



## ***MULTI-GROUP MODERATING EFFECTS OF GENDER AND BUSINESS AGE ON KNOWLEDGE, RELIGIOSITY, AND INNOVATION IN TOURISM MSMEs***

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### **ABSTRACT**

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This research investigates the effects of knowledge management, religiosity, and innovation on tourism MSME performance in Solo Raya, with a focus on the moderating influences of gender and business age. The study uses a quantitative methodology, collecting data from 93 MSMEs through a survey and analyzing it using Partial Least Square-based Structural Equation Modeling (PLS-SEM) and Multi-Group Analysis (MGA). The results show that knowledge management and religiosity have a positive and significant effect on performance, while innovation does not have a direct impact. Gender moderates the relationship between innovation and performance, with a stronger impact on male-owned businesses. Business age moderates the relationship between religiosity and

innovation with performance, where both variables are more critical for start-up businesses ( $\leq 5$  years). These findings highlight the importance of a differentiated approach in supporting MSME policies based on specific business characteristics.

**Keywords:** Knowledge management, religiosity, MSME performance, gender moderation, business age moderation

### **INTRODUCTION**

The tourism sector plays a crucial role in supporting Indonesia's economic growth. According to BPS data (2024), the number of international tourist arrivals to Indonesia in April 2024 reached 1.07 million, increasing by 23.23% compared to the previous year. This fact indicates that Indonesian tourism still has strong appeal and significant opportunities for the development of micro, small, and medium enterprises (MSMEs).

Tourism MSMEs serve as the backbone in providing services, products, and experiences that support tourist experiences. MSMEs have several strengths, including their flexibility, customer-centric approach, and rapid adaptability. However, despite these potentials, tourism MSMEs also face significant challenges



such as limited capital, low-quality knowledge management, lack of innovation, and minimal integration of religious values in business practices. These challenges often make it difficult for MSMEs to survive in global competition.

Previous studies have shown that knowledge management (KM) plays a vital role in enhancing organizational performance through the management of information and experience (Chaithanapat et al., 2022; Lai et al., 2022). Additionally, innovation is a key driver of MSME success, both in product development, business processes, and marketing (Audretsch & Belitski, 2021; Radicic & Petković, 2023). On the other hand, religiosity is increasingly considered relevant as an intangible value that influences ethical behavior, trust, and social networks in business (Alharbi, Yahya, & Kassim, 2022; Baah et al., 2023). Gender and business age are also important factors to consider. Findings reveal that gender affects leadership dynamics, access to resources, and strategic orientations, while business age is a critical factor in determining adaptability and responsiveness to environmental changes. (Garcia, 2025). However, studies on the role of both as moderating variables in the relationship between knowledge management, religiosity, innovation, and MSME performance are still limited.

Based on these phenomena, this study formulates several research questions. The first objective of this research is to examine the relationship between knowledge management and MSME performance. Second, whether religiosity also has a significant influence on MSME performance. Furthermore, this study explores the role of innovation in enhancing MSME performance. Furthermore, this study investigates the moderating role of gender in the relationships between knowledge management, religiosity, innovation, and MSME performance. Finally, this study also examines whether business age plays a role as a moderating variable in the relationship between knowledge management, religiosity, and innovation with MSME performance.

## LITERATURE REVIEW

Knowledge management is a systematic process for creating, storing, distributing, and utilizing knowledge within an organization. Research shows that KM has a positive impact on MSME performance through improved operational efficiency and innovation (Chaithanapat et al., 2022; Migdadi, 2022). In the context of tourism MSMEs, the application of KM enables the management of tourism information, market trends, and customer experiences to enhance business competitiveness.

The intangible value that contributes to ethical behavior, consumer trust, and social solidarity is referred to as religiosity. Alharbi et al. (2022) show that religiosity is related to MSME performance through value-based branding reinforcement. Additionally, Baah et al. (2023) emphasize that religiosity can strengthen social relationships that support business sustainability.

Innovation encompasses MSMEs' ability to develop new products, improve processes, and utilize technology. Audretsch and Belitski (2021) emphasize that innovation is a key driver of MSME growth. Radicic and Petković's research (2023) also highlights the role of digitalization in accelerating MSME innovation processes.

The gender of business owners influences access to resources, networks, and business strategies (Garcia, 2025). Female business owners often face limitations, but they have an advantage in building close relationships with customers. Business age reflects the stage of the business cycle, where older MSMEs are typically more stable in managing knowledge and innovation (Simba et al., 2023).

This study is grounded in the Resource-Based View (RBV) theory, which emphasizes that competitive advantage is obtained through the utilization of unique resources, both tangible and intangible (Barney, 1991). Within this framework, KM, religiosity, and innovation are viewed as strategic resources that contribute to MSME performance, while gender and business age act as moderating factors in the effectiveness of their application.

Based on previous research and the theory used, this study develops the following hypotheses:

**H1:** Knowledge Management has a significant impact on MSME performance.

**H2:** Religiosity has a significant impact on MSME performance.

**H3:** Innovation has a significant impact on MSME performance.

**H4:** Gender moderates the influence of Knowledge Management, Religiosity, and Innovation on MSME performance.

**H5:** Business age moderates the influence of Knowledge Management, Religiosity, and Innovation on MSME performance.

## METHOD

This study adopts a quantitative approach, using surveys as the primary data collection tool. The population of the study consists of tourism MSMEs in the Solo Raya region, with purposive sampling technique used for sample selection. The Solo Raya region encompasses 6 regencies and 1 municipality, namely Karanganyar, Sragen, Boyolali, Wonogiri, Sukoharjo, Klaten, and Surakarta.

Data collection was conducted using structured questionnaires, interviews, and observations directly at the MSME sites. The research instrument was designed based on indicators from independent variables (knowledge management, religiosity, and innovation), dependent variable (MSME performance), and moderating variables (gender and business age) as per previous research (Alharbi et al., 2022; Chaithanapat et al., 2022; Kero & Debele, 2023).

The obtained data will be analyzed using Structural Equation Modeling (SEM) with Partial Least Square (PLS) approach (Hair et al., 2018) and Multi-Group Analysis (MGA) to examine differences based on gender and business age. The research model developed based on RBV theory is expected to comprehensively explain the influence of these variables on tourism MSME performance.

## RESULTS AND DISCUSSION

To ensure data validity and reliability, researchers carefully distribute questionnaires, focusing on instrument quality and targeted distribution.

Table 1: Data Characteristics

Characteristics	Category	Number	Percentage (%)
<b>Gender</b>	Female	38	40,90%
	Male	55	59,10%
<b>Business Age</b>	> 5 Tahun	48	51,60%
	≤ 5 Tahun	45	48,40%
<b>Total Respondents</b>		<b>93</b>	<b>100%</b>

Source : SEM PLS

A total of 93 respondents returned completed and valid questionnaires, which were then analyzed. The demographic profile of the respondents revealed that 38 (40.9%) were female and 55 (59.1%) were male. In terms of business experience, 48 respondents (51.6%) had been in operation for more than 5 years, suggesting that the data was predominantly represented by well-established and experienced business owners.

Table 2. Outer Model Assesment

Variable	Indicators	Loading Factor	AVE (AVE > 0.05)	Crombach's Apha ( $\alpha > 0.6$ )
<b>Knowledge managemet</b>	KM1	0.66	0.55	0.80
	KM2	0.67		
	KM3	0.84		
	KM4	0.79		
	KM5	0.67		
	KM6	0.84		
	KM7	0.79		
	KM5	0.75		
<b>Religiostity</b>	R1	0.88	0.78	0.92
	R2	0.84		
	R3	0.90		
	R4	0.85		
	R5	0.90		
	R6	0.87		
<b>Innovation</b>	In 1	0.66	0.78	0.89
	In 2	0.79		
	In 3	0.79		
	In 4	0.86		
	In 5	0.84		
	In 6	0.89		
	In 7	0.93		
	In 8	0.83		
<b>MSME Performance</b>	K2	0.75	0.78	0.89
	K3	0.61		
	K4	0.82		
	K5	0.84		
	K6	0.88		
	K7	0.69		
	K8	0.77		

Source : SEM PLS

The assessment of the outer model, as presented in Table 2, confirms that all research instruments employed in this study are valid and reliable. The four latent constructs, namely Knowledge Management, Religiosity, Innovation, and Performance, underwent rigorous evaluation. The validity assessment, based on loading factors and Average Variance Extracted (AVE), demonstrates strong consistency. Most indicators exhibit loading factors above the 0.7 threshold, signifying a robust relationship with their respective constructs. Although some indicators (KM1, KM2, KM5, In1, and K3) have loading factors between 0.6 and 0.7, they remain acceptable given the satisfactory AVE values. The AVE values for all constructs exceed the minimum requirement of 0.5, ranging from 0.55 to 0.78, thereby confirming convergent validity.

Furthermore, the reliability assessment using Cronbach's Alpha yields highly satisfactory results, with alpha values ranging from 0.80 to 0.92, surpassing the required threshold of 0.7.

These findings attest to the high internal consistency and reliability of the indicators used to measure each construct. Given the satisfactory outer model assessment, the constructs are deemed suitable for further analysis, specifically testing the structural model (inner model) to investigate hypothesized relationships between variables.

Table 3. Pathway Assessment

Hypotesis	Pathway	Pathway coefficient	T Statistics	P Values	Result
H1	Knowledge Management -> Performance	0.133	3.008	0.003	Accept
H2	Religiusitas -> Performance	0.115	2.582	0.01	Accept
H3	Inovasi -> Performance	0.128	1.508	0.132	Rejected

Source : SEM PLS

The pathway analysis results, as presented in Table 3, reveal that two out of the three hypotheses tested are supported, while one is not. The first hypothesis (H1) posits that Knowledge Management significantly influences Performance, and the results confirm this assertion. The path coefficient of 0.133 is statistically significant, with a T-statistic value of 3.008 and a P-value of 0.003, which falls below the 0.05 significance threshold. This finding suggests that effective knowledge management practices contribute to enhanced performance. The second hypothesis (H2) investigates the relationship between Religiosity and Performance, and the results indicate a significant positive effect. The path coefficient of 0.115, T-statistic of 2.582, and P-value of 0.01 collectively support the notion that religiosity positively impacts performance. In contrast, the third hypothesis (H3), which proposes that Innovation significantly influences Performance, is not supported. Despite a positive path coefficient (0.128), the T-statistic value of 1.508 and P-value of 0.132 exceed the significance threshold, rendering the relationship statistically insignificant. Consequently, the data do not provide sufficient evidence to conclude that innovation directly enhances performance.

Table 4. Smith-Satterthwaite t-test

Hipotesis	Path	Male	Standar Error from boots	Female	Standar Error from boots	t-statistic
		Path Coeff.		Path Coeff.		
H4	Knowledge Management -> Performance	0,276	0,200	0,084	0,175	1,376
	Religiosity -> Performance	0,265	0,200	0,628	0,176	1,325
	Innovation -> Performance	0,315	0,139	0,251	0,158	2,261

Source : SEM PLS

The Smith-Satterthwaite t-test results, utilized to examine differences in influence between gender groups (Sarstedt et al., 2011), suggest that gender moderates specific relationships. Notably, the relationship between innovation and performance (H4) exhibits a statistically significant difference between males and females, with a t-statistic value of 2.261. The path coefficient for males (0.315) exceeds that of females (0.251), indicating a stronger influence of innovation on performance among male respondents.

Conversely, the relationships between knowledge management and performance, as well as religiosity and performance, do not demonstrate significant differences between gender groups. The t-statistic values of 1.376 and 1.325, respectively, indicate that the numerical differences in path coefficients (0.276 vs. 0.084 for knowledge management, and 0.265 vs. 0.628 for religiosity) are not statistically significant (Henseler et al., 2016).

These findings imply that gender moderates the innovation-performance relationship, while the influences of knowledge management and religiosity on performance are comparable across both gender groups, aligning with prior multigroup analysis research using PLS (Sarstedt et al., 2011; Henseler et al., 2016).

Table 5. Smith-Satterthwaite t-test

Hipotesis	Path	≤ 5 Tahun		> 5 tahun		t-statistik
		Path Coeff.	Standar Error dari boots	Path Coeff.	Standar Error dari boots	
H5	Knowledge Management -> Performance	0,123	0,160	0,636	0,122	0,769
	Religiosity -> Performance	0,584	0,204	0,128	0,135	2,865
	Innovation -> Performance	0,422	0,199	0,189	0,099	2,118

Source : SEM PLS

The Smith-Satterthwaite t-test results presented herein examine the differences in path influences between business groups based on operational duration ( $\leq 5$  years vs.  $> 5$  years). This analytical approach, frequently employed in Multigroup Analysis (MGA) with Partial Least Squares (PLS), seeks to determine whether business longevity moderates the relationships between variables (Sarstedt et al., 2011; Henseler et al., 2016). The findings indicate that two of the three path hypotheses exhibit statistically significant inter-group differences. Notably, the relationship between Religiosity and Performance yields a t-statistic value of 2.865, surpassing the critical value of 1.96 at the 5% significance level. This result suggests that religiosity exerts a more pronounced influence on performance among businesses operating for  $\leq 5$  years (path coefficient: 0.584) compared to those with  $> 5$  years of operation (path coefficient: 0.128). This finding is consistent with prior research (Henseler et al., 2016) highlighting the critical role of spiritual values in supporting young businesses amidst uncertainty. Furthermore, the relationship between Innovation and Performance demonstrates a significant difference, with a t-statistic value of 2.118. The data indicate that innovation strategies have a more substantial impact on performance for startup businesses (path coefficient: 0.422) relative to established businesses (path coefficient: 0.189). This result aligns with theoretical expectations that new businesses must innovate aggressively to capture market share and ensure survival (Sarstedt et al., 2011). Conversely, the relationship between Knowledge Management and Performance yields a non-significant t-statistic value of 0.769, suggesting that the benefits of knowledge management practices are universally applicable and equivalent across both new and mature businesses (Henseler et al., 2016).

## Discussion

This study's findings offer a nuanced understanding of the factors influencing the performance of tourism SMEs in Solo Raya, underscoring the significant roles of knowledge management and religiosity, as well as the moderating effects of gender and business longevity. The path analysis confirms that knowledge management has a positive and significant impact on SME performance (H1 supported), aligning with prior research emphasizing the importance of knowledge creation, sharing, and application in enhancing operational efficiency, market adaptability, and customer value (Chaithanapat et al., 2022; Lai et al., 2022; Migdadi, 2022). Effective knowledge management practices enable tourism businesses to leverage insights on tourist preferences, trends, and service experiences, thereby bolstering competitiveness (Gao et al., 2024).

Furthermore, religiosity is found to significantly influence performance (H2 supported), corroborating research that highlights the role of religious values in shaping work ethics, fostering trust, and strengthening social networks (Alharbi et al., 2022; Baah et al., 2023). In the Indonesian SME ecosystem, where cultural and religious values are deeply ingrained, religiosity-derived integrity and honesty are valuable intangible assets for long-term success (Meldona et al., 2022; Hanifah et al., 2024).

Conversely, innovation does not exhibit a significant direct effect on performance (H3 unsupported), suggesting that its benefits may be indirect or context-dependent. Theoretical expectations notwithstanding (Audretsch & Belitski, 2021; Radicic & Petković, 2023), this finding may be attributed to the need for mediating variables or the presence of constraints such as resource limitations or varying technology adoption rates (Khin & Ho, 2019; Verhoef et al., 2021).

### The Moderating Effects of Gender and Business Age

The multigroup analysis reveals distinct moderating effects of gender and business age on the relationships between key constructs. Gender Moderation Gender moderates the relationship between innovation and performance, with male entrepreneurs exhibiting a stronger influence. This finding can be attributed to differences in access to financial resources, networking opportunities, and risk-taking propensity, which are often more favorable for male entrepreneurs (Garcia, 2025; Hechavarría et al., 2017; Expósito et al., 2024). Conversely, the influences of knowledge management and religiosity do not differ significantly between genders, suggesting that these resources are universally applicable and beneficial for entrepreneurs regardless of gender. This aligns with prior research indicating that knowledge-based capabilities and intrinsic values such as religiosity are gender-neutral (Henseler et al., 2016; Sarstedt et al., 2011).

### Business Age Moderation

The moderating role of business age yields notable insights. Religiosity has a significantly stronger impact on startups ( $\leq 5$  years), consistent with the Resource-Based View (RBV) theory. For young businesses, intangible resources like religious values that foster trust and solidarity are crucial for overcoming the liability of newness and resource uncertainty (Baah et al., 2023; Haddoud et al., 2024). These values facilitate the development of legitimacy and social capital during the most

vulnerable stages of the business life cycle (Simba et al., 2023). Innovation is particularly important for startups, which must innovate aggressively to survive and grow in competitive markets (Audretsch & Belitski, 2021; Darvishmotevali & Altinay, 2022). In contrast, established businesses (> 5 years) may prioritize incremental innovation over radical innovation, leveraging their existing stability and market presence (Verhoef et al., 2021). Knowledge management practices, however, exhibit a consistent influence across both startup and established businesses, underscoring their foundational importance in driving business performance at all stages of development (Migdadi, 2022; Scuotto et al., 2020).

## CONCLUSIONS

This study provides valuable insights into the dynamics influencing the performance of tourism SMEs. The findings highlight the significant roles of knowledge management practices and religiosity in enhancing business performance. While innovation does not exhibit a direct significant impact, its importance becomes evident when considered in the context of business owner and business characteristics.

The analysis reveals that gender moderates the relationship between innovation and performance, with a stronger effect observed for male entrepreneurs. Notably, business age emerges as a critical moderating factor, with religiosity and innovation exerting greater influence on startups. In contrast, knowledge management practices are universally important across businesses of all ages.

These findings suggest that policy interventions and SME support programs should be tailored to the specific needs of businesses at different stages of development. For startups, programs should focus on fostering innovation and value-based networks, while established businesses may benefit from initiatives that enhance knowledge management capabilities. Future research should investigate the indirect mechanisms linking innovation to performance and explore the applicability of these findings across diverse regions and SME sectors.

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