

DOES THE MBTI PERSONALITY FACTORS AFFECT KNOWLEDGE SHARING IN RURAL SMALL MEDIUM ENTERPRISES LIKE MICRO FINANCE INSTITUTIONS IN UNITED STATES & INDIA-A CONTRAST

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Abstract

The purpose of the research study is to evaluate MBTI personality factors affecting knowledge sharing in rural Small Medium enterprises like Micro Finance Institutions in UNITED States & INDIA-A CONTRAST. A total of 525 questionnaires were distributed and after dropping and cleaning data from outliers we had 458 data both in USA and India. 52 items for Extraversion(E), Agreeableness(A), Conscientiousness(C), Neuroticism(N), Openness(O), Attitude (AT), Subjective Norm (SN), Intention (INT), Knowledge Sharing Behavior (KSB). Demographics of gender, qualification and Income were taken in both USA and India. This study evolves from the Theory of Reasoned Action, where Attitude(AT) has independent variables as Extraversion(E), Agreeableness(A), Conscientiousness(C), Neuroticism(N), Openness(O). We use the Structural Equation Modelling (SEM) using SPSS & AMOS.

Keywords: Structural Equation Modelling, Theory of Reasoned Action, USA, India, Personality Traits, MBTI.

1. LITERATURE REVIEW

Vallerland Robert Conducted a confirmatory test of I. Ajzen and M. Fishbein's (1980) theory of reasoned action as applied to the realm of moral behavior, using structural equation modeling. The relationship between the intention to share knowledge and knowledge sharing is partly mediated and not moderated by IT usage to share knowledge. (Gian Casimir, Yong Ngee Keith Ng, Chai Liou Paul Cheng, 2012). The main objective of the present article is to examine the determinants of ICT adoption among Malay based SMEs in Malaysia. Theory of Reasoned Action (TRA) has been employed to measure main factors that have effect on ICT adoption. The paper is based on review of literature and primary data. Data were gathered through questionnaire survey of 199 SMES in Malaysia. (Alam, 2012). The study examined the relative ability of the multidimensional view of commitment and the theory of reasoned action to explain employee intentions and predict work behavior. Variables within the theory of reasoned action were superior to commitment in explaining employee intentions to be punctual and to engage in altruistic acts. However, the theory of reasoned action did not explain unique variance in either volitional behavior (altruism) or in less volitional behavior (tardiness). Finally, foci and bases of employee commitment accounted for significant variance in both

altruism and tardiness, and explained variance in both behaviors over and above variables contained within the theory of reasoned action. Implications of these findings for the usefulness of the approaches are discussed.(Montano, (2015).Inspiring people to share knowledge and experience at workplaces has gained attention among the researchers to determine the ways of motivating employees to knowledge sharing behavior. (Norfadzilah Abdul Razak a, Faizuniah Pangil b, Md Lazim Md Zin b, Noor Azlina Mohamed Yunus c, Nini Hartini Asnawi,2016) TRA (THEORY OF REASONED ACTION) MODEL OF SUSTAINABLE BEHAVIORAL INTENTIONS IN CULINARY smes IN SURABAYA, (Surjanti,2019). Entrepreneurship plays an important role in the economy, among others, in reducing the unemployment rate and improving the economy of a country. However, this was not accompanied by the interest of entrepreneurs in increasing their business. Even though interest is the main predictor in shaping the behaviour and performance of a business. (Octasyilva,

A.R. P., Noor, Y. L., & Soehadi, A. W. (2021).).

Importance of Knowledge Sharing in Rural SMEs

- 1 Competitive Advantage**
Effective knowledge sharing allows rural SMEs to stay ahead of the competition and adapt to changing market conditions.
- 2 Capacity Building**
Sharing knowledge and best practices helps rural SMEs strengthen their operational capabilities and improve overall performance.
- 3 Innovation**
Knowledge sharing facilitates the exchange of ideas, leading to innovative solutions for rural SMEs.

2. OBJECTIVES

The design of research study is based on MBTI Personality factors affecting Knowledge sharing in SME's of rural sector. Here we can compare using models Theory of reasoned action, differences between rural Small Medium enterprises like Micro Finance Institutions UNITED States & INDIA-A contrast, with a touch of MBTI Personality traits among employees

3. HYPOTHESIS FORMATION

If Intention to share knowledge among SME's is low reject the null hypothesis.

If Intention to share knowledge is high accept the Alternate hypothesis.



4. ORIGINALITY & RESEARCH GAP

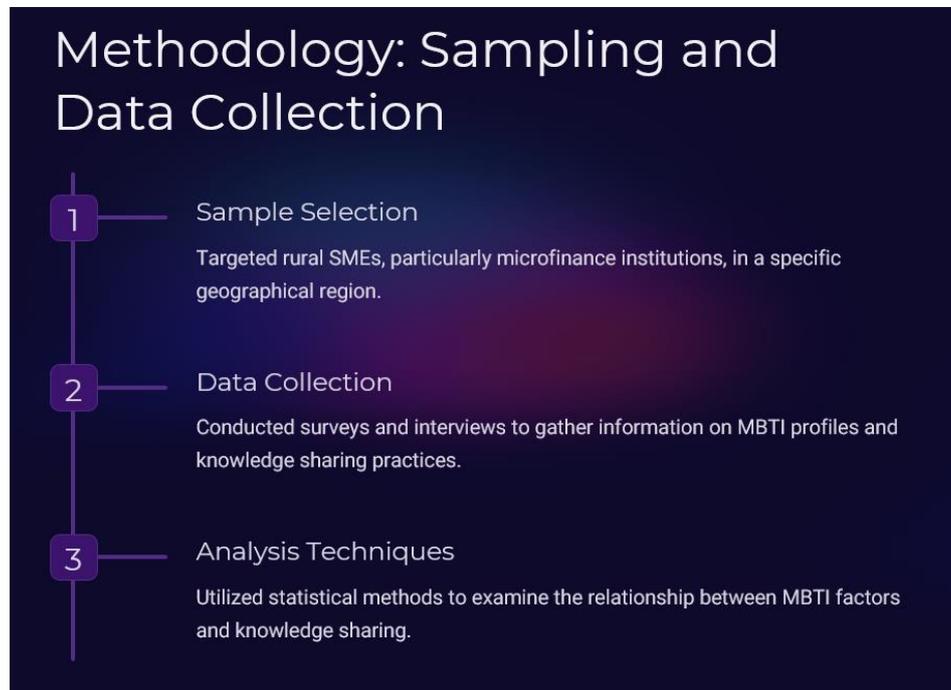
This research is novel to study of knowledge sharing in SME's and their contribution to national development not concentrating the other nations

Research gap:

The research is based on personality factors affecting knowledge sharing through attitude, subjective norm and perceived behavioural control in rural Small Medium enterprises like Micro Finance Institutions in United States- & India among SHG's, which is a group of about 10 to 20 people, usually women, from a similar class and region, who come together to form savings and credit organization. They pooled financial resources to make small interest bearing loans to their members. This process creates an ethic that focuses on savings first.). Furthermore, the inclusion of the MBTI Personality factors in the Theory of Planned Behaviour is an important distinction that other studies have not established. Especially focusing Indian rural SME's. But the gap is that it is global but only between two nations, pertains only to the service sector i.e. MFI's only. Further studies can be more elaborated in the other areas in other aspects.

Research Limitations

In this research study, limitations are country wise study rather than whole populations, samples consideration. Study based on Theory of Reasoned Action and not the other theory that was recently improve i.e the theory of planned behavior with additional construct perceived behavioral control.



Data Collection

We had collected 525 data out of which 458 data was complete and without flaws & outliers, it was easy to collect data through Self Help Groups and Google forms.

ATTITUDE

SUBJECTIVE NORMS

INTENTION TO SHARE KNOWLEDGE.

The instrument has 52 items and the questionnaire is given in the appendix 1. The questionnaire is customized to rural SME knowledge sharing questions.

A scale of 5 STRONGLY AGREE,

4 AGREE,

3 NEUTRAL,

2 DISAGREE,

1 STRONGLY DISAGREE

In this research study, we using TOOLS like IBM SPSS (Statistical Package for Social Sciences), IBM AMOS to analyse.

In this research study, identified the variables in both Theory of Planned Behaviour (TPB) Models and MBTI Pf in SME's and its relationships using Structural Equation Modelling and formation of Hypothesis and its acceptance/rejection based on significant levels.

- Hypothesis Formation: Null:MBTI Pf doesn't affect knowledge sharing among SME's using Theory of Reasoned Action in SME's in rural sector using SPSS, AMOS, TABLEAU
- T-Test
- Significant Levels at 0.05 (5% Significance or 1% Significance)
- Latent Variables
- Depend and Independent Variables association
- Model Variants like Model-1-USA, Model-2 -INDIA
- Model Fit Indices like RMSEA, GFI etc

Originality & Innovation:

This research is novel to study Knowledge sharing between different SME's in rural area. Then, their contribution towards MBTI Personality traits as well.

Innovation/path breaking aspect of the research: MBTI Personality factors affecting knowledge sharing depending upon:

- Attitude,
- Subjective Norms
- Perceived Behavioural Control in SME's in rural India.

Framework and methods proposed for research:

(a) The scope and coverage of his/her study:

The coverage includes SME's in rural India. Here we cover MFI's in which Self Help Groups operate. Poverty alleviation particularly women form the major group, here we concentrate on the Head Offices where:

- ❖ Management Trainees
- ❖ Executives
- ❖ Assistant Managers
- ❖ Managers
- ❖ General Managers
- ❖ Directors
- ❖ CEO function. We do not take Self Help Group women as they are illiterate and can't share

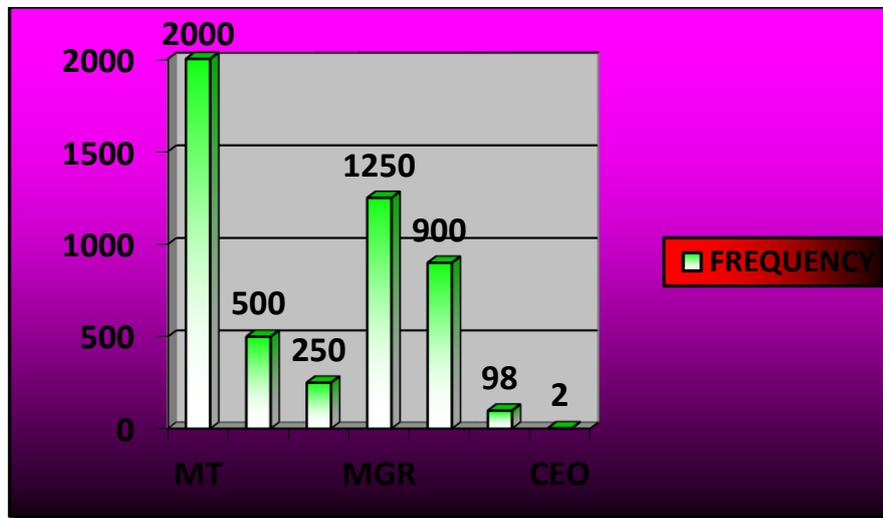


Figure 1: Head Office Staff

Knowledge and even if they do so can't impart data in the form of survey hence we collect data from White collar workers. A comparison among Indian Micro Finance white collar workers can be done.

(b) Design/methodology/approach

Then, Methodology and approached we followed in this research study are Structural Equation Modelling (SEM) and Theory of Reasoned Action based on MBTI Personality factors.

Population

Design of research study starts with population like Factors in Rural SME's in India.

Gender: INDIA

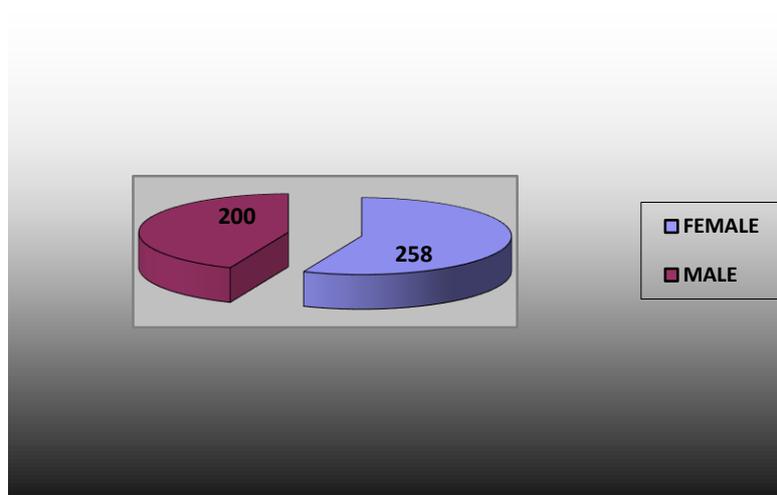


Figure 2: Gender

Gender: USA

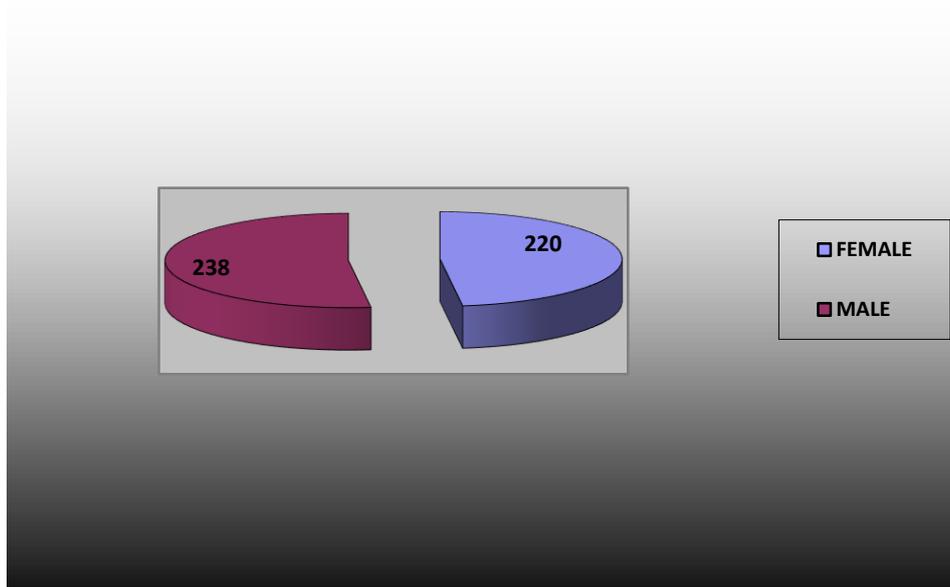


Figure 3: Gender

INDIAN Qualification:

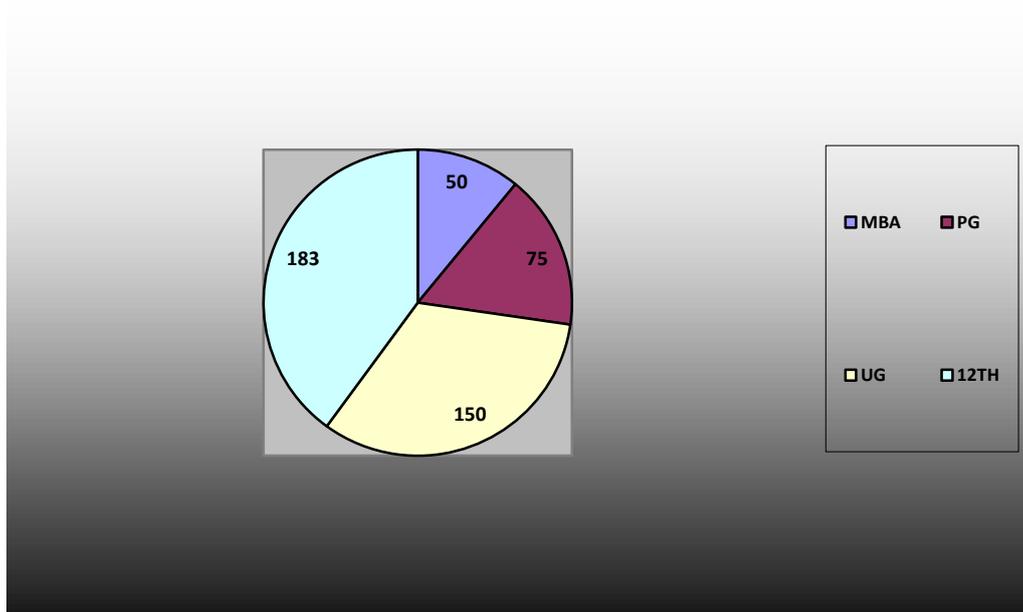


Figure 4: India

USA Qualification:

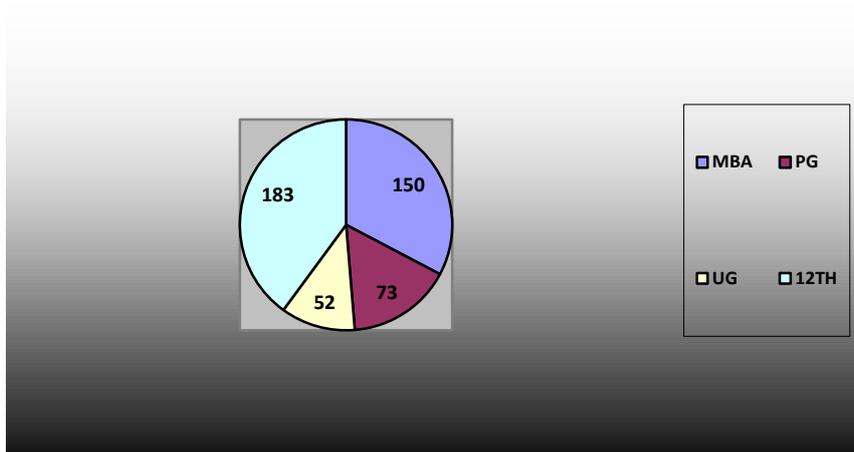


Figure 4: USA

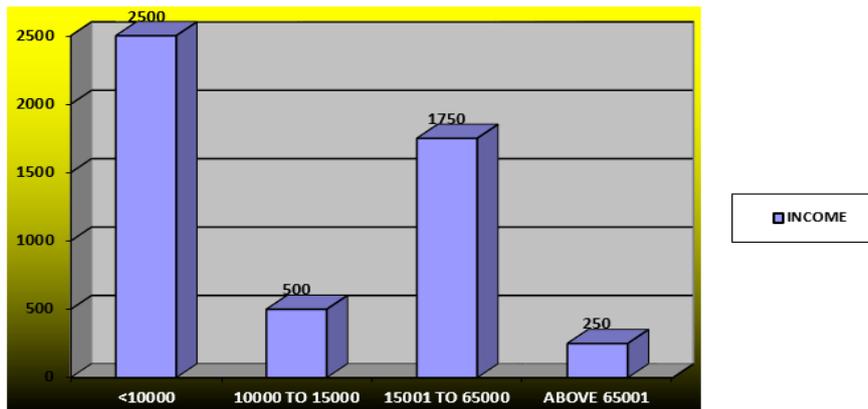


Figure 5: Inome India

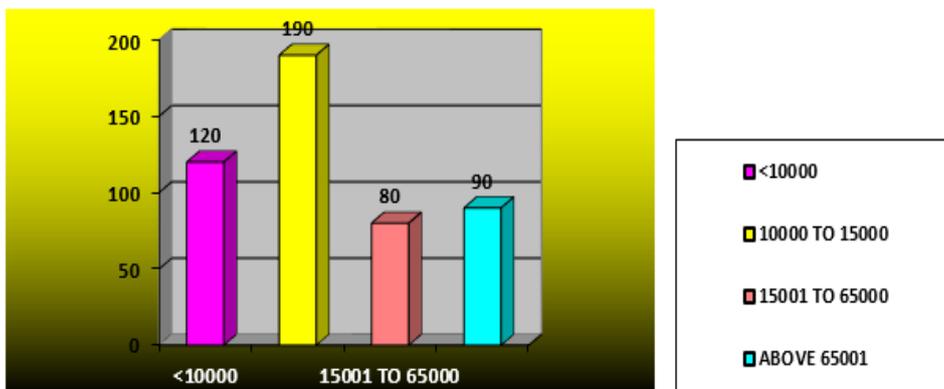


Figure 6: Inome USA

It reflects to the SME's in rural areas.

Table 1: Fit Indices.

FIT INDICES TO BE FOUND				
Fit Index	Scores	Recommended cut-off value		
Measures of Absolute Fit				
χ^2		Near to the degree of freedom		
d.f		The greater the better		
$\chi^2/d.f$		≤ 5		
GFI		≥ 0.90		
RMSEA		≤ 0.08		
Incremental Fit Measures				
NFI		≥ 0.90		
AGFI		≥ 0.90		
CFI		≥ 0.90		
Parsimonious Fit Measures				
PGFI		The higher the better		
PNFI		0.06 to 0.09		

Internal Consistency Reliability

- The construct reliability was investigated by Cronbach's alpha based on 500 responses from the survey. Thus, the obtained alpha values should be above the acceptable threshold (0.70).

Construct Validity

- The construct validity was evaluated by examining the factor loadings within the constructs by confirmatory factor analysis (CFA) and the correlation between constructs.

Convergent validity has to checked by the factor loading values. The average squares of the construct values must be above 0.5 and ***discriminant validity***: the construct values should be less than the square root of convergent values.

Proposed outcomes of the Study: MBTI Personality Factors Affecting Theory of Reasoned Action Affecting Knowledge Sharing in Sme's In Rural India & USA.

Overview of MBTI Personality Factors

Extroversion (E) vs. Introversion (I)

How individuals gain and expend energy.

Sensing (S) vs. Intuition (N)

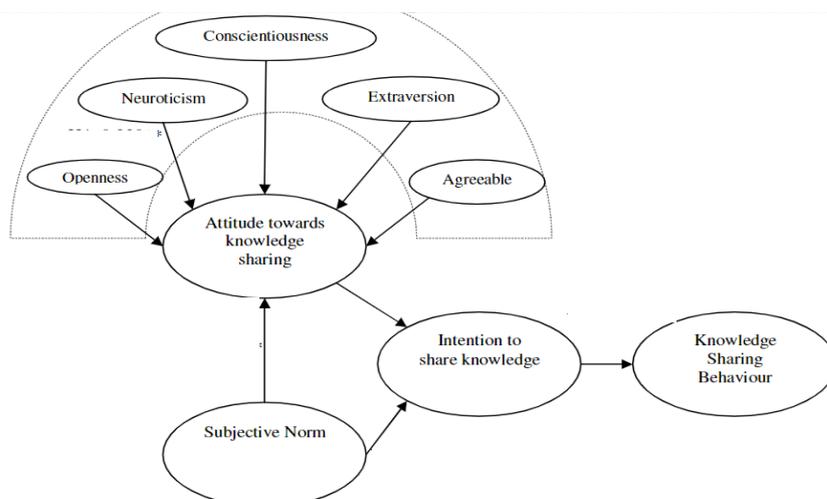
How individuals perceive and interpret information.

Thinking (T) vs. Feeling (F)

How individuals make decisions and judgments.

AMOS-SEM

Click to add



Neuroticism → Anxiety

Openness → Receptivity

Extraversion

Self-control → Conscientiousness

Tables & Diagrams

In this research study, the following below Tables & Diagrams have has to be mentioned

- Literature Review in ascending order
- Factor loadings & Estimates
- Model Fit Indices.

Research limitations and Relevance of the proposed study for society

- In this research study, limitations are country wise study rather than whole populations ,samples consideration and Individual beliefs, motivations, control behaviour. Knowledge is critical everywhere and sharing of it depending upon traits in SME's is the need of the hour.Models are compared to Small Medium Enterprises as Grama Vidyal Limited towards sharing of knowledge with the impact of personality factors restricted in rural areas of India. The theory of planned behaviour is used here while other theories can be used in formulation of the model. Here we limit to Micro Finance Institutions further studies can be based upon Non-government Organisation working for disability like World Vision, Christopher Blind Mission etc or similar organizations working for poverty alleviation in other countries.

The infographic is titled "Implications for Rural SME Management" and is set against a dark blue background with a purple-to-blue gradient. It features three main sections, each with a circular icon containing a magnifying glass. The first section, "Targeted Hiring", includes a magnifying glass icon and text about recruiting individuals with MBTI profiles conducive to knowledge sharing. The second section, "Training and Development", includes a magnifying glass icon and text about providing training programs to enhance knowledge sharing skills, particularly for introverted or less intuitive employees. The third section, "Incentives and Rewards", includes a magnifying glass icon and text about implementing recognition and reward systems to encourage and facilitate knowledge sharing among rural SME employees.

Implications for Rural SME Management

- Targeted Hiring**
Recruit individuals with MBTI profiles conducive to knowledge sharing to foster a collaborative culture.
- Training and Development**
Provide training programs that enhance knowledge sharing skills, particularly for introverted or less intuitive employees.
- Incentives and Rewards**
Implement recognition and reward systems that encourage and facilitate knowledge sharing among rural SME employees.

5. CONCLUSION

Conclusion and Future Research Directions

<p>Conclusion</p>	<p>This study has demonstrated the significant impact of MBTI personality factors on knowledge sharing practices within rural SMEs, particularly microfinance institutions. The findings offer valuable insights for rural SME management to enhance knowledge sharing and foster innovation.</p>
<p>Future Research</p>	<p>Further research could explore the influence of other contextual factors, such as organizational culture and leadership styles, on the relationship between MBTI and knowledge sharing in rural SMEs. Additionally, longitudinal studies could provide deeper insights into how this relationship evolves over time.</p>

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THIS STUDY IS DEVOTED TO MR.ARJUN MURALIDHARAN CEO-GVMFL.

APPENDIX 1:

Item Description for Measures Used		APPENDIX
Constructs	Items	
Extraversion	<ol style="list-style-type: none"> 1. I see myself as someone who is talkative. 2. I see myself as someone who is full of energy. 3. I see myself as someone who generates a lot of enthusiasm. 4. I see myself as someone who tends to be quiet. 5. I see myself as someone who has an assertive personality. 6. I see myself as someone who is sometimes shy, inhibited. 7. I see myself as someone who is outgoing, sociable. 	
Agreeableness	<ol style="list-style-type: none"> 1. I see myself as someone who tends to find fault with others. 2. I see myself as someone who is helpful and unselfish with others. 3. I see myself as someone who starts quarrels with others. 4. I see myself as someone who has a forgiving nature. 5. I see myself as someone who is generally trusting. 6. I see myself as someone who is considerate and kind to almost everyone. 7. I see myself as someone who is sometimes rude to others. 8. I see myself as someone who likes to cooperate with others. 	
Conscientiousness	<ol style="list-style-type: none"> 1. I see myself as someone who does a thorough job. 2. I see myself as someone who can be somewhat careless. 3. I see myself as someone who is a reliable worker. 4. I see myself as someone who tends to be disorganized. 5. I see myself as someone who tends to be lazy. 6. I see myself as someone who perseveres until the task is finished. 7. I see myself as someone who does things efficiently. 8. I see myself as someone who makes plans and follows through with them. 9. I see myself as someone who is easily distracted. 	
Neuroticism	<ol style="list-style-type: none"> 1. I see myself as someone who is depressed, blue. 2. I see myself as someone who is relaxed, handles stress well. 3. I see myself as someone who worries a lot. 4. I see myself as someone who is emotionally stable, not easily upset. 5. I see myself as someone who can be moody. 6. I see myself as someone who remains calm in tense situations. 7. I see myself as someone who gets nervous easily. 	
Openness	<ol style="list-style-type: none"> 1. I see myself as someone who is original, comes up with new ideas. 2. I see myself as someone who is curious about many different things. 3. I see myself as someone who is ingenious, a deep thinker. 4. I see myself as someone who has an active imagination. 5. I see myself as someone who is inventive. 6. I see myself as someone who values artistic, aesthetic experiences. 7. I see myself as someone who is sophisticated in art, music, or literature. 	
Subjective norms	<ol style="list-style-type: none"> 1. Most people who are important to me think that I should share knowledge of online entertainment with others. 2. People whose opinions I value would approve of my behaviour to share knowledge of online entertainment with others. 3. I have the duty to share knowledge of online entertainment with others for I am a team member. 4. Most people who are concerned with me share their online entertainment knowledge with others. 	
Attitude toward knowledge sharing	<ol style="list-style-type: none"> 1. If I share my online entertainment knowledge with other members, I feel very beneficial. 2. If I share my online entertainment knowledge with other members, I feel very pleasant. 3. If I share my online entertainment knowledge with other members, I feel very meaningful. 4. It is a wise move if I share my online entertainment knowledge with other members. 	
Intention to share knowledge	<ol style="list-style-type: none"> 1. I always will intend initiatively to share online entertainment knowledge with others. 2. I always will make an effort to share online entertainment knowledge with others. 3. I always will plan to share online entertainment knowledge with others. 	
Knowledge sharing behaviour	<ol style="list-style-type: none"> 1. I will necessarily share online entertainment knowledge with others obtained from friends. 2. I will immediately share online entertainment knowledge with my good friends obtained from course-mates. 3. I will instantly share online entertainment knowledge with other people obtained from the multimedia technology. 	

QUESTIONS
STRONGLY DISAGREE 1
DISAGREE 2
NEUTRAL 3
AGREE 4
STRONGLY AGREE 5

APPENDIX 2: Customised Questionnaire Table.

SNO	CONSTRUCT	QUESTIONS	STRONGLY DISAGREE 1	DISAGREE 2	NEUTRAL3	AGREE4	STRONGLY AGREE5
1	EXTAVERSION 1-EX1	I SEE MYSELF AS SOMEONE WHO IS TALKATIVE					
2	EX2	I SEE MYSELF AS SOMEONE WHO IS FULL OF ENERGY					
3	EX3	I SEE MYSELF AS SOMEONE WHO GENERATES A LOT OF ENTHUSIASM					
4	EX4	I SEE MYSELF AS SOMEONE WHO TENDS TO BE QUIET					
5	EX5	I SEE MYSELF AS SOMEONE WHO HAS AN ASSERTIVE PERSONALITY					
6	EX6	I SEE MYSELF AS SOMEONE WHO IS SHY , INHIBITED					
7	EX7	I SEE MYSELF AS SOMEONE WHO IS OUTGOING AND SOCIABLE					
8	AGREEABLENESS-AG1	I SEE MYSELF AS SOMEONE WHO TENDS TO FIND FAULT WITH OTHERS					
9	AG2	I SEE MYSELF AS SOMEONE IS HELPFUL AND UNSELFISH WITH OTHERS					
10	AG3	I SEE MYSELF AS SOMEONE WHO STARTS QUARREL WITH OTHERS					
11	AG4	I SEE MYSELF AS SOMEONE WHO HAS A FORGIVING NATUREI					
12	AG5	I SEE MYSELF AS SOMEONE WHO IS GENERALLY TRUSTING					
13	AG6	I SEE MYSELF AS SMEONE WHO IS CONSIDERATE AND KIND TO ALMOST EYERYONE					

14	AG7	I SEE MYSELF AS SOMEONE WHO IS RUDE TO OTHERS					
15	AG8	I SEE MYSELF AS SOMEONE WHO LIKES TO CO-OPERATE WITH OTHERS					
16	CONSCIENTIOUSNESS-C1	I SEE MYSELF AS SOMONE WHO DOES A THOUROUGH JOBS					
17	C2	I SEE MYSELF AS SOMEONE WHO CAN BE SOMEWHAT CARELESS.					
18	C3	I SEE MYSELF AS SOMEONE WHO IS A RELIABLE PERSON					
19	C4	I SEE MYSELF AS SOMEONE WHO TENDS TO BE DISORGANIZED					
20	C5	I SEE MYSELF AS SOMEONE WHO TENDS TO BE LAZY					
21	C6	I SEE MYSELF AS SOMEONE WHO PERSERVERES UNTIL DIE TASK IS FINISHED.					
22	C7	I SEE MYSELF AS SOMEONE WHO DOES THINGS EFFICIENTLY					
23	C8	I SEE MYSELF AS SOMEONE WHO PLANS AND FOLLOWS THROUGH WITH OTHERS					
24	C9	I SEE MY SELF AS EASILY DISTRACTED.					
25	NEUROTISM-N1	I SEE MYSELF AS SOMEONE WHO IS DEPRESSED, BLUE					
26	N2	I SEE MYSELF AS SOMEONE WHO IS RELAXED HANDLES STRESS WELL.					
27	N3	I SEE MYSELF AS SOMEONE WHO WORRIES A LOT					
28	N4	I SEE MYSELF AS SOMEONE WHO IS EMOTIONALLY STABLE, NOT EASILY UPSET					

29	N5	I SEE MYSELF AS SOMEONE WHO CAN BE MOODY					
30	N6	I SEE MYSELF AS SOMEONE WHO REMAINS CALM IN TENSE SITUATIONS					
31	N7	I SEE MYSELF AS SOMEONE WHO GETS NERVOUS EASILY					
32	OPENNESS-OP1	I SEE MYSELF AS SOMEONE WHO IS ORIGINAL COMES UP WITH NEW IDEAS					
33	OP2	I SEE MYSELF AS SOMEONE WHO IS CURIOUS ABOUT MANY DIFFERENT THINGS					
34	OP3	I SEE MYSELF AS SOMEONE WHO IS INGENIOUS, A DEEP THINKER					
35	OP4	I SEE MYSELF AS SOMEONE WHO HAS AN ACTIVE IMAGINATION.					
36	OP5	I SEE MYSELF AS SOMEONE WHO IS INVENTIVE					
37	OP6	I SEE MYSELF AS SOMEONE WHO VALUES ARTISTIC AESTHETIC EXPERIENCES					
38	OP7	I SEE MYSELF AS SOMEONE WHO IS SOPHISTICATED IN ART, MUSIC AND LITERATURE					
39	SUBJECTIVE NORMS SN1	: It is expected of me that I share knowledge with other members.					
40	SN2	Most PEOPLE who are important to me think that I should share knowledge with other members					
41	SN3	.MOST PEOPLE whose opinions I value .would approve of my behavior to share their knowledge with other members					
42	SN4	I HAVE THE DUTY TO SHARE KNOWLEDGE WITH OTHERS FOR I AM A TEAM MEMBER					

43	ATTITUDE-A1	IF I SHARE MY KNOWLEDGE WITH OTHERS I FEEL BENEFICIAL					
44	A2	IF I SHARE MY KNOWLEDGE WITH OTHERS I FEEL PLEASANT					
45	A3	IF I SHARE MY KNOWLEDGE WITH OTHERS I FEEL MEANINGFUL					
46	A4	IT IS A WISE MOVE TO SHARE KNOWLEDGE WITH OTHERS					
47	ITENTION INT1	I always will IN1: ...intend to share knowledge with my colleague if they ask					
48	INT2	IN2: ...try to share knowledge with my colleague					
49	INT3	IN3: ...make an effort to share knowledge with my colleague					
50	KSB1	I ALWAYS PLAN TO SHARE MY KNOWLEDGE					
51	KSB2	I WILL NECESSARILY SHARE KNOWLEDGE WITH OTHERS OBTAINED FROM FRIENDS					
52	KSB3	I WILL INSTANTLY SHARE KNOWLEDGE WITH OTHERS IN MF'S					