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# A Study on the Effects of Small Business Management Result by the Korean Government: Focus on SEMAS\*

Dong-Rack Choi\*\*, Geun-Ha Suh\*\*\*

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## Abstract

**Purpose** – It is necessary to identify the level of marketing activities of the businesses that are recognized and carried out by the small and midsize businesses that have been supported by the government's small-business policy

**Research design, data, and methodology** – The method of data analysis of this study was conducted by the researcher 's acquaintances and center staffs who visited small business owners in a small - scale company operating a business.

**Results** – It is found that the financial support part of the support programs for the small business owners is not related to the center affection among the support programs for the small business owners of the government. This is a fact-finding process that can be regarded as a forming process that has a significant effect on. As a result of the analysis, both marketing activity and center attachment were found to be possible parameters which have significant influence on business performance.

**Conclusions** – Developing a variety of contact and customer management programs with small business owners in the field has enabled the government's policies to effectively penetrate the site, and these efforts eventually resulted in more business results for small business owners.

**Keywords:** Small Business Owners, Traditional Markets, Small Business Owners, Support Policy, Consulting Support, Financial Support, Education Support.

**JEL Classifications:** L11, L83, M14, M31, D12.

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## 1. Introduction

### 1.1. Purpose and Background of Research

Since the IMF foreign exchange crisis in 1997, the government has made an artificial restructuring of corporations in large scale, and the unemployment problem has become a big social problem. In order to solve the social problem of unemployment, government - led policy measures or individual self - help led to the activation of small business owners. According to the results of a study

by Suh and Yoon(2003) and Suh, Kim, and Suh (2015) who conducted research on the success factors of self - employment in Korea, department stores showed growth in each department, while discount stores, convenience stores and non-Growth, but the small retail industry is forecast to be closed down and stagnated in the future. As a result, it can be seen that the small business owner is a vulnerable group that is alienated from the Korean economic situation, and the survival of the small business is threatened. Therefore, this study is concerned with the effect of government subsidy program applied to small business and small business owners on the management performance of Small Businesses (Law No. 11174 on April 10, 1997 and Revised Apr. 17, 1997). Especially, this study analyzed the influence and correlation of current government small business sponsorship program on the business performance of small business owners through quantitative and qualitative survey of small business owners, who are the actual target of small business owners support program. This research is expected to provide effective information to the Small and Medium Business Administration, the Small Business

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\*\* First Author, Ph.D., Small Enterprise and Market Service(SEMAS), Tel: +82-55-648-2017, E-mail: cdr85@semas.or.kr

\*\*\* Corresponding Author, Concurrent Professor, Kyungnam College (KIT), Small Enterprise and Market Service(SEMAS), Tel: +82-51-469-1646, E-mail: seogh@hanmail.net

Agency, and the related government agencies to help establish policy for various support programs such as consulting, funding, start-up and management improvement education for small businesses(Ryu, Swinney, Muske, & Zachary, 2012; Sara & Yaqun, 2016).

Through this paper, we tried to clarify the process of formation of on - site management performance of companies that received all three benefits from core business support policy, three types of support policy, funding policy, entrepreneurship and management improvement education, and consulting support policy. It is necessary to identify the level of marketing activities of the businesses that are recognized and carried out by the small and midsize businesses supported by the government's small-business policy, and to what extent they are affectionate to the small-business support centers that receive the policy support. Finally, we will look into the process of forming the business performance to determine what parameters ultimately influence the performance of the company. This research is a new research concept which is difficult to find in the existing studies. It starts with the study of the infiltration process of the Korean government's policy on the self-employment level which is insufficient to establish the business form in the current Korean situation. From this point of view, this study will ultimately contribute to the successful start-up of small business owners and to enhance their self-sustaining ability and competitiveness to achieve continuous growth after start-up. In addition, through this study, it can be said that it is a promising research result that is expected to be achieved in the future, by securing a practical and effective support policy for small and medium-sized enterprises in the government.

## 2. Theoretical Background and Prior Study

### 2.1. Status of Support Policy for Small Businesses

In January 1999, a Small Business Support Center was set up to support start-ups of small business owners, and the start-up funds were provided by the ministries. However, the policy of the small business owners was focused on solving pending issues, and it was considered to be effective as unemployment countermeasures, but it also acted as a factor to intensify the quantitative increase of small business owners. This result shows that the exit manpower due to the restructuring after the financial crisis should be accompanied by a policy for reemployment of wage workers, not a business - centered policy toward small businesses. In order to ensure economic stability and sound growth of the Korean government in response to the participatory government, it became clear that the policy response to the small business sector was urgent and the establishment of measures for small and small businesses started to be established as shown in <Table 1>.

<Table 1> Basic Direction of Small Self-Employed Measures

Division	Existing policy direction in 1999	Policy direction since 2008
Contents	Support for start-ups in terms of quantitative expansion for IMF restructuring <ul style="list-style-type: none"> <li>• Funding</li> <li>• Educational support</li> <li>• Consulting support</li> </ul>	Support for restructuring of self-employed excess <ul style="list-style-type: none"> <li>• Indirect support such as infrastructure development rather than funding</li> <li>• Excessive entry into self-employment</li> <li>• Local-based support based on self-employment business activities</li> <li>* Business stability, business transformation, induction</li> </ul>

The current status of funding, consulting, start-up and management improvement education, which is the subject of this study, is as follows: First, the total amount of support provided by the small and midsize business policy fund launched in 1999 was 425 billion won every year. Among these funds, the small business funds that are valued at 380 billion won are the first funds to be provided to small and midsize businesses who have passed six months or more after consulting with the head of the Small and Medium Business Administration. And small and medium-sized enterprises participating in the government's policy support projects such as businesses and disaster-affected small-and-medium-sized businesses. Separately, in order to solve the SSM problem, which is a recent issue, there is a fund to support the noodle shop to improve the management of a small neighborhood supermarket and 450 It is set at 100 million won.

By examining the self-employed health consultation support business implemented since 2005, we have strengthened our management capacity by supporting consulting using professional workers and specialized agencies related to business improvement, business transformation, start-up preparation, etc. for small business owners. Supporting a total of 4,700 people. The specific contents of support are as follows: The consultation result of the self-employment medical examination and the center counselor is combined to prescribe the customized consulting type, and the specialist consulting for the various fields such as the conversion of the management and the business type or the know- And support consulting costs. Consulting support costs are the government's policy support projects, in which 80% of the total costs are supported by the government and less than 20% are self-employed.

Entrepreneurship and management improvement education provides comprehensive training for industry convertors by dividing the contents necessary for specialization education needed for business transformation and entrepreneurship into six stages. In order to cope with changes in the management environment and to enhance competitiveness by managing the business environment, entrepreneurship and vocational

education that supports successful entrepreneurship are being implemented(Suh, Seo, & Yoon, 2011a; Suh, Hong, Choi, & Suh, 2011b; Suh, Hong, Jin, & Jo, 2012). The total number of entrepreneurship and vocational education support is 17,260, and contents and time of education consist of 8-hour transition training, 40-hour vocational transition training, and 80 hours of practical entrepreneurship training. The support for management improvement education was about 48,000 people divided into basic education (2 hours) and professional education (6~20 hours).

In addition to the above three main subjects of this study, other measures such as the operation of commercial information system, broadcasting operation of small business owners, improvement of traditional market shopping environment, evaluation of franchise level and system construction is. <Table 2> shows the support program for small business owners. It is also important that policy makers and related

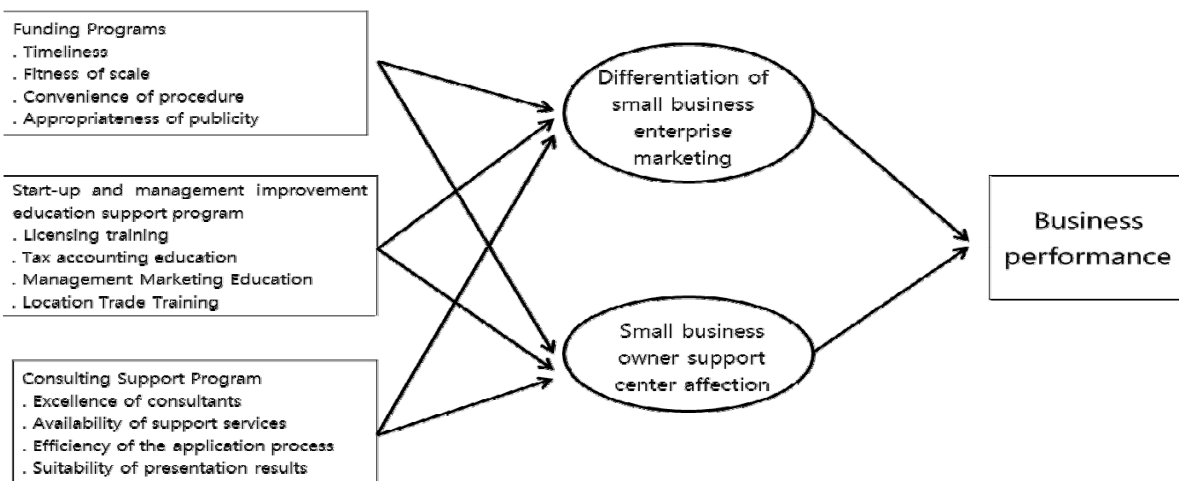
organizations are interested in the government's policy support projects and whether they are statistically significant.

## 2.2. A Precedent Study on the Success of Small Businesses

Existing studies on small business owners have been made in various ways and perspectives. However, in this study, we tried to distinguish the improvement situation and the cause of improvement on the basis of the policy of small business owners. The first is the study on the traditional market, the second is the study on the success of small business owners, and the third is the study on the estimation of the proper scale to support the direction of the government policy on the appropriate size of small business owners, We conducted a preliminary study.

<Table 2> Status of Small Business Support Policy

Support Policy	Support contents	Component
Funding	Time Scale step PR media Information delivery system	<ul style="list-style-type: none"> <li>Size of funding: 425 billion won per year \$ 50 per company</li> <li>Support condition: self-employed consultant 12-hour training to improve management Entrepreneurship training 24 hours Completion</li> </ul>
Entrepreneurship and Management Support for improvement education	Licensing training Tax accounting education Management improvement education Marketing training Trade and location education Entrepreneurship Education	<ul style="list-style-type: none"> <li>Entrepreneurship education: 1,7,000 people per year                             <ul style="list-style-type: none"> <li>- 8 hours of telephone training for industry</li> <li>- 40 hours of career transition training</li> <li>- Practical Entrepreneurship Education 80 hours</li> </ul> </li> <li>Management improvement training: 48,000 people per year                             <ul style="list-style-type: none"> <li>- Basic training 2 hours</li> <li>- Professional training within 6-20 hours</li> </ul> </li> </ul>
Consulting support	consultant Support system Reflect the results	<ul style="list-style-type: none"> <li>Annual consulting service for 4,700 people</li> <li>Completeness of 60,000 won, government subsidy of 1 million won</li> <li>Conduct customized education</li> </ul>



<Figure 1> Research Model and Hypothesis

### 3. Research Model and Hypothesis Setting

#### 3.1. Research Model

In order to verify the hypothesis of this study and to derive a research model, we divided the support policies of small business owners into three kinds such as funding, education support, and consulting support. The research model is as shown in <Figure 1> that the policy support of the government will affect the management performance through the marketing activity and store affection.

#### 3.2. Research Hypothesis Setting and Measurement Variables

##### 3.2.1. Analysis of Relationship between Small Business Support Policy and Marketing Activity

In this hypothesis, the following research hypotheses were established to examine the effects of financial support, education support, and consulting support programs on marketing activities. As a result, the marketing activities of Korean small business owners are composed of variables such as the advertisement of stores and products, the kindness of customers, and the interior of stores as a management activity for business, And the following hypothesis was set.

- <Hypothesis 1> The funding program will have a significant impact on the marketing activities of small business owners.
- <Hypothesis 2> Start-up and management improvement education support program will have a significant effect on marketing activity.
- <Hypothesis 3> The consulting support program will have a significant effect on marketing activities.

##### 3.2.2. Measures of Affiliation between Small Business Support Policy and Small Business Support Center

In this research hypothesis, we tried to find out the degree of attachment of the policy consumer to the center for the small business owner support center, which is the customer contact center, which the people who benefited from the support policy of the government small business owner feel. In the previous study, the items used in the loyalty and attachment study were modified to fit the relationship between the domestic policy consumer and the center. The contents of the questionnaire are as follows. The support system for small business owners will make my business happier. The support system for small business owners gives me pleasure to my business. When I depend on small business support center, my mind becomes comfortable, small business support center And the five-point Likert scale was used. The following research hypothesis

was finally set up.

- <Hypothesis 4> The funding program will have a significant impact on the attachment of small business owners to the support center.
- <Hypothesis 5> Start-up and management improvement education support programs will have a significant impact on center attachment.
- <Hypothesis 6> Consulting support programs will have a significant impact on center attachment.

##### 3.2.3. Business performance

There are many difficulties in evaluating the performance of small business owners. This is because the degree of separation between business ownership and management is low due to the business characteristics of small business owners, and the business performance shows a lot of difference according to the personal capacity of employers. In general, it is necessary to measure the financial performance of a small business in terms of strict management. Therefore, this study will evaluate the corporate performance variable as subjective financial performance. From this point of view, the question about financial performance was set by intervals and measured by the Likert 5-point scale. The subjective financial performance was evaluated by the sales growth rate and the net profit growth rate after the start-up.

- <Hypothesis 7> Marketing activity factors of small business owners will have a significant effect on business performance.
- <Hypothesis 8> Attachment to a small business support center will have a significant impact on the performance of small business owners.

### 4. Research Demonstration Analysis

#### 4.1. How to Collect and Analyze Data

##### 4.1.1. Research Content and Respondent Characteristics

The data used in the analysis of this study were selected for small business owners and data were collected through questionnaires. The data of this study were surveyed by the researcher 's acquaintances and center staffs who visited the small business owners of small business owners operating business in Ulsan, Kyungnam, Busan. A total of 290 copies were collected from 300 copies of the questionnaire, of which 245 were used for the empirical analysis, except for 45 respondents who were unfairly respondents and those who exceeded the range of small businesses. <Table 3> shows the characteristics of the respondents.

**<Table 3>** Characteristics of respondents

		Variable	Count	percent (%)
Individuality	Gender	Male	123	50.2
		Female	122	49.8
	Education	Below middle school	12	4.9
		High school graduate	87	35.5
		Professional college degree or higher	117	47.8
		Graduate School	29	11.8
	Age	Less than 30	12	4.9
		30 to 40 years	76	35.5
		40 years old to 50 years old	11	45.3
50 years old and under 60 years old		43	17.6	
60 years or older		4	1.6	
Business characteristics	Founded Sectors	manufacturing	36	14.7
		Wholesale retail	75	30.6
		Food & Accommodation	71	29.0
		Service industry	63	25.7
	Founded type	Single start-up	225	91.8
		Joint venture	20	8.2
	Founded lapse Years	Less than 1 year	87	35.5
		2 years	50	20.4
		3 years	35	14.3
		4 years	12	4.9
		more than 5 years	61	24.9
	Support Use of services experience	Simple counseling experience	26	10.6
Funding experience		75	30.6	
Management consulting experience		14	5.7	
Experience in entrepreneurship education		36	14.7	
All service experience		94	38.4	

**<Table 4>** Regression Analysis of Marketing Activity Performance by Small Business Support Program

Model	Non-standardization factor		Standardization factor	t	Probability of significance
	B	Standard error	beta		
Funding	.101	.056	.126	1.81*	.070
Entrepreneurship training	.067	.059	.078	1.13	.259
Management Consulting	.250	.065	.253	3.82**	.000
Dependent variable	Statistic variation				
	R <sup>2</sup>	F	Probability of significance		
Marketing activity	.131	12.14	.000		

Note) \* : p < 0.10 \*\* : p < 0.01

Forecasts: (constant), funding, entrepreneurship training, management consulting.

4.1.2. Reliability and validity test

In this study, Cronbach's alpha coefficients for each dimension exceeded 0.8, indicating that they have a high internal consistency overall (Nunnally, 1978). Principal component analysis The results of the factor analysis showed that the factor of 6 and the value of eigen value were in the order of 9.085 3.649, 2.795, 2.250 1.926, 1.710.

4.1.3. Correlation analysis

To investigate the direction and degree of the relationship between the research units with single dimensionality, we

conducted the correlation and the results are shown in the following <Table 3>. The mean, standard deviation, and correlation for each of these research concept scores showed that most of the variables in the significance level showed a good correlation within the range of 0.2-0.6.

4.2. Assay of Hypothesis

4.2.1. Analysis of Relationship between Small Business Support Program Factor and Marketing Differentiation

The results of the analysis for the <Hypothesis 1>,

<Hypothesis 2>, and <Hypothesis 3> model test that the financial support program field of <Hypothesis 1>, the entrepreneurship education support program of <Hypothesis 2>, and the management consulting support program of <Hypothesis 3> have a significant influence on marketing activity, as shown in <Table 4>.

The results of the analysis showed that the funding program had a  $p < 0.10$  and the management consulting support program had a significant effect on the significance level below  $p < 0.01$ , respectively. The  $R^2$  value, which is the basis of the estimation of how well the regression model can fit into the population is 0.13 and the F value is 12.144 and the significance probability is 0.00. The regression results show that the government's small program support program has a positive effect on the marketing activities of small business owners, and the  $R^2$  value is 0.13, indicating that government support program variables account for 13% appear. As a result of multiple regression analysis, when the significance value of t value is 0.10 and 0.01 at the significance level, the funding program of <Hypothesis 1> and <Hypothesis 3> and the consulting support program of small business corporation are significant. The results of this study are as follows. <Hypothesis 2> was rejected, and <Hypothesis 1> and <Hypothesis 3> were supported. Therefore, the research hypothesis that 'support programs of small business owners will have a significant effect on marketing activities' was partially adopted.

#### 4.2.2. Analysis of the Relationship between Small Business Support Program Factors and Small Business Support Center Attachment

The results of <Hypothesis 4>, <Hypothesis 5>, and <Hypothesis 6> suggest that the financial support program field of <Hypothesis 4>, the entrepreneurship support program of <Hypothesis 5>, and the management consulting support program of <Hypothesis 6> will have a significant

effect on the affection of small business owners. As shown in <Table 5>.

As a result, it was found that factors of start - up and management improvement education support program and management consulting support program had a significant effect at  $p < 0.01$ . The  $R^2$  value, which is the basis of the estimation of how well the regression model can fit into the population, is 0.28 and the F value is 31.425 and the significance probability is 0.00. The results of regression analysis show that the support program of small government business in the government has a positive effect on the affection for small business support center and the value of  $R^2$  is 0.28 and the support program variables of government are 28% Of the respondents.

As a result of the multiple regression analysis, when the significance value of the t value was found to be at the significance level of 0.01, in case of the support program factor of the small business of the government, the <Hypothesis 5> and <Hypothesis 6> of the start-up and management improvement education support program and the small- The results of this study are as follows. First, the results of this study are as follows. <Hypothesis 4> was rejected, and <Hypothesis 5> and <Hypothesis 6> were supported. Therefore, the research hypothesis that 'support programs for small business owners will have a significant effect on affection for small business owners' centers is partially adopted.

#### 4.2.3. Relationship between Marketing Activity and Business Performance of Small Businesses

<Table 6> shows the results of the analysis for the model test that suggested that the marketing activities of the small business owners in <Hypothesis 7> would have a significant effect on the business performance of small business owners.

**<Table 5>** Regression analysis of affection between small business owners and support centers according to the program

Model	Non-standardization factor		Standardization factor	t	Probability of significance
	B	Standard error	beta		
Funding	.080	.049	.102	1.63	.104
Entrepreneurship training	.292	.052	.353	5.63**	.000
Management Consulting	.203	.058	.212	3.52**	.001
Dependent variable	Statistic variation				
	$R^2$		F	Probability of significance	
Center affection	.281		31.42	.000	

Note) \* :  $p < 0.10$  \*\* :  $p < 0.01$

Forecasts: (constant), funding, entrepreneurship training, management consulting.

**<Table 6>** Regression analysis between marketing differentiation and management performance

Model	Non-standardization factor		Standardization factor	t	Probability of significance
	B	Standard error	beta		
Marketing activity	.376	.059	.378	6.36**	.000
Dependent variable	Statistic variation				
	R <sup>2</sup>		F	Probability of significance	
Business performance	.143		40.45	.000	

Note) \* : p < 0.10 \*\* : p < 0.01

Forecast value: (constant), marketing activity.

**<Table 7>** Regression Analysis between Attachment and Management Performance of Small Business Support Center

Model	Non-standardization factor		Standardization factor	t	Probability of significance
	B	Standard error	beta		
Marketing activity	.228	.064	.222	3.54**	.000
Center Attachment	Statistic variation				
	R <sup>2</sup>		F	Probability of significance	
Business performance	.049		12.59	.000	

Note) \* : p < 0.10 \*\* : p < 0.01

Estimated value: (constant), small-scale business support center attachment.

The results of the analysis of the effect on the management performance as the final result of the marketing activity management strategy of the small business owners showed that the factors of marketing activity have a significant effect on the management performance at the significance level of less than p < 0.01. The R<sup>2</sup> value, which is the basis of the estimation of how well the regression model can fit into the population, is 0.143, and the F value is 40.45 and the significance probability is 0.000. The results of the regression analysis show that the marketing activity effort of small business owners has a positive effect on the management performance and the R<sup>2</sup> value is 0.14 and the marketing activity variables explain the influence of 14% on the management performance of the final small business.

The results of multiple regression analysis show that the <Hypothesis 7> of that marketing activity has a significant effect on business performance is significant when the significance value of t value is at 0.01 significance level. Therefore, <Hypothesis 7>, The hypothesis that the marketing activities of small business owners will have a significant effect on business performance' was adopted.

4.2.4. Analysis of relationship between affection and management performance

The results of this study are summarized in <Table 7>, which shows that affection for small business owners in the <Hypothesis 8> has a significant effect on business performance of small business owners.

The results showed that affection for small business owners' support center had a significant effect on the

management performance at the significance level of p < 0.01. The R<sup>2</sup> value, which is the basis of the estimation of how well the regression model can fit into the population, is 0.049 and the F value is 12.599 and the significance probability is 0.00. The results of the regression analysis show that affection for small business support center affects business performance positively, and R<sup>2</sup> value is 0.049, which shows that 4.9% appear.

The hypothesis that hypothesis 8 affirms that affection for small business owners will have a significant effect on business performance when the significance value of t value is found to be significant 0.01 from the multiple regression analysis. Respectively. Therefore, <Hypothesis 8>, "Affection for small business support center will have a significant effect on business performance" was adopted.

4.2.5. Analysis of differences in management performance according to demographic and individual characteristics of small business owners

In this study, we examined the effect of demographic variables and characteristics of each business on the support program of small business owners in order to examine various implications of the results of the survey. First, the demographic variables were examined by gender, educational background, and finally age. As a result of this study, only the demographic variables of gender differences showed significant effects on government subsidized programs, and the differences between education and age were not significant. It has been found that male minority workers are more likely to perform better than female minority workers. This shows that female minority workers

are more specialized, and that women's customized education and government support programs are needed. The results of the independent sample T-test analysis are shown in <Table 8>.

<Table 8> Gender difference analysis result

Variable		Average	Standard Deviation
Dependent variable	Independent variable		
Woman	Man	3.28	.54
	Woman	3.09	.59
Isolation test of Levene : F=.08 P= .77			
T value: 2.57 Probability of significance : .01*			

Note) \* : p<0.01

In order to verify the difference in the effectiveness of the government support program for small business owners according to the characteristics of the respondents, the difference according to the years of start-up, the difference due to the closed-down experience, the difference according to the frequency of use of small- . As a result of the verification, significant differences were found in the number of years of start - up, the experience of closing, the frequency of use of the center, and the service usage. In order to analyze the differences according to the number of years of start - up, the founders who visited the small business support center were divided into the minimum one year and the maximum five years. The ANOVA analysis showed that the significance of the effectiveness of government support programs according to the number of

years of entrepreneurship was significant only in the field of consulting support as shown in <Table 9>.

As a result of multiple comparisons on the effectiveness of the consulting support program by the number of years of entrepreneurship, the average number of firms with four years of business start-up was less than one year, two years, and five years or more, And that the effectiveness of the company is high. However, the interesting results are that the firms with three years of start - ups are more effective than the ones with more than five years of start - up. The results of this study are as follows. First, the third and fourth year of entrepreneurship were the most important factors for satisfying the effect of entrepreneurship consultation. In order to prepare for the 5th year, the companies in the 3rd to 4th years are most concerned about the management troubles in terms of the years of start-up, and have the greatest interest in solving the problems. This suggests that effective consulting programs for companies in the third and fourth years and policies should be developed to meet various needs.

Next, we analyzed the differences in the effectiveness of the government 's small business owners' support programs by the number of use of small business support centers. The number of visits to the Small Business Support Center was divided into 1 to 4 times. As shown in <Table 10>, the effectiveness of the government support program based on the frequency of use of small business support centers was significant in the fields of education support, consulting support, and support for small business owners.

<Table 9> Analysis of the effects of the number of years of entrepreneurship and government support programs

	Post-test	(I)Year of foundation	(J)Year of foundation	Average difference(I-J)	Standard error	Probability of significance
Consulting support	Dun nett T3	Less than 1 year	4 years	-.47*	.13	.02
		2 years	4 years	-.58**	.13	.00
		3 years	more than 5 years	.34*	.11	.03
		4 years	Less than 1 year	.47*	.13	.02
			2 years	.58**	.13	.00
			more than 5 years	.65**	.14	.00
		more than 5 years	3 years	-.34*	.11	.03
			4 years	-.65**	.14	.00

Note) \* : p<0.05 \*\* : p<0.01

<Table 10> Analysis of the Effectiveness of Government Support Programs on the Frequency of Center Use

	Post-test	(I)Frequency of use	(J)Frequency of use	Average difference(I-J)	Standard error	Probability of significance
Education Support	Dun nett T3	Not at all	More than 4 times	-.46*	.11	.00
		One time use	More than 4 times	-.56**	.10	.00
		Use twice	More than 4 times	-.41**	.11	.00
		Three times	N.S	N.S	N.S	N.S
		More than 4 times	Not at all	.46**	.11	.00
			once	.56**	.10	.00
			twice	.41**	.11	.00



	Post-test	(I)Frequency of use	Three times	Average difference(I-J)	Standard error	Probability of significance	
Consulting support	Post-test	Not at all	Three times	-.41*	.12	.02	
			More than 4 times	-.38**	.11	.00	
	Dunnett T3	One time use	N.S	N.S	N.S	N.S	
			Use twice	N.S	N.S	N.S	
			Three times	Not at all	.41*	.12	.02
			More than 4 times	Not at all	.38**	.11	.00
	Post-test	(I)Frequency of use	(J)Frequency of use	Average difference(I-J)	Standard error	Probability of significance	
Center Attachment	Post-test	Not at all	More than 4 times	-.53**	.11	.00	
			More than 4 times	-.23*	.08	.04	
	Dunnett T3	Use twice	Four	-.31**	.09	.01	
			Three times	N.S	N.S	N.S	
			More than 4 times	Not at all	.53**	.11	.00
				once	.23*	.08	.04
			twice	.31**	.09	.01	

Note) \* : p<0.05 \*\* : p<0.01

<Table 11> Difference analysis according to use classification of small business sponsor program

	Post-test	(I)Usage items	(J)Usage items	Average difference(I-J)	Standard error	Probability of significance
Education Support	Post-test	Simple counseling	Consulting support	-.51*	.15	.02
			Full Service Benefits	-.57**	.10	.00
		Funding	Consulting support	-.57*	.15	.02
			Full Service Benefits	.63**	.10	.00
	Dunnett T3	Consulting support	Simple counseling	.51*	.15	.02
			Funding	.57**	.15	.00
		Education Support	N.S	N.S	N.S	N.S
			All Services	Simple counseling	.57**	.10
		Funding		.63**	.10	.00
	Post-test	(I)Usage items	(J)Usage items	Average difference(I-J)	Standard error	Probability of significance
Marketing activity	Post-test	Simple counseling	Full Service Benefits	-.49**	.12	.00
			Funding	N.S	N.S	N.S
	Dunnett T3	Consulting support	N.S	N.S	N.S	N.S
			Education Support	Full Service Benefits	-.37**	.10
		All Services	Simple counseling	.49**	.12	.00
			Education Support	.37**	.10	.00
	Post-test	(I)Usage items	(J)Usage items	Average difference(I-J)	Standard error	Probability of significance
Consulting support	Post-test	Simple counseling	Funding	-.55**	.11	.00
			Consulting support	-.72**	.18	.00
			Full Service Benefits	-.61**	.10	.00
		Funding	Simple counseling	.55**	.11	.00
			Consulting support	.72**	.18	.00
			Education Support	Full Service Benefits	-.38**	.16
	Dunnett T3	All Services	Simple counseling	.61**	.13	.00
			Education Support	.38**	.10	.00

Note) \* : p<0.05 \*\* : p<0.01

As a result of multiple comparisons on the effectiveness of the support program for small and midsize business by division of the number of use of centers, there were no small business owners with more than four times of use of the center in the field of education support, Respectively. In the field of consulting support, the counseling support

program was found to be more effective than the small business counselor who had no experience of using the center for small and medium enterprises. In the field of attachment to small business support centers, there were no small business owners with more than four times of center use, and loyalty to center attachment was higher than small

business owners who visited once or twice. This indirectly revealed the effectiveness and effectiveness of the government policy by inducing more frequent visits to the center at least three times in order to induce loyalty to the center and the effectiveness of the small business support program. This analysis is considered to be a result of the necessity of establishing regular helper system such as dedicated customers and various assistants. As shown in <Table 11>, the ANOVA analysis showed that differences in the service utilization of the small business sponsor programs were significant in education support, consulting support, and marketing differentiation.

The results of multiple comparisons on the differences between the government - funded support programs showed that the effectiveness of education was lower for small business owners who received simple counseling in the field of education support than those who used management consulting and all government support programs. Also, small - scale business owners who received funding showed lower educational effectiveness than those who used consulting support services.

In the field of consulting support, small - scale consultants who received simple counseling showed less consulting effectiveness than customers using funding, management consulting and all government - supported programs. Also, small business owners using all small business support programs showed higher consulting effectiveness than simple clients and educational support programs.

In the field of marketing activity, small - sized businessmen who received simple counseling or entrepreneurial and business improvement education showed lower level of marketing activity than small businessmen using all government 's small business support programs. This shows that the effectiveness of government policies is enhanced by encouraging small business owners to use government support programs as much as possible in order to enhance the effectiveness of education, consulting and marketing activities in small business support programs.

## 5. Conclusions

### 5.1. Results

The purpose of this study is to investigate the effect of government support programs on small business owners' Currently, we have divided into three factors, which are funding programs, start-up and management improvement education programs, and self-employment consulting support, which are the most important support programs among various government-sponsored small business owners.

The results of this study are as follows: First, we investigate the effect of these three factors on the marketing

activities of small business owners and the affection of small business support centers. Finally, And the formation process. To do this, we conducted literature research based on various previous researches and related materials and prepared the theoretical basis.

In order to achieve the purpose of the research to identify the process of formation of the site management performance, this study selected the small - scale businessmen of Busan area who have received more than one kind of government support program through the Small Business Association support center, The questionnaire survey was conducted for those who had benefited from the policy. For the efficiency of the research analysis method, we divided the variables by the demographic variables, the characteristics of the business, and the experience of using the support service, and examined the differences in the effectiveness of the small business support program. The demographic variables were gender, educational background and age, and the characteristics of the business were examined such as entrepreneurship, type of entrepreneurship, number of employees, number of family members, years of entrepreneurship, The experience of using the support service is divided into the number of use of the small business support center and the service type used when visiting the small business support center.

The results of the study are as follows. First, the difference in the characteristics of the small business owners using the government 's small business support program is that men perform better than women. In addition, the demand for and effectiveness of management consulting were high for the companies with small business owners for the fourth year in the third year. It is interesting to note that as the number of visits and services used by the Center increases, the benefits of services to government policies increase and the attachment to small business support centers,

Second, only financial support and management consulting among the three programs supported by the government were found to affect marketing activities. The results of this analysis reveal that the government's management improvement funds that are currently supported by small business owners in order to increase their marketing activities actually affect marketing activities. However, it has been found that entrepreneurial and management improvement education does not affect marketing activity. It is presumed that this result shows that the start-up and management improvement education conducted by the Small Business Support Center is focused on the basic education curriculum, which shows that the contribution to marketing activities is still not contributed to educational activities.

Third, in the affirmative part of government support programs for small business owners, funding was not related to center attachment. This seems to be the result of the fact that simple funding alone can not bring entrepreneurship to the support center. This result is considered to be a major

loss at the national level, recognizing that not only the value of the existence of the small business support center in the future, but also the fact that there is no correlation in terms of mutual development in terms of small business owners. This is a meaningful result that shows the necessity of complementary measures.

Fourth, it is the fact that the marketing activities of small business owners and the affection for small business owners' support centers can be regarded as forming processes that have a significant effect on business performance. As a result of the analysis, both the marketing activity and the center attachment affirmation were found to be possible parameters that have significant influence on business performance. The implications of this analysis are

suggested to be very high. It can be said that it is possible to further improve the management performance by emphasizing the role of meeting and conversation between small businessmen and the center, centering on the support center for small business owners, as much as the support program currently implemented by the government. In addition to fostering development such as start-up assistant and inui society groups, it is necessary to develop various contact and customer management programs with small business people in the field, so that the government's policies effectively penetrate the field and these efforts will eventually lead to more. The results of this study can be summarized as follows.

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