

INFORMATION NEEDS OF STONE AND MARBLE SMEs IN PALESTINE: TOWARDS A BUSINESS INTELLIGENCE APPROACH

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Abstract: Data collected from 18 stone and marble Small and Medium-sized Enterprises (SMEs) in Palestine showed that more than 70% of business information was gleamed on the wing from the Internet, trade fairs and personal networks. There appeared to be little systematic approach to data collection and analysis for a sector representing 25% of the industry volume. This constitutes 4.5% of the Gross Domestic Product and generating more than 20 000 jobs as well as contributing to one third of Palestine's exports. This makes the stone and marble industry the most productive sector in the county, where SMEs, in general, represent 90% of the nation's economy. In this context, a questionnaire was submitted to a panel of stone and marble enterprises. The results showed that, based on their individual capacities, SMEs focussed – as best they could – mainly on information regarding marketing, finance, training, technology, quality, and production management. Governmental and specialist information providers did not appear to play a significant role in supplying effective business information to (stone and marble) SMEs. Given their limited resources and the need to be reactive, the panel indicated they were prepared to pay for actionable information from external Business Intelligence services, like the business association for the stone and marble industry, called the *Union of Stone and Marble Industry* (USM). In this light, our research seeks to build a business intelligence approach for the USM as an emerging information provider in Palestine.

Keywords: Small and Medium Sized Enterprises (SMEs), Business Intelligence (BI), Stone and Marble Industry, Palestine, USM

1. INTRODUCTION

Small and Medium Sized Enterprises play a vital economic and social role in almost every economy. In point of fact, they are a major source of income and employment. This is especially true in industrially developing countries, where Small and Medium Sized Enterprises represent more than 90% of all firms outside the agricultural sector (Wang, 2016). They create 4 out of 5 new jobs (World Bank, 2016). In this way, these enterprises help alleviate poverty and

facilitate social mobility. However, Small and Medium Sized Enterprises (SMEs) face major challenges.

SMEs have structural needs that they cannot organisationally satisfy due to their limited financial and human resources. These needs vary from policy execution and advocacy to obtaining recent information about potential markets, production and quality, technology and know-how, financial and

investment data, amongst others (Okello-ubura & Matuvo, 2011). SMEs must also cope with competition from bigger enterprises (Paul, Parthasarathy. & Gupta, 2017). One way for SMEs to meet the challenges is to develop cross-cutting strategies where governments, universities and business associations work together, namely in identifying and responding to information needs (OECD, 2004).

In this study, we examine the information needs of stone and marble SMEs in Palestine, as an important basic step to building a business intelligence approach. The aim of the study is to improve the capacity of the *Union of Stone and Marble Industry* (USM) business association to respond to its members' information needs. To this effect, the paper is structured in five sections.

First, we present the conceptual framework of the study. This section defines key terms such as Small and Medium Sized Enterprises, Business associations, and Business Intelligence. Second, the research framework outlines the research context and objectives, its methodology and ensuing research method focussed on a panel of SMEs. Third, the data is analysed in a twofold way. The first characterises the panel in order to establish its legitimacy as *ad hoc* representatives of USM members. The second describes the panel's viewpoint about information sources, informational and communicational needs, and willingness to pay for specialised information. Fourth, the major limitations of the study are examined. Finally, the Discussion and conclusion section draws the implications of the findings for the stone and marble SMEs in Palestine.

2. CONCEPTUAL FRAMEWORK

The conceptual framework of the study defines the characteristic of SMEs in Palestine, business membership organizations, and a Business Intelligence approach.

Charactering SMEs varies from one country to another. In Europe, SMEs are often defined according to two criteria: staff headcount and annual turnover. Typically, a *Medium-sized* enterprise has less than 250 employees and an annual turnover of less than 50 M euros, a *Small-sized* enterprise has less than 50 employees with an annual turnover of less than 10 M euros, and a *Micro* enterprise has less than 10 employees with an annual turnover of less than 2 M euros (EC, 2017). In the case of Palestine, the criteria are different. A *Micro* enterprise is defined as 1–4 employees with an annual turnover of 20 000 USD, a *Small-sized* enterprise consists of 4–9 employees and an annual turnover between 20 000–200 000 USD, and a *Medium-sized* enterprise has 10–19 employees and an annual turnover between 200 000–500 000. If the figures exceed the two criteria, then the firm is classified as a “*Big*” enterprise (Palestine Cabinet, 2011).

One major challenge of SMEs is the constant competition with bigger firms having more resources at their ready disposal. For example, many SMEs lack up dated information about emerging international markets, prices, and market emerging conditions. To ensure a more level playing field, public and private agencies, like business associations, need to provide opportune information to bridge the gap between SMEs and Big enterprises (OECD, 2004).

Business associations are defined as organizations that promote the business interests of members. These associations engage in activities that are too costly or time-consuming for individual companies to perform. This can include lobbying and advocacy actions. Specialists, like Bennett (2016) and Alageeli & Alyateem (2015), observed that business associations can provide a crucial external service to its members by providing actional economic and commercial information. So crucial is this service that Eng (2000) noted that providing effective information represents

an opportunity for business associations to generate additional fees. How then can business associations develop actionable information-based services?

The first step would be to assess the information needs of SMEs' members (Dentschück, 2013). Data about members' information needs can be indispensable when building a Business Intelligence (BI) process as a basis for decision making. Briefly put, a BI process integrates "internal" information (quality control, recruitment, training, ...) to "external" information (data relating to emerging markets, financial and investment portals, changes in government policies, ...) cf. Olszak & Ziemba (2007). This means that a business organisation seeks to identify members' information needs as a starting reference point along with getting feedback about how they acquire and use information. In this context, Olszak & Ziemba (2007: 139) describe a BI process as one that seeks to improve business and decision making on an ongoing basis by:

- identifying and modelling knowledge,
- monitoring and modifying data repositories,
- learning how to interpret results and ask questions, and
- creating one's own analyses and reports.

In this context, Dholakiya (2016) summarises the challenges of BI as needing a major infrastructure investment. At first sight, this can be costly as it can involve acquiring data processing software, qualified individuals and can be generally time consuming.

It is within this ambit, that the study developed its framework for the Palestinian stone and marble industry context.

3. RESEARCH APPROACH

Our study took stock of the research context in order to establish a problem statement, and objectives, as a

basis for the elaboration of an appropriate research methodology and an ensuing research method.

3.1. Context and research objectives

As in most countries, SMEs in Palestine drive the economy. SMEs represent 90% of the national economy (PCBS, 2016). A major SME sector in Palestine is the stone and marble industry. It represents more than 90% of the enterprises working in the stone and marble sector. These enterprises are family-based businesses having comparable characteristics to major SMEs in other sectors in Palestine (Abu Hanieh, AbdElall, & Hasan, 2014). The stone and marble industry sector represents 4.5% of the Gross Domestic Product, generates more than 20,000 jobs, and represents one third of export revenues (PCBS, 2016).

Even though, Palestinian stone and marble enterprises face similar challenges common all over the world, they also have a business environment determined by an ongoing decades-long, unstable political context. In addition, Palestinian stone and marble enterprises lack human and financial capacities to collect and process systematically business data in key domains such as potential markets, prices, competitors, technology and know-how. This invariably limits the competitiveness of (stone and marble) SMEs in international markets (USM, 2011). Financial information is crucial for expanding businesses, notably when developing infrastructure, like when buying new technology and production lines. In Palestine, the banking system is highly restricted largely due to the high collateral demanded from banks. SMEs have to look for alternative financing, such as those from donor projects.

In response to this situation, the mandate of the Union of Stone and Marble association in Palestine has six overall aims, of which three are related to provision of business information (USM, 2007). From this observation the research problem statement can be summarised as follows: How can a business

association, like USM, deliver actionable information to members within the defined scope of its available resources?

In this context, the objectives of the study examined how 18 stone and marble enterprises described their informational needs, and – as members of USM – what image they had of their business association as an information provider. The data from the panel is to be used to create a business intelligence approach for USM. With these objectives in mind, the study sought to:

- rank the most declared solicited information sources that USM members say they use,
- rank the declared information needs of USM members,
- rank the declared preferred communication tools of USM members,
- establish the stone and marble SMEs readiness to pay additional fees to get value added information.

3.2. Research methodology

A robust methodology affords a coherent logic to bridge the gap between the research problem statement “directive” and the operative research method. This is done by providing the rationale (*logos*) for the structure of the research method. In this context, different research possible methodologies can be briefly categorised as *quantitative* (using well-structured, “hard”/binary data), *qualitative* (using partially structured data, or “soft”/analogic data), and *hybrid* (mixture of quantitative and qualitative methodologies).

For practical reasons, the researchers did not have the resources to conduct a sufficient amount of in-depth, and time consuming interviews with its attendant problems of standardizing the data in order to generalize the results. A questionnaire method was

chosen to establish what selected USM members consider as their informational and communicational needs. The research method chosen was that of a panel method of 18 members of stone and marble companies, who were accordingly asked to fill in a questionnaire at the same time and in the same place. This ensured that respondents' queries about our ground-breaking research could be answered. It was hoped that this would enhance the face validity of the questionnaire. This proved to be an efficient way of collecting data from respondents about their business practices.

The questionnaire was based on ordinal type of data (ranked scale that does not reflect equal preference distances along the scale, resulting in overall “partially structured” data). Ordinal data allow the inference of conclusions with regard to specific variables, in this case based on respondents' preferences, with the premise that such preferences are expressions of value.

3.3 Research method

A research method ensures a coherent organisation of a series of actions, procedures and protocols in the collect and analysis of data. Experts from the sector, and a statistician validated the 10-question close questionnaire of the study for assessing the viewpoints of a research panel of 18 USM members. The questionnaire was administered in Arab by one of the researchers of the study, who is himself a Palestinian Arab speaker working for USM. After the panel members had filled in the questionnaire, the research conducted *ad hoc* conversations with the members of the panel about their responses and noted their comments. The questionnaire data were analysed with the Statistical Package for Social Science (SPSS) software. For ease of interpretation, the results were presented in percentages.

4. ANALYSIS OF THE DATA

The data was analysed in terms of how it presents opportunities and threats for USM. The relevance of the data hangs on the fact that it came from the main stakeholders USM, i.e. its paying members. The results of the questionnaire were categorised into two broad groups: the parameters of the panel, and the panel's viewpoints.

4.1 Parameters of the panel: The parameters indicate the characteristics needed to validate to what extent respondents of the study were legitimate in participating on the research panel. Six parameters were duly identified: Company size, Exports, Respondents' job title, Respondents' education level, Respondents' experiences, and Company age.

4.1.1 Company size: The study showed that the highest percentage of companies participating in the panel were those that had 11-20 employees (Medium-sized enterprises in the Palestinian context). This represented one third of the respondents. Then came the companies that had more than 50 employees (Big enterprises, 27.78%), followed by 22.22% of companies with 21-50 employees (Large Medium-sized companies). Companies that were the least present (16.17%) were those who had less than 10 employees (Small-sized companies). The distribution of companies in the panel broadly reflected the panorama of many SMEs in Palestine.

4.1.2 Exports: Exporting activities involved 77.78% of respondents. This is an important variable because our study seeks to assess the information needs of stone and marble companies in the global market. It would mean that marketing information is needed to include data such as potential markets, market trends, competitors, and prices. Such information could help exporters expand their markets and help non-exporters to explore new export opportunities abroad.

4.1.3 Respondents' job title: The survey classified the respondents in two categories; (family) owners and employees. The owners represented 61.11% of the panel, in contrast to employees representing 38.89%. This reflected the nature of the stone and marble enterprises as family businesses in Palestine. It is worth mentioning that the stone and marble industry is a family business where owners are the top managers, and where the staff turnover is low.

4.1.4 Respondents' education level: Respondents with an undergraduate diploma or bachelor's degree represented the highest percentage (77.78%), followed by 5.55% for holders of a postgraduate degree. These figures can be explained by the fact that obtaining a first university qualification and a postgraduate degree has become relatively common in Palestine. Finally, 16.67% of the panel have a secondary school or less qualification. This mainly represented the owners who have set up or inherited a family business.

4.1.5 Respondents' experiences: The data showed that the majority of respondents (61%) had more than 10 years of professional experience, followed by (22%) of the panel who had between 5 to 10 years of experience. A minority of respondents (16.76%) had less than 5 years of experience. In short, the majority of respondents had sufficient experience to participate in the panel.

4.1.6 Company age: The figures indicated that the majority of companies had been running for more than 10 years. In contrast 5.5% of the companies were established within the last 5 years. This reflected a certain stability of existing companies, but also of the difficulty of setting up new companies. In effect would-be entrepreneurs face stiff challenges in obtaining the capital investment in a saturated local stone and marble market with intense competition among current producers.

4.2 Panel's viewpoints: In this sub-section, the points of view of the respondents' were divided into four sections: Information sources, Information needs, Communication means, Paying for information.

4.2.1 Information sources: As Table 1, with its 11 categories (see Appendices, below) indicated in the number 1 ranking, the *Internet* (33.3%) as the main information source, followed by *Fairs and exhibitions* (27.8%). The *Networking and Business Intelligence* category was placed at fourth position with 11.11%. A summing up of different categories concerning individual initiatives (*Internet*, *Networking and Business Intelligence*, and *Fairs and exhibitions*) comes to 72.2% in the first ranking. These data confirm statements from companies that they rely highly on their own individual skills as best they could. This is partially corroborated with the importance given to *Fairs and exhibitions* as the highest category (38.9%) in the number 2 ranking.

Table 1 showed that *Governmental institutions* were placed number three (16.07%) at the number 1 rank. This is distinctly higher than *Experts and financial institutions*, and the *Union of Stone and Marble* association who both each scored 5.56%. These were the two lowest scores at the number 1 ranking.

The cumulative total of all rankings for *Governmental institutions* is 88.9% (see Table 1) represents the top score, followed by *Fairs and exhibitions* (83.4%), and *Networking and BI* (77.7%). The general importance given to governmental sources can be understood by the fact that they provide information about legislations, regulations and actions concerning industrial permits and taxes.

4.2.2 Information needs

Table 2, with its 10 categories (see Appendices, below) placed at the number 1 ranking the *Marketing* (33.3%) and *Finance* (33.3%) categories. A closer look at the data indicated, however, that at the number 2 ranking

Marketing (55.8%) predominates. The (cumulative overall) total puts *Marketing* (94.7%) in the top place, then came *Finance* (62.8%), and *Training* (50%) and *Quality and production management* (50%).

In short, the data suggested that priority be given to information about marketing, linked to emerging markets, potential buyers, competitors, types of the products, and prices. In effect, Palestinian stone and marble SMEs' lack the financial and human capabilities to conduct methodically market research and data analysis.

The data also highlighted the key internal business domains of training, and of quality and production management. These two latter domains did not feature highly in the first two rankings, but nevertheless appear to represent key secondary needs.

4.2.3 Communication means

Table 3, with its 11 categories (see Appendices, below) showed that panel members preferred to use emails. The cumulative total for email is 94.5%, with a top 27.8 % score on the number 1 ranking. It appeared that emails were particularly useful for attached documents and big files, and can be used to resend messages efficiently. Almost all companies in Palestine now have access to the Internet.

Associated with emails, the data showed a preference for *SMS* (27.8%) as a ubiquitous, discreet and efficient tool, notably for news updates, and emergency notifications. The cumulative total for *SMS* is 50.1%. This cumulative total of all rankings is lower than the *mobile phone* total of 61.1%.

The mobile telephone has the highest score of 33.3% at the number 2 ranking. This ranking can be explained by the fact that the telephone is often seen as more intrusive than emails and *SMSs*. In addition, telephones do not leave documented traces like emails and *SMSs* do.

The *Fixed landline telephone* took fifth place (5.6%) in the number one ranking, with. The cumulative total of all rankings of 50.1% for *Fixed landline telephone* is the same as the SMS total. This suggest that fixed telephone remain an indispensable, albeit secondary, tool for busy managers that are more in the field than behind a desk.

4.2.4 Paying for information

The vast majority (89 %) of respondents stated they would pay additional fees for value added information. This indicated how crucial actionable information is for business. Information from external sources is seen as a way to fill the gaps in individual information collection and analysis of SMEs. This result confirmed an underlying supposition of the study that USM members were aware of their need for external informational expertise, and were willing to pay for it.

5. LIMITATIONS

The paper postulated that “personal preference” was an expression of “value” (see Research methodology, above). This is an important domain of enquiry in Business Intelligence *via* decision making theory. Fishburn (1970) formalised “decisions” – when methodically comparing possible solutions – into reflexive and transitive relations of *Preference* (asymmetrical) and *Indifference* (symmetrical). Following this, Mousseau (2006: 7) summarised subsequent developments in decision making as: *Strict preference* (reflexive and asymmetrical), *Weak preference* (irreflexive and asymmetrical), *Indifference* (reflexive and symmetrical), and *Incomparable* (irreflexive and symmetrical). This approach, however, rests on a form of methodological individualism that can be charged of undervaluing how organisational structures influence what social actors understand as “viable” preferences. It would thus seem judicious to clarify how organisations (dis)encourages different forms of “personal” decision making (Douglas, 1992: 55-56, 70).

Methodologically speaking, it can be objected that the 18-person panel is not a mathematically representative sample of USM members. It needs to be stressed that the chosen research panel was not meant to be a statistically random sample of USM's 550 members. If such a survey had been conducted, a sample of about 220 respondents would have had to be obtained to achieve a 5% margin of error (Surveystore, 2017). Given the unstable social context and the wariness of many companies a widespread survey was not feasible.

6. DISCUSSION AND CONCLUSION

The study identified the viewpoints of the stone and marble SMEs. It showed the panel's declared viewpoints about information sources. It appeared that SMEs depends on their individual skills and resources to collect and analyse data from sources such as the Internet (33%,) followed by fairs and exhibitions (27.8%), and networking and Business Intelligence (11.11%). Governmental agencies were polled at 16.07% and USM at 5.56%. This represents a major threat to USM's brand image as an information provider.

The study examined the SME panel's viewpoint about the types of information needed. It turned out that the five most important types of information types needed were: marketing, finance, training, quality and production management, and technology. This observation provides an opportunity for USM to establish a roadmap to improve its information services. More particularly, information needs inferred from the data reflected strategies to expand to new markets and getting access to alternative financial resources for the development of expensive machinery and production lines to produce new products, and making existing technology more efficient and environment friendly. This implies information about technology in order to improve data processing systems. To this, Dholakiya (2016) advances cost-effective solutions for SMEs, like self-service

Business Intelligence platforms, that can lessen the effort and time from data preparation to its visualisation.

The data showed that emails and SMSs were the preferred communication tools. They also opted for mobile telephones rather than fixed landline telephones. These preferences reflected the “factory-floor” activities of managers dealing with everyday real-time operational matters. In this sense, casual face to face mode was not preferred because of the limits of time, especially in a country that is geographically divided.

Finally, the data indicated the readiness of USM members to pay additional fees for value added information. This provides an opportunity for agencies like USM to provide more sophisticated information services in Palestine. One way of moving forward on this observation is to engage in a systematic Business Intelligence approach from specialists, such as USM, who can marshal the necessary resources.

The data also revealed a major threat to USM's brand image as a key information service provider. If USM wishes to upgrade its informational provider image, it will need to conduct promotional campaigns and realign its internal organisation. This realignment would need to redesign a new information-decision making service process to meet the needs of members. Such an approach could be done by integrating a Business Intelligence approach in the collection, analysis, display and communication of information. In order to do this, it is imperative to identify the internal human and technological strengths and weakness of USM, notably in terms of a Business Intelligence approach (see Iszak & Ziemba, 2007: 139, above) with a view to benefit from external opportunities and side-step probable threats.

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APPENDICES

Table 1: Declared information sources

	1 st rank (%)	2 nd rank (%)	3 rd rank (%)	4 th rank (%)	5 th rank (%)
Mass media (total: 5.6%)				5.6	
Academic institutions (total: 39%)			16.7	5.6	16.7
Governmental institutions (total: 88.9%)	16.7	11.1	44.4	5.6	11.1
Internet (total: 55.5%)	33.3	11.1		11.1	
Networking and BI (total: 77.7%)	11.1			33.3	33.3
<i>Union of Stone and Marble</i> (total: 27.7%)	5.56		11.1	11.1	
Experts and consultants (total: 33.4%)	5.56	11.1	5.6		11.1
Banks and Financial institutions (total: 16.7%)		11.1		5.6	
Chambers of Commerce (total: 5.6%)				5.6	
Palestine Trade Center/paltrade (total: 22.2%)				11.1	11.1
Fairs and exhibitions (total: 83.4%)	27.8	38.9	11.1	5.6	

SMEs' information needs in Palestine (IRMBAM 2017)

Table 2: Declared information needs

	1 st rank (%)	2 nd rank (%)	3 rd rank (%)	4 th rank (%)	5 th rank (%)
Marketing (total: 94.7%)	33.3	55.8		5.6	
Finance (total: 62.8%)	33.3		11.1	16.7	16.7
Suppliers info (total: 5.6 %)		5.6			
Technology and know- how (total: 44.4%)	11.1		33.3		
Logistics, transportation and clearance (total: 39 %)	5.6			16.7	16.7
Training (total: 50%)		11.1	16.7	22.2	
Rules and legislations (total: 16.7%)					16.7
Quality and production management (total: 50%)			16.7	22.2	11.1
Business opportunities (total: 27.9%)	5.6	5.6	16.7		
Competitor analysis (total: 38.9%)		11.1			27.8

Table 3: Declared communication needs

	1 st rank (%)	2 nd rank (%)	3 rd rank (%)	4 th rank (%)	5 th rank (%)
Fixed telephone (total: 50.1%)	5.6%	5.6%	16.7%	22.2%	
SMS (total: 44.5%)	27.8%		16.7%		
Business Intelligence reports (total: 5.6%)				5.6%	
Newsletters (total: 11.1%)					11.1%
Help Desk (total: 5.6 %)		5.6%			
Web sites (total: 27.8 %)				27.8%	
Social media (total: 27.8%)		16.7%			11.1%
Mobile (total: 61.1%)	16.7%	33.3%			11.1%
Fax (total: 33.3%)			11.1%	11.1%	11.1%
Workshops & conferences (total: 44.5%)			16.7%	16.7%	11.1%
Email (total: 94.5%)	27.8%	27.8%	27.8%		11.1%

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