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MODERATING ROLE OF GENDER DIVERSITY ON THE  
RELATIONSHIP BETWEEN PSYCHOLOGICAL TRAITS AND  
ENTREPRENEURSHIP DEVELOPMENT

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**ABSTRACT**

This study has examined the relationship between set of psychological traits on entrepreneurship development in Indonesian graduate students. For the better understanding, moderating effect of gender diversity is also observed between psychological trait-entrepreneurship development relationship. For a sample of 270 students from different universities, our research has conducted descriptive analyses, factor loadings, reliability analyses, and regression method for both direct and indirect relationship between the variables. Descriptive results have suggested the normal trends in the data through mean and standard deviation, whereas reliability analyses through CB alpha is providing the evidence that all items are reasonably loading the single factor. Additionally, confirmatory factor analyses has confirmed the individual significance of each item for psychological traits. Finally, regression findings indicates that there is a direct and positive impact of Mean locus of control, mean tolerance for ambiguity, and mean risk taking propensity on entrepreneurship development among the student community in Indonesia. Additionally, the moderating effect of gender diversity is found between locus of control and entrepreneurship development, and between tolerance for ambiguity and entrepreneurship development among the students. Our study has contributed both in theoretical and empirical literature, covering the title of psychological traits in five different dimensions and entrepreneurship too. However, study is limited in terms of missing with structural equation modelling, large sample size, and analyzing

the personality traits on entrepreneurship development among other community members in the same region. Future studies may address these limitations for their contribution too.

## **Introduction and Theoretical View of the Variables**

### **Entrepreneurship Development**

Through several training and similar other programs, entrepreneurship development is the procedure of improving the abilities and information of entrepreneurs (Kuratko, Ireland, & Hornsby, 2001; Sullivan, 2000; Rapini, Farida & Santoso, 2018). To increase the number of entrepreneurs, various strategies and programs are observed in the literature. The pace at which new projects and businesses are made have been observed as much better in recent time comparatively to the past trends just because of entrepreneurship development (Lafuente et al, 2018; Lonsdale & Cox, 2000; Omran & Kamran, 2018). How to create an influential entrepreneurship development program is a need of time for various business ventures and community groups(Hindle, 2010; Martin & Osberg, 2007; Peterman & Kennedy, 2003). Fundamentally, as per the information of the entrepreneurs, entrepreneurship development is essentially for improving the skills. To provide a growth trend, several methods like training programs or classroom sessions are specially designed to boost the student ability towards the development of entrepreneurship and similar capabilities(Lafuente et al, 2018) .

In different institutional environments, the work of (Aidis, Estrin, & Mickiewicz, 2008; Welter, 2005) and Sobel (2008)provide the most substantial theoretical perceptions about entrepreneurial development. It is believed that the main agents of social changes through entrepreneurship development are entrepreneurs. To fit the opportunities and limitations through the formal and informal institutional framework, organizations develop entrepreneurs which are familiarized with their actions and policies in the market place (Collinson & Shaw, 2001; Sessu, et al., 2020). Cumming, Douglas and Feng Zhang (2018) provides greater investigation of some categories of entrepreneurship that can develop under different institutional environment. For different types of economic activities, institutions are essential as they provide range of output through some good entrepreneurial options too.

### **Supportive Environment**

Several psychological traits are examined in the literature which are associated to individuals working in different organizations (Twenge & Campbell, 2008), (Santoso, 2020). For business firms, the provision of such environment which can help their employees to achieve their goals is among the important elements. Such type of work place support is known as supportive environment (Boswell, Tully, & Mills, 2017; Michaeli et al., 2017; Kristiyana et al., 2020). It is accepted that giving a supportive environment to its employees is among the core challenges which are faced by the business leaders in today's world. In this

regard, business managers and similar officials takes several steps to provide supportive environment through guidance, addressing concerns, answering the set of reservations of the employees and doing both moral and financial support to their employees as well (DeCaro & Stokes, 2008; Grandey, Chi, & Diamond, 2013; John Wang, Sproule, McNeill, Martindale, & Lee, 2011; Kamran, Johnson, & Sammer, 2016; Karagozoglu & Lindell, 2000). However, organizational culture is among those factors which reasonably defines the trends for the supporting environment under any type of operational activities. Meanwhile, the core duties of the leader is to establish and promote such culture where different organizational members are provided with both moral and ethical sustenance.

### **Need for Achievement**

An individual want for major achievement, learning skills, control on high values defines the need for achievement (NA) (Antonio, Toni et al, 2014; Widyanti R. et al, 2020). Firstly Murray (1967) has connected the term of NA with a range of actions. It is believed that NA refers to an Intense, lengthy and repeated struggles to achieve something tough and to work with unique goal along high aim (Rybnicek et al, 2019). Later, McClelland in Rybnicek et al (2019) proposed the idea of NA with meeting and setting high standards of achievements where behavior features are considered by constant with lasting concern. However, inner efforts and the applied force by the hopes of others are insisting on this need. The trait of NA is associated with the difficulty of the task being chosen by the people to achieve. In this regard, those who are associated with higher NA select moderately some difficult tasks, provided that they are more challenging but within a specific range. On the other hand, those who are associated with low NA may choose very easy tasks to perform (Wang, Liao, & Morgan, 2017). However, those people which are linked with high NA tends to seek high degree of independence.

### **Locus of control**

Locus of control is the term in which people trust upon the control over the result of actions in their lives, as opposed to outer forces beyond their control in personal psychology (Truong & Toyokawa, 2019). Antonio Toni et al (2014) has proposed the understanding of idea and has become a feature of personality studies. A man's locus is idealized as inner or outer (a belief that one can control one's life) or (a belief that life is controlled external factors) respectively. In their life, individuals with a strong inner locus of control trust events and conclude primarily from their own tasks. For instance, people with an inner locus of control tends to admire or guilt their skills when receiving exams results (Anderson, John, & Keltner, 2012). People with a high external locus of control tend to praise or blame external factors like teacher or exam. In ranges of psychology, locus of control has produced high research. Such field as educational psychology, health psychology and clinical psychology is applicable by this idea. However, in practical use, discussion remains whether exact or more world-wild standards of locus of control will prove to be more useful. Cautious

divisions should also be made between locus of control and ideas like self-efficacy, or between locus of control and attribution trends.

### **Tolerance of Ambiguity**

Tolerance of ambiguity is the main part for creative task (Merrotsy, P. (2013) that is suggested by (McLain L. David, 2015). Tolerance of ambiguity refers the nature of issues which are ill-defined and dealt by persons. It may also permit to tolerate the variety of options considerably. Many people may be highly contented with immediate solution of the problems (Antonio, Toni et al, 2014). However, the part of not having an answer ready at hand is difficult for some individuals too. This provides them to gratification, which is the ability to take the first appropriate result. Tolerance of ambiguity scale was positively associated with a creativity-style index (Tegano, 1990).

In addition, limited literature is found covering the concept that tolerance of ambiguity cannot be well defined nor functionally tied to creativity (Merrotsy, 2013). Particularly, when working on issues in groups, tolerance of ambiguity is useful. Tolerance of ambiguity was predictive of conceptual ease when brainstorming (i.e., the ability to create a large number of concepts) that was described by the (Sigh Kulwilder, 2011). Remarkably, Yu Dangeke (2018) originate tolerance of ambiguity to be connected with visual preferences. Particularly, individuals preferred surrealistic paintings with a high tolerance of ambiguity. If someone is open to many options it means that man will be tolerant of broad range of possibilities that is easy task to see. He or she may even tolerate the dishonor which is sometimes connected to be a creative odd person. Tolerance having great value when working with unusual people and with their point of view, and often a special type of social tolerance is important in academic settings (Florida, 2002; Rapini et al., 2019).

For creative persons, tolerance may also be essential. It is believed that creative people are an unusual level of tolerance. Obviously, creative people have not all features but still they may have, that refers to antinomies or paradoxical personalities. However, sometimes with such personal paradoxes, people have issues as well. Many of the Freudian defense methods were planned to resolve such things, and interesting study on reasoning conflict described the method to change the path to avoid the several types of intrapersonal battles. Creative people may permit themselves to accept their own paradoxical behaviors that are considered by the tolerance. Based on the list of the qualities of creative people, Venefenhoven and Eric (2013) stated the “ability to resolve antinomies or to provide conflicting characters in one’s self-idea, and lastly a firm concept of self as creative.

### **Research Methods**

Our study is based on the primary data methods, where questionnaire was developed covering the psychological traits like supportive environment

(measured through 3 items), need achievement by McClelland (measured through 3 items), locus of control (measured through 3 items), tolerance for ambiguity (measured through 3 items), risk taking propensity (measured through 3 items), and entrepreneurship development by Boumol (measured through 4 items). All these items are scaled on five points, ranging from 1 as strongly disagree to 5 as strongly agree. Meanwhile, this study has observed the moderating effect of gender on the relationship between psychological traits and entrepreneurship development among the targeted students in Indonesia. A sample of 270 students was collected and observed for the descriptive, reliability, factor loadings, and regression analyses. Findings are presented and discussed in the next section of this research.

**Results and Discussion**

This study aims to examine the direct effect of psychological traits on entrepreneurship development in Indonesia, followed by moderating effect of gender between entrepreneurship development and psychological traits accordingly. Descriptive results are showing the range of the score, mean and standard deviation of each of the items for supportive environment, need achievement, locus of control, tolerance for ambiguity, and risk taking propensity as well. SE1 and NA1 are providing an average value of above 4 whereas rest of the indicators have a moderate layout in mean values. However, descriptive trends in terms of standard deviation for all the variables are above 1 but below 2 respectively. More specifically, lowest mean and lowest standard deviation is represented by gender factor which is measured on Male=1 and Female=2 scale accordingly.

Table 2: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SE1	270	1.00	5.00	4.5111	1.13325
SE2	270	1.00	5.00	3.5519	1.14842
SE3	270	1.00	5.00	3.5815	1.14993
NA1	270	1.00	5.00	4.5556	1.09522
NA2	270	1.00	5.00	3.5852	1.13992
NA3	270	1.00	5.00	3.4444	1.11540
LOC1	270	1.00	5.00	3.4963	1.11678
LOC2	270	1.00	5.00	3.5741	1.12758
LOC3	270	1.00	5.00	3.4852	1.05507
TFA1	270	1.00	5.00	3.5185	1.07594
TFA2	270	1.00	5.00	3.6074	1.13476
TFA3	270	1.00	5.00	3.5148	1.11669
RTP1	270	1.00	5.00	3.4519	1.14858
RTP2	270	1.00	5.00	3.4593	1.12268
RTP3	270	1.00	5.00	3.4074	1.16833
ENDV1	270	1.00	5.00	3.3852	1.11752
ENDV2	270	1.00	5.00	3.5704	1.09096

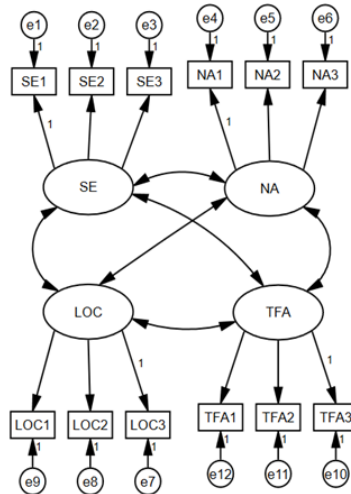
ENDV3	270	1.00	5.00	3.5963	1.09578
ENDV4	270	1.00	5.00	3.4407	1.15129
GENDER	270	1.00	2.00	1.4926	.50087

Table 3 has shown the CB. Values for all the variables where 3 items for each of the psychological trait measures and 4 items for entrepreneurship development is selected. For supportive environment with 3 items, CB value is 0.827. Similarly, other factors like supportive environment, need achievement, locus of control, tolerance for ambiguity, risk taking propensity, and entrepreneurship development are showing the CB score of 0.721, 0.774, 0.887, 0.812, and 0.727 respectively. All these scores are accepted for the reason that there is no issue for the reliability trends in the selected variables of this research.

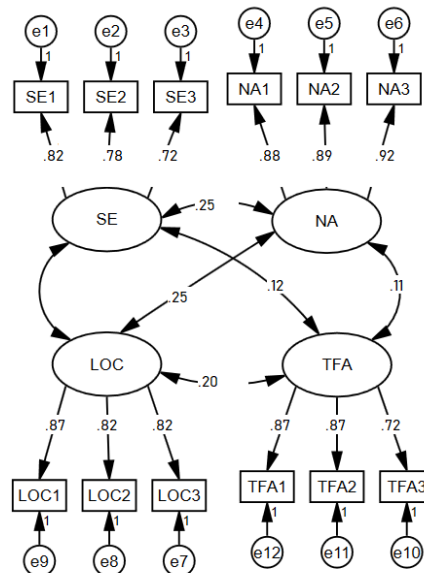
**Table 3: Reliability Score of the Variables**

Name of the Variable	Total Items	CB. Value	Final Remarks
supportive environment	3	0.827	Considered for the further analyses
need achievement	3	0.721	Considered for the further analyses
locus of control	3	0.774	Considered for the further analyses
tolerance for ambiguity	3	0.887	Considered for the further analyses
risk taking propensity	3	0.812	Considered for the further analyses
entrepreneurship Development	4	0.727	Considered for the further analyses

Our reliability analyses are followed by the confirmatory factor analyses, which shows the individual significance for each item through factor loadings. Figure 1 shows the structural model where latent variables like supportive environment, need achievement, locus of control, tolerance for ambiguity are combined through double headed arrow showing their correlation between them. For the factor loadings, CFA score is providing a good sense.



It is believed that SE has a factor loading of .82, .78, .72 for SE1, SE2 and SE3. For NA, factor loadings are .89, .89, and .92 for NA1, NA2, and NA3 respectively. For LCA, loading values are .87,.82, .82 for LOC1, LOC2, and LOC3 accordingly. For TFA, factor loadings are .87, .87 and .72 for TFA1, TFA2, and TFA3. For the correlation between SE and TFA, between LOC and NA, between NA and se, between LOC and TFA are .12, .25, .25, and .20 accordingly. It is found that all these variables are reasonably correlated to each other. This r-result is provided under Figure 2 for the graphical presentation and under Table 4 as well.



**Table 4: Factor Loadings**

Items	Factor Loadings	Criteria for acceptance
SE1	0.82	Above the threshold level

SE2	0.78	Above the threshold level
SE3	0.72	Above the threshold level
NA1	0.88	Above the threshold level
NA2	0.89	Above the threshold level
NA3	0.92	Above the threshold level
LOC1	0.87	Above the threshold level
LOC2	0.82	Above the threshold level
LOC3	0.82	Above the threshold level
TFA1	0.87	Above the threshold level
TFA2	0.87	Above the threshold level
TFA3	0.72	Above the threshold level

The above discussion for the descriptive trends, reliability and factor loadings are providing a good sense about the consideration of stated variables in analyzing the regression results. Table 5 is showing the results for the direct relationship between psychological traits and entrepreneurship development through Model summary, where we have examined the F score, R, R\_Square, adjusted R\_Square and significance for the F change too. It is observed that overall R\_Square is 0.048 with the adjusted value of 0.030, followed the F change of 2.642. This value is significant at 5 percent, means that model is statistically fit for the further discussion of individual coefficients, representing the individual effect of key factors of psychological traits on entrepreneurship development.

**Table 5: Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.218 <sup>a</sup>	.048	.030	1.10080	.048	2.647	5	264	.024	2.202

a. Predictors: (Constant), Mean RTP, Mean TFA1, Mean NA, Mean LOC, Mean SE

b. Dependent Variable: ENDV

**Table 6: Impact of Psychological Traits on Entrepreneurship Development**

Model	U.S Coef.		S. Coef.	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
	B	Std. Error				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	3.778	.475		7.958	.000	2.843	4.712	---	---	---	---	---
	Mean SE	.022	.060	.022	.367	.714	-.097	.141	.032	.023	.022	.967	1.034
	Mean NA	-.089	.062	-.088	-	.150	-.211	.032	-.097	-.089	-	.982	1.018
	<b>Mean LOC</b>	<b>.114</b>	<b>.021</b>	<b>.104</b>	<b>4.95</b>	<b>0.000</b>	-.134	.105	-.005	-.015	-	.984	1.016
	<b>Mean TFA</b>	<b>.121</b>	<b>.063</b>	<b>.117</b>	<b>1.941</b>	<b>.053</b>	-.002	.244	.115	.119	.117	.996	1.005



<b>Mean RTP</b>	<b>-.153</b>	<b>.059</b>	<b>-.152</b>	<b>-</b>	<b>.010</b>	<b>-.270</b>	<b>-.037</b>	<b>-.159</b>	<b>-.157</b>	<b>-</b>	<b>.973</b>	<b>1.028</b>
				<b>2.589</b>						<b>.156</b>		

a. Dependent Variable: Mean ENDV, b. Predictors: (Constant), Mean RTP, Mean TFA1, Mean NA, Mean LOC, Mean SE.

Under the results as presented with the title of Table 6, regression coefficients are providing a good understanding for the individual impact of mean score of five psychological traits on Mean entrepreneurship development. The influence of Mean SE and Mean NA is observed as insignificant for Mean entrepreneurship development, provided that their t score is below 1.96 and p-value is above 10 percent chance of error. It means that both SE and NA are found to be insignificant determinant for Mean ENDV. For locus of control LOC, coefficient in terms of unstandardized is .114 and standard error of .021. It shows that overall positive and direct impact of LOC on the entrepreneurship development is found. It is believed that higher the locus of control means higher the entrepreneurship development among the targeted respondents in Indonesia. The t-score for Mean LOC is 4.95 which is significant at 5 percent. The trend in Mean ENDV through Mean tolerance for ambiguity or TFA is .121 where adjusted value of the coefficient is .117 with the t-score of 1.941. It means that there is a positive influence of higher TFA on entrepreneurship development among the respondents in Indonesia. This effect is justified as p-score is significant at 10 percent; 5.3. contrary to these findings, our study has provided another different score where the influence of risk taking propensity or RTP on mean ENDV is -.153. When this effect is adjusted as per the standard error, we have achieved a standardized value of beta coefficient -.152. It indicates a negative and adverse impact of RTP on mean ENDV under full sample of the study. This effect is further justified through achieved value of t-statistics which is 2.58, significant at 5 percent. The rest of the results are comprised of tolerance and variance inflation factor for the explanatory variables of the study. It is observed that VIF for all five psychological traits is below 5 while tolerance score is above .10, hence no problem for the higher correlation between them.

**Table 7: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.779	5	.556	4.462	0.000
	Residual	317.384	264	1.202		
	Total	320.163	269			

a. Dependent Variable: ENDV2

b. Predictors: (Constant), RTP2, NA2, LOC2, SE2, TFA2

After observing the direct impact of psychological traits on entrepreneurship development, current discussion is dealing with the moderating effect of gender between the both. In the first step, model fitness was examining where F-test is providing a score of 4.462 means that our model for determining the moderating effect of gender between psychological traits and entrepreneurship development is statistically fit to explain. The value of F-test is significant at 5 percent.

**Table 8: Moderating Effect of Gender between Psychological Traits and Entrepreneurship Development a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
(Constant)	3.878	.527		7.354	.000	2.840	4.917					
Mean SE*Gender	-.058	.059	-.062	-.992	.322	-.175	.058	-.062	-.061	-	.975	1.026
Mean NA*Gender	-.021	.059	-.021	-.345	.730	-.138	.097	-.033	-.021	-	.973	1.028
Mean LOC*Gender	.350	.060	.310	5.833	0.000	-.153	.083	-.037	-.036	-	.973	1.028
Mean TFA*Gender	.145	.060	.142	2.41	0.014	-.073	.162	.055	.046	.046	.969	1.032
Mean RTP*Gender	-.018	.060	-.019	-.300	.765	-.137	.101	-.011	-.018	-	.971	1.029

a. Dependent Variable: Mean ENDV

Table 8 is showing the moderating effect of gender between psychological traits and entrepreneurship development in Indonesian economy. As per the interaction effect, it is found that SE and NA have no significant interaction with the gender factor which are found to be not relevant while explaining the entrepreneurship development in Indonesia. However, the influence of interaction term between SE and gender is -0.058 with the standard error of 0.059. It means that there is a negative but insignificant interaction effect of gender between SE and ENDV under full sample consideration. This effect is further justified the insignificant influence from the interaction effect because of lower T score and higher significant value. Similarly the interaction term between Mean NA and gender is -0.021 and standard error of 0.059 which are providing a t score of -.345 and p value of .730. These facts are providing the evidence that there is insignificant moderating effect of gender between NA and entrepreneurship development in Indonesia. For the third factor of psychological trait which is named as locus of control, interaction term with gender is created which is further showing a positive effect of .350 on entrepreneurship development. This would say that with the higher involvement of gender factor between LOC and entrepreneurship development, more and positive influence is found.

Previously, the direct impact of LOC on entrepreneurship development is .114 but with the involvement of gender factor, this effect is positively and significantly increased, hence moderation effect exists. The moderation effect is accepted because T score is 5.83 and p value is 0.000. For the moderating effect of gender between TFA and entrepreneurship development relationship, results are providing positive coefficient of .145 and standard error of 0.060. It is accepted that this result is significant and positive where T score is 2.41 and P

value is 0.014. This result further justify that there is a significant and positive moderating effect of gender on the relationship between TFA and entrepreneurship development

### **Conclusion**

Our aim is to examine the influence of five psychological traits named as supportive environment, need achievement, locus of control, tolerance for ambiguity, risk taking propensity on entrepreneurship development among the student community of Indonesia. Results are in favor for the assumption that factors like direct and positive impact of locus of control, tolerance for ambiguity, and risk taking propensity on entrepreneurship development in Indonesia. Additionally, the moderating effect of gender diversity is found between locus of control and entrepreneurship development, and between tolerance for ambiguity and entrepreneurship development among the students. It is widely believed that such psychological traits are very significant in determining the trends and patterns of entrepreneurial development among the students. However, moderating effect of gender between both exogenous and endogenous variables have provided a new look in the existing literature with a reasonable contribution as well. It is suggested that for better development of entrepreneurial capabilities among the students, decision makers should seriously consider the psychological traits.

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