Gordon Institute of Business Science
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The moderating effect of banking sector employees' abilities, motivation, and opportunities (AMO) on the relationship between corporate culture and their entrepreneurial mindset and behaviour

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Abstract

The research aimed to understand the moderating role of employees' ability, motivation, and opportunities (AMO) in the relationship between corporate culture and the development of an entrepreneurial mindset and behaviour. The researcher sought to equip scholars and business leaders with an understanding of the critical role that organisations can play in developing employees' entrepreneurial mindset and behaviour for the organization's benefit.

The quantitative study was grounded in the Theory of Planned Behaviour (TPB) and conducted within a specific banking corporation in South Africa. The research used a purposeful probability sampling method, aiming for a sample size of 300. A stratified sampling method was employed to ensure the representation of key subgroups, thereby increasing statistical efficiency, reducing variability within strata, improving reliability, and enhancing comparability. Using a sample frame, all operations employees meeting the set criteria were invited to participate in the survey. The study obtained a final sample of 384 responses, which was sufficiently large to enable the use of appropriate statistical techniques to test the formulated hypothesis.

Findings revealed a positive and direct relationship between corporate culture and an entrepreneurial mindset. Furthermore, there is a direct and significant relationship between corporate culture and entrepreneurial behaviour. Additionally, abilities have a moderating effect on the relationship between corporate culture and entrepreneurial mindset. The findings of this study provide invaluable insights for scholars and business leaders that can be integrated into crafting business strategies that support corporate cultures that enable an entrepreneurial mindset and behaviours among employees, resulting in sustainable performance.

Keywords: corporate culture, abilities, motivation, opportunities, entrepreneurial mindset, entrepreneurial behaviours

Plagiarism Declaration

I declare that this research project is my own work. It is submitted in partial fulfillment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

24082008
3 November 2025

Abbreviations used in the study

Abbreviation	Term in full
A	Abilities
AMO	Abilities , Motivation, Opportunities
AVE	Average Variance Extracted
CC	Corporate culture
CR	Composite Reliability
EB	Entrepreneurial behaviour
EM	Entrepreneurial mindset
HTMT	Heterotrait-Monotrait Ratio
M	Motivation
O	Opportunity/Opportunities
PBC	Perceived behavioural control
PLS	Partial Least Squares
PLS-SEM	Partial Least Squares Structural Equation Modeling
SEM	Structural Equation Modelling
SN	Social Norms
SRMR	Standardized Root Mean Squared Residual (SRMR)
TPB	Theory of planned behaviour
VIF	Variance Inflation Factor

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Chapter 1

1.1. Introduction

During this period following the Covid-19 pandemic, many organisations are facing high levels of uncertainty due to disruptions caused by global events, such as extreme weather conditions and geopolitical conflicts, including the war in Ukraine and the conflict in Gaza (Arya & Dimitrijevic, 2023; Yousaf et al., 2022). Furthermore, disruptive technologies and consumer needs are evolving rapidly. Globally, the introduction of comprehensive tariff policies under the 2025 administration of President Donald Trump has triggered a multifaceted economic crisis, leading to reduced growth projections and necessitating a shift in organisational strategies (Arya & Dimitrijevic, 2023; Yousaf et al., 2022). Therefore, organisations need to develop strategies that are agile, adaptable, and resilient to withstand such grand-scale disruptions (Ali, 2025; Fry & Egel, 2021).

Scholars provide a guide to the theoretical constructs that enable employees to develop an entrepreneurial mindset and behaviours that organisations need to achieve strategic renewal in an ambiguous and uncertain business environment. According to research (Graham et al., 2022; Isac et al., 2021; Thomas et al., 2020), a conducive workplace environment can empower employees with entrepreneurial skills to explore new and innovative strategies, leading to entrepreneurial organisational outcomes.

In one study, Cherian et al. (2021) found a strong positive relationship between culture and employee entrepreneurial performance. Moreover, it was shown to be a significant factor in employees' decisions to remain with the organization for the long term. Similarly, in another study with 249 respondents from various institutions, a strong relationship was found between the work environment, employees' entrepreneurial mindset, commitment to actions, and attitudes towards their work and the organisation (Kerdpitak & Jermsittiparsert, 2020). The researchers highlight the critical role organisations must play in fostering a positive mindset and the associated behaviour within the organisation (Isac et al., 2021; Lounsbury et al., 2019). Therefore, these previous studies suggest the need for further exploration.

This study aims to investigate the moderating effect of abilities, motivation, and opportunities (AMO) on the relationship between corporate culture and employees' entrepreneurial mindset and behaviour in a banking corporate setting.

The South African banking sector is dynamic and highly competitive. Therefore, creativity and innovation are the key competencies that employees must possess if organisations are to maintain a competitive edge (Ben Arfi & Hikkerova, 2021; Sadri & Lees, 2001). As researchers continue to investigate constructs such as employees' abilities, motivation, opportunities (AMO), corporate culture (CC), entrepreneurial mindset (EM), and entrepreneurial behaviours (EB), there is a need to explore these in a single model to understand the strengths of the relationships and the underlying factors that influence them. The aim is to provide the insights gained from the study to banking sector leaders on the actions and practices they can take to build a corporate culture that stimulates employees' entrepreneurial mindset and behaviours. Moreover, it aims to broaden the understanding of the concept of an entrepreneurial mindset within a corporate setting.

1.2 Background and relevance of the research problem

In the international arena, prominent banks, such as Silicon Valley and Washington Mutual, lost their competitive advantage when they became obsolete and failed to respond to market changes, ultimately falling behind their competitors (Aspara et al., 2023; Lamberg et al., 2021; Vasiyani et al., 2025). An investigation of 92 developed and developing countries revealed that the corporate culture literature has mainly been neglected in existing research on bank failures (Berger et al., 2021). Furthermore, behaviours such as individualism and masculinity were identified as significantly positive drivers of bank failures. Moreover, elements such as complex measurements, a top-down management approach, and a lack of localization in different geographical areas were also identified as contributing factors (Lounsbury et al., 2019; Momoniat & Havemann, 2017).

Silicon Valley Bank (SVB) collapsed in 2023 due to its inability to adapt to an increasingly innovative economy (Saif & Faour, 2023). Furthermore, the bank failed to reinvent its management practices and lacked diversification.

The focus on tech and venture led them into trouble when these clients could not afford to repay them, and when the bank had concentrated its business in a single sector (Akhtaruzzaman et al., 2023; Saif & Faour, 2023)

Moreover, they failed to adapt their strategies and systems to the new digital banking trends, resulting in a loss of confidence and panic (Aharon et al., 2023; Akhtaruzzaman et al., 2023; Saif & Faour, 2023). Although SVB served the most innovative companies, it was not immune to collapse, especially without continuously reinventing itself. A strong entrepreneurial culture would have compelled the bank's leadership team and the rest of the employees to continually challenge its internal risk controls, systems, and strategies for reinvention.

The Washington Mutual bank collapsed in 2008 due to its failure to reinvent its core business model. It was trapped in high-risk mortgage lending that crashed during the 2008 housing bubble (Stevenson & Raymond, 2024). Moreover, despite the emerging early warning signs, they remained resolute in pushing out high-risk loans to maintain their market share. The bank had a culture of unethical, aggressive growth because they were narrowly focused on selling the current, risky home loan products instead of seeking new, innovative ideas to develop new products and services, mitigate risk by diversifying its income streams, and still grow its market (FCIC, 2011; PRMIA, 2021). This revealed a culture characterized by a lack of entrepreneurial mindset and behaviours. The bank demonstrated a non-entrepreneurial culture characterized by excessive risk-taking, a lack of innovation, groupthink, and a refusal to pivot when presented with opportunities.

In South Africa, African Bank Ltd collapsed in 2014 due to a lack of entrepreneurial and innovative thinking (Foggitt et al., 2017; Sanderson et al., 2017). The bank operated a flawed business model that relied on unsecured loans, which were not backed by collateral (Momoniat & Havemann, 2017; Sanderson et al., 2017). Furthermore, the model involved rolling over debt for clients unable to fulfill their repayment obligations, leading to a deterioration in the quality of their credit book and an increase in defaults. The business model worked, as long as all clients honoured their repayments. However, due to the economic slowdown in 2014, there was a decrease in South Africans' disposable income, compounded by the prolonged strikes in the mining industry, and the increase in indebtedness, exposing their model as weak and unsustainable (Foggitt et al., 2017; Momoniat & Havemann, 2017;

Sanderson et al., 2017). Additionally, a lack of board oversight was another factor leading to the collapse.

The failures in all three banks were a result of a poor and rigid corporate culture, characterized by inadequate risk management and human resource practices (HRM), including incentives that encouraged recklessness, and systems that were unable to adapt (Aharon et al., 2023; FCIC, 2011; Sanderson et al., 2017). Furthermore, the leadership teams lacked a growth mindset, were fixed in their ways and thinking, and blatantly ignored severe warning threats. This demonstrated an inability to adapt to the different thinking and behaviours they needed for survival. The three banks should have leveraged their employees' entrepreneurial mindset and behaviours to enable them to pivot and reinvent their core strategies. Although numerous studies have examined entrepreneurial mindset and behaviours, the role of AMO as a moderator in the relationship between the corporate culture and these constructs has received limited research attention (Akhtar et al., 2022; Obaid et al., 2022).

AMO theory was introduced in the 90s and advanced by several researchers. It is a theoretical perspective that focuses on ability, motivation, and opportunities (Ajzen, 1991; Alkhalaf & Al-Tabbaa, 2024; Bos-Nehles et al., 2023). Furthermore, it is a crucial theoretical perspective for understanding HRM, performance, and organisational outcomes. The model integrates various performance factors into the performance antecedents to predict an individual's performance (Akhtar et al., 2022; Bos-Nehles et al., 2023; Obaid et al., 2022). Moreover, it is based on a combination of underlying factors that bundle to enhance employees' ability, motivation, and opportunities. Social science research has long studied corporate culture (Lounsbury et al., 2019; Pettigrew, 1979). Previous research indicates that organisational culture is a core driver of organisational performance, influencing employees' mindsets (Lounsbury et al., 2019). Furthermore, there is a high probability that organisations in the same sector share similar yet distinct values, which can serve as a differentiator. Chen (2022), Graham et al. (2022), and Pettigrew (1979) argue that when this culture leads to distinct mindsets and behaviours unique to a specific organization, it is known as corporate culture.

1.3. Research problem

The study focuses on strategy and entrepreneurship. It specifically seeks to measure the moderating role of AMO in the relationship between corporate culture and its influence on employees in the banking sector, on how they adopt an entrepreneurial mindset and behaviour (Heider et al., 2021; Lounsbury et al., 2019). Furthermore, strong positive corporate cultures enable organisations to build the capability to respond more quickly to environmental changes and competitive threats (Flamholtz & Randle, 2012; Heider et al., 2021; Lounsbury et al., 2019; Teece et al., 2016). However, a strong AMO equips employees to initiate the necessary responses against these changes and threats. According to Bauman and Lucy (2021), there has been a global shift from manufacturing to service economies, leading to increased demand for entrepreneurial skills and education. The shift has presented service providers with a unique competitive advantage, enabling them to sell both the product and the service to a single customer, fostering long-term relationships and repeat business (Bauman & Lucy, 2021). Moreover, entrepreneurship stimulates economies, generates wealth, and creates employment opportunities, contributing to the eradication of poverty.

According to the banking intelligence report, bank executives face strategic choices when pursuing innovation (Muckleroy, 2025). Furthermore, bank executives are increasingly in favour of developing internal capabilities. This is driven by the perception that fostering a culture of continuous learning and embracing new technologies, particularly Gen AI, empowers employees to thrive. To prepare organisations for future interruptions, banks must focus on upskilling employees and integrating innovation deep into their organisational culture.

The McKinsey & Company (2022) retail banking report highlights the banking industry's shift towards higher-value activities and a focus on customer journeys that continue to evolve, requiring existing employees to upskill. Furthermore, 36% of surveyed executives are actively investing in employee upskilling to support internal innovation, while 30% are investing in leadership practices that foster a culture of innovation and entrepreneurship. However, they argue that banks are grappling with profitability challenges, including market share, acquisition, and a low-fee structure, as a primary focus is no longer sustainable due to increasing acquisition costs, evolving customer demands, and fierce competition.

Entrepreneurship studies primarily focus on starting new ventures and developing new products (Belousova et al., 2020; Cherian et al., 2021; Thiel & Clarysse, 2020). This has led to a perception that entrepreneurial activities in a corporate setting are a formal strategic process with a specific, predetermined prescription and structure controlled at the corporate level, overlooking the importance and potential of distributed entrepreneurship (Kreiser et al., 2021; Kuratko et al., 2023). Distributed corporate entrepreneurship assumes that every employee in the organisation has the potential to engage in entrepreneurial activities (Belousova et al., 2020; Caloghirou et al., 2018; Cherian et al., 2021). Furthermore, entrepreneurial thinking and mindset in an organisation rely on the efforts of individuals and small teams to identify entrepreneurial opportunities to pursue.

Additionally, Belousova et al. (2020), Caloghirou et al. (2018), and Chen (2022) state that corporate organisations often rely on radical, top-down innovation initiatives, arguing that these are ineffective because they generalise and do not cater to localisation. This argument highlights the significance of research that theorizes and validates the relevance of adopting the AMO framework and the theory of planned behaviour in shaping entrepreneurial mindset and behaviours in corporate settings, without relying on instructions from headquarters (Ajzen, 1991; Alkhalaf & Al-Tabbaa, 2024; Bailey, 1993).

According to the 2025 Better Growth in Retail Banking Report, banks must find new ways and ideas to optimize the data they have by developing products and ecosystems that retain their clients, maintain competitiveness, and continue to grow their market share (Baumgarten et al., 2025). Therefore, the bank faces the challenge of developing its employees' entrepreneurial mindset and behaviours to leverage them in continuously renewing its product offerings to align with rapidly changing consumer trends. Furthermore, to tap into the collective intelligence of employees who are closest to customers and market shifts, and to create psychologically safe conditions for employees to engage in entrepreneurial activities. This will transform the entire operations workforce across the country into the bank's most dynamic and responsive department, catering to customer needs.

Cherian et al. (2021) and Kreiser et al. (2020) argue that most organisations tend to overlook this approach in their strategic design, as it may prove challenging, requiring deliberation and significant investment. Therefore, the research findings provided insights into the organisation's intricacies, enabling the development of employees' AMO and the creation of a corporate culture that fosters geographically dispersed and hierarchically entrepreneurial capabilities throughout the organisation, turning employees into thousands of potential corporate. (Cherian et al., 2021; Flamholtz & Randle, 2012; Kuratko et al., 2021).

1.4. Research purpose

This research aimed to investigate the moderating role of a bank's employees' abilities, motivation, and opportunities (AMO) on the relationship between corporate culture and entrepreneurial mindset and behaviour in the banking sector. It sought to contribute to the existing literature by expanding and deepening the understanding of ultimately the conditions shaping an entrepreneurial mindset and behaviour in banking employees. This understanding was established between the organisation and its individual employees. The study posits that the effect of corporate culture on entrepreneurial mindset and behaviour depends on employees' AMO. Furthermore, in turn, corporate culture creates conditions for employees to develop AMO, which, in turn, shapes the theory of planned behaviour (TPB) factors (attitude, social norms, and perceived behavioural control), thereby strengthening entrepreneurial mindset and behaviours (Alkhalaf & Al-Tabbaa, 2024; Al-Mamary & Alraja, 2022; Lounsbury et al., 2019).

Corporate is a powerful force that an organisation can leverage to transform employees' entrepreneurial thinking and actions (Abdelwahed, 2023; Belousova et al., 2020). However, Cherian et al. (2021) and Kerdpitak and Jermsittiparsert (2020) argue that employees are a powerful resource at the employer's disposal. Hence, organisations must design a culture that unlocks employees' AMO and entrepreneurial potential, resulting in dynamic, self-renewing, and competitive firms. Therefore, abilities (A), motivation (M), opportunities (O), and corporate culture (CC) were measured as independent variables, and entrepreneurial mindset (EM) and entrepreneurial behaviours (EB) were measured as dependent variables.

1.5. Research objectives.

The overarching research objective guiding this study is:

To establish whether banking sector employees' abilities, motivation, and opportunities (AMO) moderate the relationship between corporate culture and entrepreneurial mindset and behaviours.

To answer this research objective, the following secondary research objectives are stated:

RO1. There is a positive relationship between corporate culture and the entrepreneurial mindset.

RO2. There is a positive relationship between corporate culture and entrepreneurial behaviour.

RO3. Employees' abilities have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

RO4. Employees' motivation has a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

RO5. Employees' opportunities have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

RO6. Employees' abilities have a moderating effect on the relationship between corporate culture and entrepreneurial behaviours.

RO7. Employees' motivation has a moderating effect on the relationship between corporate culture and entrepreneurial behaviours.

RO8. Employees' opportunities have a moderating effect on the relationship between corporate culture and entrepreneurial behaviours.

The theory of planned behaviour (TPB) suggests that employees who believe in their abilities, are motivated, and have opportunities in a positive and conducive environment are more likely to develop a positive attitude, which in turn will lead to the development of an entrepreneurial mindset and behaviour. The findings illuminated how this theoretical framework can be applied to evaluate the influence of AMO on CC, leading to the development of EM and EB, thereby contributing to an understanding of the forms, impediments, and actions that support AMO, EM, and EB, which enhance business performance and outcomes.

1.6. Research scope

The study was conducted only in one selected South African retail bank with a national branch network. The targeted employees were bank employees who are client-facing (working in a physical branch), including middle and lower managers (branch regional leaders) who are 18 years or older. The researcher purposefully targeted employees working in various branches across the country, specifically in the operations department, to determine the corporate culture within the same bank, with employees having similar abilities, motivations, and opportunities.

1.7. Theoretical foundation

The research contributes to theory development by integrating the AMO and TBP entrepreneurial mindsets and behaviours, thereby forming a multilevel model for activating a corporate culture that leads organisations to achieve innovativeness, agility, and dynamic capabilities (Kaur, 2023; Teece et al., 2016). This recognises that only a few studies have measured the role of AMO in moderating the development of CC, EM, and EB entrepreneurial mindset and behaviours (Ajzen, 1991; Bailey, 1993; Kuratko, 2020; Ben & Hikkerova, 2021). The findings from previous literature highlighted the need to test the integrated model, which includes TPB constructs, to refine the causal chain and the AMO-TPB link, and to quantify the relationships between these two constructs (Wang et al., 2025). Additionally, the findings identified an opportunity to dissect the AMO constructs to determine which elements of the framework have a greater effect on TPB.

1.7.1. Corporate culture (CC)

Corporate culture is a dynamic, continually evolving phenomenon influenced by an organisation's history, past experiences, and its strategic intent (Cherian et al., 2021; Kotter, 2008; Schein, 2002). Furthermore, corporate culture encompasses the values shared by a company's employees and the code of conduct they adhere to in various situations (Cherian et al., 2021; Kotter, 2008; Schein, 2002). It clearly plays a significant role in corporations, influencing organisational structure, operational processes, and the organisation’s decision-making processes. Yet it is an intangible concept (Ajzen, 1991; Belousova et al., 2020; Chughtai et al., 2024).

Ben Arfi & Hikkerova, (2021) and De Cock et al., (2020) describes culture as a learned behaviour, a mental programming, and also as a strategy that influences employees' attitudes towards their roles, their interactions with one another, and their relationships with stakeholders (Cherian et al., 2021; Graham et al., 2022; Isac et al., 2021).

1.7.1.1. The significance of corporate culture (CC)

While CC does not solely determine business success or failure, a strong positive culture can be a significant source of competitive advantage (Sadri & Lees, 2001). In the early centuries, although human resources were studied, corporate culture was never viewed as key to organisational performance, let alone as a source of competitiveness (Graham et al., 2022; Heskett, 2012; Pettigrew, 1979). In the 1990s, there was some development of approaches to using CC for organisational improvement (Alrazehi et al., 2021; Bos-Nehles et al., 2023).

The study focuses on entrepreneurial outcomes; therefore, AMO, as a moderator, is a powerful construct that shapes the strength of relationships among employees' CC leading to EM, and EB. Furthermore, it focuses on understanding the conditions that influence the strengths of these relationships. Components such as policies, resources, HRM, and leadership practices strengthen these relationships, translating into an entrepreneurial mindset and behaviours. Grounded in TPB, the study aims to argue that a supportive culture shapes employees' attitudes, perceptions, and sense of control, fostering an entrepreneurial mindset that is then translated into entrepreneurial behaviour (Ajzen, 1991; Alrazehi et al., 2021; Belousova et al., 2020; Cherian et al., 2021). In summary, there is scope for research to examine how AMO theory moderates the relationships among CC, leading employees to develop EM and exhibit EB, enabling businesses to maintain their identity while achieving new levels of performance (Cherian et al., 2021).

1.7.2. Abilities (A)

Abilities are defined as the psychological and cognitive capabilities that empower employees to perform tasks effectively (Bailey, 1993; Bos-Nehles et al., 2023). Furthermore, a combination of employees' knowledge, skills, and competencies constitutes their abilities, which in turn influence their performance outcomes. Scholars have employed a cognitive abilities lens to examine an individual's potential, arguing that cognition is a crucial process for assessing an individual's abilities. The findings indicate that the cognitive psychology concepts are increasingly recognized as valuable tools for examining entrepreneurial-related phenomena and are becoming more applicable to the entrepreneurial experience. The Theory of Planned Behaviour (TPB) argues that employees with strong abilities will be more confident in engaging in entrepreneurial activities (Ajzen, 1991; Al-Mamary & Alraja, 2022). In conclusion, abilities within the context of an entrepreneurial mindset encompass cognitive functions, thought processes, and mental states characteristic of intelligent individuals (Bos-Nehles et al., 2023; Kuratko et al., 2021, 2023).

1.7.3. Motivation (M)

Motivation is an internal force expressed through an employee's willingness and desire to perform a task. It energizes, prompts, directs, and leads to sustainable behaviour (Bos-Nehles et al., 2023; Su et al., 2021). According to Kuratko et al. (2021), motivation is the emotional aspect that taps into the experiences and feelings individuals must manage in their minds. Furthermore, how they mitigate these feelings determines how they express themselves when performing tasks and managing relationships with all stakeholders (Graham et al., 2022; Kuratko et al., 2021). However, the emotional aspect is influenced by an individual's attitude. In line with TPB, an employee with a positive attitude will be interested in engaging in entrepreneurial activities and taking risks (Ajzen, 1991; Akhtar et al., 2022; Wang et al., 2025). De Cock et al. (2020) and Kuratko et al. (2021) concluded that affect refers to the ability to experience a range of emotions, including both positive and negative ones. Moreover, these emotions are often rooted in previous experiences, and an individual's perceptions can influence their willingness to engage in entrepreneurial activities.

1.7.4. Opportunities (O)

Opportunity is defined as the environmental factor that enables or constrains, and it determines a person's ability to perform their task (Bos-Nehles et al., 2023; Kuratko et al., 2021). Furthermore, it is influenced by several factors, including employee involvement in decision-making, policies and procedures, as well as job design. Therefore, it is also influenced by the Theory of Planned Behaviour (PBC) (Bos-Nehles et al., 2023; Glinyanova et al., 2021; Graham et al., 2022). Inevitably, employees who feel empowered and believe they have a voice tend to be more willing to optimize entrepreneurial opportunities presented to them. Kuratko et al. (2023) and Su et al. (2021) suggest that individuals with an entrepreneurial mindset are vigilant and possess a keen sense of opportunity. They are empowered to act and mobilize action in response to identified opportunities for gain, even in the face of uncertainty. The environment influences their decision to act on the identified opportunities (Graham et al., 2022; Lounsbury et al., 2019).

1.7.5. Entrepreneurial Mindset (EM)

An EM involves an individual's thinking framework and their ability to recognize opportunities (cognitive) (Kuratko et al., 2021, 2023). Furthermore, the relationship between CC and EB is influenced by abilities (A). An individual utilizes the means at their disposal, combining cognition with action, to assess the possible effects they can create, given resource constraints (Dawa & Marks, 2024; Kim et al., 2021; Tryba & Fletcher, 2020). Belousova et al. (2020) and Correia et al. (2025) argue that an EM, characterized by cognitive traits, should lead to entrepreneurial actions and behaviours. Grounded in the TPB, a positive attitude towards entrepreneurship characterizes employees with this mindset; they exhibit corresponding entrepreneurial actions and outcomes (De Cock et al., 2020; Kaur, 2023). Value is derived when thoughts, intentions, motivations, learning, and intelligence are translated into actions, which is the behavioural aspect (Correia et al., 2025; Kuratko et al., 2021).

However, cognitive abilities without action delivered no value to the business. Therefore, business leaders must invest in targeted development programmes to strengthen employees' EM, thereby enhancing employee performance. The behavioural aspect is interlinked with AMO and TPB, as it does not operate independently of the entrepreneurial mindset triad; instead, it interacts with the cognitive and emotional elements (Alkhalaf & Al-Tabbaa, 2024; Kuratko et al., 2021). As a result, understanding how these factors influence the unique ways of thinking and feeling that give rise to innovative ideas is crucial.

1.7.6. Entrepreneurial behaviours (EB)

Entrepreneurial behaviour is the identification and creation of opportunities with the potential to deliver economic value to the organization (Akhtar et al., 2022; Ibrahim et al., 2024; Kuratko et al., 2023). Thereafter, the individual undertakes entrepreneurial actions to capitalize on these opportunities. An individual's decision to capitalize on opportunities depends on personal factors such as risk-taking propensity, emotions, abilities, motivation, and the availability of opportunities (Alkhalaf & Al-Tabbaa, 2024; Al-Mamary & Alraja, 2022; Obaid et al., 2022). Different types and levels of corporate culture influence an individual's personal factors. However, expanding on how CC impacts the relationship between EM and EB brings a different kind of complexity. With this understanding, business leaders can develop strategies to define and manage a suitable work culture. Kuratko et al. (2023) argue that action is driven by an individual's knowledge and motivation, which are shaped by personal experiences, perceptions, and a positive combination, leading to positive action (Alkhalaf & Al-Tabbaa, 2024; Bailey, 1993; Bos-Nehles et al., 2023). TPB, which encompasses attitudes, subjective norms, and behavioural control, underpins entrepreneurial behaviour, positing that when all are satisfied, behaviours yield positive outcomes (Ajzen, 1991; Al-Mamary & Alraja, 2022; Alrazehi et al., 2021).

1.8. Contributions of the study

The study's examination of the banking sector yielded valuable insights for business leaders and researchers. It highlights the importance of a strong CC that fosters AMO, EM, and EB, enabling adaptability to the rapidly evolving needs of the South African consumer (PWC, 2025). However, Bos-Nehles et al. (2023) and Obaid et al. (2022) argued that excellent HRM practices do not necessarily translate into effective implementation. Instead, excellent HRM practices are a powerful tool for the organisation to influence entrepreneurial practices (Bos-Nehles et al., 2023; Obaid et al., 2022). Management encouragement and support build employees' confidence levels to undertake and engage in entrepreneurial activities, thereby developing the necessary mindset.

Business leaders, managers, organisational policymakers, decision-makers, and HR professionals who have a vision to strengthen their organisations' innovativeness must understand that building a conducive corporate culture demands an intentional mindset. There should be an appetite to embrace calculated risk-taking, tolerate well-intentioned failure, and reward innovation (Bos-Nehles et al., 2023; Obaid et al., 2022). Furthermore, the organisation must encourage an entrepreneurial culture by designing organisational structures, HRM, and process systems that are aligned to support this. Managers must play a facilitative role by creating opportunities for their employees and establishing psychological safe spaces where employees can speak up and share their ideas (Alkhalaf & Al-Tabbaa, 2024; Belousova et al., 2020; Mothibi et al., 2025). Additionally, they must have tracking and measurement mechanisms that are visible to all employees, which will boost confidence and encourage everyone to participate.

1.9. Conclusion

An organisation's fundamental challenge is to continuously reinvent itself in an ever-changing environment (Teece, 2018; Kuratko, 2023). Furthermore, great and competitive organisations do not wait for a crisis to rethink their strategies. They proactively seek innovative ways to enhance and re-optimize their business models, avoiding complacency. Entrepreneurial and dynamic organizations are distinguished by their ability to sense and capitalize on these potential opportunities (Flamholtz & Randle, 2012; Sadri & Lees, 2001; Teece et al., 2016). Yet in the current environment, there has been a dramatic increase in ambiguity and uncertainty (Claudiu et al., 2024; Yousaf et al., 2022). Given the current heightened levels of uncertainty, business leaders must formulate agile, adaptive strategies to remain competitive (Bărbulescu et al., 2021; Chughtai et al., 2024; Teece et al., 2016). Corporate culture, therefore, plays a crucial role in motivating and developing employee AMO, leading to employee development of EM and EB (Akhtar et al., 2022; Alkhalaf & Al-Tabbaa, 2024; Bos-Nehles et al., 2023). Employees who exhibit EM and EB lay the foundation for organizational innovation (Alkhalaf & Al-Tabbaa, 2024; Iqbal et al., 2022; Kuratko et al., 2023). An EM requires deliberate effort; it must be encouraged at an organisational level and fostered through recognised initiatives (Chughtai et al., 2024; Iqbal et al., 2022; Obaid et al., 2022).

Chapter 2:

2.1. Literature review and theoretical background

There has been increased attention focusing on the significance of corporate culture's role in shaping the entrepreneurial mindset and the entrepreneurial behaviour within an organisation, among scholars and business leaders (Chen, 2022; Graham et al., 2022; Lounsbury et al., 2019). Both business and academic researchers have sparked broader interest in the field, acknowledging that one's success in the field is not isolated to a single set of expertise but is a combination of business knowledge, skills, and educational expertise (Alrazehi et al., 2021; Flamholtz & Randle, 2012). Furthermore, their examination of various aspects of an EM includes attributes, qualities, and operations (Belousova et al., 2020; Correia et al., 2025; Kuratko et al., 2023). However, this brings a diverse array of perspectives, underscoring the need to better understand the concept of an entrepreneurial mindset and its behaviours within the context of corporate culture.

Multiple researchers have concluded that organisational culture influences employees' motivation, learning, and behaviours, and unites employees (Bailey, 1993; Isac et al., 2021; Lounsbury et al., 2019). Moreover, it reflects on the organisation's brand and piques employees' entrepreneurial mindset and interest in innovation, resulting in improved organisational performance (Hameli et al., 2025). Similar findings emerged from a study conducted among 1,348 corporate executives, which indicated that the majority believed culture was essential, hence they would not be part of an organisation that was culturally misaligned (Graham et al., 2022). Furthermore, they viewed culture as contributing to the organisation's long-term value creation that influences a wide range of actions, such as innovation, decision-making, and creativity.

Glinyanova et al. (2021b) and Lounsbury et al. (2019) state that an organisation with a culture of an entrepreneurial mindset among its employees is referred to as an entrepreneurial organisation. It entails leveraging employees' market knowledge and skills to generate economic value (Ben Arfi & Hikkerova, 2021; Cherian et al., 2021; Xu et al., 2023).

Furthermore, the EM and EB examine the activity from the perspective of an individual within an existing organization (Altahat & Alnadi, 2024; Kuratko et al., 2023). EM and EB entail leveraging employees' knowledge and market skills to generate economic value. It involves creating new business avenues, exploiting new opportunities, or generating economic value by an individual or a group of individuals within an existing organization (Ben Arfi & Hikkerova, 2021; Cherian et al., 2021; Xu et al., 2023). Organisations are considered entrepreneurial if they are characterised by individuals with entrepreneurial traits and a positive mindset towards entrepreneurial activities. Furthermore, these organisations will remain entrepreneurial if they continue to support these individuals by continuously fostering all aspects of the entrepreneurial mindset, including the cognitive, behavioural, and emotional elements. Kuratko et al. (2020) state that such organisations will likely be highly competitive over time, as they will solicit and generate new ideas, innovate, and build business models that enable them to flourish in the long term.

Another study conducted showed that organisational culture has a strong influence on employee performance, whereas HRM practices have a significant impact on employee motivation (Cherian et al., 2021). According to Kerdpitak and Jermsittiparsert (2020), with positive organisational culture and leadership practices, employees are inspired to go beyond their immediate responsibilities. Moreover, they found that the organisation's laws that govern corporate culture and employee engagement improve business performance over time. Kaur et al. (2020) in their study on AMO, found that corporate culture and employee satisfaction in the banking sector revealed a strong association between the work environment and employee satisfaction, thereby enhancing organizational dynamic capabilities.

The literature review presented encompasses cognitive, behavioural, and emotional aspects (AMO framework) that collectively explain the relationship between corporate culture and employee mindset, ultimately influencing employee behaviour. (Alkhalaf & Al-Tabbaa, 2024; Bailey, 1993; Kuratko et al., 2021). Thereafter, the TPB explains the factors (CC & AMO) that stimulate an employee's desire to engage with and act on the entrepreneurial opportunities presented to them (Ajzen, 1991; Al-Mamary & Alraja, 2022).

2.2. The theory of planned behaviour

The theory of planned behaviour (TPB), introduced by Ajzen (1991), is essential for explaining entrepreneurial intention. It provides a critical and appropriate framework for understanding individual planned behaviour, considering both personal and social factors that predict a person's intentions. The theory serves as a valuable tool for researchers to anticipate entrepreneurial intention (Al-Mamary & Alraja, 2022; Correia et al., 2025). The theory suggests that behavioural control, attitude toward entrepreneurship, and subjective norms influence the individual's AMO, which in turn are antecedents of entrepreneurial mindsets and behaviours (Kuratko et al., 2021; Mothibi et al., 2025). Furthermore, Ajzen, (1991) , Iqbal et al. (2022) and Su et al., (2021) argue that being an entrepreneur is a planned behaviour that is based on three variables that directly predict entrepreneurs' entrepreneurial behaviour. The focus is on behavioural control, attitude toward entrepreneurship, and subjective norms related to an individual's perception.

2.2.1. Attitude toward entrepreneurship

An individual's beliefs and perceptions of outcomes shape their attitude. Beliefs are a primary influence on behaviours and constitute the person's positive or negative feelings and perceptions about a particular task or action, referred to as behavioural intention. An individual is likely to hold a favourable opinion of a specific behaviour if they believe it is crucial and that performing it will lead to positive outcomes (Al-Mamary & Alraja, 2022; Porfírio et al., 2023; Cherian et al., 2021). Ajzen (1985) argues that if one's attitude toward the outcome is highly positive, the likelihood of action increases. Research suggests that perceived outcomes influence the attitude that leads to action or inaction (Ajzen, 1991; Al-Mamary & Alraja, 2022; Wang et al., 2025).

The attitude towards entrepreneurship is a crucial element that connects CC (environment) and EM and EB behaviour (cognitive), leading to action (Alrazehi et al., 2021b; Lounsbury et al., 2019; Pettigrew, 1979). Furthermore, it is the TPB element that captures the individual's motivation. A positive attitude towards entrepreneurship is a primary driver of the entrepreneurial mindset (intent) (Porfírio et al., 2023; Cherian et al., 2021; Su et al., 2021).

Moreover, it is positively influenced by a supportive corporate culture, one that encourages and rewards innovation, celebrates entrepreneurial initiatives, and tolerates failure. Therefore, an individual will develop a positive attitude towards acting on entrepreneurial opportunities (O) if they believe that their actions will deliver positive results.

2.2.2. Subjective norms

Ajzen argues that an individual's behaviour is influenced by the perceived social pressure to engage in or avoid a specific action (Ajzen, 1991; Mothibi et al., 2025; Su et al., 2021). This may refer to family, friends, or any other group that an individual perceives as significant to them and would want them to carry out or refrain from a particular behaviour, influencing them potentially as a source of motivation to take a specific action (Al-Mamary & Alraja, 2022; Cherian et al., 2021; Mothibi et al., 2025). Therefore, subjective norms are crucial to understanding an individual's behaviour. An individual will be motivated to behave entrepreneurially if they have observed individuals they perceive as role models acting similarly. Subjective norms are a primary source of motivation and a key enabler of opportunities, directly shaping both opportunities and motivation, which in turn moderate behaviour. Furthermore, subjective norms translate corporate culture into a tangible reality through daily lived work experiences, which directly impact an employee's abilities, motivation, and opportunities, ultimately influencing their decision to think and act entrepreneurially.

2.2.3. Perceived behavioural control.

Behavioural control is influenced by a person's possession of the necessary skills, opportunities, access to resources, and other requirements to perform a specific action (Al-Mamary & Alraja, 2022; Su et al., 2021; Wang et al., 2025). Additionally, the more an individual believes they can control their behaviour, the more likely they are to act. The theory indicates that people tend to favour actions they perceive as easy and avoid those they perceive as difficult (Ajzen, 1991; Al-Mamary & Alraja, 2022; Cherian et al., 2021). Furthermore, personal experiences can influence such behaviour, and the perceived difficulty of acting may discourage it. Finally, these beliefs may also be shaped by the experiences of significant people in one's life, such as friends, family, and others.

Individuals who believe they possess the ability (A) to think and act entrepreneurially will tend to do so more often compared to those who feel they lack the necessary skills and abilities (Kreiser et al., 2020; Mothibi et al., 2025). Therefore, corporate culture is the overarching environment that influences the AMO levers. In contrast, the TPB explains the psychological processes that create an entrepreneurial mindset, while AMO ensures that this mindset is translated into entrepreneurial behaviour. Refer to Figure 1 below for an illustration of the linkages of the theory and constructs.

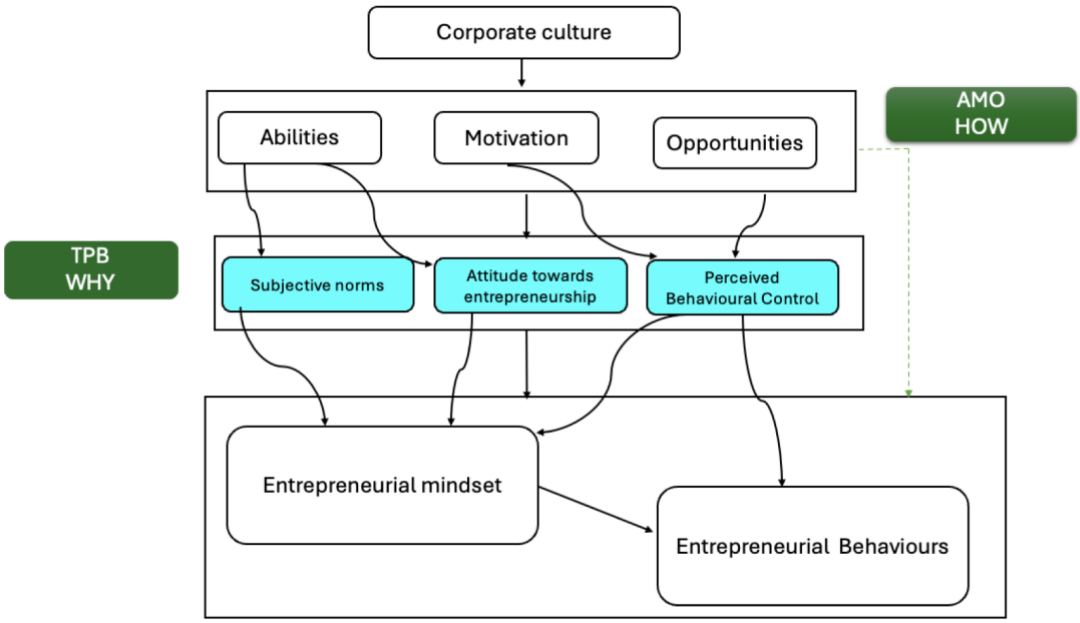

Figure 1: Linkages of corporate culture AMO, EM, and EB to TPB
Source: Own compilation

Figure 1 above illustrates that corporate culture establishes the tone in the organisation, influencing how employees think and express themselves (Alrazehi et al., 2021; Cherian et al., 2021; Su et al., 2021). Here, the TPB is a psychological process that explains why employees develop an entrepreneurial mindset (intention) and are motivated to act on entrepreneurial opportunities, both of which are influenced by corporate culture. The AMO framework operationalizes TPB factors, describing how individuals perceive their abilities to act and pursue opportunities, stating that they will act positively if they believe they will produce positive outcomes (Alkhalaf & Al-Tabbaa, 2024; Belousova et al., 2020; Bos-Nehles et al., 2023).

The TPB argues that behaviour is a cognitive process influenced by subjective norms and perceptions of the behaviour's feasibility (Ajzen, 1991; Mothibi et al., 2025). Employee behaviour heightens when the three variables (Attitude, behaviour, and perception) are satisfied. Ajzen (1991) and Sue et al. (2021) argue that these variables are essential factors in influencing behaviour. However, the literature review highlighted a lack of research that extends the theory of planned behaviour to explain the role of support factors and their influence on the environment in the development of an entrepreneurial mindset. Therefore, this study will adopt the TPB perspective to explain how a supportive environment influences employees' ability and motivation to act on opportunities to engage in entrepreneurial behaviour (AMO). The study's primary aim is to investigate how AMO moderates the relationships between environmental and organizational factors that support entrepreneurship, and how these relationships affect employees' mindsets and behaviours within a specific banking organization.

2.3. The AMO framework

The AMO framework serves as a toolkit of systemic organisational management practices that enhance employee characteristics (Alkhalaf & Al-Tabbaa, 2024; Bailey, 1993). The framework is better equipped to explain factors that strengthen employees' desire to innovate in the workplace (Alkhalaf & Al-Tabbaa, 2024; Belousova et al., 2020; Bos-Nehles et al., 2023). Hence, the greater an organisation's ability to leverage AMO, the more it can influence employees' behaviour and performance, thereby leading to mutual benefits (Bailey, 1993; Xu et al., 2023). Moreover, these are enhanced through training and development. Therefore, the framework suggests that when abilities meet motivation and opportunity, employees will think and act entrepreneurially, bringing their ideas to life (Bos-Nehles et al., 2023; Kuratko et al., 2023).

Bos-Nehles et al., (2023) state that the AMO framework has become widely adopted as the most commonly used framework for understanding the relationships between human resource management and performance (Alkhalaf & Al-Tabbaa, 2024; Bos-Nehles et al., 2023; Xu et al., 2023). It suggests that a combination of employees' abilities (A), motivation (M), and opportunities (O) serves as a predictive measure of individual or aggregated performance (P).

The AMO framework emphasizes the importance of all three elements: motivation, opportunity, and ability to engage in entrepreneurial activities. However, Ajzen (1991) and Mothibi et al. (2025) posit that perceived barriers associated with taking risks, such as psychological safety and job security, hinder the translation of AMO into actual behaviour. This suggests that individuals can only act entrepreneurially to the extent that they perceive an organisation's support for creativity and innovation.

Three key elements have been identified as crucial in developing an entrepreneurial mindset (Altahat & Alsafadi, 2021; Correia et al., 2025; Kuratko et al., 2021). First is the mental aspect, second is the behavioural aspect, and third is how entrepreneurs feel about engaging in entrepreneurial activities (AMO). A breakdown in any aspect of the mindset, cognitive, behavioural, or emotional, will make it difficult for entrepreneurs to operate optimally across the other elements (Alkhalaf & Al-Tabbaa, 2024; Bos-Nehles et al., 2023; Obaid et al., 2022). The AMO framework is a tool that corporations can use to encourage the desired behaviours (Bailey, 1993; Bos-Nehles et al., 2023; Kuratko et al., 2021). It provides opportunities to enhance employees' skills and motivates them to fulfil their responsibilities and achieve the desired results. The TPB is widely used as a theoretical framework to explain an individual's motivation to engage in entrepreneurial activities (Ajzen, 1991; Al-Mamary & Alraja, 2022).

2.4. The relationships between AMO and the Entrepreneurial mindset

2.4.1. Abilities and entrepreneurial mindset

Abilities are a fundamental building block for developing an entrepreneurial mindset as they are a prerequisite for intention and a tool for acting entrepreneurially (Alkhalaf & Al-Tabbaa, 2024; Al-Mamary & Alraja, 2022; Bailey, 1993). Abilities such as creative thinking, problem-solving, strategic thinking, and an entrepreneurial mindset, as well as risk management, foster an entrepreneurial mindset within the organisation (Alkhalaf & Al-Tabbaa, 2024; Glinyanova et al., 2021). To encourage a positive attitude towards entrepreneurial behaviours, organisations must actively develop employees' abilities to build confidence, which will lead to entrepreneurial thoughts that are translated into entrepreneurial action (Ajzen, 1991; Cherian et al., 2021; Obaid et al., 2022).

However, an individual with a strong entrepreneurial mindset may be proactive in their own development, seeking out training opportunities to enhance their abilities (Altahat & Alsafadi, 2021; Kuratko et al., 2021, 2023). The TPB explains how A influences EM, particularly PBC (Ajzen, 1991; Mothibi et al., 2025; Su et al., 2021). Furthermore, according to TPB, the higher an individual's PBC, the more they believe they are capable of succeeding, leading to a heightened belief in their abilities, which in turn boosts their interest in engaging in entrepreneurial behaviour.

2.4.2. Motivation and entrepreneurial mindset

Motivation is embedded in human resource management practices (Bos-Nehles et al., 2023; Kerdpitak & Jermsittiparsert, 2020). Human resource management practices are crucial for cultivating a corporate culture that motivates employees and fosters an entrepreneurial mindset (Chughtai et al., 2024; Obaid et al., 2022). Motivated employees are more inclined to think entrepreneurially regardless of their level or position within the organization (Bos-Nehles et al., 2023; Lounsbury et al., 2021; Teece, 2018). Furthermore, when employees are motivated and encouraged to be creative in the workplace, they tend to develop an entrepreneurial mindset, enabling them to generate new ideas and create innovative solutions for the organization (Graham et al., 2022; Lounsbury et al., 2019).

However, HRM practices must develop and influence processes, promote strategic resource management, and proactively seek and capitalize on opportunities that foster entrepreneurship and innovation (Chughtai et al., 2024; Scheibel et al., 2025). The TPB posits that an individual will be motivated and form a positive attitude towards entrepreneurial behaviour if it is both rewarding and worthwhile, in terms of both intrinsic and extrinsic benefits (Al-Mamary & Alraja, 2022; Mothibi et al., 2025; Wang et al., 2025). Furthermore, motivation linked to subjective norms occurs when they believe that people who matter to them expect them to behave entrepreneurially. Lastly, motivation stemming from PBC arises when an employee feels they have control over the outcome. This ideal state can be achieved in a conducive corporate culture underpinned by the AMO framework.

2.4.3. Opportunities and entrepreneurial mindset

The relationship between O and EM concerns one's belief in their ability to be entrepreneurial, and the core relationship lies in perceived behavioural control. (TBP) (Ajzen, 1991; Bos-Nehles et al., 2023; Kuratko et al., 2021). Organisations turn a passive desire to engage in entrepreneurial activities into action by providing employees with opportunities to do so when O is a psychological enabler that propels EM, provided all elements of the AMO framework are satisfied. Additionally, opportunities are created through time, resources, management support, and autonomy.

Whenever employees perceive that the organisation affords them opportunities and supports innovation, it creates a sense of control among employees (Cherian et al., 2021; Obaid et al., 2022; Su et al., 2021). Therefore, opportunities lead to perceived behavioural control, which in turn results in an EM. However, Kreiser et al. (2020), Kuratko et al. (2023), and Obaid et al. (2022) argue that not all employees wait to be afforded opportunities by their organisation. Employees with a strong EM, who have all AMO elements satisfied, proactively create their own opportunities by initiating, lobbying for resources, building relationships, and finding creative ways to navigate organisational constraints, thereby engaging in entrepreneurial activities. The true hallmark of an entrepreneurial mindset is achieved when abstract, innovative ideas are translated into a real commitment to act, creating genuine opportunities that bring ideas and plans to life.

2.5 The relationships between AMO and entrepreneurial behaviour

2.5.1. Abilities and entrepreneurial behaviour

Employees A translates EM into EB; this relationship is established through the TPB component, perceived behavioural control (PBC) (Akhtar et al., 2022; Al-Mamary & Alraja, 2022; Wang et al., 2025). Furthermore, they act as an enabler that translates the cognitive into successful corresponding behaviour. When an individual possesses corresponding abilities, perceives the ease or difficulty of performing the task, and is confident in their abilities, they are likely to engage in entrepreneurial opportunities (Abdelwahed, 2023; Kuratko et al., 2021). Furthermore, the positive action is further influenced by the individual's level of motivation and the availability of resources and opportunities.

The higher the individual's capacity to control their behaviour and achieve successful outcomes, the greater their level of conviction, thereby increasing the predictability of the TBP model (Ajzen, 1991; Mothibi et al., 2025). Thus, a person's perceived abilities (PBC) serve as a determinant to predict the likelihood of engaging in entrepreneurial behaviours.

2.5.2. Motivation and entrepreneurial behaviour

Employees' M in the context of EB defines an individual's willingness to carry out the activity, not captured by all three components of the TPB (A, SN, PBC) (Al-Mamary & Alraja, 2022; Bos-Nehles et al., 2023; Obaid et al., 2022). It is the force that fuels, directs, and sustains goal-oriented behaviours. Furthermore, underpinned by intrinsic and extrinsic factors, it determines the effort that the individual is willing to put in to achieve the positive entrepreneurial outcomes. Sustainable entrepreneurial behaviours are achieved when an employee has a strong motivation (Chen, 2022; Glinyanova et al., 2021a). Moreover, it is an observable action that is achieved when an individual takes entrepreneurial action steps, which are dependent on the individual's attitudes, perceived social pressure, ease of acting, and the perception of the necessary abilities (TPB) (Akhtar et al., 2022; Obaid et al., 2022a; Thabethe et al., 2024). Therefore, when all the factors of a TPB are favourable, the results will be a strong will to act, which predicts and leads to entrepreneurial behaviour.

2.5.3. Opportunities and entrepreneurial behaviour

Employees' perceptions of O, such as management support, proactiveness, structures, HRM policies, and processes, stimulate and fuel entrepreneurial behaviours (Al-Mamary & Alraja, 2022; Obaid et al., 2022). According to Al-Mamary & Alraja (2022), the relationship between the two constructs is established through a psychological contract. Furthermore, O acts as an enabler, triggering an individual's sense of PBC, which in turn strengthens their willingness to engage in entrepreneurial behaviours. Moreover, O is a tangible manifestation of an entrepreneurial-supportive culture, which serves as a vehicle for entrepreneurship. Therefore, to encourage entrepreneurial behaviours in a workplace, business leaders must create spaces for employees to try new things, allocate resources, and allow room for failure for learning purposes (Bos-Nehles et al., 2023; Cherian et al., 2021; Hartmann et al., 2022; Su et al., 2021).

2.6. The relationships between Entrepreneurial mindset and behaviour

EM is a precursor to entrepreneurial behaviour, characterized by a psychological and cognitive orientation that encompasses intentions and attitudes (Al-Mamary & Alraja, 2022; António Porfírio et al., 2023; Su et al., 2021). Furthermore, EM manifests as behaviours such as seeing opportunities where others see problems, a habit of generating new ideas, a willingness to take risks, take the initiative, and be proactive. In contrast, EM is a behavioural intention, a conscious plan, and a commitment to engage in entrepreneurial activities (Altahat & Alsafadi, 2021; Kreiser et al., 2020; Kuratko et al., 2021a). Moreover, it is an observable action and a tangible manifestation of the entrepreneurial mindset, involving prototyping, experimenting, promoting new ideas, and turning ideas into tangible products and services within the firm.

The AMO framework and the TPB suggest that for organisations to achieve this entrepreneurial status, employees must be motivated, afforded opportunities, and possess the required skills and abilities to bring their ideas to life (Ajzen, 1991; Bailey, 1993; Obaid et al., 2022; Su et al., 2021). Furthermore, the relationship between the entrepreneurial mindset and behaviour is founded in the TPB (behavioural intentions), moderated by AMO. Mindset drives behaviour, but it is not guaranteed. The relationship is nuanced, and the entrepreneurial mindset is amplified by AMO, which creates enabling conditions that result in entrepreneurial behaviour.

2.7. The relationship between the AMO framework and corporate culture

2.7.1 Abilities and corporate culture

Employees' life experiences, education, and social connections influence their A (Alrazehi et al., 2021; Porfírio et al., 2023). Furthermore, a strong, conducive CC reinforces employees' A in an environment where entrepreneurship is desired and embraced, thereby fostering an EM (Belousova et al., 2020; Lounsbury et al., 2019). Corporate culture is vital to developing employees' abilities and leveraging them to drive innovation in the workplace. A conducive and supportive corporate culture enables employees to think entrepreneurially, ultimately leading to successful outcomes (Su et al., 2021; Wang et al., 2025). Kuratko et al. (2021) and Lounsbury et al. (2019) argued that corporate culture lies at the heart of the entrepreneurial mindset, serving both as an enabler and a hindrance.

Moreover, it shapes the thinking behaviours of employees by influencing their psychological frame (TPB), which leads them to believe in their abilities (PBC) and fosters a positive attitude towards an entrepreneurial mindset (attitude) (Bailey, 1993; Su et al., 2021; Wang et al., 2025).

2.7.2. Motivation and corporate culture

Corporate culture encompasses values, norms, and practices that shape the entrepreneurial ecosystem in the workplace; it is fundamental in nurturing EM. It influences EM by encouraging employees to generate new ideas, leverage their creativity, and actively seek new business opportunities. Furthermore, it promotes lifelong learning amongst employees, innovation, and the embrace of setbacks and failure (Cherian et al., 2021; Graham et al., 2022; Thabethe et al., 2024). A conducive culture creates a motivating environment and structures that encourage employees to be entrepreneurial, recognising and rewarding their efforts in entrepreneurial activities (Alkhalaf & Al-Tabbaa, 2024; 2023; Lounsbury et al., 2019). A dynamic corporate culture motivates and fosters an entrepreneurial mindset in all its employees, resulting in a corporate culture that embodies an entrepreneurial mindset, resulting in strengthened subjective norms (TPB) (Alkhalaf & Al-Tabbaa, 2024; Harney & Alkhalaf, 2021; Lissillour & Rodriguez-Escobar, 2023; Lounsbury et al., 2019).

2.7.3. Opportunities and corporate culture

Corporate culture has a positive influence on O, which, in turn, is influenced by HRM practices (Belousova et al., 2020; Kerdpitak & Jermsittiparsert, 2020; Kim et al., 2021; Lounsbury et al., 2019). Business leaders who create, communicate, and make sense of opportunities enhance the perceived value of entrepreneurial opportunities, which strengthens employees' EM (Alkhalaf & Al-Tabbaa, 2024; Scheibel et al., 2025). Furthermore, when managers articulate and share the noted opportunities, establish structures to track them, and communicate progress and outcomes, they foster a collective entrepreneurial mindset and understanding (Abdelwahed, 2023; Mothibi et al., 2025). This creates a culture of actively seeking out opportunities to drive innovation.

As employees engage in entrepreneurial behaviours successfully or not, they reinforce and strengthen subjective norms shaping the psychological elements of TPB, resulting in a strong corporate culture that leads to sustained EM (Al-Mamary & Alraja, 2022; Dimitrakaki, 2022; Thabethe et al., 2024). An effective CC makes an entrepreneurial mindset seem safe and less risky, encouraging employees to adopt it and activating all elements of the TPB (positive attitude, social norms, and perceived behavioural control).

2.8. The relationship between corporate culture and entrepreneurial mindset

Employees' EM is influenced by factors such as education, life experiences, and social connections (Alrazehi et al., 2021; Porfírio et al., 2023). A strong, positive culture reinforces employees' EM in an environment where entrepreneurship is desired and embraced, thereby leveraging their abilities (Alrazehi et al., 2021a; Belousova et al., 2020; Lounsbury et al., 2019). Corporate culture plays a vital role in developing employees' EM and leveraging it to drive innovation in the workplace. CC positively influences the entrepreneurial mindset, which, in turn, is influenced by HRM practices (Belousova et al., 2020; Kerdpitak & Jermsittiparsert, 2020; Kim et al., 2021; Lounsbury et al., 2019). Kuratko et al. (2021) and Lounsbury et al. (2019) argued that corporate culture lies at the heart of EM, serving both as an enabler and a hindrance. Moreover, it shapes employees' thinking behaviours by influencing their psychological frame (TPB), leading them to believe in their abilities and fostering a positive attitude towards the entrepreneurial mindset (attitude) (Bailey, 1993; Su et al., 2021; Wang et al., 2025).

2.9. The relationship between corporate culture and entrepreneurial behaviour

A strong CC promotes employee development and empowerment by enhancing their skill set (abilities) and experience, and by implementing effective management practices that strengthen employees' ability to innovate, resulting in entrepreneurial behaviours (Alkhafi and Al-Tabbaa, 2024; Kuratko, 2020). Furthermore, it plays a crucial role in the way a group of individuals learns and solves problems in a corporate setting (Kotter, 2008; Kotter & Heskett, 1992; Lounsbury et al., 2019; Urbano et al., 2022). An argument by Bailey (1991), Bos-Nehles et al. (2023) and Kuratko et al. (2023) founded in the AMO (ability, motivation, opportunity) framework, posits that for individuals to engage in entrepreneurial activities effectively, they must possess the ability and cognitive skills to identify opportunities (Bailey, 1993).

The theory of planned behaviour (TPB), introduced by Ajzen (1991), provides a critical and appropriate theoretical framework for understanding individual planned behaviour, considering both personal and social factors that predict a person's intentions (Al-Mamary & Alraja, 2022; Correia et al., 2025). The theory suggests that perceived behavioural control and attitude toward entrepreneurship are influenced by the individual's A in the AMO framework, which moderates the relationships between CC and EM and between CC and EB (Kuratko et al., 2021; Mothibi et al., 2025).

2.10. Conclusion

Corporate culture is expressed through employees' set of beliefs and convictions, which are applied in their everyday work life, whether making decisions or solving problems (Abdelwahed, 2023; Kotter, 2008; Lounsbury et al., 2019). Researchers found that business leaders and managers can influence CC that fosters the development of an entrepreneurial mindset, thereby supporting the firm's strategy (Chughtai et al., 2024; Iqbal et al., 2022; Obaid et al.,2022). Based on the literature review, it is concluded that some relationship exists between employees' AMO and CC. Furthermore, CC shapes employees' AMO through HRM and management practices. One's mindset can be developed, meaning that one can progress from lower to competent levels (Bos-Nehles et al., 2023; Su et al., 2021). It is a combination of AMO that drives both EM and EB, despite an underlying foundation in EM. However, there must be deliberate practice and continuous feedback, suggesting that the A cannot be developed independently of CC. Therefore, it needs to be created at the firm's strategic level and embedded in its corporate culture. To translate EM into EB, a supportive CC must be in place to provide employees with the AMO. TPB shapes the direction and the strengths of these relationships. When all theoretical elements are satisfied, the outcome will be positive; otherwise, it will be the opposite.

Chapter 3:

3.1. Research hypothesis statements

H1: There is a positive relationship between corporate culture and the entrepreneurial mindset.

H2. There is a positive relationship between corporate culture and entrepreneurial behaviour.

H3. Abilities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

H4. Motivation of employees has a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

H5. Opportunities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

H6. Abilities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

H7. Motivation of employees has a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

H8. Opportunities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

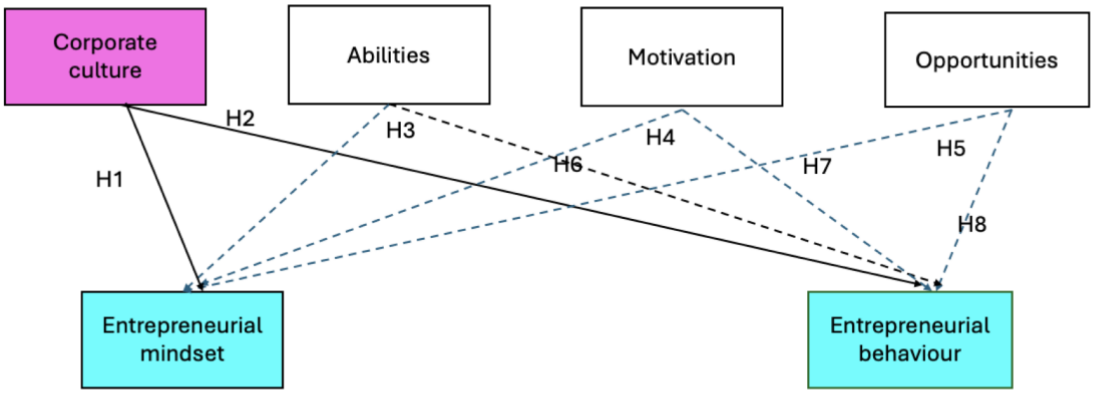

Figure 2: Hypothesised conceptual model

Source: Own compilation

3.2. Direct relationships H1 -H2

The hypothesised framework posits that corporate culture directly and positively influences employees' entrepreneurial mindset and behaviours. Furthermore, corporate culture influences behaviours (H2), which is grounded in the Theory of Planned Behaviour(Abdelwahed, 2023; Alkhalaf & Al-Tabbaa, 2024; Obaid et al., 2022). The theory posits that attitude, social norms, and perceived behavioural control influence an individual's mindset and behaviour.

3.2. Moderating effects H3 -H8

The AMO factors are moderators, either strengthening or weakening the relationships between corporate culture, entrepreneurial mindsets, and behaviours. The hypothesis is based on the AMO framework (Ajzen, 1991; Alkhalaf & Al-Tabbaa, 2024; Bailey, 1993; Bos-Nehles et al., 2023). It is grounded in the Theory of Planned Behaviour, which states that an individual must be able to act in a certain way and be motivated to do so. The hypothesis suggests that when AMO is high, the positive effect of corporate culture on entrepreneurial outcomes will be significantly amplified. This hypothesised framework provides a structured model for investigating corporate entrepreneurial culture within the bank using the AMO framework to assess employees' readiness to think and act entrepreneurially. The key implication is that the organisation must actively manage employees' (AMO) of employees by creating a supportive corporate culture that aligns the environment and individual factors.

3.4. Conclusion

Based on the arguments presented thus far, the above diagram illustrates the theoretical model and its relationship for hypothesis testing, clarifying that there is a direct relationship between corporate culture (Independent variable) and entrepreneurial mindset (dependent variable), (H1 & H2). Additionally, the model suggests that abilities, motivation, and opportunities (moderating variables) moderate the relationships between corporate culture and the entrepreneurial mindset (H3, H4 & H5). Lastly, abilities, motivation, and opportunities (AMO) have a moderating relationship with corporate culture and entrepreneurial behaviours (dependent) (H6, H7, & H8).

Chapter 4. Proposed research methodology and design

4.1. Introduction

In this study, the elements of the research design are illustrated in Figure 3. The study's philosophy is positivism, indicating that data were collected objectively using scientific methods and were quantitatively measured and weighted (Ghanad, 2023; Rahman et al., 2022). Thus, this study is quantitative; therefore, data were collected using a survey questionnaire. The descriptive research design employed an experimental research strategy (Bloomfield et al., 2019; Gamage, 2025). The study employed a cross-sectional design, which provides a snapshot of a single point in time (Charli et al., 2022). The data was collected over a period of six weeks. The target population consisted of 9,708 employees in the operations department, holding various positions, with the majority being frontline employees at a South African bank. The targeted sample size of 300 was chosen to provide a more accurate representation of the population and to reduce the influence of outliers (Wegner, 2020).

4.2. Choice of Research Design

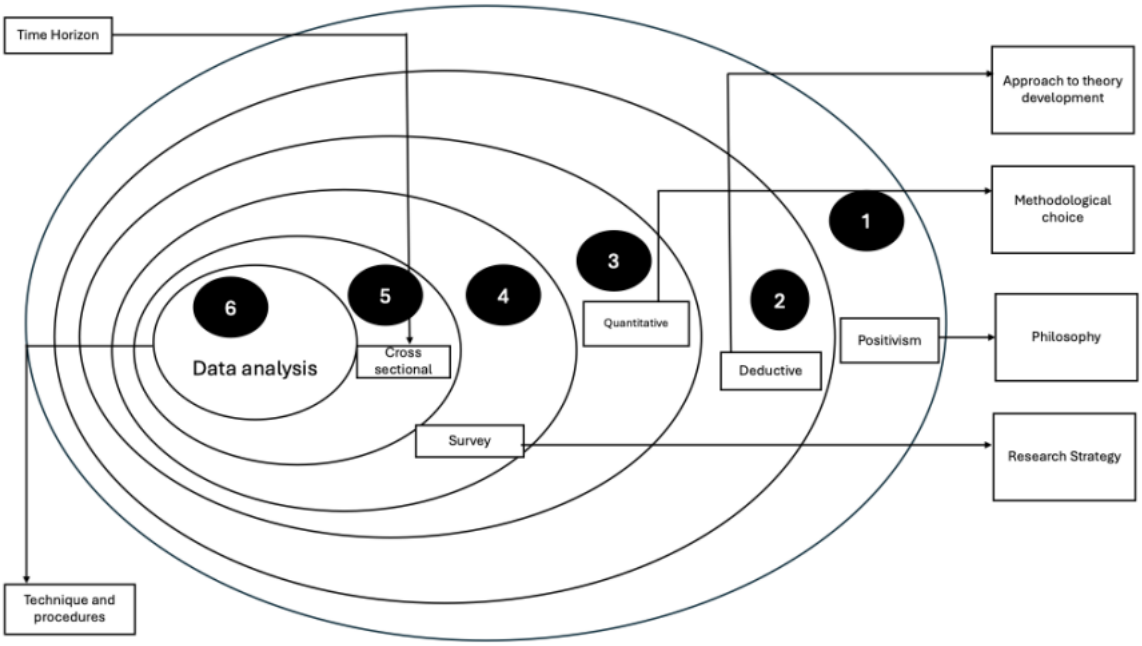

Figure 3: The onion research framework

Source: (Saunders & Lewis,2018)

The research design serves as a blueprint and guiding structure for a scientific research project, logically and coherently integrating the study's different components to achieve its purpose (Bloomfield et al., 2019; Charli et al., 2022; Ghanad, 2023). Furthermore, it provides an overview of the data to be collected, the data collection techniques, timelines, and the methods the researcher employs to analyse the data and ensure data validity. Saunders and Lewis (2018) draw similarities between the research procedure and unwrapping an onion; both are step-by-step processes in which the researcher must complete the first step before moving on to the next. This procedure includes data collection, data analysis, and report writing.

4.3. Research philosophy

The study aimed to determine whether AMO moderates the relationship between CC, EM, and EB. This behaviour encompasses attitudes towards entrepreneurship, subjective norms, and perceived behavioural control, as outlined in the Theory of Planned Behaviour (TPB) (Ajzen, 1991; Bailey, 1993; Cherian et al., 2021; Obaid et al., 2022). The research design employed a positivist philosophy, which involves observing social realities to identify patterns and common themes among individuals (Bloomfield et al., 2019; Gamage, 2025; Saunders & Lewis, 2018). Moreover, it employs scientific methods and generates knowledge through a systematic process that relies on quantitative measurements to ensure precision in describing parameters and relationships. It assumes that reality is objective and can be measured, while believing that the researcher is an objective observer.

A positivist philosophy is relevant to this study, as the data was collected across different levels of the organisation's operational structure to identify stable empirical regularities among the variables of interest (Ghanad, 2023; Kouam, 2024). A repertoire of scientific processes was applied to interpret the data, identifying regular patterns and laws governing them and making sense of the phenomena without bias and subjectivity (Hair, Black, et al., 2019; Shrestha, 2021). However, this philosophy faces criticism due to its inflexibility and inability to account for the complexities of human behaviour. The research goal was to identify the entrepreneurial mindsets, attitudes, and positive behaviours exhibited at various levels of the organisation’s operations department structure. Therefore, objectivity was key (Alkhalaf & Al-Tabbaa, 2024; Bos-Nehles et al., 2023; Cherian et al., 2021; Kuratko et al., 2021).

Additionally, it aimed to understand the role of corporate culture in influencing entrepreneurial mindset and behaviours (Colombelli et al., 2022; Obaid et al., 2022).

4.4. Philosophy approach

The research design is explanatory. According to Casula et al.(2021), Gamage, (2025) and Ghanad, (2023) descriptive research aims to answer the "why" question and understand why certain occurrences occur between two subjects due to a single factor. It aims to test the theoretical hypothesis using deductive reasoning and to understand the causal effects. The research aimed to understand what motivates or demotivates employees in the operations department to exhibit positive intrapersonal and entrepreneurial mindsets and behaviours (Bos-Nehles et al., 2023; Mothibi et al., 2025; Obaid et al., 2022). Furthermore, explanatory research connects the research purpose to other parts of the study, providing a framework for critiquing its strengths and weaknesses.

4.5. Methodological choices

The methodological approach of this research is mono-methodological, employing a quantitative approach. The study uses a systematic approach that examines phenomena, observes relationships between variables, and provides accurate measurement and numerical data through statistical analysis (Casula et al., 2021; Gamage, 2025; Ghanad, 2023). The quantitative method was relevant for this study due to its ability to support large-scale studies and rigorous analysis (Saunders & Lewis, 2018; Saunders et al., 2023). As a tool, the research offers insights during data analysis to inform better decision-making (Charli et al., 2022; Gamage, 2025). It aimed to understand by assessing the effectiveness of interventions and strives to be objective through the testing of theory and hypotheses (Bloomfield et al., 2019). The collected data was used to explore objective patterns and relationships and to develop general rules that explain how corporate culture acts as a moderator in the relationship between employees' AMO and their entrepreneurial mindset and behaviour (Saunders & Lewis, 2018). Thereafter, based on the results, the researcher could provide practical insights and strategies for business leaders on ways and interventions they can adopt to foster corporate entrepreneurship practices.

4.6. Purpose of research design

The research design's purpose was descriptive, the research goal was exploratory, and the aim was to identify and understand potential relationships that exist amongst the variables that were under investigation, thereby employing a correlational research design (Casula et al., 2021; Saunders & Lewis, 2018; Saunders et al., 2023). This design was appropriate for this study, since the primary goal of the study was exploratory, aiming to identify and understand potential relationships among the variables under investigation(.Saunders & Lewis, 2018; Saunders et al., 2023).

The design approach is well-suited for examining the degree and direction of relationships between variables, allowing for insights into naturally occurring patterns (Kotronoulas et al., 2023). The study involved structured data collection using survey questionnaires that asked specific questions to obtain facts about organizations' corporate culture, AMO, entrepreneurial mindset, and behaviours. The research applied the theory of planned behaviour and the AMO model to develop and test hypotheses, expecting that they would be confirmed in whole, in full, or in part. Gaps identified in the theories will be addressed through future research (Saunders et al., 2023).

4.7. Research Strategy

The research adopted a quantitative research strategy. According to Saunders and Lewis, (2018); Saunders et al., (2023) and (Kawar et al., 2024), quantitative research is perceived as more reliable because it is based on numerical data. The study examined the moderating relationship among corporate culture, AMO, and employees' positive entrepreneurial mindsets and behaviours (Bailey, 1993; Kuratko et al., 2021). Quantitative research focuses on measuring variables, testing hypotheses, and explaining relationships (Charli et al., 2022; Ghanad, 2023; Scharrer, 2021). Moreover, it is founded on the principles of objectivity and data aggregation and employs deductive reasoning. A deductive approach determines whether the gathered data support the hypothesis and whether the study's predictions are valid (Casula et al., 2021; Saunders et al., 2023). Additionally, the research findings contribute to the development of theory.

The study employed a systematic approach to investigate the relationships among the variables of interest, utilizing a quantitative method (Rahman et al., 2022; Scharrer, 2021). Furthermore, a quantitative approach is suitable for objectively exploring patterns and relationships, as it is a numerical, statistically based method that minimizes bias. The primary goal of the study was exploratory, aiming to identify and understand potential relationships among the variables under investigation using a correlational research design (Saunders et al., 2023). The design is appropriate for examining the nature, degree, and direction of relationships between variables, providing insights into naturally occurring patterns.

4.8. Time horizon

This cross-sectional study was conducted over a 6-week period and utilized self-administered surveys. A cross-sectional study is a one-time study that collects data from multiple groups at a single point in time (Saunders et al., 2023). Moreover, the nature of this study enables the capture of variables and their relationships over time. The time horizon refers to the timeframe researchers focus on when conducting a particular research study (Bell, 2010). This includes the period during which data will be collected, analysed, and interpreted.

4.9. Target population

This study targeted bank employees aged 18 and older who have been employed in the operations department. It comprised senior managers, middle to lower-level managers, and general branch employees nationwide, capturing diverse perspectives. According to Saunders and Lewis, (2018) ; Saunders et al. (2023) and Willie, (2023) , a population is a complete set of group members. Furthermore, a research target population is described as a narrower group within a larger group that is the primary focus of a study and possesses particular characteristics of interest to the researcher. It must be a complete subset of the population group. The goal was to understand to what extent the target population’s AMO, entrepreneurial mindset, and behaviours are influenced by corporate culture.

The target population consisted of 9,708 employees from the operations department, who were identified using the study's objectives and research question as a guide. The target population was clearly defined, with well-established boundaries, to ensure that only participants who represent the study's needs are targeted for the survey, thereby avoiding distortion of the population of interest. The researcher enhanced the validity and applicability of the study results by clearly identifying the target population within the larger population and by understanding the differences between the two. The target population is crucial to improving the accuracy, precision, and relevance of research findings. Failing to differentiate between the two can lead to biased and incorrect conclusions that may not apply to the intended group (Ahmed, 2024; Willie, 2023). The researcher focused on individual employees within a single South African bank in this study, rather than different organizations. The rationale for focusing on individual employees within a single bank rather than across multiple organisations was to enable a deeper understanding of the corporate culture, processes, opportunities, and challenges faced by this specific division. Moreover, the focused approach allowed for tailored insights and proposed solutions for the operations division.

4.10. Sampling method and size

The research used a purposeful probability sampling method based on hierarchy, aiming for a sample size of 300. A stratified sampling method was employed to ensure the representation of key subgroups, thereby enhancing the precision and relevance of the estimates (Ahmed, 2024; Rahman et al., 2022). The approach was intended to increase statistical efficiency, reduce variability within strata, enhance reliability, and improve comparability. The key idea of inferential statistics is that researchers should select a sample size large enough to be meaningful (Rahman et al., 2022). A larger sample size facilitates the identification of common themes, trends, causes, and the nature of reality, boosting confidence in the findings (Daniel, 2012; Nyimbili & Nyimbili, 2024; Rahman et al., 2022). Using a sample frame, all operations employees meeting the set criteria were invited to participate in the survey. The study obtained a final sample of 384 responses, which was sufficiently large to enable the use of appropriate statistical techniques to test the formulated hypothesis.

According to Daniel, (2012), Rahman et al. (2022) and Scharrer (2021), if a group population is heterogeneous, the larger the sample, the better. As a general rule, it holds that the more homogeneous the population, the fewer elements are necessary to represent it. The sample frame for this research was as follows: The selected organisation is a South African retail bank that has a national branch distribution. The targeted employees were client-facing bank employees (working in a physical branch), including middle and lower managers (branch regional leaders) who were 18 years of age and older. The researcher purposefully selected employees working in the bank's operations department, including both branch-based and non-branch-based staff. Purposeful sampling emphasizes the targeted nature of the sample (Rahman et al., 2022; Saunders & Lewis, 2018).

4.11. Data gathering

This research used online, self-administered questionnaires as the measurement instrument. The questionnaire included a brief introduction, an outline of the research's aim and purpose, and the duration of the survey. Participants were informed that their participation was voluntary and that their responses would be kept anonymous. A pilot test was conducted with 21 respondents to ensure that the questionnaires accurately addressed the research question and accurately depicted the intended research scenarios. The feedback received during the pilot phase was used to refine the survey questionnaire. The feedback from the pilot phase included spelling errors, duplicate questions, and incorrect role titles. Once testing was done, the revised surveys were distributed electronically. The allocated data-collection time was 6 weeks. The responses were promptly monitored to ensure a minimum sample was achieved. The 21 responses from the pilot phase were excluded from the final analysis file.

4.12. Unit of analysis

The unit of analysis describes the aims and aspects of this study by explaining and identifying the humans or objects being examined through the survey (Saunders & Lewis, 2018). These can be in a group format, at an individual level, within organisations, or at a country level (Gamage, 2025; Saunders et al., 2023; Scharrer, 2021). Furthermore, the unit of analysis connects the frames to the observations in the study, reflecting the choice to conceptualize a phenomenon in line with a

theoretical framework. The research's unit of analysis was individuals employed in the bank's operations department. The research aimed to study and analyse these employees using the AMO framework and the TPB to understand how corporate culture influences their entrepreneurial mindsets and propensity to act on entrepreneurial opportunities (Ajzen, 1991; Bailey, 1993; Bell, 2010; Bos-Nehles et al., 2023).

4.13. Anonymity and confidentiality

Participants expect a researcher to provide them with confidentiality, anonymity, and some level of respect (Kang & Hwang, 2023), which are reasonable expectations. Developing good confidentiality and anonymity standards is crucial for the credibility of the research process, ensuring that the research remains uncompromised (Christen et al., 2020). Therefore, when high ethical standards are maintained, both researchers and participants benefit from positive outcomes throughout the research process.

The consent letter addressed ethical considerations, providing a detailed explanation of the study's purpose and assuring respondents of anonymity and confidentiality. Participants were required to acknowledge this by giving consent before proceeding with the survey. Moreover, it provided a guide to complete the questionnaire, and respondents could withdraw from the study at any time. Through the consent form, participants were fully informed about the research, including the fact that participation was voluntary, and they could withdraw at any time. They also learned about the study's purpose, the data to be collected, how it would be used, and who would have access to it. The survey was entirely anonymous, with identifiers such as names and specific workplaces being removed. The data collected is kept confidential and used only for research purposes.

4.14. Data storage

A robust data storage solution that integrates various methods to provide comprehensive protection for the system in a shared environment is necessary. The data gathered was safely stored on the researcher's encrypted device, a 13-inch MacBook Air. Microsoft OneDrive was used to store data electronically, providing a secure system with end-to-end encryption and access restricted to authorized personnel.

4.15. Quality assurance

Reliability and validity are critical measurement criteria used to ascertain the quality and standards of a sound research methodology (Ishtiaq Ahmed & Sundas Ishtiaq, 2021). Validity concerns what an instrument measures and how well it measures it. In contrast, reliability concerns the trustworthiness of the data and the degree to which control over random errors is achievable. To comprehensively understand corporate culture and AMO, attitudes towards the entrepreneurial mindset and entrepreneurial behaviours in the operations department, and their impact on overall organizational performance and competitiveness, the validity and reliability of the data were tested using quantitative methods, including Cronbach's alpha (Kawar et al., 2024).

According to research, there must be methods in place to ensure that the data collected is valid and reliable. This includes an adequate sample size and an accurate representation of the targeted population, as well as calibration, standardization, and piloting before distributing the survey questionnaire to ensure internal validity. This will determine whether the questions address the hypothesis and how respondents will experience the survey. Still, to make a general conclusion about a specific group within the population, the research design must be reliable and possess both internal and external validity, known as rigour (Bloomfield et al., 2019; Duckett, 2021; Ahmed & Ishtiaq, 2021). To ensure validity, respondents were not allowed to participate more than once in the survey. The survey aimed to gather more than 300 responses from across the bank's operations department at various levels and positions.

The study utilized existing theories and frameworks to develop and test hypotheses, with the expectation that they would be confirmed in whole or in part, or refuted. It aimed to identify gaps in existing theories, leading to the further development of the theory that could be further tested by future research (Saunders & Lewis, 2018; Saunders et al., 2023).

4.16. Design of the measurement instrument

The measurement instrument was a self-administered electronic survey completed by respondents (Charli et al., 2022; Saunders et al., 2023). To maximise response rate, clear deadlines were provided, and constant reminders were sent out throughout the data collection period. The quantitative survey consisted of three parts. Part A served as an introduction to the research and a consent statement; Part B was a demographics questionnaire that collected details about participants to ensure their eligibility to participate in the survey and served as a control variable. Part C provided insights into employees' AMO from the questionnaire. Part D assessed employees' attitudes towards entrepreneurial behaviours. Thereafter, Part E assessed employees' entrepreneurial mindset, their attitudes, entrepreneurial intentions, and perceptions. Lastly, Part F provided insights into how participants perceive their organisation's corporate culture. The scales for each of the six constructs in this study, along with their Cronbach's alpha values, are summarized in **Table 1**.

The approach to analysing survey data using statistical methods involves using statistical software (PLS-SEM) to conduct the analysis. Descriptive statistics were used to summarize the collected data, while inferential statistics were employed to test the null hypothesis and investigate the relationship between the variables of interest (Wegner, 2020). Furthermore, the null hypothesis assumes that no relationship exists between the dependent and independent variables, and it is accepted or rejected based on the outcome of the statistical test. Data from surveys and the literature review were analysed to identify patterns and relationships.

Table1: Cronbach's alpha from previous studies

Construct	Number of questions	Source	Sample question	Cronbach Alphas in previous studies
Abilities	6	Akhtar et al. (2022)	I generate creative ideas to improve products, services, or processes.	0.86
Motivation	6	Akhtar et al., (2022)	I am passionate about creating value beyond my formal job description.	0.91
Opportunity	6	Akhtar et al., (2022)	There are platforms and processes for sharing entrepreneurial ideas.	0.88
Entrepreneurial behaviours	4	Abdelwahed,2025	I generate creative ideas to improve products, services, or processes.	0.82
Entrepreneurial mindset	5	Abdelwahed,2025	When faced with a challenge, I think creatively and generate multiple solutions rather than rely on standard approaches.	0.83
Corporate culture	3	Abdelwahed,2025	Leaders in this organization actively champion and support entrepreneurial thinking.	0.78

4.16.1 Validity and reliability

Reliability testing assesses internal consistency and validity, ensuring that scores are consistent and valid. To validate the instrument's validity and reliability, a factor analysis was conducted (Scharrer, 2021; Shrestha, 2021; Wegner, 2020). Thereafter, a Cronbach's alpha test was performed to assess the reliability of responses for each construct, evaluating the consistency of replies that measure the same construct (Duckett, 2021; Ahmed & Ishtiaq, 2021; Nha, 2021).

A sample of 300 was considered appropriate for initial validity and reliability testing of the constructs in this study's questionnaire. It aligns with the study's objectives to understand the role of corporate culture on AMO, EM, and EB. Moreover, a larger sample improves reliability, comparability, originality, and validity (Ahmed, 2024). Additionally, it enables reliable estimation of internal consistency (Cronbach's alpha) and validity testing via exploratory factor analysis, thereby enhancing data accuracy and the reliability of conclusions (Table 3). The acceptable value is 0.70, while 0.90 is deemed excellent. However, alpha values above 0.95 may indicate redundancy (Hair, Black, et al., 2019; Shrestha, 2021).

4.17. Reliability of the study

To ensure reliability, a 5-point Likert scale ranging from 1 to 5 (**Table 2**), which is widely used in research, was used as one of the measurement instruments. The Likert scale enables the measurement of multiple items for a single construct, allowing for statistical tests of internal consistency (Duckett, 2021). The Likert scale was relevant to this study due to its robustness and its support for complex modelling.

Table 2: Likert scale

Scale	Response
1	Strongly disagree
2	Disagree
3	Neither agree nor disagree
4	Agree
5	Strongly agree

4.19. Composite scores for constructs

Composite scores were calculated for each construct after establishing their validity and reliability through Cronbach's alpha as a confirmatory factor analysis and a reliability test (Shrestha, 2021). Items contributing to each construct were identified based on their factor loading and alignment with the theoretical framework (Amsalu & Belay, 2024; Shrestha, 2021; Wegner, 2020). The composite scores were then used in the PLS-SEM analysis as variables to assess relationships and constructs. Null-hypothesis significance testing (NHST) was employed to identify stable empirical regularities among variables in a phenomenon of interest (Wegner,2020). NHST was used to assess the statistical significance of relationships between designated variables. A positive statistical result is often interpreted as indicating relationships among the constructs and as supporting theoretical predictions. Below were the observed indicators:

4.19.1 Abilities, motivation, and opportunities of employees

Abilities, motivation, and opportunities were intended to measure the degree to which employees are able, motivated, and have opportunities to seize and act entrepreneurially. The questionnaire for motivation, opportunity, and skills was developed based on a literature review and the AMO model, as developed by Bailey (1993) , further refined by Bos-Nehles et al. (2023) , and Alkhalaf and Al-Tabbaa (2024). Furthermore, Kuratko et al., 2021) argued that when all three aspects (AMO) are satisfied, they can serve as a predictive measure of an employee's aggregated entrepreneurial performance (Alkhalaf & Al-Tabbaa, 2024; Bos-Nehles et al., 2023; Obaid et al., 2022).

The questionnaire assessed individuals' abilities, motivation, and opportunities (AMO) as independent variables for developing an entrepreneurial mindset, enabling them to identify and act on entrepreneurial opportunities, improve organisational processes, and suggest innovative ideas to enhance product offerings and services. The AMO model highlights that for individuals to engage in entrepreneurial activities effectively, they must possess the ability and cognitive skills to identify opportunities (Bailey, 1993; Kuratko et al., 2021). The Cronbach alpha values for abilities, motivation, and opportunities were 0.86, 0.91, and 0.88, respectively (Akhtar et al., 2022).

4.19.2. Corporate culture

The validity and reliability of the corporate culture (CC) construct questionnaire were assessed against an alpha score of 0.78. Bos-Nehles et al. (2023) and Kuratko et al., 2021a) argue that an entrepreneurial mindset can be developed more effectively in environments and cultures that are antecedents of entrepreneurial intention and behaviour (Ajzen, 1991; Bos-Nehles et al., 2023). Moreover, Belousova et al. (2020) posit that for one to develop an entrepreneurial mindset, there must be a deliberate effort, practice, and continuous feedback, suggesting that this ability cannot be developed independently of the environment. Therefore, it needs to be created at the firm's strategic level and embedded in its corporate culture, making it an independent variable.

4.19.3. Entrepreneurial mindset

To assess the entrepreneurial mindset (EM), the questionnaires were based on and measured against the propositions of Colombelli et al. (2022) and Kuratko et al. (2021), which proposed three distinct aspects to assess the entrepreneurial mindset. The use of mental modes (cognitive aspect), engaging in entrepreneurial activities (The behavioural element), and feeling whilst engaging in entrepreneurial activities (the emotional aspect), making it a dependent variable. The questionnaire assessed the extent to which employees possess the entrepreneurial mindset, and the benchmark score of 0.82 indicates reliability (Abdelwahed, 2023). Colombelli et al. (2022) and Kuratko et al. (2021) argue that individual AMO is at the core of any corporate entrepreneurial mindset. Therefore, the study posits that it is of utmost importance for an organisation to develop a corporate culture that turns every individual employee into an entrepreneurial mind to achieve a corporate entrepreneurial mindset.

4.19.4. Entrepreneurial behaviour

The entrepreneurial behaviour (EB) questionnaire assessed the impact of attitudinal factors (attitudes, subjective norms, and behavioural control) on entrepreneurial behaviour (Ajzen, 1991; Kuratko et al., 2021). This construct was measured as a dependent variable. The research benchmarked the scores using a Cronbach's alpha of 0.83, as reported in a study conducted by Abdelwahed, (2023). The theory

of planned behaviour (TPB) posits that entrepreneurship is a planned behaviour, meaning an individual must have a positive attitude towards entrepreneurial activities (attitude), be influenced by social connections to adopt this attitude, and believe that it is easy to do so (Ajzen, 1991; Al-Mamary & Alraja, 2022; Mothibi et al., 2025). Therefore, the theory argues that attitudinal factors influence entrepreneurial intention, beliefs, and outcomes, and behaviour is a cognitive process shaped by subjective norms and perceptions of the feasibility of the behaviour (Ajzen, 1991; Su et al., 2021; Wang et al., 2025).

4.20. Data Analysis Approach

A multivariate statistical technique, PLS-SEM, was employed to analyse a complex cause-and-effect model involving unobservable constructs (Hair, Black, et al., 2019). This technique was suitable for this study because it is a variance-based approach, which is ideal for developing predictive theory (Dash & Paul, 2021). The research goal was to predict the key target constructs, EM, and EB; furthermore, the model's analysis of direct effects and moderating effects (AMO).
The analysis was conducted in two stages: Stage 1, to test the validity and reliability of the model, involved the following measurement model tests.

a. Reliability indicator,
b. Internal consistency reliability,
c. Convergent validity,
d. Discriminant validity.

After the measurement model was deemed satisfactory, the analysis moved to the 2nd stage to test the hypothesis. To evaluate the strength and the significance of the relationships, a structural model assessment was conducted.

a. Collinearity assessment: VIF < 5,
b. Path Coefficients, testing for significance and relevance,
c. Coefficient of Determination R^2 Value,
d. Predictive Relevance Q^2 Value > 0,
e. Effect size >f^2 Value.

The two-stage PLS-SEM approach ensured that measurements were valid and reliable before testing the hypothesis, providing a robust statistical foundation for the findings (Dash & Paul, 2021; Sarstedt et al., 2024).

4.22. Limitations of the research methodology

The researcher identified and considered the following limitations on the chosen methodology. The study was conducted over a period of six weeks and cannot demonstrate causality, as it does not prove that one variable caused the other. This aligns with the study's purpose and is already acknowledged (Saunders et al., 2023). Moreover, the study is merely a snapshot; therefore, it does not provide insight into factors such as dynamics, processes, and the sequence of events. The research was limited to respondents who work in branch operations at a specific retail bank; therefore, the findings cannot be generalized to employees in other departments or in different banks and industries. Thus, the findings will not fully represent the culture and behaviours of the entire organisation.

Chapter 5: Results

5.1. Introduction

The study investigated the moderating effects of employees' AMO on the relationship between CC, EM, and EB. Furthermore, it aimed to examine the direct and indirect relationships among these constructs and to test their direction and strength. The survey employed the following Likert scale measurement: 1. Strongly Disagree, 2. Agree, 3. Neither agree nor disagree, 4. Agree and 5. Strongly Agree.

Data was collected via a survey distributed through internal WhatsApp groups, yielding 396 valid responses from a targeted population of 9,708. The results yielded a 4% response rate. The primary data set was screened for compliance with the study's requirements, which included obtaining consent to participate and being employed in the operations department within the retail bank division. Unreliable responses and those from individuals who did not provide consent were removed, resulting in a final sample size of 384 (3%). The data screening process assessed the ease of the survey questionnaire's structure and layout, which were sufficient to enable respondents to complete it practically. Minimal data issues were identified and addressed using available data-cleaning processes.

5.2. Model fit assessment

The model fit assessment was conducted using the SRMR (Standardized Root Mean Square Residual) to measure the difference between the observed and model-implied correlations. Resulting in (SRMR) for the model of 0.091, which is below 0.12, indicating a satisfactory fit. D_uls (Squared Euclidean Distance) and d_G (Geodesic Distance) to measure distance between observed and implied matrices, and fell within the bootstrap confidence intervals, as well as NFI (Normed Fit Index) to measure comparable fit between the model and the null model, results were> 0,74 against >0,90 threshold, indices acceptable fit, refer to **Table 3**

Table 3: Model fit

Test	Saturated model	Estimated model
SRMR	0,072	0,072
d_ULS	3,053	3,070
d_G	0,746	0,746
Chi-square	1604,005	1606,214
NFI	0,742	0,742

5.3. Data measurement model

5.3.1. Description of the sample obtained

Collecting demographic and other pertinent information that can be of value to the research on the research participants is essential (Hammer, 2011). It enables readers to understand the sample, determine how research findings apply to different groups, and facilitates comparisons across all groups and other research. The survey began with six questions that served as input for descriptive analysis.

Of the 9,708 operations employees invited to participate in the survey, 396 respondents completed the survey questionnaire. However, one respondent did not provide any information, while a significant number of values were missing. Additionally, four respondents provided the same value for all Likert scale options, which were considered unreliable responses. Furthermore, seven respondents did not provide consent for the study. The final sample size used in the analyses was therefore 384, as per Table 4.

Table 4: Data set

Dataset parameters	Quantity
Total participants directly approached (a)	9 708
Total survey responses received (b)	396
Actual primary responses b/a	24.5%
Data cleansing - survey responses disregarded due to ff reasons:	
Invalid responses	5
Did not give consent	7
Final dataset population size	384

5.4. Descriptive statistics

The first and essential step in data analysis is to perform complex inferential statistics to understand the data collected using descriptive statistics (Hair, Black, et al., 2019; Ringle et al., 2023). Doing so helps with data cleaning and summarization, serving as a foundation for inferential statistics, which enables the researcher to make informed decisions. The measure of central tendency concerns the position of the dataset. It involves using the average of all data points to determine the Mean, which is sensitive to outliers (Dash & Paul, 2021; Hair, Black, et al., 2019; Wegner, 2020).

The second measure is the median, which highlights the middle value when the data is sorted in ascending order. Another one is the mode, which is the value that appears more frequently. The measure of variability quantifies the spread of the data using the range, variance, standard deviation, and interquartile range (**Appendix A**). The demographic variables collected included gender, age, highest qualification completed, position in the organisation, the tenure respondents have been working in the organisation, and the primary location where they are situated.

Question 1: What is your gender?

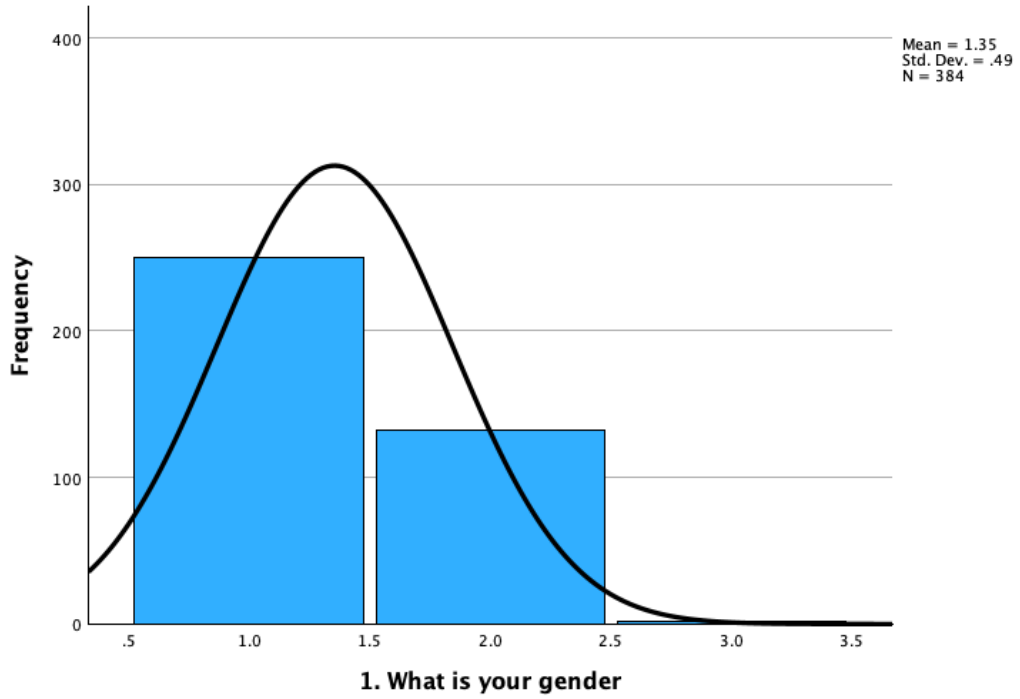

Figure 4: Gender

Of the 384 respondents, 249 (65%) were female, 133 (35%) were male, and three (0.52%) identified as belonging to the "other" category. The gender representative distribution is skewed towards females, with a standard deviation of 0.49. Furthermore, the Mean is at 1,35, with both the median and the Mode at 1. Gender is an essential non-metric variable that is frequently used to identify heterogeneity within groups and make theoretical assumptions about their behaviour (Dash & Paul, 2021; Saunders et al., 2023; Scharrer, 2021). Moreover, it represents a fundamental type of data management.

Question 2: What is your age?

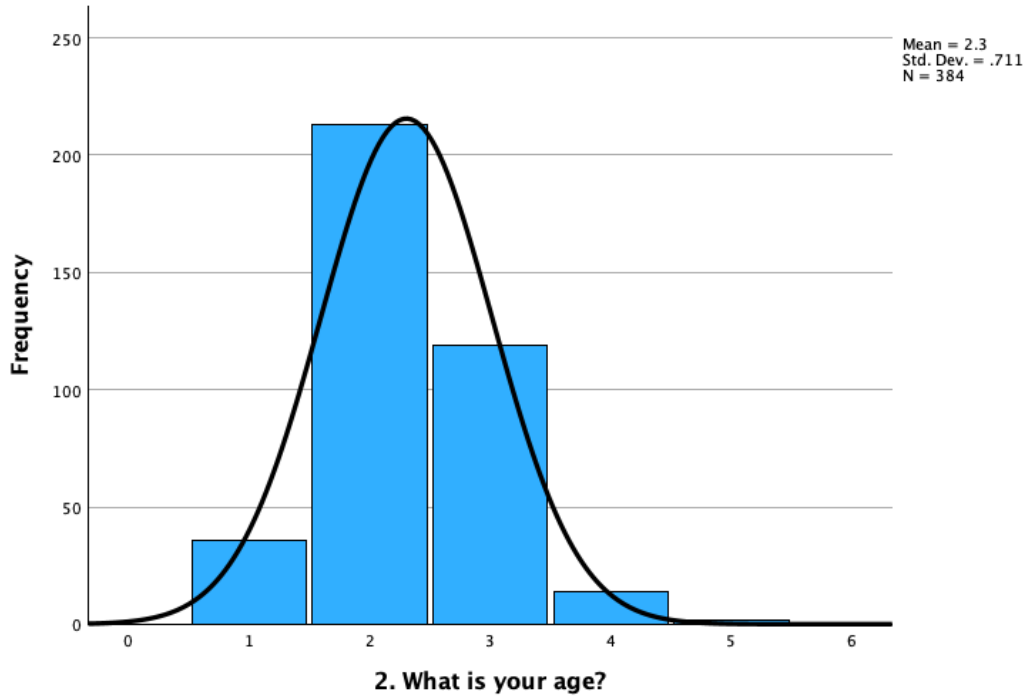

Figure 5: Age

In terms of age distribution, 39 were between 18 and 29, 217 (55%) were between 26 and 35, 119 were between 36 and 45, and 13 were between 46 and 55. The majority of respondents were between 26 and 35 years old, with a mean of 2.30, a median of 2, and a mode of 2, indicating that the average Mean and Mode fall within this age group. Age is crucial in statistics as it can provide predictive insights into behaviour (Dash & Paul, 2021; Hair, Black, et al., 2019; Ringle et al., 2023). Furthermore, it can facilitate group profiling testing of theoretical assumptions and ensure the development of appropriate statistical models for heterogeneous subgroups.

Question 3: What is your highest qualification?

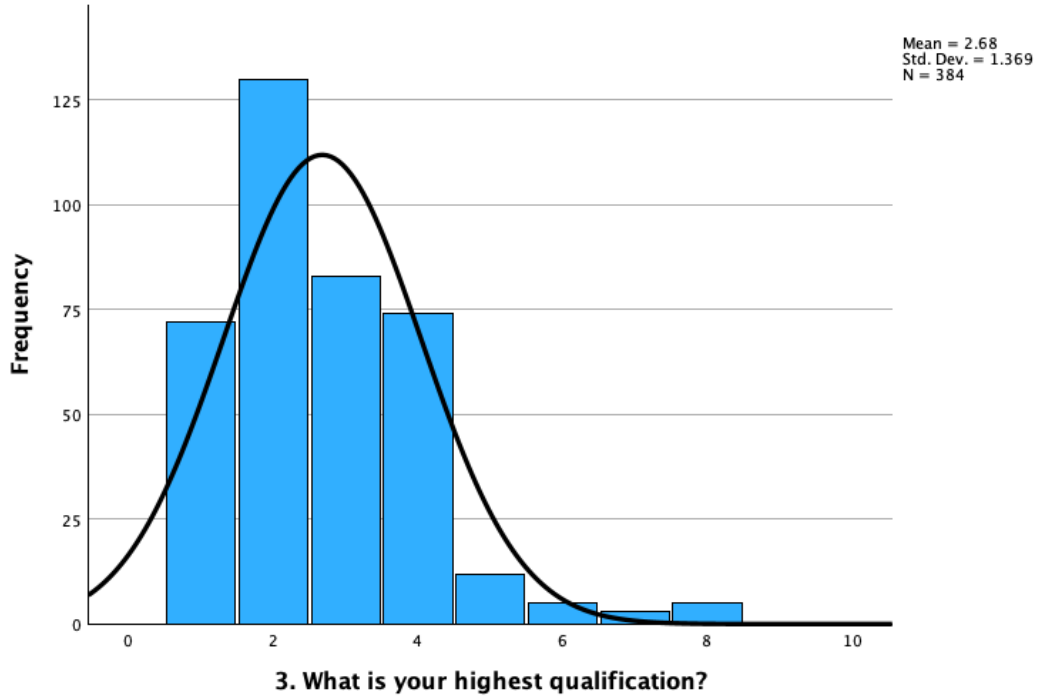

Figure 6 Qualification

Some 33% of the respondents hold short learning certificates, 22% hold diplomas, 19% hold a degree at NQF7, and 19% hold a Grade 12 (matric) qualification, with only 2% holding a postgraduate qualification (1% at the master's level) and 2% holding other qualifications. Across the eight qualification options, the top three are matric, certificates, and diplomas. The mean is slightly higher at 2.68. This is due to employees with higher qualifications, such as honours and master's degrees.

Question 4: What is your position /role?

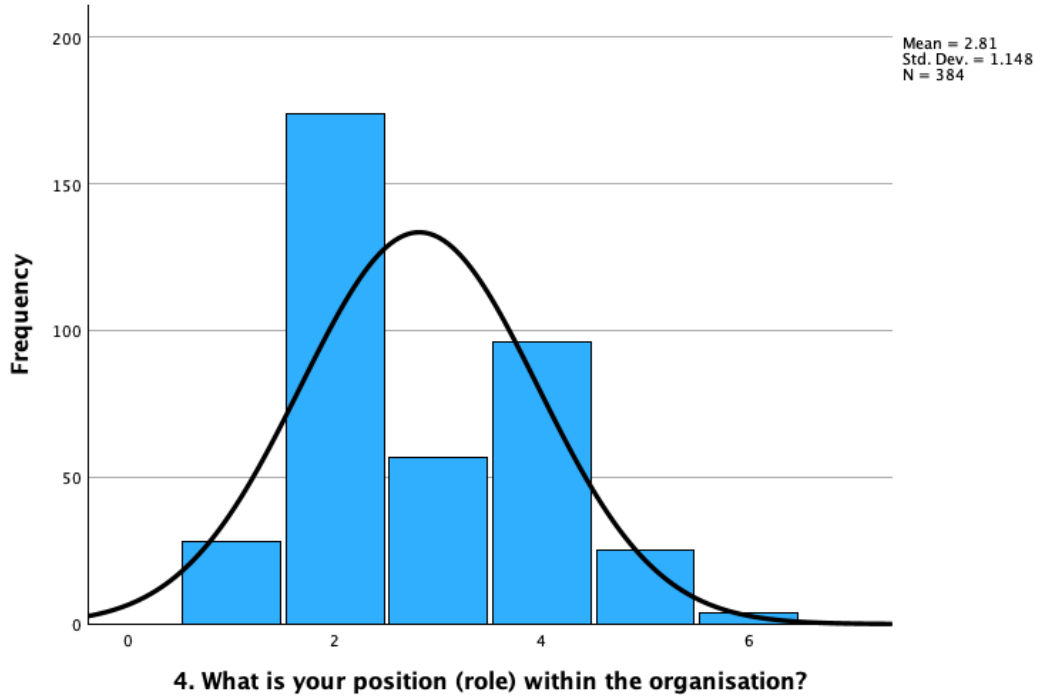

Figure 7: Position

Service consultants (SCs) made up 46% of the respondents, 7% are bank better champions (BBC), 15% are assistant branch managers, and 25% are branch managers. All these are client-facing employees based in a specific branch. Six percent (6%) are regional managers (RMs), and 1% are business manager operations (BMOs), who are non-branch employees working remotely to support branch teams. The most common roles are entry-level positions such as service consultants (SCs) and Bank Better Champions (BBC), which pulls the Mean to 2.81.

Question 5: How long have you been working for the company/Tenure?

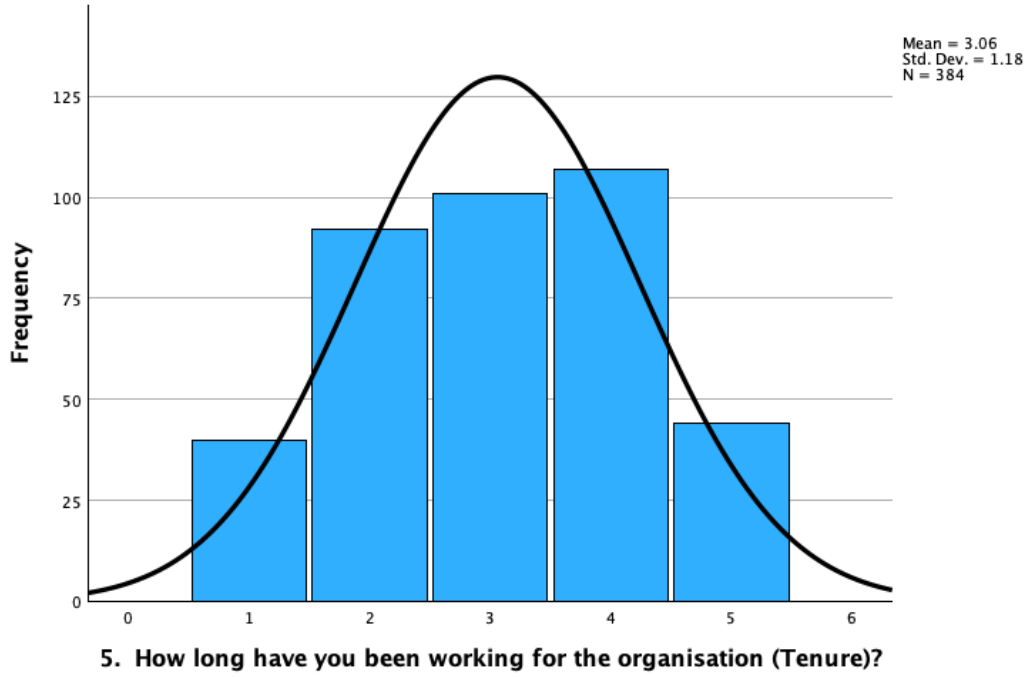

Figure 8: Tenure

Tenure was grouped into five categories, with the average respondent having been with the company for 5 to 10 years. The data indicate a balanced distribution, with skewness close to zero and a Mean of 3.06.

Question 6: What is your geographical location?

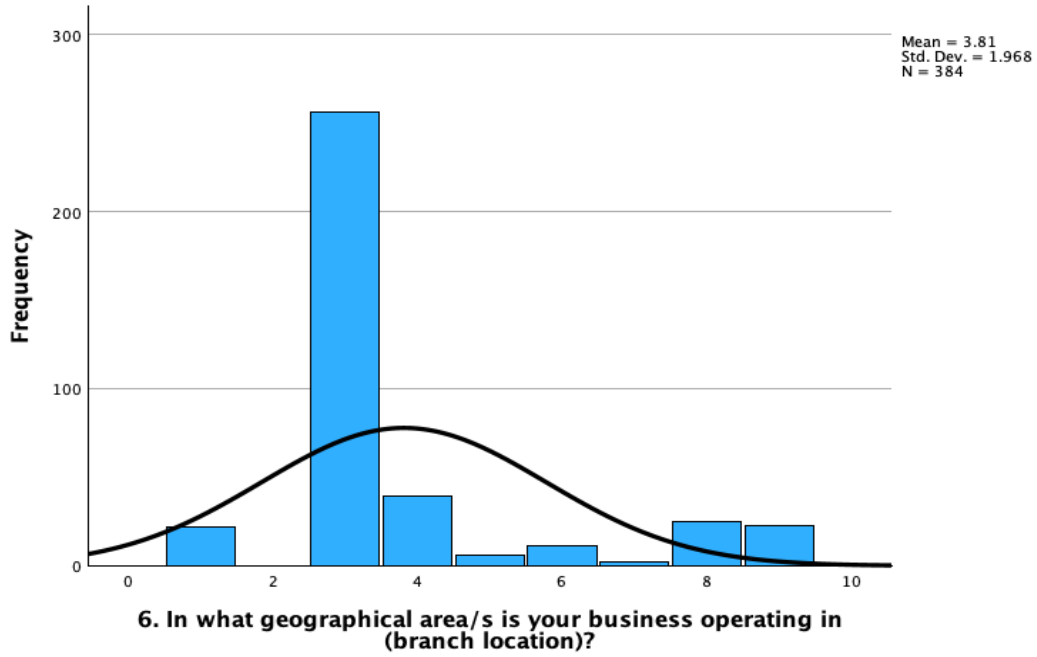

Figure 9: Geographical location

Respondents from Gauteng accounted for 66.41%, followed by KwaZulu-Natal at 10.42%, the Western Cape at 5.99%, the Eastern Cape at 5.73%, the Northern Cape at 5.21%, Mpumalanga at 2.86%, the Northwest at 1.82%, and Limpopo at 1.56%. The Mean for the branch distribution is 3.81, the median is 3, and the mode is 3. The distribution is highly skewed towards Gauteng due to local bias.

In summary, the majority sample consists of a woman in her mid-to-late 20s with a diploma or bachelor's degree, who has been with the company for at least five years and is based in Gauteng.

5.5. Assessment of measurement reliability

Assessing reflective measurement models is the initial step in evaluating PLS-SEM results, which entails assessing the study's reliability (Dash & Paul, 2021; Hair, Risher, et al., 2019). Reliability in research refers to the measurement of internal consistency among variables. It concerns how something is measured and to what degree variables are consistent with what was intended to be measured (Ishtiaq & Sundas, 2021; Nha, 2021).

The crucial step is evaluating constructs using several key criteria to ensure measurement reliability and validity (Dash & Paul, 2021; Diamantopoulos et al., 2012; Hair, Black, et al., 2019). The assessment process involves four primary steps. The first step is to examine indicator loadings. Loadings above 0.708 are acceptable, indicating that more than 50% of the variance in the construct's indicators is explained. The second step is internal consistency reliability, which measures the degree of consistency among items that measure the same variables. Using composite reliability as a metric, the universally accepted benchmark range is 0.70 to 0.90. However, values above 0.90 are considered redundant and may lead to possible undesired responses, thereby reducing construct validity. Researchers use Cronbach's alpha as an alternative metric for measuring internal consistency, but it generally yields lower values than composite reliability and bootstrap confidence intervals for significance testing (Fong & Law, 2013; Hair, Black, et al., 2019; Hair, Risher, et al., 2019). They state that a 95% lower bound indicates a confidence level of at least 0.70.

The third step assesses convergent validity and Average Variance Extracted (AVE), the degree to which the constructs converge in explaining the variance of their items. The constructs must describe at least 50% of the variance of their items; therefore, a value of 0.50 or higher is considered an acceptable threshold. The final step assesses discriminant validity, ensuring that the variables in the structural model are distinct. This step entails the Fornell-Larcker Criterion, comparing each construct's AVE, heterotrait-monotrait (HTMT), and an acceptable benchmark is <85.

5.6. Reliability of the study

A study with a stable model that can be generalised to the broader population is deemed reliable (Hair, Black, et al., 2019; Ringle et al., 2023). Reliable research produces consistent and dependable data, which refers to the consistency, stability, and repeatability of its results and measurement uses. Moreover, validation is crucial to demonstrate that the results apply to the entire population. Although reliability is a fundamental requirement for validity, it does not guarantee validity. Reliability was assessed using multivariate analyses, such as split-sample validation, to test the model on the original data, and cross-validation was repeatedly applied to estimate the model on different samples (Hair, (Hair, Black, et al., 2019; Ishtiaq Ahmed & Sundas Ishtiaq, 2021; Nha, 2021).

Bootstrapping enables testing if the critical value falls outside the confidence interval (Davison, 2021; Efron & Tibshirani, 1998). Therefore, estimates of model coefficients and a Factor stability analysis were conducted to test consistency and the stability of the structure.

5.7. Exploratory Factor Analysis (EFA)

Factor analysis assumes that all variables correlate to some degree, with coefficients ranging from 0 to 1 (Shrestha, 2021). Furthermore, EFA refers to the extent to which each item in the correlation matrix correlates with the given principal component. A factor loading of +10 indicates a stronger correlation between the item and the underlying factor, whereas a factor loading of -10 to 0 indicates the opposite (Pett et al., 2003). The study evaluated the relationships among constructs using exploratory factor analysis (EFA) as the first step in the validation process, followed by confirmatory factor analysis to confirm the factor structure. A high factor loading indicates that the variable measures an underlying factor. The recommended value is 0.50; all factors met this recommendation, so they were not removed (**Table 5**) (Hair et al., 2016).

5.7.1. Factor loadings

Table 5: Factor loadings

Question	A	CC	EB	EM	M	O
Q11					0,655	
Q12					0,802	
Q13						0,799
Q14						0,619
Q15						0,768
Q16						0,776
Q17						0,754
Q18						0,628
Q19	0,68					
Q20	0,725					
Q21	0,833					
Q22	0,671					
Q23	0,711					
Q26			0,702			
Q28			0,691			
Q29			0,764			
Q30			0,782			
Q31				0,749		
Q32				0,749		
Q33				0,721		
Q34				0,77		
Q35				0,628		
Q36				0,66		
Q37		0,753				
Q38		0,732				
Q39		0,732				
Q40		0,812				
Q41		0,776				
Q44		0,719				
Q45		0,742				
Q46		0,776				
Q47		0,67				
Q7					0,729	
Q8					0,695	

Factor loadings indicate the degree to which a variable correlates with a given principal component (Hair, Black, et al., 2019). To ensure the validity measures in this study have been adapted from prior studies, in which different researchers validated the constructs using EFA in their original research (Alkhalaf & Al-Tabbaa, 2024; Chen, 2022; Colombelli et al., 2022; Obaid et al., 2022). The validated constructs demonstrated strong internal consistency, with Cronbach's alpha values ranging from 0.72 to 0.86. Therefore, this study maintains consistency with the original factor structure, ensuring the reliability and validity of the constructs for further analysis. All loadings are above 0.5, indicating that they are meaningful. Items with lower factor loadings for Q9, Q10, Q24, and Q27 were excluded to improve convergent validity (Dash & Paul, 2021; Hair, Black, et al., 2019). Additionally, items Q42 and Q43 were removed due to multicollinearity issues (VIF > 5).

5.8. Multicollinearity of construct items

Table 6: Variance Inflation Factor

Question	VIF		**Question**	VIF
Q11	1,227		Q31	1,597
Q12	1,404		Q32	1,646
Q13	1,946		Q33	1,747
Q14	1,342		Q34	1,762
Q15	1,665		Q35	1,468
Q16	1,668		Q36	1,564
Q17	1,750		Q37	1,950
Q18	1,346		Q38	1,860
Q19	1,320		Q39	1,887
Q20	1,463		Q40	2,488
Q21	1,878		Q41	2,200
Q22	1,460		Q44	1,769
Q23	1,552		Q45	1,910
Q26	1,306		Q46	2,337
Q28	1,288		Q47	1,801
Q29	1,440		Q7	1,405
Q30	1,535		Q8	1,388

According to Hair et al. (2014) and Fornell and Larcker (1981), the Variance Inflation Factor (VIF) is used to assess multicollinearity among indicators, as it continues to pose a challenge in organizational research. Furthermore, omitting a variable may lead to bias, as it can inflate endogeneity, resulting in polarised coefficients and type 1 errors. The acceptable VIF value is below 5. The VIF values do not exceed 4, indicating no serious multicollinearity. Q42 and Q43 were removed due to multicollinearity issues (VIF > 5). Refer to the previous table for a list of items that were dropped.

5.9. Convergent validity

The concept of convergent validity posits that multiple measures assessing the same concept are aligned (Fornell & Larcker, 1981). The AVE measures convergent validity: it is the sum of the squared loadings for all indicators of a construct, divided by the number of indicators. AVE>0.5, and CR >0.7 indicates that the convergent validity is established, meaning that the average variance extracted of a construct is acceptable (Diamantopoulos et al., 2012; Hair et al., 2019; Ringle et al., 2023). Additionally, a higher alpha value indicates a strong correlation between the variables. Furthermore, the alpha value is a fluctuating indicator; the number of variables influences it.

5.10. Average Variance Extracted (AVE) from SmartPLS

Table 7: Average variance extracted (AVE) of constructs.

Constructs	Average variance extracted (AVE)
Corporate Culture	0.56
Abilities	0.53
Motivation	0.52
Opportunities	0.53
Entrepreneurial mindset	0.51
Entrepreneurial behaviours	0.54

The results show that all constructs had AVEs above 0.50, indicating satisfactory convergent validity.

5.11. Discriminant validity

Discriminant validity assesses the degree to which variables of different concepts differ from each other (**Tables 8 and 9**). Discriminant validity using the Fornell-Larcker Criterion Ratio is established when the square root of a construct's AVE is greater than its correlations with all other constructs (Fornell, Larker, and Heterotrait-Monotrait).

Table 8: Fornell-Larcker Criterion Matrix of constructs

Construct	A	CC	EB	EM	M	O
A	**0,726**					
CC	0,311	**0,747**				
EB	0,506	0,638	**0,736**			
EM	0,711	0,451	0,618	**0,715**		
M	0,584	0,263	0,390	0,497	**0,722**	
O	0,376	0,708	0,620	0,449	0,383	**0,728**

As per the Fornell-Larcker criteria, the diagonal values are larger than all values in the same row and column (Fornell & Larcker, 1981).

Table 9: Heterotrait-Monotrait Ratio (HTMT) matrix of constructs

Construct	A	CC	EB	EM	M	O
A						
CC	**0.363**					
EB	0.671	**0.786**				
EM	0.882	0.527	**0.808**			
M	0.791	0.330	0.549	**0.652**		
O	0.458	0.824	0.797	0.542	**0.495**	

The HTMT has higher sensitivity for detecting discriminant validity and is considered superior to the Fornell-Larcker, as it can quickly identify validity problems (Hair, Black, et al., 2019; Sarstedt et al., 2024). The benchmarks for HTMT should be below both 0.85 and 0.90. Conceptually similar constructs will have a 0.85, and dissimilar constructs will have a 0.90. This is true for all constructs, as all HTMT values are below 0.90, indicating satisfactory discrimination.

5.12. Reliability of the study

5.12.1. Cronbach's Alpha coefficient and composite reliability

The benchmark for Cronbach's alpha to assess construct reliability is 0.70 (Davison, 2021; Diamantopoulos et al., 2012). Researchers must be cautious about the possibility that large constructs may lead to inflated Cronbach's alpha values.

Table 10: Cronbach's Alpha Coefficient estimates

Constructs	Cronbach's alpha	Composite reliability (rho_a)
Corporate Culture (CC)	0,90	0,90
Abilities (A)	0,78	0,79
Motivation (M)	0,69	0,71
Opportunities (O)	0,82	0,83
Entrepreneurial mindset (EM)	0,81	0,81
Entrepreneurial behaviours (EB)	0,72	0,72

Table 10 presents the outcome of the internal consistency of responses that was evaluated using Cronbach's Alpha coefficient. The constructs' Reliability (Cronbach's Alpha Coefficient and Composite Reliability (CR)) are acceptable, as they are above the permissible value of 0.7 (Hair et al., 2014; Shrestha, 2021).

5.13. Inferential statistics

5.13.1. Introduction to Partial Least Squares Structural Equation Modelling (PLS-SEM)

The (PLS-SEM) techniques and model were utilised to investigate relationships between identified constructs. The tool uses the PLS algorithm and a sequence of regressions in terms of weight vectors (Dash & Paul, 2021; Hair, Black, et al., 2019). It was well-suited for this study due to its ability to estimate and predict complex models with many constructs, variables, and structural paths, which provides a foundation for developing managerial implications (Hair, Black, et al., 2019; Hair, Risher, et al., 2019). The model is a technique for estimating relationships between observed and latent variables. It consists of an initial four-stage process, conceptualisation, data preparation, model estimation, and evaluation (Dash & Paul, 2021; Fong & Law, 2013; Hair, Black, et al., 2019). It is suitable for studies that seek to explain the prediction of specific outcomes.

The model's approach simultaneously understands the hypothesized relationships while assessing its ability to predict the theoretical concepts under consideration (Davison, 2021). PLS-SEM uses a nonparametric statistical method; therefore, the data does not need to be normally distributed (Hair Jr et al., 2016). A research study with many variables may involve subgroup analyses and become complex (Kotronoulas, 2023). The analysis began with a plan to ensure that the statistics align with the analysis needed to address the research questions the study sought to answer. Descriptive statistics, including means, standard deviations, percentiles, and frequencies, were used to summarize the datasets and illustrate the typical characteristics of the sample and the measurement instrument (**Appendix B**). Thereafter, the T and p values were tested.

Using the structural modelling technique (SEM) to address research questions and to test hypothesized relationships between variables, the following statistical methods were employed. According to Wegner (2020) and Scharrer (2021), PLS-SEM is an effective tool for analysing complex relationships, whether observed or latent, and for combining factor analysis and multiple regression.

1. **Correlation analysis**: Pearson's R was used to test the strength of relationships. The stronger the relationship, the data analysis is expected to reveal, the smaller the sample size needed to yield the results, and vice versa.
2. **Regression analysis**: Multiple linear regression was utilised to predict relationships among variables and to determine the extent to which the independent variable accounted for variance in the dependent variable.

5.14. Model specification

5.14.1. Type of SEM and the aims of using PLS-SEM

The objectives of using PLS-SEM were to explore complex relationships between the moderating role of AMO and to predict entrepreneurial outcomes from the AMO framework. Furthermore, to test both direct and indirect effects in the model, to identify key drivers of entrepreneurial mindset and behaviour, and, lastly, to develop practical implementations for organizational interventions. The use of PLS-SEM contributes to the overall aims of the analysis because it offers variants of the PLS-SEM model to accommodate different data and model types (Hair, Black, et al., 2019).

5.15. Structural model and results

5.15.1. Coefficient of Determination (R2): Base model

The R^2 value measures the fitness of a regression model, how well it fits the data (Bazdaric et al., 2021). Moreover, it also explains how much of the percentage change in the output can be attributed to changes in the inputs. This R^2 value ranges from 0 to 1; the closer it is to 1, the more accurate the prediction.

Table 11: Coefficient of determination R^2

	R-square	R-square adjusted
Entrepreneurial behaviours (EB)	0.412	0.411
Entrepreneurial mindset (EM)	0.585	0.577

Upon examining the adjusted R^2 values of the dependent constructs, the adjusted R^2 value for entrepreneurial behaviours is 0.411, indicating that 41.1% of the variation in entrepreneurial behaviours is explained by the independent variable (entrepreneurial mindset). The adjusted R^2 value for the entrepreneurial mindset is 0.577. This indicates that 57.7% of the variation in entrepreneurial mindset is explained by the independent variables (abilities, motivation, opportunities, and corporate culture).

5.15.2. Standardised Root Mean Squared Residual (SRMR): Base model

The model fit was assessed against global standards, and the results indicate an acceptable fit. The Standardized Root Mean Square (SRMR) was 0.091, which is below the recommended threshold of 0.12, indicating a good fit (Henseler et al., 2009). Furthermore, the Nomed fit index (NFI) was 0.742, which is lower than the benchmark of 0.90; the closer the NFI is to 1, the better. Therefore, it was considered acceptable.

Table 12: Standardized Root Mean Square Residual (SRMR)

	Original sample (O)	Sample mean (M)	95%	99%
Saturated model	0.073	0.049	0.053	0.056
Estimated model	0.091	0.051	0.056	0.059

5.15.3. Predictive relevance (Q^2) of the model

The Q^2 is a measure of the model's predictive relevance, indicating whether it has predictive value. The must be $Q^2 > 0$. According to Hair (2013), the Q2 values of 0.02, 0.15, and 0.35 indicate weak, moderate, and vigorous predictive relevance, respectively. Moreover, if the Q^2 value is positive, the prediction error of the PLS-SEM results is smaller than the prediction error of simply using the mean values. In that case, the PLS-SEM models offer better predictive performance (Hair, Black, et al., 2019).

Table 13: Predictive relevance values Q^2

	Q^2predict	RMSE	MAE
Entrepreneurial behaviours (EB)	0.398	0.783	0.602
Entrepreneurial mindset (EM)	0.545	0.681	0.494

The Q^2 values for entrepreneurial behaviours and Entrepreneurial mindset are 0.398 and 0.545, indicating strong predictive relevance in both cases.

5.15.4. Effect size f2·

The effect size is the change in the coefficient of determination (R^2), which measures the effect size of the independent construct when specified as the predictor (Davison, 2021; Hair, Black, et al., 2019). Furthermore, a construct is considered to be effective if its f^2 value is greater than 0.35; otherwise, it will have a medium to a low effect.

Table 14: Effect size of constructs f^2

Constructs	Original sample (O)	Sample mean (M)	Bias	2.5%	97.5%
CC -> EM	0,072	0,259	0,187	-0,007	0,026
CC -> EB	0,104	0,331	0,227	0,095	0,095
A x CC -> EM	0,021	-0,103	-0,125	0,052	0,071
A x CC -> EB	0,000	0,017	0,017	-0,090	0,069
O x CC -> EM	0,011	0,067	0,056	-0,123	0,046
A x CC -> EM	0,021	-0,103	-0,125	0,052	0,071
M x CC -> EB	0,010	-0,078	-0,087	0,006	0,091
O x CC -> EB	0,002	0,025	0,023	-0,090	0,048

The f^2 value for corporate culture on entrepreneurial mindset was 0.072, reflecting a small effect, and the f^2 value for corporate culture on entrepreneurial behaviours was 0.104, indicating a minor impact. Furthermore, the moderation effect of corporate culture × abilities on entrepreneurial mindset yielded an f^2 value of 0.00, indicating a significant effect. Abilities related to corporate culture on the entrepreneurial mindset are 0.021, indicating a small effect. By contrast, the f^2 effect size for the interaction between opportunities and corporate culture on entrepreneurial mindset was 0.011, indicating a small effect. Similarly, the moderation effect of corporate culture × abilities on entrepreneurial mindset yielded an f^2 value of 0.021, which falls at the threshold for a minor effect.

The moderation effect of corporate culture on motivation in relation to entrepreneurial behaviours is 0.011. Effect size values (f^2) should be interpreted with caution, as they are calculated from changes in R^2 and can be unstable, particularly for predictors with relatively small contributions. While path coefficients and their bootstrapped confidence intervals provide robust evidence for significance, the f^2 estimates in this study occasionally showed bias or instability. This reflects a general limitation of f^2 as an effect size measure in PLS-SEM, especially when predictors exert weak or overlapping influences on the endogenous construct. This value indicates how well the regression model fitted the data.

5.16 Hypothesis testing (Appendix C)

5.16.1. The hypothesis was tested as follows:

H1: There is a positive relationship between corporate culture and the entrepreneurial mindset.
H2: There is a positive relationship between corporate culture and entrepreneurial behaviour.
H3. Abilities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.
H4. Motivation of employees has a moderating effect on the relationship between corporate culture and entrepreneurial mindset.
H5. Opportunities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.
H6. The abilities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.
H7. Motivation of employees has a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.
H8. Opportunities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

5.16.2. Structural model assessment

A systematic process approach was used to analyse hypothetical assumptions and substantiate the measurement model assessment (Sarstedt et al., 2024). To test the significance of direct paths and estimate standard errors, the bootstrap resampling method was applied. **Table 15** represents the results of hypothetical assumptions and direct relationships.

Table 15: Bootstrap results, Mean, STDEV, T values, p values –direct effects.

Hypothesis	Correlation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Decision
H1	CC -> EM	0,263	0,259	0,073	3,582	0,000	Accepted
H2	CC -> EB	0,327	0,331	0,056	5,814	0,000	Accepted
H3	A x CC -> EM	-0,111	-0,103	0,045	2,44	0,015	Accepted
H4	M x CC-> EM	-0,013	-0,016	0,056	0,232	0,817	Rejected
H5	O x CC -> EM	0,068	0,067	0,046	1,484	0,138	Rejected
H6	A x CC> EB	0,009	0,017	0,042	0,212	0,832	Rejected
H7	M x CC-> EB	-0,075	-0,078	0,05	1,495	0,135	Rejected
H8	Ox CC -> EB	0,027	0,025	0,036	0,752	0,452	Rejected

Direct Effects

The effect of CC -> EM was statistically significant, with a path coefficient of β = 0.263 (bias-corrected 95% CI [0.130, 0.410], t = 3.582, p < .000). The confidence interval did not include zero. The sample mean (M = 0.259, bias = -0.187) was consistent with the original estimate, indicating a direct and positive relationship between CC and EM.

The effect of CC -> EB was also statistically significant, with a path coefficient of β = 0.327 (bias-corrected 95% CI [0.130, 0.410], t = 5814, p = 0.000). The confidence interval did not include zero, and the sample mean (M = 0.331, bias = 0.227) was consistent with the original estimate, indicating a significant and positive effect of CC on EB.

Moderating effects

The moderating effect of A x CC -> EM (H3) was statistically significant, with a path coefficient of β = -0,111 (bias-corrected 95% CI [0.469, 0.644], t = 2,44, p = 0.015). The confidence interval did not include zero, and the sample mean (M = -0,103, bias = -0.125) was consistent with the original estimate. This result supports the hypothesis that A has a strong positive effect on EM.

The moderating effect of M x CC-> EM (H4) was not statistically significant, with a path coefficient of β = -0,013 (bias-corrected 95% CI [–0.007, 0.164], t = 0,232, p = 0,817). Although the sample mean (M = -0,016, bias = 0.017) was slightly higher than the original estimate, the confidence interval included zero, suggesting a non-significant relationship between M and EM. The effect of O x CC -> EM (H5) was also non-significant, with a path coefficient of β = 0,068 (bias-corrected 95% CI [–0.084, 0.195], t = 1,484, p = 0,138). The confidence interval included zero, and the sample mean (M = 0.067, bias = 0.056) STDEV = 0.046 aligned closely with the original estimate, confirming a non-significant direct effect.

The effect of A x CC -> EB (H6) was also non-significant, with a path coefficient of β = 0,009 (bias-corrected 95% CI [–0.084, 0.195], t = 0,212, p = 0,0832). The confidence interval included zero, and the sample mean (M = 0.017, bias = 0.125, STDEV = 0.042) closely aligned with the original estimate, confirming a non-significant direct effect. The effect of M x CC-> EB (H7) was also non-significant, with a path coefficient of β = -0,075 (bias-corrected 95% CI [–0.084, 0.195], t = 1,495, p

= 0,135). The confidence interval included zero, and the sample mean (M = -0.078, bias = 0.087, STDEV = 0.05) closely aligned with the original estimate, confirming a non-significant direct effect.

The effect of O x CC -> EB (H8) was also non-significant, with a path coefficient of β = -0,027 (bias-corrected 95% CI [–0.084, 0.195], t = 0,752, p = 0,452). The confidence interval included zero, and the sample mean (M = 0.025, bias = 0.023, STDEV = 0.036) closely aligned with the original estimate, confirming a non-significant direct effect.

5.16.3. Bootstrap Confidence Intervals

Table 16: Bootstrap Confidence intervals, bias-corrected

Hypothesis	Constructs	Original sample (O)	Sample mean (M)	Bias	2.5%	97.5%
H1	CC -> EM	0,072	0,259	0,187	-0,007	0,026
H2	CC -> EB	0,104	0,331	0,227	0,095	0,095
H3	A x CC -> EM	0,021	-0,103	-0,125	0,052	0,071
H4	M x CC-> EM	0,000	0,017	0,017	-0,090	0,069
H5	O x CC -> EM	0,011	0,067	0,056	-0,123	0,046
H6	A x CC> EB	0,021	-0,103	-0,125	0,052	0,071
H7	M x CC-> EB	0,010	-0,078	-0,087	0,006	0,091
H8	Ox CC -> EB	0,002	0,025	0,023	-0,090	0,048

A structural equation modelling analysis was conducted using Partial Least Squares (PLS) with SmartPLS to examine the direct and moderating effects in the proposed model (Hair, Risher, et al., 2019). The significance of the path coefficients was assessed using bias-corrected bootstrap confidence intervals (95%) with 10,000 resamples, which accounted for the non-normal distribution of the data and ensured robust estimates. The bias-corrected bootstrap confidence intervals are indicated in **Table 16**

5.16.4. Structural model

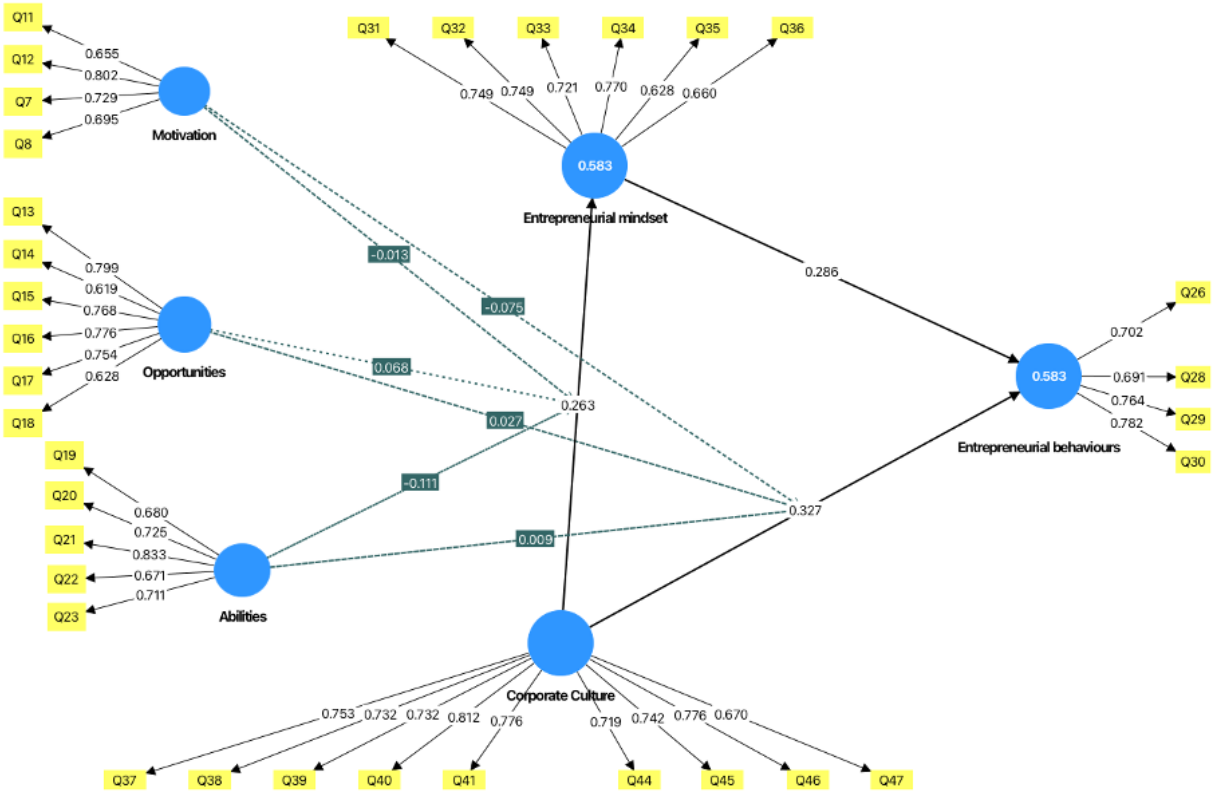

Figure 10: The final model

5.17. Conclusion

PSL-SEM simplified complex models by using regression models with direct and indirect effects, making it easier to explain latent variables. The model was validated using statistical tools, including discriminant validity, AVEs, and Cronbach's alpha. Its fitness was assessed using relevant tests. Each construct is clearly defined, and all the model fit indices met the global index benchmarks. After validation, the final structural model path was developed to test the direct and moderating effects among the constructs, and bias was corrected at the 95% confidence level.

The results highlight that Abilities and corporate culture (CC) are the core drivers of the entrepreneurial mindset EM and that CC directly influences entrepreneurial behaviour (EB). In testing for moderation, abilities showed a significant effect on the relationships among CC, EM, and EB. A new insight from the results is that organisations can shape CC through developing employees' abilities. CC's considerable impact on mindset and behaviour underscores the importance of values, norms, and practices in shaping employees' EM and EB. However, motivation and opportunity did not have a significant effect on moderating the relationship between CC, EM, and EB, implying that although they are essential factors, their influence on these constructs is not as strong as that of A and CC, and they exert an indirect influence.

Chapter 6: Results discussion

6.1. Introduction and overview

The purpose of this chapter is to discuss the study's findings and the results presented in Chapter 4. The purpose of this study was to investigate the relationships between corporate culture (CC), entrepreneurial mindset (EM), and entrepreneurial behaviour (EB), as well as the moderating effects of abilities, motivation, and opportunities (AMO) on these relationships. Data was collected on observed indicators from a sample of individuals employed by a retail bank in South Africa. Furthermore, latent variables for CC, AMO, EM, and EB were identified, and structural modelling equations were used as statistical tools to test the hypothesised relationships. Therefore, the results and discussions will share insights into the test outcomes and the relationships identified. The study is grounded in a literature review and the Theory of Planned Behaviour (TPB); thus, the analysis and discussion draw on these to reposition the study's eight propositions. Furthermore, to understand the sample, the analysis shares insights from the descriptive statistics, reports on the data screening process followed, assesses model fit relative to the sample and the population, and describes PLS-SEM and the objectives of using it in this particular study.

Hypothesis 1 proposed a positive relationship between CC and EM. This proposition was based on TPB, which suggests that a positive corporate culture that offers incentives and encourages entrepreneurship will foster a positive attitude towards entrepreneurship among employees (Al-Mamary & Alraja, 2022; Wang et al., 2025). The second hypothesis (H2) posits a positive relationship between CC and EB. This proposition is based on the TPB, which posits that a conducive corporate culture enables employees to believe they possess the abilities to think and act entrepreneurially, ultimately leading to success referred to as perceived behavioural control (PBC), according to TPB.

Hypothesis 3 proposes that employees moderate the relationship between CC and EM. Theory suggests that PBC is influenced by a person's possession of the necessary skills to perform a specific action (Al-Mamary & Alraja, 2022; Su et al., 2021; Wang et al., 2025). In Hypotheses 4 and 5, the moderating effects of M and O on employees moderate the relationships between CC and EM, as well as between CC and EB**.** The theory frames subjective norms as a primary source of M and a key enabler of O; they directly influence both O and M, which, in turn, moderate behaviour.

With Hypotheses 6 and 7, A and M of employees moderate the relationship between CC and EB. According to the TPB (A), an individual will develop a positive attitude towards acting on entrepreneurial opportunities (O) if they believe they can perform that act. Hypothesis 8: Proposes that employees' O has a moderating effect on the relationship between CC and EB**.** Furthermore, it creates an expectation that entrepreneurial behaviour is expected and rewarded (subjective norms).

The findings will contribute to the existing literature on entrepreneurial mindset and behaviour in highly structured, hierarchical corporate environments. The chapter summarizes the key findings and implications and thereafter makes practical recommendations for scholars and business practitioners.

6.2. Review of the literature

There has been growing interest among business leaders in deepening their understanding of constructs that significantly impact value capture, thereby strengthening their competitive edge and enhancing business performance (Flamholtz & Randle, 2012; Li et al., 2023). This research examined corporate culture, AMO, the entrepreneurial mindset, and behaviours. The study investigated how corporate culture is an independent construct. The literature review proposed that a suitable culture is an autonomous culture with HRM practices designed to promote and encourage an entrepreneurial mindset and behaviours, thereby providing intrinsic motivation to employees and enabling them to exhibit the desired behaviours. It shapes how employees interact with internal and external factors, as well as the organisation's decision-making processes (Ajzen, 1991; Belousova et al., 2020; Chungtai et al.,2024).

Employee abilities, motivation, and opportunities are key components of organisational performance (AMO). TPB proposes that attitude, social cognition, and perceived behavioural control influence employees' mindset and behaviours (Su et al., 2021; Wang et al., 2025). In Chapter 2, AMO was seen as an essential approach to strengthening employee attitudes, promoting innovation, and cultivating productive behaviours in the corporate workplace (Alkhalaf & Al-Tabbaa, 2024; Belousova et al., 2020; Bos-Nehles et al., 2023). The entrepreneurial mindset, as a construct, has been extensively discussed in the literature, with definitions focusing on the cognitive abilities element (Altahat & Alsafadi, 2021; Cui & Bell, 2022; Kuratko et al., 2021).

The research focused on cognitive abilities, specifically critical thinking and problem-solving (Kuratko et al., 2023). Strong and positive cognitive abilities have been linked to high performance among employees (Alkhalaf & Al-Tabbaa, 2024). The definition of entrepreneurial behaviours, as outlined in chapter 2, includes identifying and creating opportunities, as well as acting on them (Akhtar et al., 2022; Ibrahim et al., 2024; Kuratko et al., 2023). Positive entrepreneurial behaviours are related to abilities, motivation, and opportunities, and are enhanced by the TPB, A, SC, and PBC (Ajzen, 1991; Mothibi et al., 2025; Su et al., 2021).

Many researchers have investigated entrepreneurial mindset and behaviour constructs to understand the cognitive and behavioural phenomena behind individuals who start their own ventures and turn them into successes (Alrazehi et al., 2021; Cui & Bell, 2022). However, these two constructs are under-researched for the corporate setting because it has always been expected that corporate executives and senior leaders are responsible for organisational performance. There has been a growing awareness among researchers and business leaders of the value of empowering employees to think, identify, and capture opportunities that may create business value (Belousova et al., 2020; Kuratko et al., 2021; Su et al., 2021). The research explored the role of AMO in moderating the relationship between CC leading to EB and EM, to fill the existing research gap and extend beyond the influence of attitudinal factors (TPB) on EB and EM. The research was constrained explicitly to the operations department of employees within the chosen retail bank division.

Cronbach's Alpha and composite reliability measures indicated internal consistency among the indicators of the measured constructs. The average variance extracted (AVE) for all constructs was 0.50 or higher in both cases, indicating acceptable, satisfactory convergent validity. Meaning that the constructs are well measured and adequate for convergent validity (Bagozzi et al., 1991; Diamantopoulos et al., 2012; Ishtiaq Ahmed & Sundas Ishtiaq, 2021). The bias-corrected bootstrap confidence intervals (95%) with 10,000 resamples were applied to ensure robustness when testing for direct relationships and moderating effects, accounting for the non-normal distribution in the SEM model. All factor loadings below 0.4 were removed to improve convergent validity, and items with multicollinearity (VIF > 5) were also removed, resulting in acceptable levels of Cronbach's alpha. The model indicates a clear distinction among the constructs, confirming its fitness and, by extension, robustness.

6.3 Review of population sample

All survey respondents are from the same organisation, a retail bank that is based and operating in South Africa. The sample population was primarily composed of 64.84% females and 34.64% males, with 0.52% classified as others. This is in line with the bank's population gender balance, which is irrelevant to the study and did not affect the findings.

All respondents to the survey were employed at a retail branch, and their roles involved servicing clients face-to-face. These roles included Service Consultants (SC) and Bank Better Champions (BBC). Of the total respondents, 53% are from the SC and BBC group, which aligns well with the survey's purpose, as they are frontline workers. Frontline employees engage with multiple clients daily, being in closer contact with them than any other role in the bank. They have strong insights into consumer trends and behaviours, as well as competitor information, which is fertile ground for entrepreneurship.

The sample population was distributed in the following age categories: 26 (26 to 35 years) and 55 (36 to 45 years), with percentages of 55% and 30.99%, respectively. Not all age categories were well represented. Only 10% of respondents were under 26, indicating that the majority of new employees did not participate in the survey.

This could be due to multiple reasons, such as a lack of understanding of the survey concepts or a lack of confidence in participating in the study.

This prediction aligns with the tenure statistics. Only 10% of employees who have been with the organisation for less than 12 months participated in the survey, while 89% have been with the organisation for more than 12 months. The tenure categories were well represented, with 1 to 5 years at 24.22%, 5 to 10 years at 26.04%, and 10 to 15 years at 27.6%. Furthermore, a response rate of 11% at 15 years or more is reasonable, given the smaller sample size at that level.

In terms of employees' qualifications, most employees hold at least 3 years' education, typically in the form of a diploma or degree, as well as postgraduate and master's qualifications. Therefore, it can be concluded that the majority of respondents are well-educated professionals in the early stages of their careers. Hence, they demonstrate a good understanding of the survey concepts and constructs.

6.4. Constructs descriptive

Table 17: Descriptive (Appendix C)

Construct	vars	n	mean	sd	median	mad	range	skew	kurtosis	se
A	3	384	4,01	0,50	4	0,49	3,5	-0,24	1,26	0,03
CC	6	384	3,41	0,72	3,55	0,67	4	-0,82	1,22	0,04
EB	4	384	3,75	0,57	3,83	0,49	4	-0,60	1,99	0,03
EM	5	384	3,91	0,54	4	0,27	3,5	-0,60	1,98	0,03
M	1	384	4,19	0,51	4,17	0,49	4	-1,36	5,60	0,03
O	2	384	3,35	0,75	3,5	0,74	4	-0,56	0,39	0,04

Standardisation: Standard deviation for all constructs is 1, and the mean is 0, confirming that all data for each construct have been standardized (Kotronoulas et al., 2023). Furthermore, the data are left-skewed; hence, the values are negative, with a skewness of -1.535, indicating substantial negative skew.

All Kurtosis values are positive, with M indicating an excess Kurtosis of 6.1. Finally, the p-values are 0 for all constructs, indicating that none follow a normal distribution; therefore, a robust estimation method is suitable for statistical analysis.

6.5. Hypothesis

Table 18: Hypothesis 1: The relationship between corporate culture and entrepreneurial mindset.

Correlation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Corporate Culture -> Entrepreneurial mindset	0,263	0,259	0,073	3,582	0,000
Significance at 0.001 significance level					

The effect of corporate culture on the entrepreneurial mindset, as indicated by the path coefficient β = 0.263, suggests a moderate relationship between the two constructs, implying that other factors may play a greater role in strengthening this relationship (Davison, 2021; Diamantopoulos et al., 2012). However, p < .000, indicating a statistically significant relationship, supports the theoretical proposition that corporate culture (CC) fosters an entrepreneurial mindset among employees. These findings align with Mothibi et al.'s (2025) conclusions regarding the relationship between corporate culture and the entrepreneurial mindset. The results were β = 0.604, p < 0.000 (Kaur et al., 2020).

Another study conducted in a retail bank found a moderate correlation between the business climate and entrepreneurial mindset at the 1% significance level (Kaur et al., 2020). These findings align with previous studies conducted in this area. Lounsbury et al., (2019) found that corporate culture variables, such as good HRM practices, autonomy, rewards, and recognition, strengthen the relationship between corporate culture and the entrepreneurial mindset. According to the TPB, corporate culture is an external factor that influences employees' attitudes towards entrepreneurship (Su et al., 2021; Wang et al., 2025). The results indicate that

abilities and corporate culture are the core drivers of the entrepreneurial mindset, with abilities showing the most potent effect.

The findings suggest that organizational support, combined with investment in training and employee development, increases the likelihood that employees will acquire the competencies and skills needed to develop an entrepreneurial mindset. Therefore, when organisations encourage innovative entrepreneurial activities, they also expand employees' basic knowledge and abilities, fostering entrepreneurial thinking.

Table 19. Hypothesis 2: The relationship between corporate culture and entrepreneurial behaviour

Correlation	**Original sample (O)**	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**
Corporate Culture -> Entrepreneurial behaviours	0,327	0,331	0,056	5,814	0,000
Significance at 0.001 significance level					

The effect of corporate culture on entrepreneurial behaviour was also statistically significant, with a path coefficient of β = 0.327 (bias-corrected 95% t = 5,814, standard deviation = 0.056, p < .000). The confidence interval did not include zero. The sample mean (M = 0.331) bias = -0.003) was consistent with the original estimate, indicating a moderate positive effect of corporate culture on entrepreneurial mindset. The significance of this relationship aligns with previous studies on the constructs. Research conducted by Su et al. (2021) found that corporate culture has a significant effect on corporate behaviours with β = 0.344, and p-value = .000. The findings imply that corporate culture is the key input, and the entrepreneurial behaviours are shaped and encouraged by this system (Alkhalaf & Al-Tabbaa, 2024; Belousova et al., 2020; Mothibi et al., 2025; Su et al., 2021). Employers who invest

in building a conducive culture increase their chances of producing more employees who exhibit entrepreneurial behaviours.

These findings are supported by TPB and AMO in that employees will develop attitude, perception, and act if they are motivated (M), confident in their abilities, and have perceived that they have opportunities to do so (Al-Mamary & Alraja, 2022; Cherian et al., 2021; Mothibi et al., 2025). The significant effect of corporate culture highlights the impact of organisational norms, values, and practices in shaping employees' entrepreneurial orientations.

Table 20: Hypothesis 3: Abilities moderating the relationship between corporate culture and entrepreneurial mindset.

Correlation	**Original sample (O)**	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**
Abilities x Corporate Culture -> Entrepreneurial mindset	-0,111	-0,103	0,045	2,440	0,015
Significance at 0.001 significance level					

The effects of abilities and corporate culture on the entrepreneurial mindset were also statistically significant, with a path coefficient of β = -0,111 (bias-corrected 95% t = 3.696, p < .000). The confidence interval did not include zero. The sample mean (M = -0,103, bias = -0.003) was consistent with the original estimate, indicating a moderate positive effect of corporate culture on entrepreneurial mindset. The findings are consistent with previous studies and the AMO framework, as well as the study's theoretical proposition (TPB) regarding the interconnection between abilities and corporate culture (Alkhalaf & Al-Tabbaa, 2024; Chen, 2022; Obaid et al., 2022). Developing employees' skills and abilities fosters an entrepreneurial mindset (Kuratko et al., 2021). The environment affects the unfolding of all aspects of the entrepreneurial mindset, from cognitive, emotional, and behavioural expectations that enhance entrepreneurial performance.

Table 21: Hypothesis 4: Motivation moderating the relationship between corporate culture and entrepreneurial mindset.

Correlation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Motivation x Corporate Culture -> Entrepreneurial mindset	-0,013	-0,016	0,056	0,232	0,817
Significance at 0.001 significance level					

The moderating effects of motivation and corporate culture on the relationships between motivation and entrepreneurial mindset (β = -0.013, 95% CI [–0.126, 0.093], t = 0.232, p = 0.817) were not statistically significant. The confidence intervals included zero, indicating that motivation did not significantly moderate these relationships. The results are consistent with the previous study, where β = -0.060, t = 0.360, P value < 0.719; the proposition was not supported.

The results suggest that motivation alone does not significantly influence corporate culture and entrepreneurial mindset. Other factors, such as the elements of the AMO framework and TPB, must also be considered. Corporate culture motivates an entrepreneurial mindset by establishing the legitimacy of ideas, identifying desirable ones, and allocating resources accordingly (Kuratko et al., 2023; Obaid et al., 2022). Organisations must have structures and systems to recognise, reward, and develop their employees, thereby invoking the cognitive (A), emotional (M), and behavioural (O) aspects. According to Altahat and Alsafadi (2021) and Kuratko et al. (2021), the three aspects operate concurrently, interacting with and reinforcing one another.

Table 22: Hypothesis 5: Opportunities moderating the relationship between corporate culture and entrepreneurial mindset.

Correlation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Opportunities x Corporate Culture -> Entrepreneurial mindset	0,068	0,067	0,046	1,484	0,138
Significance at 0.001 significance level					

Moderation analysis indicated that opportunities do not moderate the relationship between corporate culture and entrepreneurial mindset, with a path coefficient of β = 0.068 (bias-corrected 95% CI [–0.204, –0.024], M 0,067, t = 1.484, p = 0.0138). The confidence interval did not include zero, suggesting that higher levels of corporate culture weakened the positive relationship between opportunities and entrepreneurial mindset. The results indicated that a highly controlled and structured environment may hinder the development of an entrepreneurial mindset. Both the TPB and AMO frameworks must be satisfied for an individual to optimise opportunities. However, Bos-Nehles et al. (2023), Kuratko et al. (2023), and Lounsbury et al. (2019) argue that the entrepreneurial mindset is linked to creativity. Therefore, corporate culture elements (CC), such as risk tolerance and psychological safety, are critical as they determine whether employees will act and optimise the opportunities presented to them. A highly structured and controlled environment suppresses creativity; as a result, available opportunities will not translate into improved business performance.

Table 23: Hypothesis 6: The Abilities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

Correlation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Abilities x Corporate Culture -> Entrepreneurial behaviours	0,009	0,017	0,042	0,212	0,832
Significance at 0.001 significance level					

The effects of abilities and corporate culture on entrepreneurial behaviours were not statistically significant, with a path coefficient of β = 0.009 (bias-corrected 95% t = 3.696, p < 0.832). The confidence interval did not include zero, the sample mean (M = 0,017).

The results were inconsistent with the original estimate, indicating a moderate positive effect of corporate culture on the entrepreneurial mindset. The results are in line with a previous study (β = 0.771, M = 0.8, 53, p < 0.594), which found that the hypotheses were not supported (Mothibi et al., 2025). The results suggest that factors beyond abilities and corporate culture also influence entrepreneurial behaviours. The literature review, TPB AMO position to an entrepreneurial culture (SC), empowers employees with abilities, and motivation (A) is the fuel that propels them to apply their skills and knowledge, but without opportunities to do so (Alkhafi and Al-Tabbaa, 2024; Kurakto, 2020) (Su et al., 2021; Wang et al., 2025).

Table 24: Hypothesis 7: Motivation of employees has a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

Correlation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Motivation x Corporate Culture -> Entrepreneurial behaviours	-0,075	-0,078	0,050	1,495	0,135
Significance at 0.001 significance level					

The effects of motivation and corporate culture on the entrepreneurial mindset were also not statistically significant, with path coefficients of β = -0.075 (bias-corrected 95% t = 1,495, p < 0.135). The confidence interval did not include zero. The sample mean (M = -0,078). The negative value indicates that there may be a trend where, as motivation increases, the relationship between the constructs deteriorates. In Obaid et al.'s (2022) research study, the role of motivation in relation to entrepreneurial behaviour was not supported, β = 0.060, M = M=0.360, and P < 0.719. Motivation (M) serves as a moderating factor in the relationship between corporate culture and entrepreneurial mindset and behaviour. However, motivation alone, without abilities and opportunities, is not enough to make a significant impact on an individual's entrepreneurial mindset and behaviour; the AMO framework must include the TPB attitude (motivation), social cognition (culture), and perceived behavioural control (Abilities) (Ajzen, 1991; Al-Mamary & Alraja, 2022; Belousova et al., 2020; Cherian et al., 2021; Obaid et al., 2022). Therefore, the hypotheses are not supported.

Table 25: Hypothesis 8: Opportunities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

Correlation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Opportunities x Corporate Culture -> Entrepreneurial behaviours	0,027	0,025	0,036	0,752	0,452
Significance at 0.001 significance level					

The effect of opportunities in strengthening the link between corporate culture and the entrepreneurial mindset was also statistically insignificant, with a path coefficient of β = 0.027 (bias-corrected 95% t = 3.696, p < 0.452). The confidence interval did not include zero, and the sample mean (M = 0.025, bias = -0.003). While the effect is slightly positive, it is too weak, suggesting that providing more opportunities does not significantly influence how corporate culture affects entrepreneurial behaviour. Therefore, this hypothesis cannot be supported. In a study conducted on, the hypotheses were not supported at a p<0.556 (Abdelwahed,2025)

This aligns with previous studies suggesting that different components of the AMO framework can exert varying levels of influence (Bos-Nehles et al., 2023). The potential explanation might be that opportunities may act as a catalyst. Still, there may be other factors that are more effective links in the relationship beyond the direct effects of culture. The results are supported by an argument that some individuals do not wait for the organisation to create opportunities for them (Kreiser et al., 2020; Kuratko et al., 2023; Obaid et al., 2022).

The argument posits that an individual with a strong entrepreneurial mindset, who has satisfied all AMO elements, can proactively develop their own entrepreneurial opportunities. The theory of TPB supports this argument, as the individual must possess a positive attitude (A), be in a conducive environment (SN), and be confident in their abilities and outcomes (PBC) (Ajzen, 1991; Al-Mamary & Alraja, 2022; Cherian et al., 2022).

6.6. Discussion of findings

The study finds that abilities that enhance corporate culture are antecedents that shape the TPB elements (A, SC, PBC), leading to a stronger entrepreneurial mindset. The two constructs are directly related. These findings are supported by the literature review, which states that the environment influences cognitive function and affects an individual's propensity for entrepreneurial thinking (Kuratko et al., 2023). Moreover, organisations must be aware of the additional factors that correlate with the development of an entrepreneurial mindset, such as assurance and belief in one's ability. According to Abdelwahed (2023), empowerment research enhances self-awareness, enabling people to take calculated risks, make informed choices, and engage in creative problem-solving.

Corporate culture is a fundamental driver for both entrepreneurial mindset and leadership behaviours. TPB predicts this outcome: beyond developing an entrepreneurial mindset, corporate culture increases their propensity to act, directly leading to observable entrepreneurial actions. The strong positive relationship between entrepreneurial mindset and entrepreneurial behaviours confirms that entrepreneurial mindset predicts entrepreneurial behaviour (Alkhalaf & Al-Tabbaa, 2024; Obaid et al., 2022). Once individuals adopt an entrepreneurial mindset, they are more likely to behave entrepreneurially.

Researchers argue that employees with stronger abilities influence those with weaker abilities (Alkhalaf & Al-Tabbaa, 2024; Al-Mamary & Alraja, 2022; Kuratko et al., 2023), which, in turn, shapes corporate culture, as supported by TPB and social cognition (SC). Furthermore, employees with lower abilities are more dependent on the environment to shape their entrepreneurial mindset and behaviour. Therefore, the moderating effect of abilities affects this group.

Conversely, highly skilled employees who are satisfied with TPB elements may develop an entrepreneurial mindset, regardless of the corporate culture; their high abilities compensate for the corporate culture's effects. A study conducted by Cherian et al. (2021) found that 69% believe corporate culture significantly impacts their performance, while 62% and 63% think it influences their attitude and behaviour, respectively.

The study mostly rejected AMO as a moderator of corporate culture, challenging hypotheses H4, H5, H7, and H8. Motivation was found not to be significant for either mindset or behaviour, suggesting that while culture may positively influence motivation, it does not amplify its effect. A strong culture may lead to a decrease in motivation among some individuals, as they may feel they are not empowered to think or make autonomous decisions (Belousova et al., 2020; Colombelli et al., 2022; Lounsbury et al., 2019). However, the opposite is also true; in a strong culture, employees with an entrepreneurial mindset and behaviours may see a more formal culture as an opportunity to develop their own innovative solutions and find meaning in their work. The strength of the link between culture and behaviour does not depend on abilities; a strong culture may propel even individuals with moderate abilities.

The findings validate the core TPB pathways: CC -> EM -> EB. However, data do not support AMO as a moderator of culture. The relationship between mindset and behaviour is not the focus; instead, the results indicate that corporate culture directly enhances AMO, which in turn mediates the relationship: Abilities **->** Culture **->** Mindset (underpinned by PBC). However, the findings suggest that a strong corporate culture can outweigh the moderating effects of AMO factors, leading to effortless entrepreneurial outcomes. Therefore, based on the findings and the discussion, the following revised model is proposed:

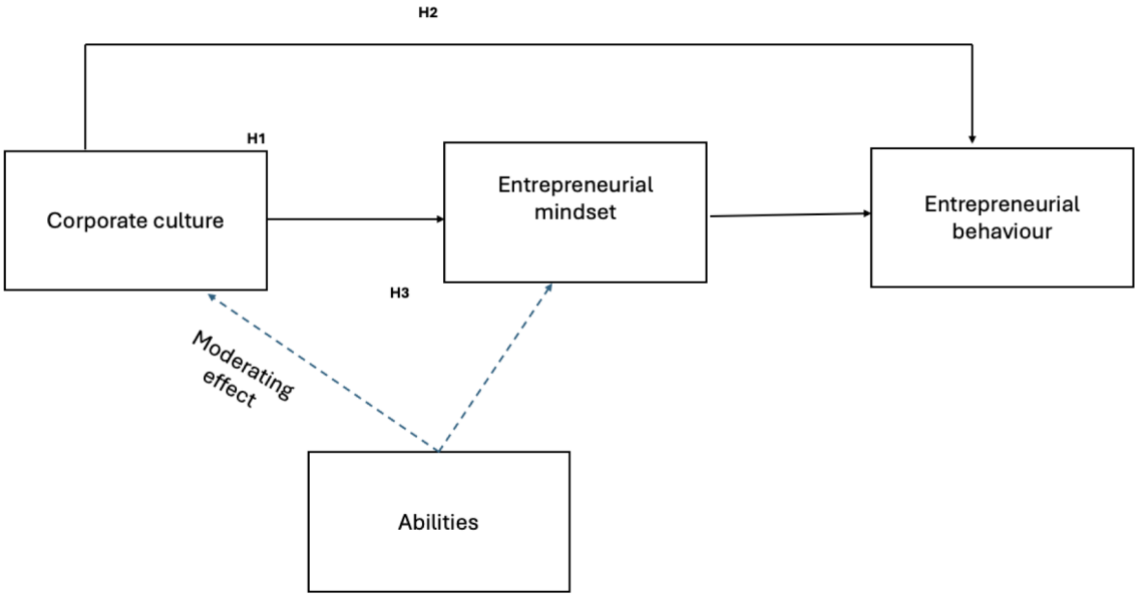

Figure 11: Revised conceptual model

Source: Own compilation.

The test results indicated that only three hypothesis statements were supported.

H1: and H2: The direct effects of CC on EM, suggesting that HRM practices such as employee development, remuneration, and management support and develop employees' entrepreneurial mindset, which SN and PBC influence.

H2: The direct effects of CC on EB, suggesting that culture influences behaviour, enhanced by attitude, social norms, and perceived behavioural control (TPB).

H3: The moderating effects of A and CC on EM, suggesting that employees with strong abilities can influence entrepreneurial culture.

6.7. Conclusion

The research findings confirmed the claims that CC has a direct influence on employees' development of EM, suggesting that although employees might not have the cognitive aspect at a desired level at recruitment, they will develop the mindset over time. Furthermore, a strong positive CC provides employees with exposure to various types of entrepreneurial training, thereby enhancing TPB. They create a positive attitude towards entrepreneurship and their abilities (PBC), and, lastly, they observe others around them engaging in entrepreneurial activities (SN). H2 demonstrates the independence and the power of CC, indicating that with the proper CC, employees exhibit EB. H3 posits that a moderate CC, in turn, affects the development of EM and EB among employees. This result suggests that when employees possess abilities, they can influence CC, thereby fostering EM. Therefore, the findings suggest that employees' abilities can shape culture; employees who develop their abilities shape the organisational culture.

The research findings firmly establish the critical role of corporate culture in fostering entrepreneurship. Furthermore, it provides vital insights into the nuances that must be considered whilst creating the ideal culture. AMO plays a crucial role but cannot act as an independent factor that adjusts the culture's strength; other underlying factors, such as TPB, also play a role.

Chapter: 7

7.1 Conclusion and recommendations

The study explored the moderating effect of banking sector employees' abilities, motivation, and opportunities (AMO) on the relationship between corporate culture (CC) and their entrepreneurial mindset (EM) and behaviour (EB). A broader understanding of the interaction between these constructs will provide insights into how an organisation can apply them to enhance AMO and CC, thereby fostering entrepreneurial activities. (Cherian et al., 2021; Lounsbury et al., 2019; Thabethe et al., 2024).

Corporate culture plays a significant role in shaping employee behaviour through systems that act as enablers, enabling employees to achieve entrepreneurial goals, which ultimately lead to the achievement of strategic objectives (Lounsbury et al., 2019; Wang et al., 2025). Furthermore, when an organisation invests in developing its employees' abilities, which in turn shape the organisation's culture, business leaders must understand how these constructs interact. This understanding becomes a "tool kit" that utilises practical theoretical applications to define the operating environment. The study rejected AMO as a moderator in these relationships, except for the moderating effect of abilities on corporate culture and mindset. The results suggest that abilities increase employees' likelihood of translating ideas into action, provided that the culture is conducive. The findings demonstrate the robustness of CC, suggesting that an employee without motivation and opportunities, yet possessing abilities within a strong corporate culture, may still think and behave entrepreneurially.

The research study was grounded in the theory of planned behaviour (TPB), which suggests that attitudes, social influence, and control over one's actions lead to a specific behavioural intention (Ajzen, 1991; Al-Mamary & Alraja, 2022). A relational constructivist approach views culture as a dynamic, intangible entity that is only visible in interactions among various social groups. Therefore, culture is enacted in the organisation's decision-making, in the products and services, and in the strategic direction (Chen, 2022; Kreiser et al., 2020; Thabethe et al., 2024).

Thus, understanding of the interaction between these constructs can empower business practitioners with the knowledge to be deliberate when designing elements such as support systems, HR processes, remuneration, performance reviews, and target setting, and making strategic decisions about the future of the organisation to facilitate a corporate culture with mutual benefits for both employees and employers.

Researchers have investigated how corporate culture fosters employees' sense of connection to the brand, as well as the competencies, attitudes, and entrepreneurial mindset and behaviours that propel the organisation for resilience (Chen, 2022; Obaid et al., 2022a; Wang et al., 2025). There have been cases of organisations that failed due to poor corporate culture and a lack of innovation, resulting in decreased performance and competitiveness (Alrazehi et al., 2021b; Cherian et al., 2021). The literature also provides various antecedents that influence a positive corporate culture, leading to an entrepreneurial mindset and behaviours such as employee development, autonomy, and empowerment, as well as HRM and workplace practices (Abdelwahed, 2023; Isac et al., 2021; Kuratko et al., 2021).

The constructs of entrepreneurial mindset and entrepreneurial behaviours have not been fully explored, and even more so, the critical role of AMO and corporate culture on these two constructs. The AMO framework has been extensively researched. However, most studies focus on understanding its impact on employees' general performance and productivity. There are not enough studies to establish links between CC, EM, and EB. Therefore, this was identified as a limitation and a research gap. Although these constructs have been extensively examined, they have been examined in isolation, and there are very few studies that explore them in a banking environment. The South African banking industry is currently facing disruptions due to increased competition and digital migration. New entrants, retailers, and telecommunications companies are also entering the banking space, and the implications of high unemployment and sluggish economic growth are leading to a reduced pool of potential new banking clients. The organisation would benefit from enhancing business performance by leveraging a workforce that possesses and exhibits an entrepreneurial mindset and behaviours.

7.2. Study hypothesis, methodology, and findings

Eight research objectives were adapted, which, in turn, translated into the study's hypothesis statements.

RO1. There is a positive relationship between corporate culture and the entrepreneurial mindset.

RO2. There is a positive relationship between corporate culture and entrepreneurial behaviour.

RO3. Employees' abilities have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

RO4. Employees' motivation has a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

RO5. Employees' opportunities have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

RO6. Employees' abilities have a moderating effect on the relationship between corporate culture and entrepreneurial behaviours.

RO7. Employees' motivation has a moderating effect on the relationship between corporate culture and entrepreneurial behaviours.

RO8. Employees' opportunities have a moderating effect on the relationship between corporate culture and entrepreneurial behaviours.

From these questions, eight hypothesis statements were adapted, which directly link to the research questions.

The research philosophy of this study employed a positivist, deductive approach, aiming to contribute to the further development of the theory (Saunders & Lewis, 2018). Since the study was quantitative, it employed a mono-method approach. The research was conducted exclusively with individuals employed by a specific retail bank based in South Africa, working in the retail division of the operations department. A non-probability sampling method was used. Data was collected at a single point in time, making the study cross-sectional. The measurement scales for the observed constructs were developed using existing theoretical scales for AMO CC, EM, and EB (Diamantopoulos et al., 2012). The survey questionnaire employed a 5-point Likert scale, where respondents selected the statement that resonated most with them for each question. The study achieved a final sample size of 384 data points after data screening and quality control. The descriptive statistics revealed that the sample population was biased towards young, average-educated female employees at the beginning of their careers, holding entry-level, client-facing roles in operations.

All observed constructs demonstrated good reliability, as indicated by both Cronbach's Alpha and Composite ratio, confirming strong internal consistency across the constructs (Davison, 2021; Hair, Black, et al., 2019; Shrestha, 2021). Furthermore, confirmatory Factor Analysis (CFA) was employed to assess the measurement model in the SEM-PLS. Convergent validity was assessed for CC (AVE=0.56), A (AVE=0.53), and M (AVE=0.52). O (AVE=0.53), EM (AVE=0.51), EB (AVE=0.54). The CFA results gave confidence in the integrity of the observed indicators. The model fit assessments were conducted, and the model was deemed fit based on the outcomes of the numerous model fit tests. The model's fit tests include the SRMR (M = 0.072), d_ULS (M = 3,070), d_G (M = 0.746), Chi-Square (1606), and NFI (0.742).

The structural model equation was estimated using SEM-PLS, based on the verified measurement model, and no controllable variables were incorporated (Ringle et al., 2023). Hypothesis 1: A standard regression model testing the relationship between CC and EM, P = 0.000, indicated a strong and direct relationship between the two constructs; therefore, the hypothesis was supported. The analysis confirmed that a strong, supportive corporate culture tends to foster an entrepreneurial mindset. From a theoretical perspective, it can be deduced that corporate culture influences employees' entrepreneurial attitudes (Cherian et al., 2021; Wang et al., 2025).

Hypothesis 2 tested the relationship between CC and EB, yielding a p-value of 0.000, indicating a strong, direct relationship between the two constructs; the hypothesis was accepted. These results confirmed that a strong entrepreneurial corporate culture can shape employees' entrepreneurial behaviours. From a theoretical TPB perspective, if employees perceive that entrepreneurial behaviours are normalised in organisations with some points of reference, they are more likely to engage in entrepreneurial activities (SC) (Abdelwahed, 2023; Al-Mamary & Alraja, 2022; Kuratko et al., 2021a). Hypothesis 3 tested the moderating effect of employee abilities on the relationship between corporate culture and entrepreneurial mindset. P = 0.0015; the hypothesis was supported. Applying the AMO framework, the results indicate that motivation and opportunities would be meaningless if employees do not possess the necessary (cognitive) skills and competencies. From a TPB perspective, employees would think and act with confidence in their entrepreneurial abilities (PBC) (Al-Mamary & Alraja, 2022; Belousova et al., 2020; Cherian et al., 2021).

Hypotheses 4, 5, 6, 7, and 8 were not supported, indicating that the AMO framework does not moderate the relationship between corporate culture and entrepreneurial mindset and behaviours. High levels of AMO do not equate to entrepreneurial outcomes; rather, the impact of corporate culture on entrepreneurial mindset and behaviours is consistent and robust regardless of AMO levels.

7.3. Theoretical implications

The findings of this research align with the TPB proposition that a positive attitude, social influence, and behavioural control (confidence in one's own abilities) are associated with a significant tendency among these employees to exhibit EM and EB. These results present an opportunity for further research on these constructs (Altahat & Alsafadi, 2021). These findings confirm that a perceived positive corporate culture influences employees' attitudes and behaviours, as per TPB (Al-Mamary & Alraja, 2022). Organizations should intentionally develop an entrepreneurial cultural toolkit with elements that can be applied across various departments to drive entrepreneurial outcomes. These ideas can be explored in future entrepreneurial research.

The study revealed a strong relationship between CC and EM, as well as a similar relationship between CC and EB, consistent with the findings reported by Mothibi et al. (2025) elsewhere. This confirmation suggests that corporate culture predicts EM, underscoring the importance of healthy cultures that equip employees with skills, foster a psychologically safe space for risk-taking, and manage perceived culture to influence employee attitudes, leading to increased entrepreneurial outcomes. The validity test results confirmed the acceptability of the contracts, supporting their integrity.

Hypothesis 3 was the only moderating relationship proposition supported, supporting the argument that corporate culture enables employees to utilize and develop their abilities, thereby fostering an entrepreneurial mindset. Obaid et al., (2022) confirmed that ability-enhancing practices influence a corporate mindset, leading to desired behaviours. The TPB argues that employees will think and act entrepreneurially when they trust their abilities to succeed (PBC); these findings align with the theory.

Hypotheses 4, 5, 6, 7, and 8 were surprisingly rejected, leading to two theoretical insights. The results highlight the primacy and the power of corporate culture. Based on the results, it can be stated that in a dominant culture, employees who may not have a strong AMO can benefit from the cultural influence to think and act entrepreneurially. Corporate culture can establish new standards and ways of thinking and behaving within a corporate setting; it is a significant factor in determining outcomes. TPB, along with subjective norms, supports this argument (Lounsbury et al., 2019; Mothibi et al., 2025; Wang et al., 2025).

A second insight is that AMO is not a moderating variable but a mediator of the relationships among corporate culture, entrepreneurial mindset, and behaviour. Results from a study conducted by Altahat and Alsafadi (2021) on the mediation role of AMO on innovativeness and creativity indicated that there was a positive and significant relationship between these constructs, confirming that AMO is a mediating factor rather than a moderator, thus rejecting Hypotheses 4, 5, 6, 7, and 8. A strong corporate culture is a predictor of entrepreneurial mindset and behaviours even in the absence of AMO. Given that disruption and uncertainty are at their highest in the banking sector, the insights are relevant to retail banking.

7.4. Practical implications

As stated earlier, the South African banking sector is experiencing disruption driven by digital transformation, competition, and economic challenges. The outcome of this research offers valuable insights for business leaders in fostering a corporate culture that encourages and promotes an entrepreneurial mindset and behaviour. Based on the results, it is evident that CC has a positive relationship with EM. Furthermore, CC also refers positively to the awareness of EB business leaders, which is heightened towards the critical role and the contribution of CC towards developing an employee entrepreneurial mindset and behaviours (Chen, 2022; Cherian et al., 2021; Kuratko et al., 2023). This can be achieved through HRM systems, processes, and entrepreneurial projects (Bărbulescu et al., 2021; Flamholtz & Randle, 2012).

Furthermore, organizations that foster an entrepreneurial culture can expect dual benefits: to achieve their strategic goals and enhance competitiveness, while creating an environment where employees find meaning and purpose in their work. This results in improved engagement, employee satisfaction, staff morale, and turnover (Alrazehi et al., 2021b; Lounsbury et al., 2019). TBP supports the outcomes. This type of climate will foster a positive attitude towards entrepreneurship among employees.

Employees will act as each other's influencers while building confidence in their abilities (attitude, social norms, and perceived behavioural control). The strength of the moderating role of abilities between CC and EM confirms that business leaders must prioritise building an influential corporate culture that develops employees' capabilities, enabling their entrepreneurial thinking and behaviours. Business leaders must focus on this aspect.

Hypotheses H4-H8 suggest that the relationship between corporate culture and entrepreneurial mindset is robust, requires no moderating variable, and has a direct impact on how employees think and act entrepreneurially (Chen, 2022; Obaid et al., 2022). Therefore, based on this view, business leaders must invest in defining the culture they idealize by communicating a clear vision and a set of values that align with entrepreneurship, innovativeness, risk-taking, and problem-solving (Altahat & Alsafadi, 2021. Moreover, leaders must lead from the front by embodying the entrepreneurial culture in every interaction; they must consistently champion entrepreneurial activities by encouraging all employees to participate, continuously tracking projects, providing feedback on progress to all, and demonstrating tolerance for intelligent failures (Obaid et al., 2022a). Leaders must be consistent in their pursuit of an entrepreneurial culture to reinforce the message of entrepreneurship through their communication, policies, and actions.

A strong culture positively influences everyone; therefore, leaders must create a culture that encompasses everyone (Chen, 2022; Lounsbury et al., 2019). The results suggest that focusing on the few employees who have AMO is not a sustainable approach. Business leaders must create a corporate culture that will elevate everyone and the entire organisation, converting all employees into entrepreneurs. Although AMO did not moderate the relationship, it is likely to be the primary mechanism through which a conducive culture is formed and sustained. Therefore, the AMO elements still play a vital role in the entrepreneurial mindset and behaviour (Alkhalaf & Al-Tabbaa, 2024; Bos-Nehles et al., 2023).

Business leaders must invest in specific skills development programmes, such as creativity, innovativeness, and design thinking, to channel employees' competencies towards entrepreneurial thinking and actions. Employee motivation can be enhanced through HRM practices, such as rewards and recognition, to reinforce an entrepreneurial culture. Lastly, create clear platforms and channels to make opportunities visible to everyone.

H3 implied that a stronger culture has an even more substantial effect on the entrepreneurial mindset of employees with lower abilities. The business environment is vital to them as a source of inspiration for thinking and acting entrepreneurially. This aligns with TPB, which states that individuals are influenced when they see others successfully engaging in the act (Al-Mamary & Alraja, 2022). An inclusive entrepreneurial culture that empowers and encourages everyone to engage in entrepreneurial activities will also serve as an essential ingredient in fostering psychological safety for those who are not as confident about stepping forward with their ideas (Abdelwahed, 2023; Ajzen, 1991; Lounsbury et al., 2019).

The research suggests that fostering an entrepreneurial culture is a direct result of leadership choices regarding employee development, HR practices, and creating a safe and inclusive environment that enables all employees to thrive. Business leaders must create an authentic culture of entrepreneurship, supported by the right systems and processes (AMO). Based on the results, it can be concluded that if business leaders build a strong corporate culture (CC) supported by AMO, the outcomes will be an entrepreneurial mindset (EM) and behaviours (EB).

7.5 Limitations of the study and future research recommendations

The research was limited to respondents working in the branch environment and cannot be generalized to employees in other departments. Therefore, future research recommendations include extending the study to different departments within the bank, other banks, and other industries. Furthermore, the majority of the population sample consisted of female respondents in the early stages of their careers, working as frontline employees. Future studies would benefit from a focus on management roles. Moreover, the samples were biased to respondents from Gauteng. It would be beneficial for future studies to obtain a balanced sample to test whether geographical location affects the development of an entrepreneurial mindset and behaviours.

The model did not establish causality because the data was collected at a single point in time (Ahmed, 2024; Scharrer, 2021). Therefore, the results for H1 and H2 show correlation rather than causation. Furthermore, while the model tested key relationships, other vital variables that may influence entrepreneurial mindset and behaviours were omitted, such as leadership styles and organizational structure. Future research must empirically test the alternative research AMO as a mediator between corporate culture and entrepreneurial outcomes. Quantitative research is limited in nature because it does not delve into the underlying reasons behind people's behaviours and attitudes (Abdelwahed, 2023). By only reporting aggregated data, it lacks the necessary depth. Data processing and management was time-consuming and required skilful analysis (Kaur, 2023; Kotronoulas, 2023). Moreover, data quality determines the quality of the results. Statistical errors may return incorrect results and misleading conclusions, and statistical significance may not always translate to clinical importance (Duckett, 2021; Wegner, 2020). Still, it may distract the researcher's attention from potentially essential clues to the discovery.

The availability of existing research on the moderating roles of AMO and corporate culture on EB was limited and scattered, making it difficult to benchmark against previous studies. Future research on the constructs in a different industry would add value to the future research constructs.

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7.7. Appendices

7.7.1 Appendix A: Descriptive coding sheet

Demographics	Name	Code
What is your gender?	Male	1
	Female	2
	Other	3
Please indicate your age in years.	18 to 25	1
	26 to 35	2
	36 to 45	3
	46 to 55	4
	56 to 65	5
What is your highest qualification?	Grade 12 (Matric)	1
	Certificate (e.g. short learning programme/s)	2
	Diploma	3
	Degree	4
	Post Graduate degree (Honors)	5
	Post Graduate degree (Masters)	6
	Post Graduate degree (Doctoral)	7
	Other	8
What is your role? (Position)	Bank Better champion (BBC)	1
	Service Consultant (SC)	2
	Assistant branch manager (ABM)	3
	Branch Manager (BM)	4
	Regional Manager	5
	Business Manager	6
How long have you been working for the organisation (Tenure)?	0 to 12 months	1
	1 to 5 years	2
	5 to 10 years	3
	10 to 15 years	4
	15+	5
In what geographical area/s is your business operating in (primary location)?	Eastern Cape	1
	Free State	2
	Gauteng	3
	Kwa-Zulu Natal	4
	Limpopo	5
	Mpumalanga	6
	Northwest	7
	Northern Cape	8
	Western Cape	9

7.7.2 Appendix B Descriptive per question

Question	Mean	Median	erved min	served max	d deviation	ess kurtosis	Skewness	rvations used	est statistic	p value
Q11	4,277	4,000	1,000	5,000	0,744	5,524	-1,717	384,000	7,232	0,000
Q12	4,250	4,000	1,000	5,000	0,685	3,677	-1,198	384,000	7,593	0,000
Q13	3,293	3,000	1,000	5,000	1,105	-0,470	-0,415	384,000	2,711	0,000
Q14	3,573	4,000	1,000	5,000	0,970	0,546	-0,826	384,000	4,813	0,000
Q15	3,367	4,000	1,000	5,000	1,122	-0,416	-0,560	384,000	3,332	0,000
Q16	3,529	4,000	1,000	5,000	0,998	0,190	-0,744	384,000	4,450	0,000
Q17	3,156	3,000	1,000	5,000	1,006	-0,521	-0,225	384,000	2,944	0,000
Q18	3,168	3,000	1,000	5,000	0,986	-0,464	-0,277	384,000	3,089	0,000
Q19	4,003	4,000	1,000	5,000	0,610	4,509	-1,037	384,000	11,897	0,000
Q20	3,867	4,000	1,000	5,000	0,810	1,502	-0,959	384,000	7,352	0,000
Q21	4,034	4,000	1,000	5,000	0,697	2,874	-1,019	384,000	9,108	0,000
Q22	4,169	4,000	1,000	5,000	0,629	2,275	-0,714	384,000	9,156	0,000
Q23	3,982	4,000	1,000	5,000	0,694	1,328	-0,680	384,000	8,320	0,000
Q26	3,633	4,000	1,000	5,000	0,882	0,626	-0,740	384,000	5,254	0,000
Q28	4,094	4,000	1,000	5,000	0,667	3,444	-1,010	384,000	9,253	0,000
Q29	3,332	4,000	1,000	5,000	0,988	-0,040	-0,639	384,000	4,088	0,000
Q30	3,608	4,000	1,000	5,000	0,859	0,849	-0,711	384,000	5,098	0,000
Q31	3,849	4,000	1,000	5,000	0,815	1,030	-0,815	384,000	6,582	0,000
Q32	4,000	4,000	1,000	5,000	0,677	1,598	-0,708	384,000	8,888	0,000
Q33	3,687	4,000	1,000	5,000	0,790	1,273	-0,870	384,000	7,000	0,000
Q34	3,877	4,000	1,000	5,000	0,717	3,144	-1,218	384,000	10,382	0,000
Q35	4,042	4,000	1,000	5,000	0,724	3,556	-1,221	384,000	8,943	0,000
Q36	3,974	4,000	1,000	5,000	0,810	2,705	-1,223	384,000	7,515	0,000
Q37	3,596	4,000	1,000	5,000	0,974	0,416	-0,782	384,000	4,720	0,000
Q38	3,505	4,000	1,000	5,000	1,053	0,150	-0,772	384,000	4,283	0,000
Q39	3,154	3,000	1,000	5,000	1,080	-0,720	-0,334	384,000	3,071	0,000
Q40	3,427	4,000	1,000	5,000	0,982	0,134	-0,674	384,000	4,255	0,000
Q41	3,341	3,000	1,000	5,000	0,936	0,168	-0,633	384,000	4,232	0,000
Q44	3,318	4,000	1,000	5,000	0,983	-0,207	-0,572	384,000	4,059	0,000
Q45	3,164	3,000	1,000	5,000	0,966	-0,162	-0,368	384,000	3,473	0,000
Q46	3,659	4,000	1,000	5,000	0,899	0,946	-0,893	384,000	5,873	0,000
Q47	3,924	4,000	1,000	5,000	0,885	2,578	-1,322	384,000	6,937	0,000
Q7	4,318	4,000	1,000	5,000	0,894	4,736	-1,962	384,000	6,784	0,000
Q8	4,195	4,000	1,000	5,000	0,781	3,926	-1,476	384,000	6,776	0,000

7.7.3. Appendix C: Distribution per construct

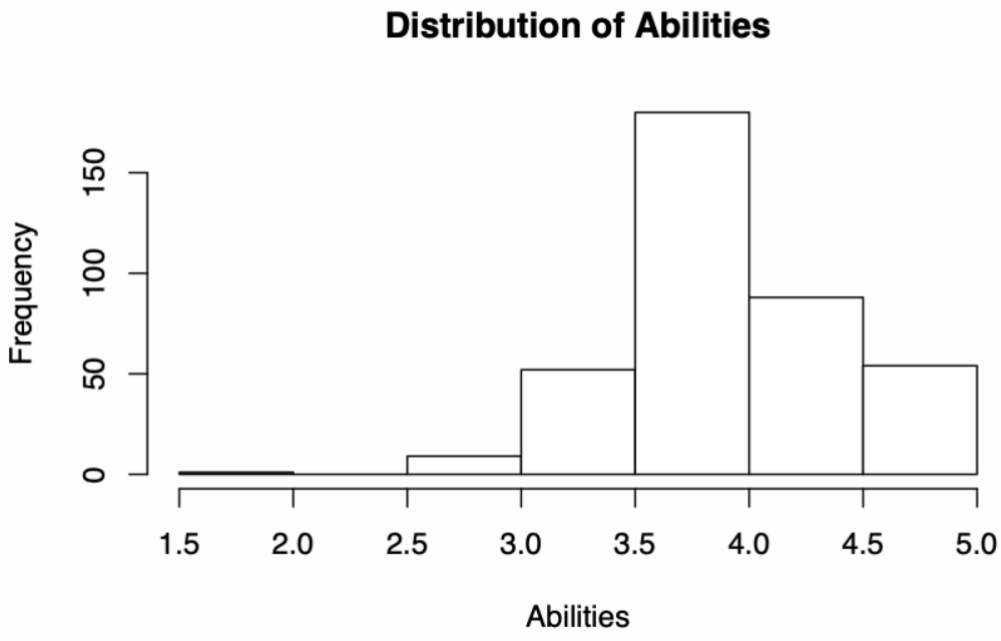

Figure 1: Abilities

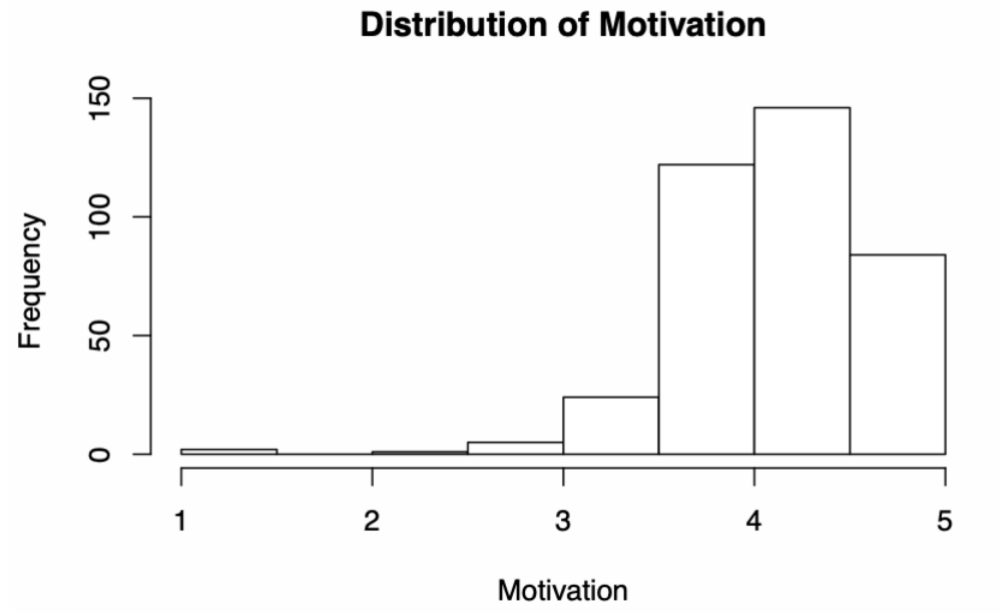

Figure 2: Motivation

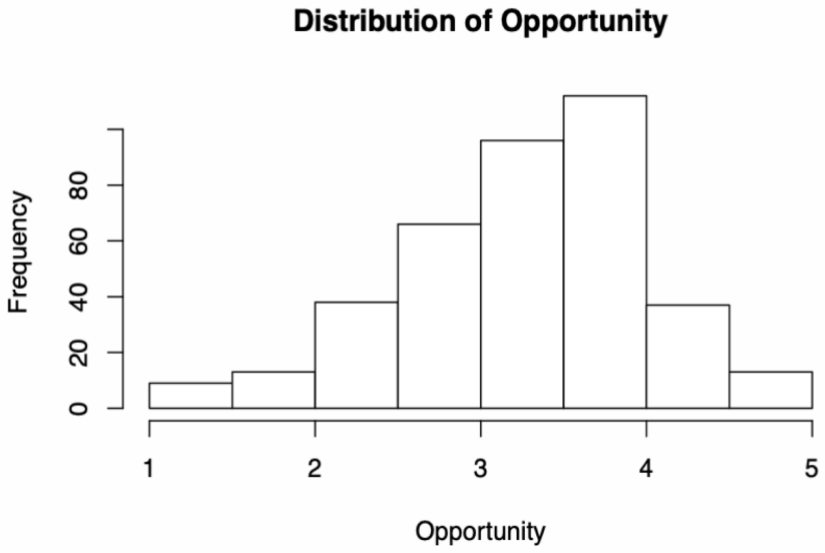

Figure 3: Opportunity

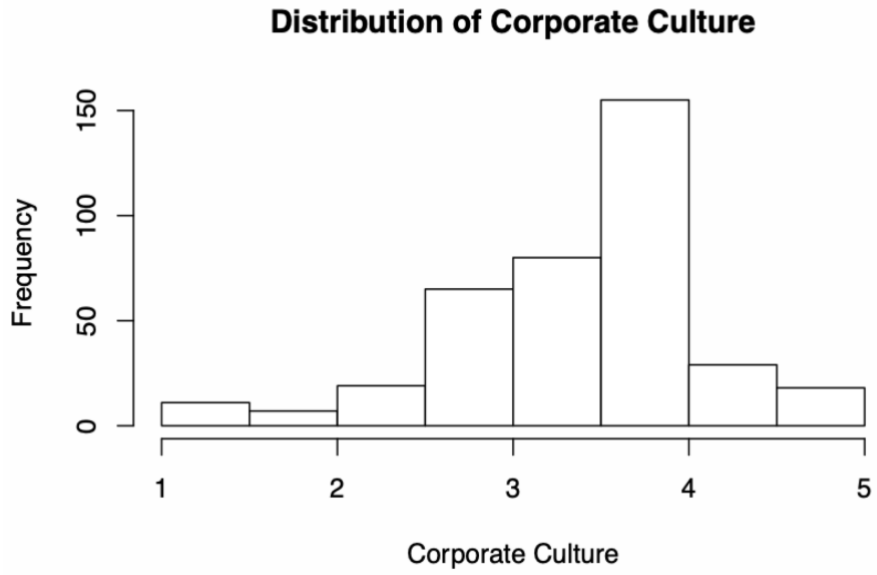

Figure 4: Corporate culture

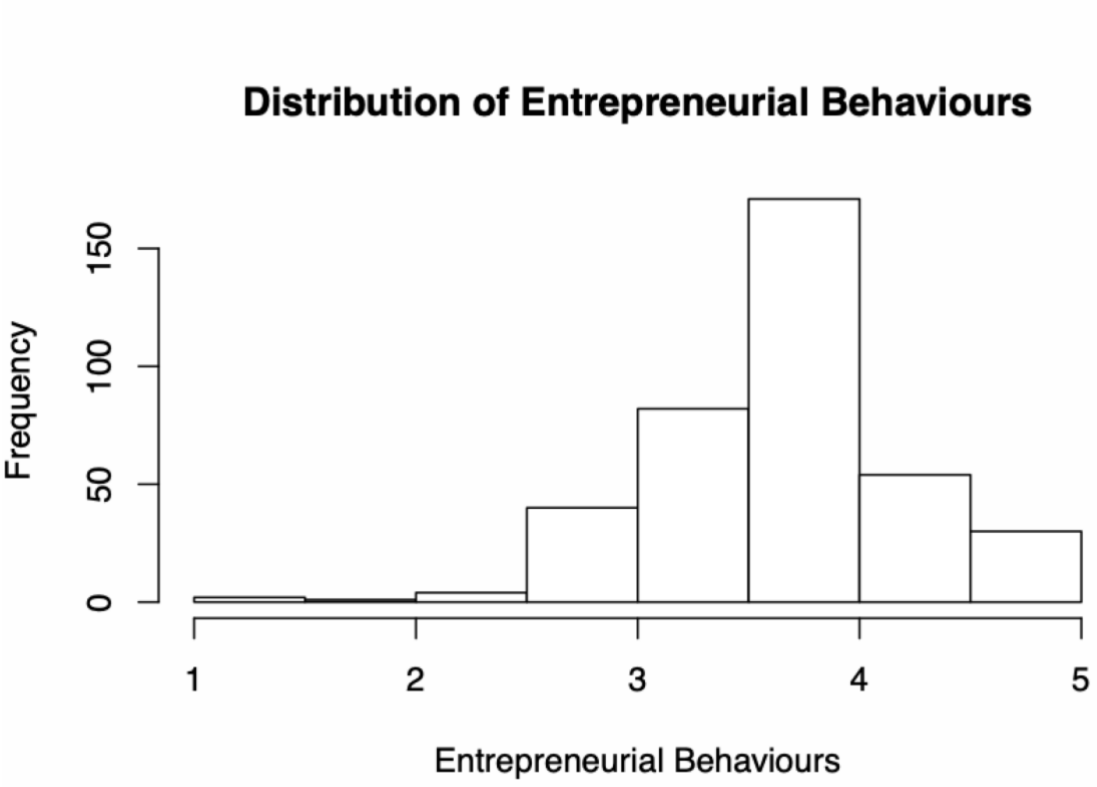

Figure 5: Entrepreneurial behaviours

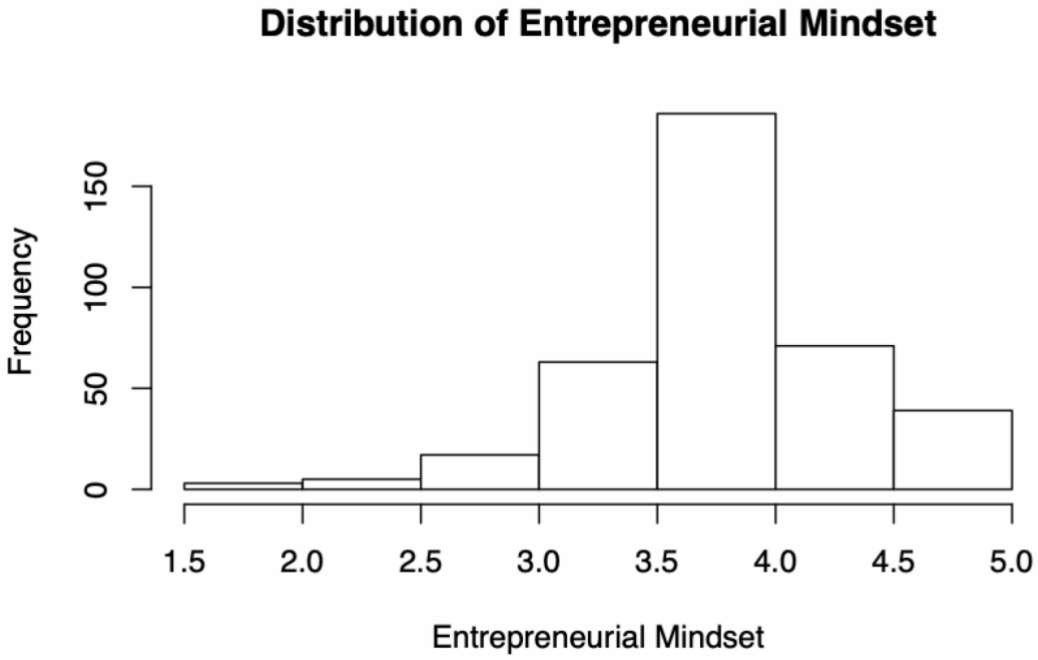

Figure 6: Entrepreneurial mindset

7.7.4. Appendix D: Hypothesis testing coefficient histograms.

The hypothesis was tested as follows:

There is a positive relationship between corporate culture and the entrepreneurial mindset.

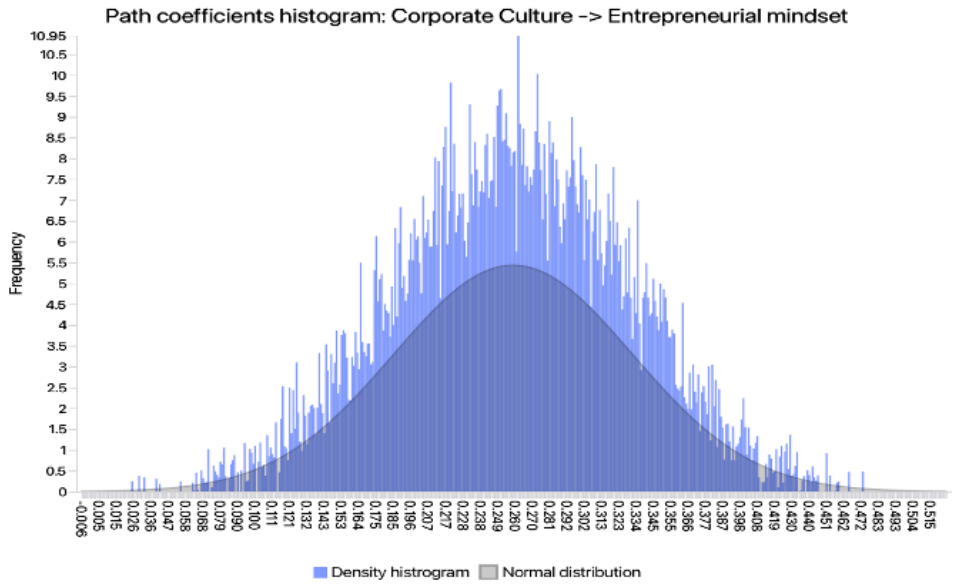

Figure 7: H1:

There is a positive relationship between corporate culture and entrepreneurial behaviour.

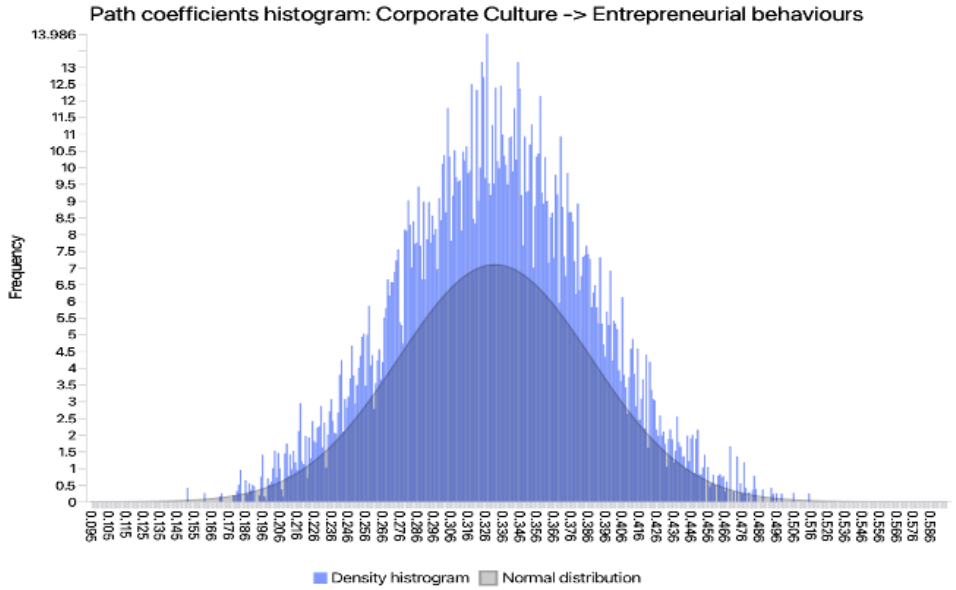

Figure 8: H2:

Abilities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

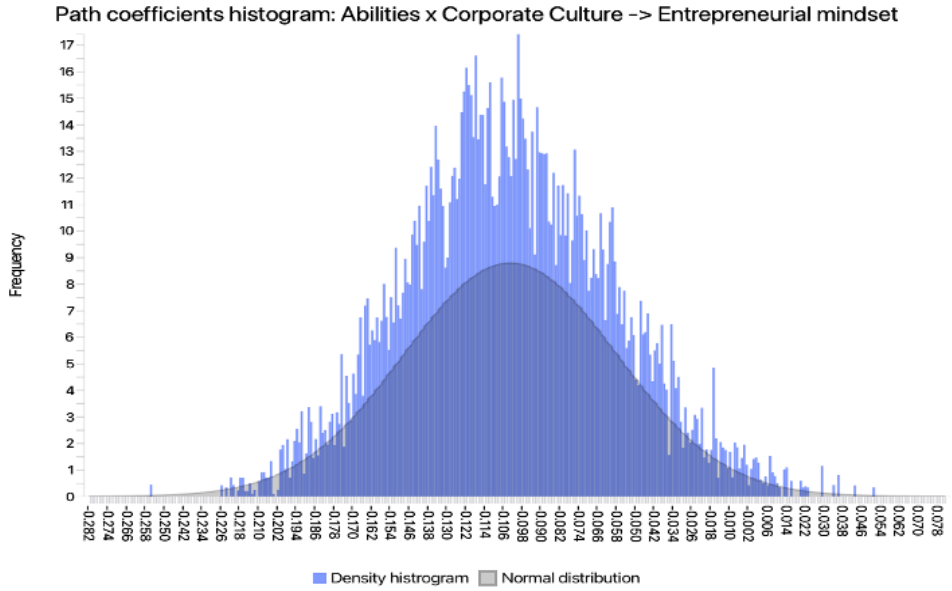

Figure 9: H3.

Motivation of employees has a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

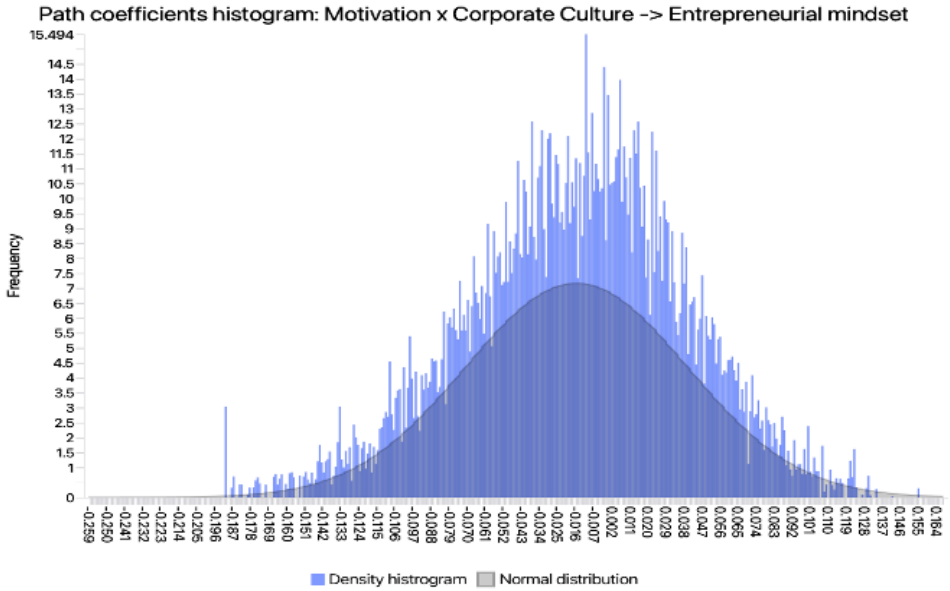

Figure 10: H4.

Opportunities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial mindset.

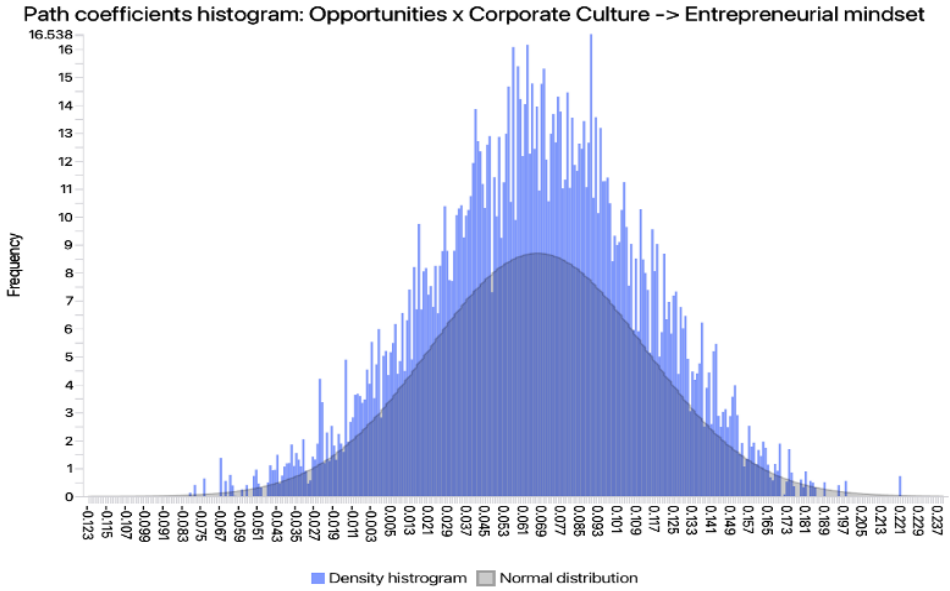

Figure 11: H5.

The abilities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

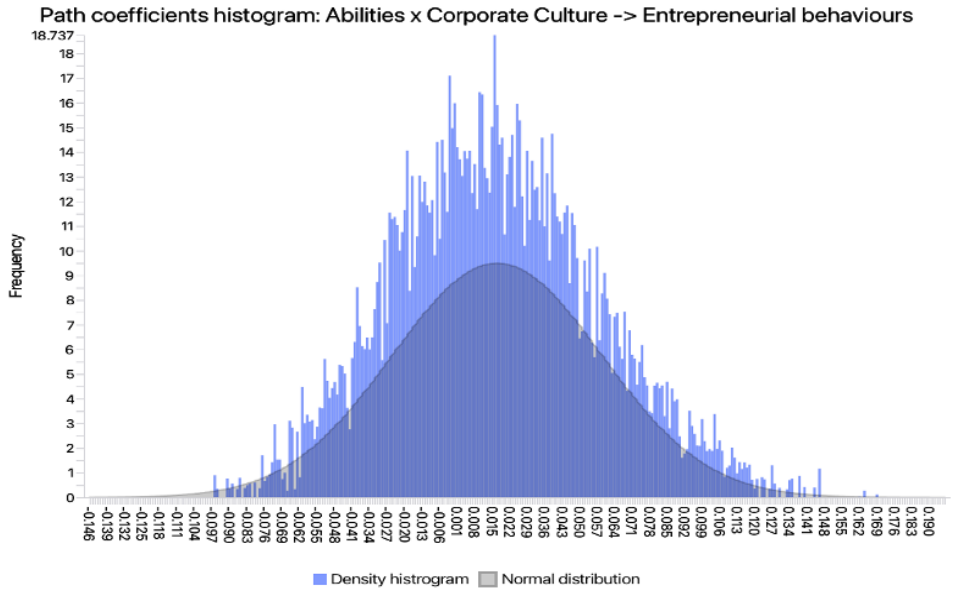

Figure 12: H6.

Motivation of employees has a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

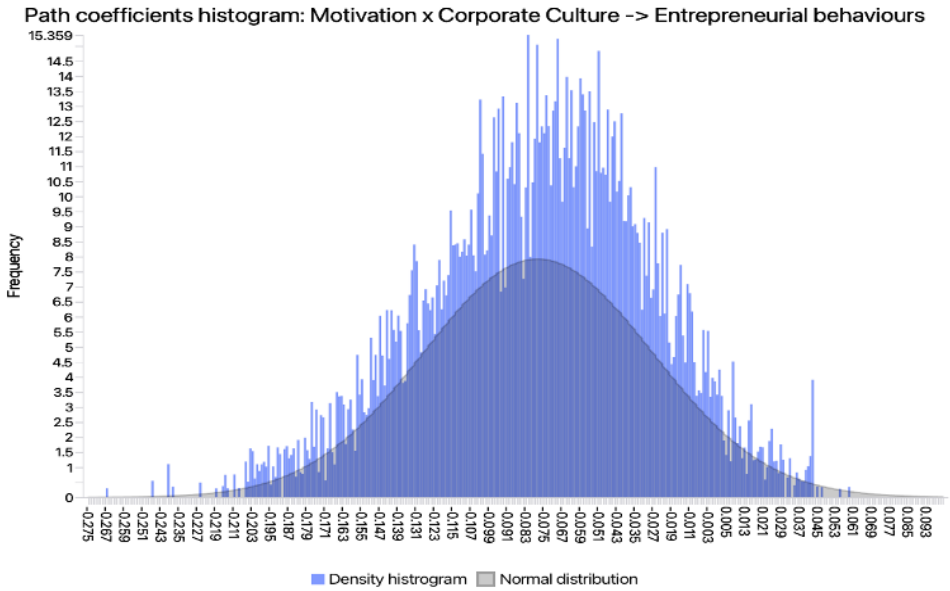

Figure 13: H7.

Opportunities of employees have a moderating effect on the relationship between corporate culture and entrepreneurial behaviour.

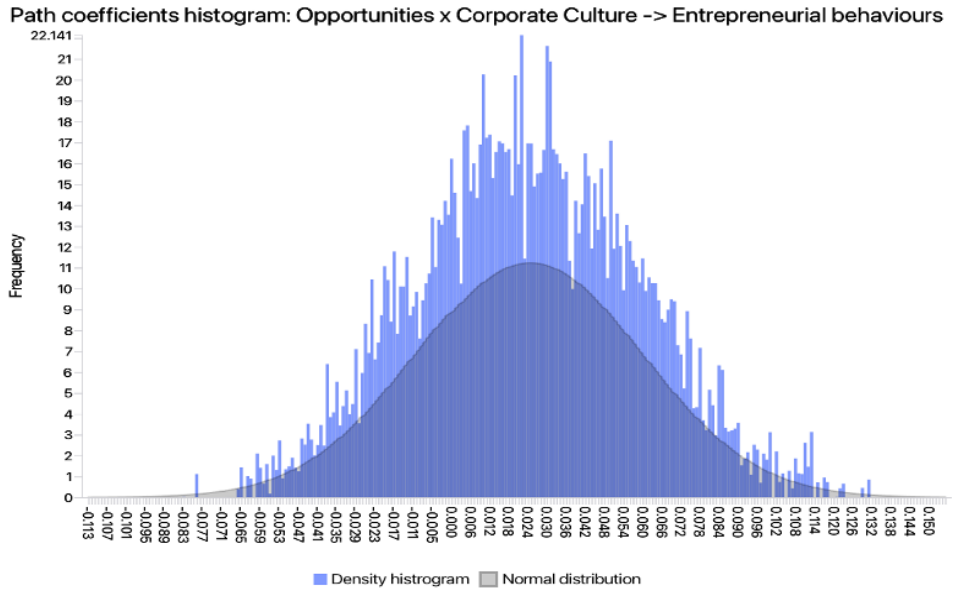

Figure 14: H8.