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A STUDY ON THE RELATIONSHIP BETWEEN ENTREPRENEURSHIP TO ATTRACT AND RETAIN CUSTOMERS (CASE STUDY- SADRAT BANK KHORASAN RAZAVI PROVINCE

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ABSTRACT

Today considering competitiveness, recession, severe fluctuations and high rate of unemployment on one hand and globalization, increased competition, customer orientation, creativity, innovation, etc. on the other hand countries encounter serious challenges. This may increase the importance of entrepreneurship in growth and development of different countries and they acknowledge and emphasize it as an inevitable fact. On the other hand, the present world is moving towards the future with accelerated changes in which those organizations can survive who keep up with other competitors by state of art technology. Today, most organizations consider entrepreneurship and creativity as competitive advantage and strategic capability. So given to the importance of this subject, the present research seeks to examine the relationship between entrepreneurship and attraction and retention of customers. *Methodology:* Survey, cross-sectional and applied research. Sampling method is simple random which 327 subjects were selected. The research was performed by entrepreneurship and attraction and retention of customer questionnaire. In this study Pearson correlation test and multivariate regression were used. *Findings:* Suggest that there is a significant relationship between six components of entrepreneurship; existence of opportunity, discovery of opportunity, decision to exploit opportunity, resource acquisition, entrepreneurial strategy and organizing process with customer attraction and retention.

Keywords: *Entrepreneurship, Entrepreneurship Components, Customer Attraction and Retention, Saderat Bank*

INTRODUCTION

Statement of the Problem

In the late twentieth century, the world saw many changes and transformations in all aspects of business. In recent years, many countries have witnessed the phenomena of globalization, increased competition, development of information technology, attention to quality of goods and services, customer-oriented and need to creativity and innovation, etc. and their economy face with serious challenges. This has led different countries to pay special attention to entrepreneurship and entrepreneurs, so reinforcement of entrepreneurship and creation of a more favorable environment for its development have become tools for economic development, especially in developing countries. There are potential entrepreneurs in any country and it should be tried to increase their capabilities, and most importantly, economic structures should allow them to be flourished and their abilities to be actualized (Ahmad, 2000). Entrepreneurship is currently considered a very important area for study and research and can contribute to economic growth, increased productivity and access to technology, manufacturing products and delivering new services. In recent years, educational institutions are concentrating and formalizing information on entrepreneurship where entrepreneurial skills are taught (Hezar, 2005).

The importance of entrepreneurship and entrepreneurs for economic development is obvious. Entrepreneurship has a direct impact on social, economic and cultural development of community; the more a society participates in entrepreneurial activities, the faster it will develop. Many scholars consider entrepreneurship as a behavior and lifestyle. Others perceive it as an artistic work, but Peter Drucker defines entrepreneurship as continues search for change, response to it and utilizing it as an opportunity. On the other hand, Schumpeter, who expressed this subject scientifically for the first time in his theories,

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considers entrepreneurship as a process of creative destruction. Entrepreneurship, innovation and venture businesses provide fuel for the engine of modern economy. The importance of these three elements cannot be overstated. Entrepreneurs who head the venture businesses search for opportunities, and creativity is often considered to be a tool for their success. Entrepreneurs consider change as a normal phenomenon, they always looking for changes, react to it and exploit it as an opportunity. Entrepreneurs shift resources to areas of higher productivity. Entrepreneurs are those who are compatible with the characteristics of today's world, so we need these people for economic growth and development, survival and continuity of the activities so it is not exaggeration to call them development engine (Ahmad, 2004). Entrepreneurship was first introduced in the field of music and in Oxford Dictionary Entrepreneur is defined as president and director of National Institute of Music, the person who provide musical entertainment. In Webster's Collegiate Dictionary, entrepreneur is the one who organizes, manages and assumes the risks of a business or enterprise. Entrepreneurship is not a new concept; its origin dates back to eighteenth century when Richard Cantillon divided economic agents into three categories:

1. landowners
2. Hired economic agents
3. Economic agents that take risk in Stock Market.

Employees are the most valuable resource of any organization. Today, manpower is considered as the main asset of organizations and a competitive advantage. It should be noted that labor productivity does not mean working hard, but more subtle work, with better planning, organizing and more thought and creativity. Stress and mental pressure are factors reducing efficiency, performance and productivity of an organization's staff. New century has seen the emphasis of companies on innovation. This need has emerged in response to several problems, including: rapid growth of new and complex competitors, lack of trust to traditional methods in corporate management, turnover of some of the best employees to become small entrepreneurs, international competition, downsizing of large companies and tendency to increased productivity and efficiency. Due to the fact that one of the main characteristics of Entrepreneurs is creativity and innovation, companies must recognize to improve their innovation ability. In entrepreneurship literatures, there have been always raised the question, what is required for entrepreneurship and how it can be institutionalized in organizations. Entrepreneurs find that managing incompatible environment in economies in transition is possible through personal communications networks because the connections between networks provide access to resources and information. On the other hand, in recent years entrepreneurship and fostering small and medium enterprises has become one of the most important economic issues in developing countries so that social capital theory has found its way to entrepreneurship research (Alwan, 2008).

Customer retention and attraction is equal to the promotion and development of a bank, and loss of customer in the world where all firms are in competition will be equal to bankruptcy; all above-mentioned depends on employees' relationship with customers. Scholars have discussed this from different perspectives. According to Lusk and McDougall (1996) customer attraction and retaining banking relationship with them play an important role due to its influence on the Bank's profitability in retail banking (branch banking).

Hezar (1384), in a research titled "entrepreneurship in society" suggested that there is a significant relationship between characteristics of entrepreneurs and personal skills.

Nazemi *et al.*, (2005) in a research titled "the role of banking services to attract customers and improve the efficiency of banking system (case study of Sepah Banks in Mashhad) showed that modern methods of delivering banking services increase customer of Sepah Bank of Mashhad, but these services don't increase efficiency in the banks (reduction of costs and time of staff).

Gorul and Astan (2006) in a study conducted to extend entrepreneurship in students in Turkey used six variables of need for achievement, locus of control, risk taking, tolerance for ambiguity, innovation and self-confidence for definition of entrepreneurship in students. To this purpose, a questionnaire of 40 item was employed with questions regarding demographic variables, tendency to entrepreneurship and six above mentioned variables. The results obtained from t-test showed that except for tolerance of ambiguity

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and self confidence, all variables in students with entrepreneurship tendency are high. This indicates that these students are of high risk taking, internal locus of control, need for achievement and innovation. The research showed that entrepreneurs have unique characteristics, attitudes and values driving them and distinguish them from others. According to Barsky (2005), banks could add value for retention of valuable customers, satisfaction, profitability and market share significantly. Given the importance of attraction and retention of customers for banks, each employee can have his own approach or attitude about how to retain bank customers (Turpin and Dominique, 1995). On the other hand, in recent years entrepreneurship and fostering small and medium enterprises have become one of the most important economic issues in developing countries. There is no doubt that this renewed enthusiasm and attention to the importance of competitiveness is due to the economic recession, high rates of unemployment and severe fluctuations in international cycle because in present age characterized by competition and innovation, banks and institutions should be of entrepreneurship spirit to have the ability to compete. So considering the importance of this issue, in the present study we sought to answer this question that is there any relationship between entrepreneurship in staff and customer retention and attraction?

Research Objectives

The Main Objective

Study the relationship between entrepreneurship and customer attraction and retention

Secondary Objective

1. To study the relationship between existence of opportunity and customer attraction and retention.
2. To study the relationship between discovery of opportunity and customer attraction and retention.
3. To study the relationship between decision to exploit opportunity and customer attraction and retention.
4. To study the relationship between resource acquisition and customer attraction and retention.
5. To study the relationship between entrepreneurial strategy and customer attraction and retention.
6. To study the relationship between organizing process and customer attraction and retention.

Research Hypotheses

The Main Hypothesis

There is a relationship between entrepreneurship and customer attraction and retention.

Secondary Hypotheses

1. There is a relationship between existence of opportunity and customer attraction and retention
2. There is a relationship between discovery of opportunity and customer attraction and retention
3. There is a relationship between decision to exploit opportunity and customer attraction and retention
4. There is a relationship between resource acquisition and customer attraction and retention
5. There is a relationship between entrepreneurial strategy and customer attraction and retention
6. There is a relationship between organizing process and customer attraction and retention

Research Framework

According to Shane & Venkataraman, Entrepreneurship is a process that explores, evaluates and exploits opportunities to produce future goods and services. Drucker considers entrepreneurship as a perspective for change and entrepreneur as one who always seeks change, reacts to it and considers it as an opportunity and chance. According to Gurol and Astan (2006), entrepreneurship is an important research field among economists around the world. This importance is due to the effects entrepreneurial activities have on economy, overcoming the problems resulted from unemployment and creating new job opportunities. So the growth of small businesses and creation of new businesses are encouraged extensively by national economic policies to create wealth and economic growth. According to Kurtatko, the number of colleges and universities offering entrepreneurship courses has raised up from a handful in 1970's to over 1,600 in 2003. Morris and Jones (1999) believe that the role of entrepreneurship in public organizations is still in its infancy. The concept of "public entrepreneurship" has just recently appeared in the literature of entrepreneurship and is a "value creation process" for citizens through a combination of public and private resources in order to exploit social opportunities. According to Moon, researchers consider entrepreneurial models as a means to achieve efficiency in public and non-profit organizations. Boyyet, was the first who tried to develop entrepreneurial process in the public sector and introduced the

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concept of public entrepreneurship in business literature. In his viewpoint, uncertain environment, transformation of power and re-allocation of resources to management levels are success areas for public entrepreneurs.

Review of Literature

In a research titled "study the characteristics of entrepreneurs in Iran khodro management (Automobile manufacturing Company)", Salimi (2002) indicated that there is a significant relationship between creativity and innovation, motivation for independence, risk, internal locus of control, tolerance for ambiguity and motivation for seeking success with the extent of entrepreneurship in Iran khodro (Automobile manufacturing company) managers so hypotheses of the study were all .

Hezar (2005) in a research "entrepreneurship in society" suggests that the there is no significant relationship between characteristics of entrepreneurs and training courses passed while there is a significant relationship between entrepreneurial traits and personal skills.

Haghshenas (2005), in a research "the role of exerting effective marketing management of banks in customers' attraction and retention" suggests that increasing need for banking services due to various causes such as urban sprawl, unsafe handling of money, accelerated work, the need to control inventory and payments on the one hand and the need to meet people expectations, existing customers retention and attraction of new customers, on the other hand, have caused the task of marketing for banks to be important. In our country some banks still don't have marketing management and its function is performed by public relations; meanwhile, some banks managers simply consider bank marketing management as advertisement while it is much beyond it.

Makhdoumi and Kafashi (2012) in a research "the effects of social and organizational factors on customer loyalty of Tejarat Bank to establish and retain bank relationship in Tehran, Iran, 2011" suggested that the paper aimed at examining "social and organizational factors affecting customer loyalty of Tejarat Bank to establish and retain bank relationship in Tehran, Iran, 2011" and it was studied using Bourdieu's and John Alastair's theories.

Using such techniques as linear discriminate analysis and logistic regression analysis, Desai *et al.*, (1998) classified clients of international loans into three classes of good, weak and bad in three countries of United States, Germany and Australia. And they concluded that it is better to classify into two categories: good and bad.

Then they classified customers into two classes of bad and good using determined variables and data set gathered from artificial neural networks.

Norton (1988) found that entrepreneurs should establish procedures to monitor employees because the entrepreneur may himself engage in the exploitation of opportunities and there may be those who opportunistically shirk their responsibilities.

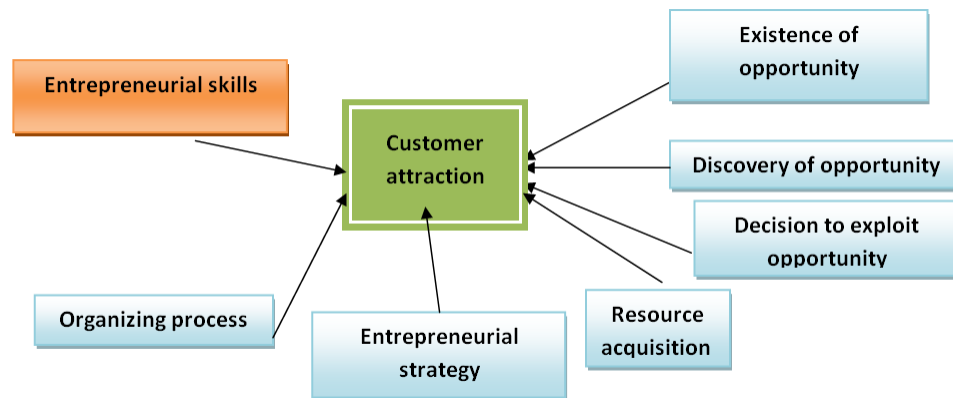
In another study performed by Gurol and Astan (2006) to extend entrepreneurship in students in Turkey, six variables of need for achievement, locus of control, risk-taking, ambiguity tolerance, innovation and self confidence were used to define entrepreneurship in students. The results obtained from t-test showed that except for tolerance of ambiguity and self confidence, all variables in students with entrepreneurship tendency are high.

This indicates that these students are of high risk taking, internal locus of control, need for achievement and innovation. The research showed that entrepreneurs have unique characteristics, attitudes and values driving them and distinguish them from others.

Analytical Model

Each conceptual model is considered as a starting point and basis for performing a study and research so that it specifies respective variables and relations among them (Kiwi, 2004). Based on literature review, Shin model is used. It shows that which factors can be involved in customer attraction.

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MATERIALS AND METHODS

Methodology

The method used was survey. Technique used to collect data in this study was researcher made questionnaire. The questionnaire is made based on research hypotheses and indexing for concepts. To describe and analyze data, statistical methods were used. In description part, descriptive statistics and in analysis part, Pearson correlation coefficient was used. All these statistical analyses were performed by the software SPSS.

Statistical Population and Sampling Method

The population includes all bank employees of Bank Saderat Khorasan Razavi, whose number is 2200. Sample size was considered 327 based on Cochran formula. In this study, to select a representative sample, multistage cluster sampling was used.

Reliability

Cranach's alpha was used to assess reliability. The results of measuring reliability of variables are shown in the table below.

Table 1: Cronbach's alpha

Cronbach's alpha coefficient	Variable
0.71	Customer attraction and retention
0.72	Entrepreneurship
0.69	Existence of opportunity
0.70	Discovery of opportunity
0.73	Decision to exploit opportunity
0.72	Resource acquisition
0.71	Entrepreneurial strategy
0.72	Organizing process

The above table indicates variables reliabilities by Cronbach's alpha. The results obtained show that items that have been studied to measure variables are of high internal consistency high because they are more than 0.7.

RESULTS AND DISCUSSION

Research Findings

Table 2: Frequency distribution of respondents by sex

Percent	Frequency	
86.2	282	Male
36.8	45	Female
100	327	Total

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Table 2 shows frequency distribution of respondents by sex; 36.8% of respondents are women and 86.2% are men.

Table 3: Frequency distribution of respondents by age

Percent	Frequency	
29.4	96	22-33 year old
50.5	165	34-45 year old
20.2	66	46-57 year old
100	327	Total
37.50		Average
8.65		Standard deviation
22		Minimum
57		Maximum

Table 3 indicates frequency distribution of respondents by age; 29.4 % of respondents are 22-33 year old, 50.5% are 34-45 year old and 20.2% are 46-57 year old.

Table 4: Frequency distribution of respondents by level of education

Percent	Frequency	Education
6.4	21	Under diploma
19.3	63	Diploma
28.4	93	Associate
42.5	139	Bachelor
3.4	11	Master and doctorate
100	327	Total

Table 4 indicates frequency distribution of respondents by level of education; 6.4% of respondents have degrees under diploma, 19.3% diploma, 28.4% associate degree, 42.5% bachelor and 3.4% master degree and more.

The main hypothesis: there is a relationship between entrepreneurship and customer attraction and retention.

Table 5: Pearson correlation coefficient of entrepreneurship and customer attraction and retention

Statistic	
Significance level	Correlation
0.000	0.312 entrepreneurship with customer attraction and retention

The results of correlation coefficient indicate that there is a correlation between entrepreneurship and customer attraction and retention (0.312) and the correlation is significant ($p < 0.05$). Since significance level is 0.000, the value is favorable because it is less than 0.05. So the hypothesis is supported implying there is a significant relationship between entrepreneurship and customer attraction and retention.

First secondary hypothesis: there is a relationship between existence of opportunity and customer attraction and retention.

Table 6: Pearson correlation coefficient of existence of opportunity with customer attraction and retention

Statistic	
Significance level	Correlation
0.000	0.215 Component of existence of opportunity with customer attraction and retention

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The results of correlation coefficient indicate that there is a correlation between entrepreneurship existence of opportunity and customer attraction and retention (0.215) and the correlation is significant ($p < 0.05$). Since significance level is 0.000, the value is favorable because it is less than 0.05. So the hypothesis is supported implying there is a significant relationship between entrepreneurship existence of opportunity and customer attraction and retention.

Second secondary hypothesis: there is a relationship between discovery of opportunity and customer attraction and retention

Table 7: Pearson correlation coefficient of discovery of opportunity with customer attraction and retention

Statistic	
Significance level	Correlation
0.001	0.365
	Component of discovery of opportunity with customer attraction and retention

The results of correlation coefficient indicate that there is a correlation between discovery of opportunity and customer attraction and retention (0.365) and the correlation is significant ($p < 0.05$). Since significance level is 0.001, the value is favorable because it is less than 0.05.

So the hypothesis is supported implying there is a significant relationship between discovery of opportunity and customer attraction and retention.

Third secondary hypothesis: there is a relationship between decision to exploit opportunity and customer attraction and retention

Table 8: Pearson correlation coefficient of decision to exploit opportunity with customer attraction and retention

Statistic	
Significance level	Correlation
0.001	0.298
	Component of decision to exploit opportunity with customer attraction and retention

The results of correlation coefficient indicate that there is a correlation between decision to exploit opportunity and customer attraction and retention (0.298) and the correlation is significant ($p < 0.05$). Since significance level is 0.001, the value is favorable because it is less than 0.05. So the hypothesis is supported implying there is a significant relationship between decision to exploit opportunity and customer attraction and retention.

Forth secondary hypothesis: there is a relationship between resource acquisition and customer attraction and retention

Table 9: Pearson correlation coefficient of resource acquisition with customer attraction and retention

Statistic	
Significance level	Correlation
0.000	0.238
	Component of resource acquisition with customer attraction and retention

The results of correlation coefficient indicate that there is a correlation between resource acquisition and customer attraction and retention (0.238) and the correlation is significant ($p < 0.05$).

Since significance level is 0.000, the value is favorable because it is less than 0.05. So the hypothesis is supported implying there is a significant relationship between resource acquisition and customer attraction and retention.

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Fifth secondary hypothesis: there is a relationship between entrepreneurial strategy and customer attraction and retention.

Table 10: Pearson correlation coefficient entrepreneurial strategy with customer attraction and retention

Statistic		
Significance level	Correlation	
0.000	0.370	Component of entrepreneurial strategy with customer attraction and retention

The results of correlation coefficient indicate that there is a correlation between entrepreneurial strategy and customer attraction and retention (0.370) and the correlation is significant ($p < 0.05$). Since significance level is 0.000, the value is favorable because it is less than 0.05. So the hypothesis is supported implying there is a significant relationship between entrepreneurial strategy and customer attraction and retention.

Sixth secondary hypothesis: there is a relationship between organizing process and customer attraction and retention.

Table 11: Pearson correlation coefficient of organizing process with customer attraction and retention

Statistic		
Significance level	Correlation	
0.001	0.341	Component of organizing process with customer attraction and retention

The results of correlation coefficient indicate that there is a correlation between organizing process and customer attraction and retention (0.341) and the correlation is significant ($p < 0.05$). Since significance level is 0.001, the value is favorable because it is less than 0.05. So the hypothesis is supported implying there is a significant relationship between organizing process and customer attraction and retention. Determining the effect of independent variables on the dependent variable by multivariate regression.

Table 12: The results of regression analysis test on factors affecting customer attraction and retention

Seprwise	Stepwise variables input method
0.324	Multiple correlation coefficient. R
0.104	Determination coefficient. R ²
0.098	Adjusted determination coefficient. R ² .adj
0.87586	Standard deviation
3.656	ANOVA Variance analysis
0.000	sig Significant level

Table 13: Regression analysis coefficients on factors affecting customer attraction and retention

Sig	t	S.E	Beta	b	Independent variable
0/001	4/004	0/403		6/568	Constant
0/000	1/620	0/114	0/048	0/035	Entrepreneurship
0/000	1/456	0/135	0/051	0/058	Existence of opportunity
0/000	1/393	0/108	0/056	0/120	Discovery of opportunity
0/000	1/387	0/185	0/045	0/125	Decision to exploit opportunity
0/000	1/453	0/156	0/017	0/135	Resource acquisition

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The results of above table indicate that the value of determination coefficient is 0.104; it means that variables entered into the equation can explain only 0.104% of variance of changes related to the dependent variable.

In the present study, variables were analyzed as paired to examine statistical relationships in different hypotheses. However, multiple regression analysis was used to study simultaneous effect of independent variables on the dependent variable. Stepwise method was used in this analysis. The results obtained indicate that entrepreneurship variables; existence of opportunity, discovery of opportunity, decision to exploit opportunity, resource acquisition, entrepreneurial strategy and organizing process have entered the equation.

Considering the results, standard and non-standard regression equations can be written as below.

Non-standard regression equations

Customer attraction and retention= $a + b_1x_1 + b_2x_2 + \dots + b_kx_k$

Customer attraction and retention= $6/568 + 0/035 \times (\text{entrepreneurship}) + 0/058 \times (\text{component of existence of opportunity}) + 0.120 \times (\text{component of discovery of opportunity}) + 0.125 \times (\text{component of decision to exploit opportunity}) + 0.135 \times (\text{component of resource acquisition})$

The equation is interpreted as with increasing each unit of independent variable, the value of dependent variable changes by several regression coefficient units (b).

Standard regression equation is:

$Z\ddot{y} = B_1Z_1 + B_2Z_2 + \dots + B_kZ_k$

Customer attraction and retention= $0.048 \times (\text{entrepreneurship}) + 0/051 \times (\text{component of existence of opportunity}) + 0.056 \times (\text{Component of discovery of opportunity}) + 0.045 \times (\text{Component of decision to exploit opportunity}) + 0.017 \times (\text{component of resource acquisition})$

Figures contained in the equation mean that by increasing one unit of standard deviation of entrepreneurship, customer attraction and retention value increases as Beta standard deviation.

Conclusion

Table of frequency distribution of respondents by gender indicated that 36.8% of respondents are women and 86.2% were men.

Table of frequency distribution of respondents by age indicated that 29.4 % of respondents were 22-33 year old, 50.5% were 34-45 year old and 20.2% were 46-57 year old.

Table of frequency distribution of respondents by level of education; 6.4% of respondents have degrees under diploma, 19.3% diploma, 28.4% associate degree, 42.5% bachelor and 3.4% master degree and more.

The results of Pearson correlation coefficient indicated that there is a significant relationship between entrepreneurship components of discovery of opportunity, decision to exploit opportunity, decision to exploit opportunity, resource acquisition, entrepreneurial strategy and organizing process with customer attraction and retention. The present research aimed at examining the relationship between entrepreneurship and customer attraction and retention. According to related literature, Shin model was used. The model shows that which factors can be involved in customer attraction which includes six factors of discovery of opportunity, decision to exploit opportunity, decision to exploit opportunity, resource acquisition, entrepreneurial strategy and organizing process. Since there is a relationship between six components of discovery of opportunity, decision to exploit opportunity, decision to exploit opportunity, resource acquisition, entrepreneurial strategy and organizing process with customer attraction and retention so it can be contributed to customer attraction and retention by reinforcing the six components. Since entrepreneurship and its components among employees are at an acceptable level, entrepreneurship and creativity can provide development and growth in the community as demonstrated by research performed that there is a relationship between entrepreneurship and creativity.

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