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## **SOFT SKILLS, COMMUNICATION SKILLS AND HARD SKILLS INFLUENCING THE MOTIVATION AND SATISFACTION OF WOMEN ENTREPRENEURS**

*Despite the increase in women entrepreneurs pursuing careers in the service industry, entrepreneurship is inherently challenging and women still face various difficulties. This article examines the characteristics of women entrepreneurs related to the soft skills, communication skills, and hard skills that influence their pull and push motivators and, ultimately, satisfaction, and sheds light on women entrepreneurship in Croatia. A quantitative study was conducted on a sample of women entrepreneurs. A structured questionnaire collected primary data to obtain the profile of a women entrepreneur in Croatia. The questionnaire was developed from the literature review and adapted for this research, including the six key areas derived from the hypotheses developed in the research model. The research methodology consists of quantitative analysis using PLS-SEM. Findings indicate that soft skills, communication skills, and hard skills affect both push and pull motivators. However, only pull motivators positively influence the satisfaction of women entrepreneurs in the service sector. The paper's theoretical contribution is the critical synthesis of the relevant academic literature on women entrepreneurs, in particular its examination of key success factors underlined by communication skills, soft skills and hard skills. The empirical contribution*

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*of the paper is based on its examination of the relationships between the skills of women entrepreneurs such as soft skills, communication skills and hard skills, which are statistically significant for pull and push motivators and hence satisfaction. It also provides a research basis for future business development support and for harnessing the potential of women entrepreneurial skills based on soft, communication and hard skills development.*

**Keywords:** *women entrepreneurs; communication skills; soft skills; hard skills; push motivators, pull motivators.*

## 1. INTRODUCTION

Women are observed to be softer than men and more involved in family responsibilities, which suggests that they must be more skilled and motivated in their journey to prove their abilities in the workplace. Women have generally faced more challenging steps in their journey to the top levels of management due to the “glass ceiling phenomenon”, the invisible barriers that prevent advancement in the workplace, which is also found in entrepreneurship (Kimbu and Ngoasong, 2016).

Women entrepreneurship is related to quality, contribution to society, and personal satisfaction (Kimbu and Ngoasong, 2016). However, external influences on entrepreneurial aspirations and motivations affect the entrepreneurial decision to enter a business (Vadnjal et al., 2020). Previous research has pointed to various barriers for women in entrepreneurship (Kimbu and Ngoasong, 2016). The Global Entrepreneurship Monitor (GEM 2019) reports that women up to the age of 35 are less active in entrepreneurship due to family responsibilities. However, 274 million new or existing businesses in 74 economies are owned by a woman (Kelley et al., 2017), and the 2nd European Start-up Monitor indicates that only 14.8% of founders are women (Forbes, 2019). Most of the previous studies focus on the motivations for entering entrepreneurship, although there is no consensus so far on whether entrepreneurs are born with certain personality traits (Nicolau et al., 2008) or whether entrepreneurship can be learned. Therefore, entrepreneurial motivation is extensively studied using push and pull motivators (Gabarret et al., 2017), examining both economic and non-economic factors, also referred to as opportunity-driven creation (pull dimension) or necessity entrepreneurship (push dimension) (Amit & Muller, 1995). Although the recent literature has extensively addressed pull and push motivators as independent variables, research considering them as dependent variables is very limited. Therefore, this paper examines soft skills, communication skills, and hard skills that affect push and pull motivators, as well as those motivators that affect entrepreneur satisfaction.

Hard skills, including technical and cognitive skills and high academic qualifications, remain important in today's workplace (Robles 2012; Suarta et al. 2017). However, they should not take dominance over other skills (Sisson and Adams 2013), particularly soft skills which have been highlighted as essential competencies in the service encounter (Wilks and Hemsworth, 2011; Sisson and Adams, 2013). Soft skills have been found to be the most important skills for working in services (Weber et al., 2009), along with communication skills which are the essential soft skills (Succi and Canovi, 2019). However, these studies treat communication skills as a part of soft skills, while recent research that acknowledges the importance of communication skills excludes them from the soft skills scale (Cuic Tankovic et al., 2022). Thus, communication skills and soft skills are separated in this study. According to Vu and Nwachukwu (2021), entrepreneurial skills positively affect profitability and employee satisfaction, while entrepreneur satisfaction has not yet been studied, especially with the mediating role of push and pull motivators.

Entrepreneur satisfaction is a topic of research due to the fierce competition in business and the even more challenging creative innovation to survive in the market. Entrepreneurs' success may be the condition that influences their decision to stay in business or not (Simon, Houghton and Savelli 2003). Previous research has investigated entrepreneurs' satisfaction influenced by affective characteristics and emotions (Delgado-Garcia et al., 2012), life partner's occupation (El Shoubaki and Stephan, 2018), commitment to self-employment (Kerr, 2017), low income and self-employment (Blanchflower, Oswald and Stutzer, 2001), or successors in the family business (Lauto et al., 2020). Recent evidence (Lauto et al., 2020) suggests that gender is related to the satisfaction with entrepreneurship. However, no study to date has considered the relationship between push and pull motivators and satisfaction with entrepreneurship.

Therefore, the primary objective of this study is to examine the hard skills, soft skills, and communication skills related to the pull and push factors that influence satisfaction with entrepreneurship from the perspective of women entrepreneurs.

## **2. LITERATURE REVIEW**

### ***2.1. Hard skills, soft skills, and communication skills***

Hard skills include a person's ability to perform a specific type of task (Hendarman and Tjakraatmadja, 2012; Suarta et al., 2017). These cognitive or technical skills can be taught (Sisson & Adams, 2013) and can be easily measured

and acquired. Hard skills have historically been the only set of competencies needed for employment, but these skills alone are no longer sufficient (Robles, 2012). Although hard skills are important and need to be taught, they should not take precedence over soft skills (Sisson and Adams, 2013). Balcar's (2016) survey showed the importance of developing both hard skills and soft skills, emphasizing that they are more productive when practiced together. Hendarman and Tjakraatmadja (2012) tested the relationship between soft and hard skills, with results showing that both self-efficacy and conceptual thinking have no impact on innovativeness to address the lack of creativity. In the service sector, the skills required have changed, with the importance of technical and operational skills decreasing, while soft skills are increasing (Raybould and Wilkins, 2006). However, both hard skills and soft skills are required, with soft skills implying personal qualities in dealing with others (Wesley, Jackson and Lee, 2017).

Soft skills can be considered as a set of traits, styles, competencies, habits, and attributes that are unique to each individual and critical to the workplace or entrepreneurship (Wesley, Jackson and Lee, 2017). Soft skills refer to the attributes of employees such as interpersonal, human or behavioural skills that enable them to deal with others and themselves. Weber et al. (2009) observed soft skills as essential skills for entry into hospitality management, where the possession of soft skills usually makes the difference between success and failure. Pizam (2011) also emphasized the critical importance of soft skills in the service sector, where communicating a new idea or negotiating requires all entrepreneurial skills, including soft skills such as professional demeanour, communication and leadership skills (Wilks and Hemsworth, 2011). Sandwith (1993) identified five competency areas for management training in terms of desirable skills: conceptual/creative, leadership, interpersonal, administrative, and technical. The study by Stevens and Campion (1994) highlighted four categories of soft skills: Leadership/People/Relationship Skills, Communication, Management/Organization, Cognitive Skills, and Knowledge. Hendarman and Tjakraatmadja (2012) also included self-efficacy, information seeking, and conceptual thinking. Arthur et al. (2020) noted inter-generational entrepreneurial competencies, with Millennials appearing to generate more successful careers in entrepreneurship than older generations.

Communication skills are widely recognized as one of the most important soft skills (Wesley, Jackson and Lee, 2017), as they are used to motivate, learn, help, and build relationships (Gang et al., 2020). Many researchers consider communication skills to be crucial skills in service sector (Lolli, 2013; Siddiq et al., 2016). Various skills in the service industry have been examined, where communication skills are a key challenge in teamwork, identifying written and oral communication skills in the top nine skills of students and managers (Raybould and Wilkins, 2006). Communication skills are among the most important skills needed by customer-oriented

employees in the service industry, as studies suggest that communication skills are one of the top-ten business executive skills (Robles, 2012)

## *2.2. Pull-push motivators and entrepreneurs' satisfaction*

Scholars have put forward several theories that examine the reasons for starting a business: the social learning theory (Bandura, 1977), the entrepreneurial event theory (Shapero and Sokol, 1982), and the most widely used theory of planned behaviour (Ajzen, 1991). The motives for starting a business are self-actualization (Carter et al., 2003), financial success (Agarwal et al., 2020), role (Krueger Jr., Reilly and Carsrud, 2000), innovation (Carter et al., 2003), recognition and social status (Agarwal et al., 2020), and autonomy and independence (Carter et al., 2003). To this list, Van Auken et al. (2006) added the propensity to take risks.

Ajzen (1991) observed other motivating factors such as cultural, social, political and economic factors, as well as the influence of meaning. In addition, the entrepreneurial family is also one of the eliciting factors (Scherer, Brodzinski and Wiebe, 1991).

The push and pull factors have been argued as a widely accepted theory behind the motivation of entrepreneurs to start a business (Heilman and Chen, 2003; Botha, 2006). Push factors are defined as the more negative factors that force people to enter the entrepreneurial world in order to survive, while pull factors are considered the more positive factors that make people choose entrepreneurship because of a career option. The pull motivators are aligned with the incentive theories and opportunity-based entrepreneurship (Reynolds et al., 2002), where entrepreneurial opportunity and the desire for independence can be found.

According to Ghosh and Cheruvalath (2007), only one-fifth of women entrepreneurs are motivated to start-up by pull factors, while the rest are motivated by push factors. Financial success is less motivating for women entrepreneurs than for their male counterparts (Carter et al., 2003). Women's self-actualization motives for entrepreneurship are related to social entrepreneurship (Urban, 2020; Agarwal et al., 2020). Agarwal et al. (2020) examined developmental competencies for women entrepreneurship, focusing on occupational, social, and environmental motivational factors. However, new dimensions have emerged in the push and pull motivator theory that reflect the dynamic changes in the market. In terms of pull motivators, market opportunity is seen as a trigger for 71% of men and 49% of women to start an entrepreneurial venture (GEM Croatia, 2019), while taking initiative has been identified as a bridge between market opportunities and

opportunity recognition (Shapero and Sokol, 1982), which has also been studied in IT companies (Masango and Lassalle, 2020). Chandra et al. (2009) identified international entrepreneurial opportunities for SMEs.

The prediction is that all of the above skills have a positive influence on both pull and push motivators:

*H1.* Soft skills are positively related to pull motivators.

*H2.* Soft skills are positively related to push motivators.

*H3.* Communication skills are positively related to pull motivators.

*H4.* Communication skills are positively related to push motivators.

*H5.* Hard skills are positively related to pull motivators.

*H6.* Hard skills are positively related to push motivators.

Naudé et al. (2014) examined the relationship between entrepreneurship and happiness, with findings suggesting that happier nations produce opportunity-driven entrepreneurial activity at the early stage, where it is assumed that those who choose entrepreneurship should be happier than employees. A positive attitude towards work has been researched in many directions, especially in organizational psychology and behaviour (Judge et al., 2017). Positive attitudes towards jobs have been found to be helpful in achieving organizational goals (Yan et al., 2021). Highly motivated entrepreneurs who are willing to work contribute to faster recovery in the hospitality industry (Gordon and Shi, 2021), and these entrepreneurs are better embedded in existing businesses (Spivack and McKelvie, 2018).

According to studies on women entrepreneurs, women have been found to have higher satisfaction with self-employment than other workers (Bender and Roche, 2016).

Entrepreneurial motivation is measured using the push and pull approach as used in the GEM study, where the two dimensions are mutually exclusive. To test both relationships, the two hypotheses are as follows:

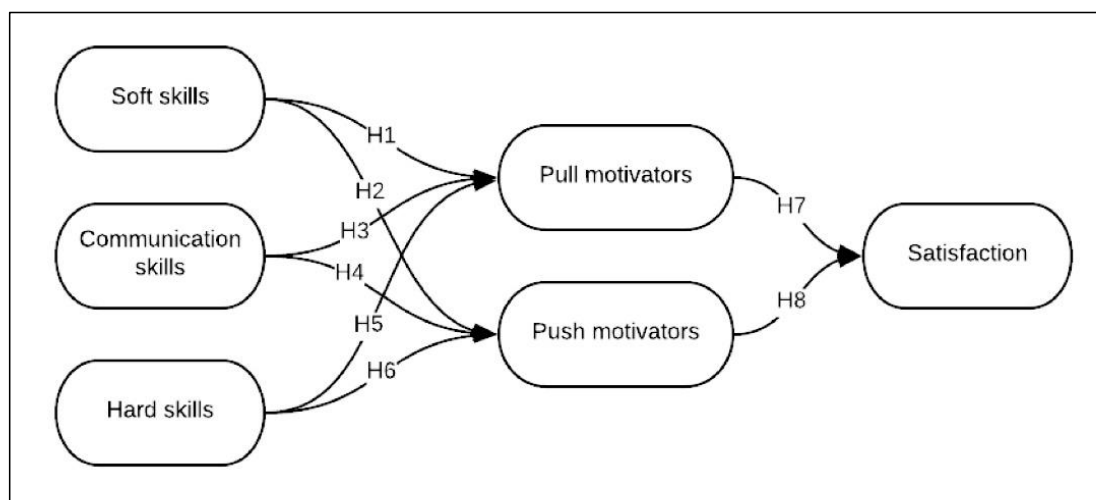
*H7.* Pull motivators are positively related to satisfaction.

*H8.* Push motivators are positively related to satisfaction.

In relation to the eight hypotheses above, the research model is as follows (Figure 1):

Figure 1:

### THE CONCEPTUAL MODEL



### 3. METHODOLOGY

In order to meet the research objectives, an empirical investigation was conducted using a self-administered questionnaire. The questionnaire was based on the current literature and adopted from previous studies. The list of push and pull motivators was extended to include new pull factors such as Market opportunities (GEM, 2017; Masango and Lassalle, 2020), Spotting opportunities (Chandra et al., 2009; Masango and Lassalle, 2020), Happiness (Naudé et al. 2014; Zhao et al., 2020), and Risk Taking (Van Auken et al., 2006), while the push factor included new items such as Attitudes towards the job (Yen et al., 2021; Judge et al., 2017), Diligence (Gordon and Shi, 2021, Arthur et al., 2020) and Job-related skills (Ah Gang et al., 2020). Questions on satisfaction with achieved social status as an entrepreneur and overall job satisfaction were taken from Bender and Roche (2016).

Questions on satisfaction with achieved social status and overall perception of entrepreneur job were taken from Brownell (2009). The soft, hard and communication skills were taken from Robles (2012), Lolli (2013) and Siddiq et al. (2016).

A structured questionnaire was designed combining multiple choice questions and a 5-point Likert scale (1 – strongly disagree/very unimportant, 5 – strongly agree/very important) to measure the respondents' attitudes. The questionnaire

consists of six main groups of questions. The first group relates to business characteristics, the second group of questions examines satisfaction with the entrepreneur's work, while the third group examines motivation for starting a business. The fourth group of questions consists of 28 characteristics that describe what an entrepreneur must have in order to advance in his or her career. The fifth group of questions asks fifteen statements about communication in entrepreneurship. The sixth group of questions deals with socio-demographic data. Respondents were asked about their age, education, marital status, and monthly income.

The survey was conducted from August 2019 to February 2020 using convenience sampling among 192 women entrepreneurs in service sector in Croatia and sent via email. The reasons for starting a business in Croatia in 2017 differ for men and women; market opportunity is a trigger for entrepreneurial start-up for 71% of men and 49% of women, while necessity is the reason for starting a business for 50% of women and only 26% of men (GEM, 2019).

Partial Least Squares (PLS) structural equation analysis (SEM) with Smart-PLS 3 software was used to analyse the collected data. PLS-SEM was applied because it allows the simultaneous analysis of the relationship of several latent variables. In this way, the analysis of complex models with many manifest variables and theoretical constructs is possible, with no requirements for the distribution of manifest variables, since it is a non-parameter method.

## 4. RESEARCH RESULTS

### 4.1. Sample

The demographic data collected included age, education, marital status, and monthly income (Table 1).

The largest proportion of respondents, 30.7 percent, are 36-45 years old, followed by the age category 26-35 years with 27.6 percent, while 20.3 percent of the respondents are between 46-55 years of age. Within the sample, the majority (37.5 percent) of the respondents have a college degree, and 27.6 percent, a bachelor's degree. The majority of respondents (63 percent) are married, followed by unmarried (28.6 percent), in an extramarital relationship (3.5 percent), divorced (4.1 percent), and other (1 percent). The majority of respondents (35.9) have an income of EUR 801-1333 per month; 26 percent, an income of EUR 467-800; and 21.4 percent, an income of EUR 1334-2000. Regarding the type of business, 49 percent are craftswomen, while 29.2 percent are owners.



*Tables 1:*

**DEMOGRAPHIC STRUCTURE OF THE SAMPLE**

<b>Features</b>		<b>Frequency</b>	<b>Percentage</b>
Age	18-25	25	13
	26-35	53	27.6
	36-45	59	30.7
	46-55	39	20.3
	56-65	14	7.3
	66 and above	2	1
Education	High-school degree	54	28.1
	Undergraduate study	53	27.6
	Graduate study	72	37.5
	Postgraduate study / scientific master's degree / MBA / doctorate	13	6.8
Marital status	Married	121	63
	Unmarried	55	28.6
	Divorced	8	4.1
	Extramarital union	6	3.5
	Other	2	1
Monthly income	Up to EUR 466	11	5.7
	EUR 467 – 800	50	26
	EUR 801 – 1333	69	35.9
	EUR 1334 – 2000	41	21.4
	EUR 2001 – 2666	16	8.3
	More than EUR 2667	5	2.6
Type of enterprise	Craft	94	49
	Owner of the company	56	29.2
	Director of the company	16	8.3
	Director of the establishment	10	5.2
	Owner of the establishment	9	4.7
	Manager	5	2.6

Looking at the average years spent in the service sector, the majority of respondents (54.2 percent) have not worked in the service sector for more than 10 years, 28.6 percent have worked in the service sector for 10-20 years, while 13.6 percent have worked in the service sector for 20-30 years. The lowest percentage, 3.6 percent of the respondents, have 30 to 40 years of experience in the service sector, making the average years of work experience in the service sector 9.09 years.

By years of entrepreneurial experience, the average is 12.02 years, structured as follows: 64.1 percent of respondents with not more than ten years of entrepreneurial experience, 26 percent with 10 to 20 years, 7.1 percent with 20 to 30 years, and 2.1 percent with 30 to 40 years.

#### *4.2. Evaluation of the measurement model*

The measurement of the model was established prior to hypotheses testing. For this purpose, all manifest variables were checked for outliers. This ensures the validity and reliability of the measurement scales. Outliers with values greater than  $\pm 3$  of the standard deviation from the arithmetic mean of a variable were identified and excluded from further analysis.

Internal consistency of reliability was assessed first, followed by convergent and discriminant validity of the reflective measurement models of each construct. To ensure internal consistency of reliability and convergent validity, the outer loadings, composite reliability indicator, Cronbach's alpha coefficient, and average variance extracted indicator were calculated (Table 2).

Nine indicator variables whose outer loadings were less than 0.6 were excluded from further analysis. One variable relating to the construct "Hard skills" was discarded, four from the construct "Pull motivators", and four from the construct "Push motivators".

*Tables 2:*

#### *MEASUREMENT MODEL ANALYSIS*

<b>Indicators and Items</b>	<b>Code</b>	<b>Outer Loadings</b>	<b>t- value</b>	<b>Std. DEV</b>	<b>Cronbach's Alpha</b>	<b>C.R.</b>	<b>AVE</b>
<b>Soft Skills</b>					<b>0.967</b>	<b>0.970</b>	<b>0.702</b>
Demonstrating emotional self-control	SOFT1	0.733	15.919	0.046			
Resolving conflict	SOFT2	0.846	26.649	0.032			
Building relationships	SOFT3	0.855	25.361	0.034			

Indicators and Items	Code	Outer Loadings	t- value	Std. DEV	Cronbach's Alpha	C.R.	AVE
Building trust	SOFT4	0.885	30.640	0.029			
Demonstrating respect	SOFT5	0.893	34.205	0.026			
Integrity	SOFT6	0.791	16.790	0.047			
Kindness	SOFT7	0.862	26.681	0.032			
Responsibility	SOFT8	0.886	31.501	0.028			
Ability in social relationships	SOFT9	0.792	18.272	0.043			
Building optimism	SOFT10	0.829	22.233	0.037			
Professionalism	SOFT11	0.888	30.040	0.030			
Flexibility	SOFT12	0.798	19.100	0.042			
Building team bonds	SOFT13	0.823	23.952	0.034			
Work ethics	SOFT14	0.830	20.297	0.041			
<b>Communication Skills</b>					<b>0.919</b>	<b>0.939</b>	<b>0.755</b>
Written communication skills	COMM1	0.898	46.866	0.019			
Oral communication skills	COMM2	0.860	25.850	0.033			
Listening communication skills	COMM3	0.860	24.448	0.035			
Digital communication skills	COMM4	0.865	37.680	0.023			
Non-verbal communication skills	COMM5	0.859	26.473	0.032			
<b>Hard skills</b>					<b>0.824</b>	<b>0.876</b>	<b>0.587</b>
Mentor support	HARD1	0.790	20.591	0.038			
Education and qualifications	HARD2	0.668	11.864	0.032			
Career goals	HARD3	0.774	24.162	0.032			
Networking opportunities	HARD4	0.796	24.928	0.032			
Mobility	HARD5	0.796	20.545	0.039			

Indicators and Items	Code	Outer Loadings	t- value	Std. DEV	Cronbach's Alpha	C.R.	AVE
<b>Pull motivators</b>					<b>0.751</b>	<b>0.842</b>	<b>0.572</b>
Market opportunities	PULL1	0.808	27.089	0.030			
Identifying opportunities	PULL2	0.769	16.035	0.048			
Luck	PULL3	0.733	16.172	0.045			
Taking risks	PULL4	0.712	10.060	0.071			
<b>Push motivators</b>					<b>0.835</b>	<b>0.901</b>	<b>0.753</b>
Attitude towards work	PUSH4	0.924	63.330	0.015			
Commitment to work	PUSH5	0.884	28.439	0.031			
Knowledge about work	PUSH6	0.791	13.804	0.057			
<b>Satisfaction</b>					<b>0.747</b>	<b>0.887</b>	<b>0.797</b>
Achieved status in society	SAD1	0.909	15.037	0.060			
Overall job satisfaction	SAD2	0.877	10.546	0.083			

The statistical significance of the outer loadings of all indicator variables is relevant at the 5% level, as determined by the bootstrap procedure based on 5000 subsamples. In addition, the outer loadings of all variables exceed the recommended level of 0.7, with the exception of one variable relating to the construct “Hard skills” (HARD2). This item has an outer loading of 0.668, slightly less than 0.7, but was retained because C.R. and Cronbach’s alpha were above the recommended value of 0.7, and AVE was above 0.5. According to Hair et al. (2013), the elimination of this variable would not significantly increase the values of the mentioned coefficients. Thus, the measurement model shows a satisfactory level of internal consistency of reliability and convergent validity.

To test the model for convergent validity, discriminant validity was evaluated using the Fornell-Larcker criterion, presented in Table 3.

*Tables 3:*

*FORNELL-LARCKER CRITERION*

	<b>Soft skills</b>	<b>Communi- cation skills</b>	<b>Hard skills</b>	<b>Push motivators</b>	<b>Pull motivators</b>	<b>Satis- faction</b>
Soft skills	0.893					
Communication skills	0.515	0.869				
Hard skills	0.472	0.547	0.766			
Push motivators	0.628	0.662	0.531	0.868		
Pull motivators	0.520	0.558	0.748	0.170	0.756	
Satisfaction	0.192	0.162	0.239	0.628	0.264	0.893

On the diagonal, the square roots of the AVE values of the indicators are greater than the values below the diagonal, the correlations of the indicators to each other. Therefore, the Fornell-Larcker criterion is met and the model has a satisfactory level of discriminant validity.

**4.3. Structural model analysis**

After achieving satisfactory internal consistency of reliability and convergent and discriminant validity, the formulated hypotheses were tested and the structural model was analysed.

The R2 value for all endogenous variables was 0.564 for Push motivators, 0.610 for Pull motivators, and 0.070 for Satisfaction. Predictive relevance was assessed by the Blindfolding procedure and Q2 values were greater than 0: 0.413 for Push motivators, 0.335 for Pull motivators, and 0.033 for Satisfaction.

Table 4 shows the results of the structural model analysis. Hypotheses H1, H2, H3, H4, H5, H6, H7 were accepted while hypothesis H8 was rejected.

Tables 4:

## ANALYSIS OF THE STRUCTURAL MODEL

	<b>Structural relationships</b>	<b>Original sample – standardized coefficient (<math>\beta</math>)</b>	<b>t-values</b>	<b>Standard Deviation</b>	<b>f2 – effect size</b>	<b>Hypotheses tested</b>
H1	Soft skills → Push motivators	0.353*	3.774	0.094	0.196	Accepted
H2	Soft skills → Pull motivators	0.164**	2.223	0.074	0.047	Accepted
H3	Communication skills → Push motivators	0.401*	4.226	0.095	0.227	Accepted
H4	Communication skills → Pull motivators	0.151**	2.231	0.068	0.036	Accepted
H5	Hard skills → Push motivators	0.145**	2.003	0.073	0.032	Accepted
H6	Hard skills → Pull motivators	0.588*	9.935	0.059	0.577	Accepted
H7	Pull motivators → Satisfaction	0.267**	2.685	0.100	0.044	Accepted
H8	Push motivators → Satisfaction	-0.005	0.042	0.119	0.000	Rejected

\* p&lt;0.001

\*\* p&lt;0.05

The constructs “Soft skills” ( $\beta=0.353$ ,  $p<0.001$ ), “Communication Skills” ( $\beta=0.401$ ,  $p<0.001$ ), and “Hard skills” ( $\beta=0.145$ ,  $p<0.05$ ) have a statistically significant positive effect on the construct “Push motivators”, and together explain 56.4% of its variance. In explaining the construct “Push motivators”, the f2 effect sizes of the constructs “Soft skills”, “Communication skills” and “Hard skills” are 0.196, 0.227, and 0.032, respectively, which can be considered as small effect size for all constructs, with the exception of the construct “Communication skills” that has a medium effect size.

The constructs “Soft skills” ( $\beta=0.164$ ,  $p<0.001$ ), “Communication skills” ( $\beta=0.151$ ,  $p<0.05$ ), and “Hard skills” ( $\beta=0.588$ ,  $p<0.001$ ) have a statistically significant positive effect on the construct “Pull motivators” and together explain 61% of its variance. Moreover, the f2 effect sizes are considered small, with the exception of the construct “Hard skills”, which has a large effect size.

Finally, the Push motivators ( $\beta=-0.005$ ,  $p<0.05$ ) have no statistically significant effect on the construct of satisfaction, while the Pull motivators ( $\beta=0.267$ ,  $p<0.05$ ) positively affect the construct of satisfaction.

## 5. CONCLUSION

The purpose of this study was to examine the relationship between the skills of entrepreneurs, such as hard skills, soft skills and communication skills, that influence push and pull motivators and, in turn, the satisfaction of entrepreneurs.

The importance of hard skills, soft skills and communication skills has been found to be statistically significant for the push and pull motivators. The Communication skills factor has the greatest influence on the Push motivator factor, while the Hard skills factors have the greatest influence on the Pull motivator factor. Although recent literature has extensively addressed the increasing role of soft skills and communication skills in the service sector, these findings confirm that both hard skills and soft skills are required during the motivational phase of entering entrepreneurship (Wesley, Jackson, and Lee 2017). The confirmation of the first six hypotheses indicates that all the skills and competencies of women entrepreneurs, including cognitive and technical ones known as soft skills (H1 and H2), communication skills (H3 and H4), and hard skills (H5 and H6), are essential for the emergence of the push and pull motivations of women entrepreneurs.

The conducted study of women entrepreneurs shows that hard, soft and communication skills influence both push and pull motivators. In the push motivator dimension, three new items, Attitude towards work, Committed to work, and Job knowledge, were included and confirmed by the model test. Four new items, Market opportunities, Recognizing opportunities, Being happy, and Taking risks, were added to the pull motivator dimension.

The respondents confirmed that, as predicted in the GEM study, pull and push motivators are mutually exclusive. By accepting H7, this research proves that only pull motivators positively influence the satisfaction of women entrepreneurs in services. This is not surprising as pull motivators are described as the more positive ones where women entrepreneurs can choose to enter the business because of a career option. On the other hand, push motivators describe the factors that force people to become entrepreneurs in order to survive and have no influence on satisfaction (H8 is rejected). Therefore, the study results confirm pull motivators as those motivators that are aligned with incentive theories and create positive attitudes (Reynolds et al., 2002) and directly and positively influence satisfaction.

The conclusions from this study conducted on women entrepreneurs will contribute to further research on the theory and to recommendations in practice. In addition to the scientific findings, the research results have practical contributions and implications for new women entrepreneurs to improve and invest in their skills and influence overall satisfaction.

This study has certain limitations that need to be considered. Since the research specifically focused on women entrepreneurs, the study does not provide insight into how men's skills influence motivation and satisfaction. Also, a comparison between genders can benefit the literature in further research. Research conducted via the Internet should be complemented by paper-and-pencil research to cover the portion of the sample that does not use the Internet. To better understand the complex constructs of motivation and satisfaction with entrepreneurship, a qualitative method should be used to better understand respondents' perspectives. In addition, to obtain the most reliable information, research should be conducted over a longer period of time to determine changes in motivational factors and perceptions of satisfaction. For future research, it is recommended to investigate what are the main obstacles and problems faced by women entrepreneurs when entering the business, which also affect their satisfaction with the job.

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#### UTJECAJ MEKIH VJEŠTINA, KOMUNIKACIJSKIH VJEŠTINA I TVRDIH VJEŠTINA NA MOTIVACIJU I ZADOVOLJSTVO PODUZETNICA

##### Sažetak

Unatoč povećanju broja poduzetnica koje se bave uslužnim djelatnostima, poduzetništvo je samo po sebi izazovno i žene se i dalje suočavaju s različitim poteškoćama. Ovaj članak ispituje karakteristike žena poduzetnica povezanih s mekim vještinama, komunikacijskim vještinama i tvrdim vještinama koje utječu na njihove motivatore te na zadovoljstvo. Time ovaj rad približe objašnjava žensko poduzetništvo u Hrvatskoj. Kvantitativno istraživanje provedeno je na uzorku žena poduzetnica. Strukturiranim upitnikom prikupljeni su primarni podaci kako bi se dobio profil poduzetnice u Hrvatskoj. Upitnik je razvijen iz pregleda literature i prilagođen ovom istraživanju, uključujući šest ključnih područja izvedenih iz hipoteza razvijenih u modelu istraživanja. Metodologija istraživanja sastoji se od kvantitativne analize pomoću PLS-SEM-a. Rezultati opisuju da meke vještine, komunikacijske vještine i tvrde vještine utječu na obje vrste motivatora (*push* i *pull*). Međutim, samo *pull* motivatori pozitivno i značajno utječu na zadovoljstvo poduzetnica u uslužnom sektoru. Teoretski doprinos daje se kritičkim prikazom relevantne literature o ženama poduzetnicama, posebno ispitivanjem ključnih čimbenika uspjeha komunikacijim vještinama, mekim vještinama i tvrdim vještinama. Empirijski doprinos rada se očituje u istraživanju odnosa između vještina žena poduzetnica poput mekih, komunikacijskih i tvrdih vještina koje su statistički značajne na *push* i *pull* motivatore, dok na zadovoljstvo utječu samo *pull* motivatori. Rad pruža istraživačku osnovu za buduću podršku razvoju poduzetništva i poticanje potencijala ženskih poduzetničkih vještina.

**Ključne riječi:** žene poduzetnice; komunikacijske vještine; meke vještine; tvrde vještine; *push* motivatori, *pull* motivatori.