
**Entrepreneurial Orientation of Domestic Private Banks
and Psychological Traits of Sales Personnel under the
moderating impact of Organizational Learning
Capability
In Multan City**

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Submitted to:

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THESIS & DEFENSE APPROVAL FORM

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DECLARATION

I, Syed Muhammad Hussain Raza, hereby declare that this thesis has been accomplished by me under the supervision of Prof. Dr. Zahra Mehmood Bhutta - Head of Department Management Sciences Department, National University of Modern Languages Multan Campus. It has not been submitted previously as a research project, dissertation, or thesis at any other national or international university. I, solemnly affirm that this is my genuine research work and all the sources of information have been acknowledged in this thesis by the way of references. I further affirm that the data has been acquired through the distribution of questionnaires and analyzed with the help of SPSS 23. Conclusion, suggestions and recommendation are genuinely arrived, inline with the sector of research to yield significant practical benefits.

Syed Muhammad Hussain Raza

DEDICATION

I DEDICATE THIS THESIS
TO MY FAMILY, TEACHERS AND COLLEAGUES
FOR THEIR UNENDING SUPPORT AND COOPERATION

Syed Muhammad Hussain Raza

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Abbreviations

BDO	Business Development Officer
CFA	Confirmatory Factor Analysis
CRO	Customer Relationship Officer
EFA	Exploratory Factor Analysis
ETC	Etcetera
EO	Entrepreneurial Orientation
FBS	Federal Bureau of Statistics (Pakistan)
G x G	Generation of ideas and generalization of ideas
H	Hypothesis
IA	Intolerance for Ambiguity
ILOC	Internal Locus of Control
MLR	Multiple Linear Regression
MSTAT	Multiple Stimulus Types Ambiguity Tolerance Scale
nAch	Need for Achievement
OJT	On Job Training
OLC	Organizational Learning Capability
POV	Point of View
RBO	Retail Business Officer
RT	Risk Taking
SPSS	Statistical Package for the Social Sciences
TA	Tolerance for Ambiguity
US	United States of America

ABSTRACT

Human Resource Management deals with organization, employees and organization's internal and external environment. The driving force for our research was the commonplace observation that sales personnel employed with banks are frequently hired and fired while training and development of employees was totally ignored. My conceptual framework suggested hiring of sales personnel considering three psychological traits i.e. Tolerance for Ambiguity (TA), need for achievement (nACH) and internal locus of control (ILOC) followed by training i.e. organizational learning capability (OLC) to improve overall entrepreneurial orientation (EO) of the bank. The aim of my research was to ascertain the moderation impact of OLC on the relationship between psychological traits of sales personnel and entrepreneurial orientation (EO) of the bank. I obtained data from 17 domestic private banks having regional headquarters in Multan by a questionnaire. I have used Multiple Linear Regression and Andrew F. Hayes PROCESS Macro in SPSS 23. I have found positive moderation effect of OLC on the relationship. I concluded that organizations i.e. banks need to integrate ingredients of OLC in their organization and employees of the organization require adequate training to be more effective. Furthermore, keeping a properly trained and sizeable sales force is more viable than engaging and disengaging new employees over and again. Implications of this research can be successfully incorporated in banking sector of Pakistan by imparting adequate training and ensuring development of employees in the longer run under the moderating impact of OLC.

Chapter 1

Introduction

1.1 Background of the Study

Organizational performance, entrepreneurial orientation and knowledge sharing are getting overwhelming attention from firms' management in today's competitive world. This heightened focus merits rejuvenated wave of impetus for management practitioners to academically probe into underlying inter-connections among these factors. Organization theory serves as the basis of studying these constructs in organizational environment where employees invariably being human-beings possess psychological traits influenced under the organizational setup. These factors overall harness the organizational entrepreneurial orientation. In recent years various studies are being undertaken to ascertain inter-relationships among these constructs (Gil & Mataveli, 2017; Ismail, Abdul-Majid, & Joarder, 2017; Kasemsap, 2017; Sok, Snell, Lee, & Sok, 2017). De Geus (1988) stressed that in heat of high competition, the only sustainable competitive advantage with companies will be their ability to learn faster than their competitors (organizational learning capability). This capability is casted directly on the employees of the organization and their personality traits, which sets the stage for our research in one of the highest competitive market of our country i.e. Banking sector. In other words we can say that if organizations sow in higher learning culture they harvest better entrepreneurial orientation and reap better dividends than already existent competitors who are comparatively ignorant or focuses less. As a general principle, it is valid for governmental and non-governmental organizations, profit and non-profit organizations.

In Pakistan there are many players in banking sector on the continuum from Government owned banks to privately owned banks. Hudson (2013, p. ii) mentioned that employees' working in highly competitive sector and established companies may be entrepreneurial, as their behavior is reinforced in anticipation of emancipation (idem, p. 113). This supports the idea that more "entrepreneurial" are the employees the better is the entrepreneurial posture, and organizations must augment employees entrepreneurial traits by arranging workshops, seminars, lectures and training programs. This phenomenon most profoundly affects the consumer directed sales efforts, in domestic private bank of Multan, this argument is apt owing to their continuous strive for high market share and innovation. ul Hassan, Shaukat, Shakeel,

and Imran (2012) studied organizational culture, innovation and employees performance in banking sector of Southern Punjab region. The population used in this study is very close to the population we have used in our study.

In our research we narrowly focused on the seventeen domestic private banks present and operating in Multan City. Sales department of domestic private banks in Multan head-office get sales targets, which they further assign to branches and pursue through sales personnel who get rewards for their efforts in meeting deadlines and clientele requirements. Presence of large number of bank branches of domestic private banks in Multan city is making the consumer banking market a priori competitive at tremendous pace. These banks offers a wide variety of products and services for individual and business customers viz. Deposit Account, Investment Accounts, Mutual Funds, Auto Loan, Home Loans, Lockers, Funds Transfer, Foreign Exchange, Debit / Credit / Prepaid cards with and without cashback offers along with multiple discounts offers, VIP Lounge services, Web / internet / E- Banking, Phone Banking and many others. These domestic private banks are utilizing their full potential through sales teams and personnel to capitalize on maximum opportunities by reaching out to every corner of the city and introducing un-ending range of products and services to maintain their lead thereto. Undoubtedly the untiring strive for maximum market share and optimum business performance entails great deal of entrepreneurial orientation and to remain ahead of the competitor requires organizational learning capability (Altinay, Madanoglu, De Vita, Arasli, & Ekinci, 2015). This research aims primarily to unearth moderating impact of organizational learning capability on the inter-relationship between psychological traits possessed by the sales personnel of domestic private banks and entrepreneurial orientation of these banks in Multan City.

Stevens (2003) quantitatively measured twelve generally agreed upon classical entrepreneurial traits that affect the entrepreneurial behaviors of organizational members. Okhomina (2010) found significant positive relationship among three psychological traits viz. Need for Achievement (nAch), Tolerance for Ambiguity (TA) and Internal Locus of Control (ILOC) as predictor of Entrepreneurial Orientation (EO) under moderation effect of Supportive Environment. Altinay et al. (2015) concluded that organizational learning capability (OLC) and entrepreneurial orientation (EO) are bi-directionally positively related implying higher organizational learning capability makes firms understand consumer requirements in products and

services. Organizational learning and empowerment are positively related to Innovation and Banks' productivity in southern Punjab region (ul Hassan et al., 2012). Organizational learning capability is positively related to Organizational Innovation (Onağ, Tepeci, & Başalp, 2014). Entrepreneurial Orientation of selected banks was measured through scale developed by K. Chadwick, Barnett, and Dwyer (2008) after adequate validity and reliability in US Banks in 48 contiguous US States. The scale measures three dimensions of EO viz. Risk-taking, proactiveness and innovativeness. It was most relevant owing to the fact that this scale was developed for banking sector.

As per the theoretical foundation and already existent research, we intend measuring the moderating effect of Organizational Learning Capability (OLC) as a detrimental construct onto the dependence relationship between entrepreneurial psychological personality traits and entrepreneurial orientation of the organization operating in high competitive marketplace. The moderating effect is gauged by the application of Multiple Linear Regression (MLR) and macro developed by Andrew F. Hayes. This effect is analyzed as a multiplier impact in SPSS, where one MLR analysis is conducted without the effect of moderating variable i.e. absence of moderation. The model may not be exactly fit but a standing is determined when moderation impact is not applied, following this, a moderator variable is inserted which cast effect on the dependence relationship. The MRL analysis is conducted after the insertion of the moderating variable through the macro. Critical examination of the difference in both result yield the exact effect of the moderation.

1.2 Problem Statement

There has been a long trail of researches on all the constructs used in this research viz. psychological traits, organizational learning capability and entrepreneurial orientation, however, organizational learning capability and entrepreneurial orientation have been under-studied in combination (Altinay et al., 2015). Similarly while scanning present governmental, semi-governmental and private organizations in the country, it has been learned that majority of the organizations are not imparting adequate training and development programs to the sales team including field operators and sale managers. These sales personnel are readily hired, fired and considered dispensable if they fail to get the targets, resultantly not nourishing and amicably dovetailing the existent potential which in turn harness the overall posture of the organization. The neglected area is underestimation of the importance training and development has, in

improving upon the entrepreneurial personality-based psychological traits held with the employees with a view to increase their commitment and potential. Most importantly, the moderation effect of organizational learning capability construct; which is quite vital per se is required to be studied on the interrelationship of psychological traits of employees' of bank and the entrepreneurial orientation of the domestic private banks in Multan. There are sufficient researches on entrepreneurial orientation as predictor of firms growth, innovation and performance (Altinay et al., 2015; Koenig, Schlaegel, & Gunkel, 2013; Onađ et al., 2014; ul Hassan et al., 2012) and less attention has been given to entrepreneurial orientation as a dependent variable (Okhomina, 2010). This research affixes major psychological traits as predictor of entrepreneurial orientation, and establishing moderation effect of vital construct of organizational learning capability in domestic private banks of Multan City.

1.3 Rationale of the Study

This research is first of its type that incorporates three major psychological traits as predictor of entrepreneurial orientation of domestic private bank under the moderating effect of organizational learning capability. The stemming theme behind this statement is the organization theory, that is mother of all management theories. The theory clearly states that to set up an organization it is mandatory to define roles and responsibilities and assign human capital to each role in a way that organization operates in effective manner. It is evident that we cannot consider human resource without their psychological make-up. These psychological traits enable individuals in the organizations to learn differently than the other members. Altinay et al. (2015) highlighted that "organizational learning capability has been identified as the missing link in the examination of entrepreneurial orientation" with other constructs. It is also argued among the researchers that a better organization is the one which learns faster than its competitors and makes learning as its competitive advantage over the competitors. Onađ et al. (2014) developed a comprehensive measurement scale for organizational learning capability and supported that owing to complicated multi-dimensional nature of this construct, it has been under-studied with different combination of constructs. Management practitioners have always been very fond of studying organizational learning capability as sustainable competitive advantage (De Geus, 1988), organizational adaptability and change orientation (Jerez-Gomez, Céspedes-Lorente, & Valle-Cabrera, 2005; Minnema, 2000; Peter M. Senge, 1990;

Peter M Senge, 2006; Yeung, 1999) and its positive moderation on organizational performance but less attention is given on its positive moderation effect on organizational entrepreneurial orientation. No study is prevalent in contemporary literature that uses the formative approach of entrepreneurial orientation (Covin & Wales, 2012) with same predictors under moderating effect of organizational learning capability. Our research fills this gap by studying moderation effect of organizational learning capability on the relationship of major psychological traits of employees in high competitive sector (Hudson, 2013) and entrepreneurial orientation of the organization.

1.4 Significance of the Study

This research is very significant owing to its practical application. The research directly deals with the employees, their entrepreneurial personality-based psychological traits, impact of organizational learning programs on aforementioned traits and overall effectiveness of learning on the entrepreneurial posture of the organization which is existent in a high competitive marketplace. As the research is conducted in Multan city, which have fifth highest populace in the country (Wikipedia, 2017), these findings are highly generalizable in domestic private banking sector country-wide. Organizational learning capability may be used to increase the entrepreneurial orientation of sales team / personnel in the banks. Three major psychological traits viz. tolerance for ambiguity, achievement motivation (sometimes referred as need for achievement) and internal locus of control, of sales personnel of the bank is used as predictor of entrepreneurial orientation of that bank under the moderating effect of organizational learning capability. High organizational learning capability of domestic private bank rendered bank's sales personnel more knowledgeable, confident, committed, forthcoming, forward looking (Altinay et al., 2015) and entrepreneurial (Hudson, 2013, p. 113) resulting in maximization of bank's market share, growth, innovation and profitability (Altinay et al., 2015; Okhomiya, 2010; ul Hassan et al., 2012). This phenomenon results in banks expansion and capitalizing on maximum available opportunities in market by introduction of consumer banking products and services as their entrepreneurial ventures (K. H. Chadwick, 1998). The finding of this research is a cornerstone for future research as the combination of EO with OLC and psychological traits can be used in development of training and development programs in the organizations.

1.5 Objectives of the Study

This research has following objectives :-

- a) To observe combined impact of entrepreneurial psychological traits viz. Tolerance for Ambiguity (TA), Need for Achievement (nAch) and Internal Locus of Control (ILOC) of sales personnel on entrepreneurial orientation (EO) of the domestic private Bank, in presence and absence of organizational learning capability (OLC) as a moderator.
- b) To observe individual impact of entrepreneurial psychological traits viz. Tolerance for Ambiguity (TA) and Need for Achievement (nAch) and Internal Locus of Control (ILOC) of sales personnel on entrepreneurial orientation (EO) of the domestic private Bank, in presence and absence of organizational learning capability (OLC) as a moderator.
- c) To recommend points for thought in light with our finding that how organizational learning programs in an organization can affect entrepreneurial psychological traits of sales personnel to cement bondage between organization's management and sales team.

1.6 Research Questions

This study answers following research questions:-

- I. What is combined impact of Tolerance for Ambiguity (TA), Need for Achievement (nAch) and Internal Locus of Control (ILOC) of sales personnel on entrepreneurial orientation (EO) of the Bank?
- II. What is combined impact of Tolerance for Ambiguity (TA), Need for Achievement (nAch) and Internal Locus of Control (ILOC) of sales personnel on entrepreneurial orientation (EO) of the Bank with organizational learning capability (OLC) as a moderator?
- III. What is individual impact of Tolerance for Ambiguity (TA) and Need for Achievement (nAch) and Internal Locus of Control (ILOC) of sales personnel on entrepreneurial orientation (EO) of the Bank?
- IV. What is individual impact of Tolerance for Ambiguity (TA) and Need for Achievement (nAch) and Internal Locus of Control (ILOC) of sales personnel on entrepreneurial orientation (EO) of the Bank with organizational learning capability (OLC) as a moderator?

- V. How organizational learning programs can be used to address psychological traits of sales personnel working in domestic private banks and other organizations?

1.7 Organization of the Study

The study is presented and organized to assess the moderating impact of organizational learning capability on the relationship between psychological traits of sales personnel and entrepreneurial orientation of the domestic private banks in Multan city in 4 chapters. Chapter 1 delineate the introduction of the study, followed by the statement of problem, significance of the study, unveiling the objective of the study and research questions. Chapter 2 reviews the literature discussing all important constructs used in this research alongside the trails of previous studies pertaining to those constructs thereby formulating hypothesis for the relationship and conceptual model. This section also highlights previous researches that have similar or closer themes. Chapter 3 covers research methodology including the conceptual model of our research. This chapter explains the relationship among the constructs used in this research. The chapter highlights research design, sources of data, population and sample size description, data gathering techniques and data analysis roadmap. Chapter 4 deals with results and conclusion, where we actually perform the data analysis to arrive at results. The chapter starts with the profiling of sample then checks data for conditions of normality. In data analysis part, regression analysis is performed where effect of moderations is assessed through PROCESS macro developed by Dr. Andrew F. Hayes. In the end conclusion and recommendations are drawn from the results and discussion is presented in elaborative way.

Chapter 2

Review of Literature

2.1 Introduction

It is widely accepted and known to management practitioners from the very outset that organizations are made up of human beings and the roles they play in the an organization. MacGregor (1960) in his famous title "*The human side of enterprise*" mentions that the energy that revolves in the veins of any organization is truly human energy. He further sheds light on the personality and psychological traits of human being, saying that it is the management who is responsible to channelize the energy and give directions to the human potential in a way that enterprise is benefited. Management must employee correct motivation strategies keeping in view the physiological and psychological needs of its employees.

One of important aspect that management must cater for is the identification of most important personality-based psychological traits of employees and programs directed to nourish those traits in a way that overall self-efficacy of the employees is boosted and their energies are directed towards vigorously pursuing of the goals set by the management. These training programs expand the capability of enterprise by enhancing organizational learning capability (OLC). This capability not only converts the organizations in the learning organizations but incorporate the concept of double loop learning and that organization does not repeatedly finds the solution of one problem more than once. With the incorporation of training programs directed towards the enhancement of learning capability, there would be a visible positive shift in the entrepreneurial orientation of the organization. This theme is most profoundly visible in the competitive market setting where it is mostly applicable. K. Chadwick et al. (2008) named this phenomenon as firm-level entrepreneurial behaviour and linked it with the firms performance in high risk taking sector i.e. U.S. Banking sector.

2.2 Entrepreneurial Orientation

Entrepreneurial orientation of any organization refers to the activities that particular organization undertakes in term of setting rules, policies, culture, practices and way of decision-making to vigorously capitalize upon opportunities exist in the market or entering new markets or introducing new products in order to maximize organizational market share, growth and profit. The organization is then called entrepreneurial. Initially there was a confusion surrounding the word entrepreneur. As

we know organizations are set-up around '*Factors of Production*'. This paper being concerned with Human Resource Management, mainly focuses on factors concerning Human Resources viz. Labour and Entrepreneurship. Kondo (1993) says entrepreneurship is practiced by the key person, manager and decision maker in an organization viz. Entrepreneur who blends other factors of production. The term has French origin meaning to undertake and firstly used by John Baptise Say in 18th century (Stevens, 2003), meaning by the person who undertakes an enterprise (Wasserman, 2012). As per the general understanding and dictionary definition, term entrepreneurial reflects attributes related to entrepreneur (Baporikar, 2017). Steven (2003) mentioned that in private business firm, the equivalent term is founder, second-stage successor or business owner. For the sake of homogeneity, a generic term 'business entrepreneur' is used. Business entrepreneurs have a strong desire of control in their organizations with centralized decision making (Block & Rosenberg, 2002; Wasserman, 2012). It is quite evident from research that business entrepreneurs have a great propensity to run the organization weaved around their own entrepreneurial traits. The aforementioned strives suggest various dilemmas which give way to various trade-off conditions (Wasserman, 2012) displaying symptoms (Neill & Laplante, 2005) as organization is being managed and designed around entrepreneurial traits. Block & Rosenberg (2002) argued that privately owned business firms are the ones which are mostly affected by such phenomena as the business entrepreneur dominates; and empowerment, delegation of authority, providing autonomy and bolstering employees' self-efficacy are not his norms. Entrepreneurial traits are antecedents of business firm's performance (Lumpkin & Dess, 1996). Entrepreneurial Orientation (EO) is a latent construct which formatively and reflectively strongly predicts firm's performance (Covin & Wales, 2012). Yeung et al. argue that organizational learning capabilities are being affected by the way firm is designed and managed. Bennett (200) said that the management and design of the firm has a moderating effect on ET and EO relationship based on ability to generate ideas. Yeung et al. further posited that learning capability is predictor for firm's performance which is being limited by inability to generate the ideas and generalize the ideas (g x g) (Yeung, 1999, p. 55) which give rise to organizational learning disabilities.

Lumpkin et al. proposed EO to be the basis of decision making in pursuit of entrepreneurial endeavors. Literature has evolved this concept overtime and there has

be in-consistency in the nomenclature (Lumpkin & Dess, 1996). The concept has roots in Mintzberg's theory (1973) of entrepreneurial mode, which was further carried forward by Khandwalla (1977). Lumpkin et al. wrote a clarification article to synchronize the meaning and understanding. Nevertheless it is considered as a latent construct having formative and reflective basis. Hughes & Morgan (2007) developed the scale on five dimension, where they suggest all dimension should be studied independently. Following is each of them with definition:-

2.2.1 Risk Taking

Lumpkin et al. defines this as the propensity of entrepreneur to undertake ventures which are risky in nature (Lumpkin & Dess, 1996), he says entrepreneur is willing to "undertakes somewhat risky ventures". This makes risk taking a significant indicator for the entrepreneurial orientation. The more organization is willing to take the risk the higher aggressive posture it possesses to capitalize on the opportunity that exists in the marketplace. In case of non-risk taking organization EO will be at the minimum possible level. Researchers have also highlighted that organizations with high propensity to accept risk are more entrepreneurial than the rest of the organizations.

2.2.2 Innovativeness

Wang and Ahmed (2004) defines Innovativeness as "an organization's overall innovative capability of introducing new product to the market, opening up new markets through combining strategic orientation with innovate behaviour and process". This is one of the most important ingredients in the recipe of EO. New ideas are vital for the organization to capture the market. It will not be possible to hook the market share without innovation. Sometimes innovation and creativity are confused. Innovation is all about producing a new thing or product, that never existed before, while creativity may be the mere decoration of already existing product. Generally extra fertile minds are employed with the innovation in the organizations.

2.2.3 Proactive-ness

Lumpkin et al. (1996) defined proactiveness with respect to capitalizing on the opportunities existent in the market. For a better EO it is a must to be proactive. To enter the market before everyone is aware of the opportunity. It is rarely observed that if the early entrant skillfully utilized the market potential is fails. EO and proactiveness are like hands and gloves and cannot be imagined in isolation. To be ahead of the competitors it is mandatory for the be proactive than reactive. It is also

argued by the researchers that an organization cannot have high entrepreneurial orientation unless it has high value of proactiveness.

2.2.4 Competitive Aggressiveness

Miller defines it as “beating competitor with a punch” (Miller, 1983, p. 771). Ferrier (2001) associated this construct with four dimensions. These dimensions are volume / intensity of competitive attack, the time / duration, the force / complexity and unpredictability / surprise. Or alternatively we say that being competitive aggressive we must be very forceful in pursuit of our objectives. Higher EO demands higher competitive aggressiveness. The competitive aggressiveness can be acquired by investing in high professionals, procedures, ensuring high quality standards and utilizing higher budget than the competitors in order to seize the existing potential of the market before other competitors capitalizes on that. It is inevitable to be forceful to be successful in a high competitive market.

2.2.5 Autonomy

“An important impetus for new-entry activity is the independent spirit necessary to further new ventures. As such, the concept of autonomy is a key dimension of an entrepreneurial orientation” (Lumpkin & Dess, 1996). Interestingly, when we relate autonomy with the EO, we must be clear that autonomy is provided to speed up the process of exploitation of the existent opportunity in the market. The experience and acumen of the manager is better judge in this regard where, as soon as he finds a window of opportunity that is too narrow, he swiftly makes an autonomous decision.

The concept of EO was firstly used by Mintzberg (1973), where he related it to opportunity seeking, and marked it similar to the act to management. The three initial and agreed upon dimension of EO were innovativeness, risk-taking and proactiveness. Following multiple definitions, Lumpkin and Dess (1996) defined the concept more vividly as “EO refers to the processes, practices, and decision-making activities that lead to new entry” as characterized by one, or more of the following dimensions: “a propensity to act autonomously, a willingness to innovate and take-risks, and a tendency to be aggressive toward competitors and proactive relative to marketplace opportunities”(pp. 136-137).

More recently Avlonitis and Salavou (2007) defined the construct as “EO constitutes an organizational phenomenon that reflects a managerial capability by which firms embark on proactive and aggressive initiatives to alter the competitive scene to their

advantage” (p. 567). Covin et al. (2012) presented a review of the phenomenon alongside the methods to measure entrepreneurial orientation. The phenomenon was considered having both reflective and formative dimensions while measurement (ibid).

Ireland, Covin, and Kuratko (2009) considered EO as being the part of corporate entrepreneurship (CE) strategy, they name it an insider poster of behaviour of the firm through the use of processes and quality. These entrepreneurial behaviours and beliefs also result in risk-taking posture of the organization, which may result in tremendous economic gains or total failures. It is not mandatory that spread of EO is homogenous throughout in the organization, it is varied in nature and may differ considerably from one division to the other and from one section to the other. It is also considered as a challenge to develop the EO into organization which imperatively needs a comprehensive training of all staff members. Lumpkin et al. (1996) proposed that EO may be considered as a unique ingredient which is an identifiable strategy, similarly we follow an entrepreneurial strategy, as being followed by organizations. Other researchers argue that EO is like a grid on which we can always plot any of the organization to know where it actually exists, meaning by ranking the organization as per their EO scale at all times.

It is also considered that it gives way to an entrepreneurial behaviour to the organization which is identifiable and consistent in nature and over the period of time become the distinct mark for the organization. The researchers have consensus on the dimensional nature of EO, but they have varied views about the dimensions. It is argued that at times EO may be considered formative or reflective in nature. Lumpkin et al. (1996) added two more dimension viz. competitive aggressiveness and autonomy.

Many researchers consider there is tremendous potential of exploration various models of EO. Covin et al. (2012) suggested that EO may be studied in combination with the external and internal organizational environment, firm level decision making tiers, demographics, organizational internal leadership dynamics to yield diversified implications. Some recent researches even focused on the time-series assessment of EO pertaining to relevant variables and their overall effect on the organizational profitability. Rauch, Wiklund, Lumpkin, and Frese (2009) recommend in their research that in order to probe more clearly there is a need to ascertain and examine the mediators and moderators while examining EO, this may bring more explicit

meaning to the variance related issues which were not explained earlier. They further suggest that a strong theoretical and practical foundation is required to evaluate the setting which further strengthen or weaken the bond between EO and profitability of the organization.

Wales, Gupta, and Mousa (2013) extended upon conceptualization of EO and recommended that to understand EO and its relationships the most pertinent procedure would be to study it in combination with mediators and moderators any varying type of relationships. They also deemed that EO in itself should also be examined as casting moderation on dependence relationships, similarly there is a dire need to studying EO as a mediator in various combination of relationships, which is under-studied so far. Researchers believe that studying moderating and mediator setting of EO yielded tremendous clarity that is a cornerstone for future research.

2.3 Organizational Learning Capability

As the name implies, it is the capability of organizations to learn. The concept was earlier used by De Geus (1988) in context with competitive advantage of an organization in market place. Yeung (1999), took enough pain to produce a comprehensive all-encompassing book, according to them the learning capability of organization can be understood by $(g \times g)$ equation, that means ‘generation of ideas’ and ‘generalization of ideas’, he continued saying that organizational learning disabilities harness the organizational learning capability as mentioned by Peter M. Senge (1990) in his famous book “**The fifth discipline : the art and practice of the learning organization**”. Ample literature is available on organizational learning capability as predictor of organizational success and competitive edge in market place (Alegre & Chiva, 2008; Hult & Ferrell, 1997). Jerez-Gomez et al. (2005, p. 716) defined the construct as multi-dimensional in nature as “the organizational and managerial characteristics, practices, skills or factors that facilitates the organizational learning processes (e.g., generating, acquiring, disseminating and integrating information/knowledge) or allows an organization to learn”.

These capabilities are acquired and retains in the organization in form of defined procedures viz. Standard Operating Procedures (SOPs), structure, and mechanism. In most of the cases these SOPs are specific to the organization and differ considerably from one organization to another, although in some cases are generalized and may be acquired by one organization during the process of benchmarking. Mostly all the staff

members in the organizations are connected through these procedure and the flow of information inside the organization is the by product. This data information is then analyzed in order to ascertain the status of organization's learning and the capability. This useful information may be stored in the databases and shared with the decision makers which become the basis of staff members training and development. Essentially, these learning mechanisms or capabilities allow organizations to learn (Popper & Lipshitz, 2000). Researchers also identified two important foundation stones for organizational learning capability viz. organization design and employee skills and experiences.

Dr S. C. Goh (1998) posit that adequate organizational design skillset of employees and their experiences are way forward for organizations to become learning organizations. There are 5 key areas where organizational learning capabilities. These area are viz. clarity of vision and mission, leadership commitment and empowerment, a culture of experimentation and rewards, effective transfer of knowledge across organizational boundaries, and teamwork and group problem solving practices. We touch upon each of the component separately in succeeding paragraphs.

2.3.1 Organization Structure

The first and foremost important thing is presence of an organizational design that is conducive in itself to nourish and facilitate the learning process. The design should be such that tasks are homogeneously distributed among all the employees and they are given enough autonomy to execute the give task with self-motivation. In such an environment there exist no communication gap among the peers and they feel relaxed and receptive to the learning and share their positive ideas among each other. The same thisng is true for different departments and teams where tasks are evenly distributed, we can say that they facilitate each other is discharge of their responsibilities amicably. This creates a collaborative working environment where learning is accomplished alongside the completion of the tasks, for majority of the employees this structure was more natural and organic in nature and it synergize their potential in the work process, their ideas are welcomed, they are listened and given due importance, and relationship among the departments and individuals is built on mutual respect basis.

Another underestimated advantage is completion of tasks and dissemination of information in real-time setting where there exist no time lagging. In this type of

organization design the roles within the organization are flexible eventually easing up the employees, so that they are more frank, and conversant across different departments. Invariably this results elimination of rigid departmental boundaries among various structures that exist in the organization. This is how the organization work seamlessly without invisible barriers to learning to whom Peter M. Senge (1990) name as learning disabilities in his famous book *“The fifth Discipline”*. As per definition a learning organization is the one which has flexible horizontal linkages in such a way that they encourage the process of creativity, fast speed communication, rapid innovation, and self-motivated initiatives. These bondages are strengthened by the application of team-work, group problem solving and formation of task forces, use of Information technology systems, and use of direct interaction between all the employees (Daft, 2007). Overlooking organizational design while evaluating the feasibility of OLC is not recommended in any organization as they are like hand and glove to each other. A better organizational design is pre-requisite for the better organizational response to the external stimulus but also better response to the internal requirement form the staff members and management.

2.3.2 Employee Skills And Experiences

Organizations who keep learning as their prime focus put special emphasis on the training and development activities of the employee, as they rightly understand that investing in the training yield dividends while the results of poor training may be devastating for the organization both in terms of the production quality but also the profitability and reputation. If the good-will of the organization is defected due to the poor training programs then these organizations auto-correct themselves to overcome such shortcomings.

The concept of learning organization pleads that the environment in the organization is such that right person is at right job at right time along with right training. The best advantage of training in this context is enhancement of employees skillset and abilities to perform assigned task in much better way as per their earlier performance. Polishing of the skillset results in overall increase in the competence of the staff member as his productivity is increased by the training. Another dynamics of such training is development of the pool of trained employees correctly possessing the competence in the required field, which also facilitate the management in selection of the alternative staff member with almost equivalent level of competence (Saks & Haccoun, 2010).

Saks et al. (2010) mentioned that the ultimate beneficiary of this process will be the management itself as the overall efficiency and effectiveness of the organization is improved. The trained and competent employees will bring better results and quality products, that will also result in the profitability of the organization with increase in good-will and net-worth of the organization. Not only the market share of the organization will increase but also employees retention will increase, the turnover and absenteeism will also decline. The background philosophy of such organization is to bring about a win-win situation for the society and organization itself. This philosophy also increases the life span of the organization as their investment in training and development give huge dividends in future. They never alternate adequate training with applying a short-lived patch to the situation as Argyris (1976) mentioned that learning organizations do not seek repeated solutions of the problem and perform double loop learning.

S. C. Goh (1998) believe that the purposive training will never go waste as this is a sort of investment in the departments and sections of the organization which results in the improvement of both the design of the organization and skillset and behaviour of the employees over period of time. Resultantly the complete organization will flourish and the acceptance level in the society will be at the peak. S. C. Goh (1998) found five critical areas for incorporation of organizational learning capability in the organization. Further to 5 capabilities presented by Dr. S. C. Goh (1998), just recently Onağ et al. (2014) have proposed eleven dimension of OLC construct. They are somehow overlapping to the 5 capabilities we have gone through so far. In the succeeding paragraphs we will discuss each of the dimension at stretch to acquire the clear understanding.

2.3.3 Openness and interaction with the external environment

The concept is an important aspect of organizational culture. It can also be termed as the feeling of “being at home”. The employees interact with each other freely and openly in a way that they can discuss the genuine organizational issues. The idea also involves the connection between the employees and their potential dealing with the external factor, directly or indirectly affecting the organization. This type of environment nourishes the innovation and utilized the fertility of mind for creation of ideas. Typically while discussing organizational dynamics we focus on external and internal climate to be important factors. The internal environment is somehow controllable by the organization but external environment is not only very uncertain

but out of the scope of the organizational control dynamics. All the successful organizations have continuous endeavors to scan the external environment for the presence of opportunities and threat. The opportunities can be capitalized while the threats can be pre-empted. Researchers involved in similar researches consented that organizations are systems and at the same time there are also the external systems in place. These external systems have various dynamics that are sometimes important for organizations to understand (Alegre et al., 2008). There exist complete forward and backward integration chains with the organizations including the suppliers, wholesalers, providers, contractors, alternative sources, forwarding agents, marketplace, agents, brokers, promoters, socioeconomic factors, politico-legal systems (Jerez-Gomez et al., 2005).

Researchers also highlighted in addition to the already mentioned system, the systems of cost and revenues, where economic activities are created which are connected (Leonard—Barton, 1992). While taking different systems into consideration, the closed systems are late in terms of their response to the external environment, they are most productive if the economic indicators are non-changing. In this type of organization the mechanistic approach is more successful as there is bare minimum learning. While on the other hand the organizations who want to create value and learn have to resort to exploring new vistas of learning. These dimensions are more relevant when an organization already exists in the maturity life cycle and either wishes to continue the span or want to again gear up into the acceleration. It becomes mandatory for such organizations to generate a response to the external pull and create a set of new types of chances for the opportunities. These activities can be masked in terms of the product expansion, market enhancement, market penetration, market segmentation and others. These things co-integrate the 4Ps of marketing including, product, price, place, and positioning. The product can also be a service or a novelty called innovation. This also defines the accessibility of the organization with respect to the outer world.

Bapuji and Crossan (2004) in his seminal work on the organizational learning mentioned that organizational learning becomes inevitable in a fast-moving external environment where the adequate response to the environment is the focused learning of the organization. It is also learned that the pressing external environment are the most important influencers to the organizational learning. Dr S. Goh and Richards (1997) gave the guideline that how the process of organizational learning can be implemented by using the observation, analyzing and experimentation and responding

to the external environment. The most important aspect in the organization learning is successful assimilation of requisite knowledge at the end of the process. Researchers highlighted the importance of learning in connection with the development and evolution at organizational level. It is also argued that the openness increases the level of acceptance, reception and retention of the learning process, where opinions, suggestion, ideas are not only discussed but appreciated and incorporated too. As the openness and external environment are similar as hands and gloves, we see them in the context of double loop learning as proposed by Argyris (1976).

2.3.4 Experimentation

For a learning organization it is extremely important to create and promote a culture and environment where good performance is rewarded and creativity and curiosity is valued and there is a freedom of experimentation. To facilitate the application of learning organization it is believed that a robust working culture is required to be promoted similar to a laboratory where there is ample chance of experimentation. In the result a new type of organization is formed, we may name is a learning organization, which can yield a unique competitive advantages. The next section discusses and describes the outcomes associated with the learning organization.

It is evident from the observation that successful organizations are built on the relationship of trust, conducive working environment, feedback and learning from the experience. A culture where management seeks feedback is for the purpose of improving the efficiency of the employees not to threaten them. London and Smither (2002) defined “Feedback orientation as it refers to an individual’s overall receptivity to feedback, including comfort with feedback, tendency to seek feedback, and the likelihood of using the feedback to guide behavior change and performance improvement”. The definition supports the preamble of this section about creation of an environment where feedback is taken as a positive energy. Researches consent that a conducive environment not only enhances the mental activity but also boost up creativity, induce drive for excellent and perfection. Although researchers have found two competing types of programs that exist in organizational learning. The first type encourages employee learning and facilitate their improvement in a way that positive culture is promoted amongst the organization while on the other hand, the is constraint based environment where tasks are being given along with the conditions and limits. Evidently the preferred environment is the one where employee not only work together but help each other in learning the procedures. There exist many

opportunities in such an environment where the employees can engage in the activities to learn them in a better way.

It is also learned that improvement in overall performance of the organization is mainly due to the presence of helping culture, cooperative environment where efficiency is being focused and valued. Although there have been debate on helping culture, where people may relax and avoid work and become unable to respond to fast pacing external environment, some employee are always seeking help and others working at optimal level. It is important that every member of the organization is quick, agile and striving for continuous improvement.

Surprisingly, the organizational culture responds very quickly to the stimulus, it is quick when it is about the positive improvement but it is not very quick when it is about incorporating new innovations. It is imperative that the employee shape up according to the organizational requirement. The personality of employees are differently affected by the existing culture in the organization. We cannot view and separate the organization from the employees perspective. Employees are the integral part of the organization and will thereby the main point of gravity.

It is also believed that a learning organization is rapidly changing and is not certain about the happenings in future and proactive in dealing with environmental challenges rather than being reactive.

2.3.5 Managerial Commitment

Managerial commitment is viewed differently from the point of view of leadership commitment. Managers act as the lynchpin in any organization as they hold the key and pivotal appointments. Their commitment and realization of learning is of utmost importance. They must remain continuously involved not into the process of learning but also ensure that selected staff gets the learning that is necessary. It is also important that at manager's level the learning is being thought as the process directly related with the success of the organization. It is also important that the managerial commitment is resonated in the corridors of the organization. This brands the impact on the employees. Jerez-Gomez et al. (2005) supported that managerial commitment can be most clearly visible in terms of KMS i.e. Knowledge Management System, where the essential components are the production of knowledge, assimilation of knowledge, valuation of knowledge and dissemination of knowledge. Physical safety and non-refutation of knowledge are also important and relevant aspects. It is known

that the learning culture promotes in any organization due to the managerial commitment, if the management is sincere in excellence, arguably it is not possible to hinder the success of the organization. The support for creation of learning culture in the organization is backed by the senior management, then by the departmental managers.

Researchers have mentioned that when the managers are committed to the learning they may assume the role of leaders. The employees exactly know that the management is trustworthy as they are positively involved in the process of organization making. The leadership is more focused on the employees, in terms of seeking their feedback on various issues, inviting their criticism for the sake of incorporating the suggestions, ensuring the presence of flexibility to the extent that changes may be incorporated, errors are openly accepted and development of empowering the employees in the process of decision making and risk acceptance. It is further added by the researchers that an organization can be termed as learning organization where the leadership goes all out to encouraging the learning, where learning is rewarded, knowledge is considered as a resource and perks and privileges are in accordance with the commitment to the learning by the employee and their involvement in the evolution and development of the organization. This also envisions the futuristic approach of the organization, where they clearly realize the importance of learning to the extent that it is considered vital per se. The answer is development a culture within the organization where knowledge is gathered, produced, and transmitted accurately and timely. This aspect cannot be undermined as it empowers the employees in decision making, contribution intellectually, taking bold decisions and reaching at a conclusion. In this connection, organizational learning also contributes in the paradigm shift of the organization where the resistance is at the minimum level for any expected change.

2.3.6 Participative Decision Making

Knoop (1991) defined participative decision making as the process in which the decision is taken jointly by many stakeholders. He highlighted that the purpose of this type of decision making is attainment of organizational objectives and goals. Researchers have also defined from another perspective that, it is a decision-making approach in which the managers and employees concerns are jointly being looked after. As being a very important concept in organizational research, researcher have

been quite fond of probing into the dimension and effects of participative decision making (PDM).

PDM has been found directly related with the employee job satisfaction, performance of the assigned responsibility, turn-over intention and motivation. It is also found closely related with the organizational culture of leaning, participation and openness to the external environment. The construct has been studied at a length by the researchers, to ascertain its direct impacts on employees performance. The results have been inconsistent so far. Many researchers have found it relevant with the LOC while others found it more relevant with self-efficacy of the employees. Nevertheless PDM has been an important construct casting its moderating effect in many studies, and found to be a very relevant construct in organization.

2.3.7 Leadership Commitment and Empowerment

After the clarity of vision and mission of the organization, the next important capability to be developed by the learning organization must be the commitment of leadership to the organization. The leaders must own their organization as if it is part of their own flesh, they must involve in intelligent decision-making as it stakes the welfare of the employees working therein. In a learning organization the most preferred type of decision-making would be participative in nature, where employee also participate and they know they are heard by the bosses. They are not only listened but also looked after and their genuine issues are immediately resolved. Just after the commitment of the leadership the next things is delegation of power to the subordinates. When the employees are empowered their strive for power is satisfied and they are more content, and confident and comfortable is their work-settings. The empowerment also make them believe that they are the integral part of the organization and their work motivation is multi-folded (Fiol, O'Connor, & Aguinis, 2001). This is a both-way process and the employee reciprocate the delegation of power in form of their commitment to the organization and to the top management including the leaders.

The best type of leader for the learning organization would be a transformational leader. Owing to their very nature they are trusting, they delegate the power to the subordinate, they give the challenging tasks, give trust and require trust in return. They are welfare oriented and always up to resolve genuine issues faced by the employees. These type of leaders have special personality elements including the

charisma. They motivate the employees by stating inspirational narrative, they stimulate the thought process of the employees by posing thought provoking situations, and give individual attention to everyone (Judge & Piccolo, 2004). Another special personality trait of the transformational leaders is their ability to share a vision and provide a purpose that employees can relate to their own-selves in terms of small tasks they perform in routine operations. They connect employee short-goal and weave them in a way to show them a “bigger picture”.

It is also true that transformational leaders are totally committed to the organization and contribute vigorously in development of the organization. They always desire to make organization a successful going concern. Naturally they set higher personal and subordinates’ standards that are often challenging and demanding. They are tough task-masters and believe in setting difficult goals and tight timelines. Their assigned tasks are always purpose-based as they wish employees to apply their problem solving skills, creativity, ingenuity aptly to the assigned tasks. Transformational leaders push their employee to the optimal and keep them on their optimal performance for the overall betterment of the organization. Moreover the leadership of the organization must also be committed to the learning, training, development and ventures.

The top management is responsible for arranging latest training to the employee so that they should learn and apply the training to the practice situation and their initiatives, exploration and experimentation is maintained. Researchers say that an idea working environment does not contain blame game, if efforts of an employee are not successful he or she is not blamed for the failure, meaning by the employees can learn from the unsuccessful attempts and they will not repeat those things in future, promotion if such culture increase the robustness of organization which is also termed as organizational adaptability. Failure may be treated as a learning opportunity, even if there are more than one failed attempts employee should not give-in because every time they fail despite their genuine efforts is the time where they learn and acquire experience, what mistakes they have committed, this type of learning is not possible when employee are always successful in all their endeavor which is otherwise not practical (Madsen & Desai, 2010).

Furthermore, learning increases while employee look inwardly to assess their own mistakes and the mistakes committed by their colleagues rather than looking outside. Invariably it means that auto-correction mechanism is always induced in case of a fault and if there is not auto-correction over a long period the mechanism becomes

weaker, so it is healthy for the auto-correction mechanism to remain active and vigilant during the operational processes. We can say that to become a good fighter one has to undergo rigorous training and bear hardships because success is never presented in a plate and one has to fight his way to achieve it. Another plausible reason given by Madsen et al. (2010) is that the thing any employee learns from failure is more deep rooted in his memory than any task easily accomplished. It is the top management's responsibility to create such an environment where mistakes are not discouraged, employees are not blamed for failures in good faith, as these are the steps towards improvement. In organization this learning may be hindered by 2 possible reasons. These reasons may be the inability to understand the reason of failure and apportioning of blame. Until these two reason are eliminated by the intervention of top management fruitful gains cannot be acquired.

Organizations should assess these failures on merit and overlook minor mistakes and look for over-reaching improvement in longer term and continual process of betterment. Nevertheless the organizational learning will be maximized when there is less politicization of the issues, that will improve the employee-management relation and will also build trust resultantly a stronger learning will ensue.

2.3.8 Clarity of Purpose and Mission

S. Goh et al. (1997) forcefully argue in their famous title "*Benchmarking the learning capability*" that the first and most important ingredient for capability is the sense of direction. If there is unanimous consensus among the management and employees on the direction of the organization, her vision, mission and objectives, it results in production of right organic blend. It is essential that the employee whole-heartedly support the mission. This process starts from an employee and moves upto defining the mission of each department and then after for the complete organization. Every employee must know in totality the details of activities required to be carried out in his sphere of work which directly connects it to the organizational objectives. Similar as the team's energy is synergized the complete organization is synergized when it is internally and externally aligned around the vision, mission and objectives.

Researchers suggest that an organization is the reflection of its managers' commitment to the production of quality products, procedures, processes and investment in augmentation of the learning capability, if the level of commitment is lacking at the part of its managers then the organization fail to survive as a learning

organization. This advocates loudly to the management about provision of opportunities to the staff members to learn naturally as on job training (OJT), apply the learned skills in a practical situation, increase their competence level and acquire high level of proficiency in accomplishment of the tasks. As already mentioned earlier it is the responsibility of the top management to devise a procedure that such opportunities come naturally to every employee and the continual procedure of training and development is never stopped, every tier of management is responsible to make such plans successful and perform pre and post training evaluation. This directly nourishes the capability of the organization in totality and pushes the competence of the employee at their peak and turn an organization into a learning brain that involves in profitability and breaks away from the traditional and narrow mindset.

Peter M. Senge (1990) says this phenomenon as making a picture of future which is being shared by every member of the organization. He terms it as “Shared Vision” of the complete organization, where everyone visualizes the same future-state. Where everyone is clear minded about his tasks and responsibilities, his lines of actions, his own contribution towards the attainment of the overall goals of the organization. The acceptance level of shared vision is always very high and is based on motivation, this also helps every employee to understand the logic, intention and philosophy behind every decision taken by the top management and they truly own that decision. Researchers agree that with a shared vision the bond of trust between the employees and the management is also cemented firmly and they own every decision warmly. This also increase the self-efficacy of the employee as they are more knowledgeable, confident, motivation driven and eager to undertake initiatives. In this case the employees become proactive and their level of confidence is increased and they involve in risk taking behaviors.

2.3.9 Knowledge Transfer and Integration

One of the most important capability organization must possess is its ability to transmit vivid, summarized, accurate and pertinent knowledge across the frontiers of the organization. The more clear and accurate knowledge is disseminated the better it is for the employees. S. C. Goh (1998) says that a learning organization has vertical bondage among the employees through which they communicate, this communication pronounce the successful practices, incorporate the level of reliance and trust and eases the communication and learning difficulties and gaps. It is also viewed that

accumulation of expert knowledge inside the organization results in pooling up of the resources within the organizational boundaries and help employee to bring new ideas and apply. This knowledge travels from individual to individual, department to department, section to another section and henceforth in the complete organization. Invariably this bring the desire for improvement, alleviate of friction between the processes and persons, inculcation of new ideas and concepts, development of attitude and behaviors.

Arsenijevic, Tot, Nestic, and Arsenijevic (2009) proposed that these are learning capabilities that makes the real difference in the success of an organization as they are the assets for any organization. The refined procedures, processes and work flow are the assets of the organization and they not only increase the production and profitability but also increase the speed in which the information and knowledge flows from one place to another and a shared knowledge pool is created from which all employees can be benefited by tapping out the relevant portion for themselves. The authors report use of knowledge as the differential advantage in the learning organization over the traditional organization.

S. C. Goh (1998) highlights the use of knowledge as an integral component of the organization which not only gives way for the resolution of conflicts but also an opportunity for new ideas. The author suggest that any organization which understands the importance of learning and organize training session, workshops and activities for the accumulation of knowledge and are totally committed to continue learning programs on continual basis are not only more knowledgeable but more innovative and grasp bigger market share than its competitors owing to its efficiency and effectiveness in terms of procedures. Author also highlighted that the pooled or accumulated knowledge in the organization is a costly asset, which at times is prone to the theft. It is again the responsibility of the organization to safe guard the knowledge base from the hands of external agents who want to utilize that knowledge for their advantages.

Some components of the knowledgebase can be crucial in nature as well and may altogether put the very existence of organization at higher stake. Management must device a workable methodology to arrest such happening to daunt the core of the organization. The candidates for such disruption may range from organizational internal mechanics, political rifts, external environments, piracy, espionage etc. So it is esstential for the organization to ensure deterrence from such factors for the larger

interest of the organization. The transfer of knowledge has further been facilitated in recent past due to the advent of information technology which is incorporated in every organization.

2.4.0 Teamwork and Group Problem Solving

The theory of learning organization supports the use of team dynamics and shared problem solving practices as an integral part of learning organization. The more the employee carry out joint work session the stronger the bonds of cohesion are built. This teamwork extends the working horizon of the employee in a way that they can also foresee the other employees point of view. Teamwork induce brainstorming and problem solving. The employees can visualize things in overall perspective and can dovetail their component in the overall picture to ascertain the practical utility of the assigned tasks. Another advantage of teamwork is its inherent quality of inclusion of diversified opinion on majority of the things. The level of competencies is diversified, and expertise is different from person to person.

This teamwork is also the facilitator for knowledge sharing across the organization as representatives from different departments of the organization are participating and contributing in devising solution of the problem. A pool of implicit knowledge is formed called tacit knowledge. The strength of learning organizations as per Dr S. Goh et al. (1997) is in the formation of multidepartment teams to review and assess the situation and recommend the solution. The team members are chosen with extreme prudence so that the best results are accomplished. There is also a possibility to involve all employees in some level of team in order to develop their internal faculties to work together on assigned tasks. Working in teams can also be an important type of learning that how to behave, react and response.

2.4.1 Dialogue

Dialog is a very important element in learning (Swaffield, 2008). It is a beneficial form of activity which involves sharing of ideas, understanding connotations, hidden meanings and arriving at a point of mutual conversation. Dialog in organizational setting is more an exchange of sentences, having suggestive, directive, receptive and acknowledging meaning. Researchers found them to be “associated with rich learning, development of understanding and building of community knowledge” (Watkins, 2005). Furthermore it was added by Carnell and Lodge (2002) that through dialog the learning can be taken to next higher step, which could not have happened without the

activity. According to them it is a sincere effort in which all the participants are interested in increasing horizon of one another in a way to extend the meanings associated the already held objects. Dialog give way to innovation, creativity, and generation of ideas, which is necessary to look-out for the existent opportunities for the management.

Pollard (2002) highlighted the use of dialog in connection with the members of the organization and institutes, explaining how it helps the participants in enhancement in reflection and learning in any organizational setting. Researchers also concluded the process an activity that is done when there are more than one participant, between more than one participant, helping in nature, augments with the time and result oriented.

Researchers agreed that positive dialog is the maker of the better organizational climate and culture and must be promoted. It is also recommended that a training program may also be introduced in organizational setup to teach organizational members the importance of dialog, and how the communication in the organization can be better with the help of the positive use of this training.

2.4.2 Risk Taking

Researchers consent that external environment are always uncertain. Factors of internal environment are directly affected by the external factors, may they be related with the employees or operations or policies and regulations. It is further argued that the degree of uncertainty varies from organization to another. In such a situation, decision making requires careful examination of alternatives available and selection of the course of action. These decisions have many levels ranging from high-risk decisions to low-risk decisions. As being practitioner of management we understand that routine decisions carry low risk taking while non-routine decisions have high risk propensity.

Gilley, Walters, and Olson (2002) in their research highlighted the perspective of top management in terms of their propensity to take risk and implement the decisions based on high or low risk. They mentioned that the organizational culture and employees therein will be direct reflection of the top managements risk taking propensity. Generally in low risk taking organization the empowerment of the lower management and employees is compromised, which adversely affect the learning and development of the organization. They further added that the organization will be

considered high risk taker or low risk taker on the basis of its top management. There are three main factors while considering risk taking (RT) at organizational level i.e. employee, enterprise and circumstantial.

Researchers also found it relevant to conduct informative workshops for the organizational members to understand the dynamics of risk taking in organizational setup.

2.4.3 System Perspective

When we talk about system or system's perceptive, we are invariably talking about the overall context in which the organizations operate. In the overall picture, we view the system as the insider of the system, actually sitting in a organization. This analysis of the system from 1st person point of view (POV), 2nd person point of view and so on, is being understood as taking the systems perspective. This procedure also considers all applicable activities happening in the system at anytime, including the dynamics both visible and invisible. This analysis also ascertains how various entities are interconnected and how those interconnected components of the systems are behaving at anytime. This notion may be termed as the behavior of the components of the system. Although this concept is not very technical in nature, as it is more taken generally than specifically. It clearly delineate the components of the system and studies each components separately from the other, with an understanding that every component is unique in itself and requires individual attention.

This is how the researchers define various aspects of the system, mentioning their broken-down components and how they are assembled and collaborate and work together. It is also understood that such theories are already commonplace in management sciences literature, and they are being used quite frequently. They are consistently being touched in different subjects including management science, psychology, education, philosophy etc.

A very important principle that is found frequently in the system perspective is the rule of change, which says that the process of change is contagious, and like a chain-reaction it gives way to further change and its continues throughout in the system. The systems that believe in the change are the one called adaptive systems. They re-arrange themselves as per the new paradigms are always in the future-ready state. This process of change is not a simple and straightforward process, has convoluted shape, and haphazard in nature. It is also observed that small amount of change may

result in huge chain reaction or we may say that insignificant change may bring about a significant result.

It is also debated among the researchers that, at any point in time there exist many interactions happening in parallel which cannot be studied separately. These interactions are required to be studied in totality then based in individual part in the system. Keeping these concepts as guideline, we can categorize these happenings in two types i.e. small or micro and broader or macro (Zera & Lucian, 2001).

Earlier research on the systems perspective was more profoundly in the subjects of sciences where experimentations and results were deduced in the scientific laboratory, similar concept was also existent in the mathematics where systems were studied. Researchers are convinced that a small change can initiate a big change and the result may totally become un-predictable to the extent that initially it was impossible to guess how various components will interact to generate the new result. This entails a thorough examination of connections and parallel happenings in the system itself, thereby meaning focus on the macro-perspective. Not on the individual perspective i.e. micro-perspective.

Barab et al. (1999) mentioned the importance of self-organization theory in connection with the system perspective, which actually means that every system have a propensity to re-arrange or re-organize itself in a way that it remains intact for a long time. He further added that changes are the agents which try to disturb the balance of the system, but these are at the same time inevitable as well. A special focus is required from the practitioners to revamp and strengthen the re-organization capability of the system much stronger.

The ulterior objective of system perspective is to ensure that the entities lying within the organization and outside are brought closer with a view to make them work together. This bringing together is only possible in the presence of some common goal, ground or identity, which is in itself an important aspect for the vitality of the system (Jerez-Gomez et al., 2005).

2.5 Employees Psychological Traits

Drucker (2014) mentioned Jean-Baptiste Say's definition of entrepreneur who is a person who shifts economic process for attainment of his living as the one in possession of psychological traits. Researchers believed that chief entrepreneurial trait is change orientation following which entrepreneur sets dis-order into order. Pottas

(1985) highlighted innovativeness, risk-taking, opportunism as important psychological traits. Louw, van Eeden, Bosch, and Venter (2003) listed 16 categories of psychological traits. Literature is filled with divergent psychological traits, by overtime these traits have been converged. Stevens (2003) used in her quantitative research twelve agreed upon classical entrepreneurial traits that effect the entrepreneurial behaviour. Alam (2011) studied seven psychological traits in connection with the firms innovation. Recently Koenig et al. (2013) reported entrepreneurial orientation, psychological traits and innovation having positive correlation. Stevens (2003) reported that Bird (1989) mentioned optimism as an important entrepreneurial trait. Twelve major impetus and motivation for cultivation of entrepreneurial traits are summarized below :-

Optimism

Barbara J Bird (Bird, 1989) argues that optimism is an essential personality trait of entrepreneur which lead him to capitalize on the prevalent opportunity. She deems it directly related to risk-taking propensity and entrepreneurial intentions. She adds that it is optimism of the entrepreneur that keeps his focus towards the market and is antecedent of entrepreneurial orientation (Bird, 1989). Researchers also pleaded that optimism give the clear vision and foresightedness to the entrepreneur and is a highly recommended trait for forward looking approach.

Tolerance for Ambiguity

Tymula et al. (2012) related reckless behavior in adolescence as a predictor of tolerance for ambiguity. Researchers support that tolerance for ambiguity also serves as feed to his creativity. Researchers drew an analogy between an entrepreneur and an artist, who can see an ambiguous thing from various angles. Entrepreneur takes interest in the ambiguity and tries to resolve the puzzle. He should have greater tolerance for ambiguity to be risk taking and experimental.

Concern for Personal Failure

One of the brimming trait of entrepreneurs is that they do not fear for personal failure, they are courageous and adventurous people who are non-risk averters (Balazs & de Vries, 1999). They discern their own personalities from the assigned tasks and are workaholic by nature. They are less concerned about personal desires and more concerned about the accomplishment of the objectives and goals. These type of entrepreneur are never shy of failure and face the reality with smiling faces.

Locus of Control

Entrepreneurs have internal LOC and they believe in their own-self and abilities.

The concept of Locus of control says that entrepreneur should be more effective and consider himself as the determiner of his own fate (Lefcourt, 2014). The Locus of control has two sides viz. internal locus of control (ILOC) and external locus of control (ELOC). They believe in self-efficacy. They are world turners and trend setters, They do not blame external agents for their failures, rather they are of the view that they are themselves masters of the fate.

Influence of Social Ideals

Sales and Chamon (2011) posits social ideal influence the choice of individuals in pursuit of their occupations. Researchers say that entrepreneur carry the spirit of their times, they inherit values, norms and influences from their time. They ventures are result of their inspirations of their surroundings. They cherish their ideals and set out imitating them. Entrepreneurs should be keen observer and quick responding to the stimuli. The readily get inspired and inspire other persons around them. Good socialization is an essential quality for them as they are deeply woven into the society.

First Born Child

E. McClelland, Swail, Bell, and Ibbotson (2005) poisted that first born children have unique entrepreneurial organization in themselves. Researchers conducted extensive research on women entrepreneurs and came to the conclusion that majority of entrepreneurs share commonalities in their life pattern, which effect their personality and behaviour, being first born child is one of them, they argue first born child is more forthcoming then the rest when it comes to starting up new ventures. Researchers related the order of birth with the qualities of entrepreneurs based on finding in many cases where the first born are more adventurous than the rest of siblings.

Absent Father

Entrepreneurs tends to have absent fathers may be due to death or other reason, which serves as impetus to them to undertake a venture (Malach-Pines, Sadeh, Dvir, & Yofe-Yanai, 2002). This factor makes them active to start earning for their life and families as early as possible. The sense of social insecurity arising from deprivation of father force them to remain at the top of their occupations or engage in a business at an early age. Researchers also posit that absence of father have significant impact on

the psychological make-up of entrepreneur and give them courage to take and endeavor to fill the gap.

Self Employed Father

Presence of self-employed father also incites the children to indulge in an enterprise. Bird (1989) in her book about the behaviours common to entrepreneurs mentions self-employed father as early social influence on the child. In such case the child draws inspiration from his father to be an entrepreneur. Psychologists find the inspiration derived from father to be more permanent and effective than any other inspiration in the early childhood of the children.

Mothers Direction

Corwin (2006) mentioned in their “Myth and Reality of Entrepreneurship” that mothers role in self-direction are very important for entrepreneurs, the context is mainly western where absent father is propelling condition. Mother also gives children confidence and sense of direction, which can be followed. In this type of setting mother translates her business acumen into the child's brain to infect him with similar viruses. Taking on to the similar lines, the children may start their own business venture in early age.

Rebellion Nature

Balazs & Vries (1999) mentioned that an entrepreneur should possess rebellion nature traits to be consistent. They must not be normal human beings, and must possess a desire to get away from the normal individuals. This specific trait of the entrepreneurs make them forceful in pursuance of their objectives in business. They should be tradition killers in a way that they will not opt for the routine occupation of the household as other family members have been engaged in.

Stifling Organizational Structure

Entrepreneurs mostly find management and organizational structure boring and have high desire of centralized control and autonomy (Balazs & de Vries, 1999; Neill & Laplante, 2005; Stevens, 2003; Wasserman, 2012). They find to make their own structure of work, may it be altogether a new shape or redrawing of same shape by using their own skills. They are not supportive of the traditional roles and responsibilities that exist in the organizations. They are also fed up of the bottle necks present in the existing systems are willing to incorporate positive changes. Sometimes they want to experiment in a way to accumulate the best practices and want to draw

their own organization around their own personalities. Such instances are rare but present in similar contexts.

Founding as Vocation

Steven (2003) concluded that founding is chiefly established with a view of vocation. The entrepreneurs are those who look for occupation, they want to invest their energies into their ventures where they want to grow make their own world. Researchers also posited that many new ventures are started as a leisure and part-time activities but over the passage of time they replace the main occupation of the entrepreneur. As they are inspirational persons, they move and choose by their hearts not their minds and opt to make their secondary occupation as their passion and excel in that occupation up to the perfection.

Out of abovementioned traits Okhomina (2010) found need for achievement, tolerance for ambiguity and internal locus of control positively related with entrepreneurial orientation. In this research we have used three predictors already used by Okhomina (2010), under the moderation of organizational learning capability (OLC). Brown and Wu (2016) argue that entrepreneur's optimism is contagious and affect the employees, this simply implies that psychological traits are direct influencers in their business activities. We have also discussed in introduction part that employees of the organization can also be entrepreneurial when they realize emancipation (Hudson, 2013). Now we touch upon three personality-based psychological traits that directly influence the entrepreneurial orientation of the organization as reported by Okhomina (2010).

2.5.1 Tolerance for Ambiguity

Terms like "ambiguous or ambiguity" has always been very attractive to the psychologists. Norton (1975) defined that concept from psychological comfort of an individual as non-clear, vague, non-vibrant with an air of uncertainty lead to his uneasiness. He also presented 8 sub-categories of ambiguity after a comprehensive review of related literature over decades. He was of the view that this is not a generic term and should not be used in the similar meaning per se. According to him these sub-types may be differentiated on following rules (1) Stimulus that may generate two or more than two different understandings (2) When the stimulus is not complete or in parts or can not be interpreted as a whole item, or a part is found missing (3) when the stimulus is open-ended and may have multiple outcome, may rise to the

confusion (4) Stimulus is un-processed or in a jumbled form or mixed and mashed (5) When the stimulus carry no meaning and cannot be interpreted by having any valuable information (6) Stimulus not strong or certain or under the threshold to initiate any response (7) as and when the stimulus is no same all the time, self-contradictory, confusing or convoluted (8) not understandable at all. He further added that the person perceives those fragmented pieces of information as potential thread (idem, p. 608). His definition of ambiguity is “too little, too much or seemingly contradictory information” (p. 607).

Practitioner have defined it from both cognitive and personality point of view. Budner (1962) also attempted to define the same term in his own words meaning by something that cannot be properly structured by the person facing it as per his conscious due to missing of the sufficient clues. According to him these situations may be divided into atleast three distinct types: (1) Novel situation, where there exist no already held cues in the brain of the person confronting it (2) complicated situation, a situation where there is abundance of the information and mostly beyond the capability of the individual to process correctly or manageable (3) confusing situation, where the person cannot understand properly what the cues are leading to and whenever he tries to process the cues he comes up with a new result, the cues may also be self-contradictory. Later, another type was proposed by Norton (1975) that made these categories four in total and that type is haphazard situations, where the cues are mismanaged and disorganized and interpreter cannot process them due to the searching labour for correct piece of information (Kazamia, 1999).

Budner (1962, p. 29) said it is “the tendency to perceive ambiguous situations as desirable”, on the contrary intolerance is “the tendency to perceive ambiguous situations as sources of threat”. Nevertheless it is an important trait associated with entrepreneurs. Its entrepreneurial implication is also evident from the generalization that persons with psychological traits tend to tolerate more ambiguity than non-entrepreneurial (Bears, 1982), this is primarily due to their decision making position. Tolerance for ambiguity also incites creativity and pursuance of growth through entering non-familiar or new markets. As being entrepreneurial trait it leads employees to break away from traditional ways and always quest for new clientele.

The concept of intolerance for ambiguity is not only joint with the concept of tolerance for ambiguity but also a supporting concept that is complimentary in nature. The concept is abbreviated as IA and is developed by Frenkel-Brunswik in 1949. He

believed that the roots of this concept are extracted from the core of psychology and he also terms it's a type of mental illness in which the person is not tolerant to the ambiguous situation and reacts spontaneously in an authoritative manner to over-rule the ambiguity. This problem is quite common with the men in power that they cannot tolerate any ambiguous situation and feel threatened by ambiguity. Author extended his argument that in such like situations the persons have a feeling to return to non-ambiguous situation and go back in their personal comfort zone rather than trying to resolve that ambiguous situation, in such attempt they pre-maturely disengage to consider it a threat for their power and authority. It is also observed that persons suffering from this illness neglect the ground reality and remain in the world of illusion, which may result in approval or rejection of illogical ideas which otherwise are not attractive to the person. Normally people take abnormal decisions in a situation they consider ambiguous, they are fearful and readily try to retreat.

It is another common observation that persons who are subject to intolerance for ambiguity are strong-headed, stubborn, rigid-minded, non-moldable and reserved. The background of this behavior is probably their narrow vision of life, where they cannot allow anything to happen without their own will, anything without their consent as a threat and removing threat by not accepting the reality.

Overall the Tolerance for Ambiguity is a personality based psychological trait which is directly related with the entrepreneurial traits of employee. It has a positive relationship with the concept of acceptance, innovation and experimentation, these persons are more receptive to the criticism as well and they consider ambiguous situation as non-threatening. When we figure out how these personality based entrepreneurial traits are blended in employees then we can ascertain that they can become the active members of the team. Although the personality of each employee is different from the other simply means that he or she has a unique combination of traits, preferences, choices and they many not match to each and other. These characteristics mostly made through experience of life. The difference in the personality makes individual responses different for the external and internal stimulus. The personality of individual is reflected through his behaviour and this further affects his choices in life, values he possess, ambitions, futuristic desires, ethics, emotions etc. Budner (1962) proposed that TA is something that person develops overtime during his brought-up. It is sum total of his personality characteristics, his value system, his acceptance / rejection level, anger threshold,

patience and many others. He thinks according to his value system he aims at some results and outcomes, which he considers as most probable result. In case he is not certain about the outcome he gets himself trapped in a state where the timely desired outcome is not ambiguous while untimely undesired outcome is something ambiguous rather unacceptable or unbelievable. Another important thing researchers highlighted is that these characteristics are not permanent, they can be changed by treatment or training and are mostly situation related. If the traits are deep-root a readily applicable remedy is to ensure minimal contact with the situation where these variables play their role. While the adequate training may also serve as a remedy.

McLain (2009) considers that TA gives a wide variety of levels where the acceptance or rejection may be subject to the confronted situation. According to him the more unfamiliar situation will result in high level of non-acceptance similarly the familiar situation will result in high level of acceptance. Conflicting stimulus also lead to non-acceptance. To understand more clearly, it can be summarized as persons which high degree of IA view ambiguity as a hostile situation which may lead to threatening events, in contrast with the persons with low degree of IA who find ambiguity as attractive thing which ignites their curiosity, interest and suspense (Budner, 1962). Researchers also believe that this concept is the by product of human's experience of the life and learning through cognition, through which he sees and perceives the world. An authentic definition of TA which is more comprehensive says "the degree to which one is able to accept, and to function without distress, or disorientation, in situations having conflicting or multiple interpretations or outcomes".

There have been many scales to measure TA. Out of the available scales the first was developed by Budner (1962), which is still widely used. It is based on survey method. This uses as much as sixteen questions that present ambiguous situations. The response are collect on likert type scale ranging from 1 to 7, having continuum of strongly agree to strongly disagree. The response gauge the persons anxiety, depression or other internal feeling related with the question. It is also learned that if the responses are emotionally loaded, or expressing negative sentiments than the personality has intolerance for ambiguity while if the responses are not loaded, and dragged with sentiment then the person has high tolerance for ambiguity. After sometimes the use of scale was discontinued on Norton (1975) recommendation who questioned the internal reliability and consistency of the questionnaire questionable.

Researchers believed that tolerance for ambiguity is higher in the entrepreneurial managers than traditional managers. Okhomiya (2010) found positive relationship between tolerance for ambiguity and entrepreneurial orientation. We posit the organizational learning capability (OLC) have moderating effect on this relationship. Other commonly used scales are AT-20, MAT, MSTAT-I and MSTAT-II. All of these scales are questionnaire based and response is recorded on 7 point likert scale from strongly agree to strongly disagree. In our research we have used McLain (2009) 13-item scale which is not only highly acceptable but commonly used. This questionnaire is also suggested the researchers owing to its internal reliability and consistency and it is also latest and most recently developed.

H1 : Tolerance for ambiguity has an impact on Entrepreneurial Orientation.

H2 : Organizational Learning Capability moderates the relationship between Tolerance for Ambiguity and Entrepreneurial Orientation

2.5.2 Achievement Motivation or Need for Achievement

Need for Achievement (aka Achievement Motivation), as a personally trait is found empirically related to the entrepreneurial orientation of organization (D. C. McClelland, 1965). We review this term as achievement motivation. Term “motivation” can be understood as a main drive for all what we do in our daily routine including actions. This is the same motivation that is based on the behavior of our performance, which includes inequality in our needs, wishes and lives. Success is based on achieving goal and achieving all what we want in our life. Successful targets can affect a person who performs a task and expresses the desire to show power (Harackiewicz, Barron, Carter, Lehto, & Elliot, 1997).

These basic physical drives affect our natural behavior in different environments. Most of our goals are on the basis of enthusiasm, and love for basic hunger and for the establishment of sexual associations. Our goal for success can be to identify creative desires from organic demand or accomplish success in competitive projects. All of our behaviors, actions, ideas and beliefs affect the success of our internal drive. It is also argued by the researchers that presence of motivation tickles the employees in a way that they feel creative tension. The achievement motivation makes them more energetic and determined than other employees.

2.5.2.1 Implicit and Self-Attributed Motives

Motivational researchers have shared the idea that the attitudes of success are a relationship between different species and a person's achievement. The two goals include direct behavior, clear and clear prediction. Extraordinary goals are extraordinary pollution to work, also known as work performance, and worried by worried work, clear goals are clearly expressed through choice and are often encouraged due to reasons. In addition, the highest internal standards have been set to achieve a strong goal, others follow social values. These two goals often work together to determine behaviors between aspects and emotions (Brunstein & Maier, 2005).

Clear and negative movements have a big impact on behavior. Task behavior is the fastest, most effective way to carry out the main objectives with a clear challenge through challenging tasks. A person with a strong inherent efforts will be happy to get a goal in the most effective way. Trying to work, satisfy the person's efforts and increase the challenge to control challenges. However, the obvious purpose is to make around a person's own image. Motivation gives a shape of behavior based on such behavior and can seriously affect their options and responses.

The main agent is considered or encouraged to encourage observed skills. Many ideology may still not agree that attempts to achieve success or achieve improved self-image are being tried (Brunstein et al., 2005). Most of the investigations are still not settled that such goals produce different methods in the same environment. Researchers believe that achievement motivation is mainly based on goal orientation. The more streamlined is the goal and success orientation of the individual, the more motivated he will be in overall scenario to achieve the goals

2.5.2.2 The Hierarchal Model of Achievement Motivation

Achievement has been encouraged in many ways. Impact, seriousness and behavior of success have improved our understanding. Despite the same nature of nature, many successes have been developed separately, and it shows that the competition for the most successful preparations is not a competition in the competition, but is consistent with the competition. Motivational researchers have tried to encourage a revolutionary model by encouraging two basic concepts, encouraging vision and skillful success: the goal of effective intentions and achievements. Successful goals include fear of success and failure. Our behavior towards these positive and negative

consequences indicates that the most important aspects. A definite end of the public has been shown to be successful, which is seen as a difficult and testing representative, to achieve three success goals: performance perspectives, the purpose of survival, and an important goal.

The focus of the performance approach focuses on achieving goals with others, focuses on avoiding performance, avoiding disqualification compared to others, and focuses on the master of an important purpose and development. Motivational goals are seen as direct predictions for relevant conditions. In this way, achievements of achievement are considered indirect or optional and the success goals have a direct or caring effect on the results of success (Elliot, McGregor, & Gable, 1999).

These goals and goals are seen together as a work to manage success. The Hierarchal model offers successful targets as prediction for performance results. Models are considered more imaginative to maximize success for encouraging success. The vulnerability of the model is not to calculate the process responsible for success and performance goals. As this model grew, it became more useful in delivering results based on Success (Elliot et al., 1999).

2.5.2.3 Achievement Goals and Information Seeking

Theories have proposed that the goal of the people's success will have an impact on their successful approaches and behavior. There are two different types of successful behavioral treatments contributing and contributing to the ego. The task is a motivated state in which a person's goals are achieved and understanding, although the main aim of Anna's contribution is to show high powers (Butler, 1999).

An example of an activity where a person is trying to achieve and perform high is a school's job. However, social indicators, such as the environment or environment of the person, can influence any purpose success at any time. The research has ensured that action activities involve the most challenging achievements and growing efforts (usually in the field of expertise and development of skills). Personal motivation to engage in activities due to self-determination, more popular when someone is involved in the work. When people are more fun, they consider the different concepts of their abilities, where the ability to distinguish between powers is limited in effectiveness. Anna's are working to improve others, and to rely on self-discipline and failure to succeed. On the other hand, the person involved in the work recognizes the ability to learn and learn through appropriate efforts (Butler, 1999).

So as long as they try to learn and improve, less qualified people will feel more successful. Diagnostic condition failure and failure to create solid responsive feedback Competition is more popular with more active activity than moderate trust and behavior. Internal conditions are not encouraged in the situations of success, which can learn to improve the quality of all levels of power. In ego-related situations, internal motivation was at a higher level, which could show such potential, which shows high potential than low credit (Butler, 1999). These different behaviors can be compared in search of success. Task and bring added different goals, problem concepts, and problems to bring the answer. They promote different types of information. With the skill of each level of expertise, you will get relevant information to achieve their goals. However, to get a better understanding of their own skills get information on their self-determination (Butler, 1999).

On contrary, people's settings are more interested in social comparisons, estimating their feasibility with others. Achievement Motivational theory that students can not try to try and in some cases deliberately tries to stop. If poor performance itself is a threat to a person's self-esteem, there is a lack of effort it often happens after failure of experience. Failure is the risk of self-assumption risk about a person's ability, which is likely to perform well. Complaints related criticisms are confirmed if the following performance is poor. Self-explanation says that one way to avoid self-respect is to remove the effort. Failure to overcome failure attempts to reduce the overall risk of self-esteem value, resulting in fewer lack of ability to reduce failure, while poor performance is likely to be reflected in the potential, personal intelligence generates high risk situations. On the other hand, if the excuse is able to attribute a material to poor performance capabilities, very few of the risks of self-esteem and intelligence (Thompson, Davidson, & Barber, 1995).

A study of students who tried to try some of their precious ideas about encouraging and encouraging incredible problems showed the results showed that there is no evidence of a reduction in efforts, despite the low performance, if things are described as a minor problems compared to many difficulties of the competition. It's probably less effort to create a threat for self-esteem that this situation may not be responsible for the poor functioning of students. Two suggestions have been made, students can be tried outside of neutral efforts, and otherwise students may try to overcome the promise to reduce the outcome. On the contrary, the suggestion is correct, self-reliant

theory is that few people are taking personal responsibility for failure (Thompson et al., 1995).

2.5.2.4 Avoidance Achievement Motivation

People in daily life try to be able to work in their activities. In the last decade, different ideas have used the purpose of achieving social importance in the struggle for qualification for the people. The purpose of a success is usually described as a motive engaged in a task, and a structure for special purposes is how individuals experience their success. The goal of success is usually identified by the ability to detect two different concepts: The purpose of a performance focuses on displaying against others, and an important goal of concentrating on the power of the owner and the development. Some feedback patterns are considered for the risk of achieving performance goals, prioritizing easy tasks, reducing attempts to fail failure, and reducing the rate of work experience. Master's goals can be an effective practice, which always gives priority to challenging work, face failure and work (Elliot, Sheldon, & Church, 1997).

The goal of motivating both goals and skills as the most successful objective idea encourages the "aspect" form. Experts have been successful in their viewpoint until the activities that have been urged to demand the ideology of encouragement for current classical success and indicate the failure of success or failure. Recently, a conceptual understanding of a coherent success was initiated, including the modern method and the theory of labor and both the characteristics of modern performance and skills. This basis of motivation, the purpose of performance is different from the perspective of a perspective and the separation of a free perspective, and three achievements are indicated: the focus on the employer's goals and objectives is an important competence and a task oriented performance and performance-avoidance goal addressed on avoiding critical results of competence.

Self-determination or success in promoting positive results and actions, there are special features to motivate a person to work for you to motivate a person to succeed, however, as the goal of preserving performance is as important as promoting negative conditions. It creates a result of anxiety, crisis, work disorder and unprecedented achievement. Internal Motivation, which is interested in its activities, plays a role in achieving success. The goal of eliminating performance reduces to the primary

motivation, while mathematical and performance methods increase both targets (Elliot et al., 1997).

Most successful theories and philosophical success settings are expected to have specific goals as a key variable. Achievement goals have been created to achieve and fail. It is seen as goal (non-conscious) or self-responsible (conscious) and direct success. The eligibility expectations were considered to be a major feature in the promotion of classical success, but now only in the contemporary perspective, restraint has been emphasized (Elliot et al., 1997).

2.5.2.5 Approach and Avoidance Goals

Achievement motivation philosophers focus their investigation responsiveness on behaviors connecting capability. The ability to gain personal power or to prevent the primary method depends, one can try to avoid failure. As the main responsibility of satisfaction and behavior through the ideology of Levin, the desire to avoid success and failures of failure was made. Alternatively, the success is considered as a desirable outcome while failure has been considered as a undesirable outcome.

Because of the successful achievement of the teachers recently encouraged success these ideas have appreciated the success goals. Initially, these ideas follow the steps of earlier researcher and include the differences between attitude and attitude of their concepts in the framework of the concept. Three types of successful goals were created, based on two views and third collections. The focus was to concentrate on focusing on goals and activities, and other powers or dynamic contributions to the goal of making the right decision. The savings' orientation is aimed to avoid the incredible decision of qualifying involving the purpose of an ego or performance. This new concept has already received less attention and some ideas gave a little bit of their chain. Motivational concepts were transferred among other notional concepts, such as Duke's performance learning and rescue material or enhancement and dynamite system of work events, where they have two different perspectives (Harackiewicz et al., 1997).

The goal is to achieve the goal of achieving this moment. Most contemporary ideas use two disks and two modes of Nicholas modified models. First of all, most ideas differ from basic skills-based skills, in the skills and objectives of goals, or in contrast to extra work and arrogance. There was a debate about the framework of conceptual goals in order to strengthen the various objectives (teaching, work involved, and

skills) with programmatic objectives (power and performance, Anna involved, competition). Secondly, as an innovative and ideological tendency, avoid an attitude of expertise or the attitude of the most innovative ideas in career goals (Harackiewicz et al., 1997).

Failure to consider, in the nature of the nature, at the beginning of an activity, is created in a context that describes the interpretation, diagnosis, and process of information and experiences of individuals. The grounds of the trustworthy goal are guessed that they are carefully considered by the challenge priorities, continuously, the positive position of learning failure and the priority to enjoy good work. However, the result of taking a performance target, an unprecedented effective reaction goes away including failure of failure to enjoyment of tasks. Some concepts are valuable to their interests as an important agent. Expected targets will have the same impact on all possible levels, which is why the original pattern is. Performance targets can be efficient with high chances and high probabilities with an unprecedented effectiveness with high potential (Harackiewicz et al., 1997).

The latest three objective objectives have been prepared based on three different types of structures: mastery, performance-approach, and performance-avoidance. According to the potential positive results of performance and skill targets, the target is referred to as the ability and job skills. These behaviors and self-determination are usually various inspirational and serious procedures that create maximum employment constraints. They are actively challenged by successful and efficient focus activities, the success of the reaction response is described by success. It produces information about failure and it creates a concern based on its own appearance rather than its work, which can be an unprecedented set of encouraging answers. It has presented three round ideas, there are a lot of nature-based actions. Opposing and targeting goals are actively perceived as an increase in their effect on behavioral behavior (Harackiewicz et al., 1997).

2.5.2.6 Intrinsic Motivation and Achievement Goals

Intrinsic motivation is enjoyed by an activity itself and is described as interest. The purpose of the primary intentions is seen as an important part of the goal, mainly seen as a motivation method. The most successful motive and internal motivation indicates that master goals have negative motivation benefits and related mental processes and performance goals. Challenging, thrilling, encouraging, inspiring, motivating, and

self-determination tasks to main goals is called for motivation against the challenge, it is a organized organizing performance. Functionality is arranged by reducing the concept of risk, work barrier, and fundamental purpose by creating pressure and pressure (Harackiewicz et al., 1997).

The perspective structures can be obtained from an alternate set of predictions. The purpose of avoiding performance is to focus on insufficient resistance, where people try to see the success setting as risk and avoid (Harackiewicz et al., 1997). This adjustment excludes anxiety and effort and serious resources while discouraging attention and motivation.

2.5.2.7 Personal Goals

Four levels of the goals have been introduced: Specific instructions for causation, such as a specific process, a specific task that represents a specific purpose, such as performance capabilities, personal goals, goals for others, and self-quality and achievement of future pictures Compared standards to achieving. Preparations have been focused on the attitude of expression towards sending these goals, but the maximum number of survivors has increased in recent years (Elliot et al., 1997).

There is an important reason to encourage everyday life. We set our goals when our basic goals and emotions are influenced by our internal drive, our enthusiasm encourages our skills and value to achieve our goals. It provides us with a way to improve us and to learn new information and to compete with others to exploit. In different ways, to encourage personal experience, whether it is based on nature or work in the environment. Some people strive to achieve their objectives and desires for personal satisfaction and self-betterment, others only get the best place to compete with their success. Motivation and consequent behaviors are influenced by different models by achieving various achievements. This model, though differently, is similar in nature and theory. In the continuation of today's success, every ideology has participated in the present ideology. Often, theories make each other's work more advanced and improved. Often, theories make each other's work more advanced and improved.

A plausible definition of need for achievement refers it as “a tendency to choose and persist at activities that hold a moderate chance of success or a maximum opportunity of personal achievement satisfaction without the undue risk of failure” (ibid). McClelland declared construct ‘Need for Achievement’ predictor of entrepreneurship.

This led to the development of theory related to this construct by Josien (2008, p. 63) found positive relationship between achievement need and entrepreneurial orientation, Okhomina (2010) also found positive relationship between need for achievement and entrepreneurial orientation. We posit the organizational learning capability have moderating effect on this relationship.

H3 : Need for Achievement has an impact on Entrepreneurial Orientation.

H4 : Organizational Learning Capability moderates the relationship between Need for Achievement and Entrepreneurial Orientation

2.5.3 Internal Locus of Control

Early researchers have taken perceptive view of the Locus of control, according to them it is the individuals own perception of the external and internal events governing his life. He further explains it as the beliefs a person has about things happening to him due to his own decision making or by external influences including luck, destiny etc. Researchers have also pointed out that locus of control shifts from external to internal by the increase in age and also affected by the difference in gender (Krehbiel, 2002).

Persons with internal locus of control are self-confident, have high self-efficacy and believe that they are master of their own destiny as contrary to those who have external locus of control who believe the contribution of fate, luck and charms control their lives. Internal locus of control is found closely associated with need for change, the more internal is the locus the more requirement of achievement motivation is found. McCarty and Shrum (2001) argued that employees with ILOC think they are in control of their future and their efforts are directed towards making their future in a better shape. They concluded that positive association between the internal locus of control of employee, employee performance and organization's innovation. Boone, Brabander, and Witteloostuijn (1996) also found that internal locus of control and organizational performance are positively correlated.

While defining LOC or its sub dimensions external locus of control or ELOC and internal locus of control or ILOC, we see it as a personality based construct that sheds light on human's ability to sustain different stimuli and how he perceives that stimulus and responses to it. It may be the background philosophy his coping mechanism and the field he works. It is also observed that locus of control adversely affects person's capability to troubleshoot an issue, or even desire to solve the issue if

he is physically facing adverse circumstances, which results in overall plunge in the person's general satisfaction about the life, family, marriage and living (Judge & Bono, 2001). Researchers consent that locus of control of an individual shapes his perceptions through which he or she looks at every event and happening in their life. These underlying dynamics are grouped into four distinct types viz. (a) ILOC v/s ELOC (b) Manageable v/s Unmanageable (c) Confident v/s Unconfident (d) Generalized v/s Targeted (Alanazi & Rodrigues, 2003).

More specifically "Locus of control refers to the extent to which individuals believe that they can control events that affect them". It is viewed that persons with a higher level of internalized LOC believe that everything happens to them is because of their practical choices, actions and routine. They blame themselves for all happenings to themselves, but at the same time the ILOC channelizes the energy within one's ownself and person believes that he is master of his own destiny and can mold his destiny by carrying out such actions which may bring him good chance and omen. On the contrary, the persons with high ELOC attribute external elements to be responsible for happening of the actions and events to themselves, the external elements they normally mention are the stroke of luck, the other employee in the organization, other partner in life or business, destiny, zodiac signs, stars, movement of celestial objects etc. People with high ILOC have better temper and they do not get angry easily, they have better command over their own behaviour. People with high ELOC have weak temper and may burst out in anger, less command on their mood or behaviour.

It is also relevant that persons having high ILOC or ELOC view personal failure differently, this difference in view and responses is mainly due to the way they perceive the things differently, and the way they apportion responsibility differently. ILOC persons when failing on an assignment openly accept their responsibility of the failure and do not blame the society or circumstances of their failure (Kukulu, Buldukoğlu, Kulakaç, & Köksal, 2006). A point of interest for researchers was to attach the LOC to the ethnicity, they pleaded that Americans having African race having ELOC are the one who complain about the lack of opportunities, unsatisfied standards of life, poor quality academic standards, racism and unequal treatment by the society. On the contrary, Americans having African race having high ILOC will not question the things questioned by the others and will be suspicious about their

personal capabilities and lack of hard-work which resulted in unexpected results (Sue).

Alanazi et al. (2003) report in their work that ILOC is one of the most relevant construct when assessing a person's competence level. High ILOC is desirable by the employers while engaging the employee, because of their propensity to work through their internal motivation rather than external environment. It is also suggested that ILOC is directly related with the persons's ability to bear work pressure at time of meeting deadlines. These individuals are less daunted, more poised and determined in the face of danger. Comparatively they are better planner and work on contingency. According to their psychological make-up they try to fill every possible gap while planning. They try to be perfectionist and flawless, with very little tolerance for human mistakes. Psychologists say that persons having high ILOC are better problem solver and focus on problem. They are not into blaming other persons for their failure and are more logical while solving the problems. They think objectively and evaluate things on their merit.

Persons with high ILOC are emotionally stable and solution oriented in nature in contrast with the individuals who are emotionally volatile, and less solution oriented. Sue analyzed that this is the LOC which makes person's decide the casual relationship of events and they way they spend their daily life and they interpret their happenings. She gave the example of person with high ILOC who try the happenings in their life by planning in advance that how to curb unpleasant happening to occur. They foresee in future and try to preempt any forthcoming issue which may hinder their well-being. She added that this particular type of people use their organizing and planning skills along with the experience and cognition to tackle daily routine events as compared to the other high ELOC type of persons.

Judge et al. (2001) posited that LOC is essentially a construct that remains in background and is behind every binding relationship of human being. May this relation be of personal nature, work related or health related. He further added that LOC is comparatively permanent personality trait which remains similar throughout the span of life of an individual and there are less trainings which may change the nature by which person views the world. It can be understood as a bubble that has no fixed place and keeps on moving from one point to another point. I generally maintains its position but may be slightly different from the previous position. It is also understood that it may be internalized with the experiences of the world.

Rotter (1966) connected the LOC with behaviour and response theory and suggested that the main ingredient behind the “individual differences” is the way they perceive outcome of every happening. In case the happening is as per their expectation their internal mapping is reinforced, while in the other case their internal mapping is weakened. Wyrick et al. (1995) also mentioned that understanding LOC is very important as it explains the thinking difference of human beings in term of their peers, friends, colleagues, family members, social gatherings and like-mindedness.

Researchers suggested that despite the fact LOC is relatively permanent personality construct, and exists behind all the main interactions carried out by the human being, may be changed. They named the external agents of change the name “extraneous factors” and gave example of apprehensions, threats or a dangerous situation. They also mentioned that a person can learn to change the orientation of his LOC by taking focus training by the experts, as for some of the individuals this may be a undesirable personality trait. Majority of the prevalent studies on the subject deal LOC with the daily routine and activities of the persons.

Early researchers mentioned that there are 5 main constructs related to the personality of a person. Out of these five traits, one of the main trait is LOC which is the main contributor to the person’s achievement, his competence and the strategies for coping. Dimitrovsky, Schapira-Beck, and Itskowitz (1994) mentioned that ELOC is inversely related to the person’s capability to handle work pressure and pursue goals, with the reason that they attribute work pressure to be generated due to the external elements and find it beyond their capability to control that external factor. They found the organizational employees with ELOC have relatively less stress while discharging their duties as compared to the ILOC type, who not only blamed themselves for the worked but also felt more stress and blamed their own-selves to be responsible of creating this work pressure.

Ghorpade, Hattrup, and Lackritz (1999) studied LOC in relation with various cultures and genders. They concluded that LOC has been found differing among different cultures and genders. According to them the beliefs and values derived from diverse culture affect to the person’s perception about the control and strive for control. These culture values can indicate the exact location of the LOC of the person and also justify the reason for externality or internality of the LOC with the culture they belong to. They further added that gender is also directly related with the location of the LOC. According to the researchers the ladies who are more traditional in their belief and

roles of women are more inclined to have ELOC than ILOC as they are externally influenced to perceive it this way. This view of gender is contrasting in case of the men, who think in the opposite direction, meaning by if men consider the male gender involved in cultural roles than they are more ILOC than ELOC.

Researchers suggested that female as a gender feel insecurity and owing to that insecurity they have a higher tendency to have the ELOC than males. This perception of women is mainly based on their less fiable nature and dependence in the relationships. This conclusion was also supported by stereotyping of women at workplace and socialization difference. The main reason attributed to this was found the status of relationship women have. As being softer gender and mainly dependent on their counterparts make them feel insecure. About men, they inferred that most of the men assume themselves the be self-sufficient and take control of the happening event around them.

LOC has also been studied by researchers in connection with the financial, social and economic standing of a person. According to them, a women in better standing in respect of financial, social and economic will automatically channelize her LOC from external orientation to internal orientation in comparison of women from worse standing, although both are from the same gender and trained on similar lines, keeping the values and views same about the culture. Researchers argued that when a women is well off then she feels security which naturally render her more independence, confidence and less dependence on the male counterpart for their requirements and security. Sue studied the orientation of LOC with respect to the culture and gender and generalized that there exist a distinct difference in location of LOC when view from the point of view of culture and gender but despite that there are many other factors which make its location different in same culture and same gender. She named sum of that factors as the socioeconomics status and academic qualification. She further added that unless these factors are not taken into consideration a complete and wholesome picture cannot be acquired and any conclusion without consideration of these factors may be misleading in nature. She exemplified that as a result of cultural based study she found that Indian males and females reported higher level of ELOC as compared to American males and females, who reported high ILOC. This shows Ghorpade et al. (1999) may be interpreted with other variables in order to get a wholesome view of analysis.

Markus and Kitayama (1998) studied LOC in relationship with religious and liberal societies. He concluded that persons living in religiously dominated areas consider happenings more profoundly as per the celestial design than as per the actions of the human beings. In religion dominated areas, a considerable emphasis is given to the fortune and destiny which shapes the person perception. On the contrary in areas where religious binding are loose as in some liberal societies, it is believed that control of happenings are in the hands of the person himself. In liberal-oriented societies, people mostly accept the results of their actions and feel more responsible of the results, moreover they less commonly believe in the presence of external power influencing the majority of actions.

Most of the studies concluded that LOC is a variable which cannot be studied without the relevant context. The relevant context affix the location of the LOC and its orientation. Nevertheless it is believed that main influence over the LOC are of beliefs, cultural and religious and norms and values exist in the society, gender and personality differences.

Many researchers found internal locus of control as an important entrepreneurial trait (Nwachukwu, 1995). K. H. Chadwick (1998, p. 17) found the internal locus of control positively related to entrepreneurial orientation. Okhomina (2010) also quantitatively concluded that internal locus of control is directly related to the entrepreneurial orientation of the firm and employees as well. Aguila (2012) analyzed that with the age the locus of control shifts from external to internal. He further argued that entrepreneurial orientation is maximum when locus of control has completely been internalized. Okhomina (2010) found significant relationship between internal locus of control and entrepreneurial orientation. We posit the organizational learning capability have moderating effect on this relationship.

H5 : Internal Locus of Control has an impact on Entrepreneurial Orientation.

H6 : Organizational Learning Capability moderates the relationship between Internal Locus of Control and Entrepreneurial Orientation.

Chapter 3

Research Methodology

3.1 Introduction

Probably Taylor (1947) principles of scientific management's are the oldest principles governing today's organizations. Out of his four basic principles, second principle is focused directly on training and development of the human resources in the organization. Our research focuses on the fact that employees of any organization are person made up of flesh and mind. Adequate training of personality-based psychological traits of the employees in any organization can not only make this human resource more useful, effective, efficient and robust but also improve their personality traits and strengthen their psychological make-up. In this research we have placed our employees in one of the most competitive sector of economy i.e. domestic private banking sector. The personality based psychological traits we are focusing on, are categorized as the top entrepreneurial traits viz. Tolerance for Ambiguity (TA), Need for Achievement (nAch), Internal Locus of Control (ILOC). These traits reflect directly upon the entrepreneurial orientation of the organization, that we have selected as our dependent variable EO. In a natural setting, the employees have their own personality-based psychological make-up with what they join the organization. After onboarding of the new employee in the organization, it is the responsibility of top management to render adequate training to the employee that his already held personality-based psychological traits are further sharpened and are being utilized for the attainment of the organizational goals. This end can be achieved by running organizational learning programs, these programs are used to increase the organizational learning capability, what we have selected as the moderating variable. The OLC enhancement programs clearly chalk out the focus area where the training is imparted to the employees. Resultantly the employees are rendered more efficient, effective and productive.

Unfortunately, the dynamics are not as simple as they look. As we mentioned in chapter 1 in problem statement, in majority of the cases this facet is totally neglected in case of the sales personnel of the domestic private banks in Pakistan. It has also been learned from general observation that, sales personnel are mostly treated as dispensable staff members in domestic private banks in Pakistan. They are engaged on contract, with singular condition of owning a bike / conveyance along with

convincing qualification. Afterwards they are being given numeric targets of clientele. Their salaries are mostly set at a very minimum fixed amount per month and rest commission based. To maximize their earning they strive to their best and till the time their efforts are fruitful they are retained by the organization and as soon as they do not find enough business they are fired. There is a visible lack of realization at the part of management to indulge in their training and development overtime so that they become the permanent members and are more loyal, effective and efficient. The targeted training can also help in bolstering the personality-based psychological traits of the employee in question.

In our research we have approached regional head-offices of seventeen domestic private banks located in Multan city to conduct our research by distributing a questionnaire. The questionnaire is fed to SPSS 23 in order to generate meaningful data, which is further analyzed, concluded and recommendations are given.

3.2 Research Design

To meet the research objectives as mentioned through our research questions, we are interested to ascertain the moderating effect of OLC on the relationship between personality-based psychological traits of employees of domestic private banks in Multan city and entrepreneurial orientation of the domestic private bank's regional head offices located in Multan. We have chosen the survey method for selection of information. The instrument we used for our survey was a questionnaire. The reason for selection of questionnaire was ease in administration of survey. To ensure keeping confidentiality and anonymity of the responder we have instructed them not to mention their names and details on the questionnaire.

The questionnaire was designed to assess the desired construct having borrowed scales being internationally widely acceptable. The questionnaire was given to the sample of the population from the sales personnel in the seventeen domestic private banks located in Multan. Special emphasis is given in selection of the items in questionnaire that these suit the quantitative research we are conducting. After the collection of responses from the employees of seventeen domestic private bank's head offices located in Multan, we have conducted a descriptive analysis of the sample followed by MLR Analysis through SPSS software. The selection of MLR for ascertaining moderation effect is support by earlier researches as well (Aguinis, 2004). Okhomina (2010) also performed descriptive analysis, correlational analysis

and regression analysis while conducting similar research having TA, nAch, ILOC as independent variables and EO as dependent variable under the moderation of organizational supportive environment as moderator.

3.3 Sources of Data

We acquired primary data by directly contacting the respondents. For this purpose we visited the regional head offices of all domestic private banks present in Multan, equaling seventeen in number. Employee were randomly selected from the list of overall employees of the bank in Multan region, then the questionnaire were forwarded to them for their responses. Employees responses are directly recorded against the questions. Randomization of the respondents is done with the Microsoft Excels formula for randomization. And on a serialized list of employees the respondents are selected as per the random numbers generated through the formula. The serials are ticked and 15 x questionnaire have been handed over to each branch manager to get them filled from the selected employees. The concept behind the randomization was the reach up to a conclusion that can be generalized to the complete population and can further be generalized country wide.

3.3.1 Population

This research aims at ascertaining the entrepreneurial orientation of domestic private banks in Multan city based on major psychological traits of sales personnel of the bank under moderation of organizational learning capability. Target population of our research is totality of Sales Personnel working in domestic private banks of Multan City. It has been selected with extreme prudence for generalization of the results. This study was be conducted in Multan being 5th most populous city of Pakistan (PakistanBureauOfStatistics, 1998). By conducting initial survey in Multan we found that there are regional head-offices of seventeen private domestic banks. Sales department in each bank get the monthly target for products and services from the main head-office. These targets are then distributed sales personnel of the bank, which may be either associated directly with the Multan head-office, or associated with the bank's branch located in Multan city. Majority of domestic private banks have more than four branches city-wide and mostly sales personnel are subjectively distributed in the head-office and branches based on the product and services offering of the bank. There are various job titles assumed by sales representatives of banks e.g. Business

Development Officer (BDO), Retail Banking Officer (RBO), Customer Relationship Officer (CRO) but generic term is sales personnel.

3.3.2 Sample Size and Description

Sample is drawn from Sales personnel of private domestic banks of Multan city on the basis of Knofczynski and Mundfrom (2008) tabular guideline, which says that in case of 3 predictor variables in multiple regression analysis if we want to get good prediction at decent significance value we must use a sample size of atleast **220** respondents, keeping in view 20% wastage rate we used **255** questionnaires. Primary data is gathered by contacting sales manager / sales head of all Multan **regional head office** of seventeen domestic private banks operating in Multan city¹.

In order to generalize the results amongst all domestic private banks of operating in the country, we resorted to simple random sampling. We have drawn the sample of 255 respondents by ensuring randomization in sample selection on the principles of simple random sampling (SRS). To this end I acquired the list of total sales personnel from the regional head office of all the seventeen banks in Multan, then with the help of Microsoft Excel mathematical function / formula of random() between (1, total number of employee), fifteen employees are selected on total randomization without replacement basis, so every employee has equal chance of selection just once and as soon as he or she is selected, he or she cannot be selected again. Mathematically, $17 \times 15 = 255$ sales personnel were selected as the sample.

Out of 255 questionnaire distributed, we could only found 241 questionnaire back, that fulfills our requirement of 220 questionnaire for prediction at a good level. As all the head-offices of domestic private banks are accessible, 15 x questionnaires were handed over to the city sales manager of each domestic private bank to distribute among sales personnel on random basis. Questionnaire was collected back after three days from the sales manager. Sales manager / head was requested to convey to the

¹

LIST OF SEVENTEEN DOMESTIC PRIVATE BANKS		
1. Al Baraka Ltd	2. Askari Bank Ltd	3. Bank Alfalah Ltd
4. Bank AL Habib Ltd	5. Bank Islami Ltd	6. Burj Bank Ltd
7. Dubai Islamic Bank Ltd	8. Faysal Bank Ltd	9. Habib Metropolitan Ltd
10. JS Bank Ltd	11. KASB Bank Ltd	12. NIB Bank Ltd
13. Samba Bank Ltd	14. Silkbank Ltd	15. Soneri Bank Ltd
16. Standard Chartered Ltd	17. Meezan Bank Ltd	

sales personnel that respondents should spare 15 minutes exclusively to answer the questionnaire.

3.4 Data Gathering Procedure

Our research used questionnaire as the data collection survey instrument. The acquired data is primary in nature. The questionnaire contains information about all the constructs we quantitatively measured in our research namely Tolerance for Ambiguity (TA), Need for Achievement (nAch), Internal Locus of control (ILOC), Organizational Learning Capability (OLC) and Entrepreneurial Orientation (EO) in domestic private banks of Multan city.

We contacted all regional head office of all seventeen domestic private banks in Multan city. During the first meeting we requested our POC (point of contact) for the list of sales personnel list employed with the bank and also described the objectives of our research. All the POC not only welcomed us but also encouraged to take more studies with their bank. List of sales employees were collected within two weeks of the request. Then basing on total number of sales employees in each bank we generated random numbers with the help of excel formula. The result was the serial number we picked from each list. We ticked the list and also attached a detachable chit of the name of the employee and a covering letter. Consequently in next 45 days we delivered all the questionnaire to the POC in each regional head office. Consequent upon questionnaire distribution and telephonic follow up after two weeks, we picked up all the questionnaire in next twenty days. The questionnaire responses were kept confidential.

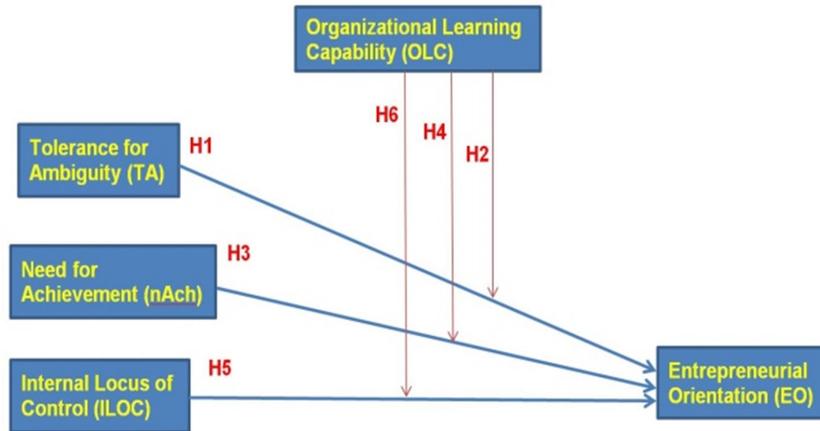
All the questions are based on adapted scale and are close ended. The language used in the questionnaire is easily understandable and clear and expected educational level of respondents is graduation or higher (ul Hassan et al., 2012), which found that data collection was free from language bias.

3.5 Conceptual Model

The conceptual model for our research shows that 3 psychological traits viz. Tolerance for Ambiguity (TA), need for achievement (nAch), Internal Locus of Control (ILOC) are Independent variables and predictors for entrepreneurial orientation (EO). Organizational learning capability casts a moderating impact on this dependence relationship. Hence we have made 6 hypothesis to be tested to ascertain

the effect of OLC on the strength of the relationship. Diagrammatically, our variables are connected as shown in the figure 3.1.

Figure 3.1 Conceptual Model



3.6 Dependent Variable Operationalization and Measurements

3.6.1 Entrepreneurial Orientation (EO)

There had been in-consistencies in the literature about entrepreneurial orientation (Lumpkin et al., 1996), Lumpkin et al. (1996) wrote a comprehensive paper to clarify the overlapping concepts and ambiguities. Afterwards Covin et al. (2012) proposed various measurement options available for entrepreneurial orientation. The agreed upon dimensions of this latent construct were five viz. risk-taking, innovativeness, proactiveness, competitive aggressiveness and autonomy. Lau, Shaffer, Fai Chan, and Wing Yan Man (2012) further reduced the dimensions to four viz. risk-taking, innovativeness, change orientation and opportunism, all these dimension are directly related with psychological traits of the sales personnel in our research. Covin et al. (2012) further reduced the dimensions of EO construct from four to three most important dimensions viz. Risk-taking, proactiveness and innovation. These dimensions are measured by our borrowed scale.

Measurement

This research uses an adapted scale developed by K. Chadwick et al. (2008) of entrepreneurial orientation which is valid, stable and reliable and has been used in US banks to assess their entrepreneurial orientation in 48 contiguous US States. There are 9 items in the scales to ascertain 3 underlying dimensions viz. risk-taking,

proactiveness and innovation. First 3 items measure the bank's tendency of innovation, second 3 items measure the proactiveness and last 3 items measure the tendency of banks about risk-taking. A five-point Likert scale was used to rank the banks entrepreneurial orientation. The scale is very much relevant as it was developed to assess entrepreneurial orientation in US Banks.

3.7 Independent Variable Operationalization and Measurements

3.7.1 Tolerance for Ambiguity (TA)

Tolerance for ambiguity (TA) is an important entrepreneurial trait as mentioned by Stevens (2003) and Alam (2011). The concept is under study since long as this affects the individual perception to view the world in entirety and is also an indicator of problem solving skills of the entrepreneur. Meltzer (2016), studied the role of ambiguity from psychological point of view and how that contributes to the decision-making ability of managers, sales reps and others.

Measurement

We used the measurement scale developed by McLain (2009) named as MSTAT-II. The scale has been repeatedly used by many researchers. Meltzer (2016) also used this 13 item scale to be rated in five point Likert scale. The scale has many seemingly similar statement and need high attention while responding. The scale has high validity and reliability as it has been excessively used in research. It accurately measures the tolerance of ambiguity, as in our case of sales personnel.

3.7.2 Need for Achievement (nAch)

Need for Achievement that is also named as Achievement motivation is an important entrepreneurial trait as mentioned by Alam (2011). Need for achievement is also found positively associated with internal locus of control Haugh (2010). In our case sales personnel get the bonus and reward for their higher performance which make them behave entrepreneurially (Hudson, 2013).

Measurement

In this research we used adapted Ray's Achievement Motivation Scale (Ray, 1979). The scale contains 14-items that are rated on a five point Likert Scale. Certain items are reversed coded. For the sake of simplicity, the reverse coded item are very carefully transformed into non-reverse coding so that the measurement should be accurate. Haugh (2010) uses the same scale to measure nAch construct. This scale has high validity, reliability and consistency as it is repeatedly used by researchers.

The scale accurately measures the achievement motivation which is an important entrepreneurial trait.

3.7.3 Internal Locus of Control (ILOC)

It is considered as one of the most important entrepreneurial trait which is direct predictor of entrepreneurial orientation. Stevens (2003) found it directly related to psychological traits of the employees. Alam (2011) quantitatively established that it is positively related to entrepreneurial orientation of the employees.

Measurement

In this research we measured the internal locus of control by an adapted scale developed by Lachman (1983) named as ‘Personality in intellectual (aging) context Inventory – Internal Scale’, the scale has 12-items and is rated on five point Likert scale. The scale is widely used in research due to its high validity, reliability and consistency.

3.8 Independent Variable Operationalization and Measurements

3.8.1 Organizational Learning Capability (OLC)

Yeung (1999) comprehensively defined the concept with generation and generalization of idea, alongside minimizing the organizational learning disabilities, these disabilities were inline with learning disabilities mentioned by Peter M. Senge (1990) in his master piece book. Lately the construct was defined to be multidimensional in nature and underlying dimensions were highlighted, also providing the measurement scale by Onađ et al. (2014).

Measurement

We used the adapted scale developed by Onađ et al. (2014) having 34 items, rated on five point Likert scale. These items measure various dimension of organizational learning capability. Scale development followed the EFA and CFA which reduced its dimensions from 11 to 7. The scale is robust, valid, reliable and consistent.

3.9 Data Analysis Roadmap

Bennett (2000) recommended use of multiple regression to ascertain effect of moderating variable on the prediction of dependent variable. In our case organizational learning capability will be casting moderating impact in the relationship of four major psychological traits viz. Optimism, Tolerance for Ambiguity, Need for Achievement and Internal Locus of Control on dependent

variable i.e. Entrepreneurial Orientation. Okhomina (2010) studied effect of moderation of supportive environment on relationship between psychological traits and entrepreneurial orientation using SPSS with the help of descriptive statistics, correlations matrix and multiple regression. We have used Dr. Andrew Hayes plugin in SPSS 23 for incorporating moderation effect through already preset models. ul Hassan et al. (2012) in similar research, after reducing the dimensions by factor analysis, used SPSS for correlation and multiple regression to analyze the effect of organizational culture and innovation on employees performance. Moreover we have done rotated component matrix through varimax rotation to see factor overloading. The results are presented in next chapter.

3.10 Reliability Test of the Instrument

Reliability tests of the research instruments were carried out prior to administration of the questionnaires to the respondents. Value of Cronbach Alpha greater than 0.80 is considered as good while value above 0.90 is considered great value. Construct-wise values are given in Table 3.1. It is worthy to be noted that all the constructs used in our research are being measured through reliable borrowed scales. In all the cases the values of Cronbach's Alpha are greater than 0.90 which depicts that not only the scales are reliable but they results will be relevant.

Table 3.1 is annexed below :-

Table 3.1 Reliability Statistics

Tolerance for Ambiguity

Reliability Statistics	
Cronbach's Alpha	No of Items
0.969	13

Need for Achievement

Reliability Statistics	
Cronbach's Alpha	No of Items
0.912	14

Internal Locus of Control

Reliability Statistics	
Cronbach's Alpha	No of Items
0.982	12

Organizational Learning Capability

Reliability Statistics	
Cronbach's Alpha	No of Items
0.968	34

Entrepreneurial Orientation

Reliability Statistics	
Cronbach's Alpha	No of Items
0.901	9

3.11 Research Instrument

Questionnaire is attached at Annexure.

Chapter 4

Results and Conclusion

4.1 Introduction

In this chapter, I have presented the results that I have acquired, followed by comprehensive data collection and careful coding in SPSS and data analysis. In the later part of the chapter, I culminated with concrete conclusions and workable recommendations. Specific procedures were applied to ascertain profile of the sample, data analysis by using various techniques of the variables in the dependence relationship. Dr. Andrew F. Hayes's process macro was used to check for moderation effect of Organizational learning capability (OLC) with individual IVs. The results of these tests are presented along with discussion to arrive at meaningful interpretation and a guideline for the future research. The scheme of this chapter is as follows :-

- Sample Demographics & Profile
- Exploratory Factor Analysis
- Checking Data for Assumption of Normality
- Regression Analysis
- Result of Hayes PROCESS Macro
- Findings of the Research
- Discussion on Results
- Conclusion
- Recommendations

4.2 Sample Demographics & Profile

Out of 255 distributed questionnaire, we could collect back 244 questionnaire. Before coding of the questionnaire they were screened for completion. Out of 244 only 241 questionnaire were found completely and adequately filled. In order to understand the results in better way, we have analyzed important characteristics of the sample and summarized them as sample demographics and profiling.

These important factors include gender, marital status, age and education. The gender profiling reveals that out of total 241 respondents, majority of the respondents were male, while very few were females. The profile speaks of the natural selection of the sample as the majority of the personnel engaged in bank's sales teams are male,

leaving behind very few female who predominately hold the office jobs like, customer relationship officer (CRO).

The marital status profiling reveals that out of total 241 respondents, 203 are single and unmarried while 37 are married and 1 is widow. In the natural setting this result is very much closer to the expected values, as the individuals involved in the sales teams are mostly single and join sales jobs as their first or starting job to step into the field of professionalism. Presence of 15.4% married persons in the marital status profiling suggest that after few years of professionalism people venture to opt for the marriage.

The profiling of age reveals that out of total 241 respondents, 196 individuals are in the age bracket of 26-30 which makes up 81.3%. Another interesting thing we found in this profiling is that no person was found over the age of 35. This suggests that mostly the youth joins the sales teams, and after gaining of the sufficient experience the individuals opt for other jobs than sales. It is also understood, there must be many sales teams personnel voluntarily or involuntarily leaving the job after 30 years of the age. This phenomenon indicates that observation quoted in our problem statement is valid that sales teams members are being utilized in a dispensable way and are readily hired and fired based on their performance and energies.

The profiling of education reveals that all members of sales teams we approached were atleast bachelors qualified, and 27.4% of total respondents had also attained master's degree. This suggest that most of the banks meet the pre-requisite of bachelor's degree as the bare minimum education criteria for the job.

Table 4.1 Descriptive Statistics of Sample

Gender		
	Frequency	Percent
Male	226	93.8
Female	15	6.2
Marital Status		
	Frequency	Percent
Single	203	84.23

Married	37	15.35
Widow / Divorced	1	0.42

Age

	Frequency	Percent
20 – 25	15	6.22
26 – 30	196	81.32
31 – 35	30	12.44
36 – 40	0	0
> 40	0	0

Education

	Frequency	Percent
Bachelors	175	72.61
Masters	66	27.38
Other	0	0

4.3 Exploratory Factor Analysis (EFA)

In order to ensure the applicability of scales measuring different constructs in Pakistan, we performed the exploratory factor analysis (EFA). This technique gives guideline in the research that whether the used scales are applicable outside the country where they were prepared. Generally EFA is conducted in the early stages of the research to ascertain that research will measure what it is intended to measure in a specific demographics. The selection criteria for EFA was the value of 0.5, which suggests the retention of the particular item. Hair, Black, Babin, Anderson, and Tatham (1998) suggested that values of factor loading less than 0.40 should be suppressed. Awang, Afthanorhan, Mohamad, and Asri (2016) and Maciel et al. (2013) used 0.5 as the cut-off value to include factor in EFA in their research. It has been observed that the factors were properly loaded against the items they should have loaded and cross-loading was not present in the data. **Table 4.2** presents the result of

EFA of scales being used in our research. A very distinctive loading of factor is observed as all the dimension have been measuring only the intended variables.

Table 4.2 Exploratory Factor Analysis

Variables	1	2	3	4	5
TA1				.947	
TA2				.792	
TA3				.818	
TA4				.835	
TA5				.844	
TA6				.865	
TA7				.843	
TA8				.856	
TA9				.846	
TA10				.840	
TA11				.821	
TA12				.834	
TA13				.896	
NACH1		.957			
NACH2		.890			
NACH3		.886			
NACH4		.902			
NACH5		.884			
NACH6		.885			
NACH7		.895			
NACH8		.894			
NACH9		.897			
NACH10		.895			
NACH11		.881			
NACH12		.892			
NACH13		.884			
NACH14		.867			

ILOC1		.960
ILOC2		.894
ILOC3		.898
ILOC4		.914
ILOC5		.901
ILOC6		.899
ILOC7		.905
ILOC8		.897
ILOC9		.911
ILOC10		.908
ILOC11		.897
ILOC12		.895
OLC1	.862	
OLC2	.664	
OLC3	.699	
OLC4	.653	
OLC5	.692	
OLC6	.696	
OLC7	.710	
OLC8	.672	
OLC9	.683	
OLC10	.726	
OLC11	.696	
OLC12	.653	
OLC13	.692	
OLC14	.689	
OLC15	.652	
OLC16	.707	
OLC17	.692	
OLC18	.690	
OLC19	.692	
OLC20	.704	

OLC21	.697	
OLC22	.707	
OLC23	.689	
OLC24	.667	
OLC25	.695	
OLC26	.707	
OLC27	.671	
OLC28	.717	
OLC29	.679	
OLC30	.657	
OLC31	.701	
OLC32	.683	
OLC33	.698	
OLC34	.674	
EO1		.589
EO2		.622
EO3		.625
EO4		.615
EO5		.592
EO6		.561
EO7		.530
EO8		.500
EO9		.513

4.4 Checking Data for Assumptions of Normality

Before proceeding to regression analysis, we checked five assumption of normality on the data. These assumptions are the conditions to be checked for shape of distribution of data, presence of any extreme values, presence of linear pattern in data, uniform distribution of variance around regression line and shared prediction power of independent variables towards the dependent variable. These assumption are checked at a stretch in following paragraphs.

4.4.1 Normality of Data

Before running regression analysis on the data, there is a requirement to check data for the shape of distribution. The most ideal form of distribution will be bell-shaped. This shape of distribution is also helpful to ascertain whether some conditions may be applied to the data in order to make it normally distributed. Researchers pleaded that for a large data set, the shape of distribution will automatically be normal if data set is generated randomly and slight distortion in the shape does not violate the assumption. This supports that sample size i.e. greater than 40 tends to be normal as the distribution is random. It is also believed that perfect normality does not exist at all, the closer is the data set to normal distribution, the easier is the analysis. Charts and graphs show the actual shape of distribution for a general idea.

Initially we have taken the descriptive statistics of data including the mean and standard deviation of all the constructs used in our research. They are summarized in **Table 4.3** appended below.

Table 4.3 Descriptive Statistics of Data

Variables	Mean	Std Dev
TA	3.1305	.51603
NACH	3.0549	.98230
ILOC	3.0104	.99908
OLC	3.1743	1.06412
EO	3.8100	.47661

The data may be compared with the standard normal shape through P-P Plot and other normality test. The values of skewness and kurtosis guide us about the exact shape of the distribution and the degree of deviation from standard normality of the data. Value of skewness greater than 2 and value of kurtosis greater than 7 are considered absolutely non-linear. It is also assumed that value of skewness and kurtosis greater than 1.96 are considered as non-normal in nature.

Table 4.4 Skewness and Kurtosis Statistics

Variables	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
TA	-0.371	0.157	-0.857	0.312
NACH	-0.129	0.157	-0.950	0.312
ILOC	-0.320	0.157	-0.965	0.312
OLC	0.792	0.157	-1.233	0.312
EO	-0.958	0.157	0.048	0.312

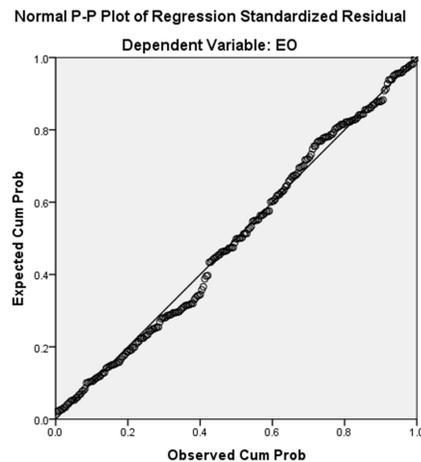
Table 4.4 above summarizes that all the variables are normally distributed. Moreover the significance is also shown in Kolmogorov-Smirnov and Shapiro Wilk tests that the data is normally distributed.

Table 4.5 Kolmogorov-Smirnov & Shapiro Wilk Test of Normality

Variables	Kolmogorov-Smirnov		Shapiro-Wilk	
	Statistic	Sig	Statistic	Sig
TA	.181	0.00	.924	0.00
NACH	.154	0.00	.936	0.00
ILOC	.165	0.00	.929	0.00
OLC	.333	0.00	.740	0.00
EO	.255	0.00	.845	0.00

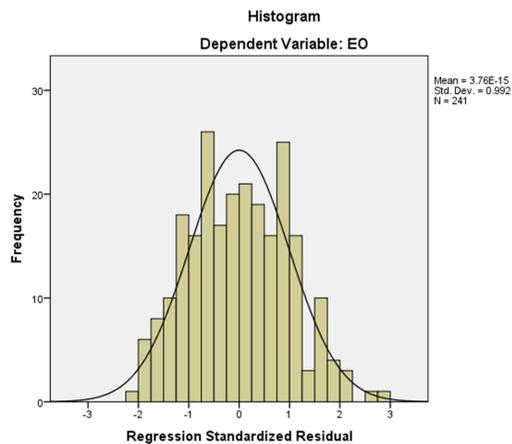
Next, P-P plots were made for dependent variable, which also confirms that the data set is normally distributed. It is graphically presented as 4.2. The P-P plot shown below suggest that our data is properly patterned and normally distributed.

Figure 4.2 P-P Plot between EO and Std Residual of Normality



The data is plotted as a histogram for the shape and checking for the normality assumption. Figure 4.2 below suggests that data is adequately distributed and has a typical bell shape. A closer observation also reveals that there also exist balancing high values, and the dependent variables distribution is as per the standard normal probability plot.

Figure 4.3 Histogram and Normality Chart



4.4.2 Checking for Outliers

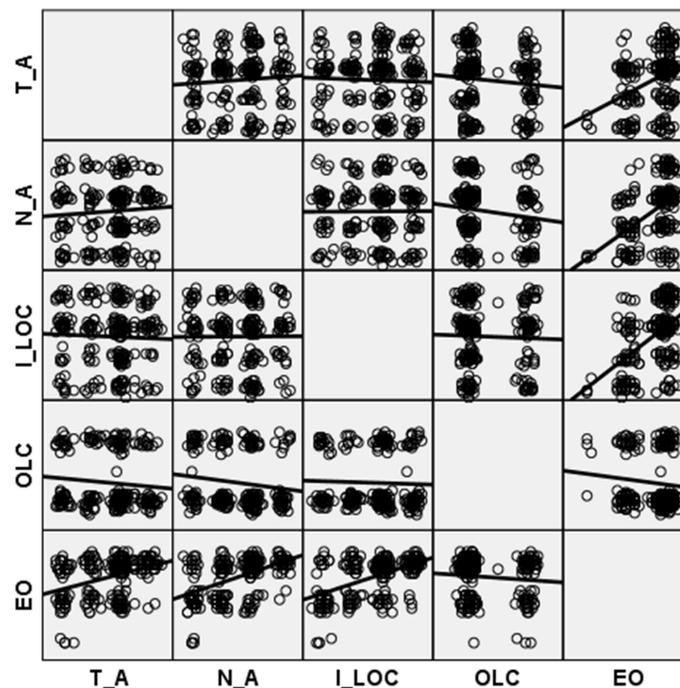
Outliers are the extreme values in the data that are attributed towards distortion in the shape of the distribution. At times the outliers indicate meaningful information i.e. wrong entries, error terms or significantly different result from the mean value. Box plots are used to check the outliers, which in our case are none, as we have the rating scale from 1 to 5 and all respondent's response is within the limit of scales provided.

In our data all the observations are perfectly presented into the admissible range and no outliers exist.

4.4.3 Linearity of Data

This assumption checks the pattern of relationship among the dependent and independent variables. Hair et al. (1998) highlighted that linearity means that changes in the independent variables should bring proportionate change in the dependent variable in a linear manner. For a perfect dependence relationship the degree of change in independent variable is expected to bring the linear change in the dependent variable. It implies when the dataset is plotted there should be a line pattern instead of curves. The better way to analyze these phenomena can be through the Scattered Plot Matrix. The matrix suggest that maximum relationship among the variables are linear in fashion, where the data vales are distributed evenly both over and under the line passing through the data. Looking in the last column of the matrix suggest that EO is positively associated with all three independent variables T_A, N_A, I_LOC. In the matrix below we can see the pattern of relationship among different variables. A general tendency of data points to converge in the middle and suggesting a linear relationship is satisfactory, while relationship creating a curve is un-satisfactory.

Figure 4.4 Scattered Plot Matrix



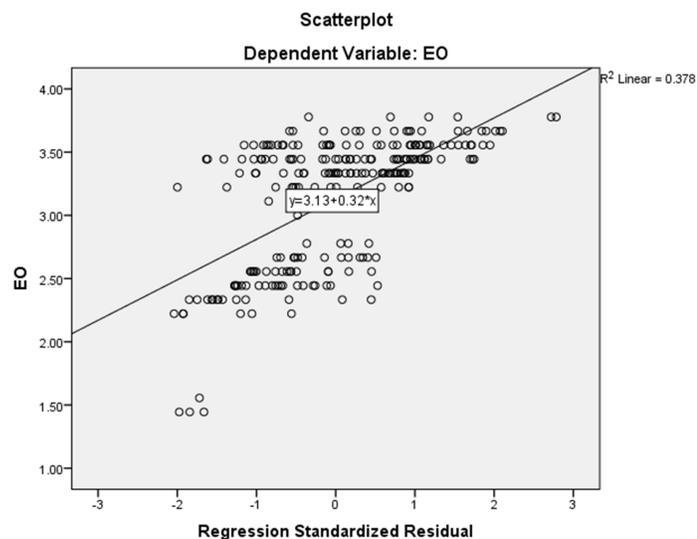
4.4.4 Homoscedasticity

Jarque and Bera (1980) stressed the importance of homoscedasticity of data which is defined as the condition in dependence relationship, where both independent and dependent variables are equally affected by the amount of variance. This is also called the homogeneity of variance. It is a desirable phenomenon. This assumption is directly related with the regression because it follows the central tendency theorem. In a data set, all of the time there remain the trade-off between the homoscedasticity and heteroscedasticity.

This assumption can be checked in SPSS by plotting the dependence relationship in regression analysis against the residual variance as shown in the figure below. The dataset is fulfilling the homoscedasticity condition for normal distribution as the variance is equally divided in the relationship. In our data analysis we found that the distribution of variance was uniform, which suggests that there will not be any affect in the analysis due to the variance.

Figure 4.4 appended below shows a scattered plot where the data points reveal that dispersion of data is homogeneous both above and below the line passing through the data points. For analysis sake it is a highly desirable condition and we can proceed with the regression analysis.

Figure 4.5 Scattered Plot for Homoscedasticity



4.4.5 Multicollinearity

Multicollinearity refers to a condition in which the independent variable share among themselves the explanatory power of dependent variables. This weakens the overall regression model in a way that standard error estimate is increased for specific regression analysis and its coefficient. Variance inflation factor is checked to see the multicollinearity of the data.

In case two variables are correlated the value of VIF is 1 and if they are highly correlated the value is 10. Hair et al. (1998) recommended a very small tolerance value of 0.10 and very large value of 10 which indicated high multicollinearity. VIF values near 1 are considered to be the best values. In our case all the values are near 1 meaning no multicollinearity exists. **Table 4.6** appended below clearly indicate the values of VIF are ideal to proceed with the regression analysis as very little multicollinearity is present.

Table 4.6 Multicollinearity Statistics

Variables	Collinearity Diagnostics	
	Tolerance	VIF
TA	.985	1.015
NACH	.977	1.024
ILOC	.997	1.003
OLC	.972	1.029

4.5 Correlation Analysis

The results of analysis are summarized in Table 4.7. The 2-tailed correlation analysis is being conducted at 95% CI. All our IVs are significantly related with the DV. There exists very minor relationship among the IVs which supports that in our case the multicollinearity is at the minimum. TA and NACH are loosely positively correlated with the value of 0.074. While TA and ILOC are positively correlated, the magnitude is also very small and insignificant. OLC is also positively correlated with TA, NACH, and ILOC and their magnitude are insignificant. It is also visible that ILOC, NACH and TA have respective strength of the correlation with the DV. Correlation matrix also justify that IVs are significantly related to DV with the strength of relation between TA and EO to be 0.3711, between NACH and EO to be 0.494 and between

ILOC and EO to be 0.503. The other values in the matrix show that multicollinearity does not exist in among the IVs of our model, which is a desired condition as well. OLC being the moderating variable is also positively correlated with EO but the magnitude is not significant, but the value is considerable to be taken as the moderating variable. It is observed that predictor variables have less correlation among themselves, this supports the concept of multi-collinearity that there is negligible shared variance among the independent variables, moreover, the moderator variable also has the low level of correlation with both dependent and independent variables. As per our model the relationship of independent variable with dependent variable is significant.

Table 4.7 Correlation Analysis

Measures	TA	NACH	ILOC	OLC	EO
TA	1				
NACH	0.074	1			
ILOC	0.039	0.006	1		
OLC	0.101	0.092	0.085	1	
EO	0.3711**	0.494**	0.503**	0.109	1

4.6 Regression Analysis

After passing through all the assumptions of normality successfully, we have conducted the regression analysis. **Table 4.8** summarized regression results without the moderator while **Table 4.9** is showing the regression results after application of OLC as moderator. Without moderation results display overall regression model fit with $R = 0.788$, this suggested that model is correctly explaining the dependence relationship with high accuracy and IVs are adequately connected with DV. The model is significant with acceptable underlying error as values of R-Square and Adjusted R-Sq are also robust and significant. All the IV of the model are significantly contributing towards the relationship. It is also noted that out of our three IVs, contribution of ILOC is the highest with NACH at second place and TA at the third place. OLC being our moderator in the relationship has a positive moderation effect i.e. slight positive in nature. This implies that OLC positively moderates this

relationship as individually it has low contribution in the model. The result of Table 4.8 depict that for a unit change in EO of the bank the contribution of TA is 0.35 which implies that 35% change in Tolerance for Ambiguity has an overall effect of 1 unit shift in EO. Practically speaking, change of 1 unit increase in entrepreneurial orientation of the bank require a blend of Tolerance for ambiguity, need for achievement and internal locus of control of employees a ratio of 35.9%, 46.8% and 51.5% respectively. By merely looking at the proportion, one can interpret that Internal locus of control of employee is more pertinent, than Need for achievement and Tolerance for Ambiguity in order of precedence.

Table 4.8 Regression Analysis without Moderator

Variables	EO				
	Std Coeff Beta	T Value	Lower Bound	Upper Bound	P VALUE
Constant	0.952	3.446	0.530	1.373	0.00
TA	0.359	2.892	0.147	0.230	0.00
NACH	0.468	2.542	0.200	0.283	0.00
ILOC	0.515	2.843	0.211	0.288	0.00
R	0.788				
R-Sq	0.622				
Adj R-Sq	0.615				
F	96.894				

Regression results after interaction of OLC as moderator are summarized in Table 4.9. These results display overall regression model fit is increased by 0.086 and **R = 0.874**, this suggested that explanatory power of regression model is not only increased but is more robust than before. It is also noted that values are closer to those acquired in table 4.8 but R-Sq and Adj R-Sq at 0.622 and 0.615 respectively clearly depicts that model has been significantly improved. Moderated IVs are adequately connected with DV with almost similar magnitude with minor variation. The model is overall

significant with acceptable underlying error as values of R-Square and Adjusted R-Sq are also robust and significant. All moderated IV i.e. TA_OLC, NACH_OLC and ILOC_OLC are significantly contributing towards the relationship. It is also noted that out of our three interaction terms, contribution of ILOC_OLC is the highest with NACH_OLC at second place and TA_OLC at the third place. This implies that OLC positively moderates this relationship in combined manner.

The practical implication of results shown in table 4.9 show that after the application of moderator variable i.e. Organizational Learning Capability, the overall EO of the bank is increased but at the same time the proportion of effect is also changed. Practically speaking, change of 1 unit increase in entrepreneurial orientation of the bank require a blend of Tolerance for ambiguity, need for achievement and internal locus of control of employees a ratio of 36.1%, 40.9% and 48.8% respectively. By merely looking at the proportion, one can interpret that Internal locus of control of employee is more pertinent, than Need for achievement and Tolerance for Ambiguity in order of precedence.

Table 4.9 Regression Analysis with Moderator

Variables	EO				
	Std Coeff Beta	T Value	Lower Bound	Upper Bound	P VALUE
Constant	2.102	2.124	0.423	1.141	0.00
TA_OLC	0.361	2.729	0.170	0.201	0.00
NACH_OLC	0.409	2.428	0.199	0.288	0.00
ILOC_OLC	0.488	2.777	0.252	0.293	0.00
R	0.874				
R-Sq	0.733				
Adj R-Sq	0.719				
F	98.484				

4.7 Assessing effect of moderation by Hayes PROCESS Macro version 3.0

In our research, we have prime focus on assessing the effect of moderation on the dependence relationship and independent variables. We have hypothesized that OLC casts a positive moderation effect on this relationship and individual IVs. In earlier section, we have already seen the results of regression analysis. Our model fit is at **R=0.874**. The p-value is 0.00 which shows that model is significant. After that we have used PROCESS Macro developed by renowned researcher Andrew F. Hayes. The macro have many pre-set models in it to check for moderation, mediation and many other effects.

Model 1 denotes model for moderation that we have utilized in our research. The only issue with the PROCESS macro is that we have to take all the interactions separately for each IVs and conclude in wholesome manner. Taking every IV independently with our Moderator OLC we look again on the model fit. If the explanation power of the model is increased by adding the effect of moderator then we can rightly conclude that positive moderation is found.

Table 4.10 summarizes the results of interaction between TA x OLC. By looking at value of $R = 0.791$ and $R\text{-Sq} = 0.699$ we have found the model to be significant having a lower p-value = 0.00. Alternatively, TA and OLC are themselves significant and their Int (Moderation effect) is also significant. The result implies that TA when moderated by OLC increases the overall explanatory power of model. And the model fit moves on a higher value, hence the moderation is positive and significant.

Table 4.10 Hayes Process Macro (TA X OLC)

Variables	EO				
	Std Coeff Beta	T Value	Lower Bound	Upper Bound	P Value
Constant	3.383	3.112	1.763	5.004	0.00
TA	0.002	2.010	0.516	0.711	0.00
OLC	0.220	3.032	0.103	0.290	0.00
Int	0.512	2.751	0.555	0.732	0.00
R	0.791				
R-Sq	0.699				

F 97.29

Similarly **Table 4.11** summarizes the results of interaction between NACH x OLC. By looking at value of $R = 0.871$, $R\text{-Sq} = 0.712$ and $p\text{-value} = 0.00$ we have found that model is significant. Alternatively, NACH and OLC are themselves significant and their Int (Moderation effect) is also significant having $p\text{-value} = 0.00$. The result implies that NACH when moderated by OLC increases the value of overall explanatory power of the model. Hence the overall model fit is increased. It depicts that the moderation is positive and significant. It is also observed that moderated effect of NACH x OLC is more robust in magnitude than the effect of TA, as positively improves the model far better than TA.

Table 4.11 Hayes Process Macro (NACH X OLC)

Variables	EO				
	Std Coeff Beta	T Value	Lower Bound	Upper Bound	P Value
Constant	2.647	2.579	1.190	4.104	0.00
NACH	0.1999	2.342	0.264	0.664	0.00
OLC	0.072	2.383	0.146	0.301	0.00
Int	0.013	2.227	0.106	0.334	0.00
R	0.871				
R-Sq	0.712				
F	98.11				

Table 4.12 summarizes the results of interaction between ILOC x OLC. By looking at value of $R = 0.811$, $R\text{-Sq} = 0.709$ and $p\text{-value} = 0.00$. we have found the model to be significant. Alternatively, ILOC and OLC are themselves significant and their Int (Moderation effect) is also significant having $p\text{-value} = 0.00$. The result implies that ILOC when moderated by OLC increases the overall explanatory power of model, hence it increases the value of model fit. The moderation is positive and significant. It is also observed that moderated effect of ILOC x OLC is more robust in magnitude

than the effect of TA and less robust than NACH, as positively improves the model far better than TA.

Table 4.12 Hayes Process Macro (ILOC X OLC)

Variables	EO				
	Std Coeff Beta	T Value	Lower Bound	Upper Bound	P Value
Constant	3.199	2.722	1.776	4.621	0.00
ILOC	0.084	2.393	.136	0.5046	0.00
OLC	0.118	2.385	.084	0.347	0.00
Int	0.241	2.748	.067	0.199	0.00
R	0.811				
R-Sq	0.709				
F	98.94				

4.8 Findings of the Research

The finding of the research are very practical and important. Findings along with interpretation are summarized below :-

1. Entrepreneurial psychological traits differ from one employee to another and are mostly ignored by the organizations during the sifting process for the job.
2. Entrepreneurial traits of the employee Tolerance for Ambiguity (TA), Need for Achievement (NACH) and Internal Locus of Control (ILOC) are directly related with the Entrepreneurial Orientation (EO) of the Organization. It is noted that overall regression model is significant both with and without moderation.
3. The combined effect of TA, NACH and ILOC of employees determines the EO of the organization (in our case the domestic private banks).
4. The abovementioned relationship is moderated by OLC (training and development programs in the organization). It is also found that banks with better training and development programs boost the psychological traits of their employees in such a way that overall EO of the bank is improved.

5. Psychological traits that we have considered in this research are mutually exclusive and do not share common variance, in other words there does not exist Multicollinearity and their individual impact on IVs is assessed by the process Macro. The results supported our Hypothesis that the impact is moderated by presence of OLC.
6. ILOC, NACH and TA have significant contribution in order of precedence towards EO. This implies that most important psychological trait which should be taken into consideration should be ILOC, while the next important trait would be NACH.
7. Sample of this research had a natural demographics and profiling as expected. Sales personnel of the bank were mostly young, graduates and relatively inexperienced.
8. Upon checking data for assumptions of normality we found that our data is normally distributed, no multicollinearity exists among IVs and variance is also distributed normally.
9. There were no outliers or extreme values and data had clear linearity.
10. Regression analysis was done with and without moderator variable to compare the results and it was found the explanatory power of regression model is increased when moderation is applied. This interjects and supports our hypothesis and basic research question that OLC positively moderates the relationship between IVs and DVs.
11. For ascertaining the effect of moderation on individual IVs, we have used Hayes PROCESS macro, the results were significant which supported our initial research model and hypothesis that OLC positively moderates the relationship between the TA, NACH and ILOC toward EO.

4.9 Discussion on Results

This section is dedicated for the detailed discussion results we have acquired along with the discussion for interpretation of the results. These results have been reached by analyzing the questionnaires received in our research. As highlighted by Chadwick et al (2008), person level entrepreneurial traits exist in competitive marketplace which sets the EO of the banks. We will discuss on results of preliminary analysis, normality analysis, correlation analysis and regression analysis in following paragraphs. We have seen that results support Yeung (1999) concept of

OLC as being most important factor (moderator in our case) affecting the overall EO of the organization.

Preliminary Analysis

Table 3.1 shows reliability results of our borrowed scales. These scales are used in developing research instrument i.e. our questionnaire. The values of Cronbach Alpha for all the construct we have used in our research are more than 0.90 which implies that our research instrument i.e. questionnaire is not only reliable but the results are also reliable. After collecting the filled questionnaire, we performed the sample screening for demographics. Table 4.1 summarizes that as per banks preferences, majority of the sales personnel were male making up to 93.8 of the complete sample. The majority of our sample members were single, graduate and under 35 years of age. This distribution exactly seems natural as per the general observation of the sales personnel of the bank. The composition of sales force also supported our observation that the turnover of the sales personnel was fast. Majority of the individuals had little service or they had switched many jobs in their short career of sales and marketing. After the demographics, we have conducted the exploratory factor analysis on the data. It was considered necessary that before moving ahead with the analysis, we must check the applicability of the questionnaire in Pakistani context. It was also necessary because the borrowed scales we utilized in this research were not developed in Pakistan and we had to see check the suitability of use of scale in Multan. For this purpose we had acquired the rotated component matrix through principal component analysis with varimax rotation technique. The results are presented in Table 4.2, which clearly display that there are no divergent underlying dimension in the data and 5 components were extracted where every component represented the exact factor it was related to. Furthermore, we have found that there was no factor over-loading and the results loaded evenly on the components they initially belonged to. This implied that the instrument was perfectly valid for the research and the results obtained from the instrument are also as per the expectation.

Normality of Data

The next filter we had applied on the data before conducting regression analysis was to check the data for conditions and assumptions of normality. Ideally when the research instrument is reliable, data collected from field survey results in normally distributed data. For this purpose, we have checked 5 conditions on our data.

In first place we checked **normality** of data by looking at the shape of distribution aided by histogram and normality plot. The descriptive results containing mean and standard deviation revealed that distribution of data is normal but the shape is positively skewed owing to Mean value near 3 for all the constructs. Histogram and normality charts clearly displayed that data is normally distributed in a perfect bell shape. We have also checked normality of error terms / residuals by P-P Plot of residual and they followed the normal pattern.

In second place, we checked our data for **outliers**. As all our questions were closed ended and being measured on scale from 1 to 5, there were no extreme values found. Our data is exactly following the general normality rule of **68-95-99.7** which says that approx 68% of the observations fall in mean ± 1 x std dev, while approx. 95 % of the observation fall in mean ± 2 x std dev and 99.7 % of the observations fall in mean ± 3 x std dev of data.

In the third place, we checked for **linearity** of data with the help of scattered plot matrix. We have found that all the responses are scattered within the limits of the data. Upon checking the linear relationship among the construct. We have found that all the IVs are linearly associated with the DV in positive direction, **this supports our hypothesis H1, H3, H5** that TA, nAch and ILOC are positively related with the EO. The line plotted within the scattered plot between individual IV and DV shows their relationship in positive direction. All the pattern in scattered plot matrix support that our data is adequately linear.

In fourth place, we have checked for **homoscedasticity**. This is another important assumption for normality that variance should be homogeneous for both IVs and DVs in the relationship. This phenomenon can be checked by plotting a scattered graph between the DV and Regression standardized residual value. The charts displays that line passes between the scattered data points and apparently the number of observations above the line are equal to the number of observation under the line. This proves that homoscedasticity exists in the data and underlying variance is equally affecting the IVs and DV.

In fifth place, we have checked for **multicollinearity**. This phenomenon is not desirable as it weakens the overall explanatory power of the regression model. The lower amount of multicollinearity says that every IV is independently explaining the amount of variance in the DV. The results summarized in Table 4.6 show that no multicollinearity exists in our IVs. The values of VIF are very close to the ideal value

of 1 and very far from undesirable value of 10. The lower values of tolerance also support that no multicollinearity exists.

Correlational Analysis

Before moving to regression analysis, we have conducted the correlational analysis, that revealed meaningful information. We have seen that all the IVs are significantly related to the DV. Moreover the direction of relationship among all the IVs and DV are in positive direction. IVs do not share variance among themselves as we have seen that negligible amount of correlation exists between them. Our moderator is also positively correlated with the DV. The relationship seems natural and quite inline with our theoretical framework.

Regression Analysis

After the test for normality and the conditions thereto, we performed the regression analysis of the data by SPSS 23. Firstly we did the regression analysis without moderator followed by regression analysis with moderator. Result of regression analysis supported that our IVs and DV are adequately connected through the relationship we hypothesized through our conceptual model and the overall regression model fit increases when we moderate our IVs. **Table 4.8** summarizes the results of regression analysis without Moderator. Value of regression model fit is $R = 0.788$. This value defines the explanatory power of the model, which is quite robust.

All the IVs are significant with $p\text{-value} = 0.00$. As a general rule if the $p\text{-value}$ exceeds the $(1 - \text{level of confidence}) / 2$ the relationship is not significant and we have to accept the Null hypothesis that no significant difference exists. In our case all the $p\text{-values}$ are 0.00 which indicated that all the IVs are significant in the relationship and cannot be omitted. The standardized beta coefficient explains the variance in DVs that cause 1 unit change in DV. Coefficient of constant 0.952 depicts that in absence of all 3 IVs the value of DV will be set to the constant value. 1 unit change in DVs can be explained by inclusion of TA having slope 0.359, with inclusion of NACH having slope 0.468 and ILOC having slope 0.515. ILOC has more positive contribution in the model than NACH and TA. Value of $R\text{-Sq}$ and $\text{Adj } R\text{ Sq}$ are also robust in case of our regression analysis. The $t\text{-values}$ follow the 2-t rule and do not exceed the value of 2.88. The LBound and UBound of 95 % confidence interval can also be checked to see whether any IV is significant or not. In the table, we have observed that 0 does not come in the confidence interval, which clearly means that IV is significant.

Table 4.9 summarizes the results of regression analysis with Moderator. Value of regression model fit is $R = 0.874$. This value defines the explanatory power of the model, which has been increased by 0.086 than the previous model where no moderator were used.

All the moderated IVs are significant with $p\text{-value} = 0.00$. As a general rule if the $p\text{-value}$ exceeds the $(1\text{- level of confidence}) / 2$ the relationship is not significant and we have to accept the Null hypothesis that no significant difference exists. In our case all the $p\text{-values}$ are 0.00 which indicated that all the moderated IVs are significant in the relationship and cannot be omitted. The standardized beta coefficient explains the variance in interaction term i.e. TA_OLC, NACH_OLC and ILOC_OLC that cause 1 unit change in DV. Coefficient of constant 2.102 depicts that in absence of all 3 moderated IVs the value of DV will be set to the constant value. 1 unit change in DVs can be explained by inclusion of TA_OLC having slope 0.361, with inclusion of NACH_OLC having slope 0.409 and ILOC_OLC having slope 0.488. ILOC_OLC has more positive contribution in the model than NACH_OLC and TA_OLC. Value of R-Sq and Adj R Sq are also robust in case of our regression analysis. The $t\text{-values}$ follow the 2-t rule and do not exceed the value of 2.88. The LBound and UBound of 95 % confidence interval can also be checked to see whether any IV is significant or not. In the table, we have observed that 0 does not come in the confidence interval, which clearly means that IV is significant.

To ascertain the effect of moderation on individual IVs, we have used the PROCESS macro created by Dr. Andrew F. Hayes. This is the next step, when our general regression model is accepted having good explanatory power. We have used the pre-set model no 1 that checks for the effect of moderation. As a limitation of the PROCESS macro we have to check for the moderation of individual IV. The results have been acquired and presented in the tables differently from one another.

Table 4.10 summarizes the results of effect of moderation of OLC on the relationship between TA and EO. The interaction is depicted as TA X OLC. Value of regression model fit is $R = 0.791$. This value defines the explanatory power of the model, which is quite robust. It is also observed that moderation has positively increased the explanatory power of the regression model, **this supports our H2 hypothesis** that OLC moderates the relationship between TA and EO. All the IVs are significant with $p\text{-value} = 0.00$. The standardized beta coefficient explains the variance in IVs that cause 1 unit change in DV. Coefficient of constant 3.383 depicts that in absence of

TA and TA X OLC the value of DV will be set to the constant value. 1 unit change in DVs can be explained by inclusion of TA having slope 0.002, with inclusion of OLC having slope 0.220 and TA x OLC having slope 0.512. It is evident the the interaction term TA x OLC has more positive contribution in the model than TA and OLC individually. Value of R-Sq and Adj R Sq are also robust in case of our regression analysis. The t-values follow the 2-t rule and do not exceed the value of 2.88. The LBound and UBound of 95 % confidence interval can also be checked to see whether any IV is significant or not. In the table, we have observed that 0 does not come in the confidence interval, which clearly means that IV is significant.

Table 4.11 summarizes the results of effect of moderation of OLC on the relationship between NACH and EO. The interaction is depicted as NACH X OLC. Value of regression model fit is $R = 0.871$. This value defines the explanatory power of the model, which is quite robust. It is also observed that moderation has positively increased the explanatory power of the regression model, **this supports our H4 hypothesis** that OLC moderates the relationship between NACH and EO. All the IVs are significant with $p\text{-value} = 0.00$. The standardized beta coefficient explains the variance in IVs that cause 1 unit change in DV. Coefficient of constant 2.647 depicts that in absence of NACH and NACH X OLC the value of DV will be set to the constant value. 1 unit change in DVs can be explained by inclusion of NACH having slope 0.1999, with inclusion of OLC having slope 0.072 and NACH x OLC having slope 0.213. It is evident the the interaction term NACH x OLC has more positive contribution in the model than NACH and OLC individually. Value of R-Sq and Adj R Sq are also robust in case of our regression analysis. The t-values follow the 2-t rule and do not exceed the value of 2.88. The LBound and UBound of 95 % confidence interval can also be checked to see whether any IV is significant or not. In the table, we have observed that 0 does not come in the confidence interval, which clearly means that IV is significant.

Table 4.12 summarizes the results of effect of moderation of OLC on the relationship between ILOC and EO. The interaction is depicted as ILOC X OLC. Value of regression model fit is $R = 0.811$. This value defines the explanatory power of the model, which is quite robust. It is also observed that moderation has positively increased the explanatory power of the regression model, **this supports our H6 hypothesis** that OLC moderates the relationship between ILOC and EO. All the IVs are significant with $p\text{-value} = 0.00$. The standardized beta coefficient explains the

variance in IVs that cause 1 unit change in DV. Coefficient of constant 3.199 depicts that in absence of ILOC and ILOC X OLC the value of DV will be set to the constant value. 1 unit change in DVs can be explained by inclusion of ILOC having slope 0.084, with inclusion of OLC having slope 0.118 and ILOC x OLC having slope 0.241. It is evident the the interaction term ILOC x OLC has more positive contribution in the model than ILOC and OLC individually. Value of R-Sq and Adj R Sq are also robust in case of our regression analysis. The t-values follow the 2-t rule and do not exceed the value of 2.88. The LBound and UBound of 95 % confidence interval can also be checked to see whether any IV is significant or not. In the table, we have observed that 0 does not come in the confidence interval, which clearly means that IV is significant.

4.10 Conclusion

Following has been concluded with evidence from the field research conducted in one of the most competitive sector of Pakistan economy i.e. Banking sector. The results are generalizable as the population was the sales personnel in the 5th most populated city Multan.

1. It is concluded that employees of an organization form one of the most important assets of the organization. Invariably, employees being human-being possess certain personality based entrepreneurial traits that are most relevant with the overall entrepreneurial orientation of the organization.
2. Out of many personality traits of employee, Tolerance for Ambiguity, Need for Achievement and Internal Locus of Control are found to be the most relevant with the overall entrepreneurial orientation of the organization. Alternatively we can say, entrepreneurialism is contiguous, it is spread and reflected in the overall organizational posture.
3. Personality traits we have mentioned in this research are found independent of each other, as there exists negligible multi-collinearity among the constructs. These are practically, logically proved through the interpretation of results, to be independent of each other.
4. This research has assessed both combined and individualized effect of IVs on the DV in order to be certain about the relationship.
5. Every new employee of the organization requires training, may it be only minor orientation or comprehensive training program.

6. Learning focused training i.e. Organizational learning capability (OLC), our moderator variable as well, is most relevant in channelizing the personality traits inline with the organizational entrepreneurial orientation.
7. Training programs render organizational employees more knowledgeable, confident, focused, dedicated and effective.
8. OLC moderates the relationship between employees personality based entrepreneurial traits and entrepreneurial orientation of an organization placed in high competition market, in our case banking sector.

4.11 Recommendations

As per the objectives of the research hitherto basing upon the conclusion we have drawn from our research, following is recommended to the organizations in general and banks in particular :-

1. The most pertinent entrepreneurial personality-based psychological traits affecting the performance of sales personnel of the organization are TA, nAch and ILOC, therefore they must be given due emphasis while performing human resource planning of the organization.
2. While conducting staffing of sales personnel, it is highly recommended to engage a psychologist to assess the personality traits of the prospective sales team employee. His recommendation may be given due consideration before hiring. Candidates should be screened through written psychological tests and interviews to assess their psychological make-up.
3. Upon joining the organizations sales personnel must undergo organizational training sometimes also referred as onboarding (the level of training may vary from employee to employee) to be more effective.
4. Organization must run on continual basis training and development programs at different tiers and service bracket to cater for the requirement of individuals and organization.
5. Training programs should focus on nourishing the personality based entrepreneurial traits by utilizing OLC dimensions relevant with the specific organizational needs viz. clarity of purpose and mission, openness and interaction with the external environment, experimentation, employee commitment, participative decision making, leadership traits and

empowerment, teamwork and group problem solving, knowledge transfer and integration, dialogue, risk taking and system perspective.

6. Performance evaluation and assessment is recommended to be utilized for enhancing training programs on continual basis.
7. Management may devise motivational policies that are incentive based, keeping in view the psychological traits for the employees.
8. Attention and focus may be directed towards creation of esprit d'corps among the sales personnel, so that they inherent the essentials of teams work and cooperation at every level. The social bonding and networking will be improved in this way.
9. A culture of participative decision making can also be promoted with a view to involve the employees. Organizational Citizenship Behaviour (OCB) can truly be incorporated among sales personnel and they perform for the betterment.
10. Frequent meeting of sales staff is also recommended, that render employees more knowledgeable and effective. They can understand the overall context of many related issues, in which they are not directly participating.
11. Sales staff may be allowed to exercise their freedom to inculcate the experimentation dynamics, they should not be penalized for minor mistake.
12. A new employees joining the sales personnel should be given proper orientation and his onboarding should be as smooth as possible.
13. Learning culture should be promoted at all levels of the organization, specially the sales personnel regarding the upcoming events, trends, market orientation.
14. Sales personnel may conduct a continuous SWOT analysis to gain the competitive advantage over their competitors in the marketplace.
15. Empowerment among the employees can be nourished by proper delegation of responsibilities and powers, this in turn serves as a confidence booster.
16. Frequent meeting of sales personnel can focus on group problem solving and dependence on one another, a thorough dialogue is recommended at this stage.
17. More knowledgeable employees will be more charismatic leaders and will ensure the adequate managerial commitment.

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Questionnaire



Dear Sir / Madam,

This questionnaire is presented to you to study “**Entrepreneurial Orientation of Domestic Private Banks and Psychological Traits of Sales Personnel under the moderating impact of Organizational Learning Capability In Multan City**”. Please fill complete questionnaire with believe that your information will be kept confidential and used for research purpose only. This questionnaire is expected to take your 15-20 minutes, and all questions are very interesting and thought provoking, make sure to be completely natural while responding. Please sit back, relax and respond. We are highly obliged.

Gender: (1) Male (2) Female
Marital Status: (1) Single (2) Married (3) Other _____
Age: (1) 20-25 (2) 26-30 (3) 30-35 (4) 35-40 (5) > 40
Education: (1) Bachelors (2) Masters (3) Other _____
Name of Bank, Branch

Legend: 1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree					
In case you are unsure, please select the option that is most likely correct					
Tolerance for Ambiguity (TA)					
1	I do not tolerate ambiguous situations well	1	2	3	4 5
2	I would rather avoid solving a problem that must be viewed from several different perspectives	1	2	3	4 5
3	I try to avoid situations that are ambiguous	1	2	3	4 5
4	I prefer familiar situations to new ones	1	2	3	4 5
5	Problems that cannot be considered from just one point of view are a little threatening	1	2	3	4 5
6	I avoid situations that are too complicated for me to easily understand	1	2	3	4 5
7	I am tolerant of ambiguous situations	1	2	3	4 5
8	I enjoy tackling the problems that are complex enough to be ambiguous	1	2	3	4 5
9	I try to avoid problems that do not seem to have only “one best solution”	1	2	3	4 5
10	I generally prefer novelty over familiarity	1	2	3	4 5
11	I dislike ambiguous situations	1	2	3	4 5
12	I find it hard to make a choice when the outcome is uncertain	1	2	3	4 5
13	I prefer a situation in which there is some ambiguity	1	2	3	4 5
Need for Achievement (nAch)					
14	Getting ahead is more important for me than being comfortable	1	2	3	4 5
15	To increase my satisfaction I want to be better than others in my workplace	1	2	3	4 5

16	I like to make improvements to the way the organizations I belong to function	1	2	3	4	5
17	I take trouble to cultivate people who may be useful to me in college or my career	1	2	3	4	5
18	I get restless and annoyed when I feel I am wasting time	1	2	3	4	5
19	I have always worked hard in order to be among the best in my own major or class	1	2	3	4	5
20	I would prefer to work with a difficult and highly competent partner than an agreeable but incompetent one	1	2	3	4	5
21	I tend to plan ahead for college or my career	1	2	3	4	5
22	Being successful in life is important to me	1	2	3	4	5
23	I am an ambitious person	1	2	3	4	5
24	I am inclined to do the work of making myself a success to get benefits, rather than from the successes of others	1	2	3	4	5
25	I would describe myself as being active	1	2	3	4	5
26	No day often go that I have not done many things	1	2	3	4	5
27	I am inclined to take progress in life as per my planning	1	2	3	4	5
Internal Locus of Control (ILOC)						
28	When paying in a restaurant for meals or in a store for clothes, I am able to understand the bill.	1	2	3	4	5
29	If I studied a map carefully, I could figure out how to get around in a strange place	1	2	3	4	5
30	It's up to me to keep my mental faculties from deteriorating	1	2	3	4	5
31	I know if I keep using my memory I will never lose it.	1	2	3	4	5
32	As long as I exercise my mind I will always be on top of things.	1	2	3	4	5
33	After studying the answers to sample word puzzles or alphabet letter problems such as scrambled words (anagrams), I could solve similar ones on my own.	1	2	3	4	5
34	There would be ways for me to learn how to fill out a tax form if I really wanted to.	1	2	3	4	5
35	If at first glance I couldn't make sense of a train timetable, I'd be able to figure it out by studying it carefully.	1	2	3	4	5
36	If I want to and work at it, I'm able to figure out quite a few puzzles and similar problems.	1	2	3	4	5
37	I could remember important telephone numbers if I practiced them.	1	2	3	4	5
38	If I forget my friend's zip code I'd be able to learn it again.	1	2	3	4	5
39	I'd be able to keep an accurate record of my expenses so as to avoid financial problems.	1	2	3	4	5
Organizational Learning Capability (OLC)						
40	Policies are significantly influenced by the view of employees.	1	2	3	4	5

41	Errors and failures are always discussed and analysed in this firm, on all levels.	1	2	3	4	5
42	New work processes that may be useful to the organization as a whole are usually shared with all employees.	1	2	3	4	5
43	I often have an opportunity to talk to other staff about successful programs or work activities in order to understand why they succeed.	1	2	3	4	5
44	Employees have the chance to talk among themselves about new ideas, programs, and activities that might be use to the firm.	1	2	3	4	5
45	Managers in this organization often provide useful feedback that helps to identify potential problems and opportunities.	1	2	3	4	5
46	Managers in this organization can accept criticism without becoming overly defensive.	1	2	3	4	5
47	The managers frequently involve their staff in important decision making processes.	1	2	3	4	5
48	Cross-functional teamwork is a common practice here.	1	2	3	4	5
49	This firm follows up what other firms in the sector are doing, adopting those practices and techniques it believes to be useful and interesting.	1	2	3	4	5
50	Employees developed a common way of thinking through working together interactively.	1	2	3	4	5
51	Managers facilitate communication.	1	2	3	4	5
52	Employees are encouraged to communicate.	1	2	3	4	5
53	All parts that make up this firm are interconnected, working together in a coordinated fashion.	1	2	3	4	5
54	From my experience, people who are new in this organization are encouraged to question the way things are done.	1	2	3	4	5
55	People feel involved in main company decisions.	1	2	3	4	5
56	Innovative ideas that work are often rewarded by management.	1	2	3	4	5
57	We have opportunities for self-assessment with respect to goal attainment.	1	2	3	4	5
58	Senior managers in this organization welcome change and are candid for new ideas	1	2	3	4	5
59	Failures are constructively discussed in our organization.	1	2	3	4	5
60	I have clear understanding how the mission of the organization should be achieved.	1	2	3	4	5
61	In this firm, teamwork is the usual way of working.	1	2	3	4	5
62	I can often bring new ideas and share them in the organization.	1	2	3	4	5
63	This firm promotes experimentation and innovation as a way of improving the work processes.	1	2	3	4	5
64	Part of this firm's culture is that employees can express their opinions and make suggestions regarding the procedures and methods in place for carrying out tasks.	1	2	3	4	5

65	People are encouraged to interact with the environment: competitors, customers, technological institutes, universities and suppliers.	1	2	3	4	5
66	It is part of the work of all staff to collect, bring back, and report information about what is going on outside the company.	1	2	3	4	5
67	There are systems and procedures for receiving, collating and sharing information from outside the company.	1	2	3	4	5
68	Experiences and ideas provided by external sources (advisors, customers, training firms) are considered a useful instrument for this firm's learning.	1	2	3	4	5
69	The firm has instruments (manuals, databases, files, organizational routines) that allow what has been learnt in past situations to remain valid, although the employees are no longer the same.	1	2	3	4	5
70	The organization's mission statement identifies values to which all employees must conform.	1	2	3	4	5
71	People are encouraged to take risk to learn from their failures and mistakes.	1	2	3	4	5
72	People here often venture into unknown territory about their job.	1	2	3	4	5
73	Employees will take risky decisions to perform better in their jobs.	1	2	3	4	5
Entrepreneurial Orientation (EO)						
74	In general, the top managers of my bank favour a strong emphasis on R&D, technological Leadership and innovations	1	2	3	4	5
75	Number of new lines of services and products my bank marketed in last 5 years	1	2	3	4	5
76	Changes in service or product line have usually been quite dramatic	1	2	3	4	5
77	In dealing with competitors my bank typically initiates the actions which competitors then respond to.	1	2	3	4	5
78	My bank is often the first bank to introduce new services /products, administrative techniques, operating technologies etc	1	2	3	4	5
79	In dealing with competitors my bank typically adapts a very competitive 'undo-the-competitors' posture.	1	2	3	4	5
80	In general top managers of my bank have a strong tendency for high risk project (with chances of high return)	1	2	3	4	5
81	In general top managers of my bank believe that owing to the nature of environment, bold, wide ranging acts are necessary to achieve the banks objectives	1	2	3	4	5
82	When confronting the decision making situation involving uncertainty my bank typically adapts a bold aggressive posture in order to maximize the probability of exploiting market potential.	1	2	3	4	5