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CHINA, MEXICO & THE USA: ENTREPRENEURIAL ETHICS

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ABSTRACT

Sales of goods and services - power distance at a lower level in US are apparent with having unions. Here the members of the group ascertain that they are employed under fair conditions with fair pay. (Elaborate a little on unions). Unethical business practices occur when these members underperform in their jobs but cannot be fired because of union the protection of the unions. The effect is a decline in customer service. Mexico experiences a higher degree in the power distance in Hofstede's model. In their businesses, employees do not necessarily question their status in the hierarchy or in pay. They do not have unions as in the US, therefore employees are more readily willing to work for far less pay than in America. Customer service in this country is potentially much better than in the US for this reason. Individualism vs collectivism- America appears to lean towards individualism because people here tend to only take care of themselves or immediate family. Mexico describes collectivism in the sense that the people there, as in families, tend to take care of extended families as well. It is much more of a loyalty based approach. The model is reversed in a business setting. In the US, for example, businesses highly regard employees and strive to keep high retention rates. High turnover rates are costly to businesses so creating loyalty is important. Pay raises, benefits, and other incentives such as bonuses also assure better customer service. In Mexico, high turnover is not a primary concern and customer service possibly does not suffer since jobs are readily accepted with low wages. Masculinity vs femininity- US describes femininity in that women share the same modest and caring views as men do. In a business environment, women are still aiming to bridge the gap with higher number of women in top executive positions and higher pay so a sense of masculinity still lingers. There isn't a difference in customer service from a male vs a female either. Mexico, on the other hand, exhibits a masculinity environment in that men assume a higher authoritative place in society, to a degree, than women do. Their business culture mirrors, to a degree, that of the US. Theirs, however, does appear to lean more in masculine side than the US. Pushing for female. Ethics, Hofstede's Cultural Dimensions, and Strategic Customer Service in the United States and China As the two premier economic powerhouses, the United States and China have reached their titanic status through different approaches in both culture and business. Careful analysis of these different approaches in ethics, cultural dimensions, and strategic customer service offers insight into the similarities and differences behind the success of these nations. The United States has historically been a nation of ideals and was born from the pursuit of socio-theological principles. The importance of individual freedoms has translated into the free nature of the American market economy. Efficiency and effectiveness are stressed, and business contracts ensure that agreements are carried out under threat of law. Conversely, Chinese business ethics stresses particular social groups and "guanxi", or the network of relationships among parties that support each other. This concept extends into the business

sphere as well as many other day-to-day dealings. Relationships are championed before the transaction, and trust is an important currency. Familiarity, verbal promises, and consideration are much more valuable in Chinese business ethics than that of American business ethics. The differences between American and Chinese cultural dimensions are readily apparent when examined under the lens of Hofstede's six dimensions. While the United States and China score similarly in masculinity, which defines the extent to which a society is driven by competition, achievement, and success, other dimensions are much more dichotomous. The Chinese score an 80 on the power distances scale, which is exceptionally high. They freely embrace the fact that power is unevenly distributed among individuals, while Americans are much less wont to do so. In the same vein, the American culture scores exceptionally high in individualism. At 91 points, the American populace generally defines themselves in terms of "I". People generally look after themselves and their immediate family, and often conduct business with people they don't know too well. The Chinese take the opposite stance. Groups and friendships are valued, stemming from the concept of "guanxi" touched on previously. The last dimension of particular interest is that of long term orientation. The Chinese scored an 87, indicating that it is a very pragmatic culture. The Chinese adapt according to varying circumstances. Conversely, the United States scores low in the dimension with a 26. Americans are more prone to view societal change with suspicion. Additionally, American business focus more intently on the short-term basis, with particular emphasis placed on quarterly reports and quick results. Customer service offers an important source of competitive advantage. Cultural considerations are paramount to success, and Hofstede's cultural dimensions offer a good starting point. Countries scoring high in power distance treat the customer as king, such as in China. Respect shown to customers is important in China, while customers are often slighted in the United States. Furthermore, individualism gives insight into whether customer service should focus on the task or the relationship. In the United States, it is more important to fix the task or product. However, in China it is more crucial to rebuild good faith and to restore relationships when a business deal fails. Careful consideration of cultural differences and its effect on customer service will add value to a business and improve its image.

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COMPETING BY DESIGN

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ABSTRACT

Brown and Wyatt (2010) profess that design thinking is a proactive approach using consumer insights, creativity, and rapid prototyping to problem solving (p.32). They add that design thinking is experiential, constructive, ambitious and has the consumer or person in mind that will be the recipient of the idea. Design thinking is a process that can help the designer learn from people, find patterns, make prototypes and continuously learn for improvements. "Businesses are embracing design thinking because it helps them be more innovative, better differentiate their brands, and bring their products and services to market faster" (Brown, 2009, p. 4). Brown (2009) professes that design thinking is a human centered approach to solving problems (p. 4). The trend tends to focus first on business financials, then the technology and the people last.

Keywords: *Design Thinking; Prototyping*

“Competing is no longer about creating dominance in scale-intensive industries, it’s about producing elegant, refined products and services in imagination-intensive industries” (Martin, 2004, p. 7). Dean Roger Martin, from the Rotman School of Business at the University of Toronto, published this statement over a decade ago was echoing new strategy to competing in the global economy. Martin (2004) adds that competition will be evaluated more during this era of post-2004 by the design revolution in business (p.7). The design revolution is encompassed by the application of design thinking (p.7).

Brown and Wyatt (2010) profess that design thinking is a proactive approach using consumer insights, creativity, and rapid prototyping to problem solving (p.32). They add that design thinking is experiential, constructive, ambitious and has the consumer or person in mind that will be the recipient of the idea. This strategic approach to innovation, as Martin (2004) defines, will rely more upon heuristics which are problem solving techniques based more on experience and pulse of the environment. This paper will address the ability to compete in the global market by applying design thinking.

LITERATURE REVIEW

Brown and Wyatt (2010) explain how design thinking evolved from the merger of David Kelley Design and ID Two which formed IDEO in 1991 (p.33). Within a decade, IDEO began consulting for organizational design and essentially began to design more consumer experiences than consumer products (p.33). David Kelly, the founder of Stanford’s design school coined the phrase design thinking when explaining what designers do (p.33). Overall design thinking draws from overlapping life experiences by conventional problem solving.

According to Brown and Wyatt (2010) “design thinking process is best thought of a system of overlapping spaces rather than a sequence of orderly steps” (p.33). “There are three spaces to keep in mind: inspiration, ideation, and implementation” (p.33). “Inspiration is a

problem or opportunity that motivates the search for solutions” (p.33). “Ideation is the process of generating, developing, and testing ideas and implementation as the path that leads from the project stage into people’s lives” (p. 33).

Brown and Wyatt (2010) use a quote from Henry Ford, auto manufacturer, “if I ask my customers what they wanted they would say a faster horse” (p. 33). The takeaway is that people cannot always tell us what their needs are but their behaviors can provide invaluable clues (p.33). Brown and Wyatt promote that it is better for designers to go out into the world and observe the actual experiences of people than to only theorize a solution. They explain that the second space of design thinking is ideation (p. 34).

This second space will produce many ideas and some may be some competing ideas but when it is all said and done the final idea may be bolder and more compelling (Brown & Wyatt, 2010, p. 34). The third space is implementation, which is when the idea is turned into an action plan (p. 34). Prototyping can validate a product and multimedia communications from the design team can communicate the solution (Brown & Wyatt, 2010, p.35).

What are the key characteristics of design thinking?

Brown (2009) proffers that innovation begins with an eye and that observation is a key characteristic of design thinking (p. 237). Design thinking is a process that can help the designer learn from people, find patterns, make prototypes and continuously learn from improvements (p.34). Also design thinking asks the why in a situation not the what. The willingness to ask the why is paramount in design thinking (Brown, 2009, p. 237).

How can we distinguish design thinking from efficiency thinking?

On Koppel’s (1999) documentary, a comment was made that efficiency thinking is like the creation of dental floss which can clean between the teeth. Design thinking is the container that the floss comes in and has either a pre-set strip with a built in razor to cut the floss for custom use. Now we have flossers which are about a half inch floss on an elongated plastic to use in the mouth without having to put your hands in your mouth. The design is convenient and quick compared to having to wrap dental floss over one finger on each hand and needing the thumb to secure the floss in place.

What are the positive and negative aspects of design thinking?

Businesses are embracing design thinking because it “helps them be more innovative, better differentiate their brands, and bring their products and services to market faster” (Brown & Wyatt, 2010, p. 32). Non-profits are beginning to use design thinking as well to develop better solutions to social problems. Design thinking crosses the traditional boundaries between public, for-profit, and nonprofit sectors. “By working closely with the clients and consumers, design thinking allows high-impact solutions to bubble up from below rather than being imposed from the top” (Brown & Wyatt, 2010, p. 32).

Design thinking can have a drawback when it comes to process improvements in organizations. (Cooper, Junginger, & Lockwood, 2009, p. 50). This may be a drawback early in the design thinking phases. Lean six process improvements are geared to eliminating unnecessary steps and having or presenting many options as presented in the design thinking processes such as the inspiration and ideation phases need flexibility and creativity. Design thinking is geared to consider failure in the beginning stages as a positive step to getting a

solution through prototyping. Another drawback is that if management or organizations are not willing to take the risk of breaking the status quo then design thinking can contradict this.

Under what circumstances should design thinking be used, and when should it be ignored?

One of the biggest impediments to adopting design thinking is the fear of failure when there is a lot on the line. An entrepreneurial and creative design thinking culture will actively engage prototyping if it can be fast and cheap, and dirty. Brown and Wyatt (2010) mention that diligent creativity and problem solving are a must in staying competitive, so they promote design thinking as a real success factor for leading real world solutions that create better solutions (p.35).

Who are the “heroes” of the design thinking movement?

There are a number of design thinkers around the world. In the United States, Tim Brown of IDEO, Pat Whitney of ID, Roger Martin of Rotman of the University of Toronto, Peter Senge, and Shelley Evanson have been a champion of "service design" thinking Executive Director of Organizational Evolution. Tim Brown of IDEO, who has been mentioned often throughout this paper and Patrick Whitney of the company ID, are designers as well. Bloomberg (2006) mentions that Patrick Whitney, a Canadian designer is likened to “W. Edwards Deming, who transformed quality into total quality management(TQM) methodology,” has turned design into a core methodology of innovation” (p.1).

Silvers (2013) posits that design thinking is “structured around five phases: empathize, define, ideate, prototype, and test” (p.2). This is perhaps more distinct than what Tim Brown lists as the phases of design thinking. Nevertheless, Silvers explains that empathizing is a reminder that it is not about the designer, defining is understanding the problem, ideation is about how to solve the problem, prototyping is the fast model or representation, and testing is testing the prototypes concept. Silvers (2013) points out a great example in a non-profit application of design thinking.

A 2008 Stanford class were engaged with solving a dilemma to developing a low cost incubator in rural India and developing countries. She explains that the students had to think about design which first requires the designer to look at the problem from a different perspective. Silvers shows that the define phase in this situation required empathy to really grasp the challenge. A classic case, that Silvers (2013) describes, the design team was perplexed at the idea creation phase since they were thinking about power they refocused on the problem of keeping neonates warm. The key was to interview the mothers in a rural city of India where they determined that the majority of the mothers had their babies at home. They designed a low cost “infant sleeping bag” Called The Embrace Infant Warmer.

DISCUSSION

Berkun (2007) posits in the book “The Myth of Innovation,” that there are challenges to innovation (p. 44). He lists that finding an idea, developing a solution, sponsorship and funding, reproduction, reaching potential customers, beating competitors, timing, and keeping the lights are hurdles to overcome (Berkun,2007, pp. 44-45). Design thinking can be applied to each of these challenges. Design thinking according to Silvers (2013) is scalable and flexible. The thought is that this process particularly for any non-profit has the potential to be cost effective regardless of the operation.

As a human centered process of innovation, design thinking can reveal a multitude of methods and talent amongst the design team which can create innovation unimaginable until the process has been laid in places. Design thinking is a process that can be strengthened over time but it requires patience and interaction with people who will be the beneficiaries of the design. Brown (2009) comments that the best designers have the ability to connect the dots of necessity to utility (p. 234). They also have the ability to move a constraint to a possibility and a need to a demand. He also posits that design thinking can be a blueprint to guide creative leaders to problem solving at its best.

SUMMARY AND FUTURE DIRECTIONS

Berkun (2007) also stress that the pace of innovation in the future may produce fears for some people (p.45). However, Berkun further adds that there is an evolutionary advantage to fearing new innovations which means new approaches have to be considered (p. 45). Design thinking is disruptive and it may be an enabler to grasp the pace of innovation. Brown (2009) offers that the future landscape of innovation will be more fast paced and the designer must be prepared to rethink funding schedules as opportunities unfold (p. 234).

CONCLUSION

Budget guidelines will have to change over time and the process may rely on the judgment and heuristics of senior leadership (Brown, 2009, p.234). Brown (2009) professes that design thinking is a human centered approach to solving problems. The trend tends to focus first on business financials, then the technology and the people last. The future holds that the people have to come first. The way to design will start is by observing the people.

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SMALL BUSINESS AND OBAMACARE: HEALTH CARE IS, “UP IN THE AIR”

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ABSTRACT

Obamacare (the PPACA, abbreviated Affordable Care Act/or ACA) included an individual mandate to purchase health care coverage which impacted small business owners, even those without employees (i.e., those classified as non-employer firms by the U.S. Small Business Administration). The law also mandated that a new Small Business Health Options Program (SHOP) be established, and required employers which met certain criteria (based on the number of full-time-equivalent (FTE) employees to provide health insurance for their employees. SHOP is part of a larger Internet (Web) portal serving individual insurance markets – or “marketplace” – Healthcare.gov. Under the ACA, insurers are required to provide coverage to individuals who were previously regarded as high risk, uninsurable clients, minimum essential coverage under all policies, and discontinue lifetime limits as well as to meet other requirements. At the same time, individuals and small businesses alike face significant penalties for not purchasing health insurance, even though some subsidies intended to incentivize the acquisition of coverage were also written into the law.

Key Words: Obamacare, Affordable Care Act (ACA), small business, economy, government regulation

INTRODUCTION

Finding and affording health care insurance coverage has been a major concern among small businesses owners (Dennis, 2013). The Small Business Health Options Program (SHOP) was established under the Patient Protection and Affordable Care Actⁱ as amended by the Health Care and Education Reconciliation Actⁱⁱ (popularly known as Obamacare or by the abbreviation, ACA). Implementation of the law further specified that a Web-based portal would be established, HealthCare.gov, under which SHOP would be incorporated so that qualifying small businesses would be able to purchase health care coverage. Qualifying criteria included business size, defined by the number of FTE (Full Time Equivalent) employees who were associated with a given entity ("SHOP health plan information for small businesses," 2013). Healthcare.gov at large was created to serve individual consumers, many of whom had previously been uninsured treated as uninsurable (primarily due to preexisting medical conditions – an issue that was effectively eradicated under the new law).

The ACA provided for both employer and individual mandates to purchase health insurance. Because almost eighty percent of small businesses are non-employer firms, according to the SBA (U.S. Small Business Administration)ⁱⁱⁱ, it effectively applied to all small businesses when considered *vis-à-vis* its practical impact on individuals who might otherwise be labeled as self-employed entrepreneurs. In other words, regardless of size (by virtue of FTE employee head-count), provisions under the ACA did impact every single person and business. According

to testimony delivered before the U.S. Senate, Committee on Finance, by Holly Wade, Director of Research and Policy Analysis, with the National Federation of Small Business (NFIB):

The cost of health insurance is the most critical issue facing small business owners. It is the main reason owners do not offer employer-sponsored health insurance and the main reason owners discontinue providing the benefit. For those offering, many owners annually confront the arduous task of adjusting profit expectations, insurance plans, cost sharing, and other mechanisms to help absorb often erratic changes in total premium costs. (Wade, 2015, p. 7)

TO KEEP, REVISE, OR REPEAL AND REPLACE OBAMACARE?

Health care is a schismatic issue which elicits extremely strong responses from individuals as well as small business owners. Certain provisions under the ACA are regarded by many to be desirable improvements (Singh & Palosky, 2016). Among the most popular of these is the ability of eligible persons who are under the age of 26 to remain covered by the health insurance policy of a parent ("Rules and Regulations," 2010, p. 34553). Based on Kaiser Family Foundation data (Singh & Palosky, 2016), the relative popularity of certain provisions is as follows: ability to stay on parents' insurance plans until age 26 (85%); elimination of out-of-pocket costs for some preventive services (83%); providing financial help (subsidies) for those with low- and moderate-incomes (80%); giving states option of expanding their existing Medicaid programs to cover more low-income, uninsured adults (80%); prohibiting insurance companies from denying coverage because of a person's medical history (69%); and the penalty provision, a decidedly unpopular part of the law, whereby most Americans must have health coverage or pay a fine (35%).

Insurers incurred substantial losses in 2016 (Cox et al., 2016). As a result, in 2017 some insurers have reacted by announcing their withdrawal from the ACA marketplaces or the individual markets in some states (*Ibid.*). Consumers and small businesses (as well as larger ones) have consequently seen sharp increases in premiums. The average American consumer may not necessarily know or be concerned with the losses incurred by insurance companies and health care providers, but they are certainly feeling the consequences of those losses. Thus, the conundrum: many Americans like many of the features, but not the costs and conditions under which health care is provided under the ACA.

CONSEQUENCES

The Patient Protection and Affordable Care Act (Obamacare) portends a system of health care delivery that at best seems completely inadequate to address the needs of citizens in a manner that is consistent with either its namesake or the promises that were made prior to the law's passage. While some who were previously uninsured have obtained coverage, all are left to contend with the fact that access to health insurance is not the same thing as access to health care itself. Insurers and providers are adapting. Once one has insurance, then the questions become what claims can be denied, exactly, on a person-by-person, location-by-location basis, who is in a provider network; and how high are the premiums, deductibles, co-pays and other expenses (many of which do not count toward total out-of-pocket expenses)?

An article in a publication for insurance brokerages, *Benefits Selling*, featured industry predictions for the year 2015 (and presumably beyond), wherein one industry expert suggested (about the future): "Everyone will have a high-deductible plan/HSA/HRA or some type of plan

that forces the employee into consumerism” (Fadal, Christenson, Davis, & De La Rosa, 2014, p. 56). This would be consistent with the observation that “disruption is inherent in any approach that corrects the risk segmentation of unregulated markets” (Feder, 2014, p. 10). “Many [small to medium sized businesses] will be forced to raise their employees’ share of premium payments or, worse, lay off workers to pay the escalating costs of health care for their core employees” (Marcus, 2014).

Other consequences of the ACA include “narrow networks and plans with high levels of cost-sharing, where the consumer shoulders significant medical bills” (Fitzgerald, 2014, p. 9). HDHPs (High Deductible Health Plans) comprise a large share of health plans, both employment-based and those that are directly purchased, and this is a trend that is predicted to continue (Murphy, 2016). HealthPocket.com came up with this finding: Drug copayments in the 2014 Obamacare state exchanges are up an average of 34%” (Norton, 2014). As such, “one issue of concern is the incentive for firms to reduce part-time employee hours below the 30 that define ‘full-time’ employment (under ACA) as a means to exclude these employees from coverage” (Lowry & Gravelle, 2014).

According to a *Kaiser Health News* article “balance billing” (Appleby, 2015) refers to a practice of sending a patient a bill for amounts that were not covered due to services not being provided within a health insurer’s defined network:

Sometimes, that’s because they [patients] got incorrect or incomplete information from their insurer or health-care provider. Sometimes, it’s because a physician has multiple offices, and not all are in network... Sometimes, it’s because a participating hospital relies on out-of-network doctors, including emergency room physicians, anesthesiologists and radiologists. (*Ibid.*)

Thus, even when those services may have been provided under circumstances that may have reasonably led a consumer to believe that they were receiving services in-network, such as when the patient goes to the trouble to look up facilities that are (supposedly) covered, services may not be covered, after all.

In fact, there is some evidence that insurers are manipulating provider networks to the detriment of supposed “covered” individuals. Because individuals with health issues such as pre-existing conditions (Cannon, 2012; Musumeci, 2012) cannot be rejected or charged more under the ACA, insurers are using network configurations (e.g., smaller, more tightly defined networks) to reduce costs (Appleby, 2015). Arguably, this creates an incentive for insurers to play a shell-game with consumers who must determine which personnel and which services are indeed in-network, i.e., “services received from a preferred provider” (Claxton, Rae, Panchal, & Damico, 2014, p. 11).

One might even envisage a vigilant consumer demanding that health care personnel display an in-network ID card and certify that each and every procedure is fully covered under an insurance plan. Clearly, insurers are in a position to play a shell game with network configurations and there remains a built-in incentive for doing so (just as there is an incentive to deny claims and constrain access through smaller networks). Meanwhile, “insurers defend the move to smaller networks of doctors and hospitals as a way to provide the low-cost plans that consumers say they want” (Appleby, 2015).

CONCLUSION

Shortly after the launch of the Healthcare.gov site, major technical, security, and design problems became apparent, and these also spilled over to affect the SHOP portal, causing delays. More recently, evidence is suggesting that while the functionality issues may have since been somewhat improved, small businesses appear to be rejecting the SHOP exchanges for other reasons, not the least of which is the high cost of providing health care coverage. At the same time, these costs are projected to keep rising. Further, there is no doubt that the framers of the law exercised a very heavy hand in terms of enforcement directed towards small businesses. According to testimony before the U.S. House of Representatives, Small Business Committee:

Fewer and fewer small businesses, especially those with fewer than 50 employees, offer health insurance as an employee benefit. This is not because they do not want to, or cannot find an insurance carrier in their market; it is because they simply cannot afford to offer a plan. (Secor, 2017, p. 2)

Ultimately, it is providers who must deliver care and it remains unclear as to how the ACA has done anything to make the lives of doctors, nurses, clinicians, and technicians, as well as non-clinical staff such as administrators, office managers, and billing specialists any easier. In the meantime (assuming a period of intense debate), insurance premium costs have risen sharply in 2017, and the public at large is voicing differing views about whether to keep, revise, or repeal and replace Obamacare the issue of health care is, “up in the air.”

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END NOTES

ⁱ Patient Protection and Affordable Care Act, Public Law 111 - 148 (H.R. 3590) C.F.R. (2010).

ⁱⁱ Health Care and Education Reconciliation Act, Public Law 111 - 152 (H.R. 4872) C.F.R. (2010).

ⁱⁱⁱ FAQs. (March, 2014). Retrieved from https://www.sba.gov/sites/default/files/FAQ_March_2014_0.pdf

IMPACT OF MBA ON ENTREPRENURIAL SUCCESS: DO ENTREPRENEURS ACQUIRE CAPACITY THROUGH THE PROGRAM OR DOES MBA ONLY SIGNAL GIFTED TALENT AND EXPERIENCE?

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ABSTRACT

When people obtains MBA degree, can he/she performs better in founding a firm than ones without it? In order to answer this question, we originally collected a survey of 1503 entrepreneurs in Japan via internet. We divide MBA degree effect on entrepreneurial activity into three effects; gifted talent, occupational experience and acquirement thorough MBA program. Gifted talent and occupational experiences of an individual enable him/he to entry a MBA program while this talent also enhance possibility to be a successful entrepreneur. When only these two effects matter on entrepreneurship, it leads that an MBA program signals that the entrepreneur is talented in nature and occupationally experienced but her/his capability acquired through the program do not matter on entrepreneurship. In our data, however, it is clarified that after controlling the effects of gifted talent and occupational experience, MBA still impacts entrepreneurship. This result implies that acquirement through MBA program positively effects on success of start-ups and certificates that the program is worth to be invested for entrepreneurs in the future.

INTRODUCTION

MBA (Master degree of Business Administration) programs have attracted millions of business focusing students for decades in the world. Among varieties of appealing points of business schools for recruiting candidates as providers of MBA programs, advantage of starting-up own business has been always a major point. However, in academics, there are few studies examining the impact of MBA degree on entrepreneurship. We approach a question whether MBA programs itself impact an entrepreneurial activity.

In this thesis, using original survey of entrepreneurs and non-entrepreneurs, we gauged the impact of MBA on entrepreneurship. The survey is collected online and covers 7023 people, including 1,503 entrepreneurs, within Japan. Do MBA holders perform better than the ones without it? If the answer is yes, the next question is whether the better performance origins from MBA program or not. Even when it superficially boosts entrepreneurs' success, it is possibly because of gifted talent, which helps them enter MBA programs or because of occupational experience, which also helps the entrance. In these cases, MBA degrees just prove the talent and/or experience of MBA holders but not accomplishment in the program for two years. (Harmon, Oosterbeck, & Walker, 2003) explains that if it is true,

the degree is only a signaling of productive potentials of entrepreneurs, which is not what they acquire through the MBA program.

As above, we divided the impact of the degree into three aspects. The one is MBA as signals of gifted talent which is mainly explained with academic scores, the second is occupational experience of holders and the third is acquired skills thorough MBA program. We carefully analyzed the data by excluding the effects of talent and experience, and discuss the value of acquiring the degree. The verification of the true value of the program will attract potential MBA candidates and encourage them to spend two years in the program at the cost of other occupational choices.

LITERATURE REVIEW

MBA Effects on Entrepreneurship

Regarding being a successful entrepreneur, (Charney & Libecap, 2003) collected data from alumni of Business school of Arizona state university. Analyzing the data of sales and size of start-ups of alumni entrepreneurs, they empirically showed that MBA alumni performs better than those of other master degree programs. However their analysis do not identify the impacts of MBA program effect with other latent effect of such as talents and skills.

As (Lange, Marram, Jawahar, Yong, & Bygrave, 2011) discuss the effect of MBA on entrepreneurship, although obtaining MBA degree and an entry into ventures are positively correlated as a whole, why and how the program effect on students bear various ways of interpretations. (Simpson, Sturges, & Weight, 2010) suggests that while leaving previous position and replacing professional identity, Chinese MBA alumni who obtained the degree in the United Kingdom earned creativity thorough the program. While (Lerner & Ulrike, 2011) is focused on peer effects among classmates, (Krishnan, 2008) is on self-monitoring which enables an entrepreneur to be more self-monitoring; managing one's internal states, impulses and emotions.

In application process, a MBA candidate is usually selected with academic talent and occupational experiences. They are both effective to entrepreneurial success as many previous literature mention. By differentiating with effects of these personal propensities from effect of accomplishment of MBA program, we contribute to the why and how issues as above.

Entrepreneurial Success Factors

Previous literature, such as (Davidsson & Honig, 2003) commonly reassembly the factors of an entrepreneur's performance into four parts; human capital, social capital and financial capital of an entrepreneur and the firm's character. Each factors are proxied by entrepreneurs'/ firm's indicators. We utilize this framework of three kinds of capitals of an entrepreneur in the following chapters.

Rich human capital affects positively on his/her entrepreneurial performance as well as other two entrepreneur's capitals do (Shane, 2000; Bosma et al., 2004; Colombo et al., 2004; Parker & van Praag, 2006). Entrepreneurs' talents and experience we mentioned is included in these proxies of human capital. (Van Der Sluis, Van Praag, & Vijverberg, 2008) reveals that

there is positive relationships between academic performance and entrepreneurial outcomes. Previous work experience such as management professional experience in a previous firm is essential. (Brush, Manolova& Edelman, 2008) indicates that by exercising management before start-up an entrepreneur's own business enhance the possibility of success. Also of service as an ordinary employee, not as a manager, positively affects the performance of a start-up (Davidsson & Honig, 2003). Furthermore, (Bosma et al., 2004) indicates that skills and experience of particular industry in which he/she starts-up is advantage for an entrepreneur. This suggests that investor experience as an angel investor or a venture capitalist and starting up in the same industry in which he/she was employed before can positively affect the entrepreneurial performance.

Secondly as for social capital, (Nahapiet & Ghoshal, 1998) and (Adler & Kwon, 2009) define it is linkage with friends or acquaintances which bring us information and/or knowledge thorough communication with them. (Adler & Kwon, 2009) explain that thorough social capital, we can access variety of information, enhance credibility of information and shorten the duration until we get necessary information. (Ostgaard & Birley, 1996) verified that social capital of an entrepreneur positively impact on sales, profit and size of employee of the start-up. (Honig, 1998) also verified that social capital positively impact on revenue of an entrepreneur.

SURVEY DATA AND METHODOLOGY

Survey Data

This thesis utilizes the "Internet Survey on Entrepreneurship at Start-ups" jointly conducted in 2012 by the Research Institute of Economy, Trade and Industry (RIETI) and Kazuyuki Motohashi, professor in the Faculty of Engineering, University of Tokyo. The survey questionnaire was sent to 135,059 individuals, out of whom a total of 85,007 people aged 22 to 60 and who are graduates from 14 universities were selected for statistical analysis. A total of 7,023 valid responses were obtained, including 1,501 respondents with experience in starting a business. Some of the entrepreneurs are responding regarding the currently running business while others are responding retrospectively.

Among the 7,023 who gave valid responses, 5,694 have a bachelor's degree, while 1,329 have either a graduate or doctorate degree including MBA. MBA holders count 90. The survey subjects had a higher academic background compared to the average entrepreneur in Japan since we focused on MBA effects. As a whole, out of the sample of 7,023 respondents, 1,501 started a business, 962 made a profit.

MODELS

In this thesis we decompose the effect of MBA into gifted talent effect, occupational experience effect and acquired skills thorough MBA program. Model 1 examines whether MBA impact on entrepreneur's performance as whole. Model 2 and 3 estimates the impact after excluding effects of occupational experiences. In Model 4 and 5, by controlling gifted talent and occupational experiences, we test whether MBA still affect entrepreneurial

success. Model 3 checks the robustness of Model 2 and Model 5 does Model 4 by replacing the dependent variable.

In Model 1, 2 and 4, the probability function $\pi(y_i = 1 | x_i)$ of being profitable for an entrepreneur i is defined as below. x_i describes attributes of an entrepreneur i , which consist from human capital, social capital and financial capital in this thesis. Firm characteristics is included in the control factors.

$$\begin{aligned}\pi(y_i = 1 | x_i) &= \ln \left(\frac{\pi(y_i = 1 | x_i)}{1 - \pi(y_i = 1 | x_i)} \right) + \varepsilon_i \\ &= f(\text{human capital}_i, \text{financial capital}_i, \text{social capital}_i, \text{control variables}_i) + \varepsilon_i\end{aligned}$$

An index whether an entrepreneur holds MBA or not is categorized in human capital. In Model 1, 2 and 4, the profitability here is defined that if an entrepreneur realized operating profit so far, that becomes $y_i = 1$ and if not so far at all, equals 0. The dependent variable is described as “profit”. In Model 1, we only used control variables, foundation year dummies and an industry dummy to see simply the effect of MBA. In Model 2, we add human capital and social capital related to occupational experiences, and dummy variables. Then in Model 4, we adopt a variable of an entrepreneur’s gifted talent which is proxied by academic scores in the universities where he/she graduated from prior entering MBA curriculum. Also we adopt a variable whether an entrepreneur obtains a family member who is also an entrepreneur as the other proxy of his/her gifted status for being a successful entrepreneur. We adopted binary probit regression for these estimations.

Models 3 and Model 5 use ordinary least squares regressions in order to test robustness of Model 2 and Model 4 for each by replacing a binary dependent variable into an integer dependent variable (rating), which is based on ten scaled rating of performance of a start-up by an entrepreneur him/herself. In these regressions, too, first start-ups created in 2011 and later were excluded. Respondents who launched two or more businesses were given the dependent variable of the first start-up.

Independent Variables

Regarding independent variables we use whether the respondent have a MBA degree (mba) in order to estimate whether a MBA degree matters on success of entrepreneurship. We use three categorical variables of academic scores (score) in university to gauge gifted academic talent. By adding this variable to estimations, we can exclude the effect of what is gifted to entrepreneurs regardless of MBA program from what is acquired in the program. An index of whether an entrepreneur’s family member is also an entrepreneur (familyentre) is included to the effect of gifted as well.

ESTIMATION RESULTS

Effects of MBA on Entrepreneurial Success

First of all, it is verified that a MBA degree matters on entrepreneurial success. The coefficients of a MBA degree (mba) on profitability and self-evaluation of a start-up are all

positive. MBA holders more likely to success in start-ups than ones without it. After controlling the effect of occupational experiences in Model 2 and Model 3, the coefficients of a MBA degree are still positively significant. Furthermore we exclude the effects of what is gifted, the effects of MBA are still positively significant in Model 4 and Model 5.

Since the MBA effects are divided into gifted, experience and acquirement through a MBA program, these estimation results mean that acquirement thorough MBA program positively boost entrepreneurial success.

CONCLUSION

From five estimations of performance, we verified that MBA holders have advantage on starting up a new business. The reasons is not that MBA holders are privileged with gifted talent or occupational experience but that MBA holders gain resource through the MBA program. There are some arguments that being an alumnae is the all you should do with the degree. It implicates that MBA degree is certification that you have talent of being good entrepreneur and enough experience to be so even without schooling the program very ironically. However instead this thesis completely denies this argument. MBA program is worth completion because even when we controlled the gifted talent and experience, it still heightens performance of an entrepreneur. This conclusion encourages potential applicants of MBA program by explaining that MBA program is worthwhile of investing their two years as students. Meanwhile it does not always guarantee that MBA education is effective. Since we mentioned in the Chapter Two, the mechanism of MBA program impacts on entrepreneurial activity is still vague. MBA programs are possibly effective because the education gives a student creativity, leadership or other essential sense as an entrepreneur on the other hand, they are possibly effective because of peer network encompassed through classmates. Further empirical research is expected in this mechanism discussion.

THE INFLUENCE OF HUMAN CAPITAL FACTORS ON FRANCHISING: A COMPARATIVE STUDY ON FRANCHISE SATISFACTION EVALUATING THE IMPACT OF EDUCATION LEVEL AND ENTREPRENEURIAL EXPERIENCE

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ABSTRACT

This study focuses on the influence of human capital on franchise business ownership. Russ (2015) describes human capital as the knowledge, experience and skills held by an individual, seen in terms of their value or expense to an organization. Previous research suggests one of the greatest challenges for franchise organizations is acquiring franchisees that are a good match for their system. In addition to the challenge of finding qualified franchisee candidates, some studies suggest that many new entrepreneurs might be dissatisfied with owning and operating their own business. Previous research has explored the impact of human capital such as the effect of education and entrepreneurial experience on entrepreneurship, yet no studies have focused specifically on the franchise format of business ownership. There is also evidence that individuals and institutions that finance start-ups evaluate human capital factors like education and experience when making financing decisions. However, the use of education and experience may not be equally helpful when looking at franchises versus other startups. This study applies a comparative research model to assess whether the practice of using education and ownership experience is appropriate for franchises. Many studies suggest entrepreneurs who hold higher levels of human capital when starting a business make more informed decisions, have greater access to external capital, set more realistic expectations, have lower failure rates, develop the business faster, have more practical expectations of business ownership and produce greater revenue. All six hypotheses for this study suggested human capital factors such as a higher education level and previous entrepreneurial experience would have a positive impact on the satisfaction level of owning and operating a franchise. Nevertheless, only one of the comparative tests showed a significant difference in satisfaction. Franchisees who have not owned a business prior to purchasing a franchise had a significantly higher level of job satisfaction compared to franchisees who have owned a business prior to purchasing a franchise. This finding suggests having a lower level of human capital in relation to previous business ownership experience can be considered an asset for successful franchising.

ENTREPRENEURIAL MARKETING: MEXICAN CULTURAL DIFFERENCES

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ABSTRACT

Mexico and Canada sandwich the United States to form North America. Although they are only separated by one nation, the way business is handled can vary drastically between the two. The two countries have a good standing relation and have always been able to come to peaceful agreements. This shows that both countries are ethically, strategically, and culturally diverse. Mexico's code of ethics in the business world is a very twisted and complex one. Ever since the conquistadors stepped foot onto Mexican shores, it seems like it's been every man for themselves. Business in Mexico is conducted in a very self-centered, and cocky way. If you need something done, the best bet is to bribe. If you know someone, than knows someone, that knows someone, you can get away with just about anything. Nothing speaks louder than having friends in high places, The corruption is everywhere and it has become part of the culture. There is no integrity, and no trust anywhere. In Canada, things are a little more honorable. Although, recently there has been some light shed on wrongdoings. But these do not compare to what the people in Mexico deal with. Canada has a stricter enforcement and not easily corrupted. Hofstede's six dimensions really fluctuate with these two countries. Mexico scores high in the categories of power distance, masculinity, uncertainty avoidance, and indulgence. This basically means that there is a strict scale of hierarchy, with man power dominating the workforce with not much entry to women. Also there is a sense of avoiding any type of change, there always needs to be a paved path with rules; almost a sense of safe playing. And lastly, no matter what society will always look to make life seem positive and opportunistic, with a sense of happiness and living comfortably no matter what the circumstances are. Canada displays high scores in Individualism and long term orientation. This means that there is a focus on individual success and future. Strategic customer service in both countries comes with respect. Being as serviceable as possible is a key component to success. Keeping those around you as happy as possible will bring good fortunes. In Australia, the Individualist style society tend look after themselves and their direct family only This leads to a high level of ethics and self-accountability.

Versus the Collectivist society that dominates Mexican societies where people belong to 'in groups' that take care of them in exchange for loyalty. This lifestyle also lends itself to high levels of corruption which are prominent in this society. This translates into a society with low community and families ties in which the expectation is that people look after themselves and their immediate families. In the business world, this translates into an employee who are

expected to be self-reliant and display initiative. Which means that employees will also feel empowered to make decision when it comes to serving customers. Meanwhile in Mexico there is an exchange-based world of work. this sort of relationship means that hiring and promotion decisions are based on merit or evidence of what one has done or can do. This translates into employees being very loyal because in a collectivist culture strong relationships thrive where everyone takes responsibility for fellow members of their group. There is a high emphasis on employee and customer service since employer/employee relationships are used to evaluate hiring and promotion decisions. Collectivist cultures take into account the employee's relationship with management. Based on Hofstede's 6-Dimensional Model Mexico and Colombia seem to be a bit unethical. Their highest score from the 6 dimensions is indulgence which tells a lot of the country. They are willing to act fast and look for results in the near future. This perspective also ties together with the fact that their second highest score is uncertainty of avoidance. They try to avoid looking too out in the future and would rather stick to the present. Comparing the countries of Mexico and Colombia using Hofstede's 6-D Model allows a good overview of the deep drivers of their culture. When speaking of power distance, we are able to see Mexico has a higher score 81, compared to Colombia at 67, which means Mexico is a hierarchical society. The citizens of Mexico are more likely expected to be told what to do. Mexico has a score of 30 when it comes to individualism and is considered a collectivistic society. Colombia has a lower score at 13. This society fosters strong relationships where everyone takes responsibility for the members of the group. Both Mexico and Colombia have a relative high score when it comes to masculinity which means they live in order to work. Mexico and Colombia have scores of 82 and 80 on uncertainty of avoidance dimension, which means they have a very high preference for avoiding uncertainty. Mexico and Colombia have relatively low scores of 24 and 13 when it comes to long term orientation dimension which means their culture is normative. Both countries show great respect for traditions and focus on achieving quick results. Mexico has a very high score of 97 compared to an 83 for dimension of indulgence. Both countries tend to act as they please and spend money as they wish with regard to enjoying life and having fun.

Overall Mexico and Colombia are very similar with regards to Hofstede's 6-Dimensional Model, but Mexico tends to have the higher score. So based on the results the strategic customer service in both of these countries would be to focus on the pleasure of now. The good things that occur now and not in the future. The indulgence score goes in hand with this observation. Beginning with Mexico, there is a lot that needs to be revisited with this country for it to continue to prosper. Having a population in the top ten for most in the world, there should be more reform and actions in order to improve the country. It needs to be more competitive, strengthen financial markets, improve quality of life, update education as more a priority, and reduce energy costs. Mexico needs to invest more money into all these resources, by doing so may involve some more debt but the risk reward for a big country like that can be beneficial in the long run. If Mexico were a smaller country maybe the issues it presents wouldn't be as drastic like everyone else but it doesn't have that label. A country like Mexico should invest more in being a world power like the US, China, India, Japan, England, etc and not just middling in the 2nd tier of the world. El Salvador, with it being one the smallest countries in the world, possibly has more of a pass than the other countries. Long done in by corruption and crime, there should be major improvements that can be done to the smallest country in Central America. Aside from the from being the smallest, it is actually the opposite from that term in that it has the best economy and lifestyle than any other country beside it. There needs to be more

power involved in restructuring the way people should live their life and produce for the well being of the country. El Salvador can be a leading destination for tourism and fishing exports that can be valuable for the country.

I think ethics in these two particular countries are similar and quite different in many ways. For example, Switzerland can tend to be very neutral in any wars going on. Mexico on the other hand, once they are offered any kind of incentive to join one, they go for it. With that said, Mexico is a very Roman Catholic country so that also tends to influence it and its government quite a lot. I can't say much about the 6D model in Switzerland. But I do believe, from an outsider's point of view, they tend to have a low score in power distance, collective society, femininity, understand their future quite well, have a long term orientation and indulgent society. In Mexico however, I feel it is appropriate to say that it has a high score in power distance (the poor feel they have no power at all), individualistic, masculine, feel very uncomfortable with uncertainty, short term normative orientation, and non-indulgent. Customer service can tend to diff a lot. Mexico tends to be very laid back, not so formal. At least from what I have experience going there, they tend to have an ""I just work here"" attitude. Switzerland, from what I have read, is very professional and very polite with their customer service. Switzerland store fronts always have the ""please come again, we appreciate your business.

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LEARN ACCOUNTING AS AN ENTREPRENEUR!

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ABSTRACT

This study uses a controlled experiment to examine the impact on student performance of incorporating a “virtual business project” in the introductory accounting course for all business and entrepreneurship majors. The virtual business project required the students to “become an entrepreneur for a year” and start “a virtual business” using Excel to record all the transactions they “created”. Having to start and sustain their own “simulated” business venture gave context to the accounting cycle concepts learnt in the course, helping lay a strong foundation in accounting, the language of business. The incorporation of EXCEL into their project helped them hone their technology skills, essential for all aspiring entrepreneurs.

The experiment was conducted in four introductory financial accounting courses in a university with small class sizes, with the treatment classroom completing the “virtual business” project. After controlling for grade point average (GPA), gender, study time and academic standing, the results show statistically significant improvement in performance on the final exam by students who completed the entrepreneurial project relative to the students who did not do the project. Students completing the project scored 8 points higher on the final exam compared to the control group of students. They also scored significantly higher on the comprehensive accounting cycle problem (15 points higher) at the end of the semester. Nearly 50% of the students in the treatment class correctly prepared the financial statements on the final exam compared to only 20% of the students in the control classrooms. In addition to mastering the foundational concepts in accounting, the students were more engaged in class.

Overall, the study highlights the beneficial impact on exam scores of incorporating an “entrepreneurial” project in the introductory financial accounting class. It also underscores the importance of teaching accounting in an engaging manner that students can relate to as an entrepreneur. Feedback from the students has been very positive and they have welcomed the project as a way to understanding accounting as a language of business.

SPIRITUALITY LEADS TO CREATIVITY AND INNOVATION: DIFFERENCES BETWEEN CHRISTIANS IN UNITED STATES AND INDIA

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ABSTRACT

This quantitative research study examines the differences between the United States and India in innovation. The study assesses the relationship between spiritual discernment, creativity and innovation. In addition, the study examines the differences between the two cultures based on individual behavior in measuring spiritual discernment, creativity, and innovation. The Discernment Practices Indicator (DPI), 14-item scale measures spiritual discernment, the Creative Work Involvement Scale measures the individual's behavior in the creative process, and the Innovation Behavior Scale measures the stages the individual takes to implement an innovative concept. The United States categorized as an individualistic culture serves as a contrast to Indian collectivist culture to determine the differences in the national cultures and the influence on the individual level behaviors related to creativity, innovation and spiritual discernment. Additionally, the diversity across the two countries provides the cultural contrast to examine the differences in the relationship between spirituality, creativity and innovation. The independent sample t-test, one-way ANOVA, General Linear Model-Univariate, and regression analysis resulted in support for two of the three hypotheses of differences and a statistically significant model to predict innovation between the two cultures.

Keywords: spiritual discernment, creativity, innovation, Discernment Practices Indicator (DPI), Creative Work Involvement Scale, Innovative Behavior Scale, United States, India, Type II error, regression analysis, t-test, ANOVA, General Linear Model-Univariate, SPSS

INTRODUCTION

Companies engage in continuous innovation to remain relevant in the era of globalization, increased economic complexity, and amidst an intensified competitive climate. Sarooghi, Libaers, and Burkemper (2015) stated that, “an innovation process consists of two main activities: creativity and innovation” (p. 714). The researchers continued to state that, “creativity is the seed of all innovation” (p. 715). Amabile (1988) explained that an essential component to organizational innovation entails individual creativity (p. 123). Amabile (1997) also expressed that, “...creativity is something done by creative people” (p. 42). The creative individual possesses the technical competence and the internal motivation to produce creativity (p. 42). According to Amabile (1997), “creative thinking depends to some extent on personality characteristics related to independence, self-discipline, orientation toward risk-taking, tolerance for ambiguity, perseverance in the face of frustration, and a relative lack of concern for social approval” (p. 43). Dulger, Alpay, Yilmaz, and Bodur (2014) argued that innovativeness must become fundamental to strategic decision making for organizations to achieve sustainable growth. One of the key

decisions for an organization includes finding ways to increase employee creativity and to develop an innovative culture.

Fry (2003) developed the theory of spiritual leadership and claimed that spirituality enhances the well being of the individual that leads to increased creativity. Managers of large organizations sought to increase individual creativity and foster an innovative culture by endorsing spirituality in the workplace (Karakas, 2010). However, Krishnakumar and Neck (2002) explained that globalization brings both the intrigue and varied definition and application of spirituality. Gebert, Boerner, and Chatterjee (2011) warned that with globalization homogeneity becomes more rare and that, "...religious diversity does not merely lead to different thought worlds in organizations (Doughtery, 2006), but to different world views (p. 225). In fact, Adkisson (2014) utilized the World Value Survey to quantify the value of culture and economic performance and discovered that: (a) "entrepreneurial culture impacts innovation which impacts growth"; and (b) "obedience and religious faith are associated with conformity to traditional norms, which has a negative impact on a country's growth rate" (p. 100). Chua, Roth, and Lemoine (2015) argued that "tight" cultures tend to demonstrate less innovativeness than "open" cultures. The researchers quoted Shane (1992) as utilizing the Hofstede's cultural values and determined that, "individualistic and non-hierarchical societies were more inventive than collectivist hierarchical ones" (p. 192). Hence, the manifold expression of workplace spirituality disrupts the paradigm of a monolithic effect of national culture on individual creativity and innovation. This proposal explores the confluence of spirituality, individual creativity, and innovation as manifested across two different national cultures the United States and India.

LITERATURE REVIEW

Organizations must innovate to survive in a rapidly changing technological and global competitive environment. Research studies linked spirituality and creativity to innovation (Daniel, 2010). Studies on spirituality tend to focus on an employee's well being, group interaction that explains creativity, and or new inventions that determine the level of innovation. The literature review and the purpose of this proposal examine the individual level of analysis versus the organizational level of analysis. The concept of spirituality represents an action oriented outcome such as the role of spirituality in decision making by examining spiritual discernment. Creativity and innovation in organizational research deals with the interaction from a group level, however the individual level of analysis deals with the process and the behavior of a creative and or innovative person.

SPIRITUALITY

Currently, spirituality contains multiple definitions and applications. Karakas (2010) explained that over 70 different meanings of spirituality exist without any agreed upon definition (p. 91). Spirituality used in most organizational leadership journals refers to an individual feeling of purpose rather than a reference to a particular organized religion (p. 91). Research links spirituality with an intrinsically motivated employee that contributes to organizational performance through team cohesion and organizational commitment (p. 91). Fry (2003) explained that spirituality deals with an individual's well being, feeling

respected, and building trust with others. Daniel (2010) identified three elements of spirituality: “inner life, meaningful work and community” (p. 443). Due to the high demands made on employees and the increased levels of uncertainty, employees turn to spirituality to find calm and purpose (Karakas, 2010, p. 93). Spirituality also provides an alternative to traditional logic reasoning. Trauffer (2008) proposed leaders make decisions through spiritual discernment that transcend traditional logic. Trauffer (2008) explained that discernment goes beyond the theological and philosophical aspects and quoted Plaut (1961, p. 7) stating “uncovering of truth whose applicability is not bound to any one time of culture” searches for solutions to solve problems at a higher level of understanding (p. 4). Trauffer (2008) stated that, “leaders need to approach life from a creative perspective; by envisioning a future that is different from the current reality and pursuing it” (p. 95). Spirituality in this proposal refers to the ability to make decisions and identify creative solutions as a result of meditation and prayer through spiritual discernment.

H1: There is a difference in spiritual discernment between Indian and US Christian professionals.

CREATIVITY

Sarooghi, Libaers, and Burkemper (2015) defined creativity as “the generation of novel and useful ideas” (p. 714). Fachrunnisa, Adhiatma, and Mutamimah (2014) asserted that creativity deals with a methodology of engagement to achieve a required outcome. Unsworth (2001) identified four types of creativity based on required and voluntary actions: (a) *expected creativity* requires a solution; (b) *responsive creativity* requires a creative thinking process that delivers a solution; (c) *proactive creativity* deals with voluntary submission of an idea; and (d) *contributory creativity* means to voluntarily contribute to the creative process (p. 291). This proposal defines creativity as an individual becoming involved at work in a proactive and responsive manner. Carmeli and Schaubroeck (2007) mentioned that the environment and culture affects the degree of creativity and creative thinking that occurs. Creativity represents a behavior as well as a process of thinking. In this proposal creativity deals with creative behavior on an individual level and examines the necessary steps in the creative process. Sarooghi et al. (2015) stated that “creativity is the seed of all innovation” (p. 715). The researchers continued to express a connection between creativity and innovation on an individual level.

H2: There is a difference in creativity between Indian and US Christian professionals.

INNOVATION

Peng, Zhang, Fu, and Tan (2014) posited that innovation represents a critical success factor for organizational growth. Innovation requires sharing knowledge, building relationships, and implementing a novel idea or process (p. 466). Researchers suggest that innovation occurs in an environment that promotes creativity through clarity of vision and participative interactions (p.469). Innovation means implementing an idea that produces a new product or establishes a new process (Sarooghi, Libaers, & Burkemper, 2015). In addition to the implementation of a new idea, the individual must exhibit the behavior of innovativeness. To that end, this proposal examines the individual’s behavior that engages in the innovation process. Scott and Bruce (1994) explained that innovation consists of three stages: (1) “individual innovation begins with problem recognition, and the generation

of ideas or solutions, either novel or adopted”; (2) “individual seeks a sponsor”; and (3) “the individual creates a model prototype” (p. 581). The examination of the innovation process allows for better understanding of innovation behavior that leads to innovation.

H3: There is a difference in innovation between Indian and US Christian professionals.

CULTURE

Gebert, Boerner, and Chatterjee (2011) explained the differences in religious beliefs between the religions of Hinduism, Islam and Christianity. The researchers posited that religious diversity plays out differently in the approach used to share information and make decisions that influence the team and organizational performance. Organizational dynamics such as culture affect the way individuals behave and approach the creative and innovative process. Shah and Sachdev (2014) highlighted the observation made by Ashford and Pratt (2003) stating that, “spirituality at work means that an individual has a sense of contributing and being part of a larger good; that his personal and professional values are aligned and make it possible to being his authentic self to work” (p. 872). However, in the global market the expression of spirituality differs by geographic cultures.

Gebert, Boerner and Chatterjee (2011) conducted a study and found that, “religious diversity, although a highly relevant and universal form of diversity, is not related to intergroup conflict” (p. 236). On the other hand, Adkisson (2014) argued that national culture plays a role in how individuals engage in creative and innovative practices. Adkisson (2014) mentioned that Hofstede’s cultural dimensions show that “uncertainty avoidance is negatively correlated to economic freedom” and innovation through entrepreneurial growth across cultures (pp. 99-100). Sarooghi, Libaers, and Burkemper (2015) conducted a study and determined that, “collectivist cultures have a greater success rate in converting creative ideas into innovation” (p. 727). Additionally, the researchers pointed out the quote from (Nakata and Sivakumar, 1996) stating, It may be easier to stimulate creativity in a collectivist society, an activity that takes place early on in the conversion process than to facilitate idea implementation in a highly individualistic culture, the state that is longer in duration and whether trust, participation, and esprit de corps are required (p. 727). Cultural difference on a national scale deserves examination to understand the effect on individual behavior relating to creativity and innovation.

H4a: For Indian professionals, spirituality and creativity are predictors of innovation.

H4b: For US professionals, spirituality and creativity are predictors of innovation

A LONGITUDINAL STUDY OF GENDER EFFECTS AMONG ENTREPRENEURS IN DECISION MAKING: CHILE, HONG KONG, EUROPE, & THE USA

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ABSTRACT

The purpose of this paper is to generate a holistic view of the differences between men and women in entrepreneurialism and investment and explore the aspects that factor into the strategic decision making process. Previous papers have focused solely on one aspect at a very specific time but this paper will look at multiple studies in different time periods to evaluate the scope of differences over time. The data has been collected from studies conducted in Hong Kong, Chile, Europe, and the United States between 1997 and 2016. The findings showed that women are still more risk averse than men and tend to save more than invest. This is reflected in entrepreneurialism as well as in the factors influencing their management decisions. This paper is original because it uses studies across time to collect data for comparison across genders and includes three aspects of management: entrepreneurial, investment, and savings. We contribute to the literature by showing there may be a trend of smaller gender differences over time.

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