УДК 330.16

EDN VZYQQK
https://www.doi.org/10.33910/2686-9527-2026-8-2-263-275

Research article

Development of a questionnaire on social and socio-psychological capital for small and medium-sized business

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For citation: Frogeri, R. F., Belozerova, A. A., Irshad, R., Ali, Yu., Patrakov, E. V., Furtado de Oliveira, A. A., Ahmadova, E. M. (2026) Development of a questionnaire on social and socio-psychological capital for small and medium-sized business. *Psychology in Education*, vol. 8, no. 2, pp. 263–275. https://www.doi.org/10.33910/2686-9527-2026-8-2-263-275
EDN VZYQQK

Received 13 February 2026; reviewed 5 March 2026; accepted 5 March 2026.

Funding: This research was supported by the Foundation for Research Support of the State of Minas Gerais (FAPEMIG), Brazil, under Grant APQ-06588-24, and by the National Council for Scientific and Technological Development — CNPq (Brazil).

Abstract
Introduction. In the time of modern globalization, socio-psychological capital is gaining key importance as a critical intangible resource that influences the success of small and medium-sized businesses. This is especially true in multicultural societies, where social bonds, trust, and norms develop in different cultural settings. For small and medium-sized businesses, which are the engines of innovation and economic growth, socio-psychological capital serves as the foundation for access to opportunities and sustainable development. However, the mechanisms of its development and use depend on cultural characteristics and institutional environment. This poses challenges to small businesses operating in international environments such as Russia, Pakistan, Brazil, and South Africa.
Materials and Methods. This research is theory-oriented, hence the use of methods such as theoretical analysis and comparative approach. The latter involved the study of scientific literature on social capital, cross-cultural theories, and digital transformations of business communications. The main focus is on analyzing key aspects of socio-psychological capital, such as network structure, trust level, and interaction norms, with reference to small and medium-sized businesses of various national cultures, including Russia, Pakistan, Brazil, and South Africa.
Results. The developed questionnaire combines questions of socio-psychological and social capital to further develop a business support model.
Conclusion. The developed model can be implemented in psychological counselling, startup support, as well as for different cultural business environments. The reflexive context of the questionnaire may have the greatest value. This set of questions is aimed at self-assessment of the success factors with regard to social and socio-psychological capital.

Keywords: socio-psychological capital, social capital, small businesses, medium-sized businesses, cross-cultural analysis

Научная статья

Разработка опросника для оценки социального и социально-психологического капитала малого и среднего бизнеса

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Для цитирования: Фрожери, Р. Ф., Белозерова, А. А., Иршад, Р., Али, Ю. Патраков, Э. В., Фуртадо де Оливейра, А. А., Ахмедова, Э. М. (2026) Разработка опросника для оценки социального и социально-психологического капитала малого и среднего бизнеса. *Психология человека в образовании,* т. 8, № 2, с. 263–275. https://www.doi.org/10.33910/2686-9527-2026-8-2-263-275 EDN VZYQQK

Получена 13 февраля 2026; прошла рецензирование 5 марта 2026; принята 5 марта 2026.

Финансирование: Данное исследование было поддержано Фондом поддержки научных исследований штата Минас-Жерайс (FAPEMIG, Бразилия) в рамках гранта APQ-06588-24, а также Национальным советом по научно-техническому развитию (CNPq, Бразилия).

Аннотация
Введение. В условиях современной глобализации социально-психологический капитал приобретает ключевое значение как важный нематериальный ресурс, влияющий на успех малого и среднего бизнеса. Это особенно актуально для мультикультурных обществ, где социальные связи, доверие и нормы формируются в различных культурных контекстах. Для малого и среднего бизнеса, который является двигателем инноваций и экономического роста, социально-психологический капитал служит основой для доступа к возможностям и устойчивого развития. Однако механизмы его формирования и использования зависят от культурных особенностей и институциональной среды. Это создаёт трудности для малого бизнеса, работающего в таких странах, как Россия, Пакистан, Бразилия и Южная Африка.
Материалы и методы. Исследование носит теоретический характер, что определяет использование таких методов, как теоретический анализ и сравнительный подход. В рамках сравнительного подхода изучалась научная литература о социальном капитале, кросс-культурных теориях и цифровых преобразованиях в деловых коммуникациях. Основное внимание уделяется анализу ключевых аспектов социально-психологического капитала, таких как сетевая структура, уровень доверия и нормы взаимодействия, в контексте малого и среднего бизнеса в различных национальных культурах, включая Россию, Пакистан, Бразилию и Южную Африку.
Результаты исследования. Созданный опросник сочетает в себе вопросы о социально-психологическом и социальном капитале для дальнейшей разработки модели поддержки бизнеса.
Заключение. Разработанная модель может быть использована в психологическом консультировании, поддержке стартапов, а также в различных культурных бизнес-средах. Наибольшую ценность может представлять рефлексивный контекст опросника. Этот набор вопросов направлен на самооценку факторов успеха в контексте социального и социально-психологического капитала.

Ключевые слова: социально-психологический капитал, социальный капитал, малый бизнес, средний бизнес, кросс-культурный анализ

Introduction

In modern global economy, social capital is considered as the most important intangible asset required both for the well-being of individuals and for business success (Khan et al. 2021). This is especially true in diverse, multicultural societies, where the dynamics of social capital become complex, shaped by different cultural norms, levels of trust, and social relationships. For small and medium-sized businesses (SMBs), which are construed as key drivers of innovation, employment, and economic growth, success is usually very precarious. This depends not only on access to finance, but also to a large extent on the strength of intangible assets such as the social and psychological capital of small and medium-sized businesses (Khan et al. 2025).

The social capital of organizations is a dynamically developing concept that covers various aspects of socio-psychological analysis. It particularly explores the role of trust, the features of corporate culture, and social ties in the structure of social capital (Bragina, Pochebut 2024). For example, F. Fukuyama's works emphasize the importance of society's cultural characteristics for the formation of social capital (Fukuyama 1995). He notes that different values, norms, and traditions have an impact on the level of trust and people's willingness to interact. Understanding these aspects helps to build effective strategies for strengthening social ties and builds an environment fostering cooperation and progress.

The social capital of small and medium-sized businesses, or the value derived from trust, relationship networks, and common norms within and outside the firm is actually a fundamental factor determining the ability of small businesses to make use of access to opportunities, manage risks, and ultimately achieve sustainable growth. The survival of small and medium-sized enterprises is often determined by their business reputation and personal contacts, so developing social bonds becomes a top priority rather than a long-term strategy.

In turn, the consolidation of an organization's social capital, according to theoretical and empirical research in organizational social psychology, is a stable and dynamic formation. It is based on a specific group process that promotes the coordination of goals, norms, methods, style, and ways of interaction between group members (Chiker et al. 2024).

However, the processes through which social capital is accumulated and used are far from homogeneous. Trust, the principle of reciprocity, and the structure of social networks are rooted in society. These elements are important cultural phenomena, especially in the context of globalization (Varga 2009). This poses a significant problem to small and medium-sized businesses, as they rarely have the opportunity to compete with large multinational corporations in terms of allocating funds for formal intercultural learning. Their ability to internationalize or function effectively in a multicultural environment is often determined by an intuitive understanding of differences in relationships (Balhico et al. 2024).

Psychological capital is a concept that originated within the framework of positive psychology and is actively developing in modern research. In his book *Psychological Capital*, F. Luthans defines it as 'a positive psychological state of human development' (Luthans et al. 2015, 60). This type of capital focuses on human agency, potential, and growth opportunities. In the context of small and medium-sized businesses, psychological capital encompasses the internal resources of entrepreneurs and employees, such as self-efficacy, optimism, vision, and resilience. These qualities help to cope with difficulties, increase motivation, and contribute to successful business management (Ermolaeva, Lubovsky 2020). More specifically, these qualities can be described as follows:

- Self-efficacy is defined as confidence in one's actions and in one's ability to take the efforts required to succeed in solving difficult tasks;
- Optimism is the ability to think constructively and assess positively the possibility of achieving success now and in the future;
- Responsible goal setting plays a leading role in the initiation, regulation of activities, and evaluation of their effectiveness. People who work effectively are believed to set difficult yet achievable goals for themselves, and take on assignments in which the result depends on their own efforts;
- Resilience is characterized by a person's ability to withstand stressful conditions of activity and vital activity while staying active, without detriment to their success.

The analysis of psychological capital has shown that all the four components contribute to better work efficiency and increase activity in stressful conditions. However, it is only their complex interaction that acts as a reliable indicator of high productivity.

This analysis is of particular interest in terms of comparing large countries such as Russia, Pakistan, Brazil, and South Africa. These states are particularly noteworthy as far as their cultural, economic, and institutional features are concerned.

There is still a major gap in our understanding of how the institutional and cultural environment of these countries affects the nature and effectiveness of social capital for small and medium-sized businesses (Ryu et al. 2021). Researchers therefore face the question of how the cultural characteristics of Russia, Pakistan, Brazil, and South Africa affect the development, structure, and application of socio-psychological capital in small and medium-sized businesses.

This paper employs a comparative qualitative approach based on survey data from small and medium-sized business owners in four countries. It is organized as follows: after this introduction, the theoretical foundations and the impact of digitalization are described, followed by an analysis of social capital in an intercultural context. It then outlines the methodology, provides a comparative analysis of the four countries, and draws conclusions about practical implications for both small and medium-sized business owners and policy makers.

Social Capital in the Digital Age

Scientific and technological progress and social changes have ushered in a new era of digitalization. As a result, all types of interaction that were primarily personal before have now naturally moved into the digital space of the Internet.

According to Patrakov, the rapid digitalization of professional and social life undermines the very foundation of social capital, adding another level of complexity faced by small and medium-sized businesses (Patrakov 2023). Many studies also suggest that all types of relationships are perceived as direct interaction, whereas digital technologies and their tools are considered solely as means to maintain this interaction, and not as its ultimate goal (Igumnov 2024).

The fusion of the digital and traditional worlds generates a hybrid information space that radically transforms the interaction between participants, as well as influencing the formation of networks. According to Fang, modern digital means of communication not only increase economic efficiency and social coordination, but also face serious psychological and operational challenges (Fang 2025).

Digitalization has radically changed the structure of working groups, necessitating the development of new digital skills and adaptation to the changing conditions of professional interaction within the digital space. As a result, social capital in small businesses is now based not only on traditional social connections, but also on the ability to effectively adapt to the digital environment, which affects the cognitive, emotional, and behavioral aspects of interaction. Digital tools can bring small and medium-sized enterprises closer to their international partners while creating obstacles; dependence on non-verbal signals such as emojis can lead to misunderstandings and undermine the trust they seek to build.

For small and medium-sized businesses operating in multinational environments, digitalization is gaining critical importance. The Internet becomes not only a resource, but also a source of potential risks that can have a bearing on the level of trust, cooperation, and overall well-being in the context of cultural diversity. Strategies aimed at reinforcing social capital in various settings should therefore include the development of digital skills, respect for cultural norms, and psychological readiness to maintain stable social integration and business prosperity amidst increasing digitalization.

Cross-cultural context: Russia — Pakistan — Brazil — South Africa

As mentioned earlier, the social capital of small and medium-sized businesses consists of trust, a network of relationships, and common norms. These three factors are closely related and inseparable. Valsamakis argues that interethnic trust and civic identity play a key role in the effective use of social capital in ethnically diverse societies (Valsamakis 2012). Some studies, both theoretical and empirical, confirm the existence of certain patterns linking the level of trust with its determinants, such as culture and religion.

Cultural differences manifest themselves in various forms of trust, norms of mutual assistance, and values affecting social capital. In his works, A. N. Tatarko stresses that culturally specific features, such as social axioms and value orientations, directly affect the level of social capital among different ethnic groups (Tatarko 2021).

Religiosity also has a significant impact on social capital. In the Russian context, it has been shown that the relationship between social capital and religiosity is manifested through involvement in religious communities, the frequency of participation in religious practices, and reflections on religious topics (Prutskova et al. 2022). In mono-religious societies (for example, where one religion dominates), social capital may be more homogeneous and concentrated around the institutions of the dominant religion. In multireligious societies (for example, Russia or South Africa), social capital is more differentiated and depends on belonging to different religious communities.

Research also indicates that in multi-religious societies, religious institutions can both contribute

https://www.doi.org/10.33910/2686-9527-2026-8-2-263-275

to and hinder the formation of social capital, depending on the level of tolerance and interaction between communities (Fedyakova et al. 2021). For example, societies that respect collectivist values form dense networks of interconnections, but at the same time they may face challenges in establishing common trust between different groups (Varga 2009). Meanwhile, societies with an individualistic orientation contribute to the development of broader civic trust through less intense but more extensive interpersonal relationships.

Let us consider the cultural and religious differences that form the social capital of the countries under study.

Russia. Social capital in Russia has a complex structure related to regional differences, the diversity of ethnic and religious groups, as well as the influence of historical and political context (Guzhavina 2023). At the same time, a high level of trust and social media contributes to the creation of flexible and adaptive business structures; however, regional and ethnic discrepancies may limit scalability. Social capital here is often linked to personal, family, and ethnic networks, which makes it easier to start a business, but more difficult to enter new markets (Kvashneva 2024).

Pakistan. In Pakistan, religious institutions play a key role in building social capital, especially amidst economic and political vulnerability. Serious gender differences and social barriers persist in society, affecting the distribution of social resources and opportunities for inclusion in both social and business networks (Belokrenitsky 2012). Simplified tax regimes and government support make small businesses more attractive, especially for export projects.

Brazil. In Brazil, social capital is actively developing through government and community programs aimed at reducing poverty and inequality. Programs like Bolsa Familia contribute to the formation of social ties and increase trust between citizens and the state (Dyakova 2020). The diversity of religious and cultural groups fosters a rich environment enabling creative entrepreneurship, while bureaucratic barriers and institutional constraints remain a challenge.

South Africa. In South Africa, social capital is built amidst high levels of inequality. The diversity of religious and cultural traditions contributes to the formation of multireligious social capital, although challenges associated with institutional weakness and social fragmentation are still present. The policy of 'positive discrimination' is aimed at inclusive business growth. Social capital is created mainly within ethnic and religious groups, which affects access to markets and financing (Cohen 2015).

Thus, the interaction between companies from different countries involves cultural dimensions, such as the level of trust, business communication trends, and partnership expectations. In Russia and Brazil, personal networks and informal arrangements are of great importance, whereas in Pakistan and South Africa, the choice of partners and cooperation terms may hinge on religious and ethnic networks. Social capital is critical for establishing trust between companies from various countries, although differences in the institutional environment, legal systems, and bureaucracy may stand in the way of international cooperation.

Methods

This research undertakes a theory-driven, deductive approach to the development of a cross-cultural questionnaire in order to assess the social capital of small and medium-sized businesses. From the point of view of methodology, its design is underpinned by the concept of construct validity and domain sampling, where theoretical coherence comes before empirical discovery. This approach was adopted to ensure that the resultant tool is conceptually sound, structurally stable, and interpretable across diverse cultural contexts (Lance et al. 2006).

1. Rejection of the Purely Empirical Approach

The empirical approach is a common alternative in scale development, where the researcher develops a large pool of items and uses statistical techniques, such as factor analysis, to identify the underlying dimensions based on patterns observed in the data. This approach was, however, consciously avoided in this study in light of some critical limitations:

Sample Variability and Overgeneralization: As Campbell pointed out, scales developed exclusively based on one empirical data set have a high risk of reflecting the peculiar features of that sample (Campbell 2012). For instance, the factor structure may not be stable and replicated across different populations. Since this research is conspicuously comparative across four diverse national contexts — Brazil, Russia, Pakistan, and South Africa — it will most probably be invalid in another country if an empirically derived structure from one country were used, leading to flawed cross-cultural comparisons.

Interpretive Ambiguity: Scales that have been developed, which are devoid of a strong theoretical grounding, result in factors that are statistically sound yet conceptually meaningless or ambiguous.

As Hattie and Wolins point out, without a pre-set theoretical framework, one cannot confidently label what each factor represents; therefore, results become harder to interpret (Hattie 1985; Wolins 1978).

2. Adoption of a Theory-Driven Construct Validation Approach

In an effort to surmount these limitations, this study applies a comparative theoretical approach and the logic of construct validation. This process begins with a clear, theory-based definition of the construct — in this case, social capital — and its key dimensions.

Defining the Construct and its Dimensions: Social capital is operationalized through the multidimensional framework set up by Nahapiet and Ghoshal (Nahapiet, Ghoshal 1998), which distinguishes between:

Structural Dimension: The configuration of network structure.

Relational Dimension: The assets embedded in relationships (trust, norms, obligations).

Cognitive Dimension: Shared context, codes, and narratives.

This theoretical clarity provides the 'clearly defined set of dimensions' necessary for a stable and interpretable instrument. The Principle of Domain Sampling: The items for the questionnaire were generated, in accordance with Nunnally, in line with a domain sampling process (Nunnally 1978). That is, for each theoretical dimension — for example, Relational Capital — Trust — a set of items was created that could serve as alternate indicators of a particular domain. For example, items concerning trust address trust in partners, trust in employees, and dependability in promises. Respective items will not be a random collection but a systematic sampling of the entire theoretical universe of the social capital construct. Ensuring Indicator Quality and Dimensional Purity: Stone and Neale remind us that if items are poor indicators of their intended dimension or inadvertently tap into multiple dimensions, the entire measurement model becomes unstable (Stone, Neale 1984). Items were therefore designed to be pure indicators of their target dimension. For instance, items tapping into family and friendship networks are distinct from those assessing professional associations, which ensures a clear representation of the 'Bridging vs. Bonding' social capital theory derived from Granovetter and Putnam (Granovetter 1973; Putnam 2000). This clears up ambiguities and makes certain that the final measure will be in a position to stand as a true reflection of those theoretical constructs which it purports to measure. In consequence, and in contrast to a solely empirical approach, this domain-sampling-based, robust, and theory-driven design may well permit the derivation of a social capital questionnaire with a stable factor structure, high construct validity, and proper cross-cultural interpretability so that meaningful comparisons between enterprises in Russia, Pakistan, Brazil, and South Africa become feasible.

Questionnaire description

Questions 1–8:

The profile of the respondent (person) and the company. It contains demographic and organizational control variables that are important for data analysis. These parameters (for example, country, company type and size, position) correspond to standard OECD definitions for small and medium-sized business research and allow for comparative analysis of various types of companies and their levels of development (Berisha 2015).

Question 9:

International engagement. Assessment of the level of integration into the global market, which is one of the key factors for analyzing the company's needs for social capital and intercultural opportunities. Authors' questions.

Questions 10–11:

Network activation. Assessment of how social capital is mobilized to locate important resources, such as suppliers and employees, is based on Granovetter's Strength of Weak Ties theory and pragmatic studies into recruitment and the building up of supply chains (Granovetter 1973).

Question 12 (points 1–12):

Core social capital constructs. They reflect the multidimensional nature of social capital. Items are adapted from pre-existing frameworks, including

- The World Bank's Social Capital Assessment Tool (SOCAT), which provides a validated basis for measuring trust and cohesion (Grootaert et al. 2004).
- A. N. Tatarko's socio-psychological approach to social capital: items concerning the value of kinship, friendship, and institutional networks inform micro-level relationships through links to the macro level (Tatarko, Schmidt 2013).

Question 12 (points 12–16):

Cross-cultural challenges for business. Assessment of the influence of national culture on the usefulness of social capital. The questions are based on the parameters of the Hofstede cultural model (Hall 1976) and Hall's theory of cultures (Hofstede 2001) with high and low context, as well as exploring the problems of communication, negotiation, and building relationships with international partners.

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Questions 13–16:

Emic (Insider) Understanding. An open section reflecting the interpretation of key social capital concepts, taking into account cultural characteristics. This is a methodological approach based on ethnographic business research (Tatli, Özbilgin 2012). Local definitions may appear — for example, similar to *guanxi*, *blat*, or *jaan-pehchaan*, not limited by Western academic frameworks.

Question 17:

The authors' question for understanding syntagmatic and paradigmatic connections (relationship) in the context of socio-psychological capital (see Appendix).

Conclusion

The questionnaire combines questions relating to socio-psychological and social capital, further developing a business support model that can be implemented in psychological counseling, startup support, as well as for different cultural business environments. We believe that the reflexive context of the questionnaire may have the greatest value (especially the third column of question N 13). This set of questions is aimed at self-assessment of success factors in the context of social and socio-psychological capital.

Appendix

Questionnaire on social and socio-psychological capital for small and medium-sized business

Greetings!

Psychologists and sociologists are conducting research on how trust and interpersonal communication are corresponding with business success.

Please evaluate how each statement corresponds to your thoughts and feelings, as well as to the data of your organization or business, including qualitative indicators. There are no right or wrong answers to the questionnaire — each person has their own personal opinion on each question. Please respond according to what you think and feel.

The information provided by you will only serve scientific purposes: the results will be applied in the educational programs for entrepreneurs and business staff.

It will take no more than 10 minutes to complete the file.

If you agree to participate in the survey, you can start answering.

If you disagree, please return the questionnaire to the survey organizer or leave the web page.

If you are undecided about which answer to choose, you can skip the question.

However, it would be better to try to answer most of the questions.

1. Sex 1. Male 2. Female 3. I am not ready to answer this question **2. Age** __________

3. Country 1. Brazil 2. Russia 3. Pakistan 4. South Africa 5. Another (please write) __________

4. Type of residence 1. Major city / metropolis 2. Town or small city 3. Village or rural area 4. Isolated / remote area (far from a major settlement)

5. Industry/sector of your business 1. Retail 2. IT Services 3. Manufacturing 4. Hospitality 5.Another (please indicate) ___________________

6. Number of employees ______________ **7. Years in operation** _______________

8. What is your primary role within this business? (*Please select the one that best describes your position*)

1. Owner / founder;
2. Senior manager / executive;
3 Mid-level manager / department head;
4. Specialist / skilled professional (e. g., engineer, accountant, marketing specialist);
5. Administrative / office staff (e. g., secretary, clerk);
6. Skilled tradesperson / technician (e. g., carpenter, IT technician, seamstress);
7. Unskilled / manual worker (e. g., cleaner, manual labourer, assembler).

9.1. Does your business engage in international trade (import/export)?

1. Engaged in import 2. Engaged in export 3. Engaged in both
4. Not engaged in international trade

9.2. If you are involved in international trade, please specify which industries you work in (*please list up to 3 main sectors: e. g., agricultural machinery, textile apparel, IT consulting, pharmaceuticals*)

____

10. How did you find your most reliable supplier? (*please rank the top 3 from 1 to 3, 1 — most significant*)

[ ] Family recommendation
[ ] Friends' recommendation
[ ] Previous personal connection
[ ] Formal advertisement/interview
[ ] Business association event
[ ] Other (please write): ______________________

11. How did you find your most reliable employee? (*please rank the top 3 from 1 to 3, 1 — most significant*)

[ ] Family recommendation
[ ] Friends' recommendation
[ ] Previous personal connection
[ ] Formal advertisement/interview
[ ] Business association event
[ ] Other (please write): ______________________

12. Please indicate the degree to which you concur with the presented statements and evaluate their impact on the achieved success rates in the table below.

12.1. Part 1. Success rates:

1. Reducing transaction costs
2. Reduced staff turnover
3. Reducing the number of labour conflicts
4. Increased customer satisfaction
5. Mutual reinforcement of internal stakeholders
6. Mutual reinforcement of external stakeholders

(*please specify other success indicators that exist in your business: one item for one indicator*)

7. ______________________
8. ______________________
9. ______________________
10. ______________________

12.2. Part 2

Statements	**LEVEL OF AGREEMENT** *1 — Strongly disagree* *2 — Disagree* *3 — Neutral* *4 — Agree* *5 — Strongly agree*	**SPECIFY THE 3 MOST SIGNIFICANT SUCCESS RATES IN YOUR COMPANY (WRITE THE NUMBERS FROM THE LIST ABOVE)**	**HOW MUCH DOES THIS STATEMENT AFFECT THE SUCCESS RATES LISTED ABOVE?** *1 — No effect* *2 — Weakly affects* *3 — Neutral* *4 — Affects* *5 — Strongly affects*
1. I have a high level of trust with my key business partners (e. g., main suppliers, clients)	1 2 3 4 5		1 2 3 4 5
2. My employees are trustworthy and fulfill their responsibilities without constant supervision	1 2 3 4 5		1 2 3 4 5
3. In my business dealings, I can rely on people to keep their promises	1 2 3 4 5		1 2 3 4 5
4. There is a strong sense of shared purpose and commitment to the success of the business among all employees	1 2 3 4 5		1 2 3 4 5

 https://www.doi.org/10.33910/2686-9527-2026-8-2-263-275

Statements	LEVEL OF AGREEMENT *1 — Strongly disagree* *2 — Disagree* *3 — Neutral* *4 — Agree* *5 — Strongly agree*	SPECIFY THE 3 MOST SIGNIFICANT SUCCESS RATES IN YOUR COMPANY (WRITE THE NUMBERS FROM THE LIST ABOVE)	HOW MUCH DOES THIS STATEMENT AFFECT THE SUCCESS RATES LISTED ABOVE? *1 — No effect* *2 — Weakly affects* *3 — Neutral* *4 — Affects* *5 — Strongly affects*
5. It is difficult to trust new business partners until they have been formally recommended by someone I know	1 2 3 4 5		1 2 3 4 5
6. My key business partners and I have a common vision for success	1 2 3 4 5		1 2 3 4 5
7. My business (company/team) staff are willing to help each other without expecting an immediate return	1 2 3 4 5		1 2 3 4 5
8. There is a strong sense of 'we are in this together' among my business (company/team) staff	1 2 3 4 5		1 2 3 4 5
9. Our company/team staff collaborates effectively to solve business problems and overcome operational challenges	1 2 3 4 5		1 2 3 4 5
10. Family and kinship networks are important for my business success	1 2 3 4 5		1 2 3 4 5
11. School/university friends are important for my business success	1 2 3 4 5		1 2 3 4 5
12. Professional associations (e. g., Chamber of Commerce) are important for my business success	1 2 3 4 5		1 2 3 4 5
13. Open (Global) online networks are important for my business success	1 2 3 4 5		1 2 3 4 5
14. Close online networks (only for staff) are important for my business success	1 2 3 4 5		1 2 3 4 5
15. My religiosity is important for my business success	1 2 3 4 5		1 2 3 4 5
16. Good relationship with local officials are important for my business success	1 2 3 4 5		1 2 3 4 5

Open questions:
13. Could you describe any situations where trust (or a lack of trust) with a partner or client significantly impacted your business?

____

____

14. Are there any unwritten rules or shared values in your local business community that a newcomer should know? Please provide some examples.

____

____

15. If you do business with partners from cultures that are different from your own, what are the biggest challenges in building a good relationship with them? (*Please select a few options that best describe your opinion*)[ ] communication style
[ ] pace of negotiations
[ ] punctuality
[ ] understanding of contracts
[ ] the ability to listen to the interlocutor, not to interrupt
[ ] competent persuasion and argumentation
[ ] self-presentation skills
[ ] knowledge of generally accepted terminology
[ ] business correspondence skills
[ ] non-verbal communication skills
[ ] Other (please write): ____

16. Have you had to change your approach to building business relationships when dealing with international or culturally different partners? [ ] Yes [ ] No
If yes, please describe.

____

____

17. In your <u>own words</u>, what is 'a strong business partner'?

____

____

THANK YOU FOR YOUR PRECIOUS TIME & ANSWERING ALL THE QUESTIONS!

Конфликт интересов

Авторы заявляют об отсутствии потенциального или явного конфликта интересов.

Conflict of Interest

The authors declare that there is no conflict of interest, either existing or potential.

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