

# The Impact of Financial Performance of SMEs on Their Bank Credit Access depending on Executive-level characteristics

Asst. Prof. Dr. Mehmet Civelek [id 0000-0002-1247-5308](https://orcid.org/0000-0002-1247-5308)

## Abstract

Financial performance of SMEs (small and medium-sized enterprises) is crucial not only for bank credit access of these enterprises but also for the development of economies since SMEs make significant contributions on export volume and GDP of countries. However, depending on firms' executives Resource-based View (RBV) characteristics their financial performance might differently affect their bank credit access. In this regard, this paper aims to analyze how the impact of financial performance on access to finance differs depending on executives' educational status, gender and experience. In line with this selected purpose, this research collects data from 479 randomly selected respondents by directing an online questionnaire. This paper employs a Binary Logistic Regression test to examine the differences in impacts of financial performance on bank credit access of SMEs. The results indicate that the impact of financial performance on credit access only differs depending on gender and sectoral experience of firms' executives. The researcher also discusses prospective reasons for these results and suggests some policy implications.

## Acknowledgement

The abstract came into being within project no. 2019-20-D2-B05 entitled "KOBİ'lerin Girişimci Davranışlarının ve Bankalarla Karşılıklı İlişkilerinin Krediyeye Erişimdeki Rolü" financed by Doğuş University conducted by Mehmet Civelek in the years of 2020 and 2023.