

Fostering organisational innovation in small retailers: Unleashing the power of family support, competencies, wellbeing, and customer capital

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ABSTRACT

Objective: The objective of this article is to investigate the effect of family support (FS) on organisational innovation (OIn), and the intermediary roles of owner-manager competencies (OMC), owner-manager wellbeing (OMW), and customer capital (CC).

Research Design & Methods: Based on resource-based view (RBV), dynamic capabilities (DC), and four market zones, we selected for the study a sample of 723 small retailers in Kumasi, Ghana. Moreover, we adopted a structured interview schedule to collect the data from the respondents. We used partial least squares (PLS) and structural equation modelling (SEM) to test seven hypotheses.

Findings: Family support is an important factor that influences OIn and OMC and FS indirectly affects OIn through OMC. The nexus between FS and OIn is also enhanced by OMW and at the same time CC weakens this link. OMC, OMW, and CC also directly influence OIn.

Implications & Recommendations: To enhance OIn, policymakers should continue to scout for both internal and external resources.

Contribution & Value Added: The contribution of this research is that the results enhance our understanding of how small retailers combine both external and internal resources as proposed by RBV and DC to increase their business innovation.

Article type: research article

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INTRODUCTION

Small retailers are part of small and medium enterprises (SMEs) which encompass informal and formal micro-enterprises (with two to nine employees), small enterprises (with 10 to 49 employees), and medium-sized/large enterprises (with 50 or more employees) (ILO, 2019). Organisational innovation (OIn) has been acknowledged as a catalyst for SME growth (Hamel, 2009) and researchers have not agreed on the sources of OIn (Heyden *et al.*, 2018). One of such sources is family support (FS) which is the extent to which a family is involved and the influence it has on the business of a family member (Astrachan *et al.*, 2002). Within the body of extant literature on firms' performance, FS has been acknowledged as one of the provenances of firms to acquire distinct resources and capabilities to increase their innovation activities (Habbershon & Williams, 1999; Carnes & Ireland, 2013; De Massis *et al.*, 2013; Matzler *et al.*, 2015). Moreover, the literature indicates that both internal and external resources and capabilities induce innovation output in firms (Barney, 1991; Grant, 1991; Teece *et al.*, 2007, Cera *et*

al., 2019; De Brueckere *et al.*, 2020). The need to acquire valuable resources and capabilities to innovate is based on theories such as RBV and DC, hence, using these theories can give us a better understanding of how FS affects OIn of small retailers.

The literature on the link between FS and innovation focused on intellectual property (Matzler *et al.*, 2015), product and process innovation (Liang *et al.*, 2013; Sanchez-Famoso *et al.*, 2017; El Shoubaki *et al.*, 2022), and technological innovation (Manzaneque *et al.*, 2018), radical innovation (Chirico *et al.*, 2022), and innovation capabilities (Sun *et al.*, 2023). The results of these studies demonstrate that as FS increases, their respective innovation categories also increase. Thus, it is abundantly clear that internal resources and capabilities are not sufficient to enhance some aspects of SMEs' innovation performance and therefore they require external resources (FS) (Barney, 1991; Teece *et al.*, 2007; Cera *et al.*, 2019; De Brueckere *et al.*, 2020). Although SMEs can differentiate themselves by introducing some types of innovation, McGrath (2001) and Edward-Schachter (2018) assert that depending on one aspect or various aspects of the same type of innovation is not likely to positively impact the innovation performance of firms in general (Damanpour & Aravind, 2012). Therefore, there is room to look at other forms of innovation especially OIn which is broader and encapsulates new organisational methods in the practices of the business, workplace organization, and its external relations (OECD, 2019) with FS. Although the parameters to measure FS are broad and cover emotional, appreciative, instrumental, and informative support (Sarafino & Smith, 2014), prior studies on the association between FS and innovation concentrated only on involvement in management and governance (Liang *et al.*, 2013; Matzler *et al.*, 2015; El Shoubaki *et al.*, 2022; Sun *et al.*, 2022). Thus, involvement in management and governance is an aspect of instrumental support neglecting the other forms of FS (Sarafino & Smith, 2014) which may not be adequate for firms to improve their OIn performance. Again, participation in management and governance is an intangible FS but to increase the performance of firms to obtain a holistic OIn, Carnes and Ireland (2013) advocate for the combination of both tangible and intangible FS. Therefore, to have a deeper understanding of the FS-innovation relationship, we will introduce FS as a composite support obtained by retailers from their families and OIn – as an embodiment of all innovation activities in firms.

Miller and Le Breton-Miller (2006) indicate that family involvement in firms impacts their performance (activities and processes) differently. Studies that focused on SMEs' FS and innovation have produced mixed results. For example, one group of studies produced both positive and negative results (Liang *et al.*, 2013; Matzler *et al.*, 2015; Sun *et al.*, 2022) whilst another batch had negative results (Sachez-Famoso *et al.*, 2017; Manzaneque *et al.*, 2018). Another group also produced positive results (El Shoubaki *et al.*, 2022). The above studies were not underpinned by RBV and DC and therefore using these theories to examine the link between FS and OIn including intermediary variables (OMC, OMW and CC) is justified to provide an in-depth understanding of this relationship. The above studies were also conducted in the American, Asian, and European contexts and did not focus on the retail industry though it constitutes a greater proportion of all businesses and generates the majority of jobs worldwide (ILO, 2015). Therefore, the results may not be generalized where the retailing of SMEs differs greatly from the African and more specifically the Ghanaian context.

Given the sparseness of empirical evidence, the study aims to build on RBV and DC to explain why and how FS for small retailers impacts the OIn. Moreover, using RBV and DC to examine the link between FS and OIn including intermediary variables (OMC, OMW and CC), the study provides an in-depth understanding of this relationship. Theoretically, the study closes the research lacuna and contributes to the FS and OIn literature by providing an in-depth understanding of the link between FS and OIn through intermediary constructs (OMC, OMW and CC) to enhance small retailers' innovation which is absent in the literature. Contextually, the study also sheds light on the relationships among the study's variables and the directions of the relationships in the Ghanaian context since the environment in Ghana is different from other countries. Lastly, the findings will assist academia and practitioners in general – and especially those in the retail industry – with how to adopt FS to increase OIn in small retailers and SMEs in general. The following sections will present the literature review and hypotheses development, methodology, results and discussion, and conclusions.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Family Support (FS) and Organisational Innovation (OIn)

The resource-based view (RBV) and dynamic capabilities (DC) provided the theoretical basis for this study by explaining the relationship between internal resources (OMC and OMW) and external resources (FS and CC) and how both resources directly or indirectly influence small retailers' OIn. The RBV indicates that the success of any firm is based on the unique internal resources (both tangible and intangible) to innovate to gain competitive advantage (Barney, 1991; Grant, 1991). That is, based on RBV, the study tries to understand how internal intangible resources-competencies/capabilities (OMC and OMW) drive small retailers' OIn (Barney, 1991; Grant, 1991). However, DC emphasize the combination of both internal and external resources for small firms to innovate since depending on internal resources alone as proposed by RBV is not adequate (Teece *et al.*, 2007; Cera *et al.*, 2019; De Brueckere *et al.*, 2020). Dynamic capabilities are the forces or firms' capacities to make/create, change, modify, or extend their resources. Therefore, DC deal with how a firm can develop, deploy, protect, and combine its external and internal resources to innovate (Teece *et al.*, 1997). The combination of RBV and DC will empower a firm to innovate and gain a competitive advantage when its resources are valuable, rare, scarce, inimitable, and unique. Therefore, based on RBV and DC, this study argues that small retailers can increase their OIn when they combine internal resources (OMC and OMW) and external resources (FS and CC).

The OECD (2019) states that OIn is the adoption of a new organisational method in business practices, workplace organization, and external relations. Scholars acknowledge OIn as a catalyst for SME growth (Hamel, 2009) but they do not agree on OIn's sources (Heyden *et al.*, 2018). One such source is FS, which is the extent to which a family is involved and its influence on the family member's business (Astrachan *et al.*, 2002). Moreover, within the body of studies on firms' performance, scholars acknowledge FS as one of firms' provenances to acquire distinct resources and capabilities to increase their innovation activities (Habbershon & Williams, 1999; Carnes & Ireland, 2013; De Massis *et al.*, 2013; Matzler *et al.*, 2015). However, the literature indicates that external variables including individual characteristics, demographics, and external support influence entrepreneurs' performance (Lüthje & Franke, 2003; Peterman & Kennedy, 2003; Krueger *et al.*, 2000). The need for firms to acquire valuable resources and capabilities is based on theories such as RBV and CA. Therefore, the nexus between FS and OIn is based on RBV and DC since depending on internal resources alone as proposed by RBV is not adequate, because the environment is dynamic (Teece *et al.*, 2007; Cera *et al.*, 2019; De Brueckere *et al.*, 2020).

Prior studies have not paid attention to the nexus between FS and OIn. The literature on the link between FS and innovation focused on intellectual property (Matzler *et al.*, 2015), product and process innovation (Liang *et al.*, 2013; Sanchez-Famoso *et al.*, 2017; El Shoubaki *et al.*, 2022), technological innovation (Manzaneque *et al.*, 2018), radical innovation (Chirico *et al.*, 2022), and innovation capabilities (Sun *et al.*, 2023). There are varieties of innovation (Edwards-Schachter, 2016) and depending on one aspect or various aspects of the same type of innovation is not likely to positively impact firms' innovation performance (Damanpour & Aravind, 2012). Therefore, there is room to look at other forms of innovation, especially OIn, which is broader and encapsulates new organisational methods in business practices, workplace organisation, and external relations (OECD, 2019).

Though the parameters to measure FS are broad and encapsulate emotional, appreciative, instrumental, and informative support (Sarafino & Smith, 2014), prior studies on the association between FS and innovation concentrated only on involvement in management and governance (Liang *et al.*, 2013; Matzler *et al.*, 2015; El Shoubaki *et al.*, 2022; Sun *et al.*, 2022). To gain a deeper understanding of the FS and innovation relationship, I introduced OIn as an embodiment of all innovation activities in firms. Therefore, extending the literature by examining the link between FS and OIn is desirable.

Miller and Le Breton-Miller (2006) indicate that family involvement in firms impacts their performance (activities and processes) differently. Noteworthy, SMEs' FS and innovation literature is inconclusive. One group of studies resulted in a positive nexus between FS and innovation. For example, El Shoubaki *et al.* (2022) found that FS increases innovation performance and moderates the relationship

between CEO satisfaction and innovation performance. Another batch of studies recorded both positive and negative results. For instance, the study of Liang *et al.* (2013) demonstrates that family involvement in boards positively moderates the link between R&D investment and innovation performance and negatively moderates the association between management teams and innovation performance. Furthermore, Matzler *et al.* (2015) found that FS in management and governance negatively influences innovation input and positively influences innovation output. Moreover, Sun *et al.* (2022) report that FS in ownership, management, and governance negatively influences innovative capability. However, the impact of FS on ownership, management, and governance on innovative capability is moderated by human resource redundancy. Another batch of studies had only negative results. For example, Sanchez-Famoso *et al.* (2017) found that FS in management negatively influences the relationship between internal social capital and process and product innovation. In the same vein, Manzanque *et al.* (2018) found that FS in management reduces the efficiency in transforming R&D investments into technological innovation outputs. In the light of the above, I hypothesise that:

H1a: There is a positive relationship between FS and OIn.

Mediating Role of Owner-Manager Competencies

Owner-manager competencies (OMC) are multifaceted which impels managers to deliver distinctively including abilities, skills, behaviours, knowledge, maturity, empathy, motivation, efficiency orientation, productivity, conceptualization and self-confidence (Boyatzis, 1982; Jokinen, 2005; Martina *et al.*, 2012). Managerial competencies are part of individual competencies and include activities, knowledge, skills, attitudes and probably individual traits required to enhance managerial performance (Boyatzis, 1982).

From RBV and DC perspective, both internal and external resources and capabilities induce innovation output in firms (Barney, 1991; Grant, 1991; Teece *et al.*, 2007; Cera *et al.*, 2019; De Brueckere *et al.*, 2020). However, prior studies emphasize the link between OMC and FS only. For example, Yordanova (2012) demonstrates that owner-managers (OM) acquire qualities such as intelligence, respect for employees, commitment to the firm and creativity from FS. Moreover, OM learn and acquire their competencies by observing parents and family members who are entrepreneurs or getting involved in family businesses (Mungai & Velamuri, 2011; Elias *et al.*, 2018).

Even though personal characteristics affect OIn (Finkelstein & Hambrick, 1996), research on competencies is bereft of the link between OMC and OIn. Prior studies have looked at managerial competencies and firms' performance in general (Sultan *et al.*, 2017). Except for Liridon and Mimoza (2017), all these studies were conducted in large firms where the environment is different from that of SMEs. The mediating variable OMC that could better influence the nexus between FS is lacking in the above studies. Mohsin *et al.* (2017) argue that one of the sources through which SMEs can become innovative is OMC because all personal competencies affect the organisation. Moreover, since RBV and DC advocate for the combination of internal and external resources for OIn, I argue that FS will influence OIn through OMC. Based on the above, I hypothesise:

H1b: There is a positive relationship between FS and OMC.

H2: There is a positive relationship between OMC and OIn.

H3: OMC mediates the relationship between FS and OI.

Moderating the Role of Customer Capital

Duffy (2000) indicates that CC is the value (current and future revenues generated and growth of the firm in general) arising out of the relationship between the firm and its customers. Moreover, CC is the observations and experiences employees have with customers when they come into contact with them in trying to listen to their complaints or find solutions to their problems (Selnes & Sallis, 2003). Prior studies have established that CC is a source of intellectual capital which influences organizational performance (Chen *et al.*, 2004). The literature also acknowledges that firms' relations with customers produce new ideas which trigger product and process innovation (Classen *et al.*, 2014) for firms to innovate (Bullinger *et al.*, 2004).

Prior research acknowledges that SMEs collaborating with customers leads to innovation. For example, Rahman and Kavida (2019) demonstrate that SMEs' cooperation with customers affects different innovation activities in SMEs. Jahanshahi *et al.* (2019) also find that CC influences firms' innovative products and services. From RBV and DC, customers constitute external resources (Barney, 1991; Wernerfelt, 1984) for OIn (Stewart & Ruckdeschel, 1998). Furthermore, there are no studies whereby CC moderated the relationship between FS and OIn except one where CC mediated the nexus between innovativeness and SMEs growth (Jalili *et al.*, 2014). Both RBV and DC emphasize the combination of both internal and external resources for OIn and since both FS and CC are external resources, it is expected that CC can alter the direction of the nexus between FS and OIn. Based on the above, I hypothesise:

H4: There is a positive relationship between CC and OIn.

H5: Customer capital moderates the relationship between FS and OIn.

Moderating Role of Owner-Manager Wellbeing (OMW)

According to Davis (2019), wellbeing is the experience of health, happiness, and prosperity encompassing a good mental condition, good life satisfaction, awareness of the meaning and purpose of life and the ability to manage stress. Wellbeing is a crucial aspect of the owner-manager, because it concerns the ability of people to work, ensure good relationships, and have positive emotions (Ryan & Deci, 2000; Seligman, 2012). Imaginario *et al.* (2013) accentuate that wellbeing is of utmost importance, because when people feel good with respect to themselves and everything surrounding them it ensures motivation and physical and mental wellbeing.

Though Finkelstein and Hambrick (1996) indicate that personal characteristics including wellbeing affect OIn, no studies have linked FS with OIn. Prior studies have associated FS with good health in general (Umberson, 1987; Wills, 1991; King *et al.*, 1995; Pressman *et al.*, 2005). The literature has also linked wellbeing with organisational outcomes. For example, happy workers behaviours lead to organizational performance (Judge *et al.*, 2001; Fisher, 2010; Van De Voorde *et al.*, 2012; Cogburn *et al.*, 2014; Chia Chu, 2016; Miah, 2018; Muterera *et al.*, 2018).

There is only one study in which employees' wellbeing (happiness) moderates the relationship between job satisfaction and job performance (Wright *et al.*, 2007). Although prior studies have established that employees' wellbeing is linked with organizational performance, little is known about OMW moderating the relationship between FS and OIn. From RBV, OMW is an internal resource for firms to improve upon their innovation performance (Wernerfelt, 1984; Barney, 1991). Since RBV and DC stress the combination of both internal and external resources for OIn, it is expected that OMW will moderate the nexus between FS and OIn. Therefore, I hypothesise that:

H6: There is a positive relationship between OMW and OIn.

H7: Owner-manager competencies moderate the relationship between FS and OIn.

RESEARCH METHODOLOGY

Research Design, Population, and Sampling

I employed the causal research design to provide predictions between the exogenous and endogenous variables to reject or accept the hypotheses (Sekaran & Bougie, 2016; Apuke, 2017; Mohajan, 2020). The study focused on small retailers in the central business district in Kumasi, Ghana. I selected our respondents (small retailers) based on the ILO (2019) definition of micro-enterprises, *i.e.* informal and formal micro-enterprises with two to nine employees. Since there is no data on SMEs in Ghana and Kumasi specifically and the population size was unknown though very big, I divided the accessible population into four zones to ensure a more homogeneous representation (Etikan & Bala, 2017). I used 723 small retailers for the study which was above the minimum sample size of 385 which is deemed to be good for a large but unknown population (Krejcie & Morgan, 1970; Cochran, 1977; Adam, 2021). I contacted the small retailers dealing in any product including provisions, different perfume brands, stationery, and raw and cooked food. I based the respondents on the characteristics indicated above

due to the easy accessibility, experience, knowledge, and their willingness to participate in the exercise (Bernard, 2002; Lewis & Shepard, 2006).

Data Collection, Instruments, and Analysis

With four research assistants, I administered a structured interview schedule to the small retailers to increase the response rate since the interviewers were in a position to explain certain words or questions and clarify any doubts (Kerlinger, 1986). The interview schedule had demographic questions and thirty-five item questions for the variables. The interview schedule had six sections. The first section was the demographic questions. I took the definitions of the study's constructs from the literature and measured them as follows: The second section was FS with seven questions adopted from King *et al.* (1995) which had four separate headings (emotional, instrumental, cohesion, and environment) with Cronbach's alpha 0.891. The third section was OMC with six questions from Mitchelmore and Rowley (2010) which had four separate headings (entrepreneurial, management, human relations and relational) with Cronbach's alpha 0.887. Section four concerned OMW with seven questions adopted from Renshaw *et al.* (2015) which had four separate headings (connectedness, joy of learning educational purpose, and academic efficacy) with Cronbach's alpha 0.896 whilst section five related to OIn with eight questions selected from Camison and Villar-Lopez (2014) and Hewitt-Dundas, (2015) (as cited in Rupiotta *et al.*, 2021) which had two separate headings (outcomes and explanatory) with Cronbach's alpha 0.924 and the last section concerned CC with seven questions picked from Bueno (1998) and Duffy (2000) (as cited in Cegarra-Navarro and Sanchez-Polo, 2008) which had no separate headings with Cronbach's alpha 0.887. Respondents answered all the questions on a five-point scale ranging from 1 (strongly disagree) to 5 (strongly agree). Moreover, I modified all the questions from sections two to six taken from the above sources to suit our study (See Appendix A for final question items and sources). For ethical reasons, I informed the respondents that the exercise was voluntary and therefore they could accept or decline to answer the questions. After data collection, I used the partial least squares-structural equation modelling (PLS-SEM) SmartPLS version 4.0.1 to analyse the data (Ringle *et al.*, 2022).

RESULTS AND DISCUSSION

Table 1 shows that the majority of the respondents had little or no education and the industry is female dominated. The aged constituted the majority of the owners and most of the owners were married. Firms with two to five workers also dominated. The respondents from the zones seemed to be evenly distributed.

Measurement Model Assessment

Measurement and model assessment covers the evaluation of the measuring items to confirm that they fulfil the primary metrics to ensure the robustness of the model (Hair *et al.*, 2022). Table 2 displays the key areas examined for reliability and validity, such as indicator reliability, internal consistency reliability, and convergent and discriminant validity.

Items Loadings

Indicator loadings represent how items in a particular correlation matrix relate to a specific main component ranging between -1.0 and 1.0, where a higher value, in absolute terms, suggests a high correlation with a given factor (Pett *et al.*, 2003). Item loadings of over 0.708 are recommended. However, for CC, one item (CC1) was below 0.70 but I did not remove it, because it was satisfactorily reliable (Hair *et al.*, 2010; 2016). Following Table 2, the reliability of the indicators used in the study was confirmed – the factor loadings ranged between 0.685 to 1 with significance at $p < 0.001$ as shown in Figure 1.

Multicollinearity of Indicators and Internal Consistency Reliability

The threshold for VIF was set at 5 (Alauddin & Nghiemb, 2010; Gomez *et al.*, 2016; Hair *et al.*, 2016; Asthana, 2020). All values of VIF in Table 2 were less than 5; hence, no multicollinearity existed, as prescribed by Hair *et al.* (2022). The recommended value for Cronbach's alpha was above 0.70, indicating an

Table 1. Demographic data on respondents

Characteristics	Frequency	Percentage (%)
Gender		
Male	289	40
Female	434	60
Age		
Below 30	94	13
31-40	159	22
41-50	253	35
Above 50	217	30
Education		
Illiterate	181	25
Primary/JHS	304	42
SHS	145	20
Tertiary	94	13
Marital status		
Single	217	30
Married	347	48
Divorced	159	22
Number of employees		
2-3	376	52
4-5	202	28
6-7	94	13
8-9	51	7
Zones of markets		
Zone One	202	28
Zone Two	174	24
Zone Three	159	22
Zone Four	188	26

Source: own study.

acceptable internal consistency. Table 2 reports Cronbach's alpha of 0.887 for CC, 0.891 for FS, 0.924 for OIn, 0.887 for OMC, and 0.896 for OMW. Hence, all the constructs in the model were reliable, indicating a satisfactory level of internal consistency between the constructs (Nunnally, 1978). Like Cronbach's alpha, composite reliability measures the internal consistency of a scale item (Hair *et al.*, 2022). From Table 2, the value of composite reliability, rho_c ranges from 0.910 to 0.938 for all constructs, satisfying Hair *et al.* (2018) criteria for a good and reliable construct with Rho_a ranging between 0.894 and 0.927. The results showed that internal consistency existed.

Convergent Validity of Constructs and Discriminant Validity (DV)

I used AVE to assess the construct's convergent validity. An AVE of 0.50 or above is highly recommended (Hair Jr. *et al.*, 2020). Moreover, AVE greater than or equal to 0.50 indicates that the construct explains more than 50% of the items that make up the construct (Alarcon *et al.*, 2015). The AVE range for the constructs ranged from 0.593 to 0.655, signifying an acceptable criterion. I employed the Heterotrait-Monotrait ratio (HTMT) approach to assess the constructs' discriminant validity (DV) (Henseler *et al.*, 2015).

Henseler *et al.* (2015) posit that HTMT ratio must be less than 1.00. This is a clear indication that each construct was truly distinct from the others following the recommendation of Henseler *et al.* (2015). Thus, this confirms the discriminant validity of the construct employed in the study. After these basic assessments, the study followed up with the analysis of the research hypotheses in the next sections (see Table 3).

Table 2. Significance of the model

Variables	Outer loadings	VIF	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Customer capital			0.887	0.899	0.910	0.593
CC1	0.685	1.740				
CC2	0.816	2.275				
CC3	0.856	2.878				
CC4	0.736	2.522				
CC5	0.768	2.745				
CC6	0.786	1.940				
CC7	0.733	1.674				
Family support			0.891	0.894	0.914	0.604
FS1	0.735	1.948				
FS2	0.783	2.132				
FS3	0.775	2.264				
FS4	0.794	2.448				
FS5	0.764	2.256				
FS6	0.839	2.964				
FS7	0.747	2.321				
Organisational innovation			0.924	0.927	0.938	0.655
OIn1	0.767	2.109				
OIn2	0.726	2.011				
OIn3	0.816	2.639				
OIn4	0.829	3.102				
OIn5	0.852	2.945				
OIn6	0.841	3.107				
OIn7	0.824	2.623				
OIn8	0.813	2.815				
Owner-manager competencies			0.887	0.895	0.914	0.639
OMC1	0.763	1.851				
OMC2	0.758	2.174				
OMC3	0.860	2.508				
OMC4	0.816	2.847				
OMC5	0.812	3.393				
OMC6	0.784	2.128				
Owner-manager well-being			0.896	0.899	0.918	0.618
OMW1	0.826	2.505				
OMW2	0.738	2.088				
OMW3	0.784	2.311				
OMW4	0.772	2.062				
OMW5	0.720	1.703				
OMW6	0.864	3.226				
OMW7	0.787	2.265				
CC x FS	1.000	1.000				
OMW x FS	1.000	1.000				

Source: own study.

Structural Model Assessment

I used five thousand (5000) iterations through the bootstrapping method to assess the statistical significance of each model. Moreover, I evaluated the path coefficient, t-statistic, f square (f^2), R square (R^2), Q^2 predict, root mean square error (RMSE), and mean absolute error (MAE) when assessing the model significance (Table 4).

Table 4. Significance of the model

Relationship	Original sample (O)	T statistics	P values	2.5%	97.5%	f-square
FS -> OIn	0.199	9.036	0.000	0.154	0.241	0.658
FS -> OMC	0.630	26.848	0.000	0.584	0.677	0.091
OMC -> OIn	0.098	3.576	0.000	0.045	0.152	0.019
OMW -> OIn	0.185	4.798	0.000	0.110	0.262	0.049
CC -> OIn	0.540	16.928	0.000	0.476	0.602	0.280
	R-square	R-square adjusted	Q²predict	RMSE	MAE	
OMC	0.397	0.396	0.395	0.780	0.568	
OIn	0.824	0.823	0.813	0.434	0.332	

Notes: R² of 0.75 is substantial, 0.50 is moderate, and 0.25 is weak; effect size of 0.02, 0.15 and 0.35 indicates small, medium, and large effect respectively; predictive relevance of 0.02, 0.15 and 0.35 indicates small, medium, and large effect respectively.
Source: own study.

Table 4 presents the results of the various direct hypotheses. The bootstrap procedure for significance follows a t-statistic greater than 1.96 which corresponds to a p-value less than 0.05 (Hair *et al.*, 2014) as well as a two-tail 95% confidence interval.

H1a: There is a positive relationship between FS and OIn. The results in Table 4 show that FS had a positive effect on OIn ($\beta = 0.199, t = 9.036, p = 0.000 < 0.05$). Family support is an important resource which stimulates or enhances OIn of small retailers and this is contrary to Sun *et al.* (2022) and Sanchez-Famoso *et al.* (2017), in whose work FS had a negative impact on one type of innovation (FS reduces innovative capability and wanes R&D investment into technological innovation outputs respectively). **H1b:** There is a positive relationship between FS and OMC. The results demonstrate that there was a positive significant effect of FS on OMC ($\beta = 0.630, t = 26.848, p = 0.000 < 0.05$). Thus, OMC acquires some of their competencies from family members to run their firms and therefore external support is important. This supports the studies of Mungai and Velamuri (2011); Yordanova (2012) and Elias *et al.* (2018). **H2:** There is a positive relationship between OMC and OIn. The study indicates that OMC has a significant and positive effect on OIn ($\beta = 0.098, t = 3.576, p = 0.000 < 0.05$). This signifies that OMC is the key ingredient for OIn of small retailers and this runs counter to the conclusions of Sultan *et al.* (2017) and Linridon and Mimoza (2019) who found that OMC has a positive link with firms' performance in general.

H3: There is a positive relationship between OMW and OIn. The study found that OMW had a significant and positive effect on OIn ($\beta = 0.185, t = 4.798, p = 0.000 < 0.05$). Thus, OMW is an indispensable predictor of OIn, *i.e.* the healthier the OM, the more small retailers can increase their OIn. Therefore, the results are contrary to those of Chia and Chu (2016); Miah, (2018); and Muterera *et al.* (2018), which demonstrate that wellbeing of workers affects organizational performance in general. **H4:** There is a positive relationship between CC and OIn. **H4.** CC had a significant and positive effect on OIn ($\beta = 0.540, t = 16.928, p = 0.000 < 0.05$) denoting that CC is an important external resource that enhances OIn. The results contradict Jahanshahi *et al.* (2019) and Rahman and Kavida (2019) who found that CC affects different types of innovation activities and innovative products respectively.

On R square, FS explained 39.7% of the variations in OMC, whereas the whole exogenous variables CC, FS, OMC, and OMW explained 82.4% of the variations in OIn. The remaining 18.6% of OIn could not be accounted for in the study. Hair *et al.* (2022) postulate that an R-squared value of 0.75 is substantial in marketing research. The Q² predictive size explains the relative impact of predictive relevance, with values of 0.02, 0.15, and 0.35 being indicative of small, medium, and large effect sizes respectively. The Q² for both OMC and OIn was large, with Q² values of 0.396 and 0.813, respectively. When Q² values are close to the R² then the model is good (Hair *et al.*, 2022). The effect size measure presented in Table 4 shows how the exogenous variable will cause a change in the R-squared value when the variable is removed from the model. The results show that H1 ($f^2 = 0.658$), H2 ($f^2 = 0.019$), H3 ($f^2 = 0.049$), H4 ($f^2 = 0.280$) and H5 ($f^2 = 0.091$) were noticed. This shows that when any of the exogenous variables are removed from the model it will have a significant influence on OIn.

Moderation Analysis

The study introduced CC and OMW as moderators in the relationship between FS and OIn. In interpreting the simple slope in Figure 1, we need to look out for the line (+ one standard deviation (red) or - one standard deviation (green)) that will be above the mean after the interaction point. Red above means negative effect whilst green above means positive effect.

Table 5. Significance of the total moderation effects

Relationship	Path coefficient	T statistics	P values	2.5%	97.5%	f-square
CC x FS -> OIn	-0.319	9.135	0.000	-0.385	-0.248	0.101
OMW x FS -> OIn	0.255	7.018	0.000	0.182	0.324	0.071

Source: own study.

H5: Customer capital moderates the relationship between FS and OIn. Table 5 indicates that CC significantly moderated the relationship between FS and OIn but the impact was negative ($\beta = -0.319$, $t = 9.135$, $p = 0.000$). The result was counter-intuitive. Thus, when CC was introduced as a moderator between the relationship between FS and OIn, the result became inverse. Thus, CC weakens the nexus between FS and OIn. Thus, when CC is introduced into the relationship between FS and OIn, the less FS will lead to OIn. The simple slope results in Figure 1 show that the possible interaction will happen outside the right-hand side of the graphs' borders. This type is called ordinal interactions, because businesses may not directly observe such interactions.

H6: Owner-manager wellbeing moderates the relationship between FS and OIn. The results show that OMW positively and significantly moderated the relationship between FS and OIn ($\beta = 0.225$, $t = 7.018$, $p = 0.000$) (Table 6). The influence of FS on OIn is stronger when OMW moderates the relationship. The result of the simple slope analysis shows a disordinal interaction because the interaction (cross-over) occurred with the observed data points.

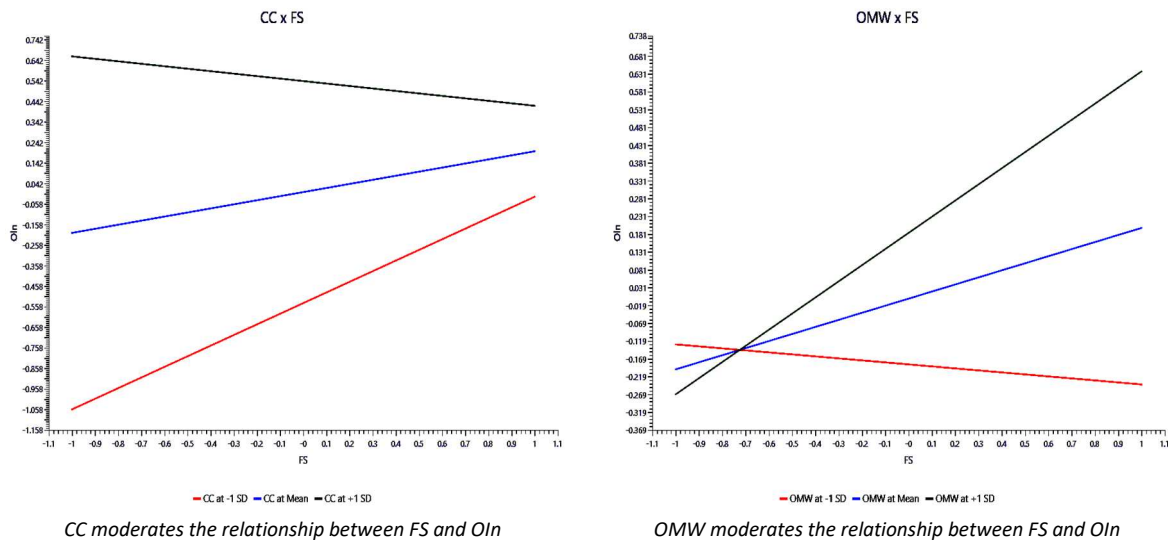


Figure 1. Simple slope graphs for the moderation results

Source: own elaboration.

Mediation Analysis

H7: Owner-manager competencies mediate the relationship between FS and OIn. Table 6 shows that OMW significantly mediated the relationship between FS and OIn. The total effect ($\beta = 0.260$, $t = 8.028$, $p = 0.000 < 0.05$) and direct effect ($\beta = 0.199$, $t = 9.036$, $p = 0.000 < 0.05$) of FS on OIn are shown to have a positive and significant relationship. The indirect effect ($\beta = 0.062$, $t = 3.627$, $p = 0.000 < 0.05$) of FS on OIn through OMC is also positive and significant.

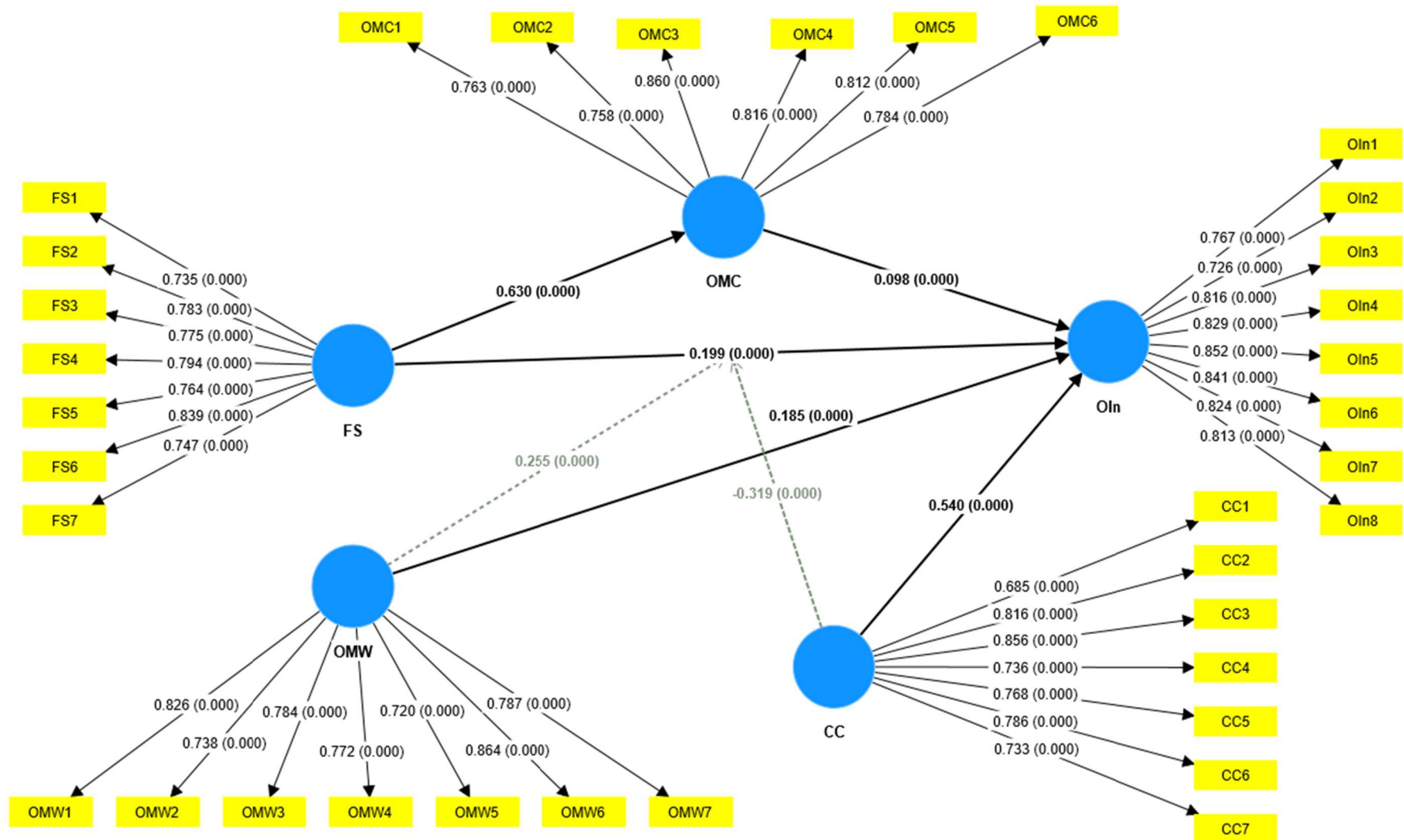


Figure 2. Model extracted from PLS bootstrapping
 Source: own elaboration.

Table 6. Mediation analysis

Relationship	Total Effect	t-stats	p-value	Direct effect	t-stats	p-value	Mediation	indirect	t-stats	p-value
FS -> OIn	0.260	8.028	0.000	0.199	9.036	0.000	FS -> OMC -> OIn	0.062	3.627	0.000
Variance accounted for (VAF) $VAF = (\text{Indirect effect}/\text{Total effect}) * 100$										
FS -> OMC -> OIn			23.8%							

Note: VAF no mediation ($0.0\% \leq \text{mediation} \leq 20\%$); partial mediation ($20\% \leq \text{mediation} \leq 80\%$); full mediation ($\text{mediation} \geq 80\%$). Source: own study.

The mediation effect was assessed through the variance accounted for VAF. The reported VAF was 23.8% (Table 6), depicting OMC’s partial mediation effect on FS and OIn. Family support had an indirect influence on OIn through OMC. Structured relationships between the variables are depicted in Figure 2. Yellow rectangles represent the indicators and blue circles are the latent variables.

Robustness

I employed the IMPA technique in SmartPLS by setting the target construct as OIn as shown in Table 7 and Figure 2. The results are ranked according to the performance importance values. The IMPA results are based on the direct link between FS, CC, OMC, and OMW on OIn. It can be gleaned from Table 7 and Figure 2 that CC had the most impact on OIn. The results show that if OM want to improve on OIn in their firms, they should have a quick look at CC, FS, OMW, and OMC.

Table 7. Importance-performance for organizational innovation as the target variable

Variables	Total Effect	Performance	Performance-Importance	Importance Rank
CC	0.540	59.121	109.4833	1
FS	0.260	59.495	228.8269	2
OMW	0.185	61.504	332.4541	3
OMC	0.098	57.448	586.2041	4

Source: own study.

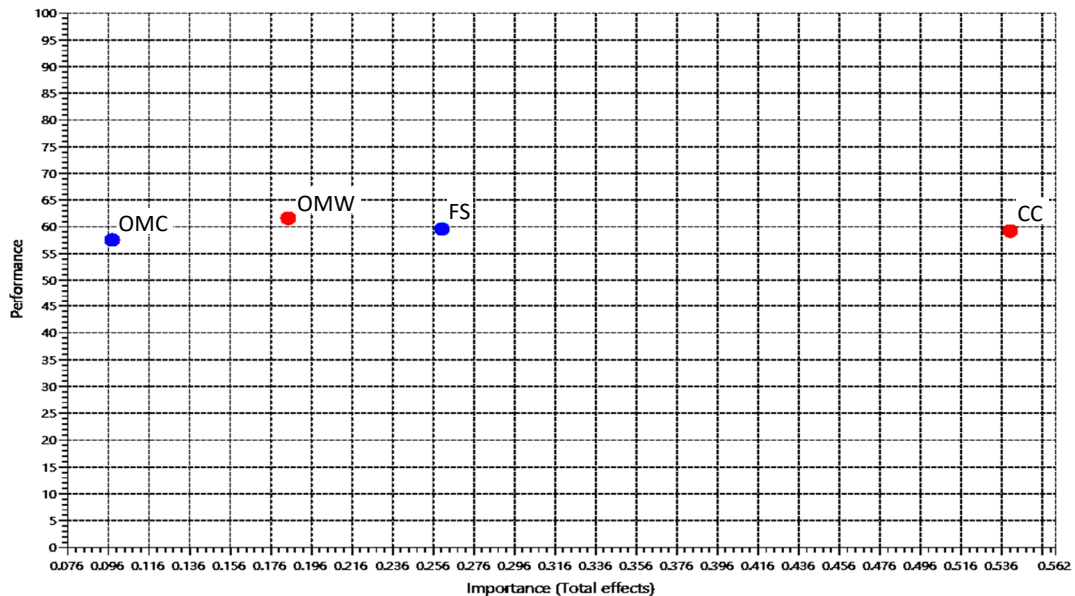


Figure 3. Importance performance map on the relationship between CC, FS, OMC, OMW, and OIn

Source: own elaboration.

Summary of Hypotheses Results

Table 8 provides a summary of hypotheses results. The results show that all the hypotheses were maintained.

Table 8. Summary of hypotheses results

Hypothesis	Relationship	Original Samples	p-value	Remarks
H _{1a}	FS -> OIn	0.199	0.000	Maintained
H _{1b}	FS -> OMC	0.630	0.000	Maintained
H ₂	OMC -> OIn	0.098	0.000	Maintained
H ₃	OMW -> OIn	0.185	0.000	Maintained
H ₄	CC -> OIn	0.540	0.000	Maintained
H ₅	CC x FS -> OIn	-0.319	0.000	Ordinal interactions
H ₆	OMW x FS -> OIn	0.255	0.000	Disordinal interactions
H ₇	FS -> OMC -> OIn	0.062	0.000	Partial mediation

Source: own study.

CONCLUSIONS

Previous studies have ignored the link between FS and OIn and the intermediary roles of OMC, OMW, and CC. In filling this lacuna, the study investigated how small retailers in Ghana combined both external and internal resources to innovate their businesses. Based on 723 small retailers, I used PLS-SEM to test seven hypotheses which were all maintained. Our findings offer novel insights into the role of FS in influencing OIn directly or indirectly and how this relationship is strengthened or weakened by other variables. Our results eloquently demonstrate that small retailers stay afloat in business by finding new ways to innovate their firms through FS. The study showed how small retailers in Ghana combined both external and internal resources to innovate their businesses, buttressing the proposition of Teece *et al.* (2007), Cera *et al.* (2019); De Brueckere *et al.* (2020). Again, OIn is directly influenced by OMC, OMW, and CC. Thus, personal characteristics, including competencies and wellbeing (Finkelstein & Hambrick, 1996; Moshin *et al.*, 2017), as well as relationships with customers (Bullinger *et al.*, 2004), are important determinants of small retailers' innovation in Ghana. Specifically, our findings undoubtedly show that FS positively drives IOIn. Secondly, the results demonstrate that OMC partially and complementarily mediates the positive relationship between FS and OIn. Moreover, the results reveal that OMW positively – and CC negatively – moderates the relationship between FS and OIn. To the best of our knowledge, this is the first time research of this nature and scale has been conducted on the indirect effects of FS on OIn through OMC, and this relationship is also enhanced by OMW and waned by CC, although prior research has established a direct relationship with some of these variables.

The study has implications for policymakers and practitioners. Family support is an indispensable resource for small retailers to innovate their businesses. Since small retailers and generally SMEs with limited resources increase their OIn by FS Carnes and Ireland (2013); De Massis *et al.* (2013), they should continue to court such support. Although small retailers seek the support of their families to acquire valuable resources to improve the performance of their businesses (Anderson & Reeb, 2003; Villalonga & Amit, 2006; Arregle *et al.*, 2007), they should not rely on FS alone, since DC indicates that firms should scout and tap both internal and external resources to improve upon their performance Teece *et al.*, (2007). Though it is a good idea for small retailers to learn and acquire some of their competencies from their families (Niittykangas & Tervo, 2005; Mungai & Velamuri, 2011), they should also scout from the external environment in general, especially stakeholders, to increase their OIn. Generally, wellbeing is a crucial aspect of the OM, because it concerns the people's ability to work, ensure good relationships, and have positive emotions (Ryan & Deci, 2000; Seligman, 2012). Since OMW is an internal resource which affects OIn (Barney, 1991), OM should endeavour to be healthy physically and mentally (Williams *et al.*, 2017) to always give them the impetus to innovate their businesses. Moreover, since CC influences OIn and at the same time weakens the relationship between FS

and OIn, even though Jahanshahi *et al.* (2019) also record that CC increases product and service innovation, the collaboration or interaction between OM and customers should be revisited to find out what might have caused this problem and the remedial action taken.

Theoretically, the study fills a lacuna in the existing literature (Liang *et al.*, 2013; Matzler *et al.*, 2015; Sanchez-Famoso *et al.*, 2017; Manzaneque *et al.*, 2018; Chirico *et al.*, 2022; El Shoubaki *et al.*, 2022; Sun *et al.*, 2023) about how a small aspect of FS affects different types of SMEs innovation. Introducing FS and OIn as composite variables for all supports obtained from family members as well as OIn for all innovation activities gives us a better understanding of the FS-OIn relationship. That is, prior studies focused on FS in management and governance (Liang *et al.*, 2013; Matzler, 2015; El Shoubaki *et al.*, 2022; Sun *et al.*, 2022), but this is just an aspect of instrumental support and since FS is a broader (Sarafino & Smith, 2014) and also an intangible resource (Carnes & Ireland, 2013), it is therefore not adequate to propel firms to enhance their OIn. The extant literature also looked at intellectual property and some aspects of innovation such as process, product, technological and radical innovation (Liang *et al.*, 2013; Matzler *et al.*, 2015; Sanchez-Famoso *et al.*, 2017; Manzaneque *et al.*, 2018; El Shoubaki *et al.*, 2022; Chirico *et al.*, 2022; Sun *et al.*, 2023), but using OIn as embodiment of all innovation activities in firms positively impacts firms' innovation performance (Damanpour & Aravind, 2012). Moreover, we introduced OMC, OMW, and CC to give an in-depth understanding of how FS influences OIn through intermediary mechanisms. In doing so, we used the RBV and DC which elicit the appropriate means for analysing how small retailers can combine both external and internal resources as proposed by RBV (Barney, 1991; Grant, 1991) and DC (Teece *et al.*, 2007; Cera *et al.*, 2019; De Brueckere *et al.*, 2020) to increase their business innovation. The choice of OMC as a mediating variable is very important, because competencies are unique firms' resources (Habbershon & Williams, 1999) that can offer a better understanding of how FS indirectly affects OIn. Our findings demonstrate that FS increases OIn through OMC whilst prior studies unveil that managerial competencies affect firms' performance in general (Aslan & Pamukcu, 2017; Sultan *et al.*, 2017). Moreover, it is also important to introduce wellbeing as an intermediary mechanism in the association between FS and OIn owing to the fact that personal disposition and characteristics including wellbeing of the OM and the role he plays affects OIn (Hadjimanolis, 2000; Marcati *et al.*, 2008; Finkelstein & Hambrick, 1996). We found that OMW strengthens the link between OMW and OIn, while previous studies demonstrate an association between OMW and organisational performance in general (Chu, 2016; Miah, 2018; Muterera *et al.*, 2018). Even though prior studies have established a positive impact of CC on some categories of innovation in SMEs (Rahman & Kavida, 2019; Jahanshahi *et al.*, 2019), OIn cannot be fully understood without considering CC moderating the association between FS and OIn. The study demonstrates that the greater FS, the weaker the FS is on OIn. The explanation could be that families of small retailers may not be in favour of small retailers seeking external support from customers even though Moran (2005) indicates that both structural and relational relationships are complementary. Thus, in investigating the connection between FS and OIn and introducing intermediary variables (OMC, OMW and CC) by using RBV and DC, the study elicits the appropriate means for analysing how small retailers can combine both external and internal resources as proposed by RBV (Barney, 1991; Grant, 1991) and DC (Teece *et al.*, 2007, Cera *et al.*, 2019, De Brueckere *et al.*, 2020) to increase their business innovation. The study confirmed RBV and DC in the retail industry in Ghana. In general, to the best of our knowledge, this is the first study that has analysed the link between FS and OIn whilst taking into consideration the intermediary roles of OMC, OMW, and CC. Therefore, our results have added to the FS and SME innovation literature.

The study has limitations. Although we cannot use every industry for the study, choosing small retailers limits the study. Expanding the scope to capture other industries would be an enhancement and an area for future research. The study offers one intriguing result, *i.e.* CC negatively moderates the relationship between FS and OIn. We believe that this could be an opportunity for future research. Moreover, the dimensions of FS and OIn are lumped together in the current study. Future studies can explore the relationship between some of the dimensions of FS and that of OIn.

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Appendix A: VARIABLES, QUESTIONS AND SOURCES

Table A. With respect to your firm, please indicate the degree of agreement and disagreement (1=strongly disagree and 5=strongly agree)

Variable	Source
Family support (FS)	
1. My family members assist me in doing my job.	King <i>et al.</i> (1995)
2. My family members advise me when I have problems at work.	
3. My family member provide me with financial support.	
4. My family members give me information about my work.	
5. My family members give me material support.	
6. My family members love when I have a tough day at work.	
7. My family members run my business when I am ill/travel.	
Owner-manager competencies (OMC)	
1. I have marketing skills.	Mitchelmore and Rowley (2010)
2. I have management skills.	
3. I have interpersonal skills.	
4. I have analytical skills.	
5. I have idea-generating skills.	
6. I keep proper records.	
Owner-manager wellbeing (OMW)	
1. I feel happy at work.	Renshaw <i>et al.</i> (2015)
2. I am satisfied with my suppliers.	
3. I enjoy working with my workers.	
4. I take business matters seriously.	
5. I am a successful businessman/woman.	
6. I am interested in things I do at work.	
7. I do good work at my workplace.	
Organizational innovation (OIn)	
1. Pricing Innovation.	Rupietta <i>et al.</i> (2021)
2. Workplace arrangement innovation.	
3. Firm's external relations innovation.	
4. Routine Innovation.	
5. Workers' relations innovation.	
6. Task allocation innovation.	
7. Selling innovation.	
8. Advertising innovation.	
Customer capital (CC)	
1. Information on customer relations.	Cegarra-Navarro and Sanchez-Polo (2008)
2. Information on advertisement.	
3. Information on competitors.	
4. Information on pricing.	
5. Information on re-purchases.	
6. Information on my workers' attitudes.	
7. Information on workplace.	


Source: own study.

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Conflict of Interest

The author declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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