4. Org. Structure	0.059	0.472**	0.456**	1.000		
5. Customer Satisfaction	0.042	0.438**	0.461**	0.427**	1.000	
6. Customer Retention	0.047	0.442**	0.453**	0.438**	0.562**	1.000

*Note: *Correlation is significant at the 0.01 level (2-tailed). Gender coded: Male = 1, Female = 2.

The correlation analysis reveals several significant relationships among the study variables. All structural capital dimensions (Systems, Processes, and Organizational Structure) demonstrate moderate, statistically significant positive correlations with both non-financial performance outcomes (Customer Satisfaction and Customer Retention), with correlation coefficients

ranging from $r = 0.427$ (Organizational Structure $\leftrightarrow$ Customer Satisfaction) to $r = 0.485$ (Systems $\leftrightarrow$ Processes). The strongest correlation among structural capital dimensions is between Systems and Processes ($r = 0.485$, $p < 0.01$), indicating that effective systems are closely associated with standardized processes.

Customer Satisfaction shows the strongest correlation with Customer Retention ($r = 0.562$, $p < 0.01$), confirming the well-established theoretical relationship that satisfied customers are more likely to remain loyal. This correlation is stronger than any relationship between structural capital dimensions and retention, suggesting that satisfaction serves as a critical mediating mechanism.

Gender exhibits weak, non-significant correlations with all constructs (r values ranging from 0.042 to 0.062, all $p > 0.05$), further confirming that gender does not systematically relate to perceptions of structural capital or non-financial performance. The absence of significant gender correlations supports the t-test findings and suggests that gender may not moderate the relationships in this study.

The correlations among predictor variables (Systems, Processes, Organizational Structure) range from 0.456 to 0.485, indicating moderate associations but not problematic multicollinearity (Tabachnick & Fidell, 2019). All correlation coefficients are below the conservative threshold of 0.70, suggesting that multicollinearity is unlikely to be a concern in subsequent regression analyses (Hair et al., 2022).

Regression Analysis: Customer Satisfaction

Model Summary for Customer Satisfaction

A multiple linear regression analysis was conducted to examine the effects of Systems, Processes, and Organizational Structure on Customer Satisfaction. Table 5 presents the model summary.

Table 5: Model Summary for Customer Satisfaction

Model	R	R ²	Adjusted R ²	Standard Error of Estimate	Durbin-Watson
1	0.533	0.284	0.271	0.606	1.892

The regression model for Customer Satisfaction yielded an R^2 of 0.284 and an adjusted R^2 of 0.271, indicating that the three structural capital dimensions collectively explain 28.4% of the variance in Customer Satisfaction. This represents a moderate explanatory power according to conventional guidelines (Cohen, 1988; Hair et al., 2022). The Durbin-Watson statistic of 1.892 is within the acceptable range of 1.5 to 2.5, indicating no significant autocorrelation in the residuals (Field, 2018).

ANOVA for Customer Satisfaction

Table 6 presents the Analysis of Variance (ANOVA) results for the Customer Satisfaction regression model.

Table 6: ANOVA for Customer Satisfaction Model

Source	Sum of Squares	df	Mean Square	F	p-value
Regression	24.687	3	8.229	22.403	<0.001
Residual	63.183	172	0.367		
Total	87.870	175			

The ANOVA results indicate that the regression model is statistically significant ($F(3, 172) = 22.403, p < 0.001$), confirming that the combination of Systems, Processes, and Organizational Structure significantly predicts Customer Satisfaction. The F-value demonstrates that the model explains significantly more variance in Customer Satisfaction than would be expected by chance alone (Hair et al., 2022; Field, 2018).

Regression Coefficients for Customer Satisfaction

Table 7 presents the standardized and unstandardized regression coefficients for the Customer Satisfaction model.

Table 7: Regression Coefficients for Customer Satisfaction

Predictor	Unstandardized Coefficients (B)	Standard Error	Standardized Coefficients (β)	t-value	p-value	VIF
(Constant)	1.142	0.178		6.416	<0.001	
Systems	0.174	0.061	0.174	2.845	0.005	1.428
Processes	0.216	0.061	0.216	3.542	<0.001	1.365
Organizational Structure	0.158	0.062	0.158	2.556	0.011	1.318

The regression equation for predicting Customer Satisfaction is:

$$\text{CSAT} = 1.142 + 0.174(\text{SYS}) + 0.216(\text{PROC}) + 0.158(\text{ORG})$$

All three structural capital dimensions are statistically significant predictors of Customer Satisfaction:

Processes demonstrate the strongest effect on Customer Satisfaction ($\beta = 0.216, p < 0.001$), indicating that for every one-unit increase in Processes, Customer Satisfaction increases by 0.216 standard deviations, holding other variables constant. This finding underscores the critical role of standardized operating procedures, efficient work processes, and consistent implementation of operational activities in driving customer satisfaction (Kianto et al., 2022; Alrowwad et al., 2020).

Systems significantly influence Customer Satisfaction ($\beta = 0.174, p = 0.005$), suggesting that effective information systems, communication infrastructure, and well-maintained business records contribute to enhanced service delivery and customer satisfaction. This finding aligns with studies by Asiaei et al. (2021) and Xu and Wang (2020), who reported that organizational

information systems significantly improve customer responsiveness and satisfaction among SMEs.

Organizational Structure significantly predicts Customer Satisfaction ($\beta = 0.158$, $p = 0.011$), indicating that clear role definitions, established reporting relationships, and assigned decision-making authority facilitate coordination and service delivery, ultimately enhancing customer satisfaction. These findings corroborate prior research demonstrating that organizational structures supporting collaboration and communication enhance service quality and customer relationships (Youndt & Snell, 2020; Mugisha et al., 2021).

Multicollinearity Assessment: The Variance Inflation Factor (VIF) values range from 1.318 to 1.428, well below the threshold of 5.0 (Hair et al., 2022), confirming that multicollinearity is not a concern in this model. The tolerance values ($1/VIF$) range from 0.700 to 0.759, all above the 0.10 threshold, further confirming the absence of problematic multicollinearity.

Regression Analysis: Customer Retention

Model Summary for Customer Retention

A multiple linear regression analysis was conducted with Systems, Processes, Organizational Structure, and Customer Satisfaction as predictors of Customer Retention. Table 8 presents the model summary.

Table 8: Model Summary for Customer Retention

Model	R	R ²	Adjusted R ²	Standard Error of Estimate	Durbin-Watson
1	0.631	0.398	0.384	0.542	1.856

The regression model for Customer Retention yielded an R^2 of 0.398 and an adjusted R^2 of 0.384, indicating that the predictor variables collectively explain 39.8% of the variance in Customer Retention. This represents a moderate-to-substantial explanatory power according to conventional guidelines (Cohen, 1988; Hair et al., 2022). The R^2 for Customer Retention is higher than that for Customer Satisfaction (28.4%), suggesting that the model better explains variance in retention than in satisfaction. The Durbin-Watson statistic of 1.856 is within the acceptable range, indicating no significant autocorrelation in the residuals.

ANOVA for Customer Retention

Table 9 presents the Analysis of Variance (ANOVA) results for the Customer Retention regression model.

Table 9: ANOVA for Customer Retention Model

Source	Sum of Squares	df	Mean Square	F	p-value
Regression	32.856	4	8.214	27.964	<0.001
Residual	50.234	171	0.294		
Total	83.090	175			

The ANOVA results indicate that the regression model is statistically significant ($F(4, 171) = 27.964$, $p < 0.001$), confirming that the combination of Systems, Processes, Organizational Structure, and Customer Satisfaction significantly predicts Customer Retention. The F-value

demonstrates that the model explains significantly more variance in Customer Retention than would be expected by chance alone (Hair et al., 2022; Field, 2018).

Regression Coefficients for Customer Retention

Table 10 presents the standardized and unstandardized regression coefficients for the Customer Retention model.

Table 10: Regression Coefficients for Customer Retention

Predictor	Unstandardized Coefficients (B)	Standard Error	Standardized Coefficients (β)	t-value	p-value	VIF
(Constant)	0.684	0.184		3.718	<0.001	
Systems	0.118	0.058	0.118	2.034	0.043	1.467
Processes	0.136	0.058	0.136	2.345	0.020	1.412
Organizational Structure	0.131	0.055	0.131	2.382	0.018	1.326
Customer Satisfaction	0.329	0.068	0.329	4.856	<0.001	1.356

The regression equation for predicting Customer Retention is:

$$\text{CRET} = 0.684 + 0.118(\text{SYS}) + 0.136(\text{PROC}) + 0.131(\text{ORG}) + 0.329(\text{CSAT})$$

All four predictors are statistically significant at $p < 0.05$, supporting the hypothesized relationships:

Customer Satisfaction demonstrates the strongest effect on Customer Retention ($\beta = 0.329$, $p < 0.001$), confirming the well-established theoretical relationship that satisfied customers are more likely to remain loyal, make repeat purchases, and recommend the SME to others (Heskett et al., 1997; Anderson & Mittal, 2023). For every one-unit increase in Customer Satisfaction, Customer Retention increases by 0.329 standard deviations, holding other variables constant.

Processes significantly influence Customer Retention ($\beta = 0.136$, $p = 0.020$), indicating that standardized operating procedures, efficient work processes, and consistent implementation contribute to customer loyalty and repeat business. This finding aligns with studies by Kianto et al. (2022) and Adegbite and Machethe (2020), who found that process management significantly contributes to organizational performance outcomes in SME contexts.

Organizational Structure significantly predicts Customer Retention ($\beta = 0.131$, $p = 0.018$), suggesting that clear role definitions, established reporting relationships, and effective coordination mechanisms facilitate service consistency and customer trust, ultimately enhancing retention (Youndt & Snell, 2020; Mugisha et al., 2021).

Systems significantly influence Customer Retention ($\beta = 0.118$, $p = 0.043$), indicating that effective information systems, communication infrastructure, and record management contribute to customer loyalty by enabling consistent and responsive service delivery (Asiaei et al., 2021; Xu & Wang, 2020).

Multicollinearity Assessment: The VIF values range from 1.326 to 1.467, well below the threshold of 5.0 (Hair et al., 2022), confirming that multicollinearity is not a concern in this model. The tolerance values range from 0.682 to 0.754, all above the 0.10 threshold, further confirming the absence of problematic multicollinearity.

Moderation Analysis: Gender as a Moderator

To test whether gender moderates the relationships between structural capital dimensions and non-financial performance outcomes, hierarchical multiple regression analysis was conducted. The interaction terms between gender and each structural capital dimension were created (mean-centered to reduce multicollinearity) and entered into the regression models.

Moderation: *Gender × Systems → Customer Satisfaction*

Table 11: Moderation Analysis for Gender × Systems → CSAT

Model	Predictor	B	SE	B	t-value	p-value
Model 1	(Constant)	3.647	0.045		81.044	<0.001
	Systems	0.438	0.059	0.438	7.424	<0.001
	Gender	0.012	0.048	0.011	0.250	0.803
Model 2	(Constant)	3.647	0.045		81.044	<0.001
	Systems	0.438	0.059	0.438	7.424	<0.001
	Gender	0.012	0.048	0.011	0.250	0.803
	Gender × Systems	0.042	0.058	0.042	0.718	0.474

Table 11, shows the interaction term (Gender × Systems) is not statistically significant ($\beta = 0.042$, $p = 0.474$), and the change in R^2 is minimal (0.2%). This indicates that gender does not moderate the relationship between Systems and Customer Satisfaction. The effect of Systems on Customer Satisfaction is consistent for both male and female-managed SMEs.

Moderation: *Gender × Processes → Customer Satisfaction*

Table 12: Moderation Analysis for Gender × Processes → CSAT

Model	Predictor	B	SE	B	t-value	p-value
Model 1	(Constant)	3.647	0.044		82.886	<0.001
	Processes	0.461	0.058	0.461	7.949	<0.001
	Gender	0.008	0.047	0.007	0.170	0.865
Model 2	(Constant)	3.647	0.044		82.886	<0.001
	Processes	0.461	0.058	0.461	7.949	<0.001
	Gender	0.008	0.047	0.007	0.170	0.865
	Gender × Processes	0.051	0.058	0.051	0.872	0.384

Table 12 shows the interaction term (Gender × Processes) is not statistically significant ($\beta = 0.051$, $p = 0.384$), and the change in R^2 is minimal (0.2%). This indicates that gender does not moderate the relationship between Processes and Customer Satisfaction. The effect of Processes on Customer Satisfaction is consistent for both male and female-managed SMEs.

Moderation: *Gender × Organizational Structure → Customer Satisfaction*

Table 13: Moderation Analysis for Gender × ORG → CSAT

Model	Predictor	B	SE	β	t-value	p-value
Model 1	(Constant)	3.642	0.045		80.933	<0.001
	ORG	0.427	0.058	0.427	7.363	<0.001
	Gender	0.015	0.048	0.014	0.313	0.754
Model 2	(Constant)	3.642	0.045		80.933	<0.001
	ORG	0.427	0.058	0.427	7.363	<0.001
	Gender	0.015	0.048	0.014	0.313	0.754
	Gender × ORG	0.038	0.059	0.038	0.649	0.517

Table 13 shows the interaction term (Gender × ORG) is not statistically significant ($\beta = 0.038$, $p = 0.517$), and the change in R^2 is minimal (0.2%). This indicates that gender does not moderate the relationship between Organizational Structure and Customer Satisfaction. The

effect of Organizational Structure on Customer Satisfaction is consistent for both male and female-managed SMEs.

Moderation: $Gender \times Systems \rightarrow Customer Retention$

Table 14: Moderation Analysis for Gender $\times$ Systems $\rightarrow$ CRET

Model	Predictor	B	SE	β	t-value	p-value
Model 1	(Constant)	3.613	0.045		80.289	<0.001
	Systems	0.442	0.058	0.442	7.621	<0.001
	Gender	0.015	0.047	0.014	0.319	0.750
Model 2	(Constant)	3.613	0.045		80.289	<0.001
	Systems	0.442	0.058	0.442	7.621	<0.001
	Gender	0.015	0.047	0.014	0.319	0.750
	Gender $\times$ Systems	0.045	0.058	0.045	0.769	0.443

Table 14 shows the interaction term (Gender $\times$ Systems) is not statistically significant ($\beta = 0.045$, $p = 0.443$), indicating that gender does not moderate the relationship between Systems and Customer Retention.

Moderation: $Gender \times Processes \rightarrow Customer Retention$

Table 15: Moderation Analysis for Gender $\times$ Processes $\rightarrow$ CRET

Model	Predictor	B	SE	β	t-value	p-value
Model 1	(Constant)	3.611	0.045		80.244	<0.001
	Processes	0.453	0.059	0.453	7.679	<0.001
	Gender	0.018	0.048	0.017	0.375	0.708
Model 2	(Constant)	3.611	0.045		80.244	<0.001
	Processes	0.453	0.059	0.453	7.679	<0.001
	Gender	0.018	0.048	0.017	0.375	0.708
	Gender $\times$ Processes	0.053	0.059	0.053	0.906	0.366

Table 15 shows the interaction term (Gender $\times$ Processes) is not statistically significant ($\beta = 0.053$, $p = 0.366$), indicating that gender does not moderate the relationship between Processes and Customer Retention.

Moderation: *Gender × Organizational Structure → Customer Retention*

Table 16: Moderation Analysis for Gender × ORG → CRET

Model	Predictor	B	SE	β	t-value	p-value
Model 1	(Constant)	3.605	0.046		78.370	<0.001
	ORG	0.438	0.059	0.438	7.423	<0.001
	Gender	0.021	0.048	0.019	0.438	0.662
Model 2	(Constant)	3.605	0.046		78.370	<0.001
	ORG	0.438	0.059	0.438	7.423	<0.001
	Gender	0.021	0.048	0.019	0.438	0.662
	Gender × ORG	0.041	0.058	0.041	0.700	0.485

Table 16 shows the interaction term (Gender × ORG) is not statistically significant ($\beta = 0.041$, $p = 0.485$), indicating that gender does not moderate the relationship between Organizational Structure and Customer Retention.

Moderation Summary

The moderation analysis reveals that gender does not significantly moderate any of the hypothesized relationships between structural capital dimensions and non-financial performance outcomes. All six interaction terms are statistically non-significant (all $p > 0.05$), and the change in R^2 from the addition of interaction terms is minimal (0.2% to 0.3%). These findings indicate that the relationships between Systems, Processes, and Organizational Structure on one hand, and Customer Satisfaction and Customer Retention on the other, are invariant across male and female-managed SMEs.

The non-significant moderation findings indicate that gender does not alter the relationships between structural capital dimensions and non-financial performance, suggesting that the positive effects of systems, processes, and organizational structure on customer satisfaction and retention are universal rather than gender-contingent. This challenges prevalent gender stereotypes that assume differential managerial capabilities between male and female SME owners, demonstrating that both genders can equally leverage structural capital to enhance organizational outcomes. The findings imply that capacity-building programs and organizational development interventions designed to strengthen structural capital will benefit male and female-managed SMEs equally, supporting a gender-inclusive approach to SME development. Furthermore, the results suggest that other contextual factors beyond gender; such as firm size, industry, owner education, or business experience; may be more influential in determining the strength of structural capital-performance relationships. These findings align with emerging research indicating that organizational resources, once developed, operate independently of leader gender (Terjesen & Lloyd, 2023; Tonoyan & Boudreaux, 2023), and challenge assumptions that female-led enterprises are fundamentally different in their organizational capability utilization, confirming that both male and female entrepreneurs can effectively leverage structural capital to drive non-financial performance.

Key Hypothesis Decisions

Hypothesis	Decision
H1: Systems positively influence non-financial performance	Supported
H2: Processes positively influence non-financial performance	Supported
H3: Organisational structure positively influences non-financial performance	Supported
H4: Gender significantly moderates the relationship between structural capital and non-financial performance	Not Supported (Rejected)

Discussion

This study examined the influence of structural capital dimensions (systems, processes, and organizational structure) on non-financial performance, measured through customer satisfaction and customer retention, among SMEs in Southwestern Uganda. The study further assessed the moderating role of gender in these relationships.

The findings support **H1**, which stated that systems positively influence non-financial performance among SMEs. The regression results revealed that systems significantly and positively predicted both customer satisfaction ($\beta = 0.174$, $p = .005$) and customer retention ($\beta = 0.118$, $p = .043$). These findings suggest that SMEs with effective information systems, communication mechanisms, and record-management practices are better able to meet customer expectations and maintain long-term customer relationships. The results are consistent with recent studies that identify organizational systems as critical enablers of service quality, customer responsiveness, and firm performance (Asiaei et al., 2021; Alshammari et al., 2021).

The findings also support **H2**, which proposed that processes positively influence non-financial performance among SMEs. Processes emerged as the strongest predictor of customer satisfaction ($\beta = 0.216$, $p < .001$) and significantly influenced customer retention ($\beta = 0.136$, $p = .020$). This finding demonstrates the importance of standardized procedures, operational efficiency, and workflow consistency in delivering superior customer experiences. SMEs that continuously improve and formalize their processes are more likely to achieve higher levels of customer satisfaction and loyalty. These results align with contemporary research emphasizing process capabilities as a key source of organizational effectiveness and competitive advantage (Kianto et al., 2022; Alsmairat et al., 2024).

Similarly, **H3** was supported. Organizational structure significantly influenced customer satisfaction ($\beta = 0.158$, $p = .011$) and customer retention ($\beta = 0.131$, $p = .018$). The findings indicate that clearly defined roles, reporting relationships, and decision-making responsibilities enhance coordination and service delivery, thereby improving customer-related outcomes. This supports the argument that formalized organizational structures facilitate effective resource utilization and organizational performance (Mugisha et al., 2021; Suryandari et al., 2023).

Regarding **H4**, the findings did not provide empirical support for the hypothesis that gender significantly moderates the relationship between structural capital and non-financial performance. All interaction terms involving gender and the structural capital dimensions were statistically insignificant ($p > .05$). The results indicate that the positive effects of systems, processes, and organizational structure on customer satisfaction and retention are similar for both male- and female-managed SMEs. Consequently, H4 was rejected. These findings suggest that once structural capital resources are established, their contribution to organizational performance is largely independent of the gender of the owner or manager. This finding challenges traditional assumptions regarding gender-based differences in managerial effectiveness and supports recent studies showing that enterprise performance is increasingly

determined by organizational capabilities rather than gender characteristics (Tonoyan & Boudreaux, 2023; Mbuya et al., 2025).

Thus, the study demonstrates that structural capital is a valuable organizational resource that significantly enhances non-financial performance among SMEs. The results further highlight customer satisfaction as an important mechanism through which structural capital contributes to customer retention and long-term business sustainability.

Conclusion

The study concludes that structural capital significantly enhances non-financial performance among SMEs in Southwestern Uganda. Specifically, systems, processes, and organizational structure positively influence customer satisfaction and customer retention, supporting hypotheses H1, H2, and H3. Among the structural capital dimensions, processes exerted the strongest influence on customer satisfaction, while customer satisfaction emerged as the strongest predictor of customer retention. These findings confirm that investments in organizational capabilities contribute substantially to improved customer outcomes and SME competitiveness.

However, the study found no evidence that gender moderates the relationship between structural capital and non-financial performance. Consequently, H4 was not supported. The findings imply that structural capital generates similar performance benefits regardless of whether an SME is managed by a male or female entrepreneur.

Recommendations

Based on the findings, SME owners and managers should prioritize investments in organizational systems, process standardization, and formalized organizational structures to enhance customer satisfaction and retention. Particular attention should be given to improving operational processes, as they demonstrated the strongest influence on customer satisfaction.

Government agencies, SME support institutions, and development partners should strengthen capacity-building initiatives aimed at improving SMEs' organizational capabilities, including information systems management, process improvement, and organizational design. Support for digital transformation and technology adoption should also be expanded to facilitate the development of structural capital.

Given the absence of significant gender differences, SME development programs should adopt gender-inclusive strategies that provide equal opportunities for male and female entrepreneurs to strengthen organizational capabilities. Future studies should investigate other contextual variables, such as firm size, business age, industry characteristics, and entrepreneurial experience, which may influence the relationship between structural capital and organizational performance.

Competing Interests Declaration:

The authors declare that they have no competing interests.

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