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Influence of Business Orientations and National Culture Characteristics on Small Business Success through Effective Marketing Management in Tanzania

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ABSTRACT

Despite numerous policy interventions, the performance of Small, Micro and Medium-sized Enterprises (SMMEs) in Tanzania remains stagnant, contributing to persistent high poverty levels. This study posits that internal strategic dispositions (business orientations) and deep-seated contextual values (national culture) are critical, yet underexplored, determinants of SMME success. We investigate their influence through the mediating lens of effective marketing management. Using a positivist philosophy and a quantitative approach, data were collected from 410 SMME owners and managers across eight Tanzanian regions and analyzed via multiple regression. The empirical results reveal that all three business orientations are significantly and positively related to effective marketing management: technology orientation ($\beta = 0.26, p < 0.05$), entrepreneurial orientation ($\beta = 0.44, p < 0.05$), and market orientation ($\beta = 0.17, p < 0.05$)—collectively explaining 58.6% of its variance ($R^2 = 0.586$). Similarly, all six Schwartz national culture characteristics show significant positive relationships: egalitarianism ($\beta = 0.12$), harmony ($\beta = 0.17$), embeddedness ($\beta = 0.11$), mastery ($\beta = 0.19$), affective autonomy ($\beta = 0.14$), and intellectual autonomy ($\beta = 0.19$)—accounting for 61.8% of the variance ($R^2 = 0.618$). These findings indicate that both strategic posture and cultural values are potent, complementary determinants of marketing effectiveness and, consequently, small business success in Tanzania. The study contributes to theory by validating and extending Schwartz's cultural values framework within a sub-Saharan African entrepreneurial context and by integrating it with strategic orientation theory. Practically, we recommend that SMME owners consciously cultivate technology adoption, entrepreneurial initiative, and market-focused behaviors, while policymakers and support agencies should design interventions that align with and reinforce cultural strengths such as equality, harmony, and collective mastery.

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Keywords: business orientations; national culture; marketing management; small business success; Tanzania.

INTRODUCTION

Small, micro and medium-sized enterprises (SMMEs) are vital engines for economic development, employment, and innovation worldwide (Juma & Said, 2019; Gamba, 2019). In Tanzania, they contribute approximately 35% to the Gross Domestic Product (GDP) and account for over 95% of the industrial sector, employing a significant portion of the labor force (URT, 2012b; Magembe, 2019). However, Tanzanian SMMEs face persistent challenges, including limited access to Business Development Services (e.g., marketing and technology support), capital constraints, poor management practices, and a lack of entrepreneurial experience (Nkonoki, 2010; Kwabi & Mboya, 2019).

In response, the Tanzanian government has instituted a wide array of development strategies, policies, and support institutions over several decades—from the Arusha Declaration (1967) and the establishment of the Small Industrial Development Organisation (SIDO) to more recent frameworks like MKUKUTA and MKURABITA (Isaga & Musabila, 2017). Yet, despite these sustained efforts, SMME success remains elusive, and poverty levels persistently high (Osberg & Bandara, 2012; Mashenene & Rumanyika, 2014). This stark discrepancy between policy input and performance output suggests that external, structural interventions alone are insufficient.

A growing body of literature points to internal and cognitive factors as critical missing links. Burgess (2011) argues that in low-income countries like Tanzania, desired business growth is often stymied by issues of national culture, learning orientation, and strategic business orientations among owners and managers. Echoing this view, Kikuwi (2013), chairperson of a major Tanzanian SMME association, notes that local entrepreneurs may lack the necessary market, entrepreneurial, and technology orientations, as well as cultural predispositions conducive to business success. While business orientations (e.g., market, entrepreneurial, technology) represent a firm's strategic posture toward its environment (Sørensen, 2012), national culture embodies the deep-seated values, beliefs, and behavioral patterns of a society that invariably shape managerial cognition and decision-making (Schwartz, 2006a; Bothma & Burgess, 2011). The potential interplay between these two forces; strategic choice and cultural context, in driving business success, particularly in an emerging economy like Tanzania, is profound yet underexamined.

This study addresses this gap by proposing that the business success of Tanzanian SMMEs is contingent upon a dual alignment: the alignment of owners/managers' strategic orientations with market demands, and the alignment of their culturally ingrained values with the behaviors required for effective business management. We focus on effective marketing management as our core dependent variable and measure of success, as it represents a critical, outward-facing function directly influenced by both strategic intent (orientations) and relational style (culture).

Consequently, the primary objective of this research is to examine the influence of three key business orientations (technological, market, and entrepreneurial) and six national culture characteristics (egalitarianism, harmony, embeddedness, mastery, affective autonomy, and intellectual autonomy) on the success of small businesses in Tanzania, as measured by effective marketing management. By integrating Schwartz's theory of cultural values with strategic orientation theory, this study seeks to provide a more holistic, context-sensitive explanation of SMME performance, moving beyond purely economic or structural analyses. The findings aim to offer nuanced theoretical insights and actionable practical recommendations for entrepreneurs and policymakers alike.

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

This section establishes the study's conceptual foundation. First, it contextualizes Tanzanian SMMEs by highlighting the unique socio-economic trajectory that shapes their operating environment. Second, it presents the core theoretical constructs, business orientations and national culture, and justifies the selection of Schwartz's values theory. Finally, it synthesizes these elements to develop the study's hypotheses.

The Tanzanian SMME Context: A Legacy of Informality and Policy Response

Understanding the contemporary challenges of Tanzanian SMMEs requires acknowledging their historical roots. The sector's origins are often traced to the colonial period, where indigenous populations were largely confined to informal economic activities (Kwayu, 2006). Post-independence, the *Ujamaa* (African socialism) era (1967-1992) emphasized collective, state-led development, which later shifted dramatically with the 1992 Zanzibar Declaration towards a liberalized market economy (Tripp, 1997).

This shift triggered an extensive, ongoing sequence of government policies and support programs aimed explicitly at fostering SMME growth (e.g., SIDO, BEST, MKUKUTA, SMME Development Policy 2003). Despite this sustained institutional effort, outcomes have been disappointing, with SMME growth and sustainability remaining weak (Nkonoki, 2010; Osberg & Bandara, 2012). This paradox suggests that factors beyond structural and policy frameworks are at play. Scholars increasingly point to the internal capabilities and mindset of entrepreneurs themselves as critical differentiators (Burgess, 2011). This study focuses on two such internal dimensions: their strategic business orientations and their ingrained national cultural characteristics.

CORE CONSTRUCTS AND THEORETICAL SELECTION

Business Orientations as Strategic Posture

Business (or strategic) orientation refers to the guiding philosophy that influences a firm's interaction with its market and underpins its strategic actions (Sørensen, 2012). It represents a managerial mindset that directs the firm's attention and resources. For SMMEs, where the owner-manager's cognition is paramount, these orientations are particularly decisive. This study examines three orientations identified as crucial for competitiveness:

1. **Market Orientation (MO):** The continuous gathering of intelligence on customer needs and competitor capabilities to create superior customer value (Burgess, 2011).
2. **Entrepreneurial Orientation (EO):** A firm's propensity to innovate, take risks, and act proactively to exploit market opportunities (Wales, 2015).
3. **Technology Orientation (TO):** A strategic commitment to research and development, and to the acquisition and application of new technologies to improve processes and offerings (Halaca, 2015).

These orientations are posited to directly enhance a firm's marketing effectiveness by fostering customer-centricity (MO), driving innovation in offerings and channels (EO), and enabling efficient, modern customer engagement (TO).

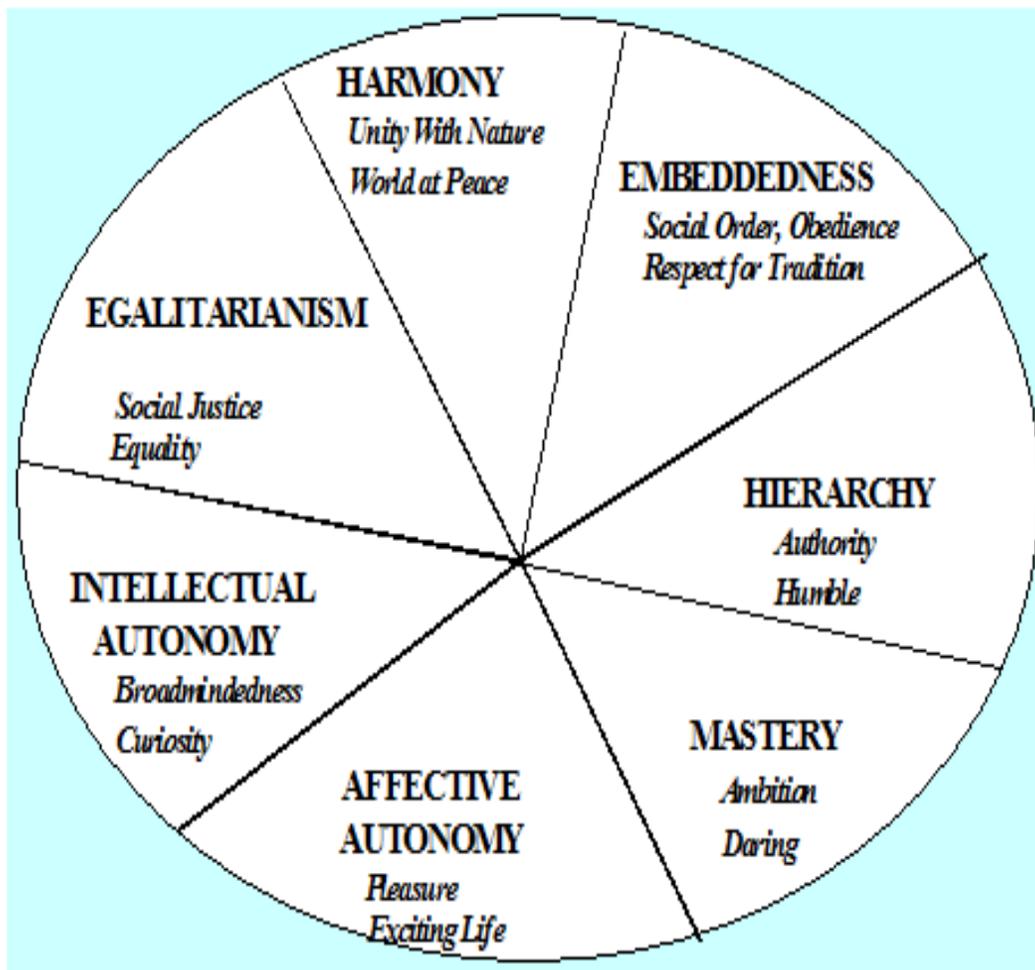
National Culture: Adopting Schwartz's Values Framework

National culture is defined as the shared values, beliefs, norms, and behavioral patterns of a national group that shape individual and organizational behavior (Leung et al., 2005). To measure its dimensions, we selected Schwartz's (1992, 2006a) theory of cultural values over the more ubiquitous Hofstede model for three principled reasons:

1. **Theoretical Robustness:** Schwartz's theory was developed *a priori* from a comprehensive analysis of universal human requirements, leading to a well-validated set of values with clear conceptual boundaries.
2. **Comprehensiveness for Management Contexts:** Its seven dimensions offer a nuanced lens particularly relevant to managerial behavior. For instance, **Mastery** (ambition, daring) relates to competitive drive; **Egalitarianism** (social justice, equality) influences leadership and HR practices; **Harmony** (unity with nature) affects CSR and stakeholder relations; and **Autonomy** (intellectual & affective) correlates with innovation and openness (Schwartz, 2006a).
3. **Methodological Rigor:** The Schwartz Value Survey (SVS) was designed specifically to measure cultural values, avoiding the critique leveled at Hofstede's use of work-value data from a single corporation (IBM).

While Hofstede's model is widely used, Schwartz's framework provides a more theoretically grounded and psychologically validated instrument for linking deep-seated values to specific managerial outcomes, making it the superior choice for this study (Steenkamp, 2001; Ng & Lim, 2019). The six dimensions examined are: *Egalitarianism, Harmony, Embeddedness, Mastery, Affective Autonomy, and Intellectual Autonomy* (see Figure 1).

Figure 1: SCHWARTZ'S CULTURAL DIMENSIONS VALUES



Source: Schwartz (1994)

I selected Schwartz's model over more ubiquitous frameworks (e.g., Hofstede's) for its theoretical robustness (developed *a priori* from universal human requirements), its comprehensive relevance to managerial behavior, and its methodological rigor (the Schwartz Value Survey was designed specifically to measure cultural values) (Steenkamp, 2001; Ng & Lim, 2019). Its dimensions offer a nuanced lens for our context: Mastery (ambition, daring) relates to competitive drive; Egalitarianism (social justice) influences leadership; Harmony (unity with nature) affects stakeholder relations; and Autonomy (intellectual & affective) correlates with innovation and openness (Schwartz, 2006a). The six dimensions examined are: *Egalitarianism, Harmony, Embeddedness, Mastery, Affective Autonomy, and Intellectual Autonomy*.

Hypothesis Development: Integrating Orientations and Culture

I propose that both strategic orientations and cultural values are complementary drivers of SMME success, operationalized here as effective marketing management. Marketing management is the ideal focal outcome as it sits at the intersection of internal strategy execution (orientations) and external, value-laden social exchange (culture).

First, we hypothesize a direct, positive relationship between each business orientation and marketing effectiveness. A technology-oriented firm will leverage tools for better customer outreach and service; a market-oriented firm will inherently excel at understanding and satisfying customers; an entrepreneurially-oriented firm will innovate in its marketing approaches (Altuntas et al., 2013; Rizan et al., 2019).

- **H1:** Technology orientation is positively related to effective marketing management.
- **H2:** Market orientation is positively related to effective marketing management.
- **H3:** Entrepreneurial orientation is positively related to effective marketing management.

Second, we posit that national cultural characteristics provide the foundational value system that enables or encourages the behaviors necessary for effective marketing. For example, Mastery should promote proactive customer acquisition; Intellectual Autonomy should foster creative marketing solutions; Harmony and Embeddedness should encourage building loyal, trusting customer and community relationships (Kreiser et al., 2010; Bosson et al., 2016).

- **H4:** Egalitarianism is positively related to effective marketing management.
- **H5:** Mastery is positively related to effective marketing management.
- **H6:** Harmony is positively related to effective marketing management.
- **H7:** Embeddedness is positively related to effective marketing management.
- **H8:** Affective Autonomy is positively related to effective marketing management.
- **H9:** Intellectual Autonomy is positively related to effective marketing management.

The integrated conceptual model depicting these relationships is presented in Figure 2.

Figure 2: HYPOTHESISED MODEL TO IMPROVE SMALL BUSINESS SUCCESS IN TANZANIA (AS MEASURED BY EFFECTIVE MARKETING MANAGEMENT)



METHODOLOGY

Research Design and Paradigm

This study is grounded in a positivist research philosophy, employing a deductive approach to test hypothesized relationships between constructs. A quantitative, cross-sectional survey design was used, as it is appropriate for examining relationships between predefined variables across a large sample and for generalizing findings (Saunders et al., 2019).

Sample and Data Collection

The target population consisted of all registered small and micro-enterprises in Tanzania. The sampling frame was derived from the regional registries of the Tanzania Chamber of Commerce, Industry, and Agriculture (TCCIA). A stratified random sampling technique was employed to ensure national representativeness. The country was divided into eight geographical zones (Eastern, Western, Northern, Lake, Middle, Southern Highlands, Southern, and North-Eastern). From each zone, one representative region was selected, and 80 SMMEs were randomly chosen from the TCCIA list for that region, yielding a target sample of 640 enterprises.

Data were collected via a structured questionnaire administered in person to the owner-manager or most senior manager of each selected SMME between. This method was chosen to ensure clarity, improve response rates, and accommodate potential literacy variations. A total of 410 usable questionnaires were returned, resulting in a response rate of 64%. The final sample distribution per region is presented in Table 2. Ethical considerations were upheld by ensuring participant anonymity, securing informed consent, and using the data solely for academic purposes.

Table 2: REGIONAL DISTRIBUTION OF THE STUDY SAMPLE

Zone No.	Zone name	Representative region	Targeted number of respondents	Achieved Sample (N=410)
1	Eastern zone	Dar Es Salaam Region	80	85
2	Western zone	Tabora Region	80	48
3	Northern zone	Arusha Region	80	62
4	Lake zone	Mwanza Region	80	55
5	Middle zone	Dodoma Region	80	45
6	Southern Highland zone	Iringa Region	80	40
7	Southern zone	Songea Region	80	35
8	North Eastern zone	Tanga Region	80	40
TOTAL			640	410

Measures and Instrument Development

All constructs were measured using multi-item, 5-point Likert scales (1 = Strongly Disagree to 5 = Strongly Agree). The questionnaire was developed in English, translated into Swahili, and back-translated to ensure conceptual equivalence. It was pre-tested with 30 SMME owners not included in the final sample to assess clarity, leading to minor wording adjustments.

Dependent Variable

Effective Marketing Management (EMM): Adapted from the organisational success instrument by Koigi and Arnolds (2011c) and the South African Small Enterprise Development Agency's assessment tool (SEDA, 2004). The scale comprised [8 items" (based on your Table 3)] items measuring aspects such as customer relationship management, promotional effectiveness, and market analysis (Sample item: "Our business consistently meets its sales and customer acquisition targets").

Independent Variables

Business Orientations:

- **Technology Orientation (TO):** A 7-item scale adapted from Burgess (2011) (Sample: "We actively pursue policies to adopt up-to-date technologies").
- **Market Orientation (MO):** An 8-item scale adapted from Burgess (2011) (Sample: "We regularly measure customer satisfaction").
- **Entrepreneurial Orientation (EO):** A 9-item scale adapted from Wales (2015) and Burgess (2011), capturing innovativeness, proactiveness, and risk-taking (Sample: "We encourage original and novel thinking in our operations").

National Culture Characteristics (Schwartz's Dimensions):

- Scales were self-constructed based on the conceptual definitions provided by Schwartz (2006a) and operationalized for a business context. Items were generated to reflect the core value of each dimension as it might manifest in managerial decision-making.
 1. **Egalitarianism (EG):** 9 items (e.g., "In this business, we consider everyone as equal").
 2. **Harmony (HA):** 11 items (e.g., "We always consider the environmental impact of our operations").
 3. **Embeddedness (EM):** 13 items (e.g., "We believe cooperation is more important than competition").
 4. **Mastery (MA):** 8 items (e.g., "We prioritise working hard as the key indicator for success").
 5. **Affective Autonomy (AA):** 7 items (e.g., "We encourage the frequent demonstration of positive emotions in our firm").
 6. **Intellectual Autonomy (IA):** 10 items (e.g., "We are always committed to the development of new ideas").

Validity and Reliability

To assess construct validity, an Exploratory Factor Analysis (EFA) using Principal Axis Factoring with Promax rotation was conducted. The analysis supported the intended factor structure, with items loading cleanly on their respective theoretical factors (loadings > 0.50) with minimal cross-loadings, providing evidence of discriminant validity.

Internal consistency reliability was assessed using Cronbach's alpha. All scales demonstrated acceptable to good reliability, with coefficients exceeding the recommended threshold of 0.70 (Nunnally, 1978), indicating that items within each scale measured the same underlying construct consistently. The reliability coefficients, along with descriptive statistics (means and standard deviations) for the composite scale scores, are reported in **Table 3**.

Table 3: Scale Reliability and Descriptive Statistics

Construct	No. of Items	Cronbach's Alpha (α)	Mean	Std. Deviation
Effective Marketing Management	8	0.88	3.75	0.70
Business Orientations				
Technology Orientation	7	0.82	3.40	0.80
Market Orientation	8	0.85	3.85	0.72
Entrepreneurial Orientation	9	0.89	3.90	0.68
National Culture Characteristics				
Egalitarianism	9	0.84	4.00	0.65
Harmony	11	0.86	3.95	0.69
Embeddedness	13	0.83	4.05	0.67
Mastery	8	0.85	3.85	0.71
Affective Autonomy	7	0.78	3.35	0.82
Intellectual Autonomy	10	0.87	3.70	0.73

Data Analysis

Data were analyzed using SPSS. Descriptive statistics were computed to summarize the sample. To test the nine hypotheses, two separate standard multiple regression analyses were performed. This approach was chosen to distinctly examine the variance explained by the set of business orientations versus the set of cultural characteristics, avoiding potential multicollinearity between the two distinct theoretical groups.

1. **Regression Model 1:** Effective Marketing Management was regressed on the three business orientations (TO, MO, EO).
2. **Regression Model 2:** Effective Marketing Management was regressed on the six national culture characteristics.

Prior to regression, key assumptions were tested. The Durbin-Watson statistic was approximately 2, indicating independent errors. Visual inspection of P-P plots and scatterplots of residuals supported assumptions of normality and homoscedasticity. Variance Inflation Factors (VIF) for all predictors in both models were well below the conservative

threshold of 5 (and typically below 2), confirming that multicollinearity was not a concern (Hair et al., 2019).

Results

The hypothesized relationships were tested using two separate multiple regression analyses. The first model examined the influence of business orientations on effective marketing management, while the second model examined the influence of national culture characteristics.

Relationship Between Business Orientations and Effective Marketing Management

The results of the regression analysis for Hypotheses H1, H2, and H3 are presented in Table 4. The overall model was statistically significant, $F(3,406) = 191.33, p < 0.001$, and explained 58.6% of the variance in effective marketing management ($R^2 = 0.586$).

Table 4: Regression Results for Business Orientations on Effective Marketing Management

Predictor	β	Std. Error	B	Std. Error (B)	t	p-value
(Constant)			0.890	0.155	5.727	< 0.001
Technology Orientation	0.263	0.044	0.191	0.032	6.026	< 0.001
Entrepreneurial Orientation	0.443	0.047	0.407	0.043	9.376	< 0.001
Market Orientation	0.173	0.040	0.185	0.043	4.335	< 0.001

Dependent Variable: Effective Marketing Management. $R^2 = 0.586$, Adjusted $R^2 = 0.583, F(3,406) = 191.33, p < 0.001$.

As shown in Table 4, all three business orientations were significant positive predictors. Therefore, H1, H2, and H3 are supported. Entrepreneurial orientation ($\beta = 0.443$) exhibited the strongest relationship, followed by technology orientation ($\beta = 0.263$) and market orientation ($\beta = 0.173$).

Relationship Between National Culture Characteristics and Effective Marketing Management

The results of the regression analysis for Hypotheses H4 through H9 are presented in Table 5. This model was also statistically significant, $F(6,403) = 108.61, p < 0.001$, and explained 61.8% of the variance ($R^2 = 0.618$).

Table 5: Regression Results for National Culture Characteristics on Effective Marketing Management

Predictor	β	Std. Error	B	Std. Error (B)	t	p-value
(Constant)			0.878	0.138	6.379	< 0.001
Egalitarianism (EG)	0.122	0.046	0.100	0.038	2.661	0.008
Harmony (HA)	0.173	0.049	0.152	0.043	3.525	< 0.001
Embeddedness (EM)	0.115	0.051	0.103	0.045	2.266	0.024
Mastery (MA)	0.187	0.050	0.167	0.045	3.734	< 0.001
Affective Autonomy (AA)	0.145	0.047	0.094	0.031	3.053	0.002
Intellectual Autonomy (IA)	0.190	0.055	0.163	0.047	3.435	0.001

Dependent Variable: Effective Marketing Management. $R^2 = 0.618$, Adjusted $R^2 = 0.612$, $F(6,403) = 108.61$, $p < 0.001$.

As shown in Table 5, all six national culture characteristics were significant positive predictors. Therefore, H4, H5, H6, H7, H8, and H9 are supported. Intellectual autonomy ($\beta = 0.190$) and mastery ($\beta = 0.187$) exhibited the strongest relationships, while embeddedness ($\beta = 0.115$) and egalitarianism ($\beta = 0.122$) were slightly weaker, though still significant.

DISCUSSION

The primary objective of this study was to examine the influence of strategic business orientations and national cultural characteristics on the success of Tanzanian SMMEs, as measured by effective marketing management. The results provide strong, empirically validated support for the proposed conceptual model, with both sets of predictors explaining a substantial portion of the variance in marketing effectiveness (R^2 values of 0.586 and 0.618). This underscores their critical, complementary roles as determinants of small business success in this context.

Interpretation of Key Findings

The Paramount Role of Entrepreneurial Orientation

The finding that entrepreneurial orientation (EO) was the strongest predictor ($\beta = 0.443$) aligns with its conceptualization as the engine of growth and innovation in small firms (Wales, 2015). In the dynamic and often informal Tanzanian market, the owner-manager's propensity for proactiveness, risk-taking, and innovativeness appears to be the single most important strategic mindset for achieving marketing effectiveness. This suggests that successful SMMEs are those that actively shape their environment rather than merely adapt to it.

The Complementary Value of Technology and Market Orientations

The significant roles of technology orientation (TO) and market orientation (MO) reinforce a holistic view of strategic posture. While EO drives *what* new things to try, TO provides the *tools* (e.g., mobile money, digital communication) to execute efficiently, and MO ensures these efforts are anchored in *customer needs*. The positive result for TO ($\beta = 0.263$) is particularly noteworthy, as it contrasts with findings from other contexts (e.g., Al-Ansari et al., 2013, in Dubai) where TO was not significant for SMMEs. This may indicate that in Tanzania, basic technology adoption (versus advanced R&D) provides a critical competitive edge and is a key enabler of marketing reach and service delivery.

Culture as a Foundational Enabler

The powerful explanatory power of Schwartz's cultural values ($R^2 = 0.618$) confirms that business behavior is deeply rooted in the owner-manager's value system. The positive influence of mastery (ambition, competence) and intellectual autonomy (curiosity, broad-mindedness) highlights that culturally ingrained traits of assertiveness and openness directly fuel effective marketing actions. Interestingly, the positive effects of harmony and embeddedness suggest that in the Tanzanian collectivist social fabric, marketing success is also built on values of social cohesion, environmental consideration, and stable community relationships. This finding enriches the often Western-centric view that only assertive, individualistic values drive business performance.

Theoretical Implications

This study makes two key theoretical contributions. First, it successfully integrates strategic management theory (business orientations) with cross-cultural psychology (Schwartz's values) in a single framework, demonstrating their joint efficacy in predicting managerial performance. This provides a more nuanced, context-sensitive model than studies employing either perspective alone. Second, it validates and extends Schwartz's theory in an under-researched context—sub-Saharan African SMMEs. The results confirm the theory's relevance for explaining micro-level managerial outcomes, not just societal-level patterns.

Practical Implications

For SMME owner-managers, the findings underscore the need for self-awareness and development beyond operational skills. Cultivating a balanced strategic posture—being entrepreneurial, market-sensitive, and tech-savvy—is crucial. Furthermore, they can leverage inherent cultural strengths: using communal values (embeddedness, harmony) to build loyal customer networks, while fostering assertive values (mastery, autonomy) to drive growth.

For policymakers and support agencies (e.g., SIDO, VIBINDO), training programs must move beyond generic business plans to address these underlying mindsets and values. Interventions should include modules on developing EO, leveraging appropriate technology, and conducting market analysis. Support ecosystems should also recognize and reinforce the positive aspects of local culture as business assets, rather than viewing them as traditional barriers to modernization.

Limitations and Future Research

This study has limitations that provide avenues for future research. The cross-sectional design precludes causal inferences. The use of self-reported, single-respondent data may

introduce common method bias, though procedural remedies were employed. The national culture scales, while based on solid theory, were self-constructed; future studies could employ standardized instruments. Finally, the context is one country; testing this model in other sub-Saharan African nations would enhance generalizability.

Future research could employ longitudinal designs, incorporate objective performance measures, and examine potential interaction effects between specific cultural values and business orientations. Qualitative studies could also explore *how* these values and orientations manifest in daily marketing decisions.

CONCLUSION

This study provides compelling evidence that the success of Tanzanian SMMEs, measured through effective marketing management, is powerfully driven by both the strategic orientations (entrepreneurial, technology, and market) and the deep-seated cultural values (Schwartz's dimensions) of owner-managers. The high explanatory power of both models ($R^2 = 0.586$ and 0.618) underscores that internal, cognitive factors are critical complements to external policy interventions. The findings challenge purely structural explanations of SMME performance and offer a more holistic framework that integrates strategic management with cultural psychology. For Tanzania and similar contexts, fostering business success requires nurturing both the strategic mindsets and the cultural assets of entrepreneurs.

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