

## Social Entrepreneurship Intention: Part and Parcel of Intention-Based Theories and Models

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**Abstract:** Investigating spending behavior among students is essential, particularly in understanding how they allocate funds toward academic priorities. This article aims to explore students' spending habits and the key practices that influence the allocation of semester-based educational funding. The study adopts a quantitative, cross-sectional approach, with 501 respondents selected from six higher education institutions in Melaka through a quota sampling technique. Data analysis was conducted using IBM SPSS software (version 28.0). The results indicate that both financial management knowledge and peer influence have a positive impact on students' spending behavior. This research contributes to the literature by enhancing the understanding of spending behavior patterns across the institutions studied, while also offering practical insights for higher learning institutions (HLIs) in Malaysia and their students. Limitations and suggestions for future research are also addressed.

**Keywords:** *Social Entrepreneurship, Intention-Based Theories, Models, innovative approach*

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### 1. Introduction

Social entrepreneurship (SE) is an innovative entrepreneurial approach that uses business skills to undertake entrepreneurial activities that address socio-economic problems and pursue social values. Currently, this innovative approach is of great interest and concern to local and international parties (i.e., policymakers, academics, and practitioners) due to its significant effects on the social and economic transformation of a country (Barton, Schaefer & Canavati 2018; Chinchilla & Garcia 2017; Hockerts 2017; Medyanik & Al-Jawni 2017). The subject of SE has a substantial appeal on many fronts. However, Aure (2018) recommended that impending research should focus on exploring the connection between cognition and SE.

In this study, the cognitive approach refers to the 'intention' concept which has been proven to be the finest predictor of planned behaviors (Ajzen, 1991). "Intention refers to the willingness or readiness to engage in behavior under consideration" (Han & Kim, 2010; Tsou, Steel, & Osiyevskyy, 2023). It is widely accepted that all planned behaviors are intentional (Krueger, Reilly & Carsrud, 2000). In this context, any decision to begin a new social enterprise is planned rather than a conditioned response (Barton et al., 2018; Krueger et al., 2000, Wahid, Ayob & Hussain, 2022). Subsequently, intention as the first phase of behavior should be investigated (Tran 2018); if an individual possesses an entrepreneurial intention, he or she is more likely to perform the entrepreneurial behavior (Ajzen, 1991). Consequently, examining entrepreneurial intention plays a pivotal role in comprehending why someone chooses to be an entrepreneur.

As SEI is of growing interest to scholars, many papers are focused on the combination of theories or models from entrepreneurship, psychology, sociology and economics to enrich the literature and grow the theoretical and methodological strength of the SEI contributions. Because previous scholars scarcely discuss the relevant theories in explaining entrepreneurship intention in detail (Chipeta, 2015; Ernst, 2011; Bosch, 2013; Tran, 2018; Wilton, 2016), this current article will eventually be covered related theories and models. Subsequently, the first step is to identify which models and theories can be used to comprehend SEI meticulously.

### 2. Intention-Based Theories and Models

To begin, we have separated the theories and models into two: classical theories of behavioral intention (1970s - early 1990s) and contemporary theories of behavioral intention (1990s - 2000). Under classical theories of behavioral intention, we identified five relevant behavioral theories namely the Theory of Reasoned Action

(TRA), Norm-Activation Model (NAM) Theory of Planned Behavior (TPB), Entrepreneurial Event Model (EEM) and Bird's Model.

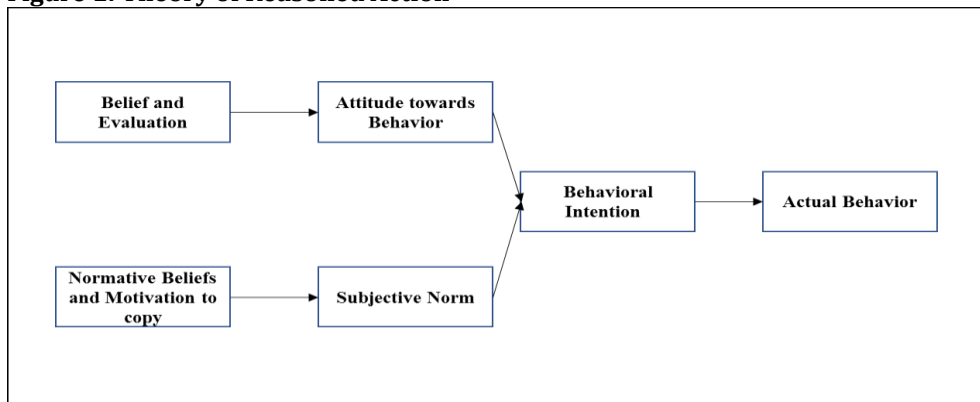
Starting mid-1990s, a blast of research was published on entrepreneurship intention models as a framework, thereby approving the applicability of the concept in various settings. Six theories and models have been found that specifically addressed entrepreneurship intention: Theory of Planned Behavior Entrepreneurial Model (TPBEM), Social Cognitive Career Theory (SCCT), Entrepreneurial Potential Model (EPM), Revised Entrepreneurial Intention Model (REIM), Extended Theory of Planned Behavior (ETPB) and Davidsson's model. During the early 2000s, there were no new models or theories related to intention studies; most were integrated entrepreneurial models. In 2006, Mair and Noboa were the first authors to introduce the Social Entrepreneurship Intention (SEI) Model.

## Classical Theories of Behavioral Intention

### a. Theory of Reasoned Action

The Theory of Reasoned Action (TRA) introduced by Fishbein and Ajzen (1975), aims to enlighten the association between attitudes and behavior within human conscious action. The decision to engage in a behavior is based on the outcome that the individual expects from performing the behavior. TRA assumes intention is determined by two factors (Ajzen, 1991; Fang, Ng, Wang, & Hsu, 2017): First, belief and evaluation components (i.e., personal attitude) are to understand an individual's underlying driver or motivation to act. Second, the normative component (i.e. social norm) is to understand whether or not the individual will perform the behavior if the surroundings give encouraging support (see Figure 1). The primary purpose of the TRA is to clarify how individuals will act based on their pre-existing attitudes on intentions.

Figure 1: Theory of Reasoned Action

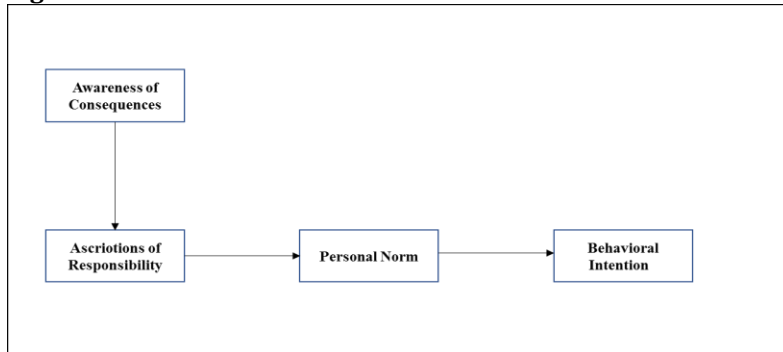


Source: Fishbein and Ajzen (1975)

### b. Norm Activation Model

The Norm Activation Model (NAM) was introduced by Schwartz (1977) and aims to describe altruistic and environmentally friendly behavior. NAM can be used as a theoretical foundation for any social-based investigation, because personal interests need to be given up for the sake of the environment, and thus are regarded as a form of pro-social behavior or altruism (Stern, Dietz, Kalof, & Guagnano, 1995). The process of NAM is determined by two factors: awareness of consequences and ascription of responsibility. If an individual is aware of problems caused by certain actions (i.e., start-up business venture), he or she should take full responsibility for the actions taken (see Figure 2). The primary purpose of the NAM is to recognize an individual's degree of responsibility for a planned behavior, which is reflected in personal norms.

**Figure 2: Norm Activation Model**

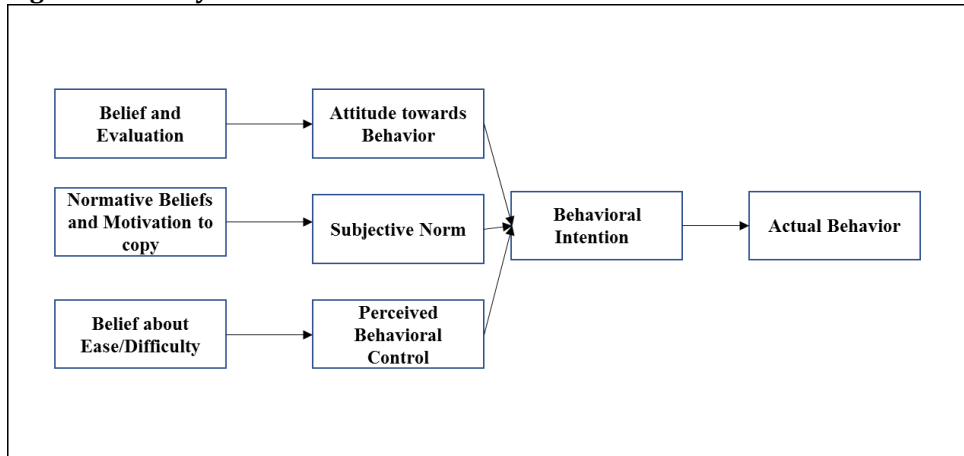


Source: Schwartz (1977)

**c. Theory of Planned Behavior**

The Theory of Planned Behavior (TPB) was established by Ajzen in the year 1991. TPB is based on the idea that is shaped by an individual’s desire to act and ability to perform it. As suggested by Ajzen (2005), three variables have influenced the TPB: Attitude towards behavior (ATB), SN and PBC. TPB is an advanced and adapted version of TRA. Due to the lack of one's control factor on behavior, an additional PBC construct is introduced in the TPB (Ajzen 2005; Fishbein & Ajzen, 1975). Ajzen (1991) showed that if an individual acts rationally and is in control of his or her actions, he or she can forecast own actions based on the intentions. TRA only explains behavior rather than merely predicting it. ATB is a behavioral belief that represents the perceived outcome of the behavior (Conner & Armitage, 1998). SN is a normative belief that represents the perceived social pressure to perform, or not perform, the behavior (Ajzen, 1991; Kautonen, Gelderen & Fink, 2015). PBC is defined as an individual’s perception of the ease or difficulty of performing the behavior and interest (Ajzen, 1991; Kautonen et al., 2015) (see Figure 3). The primary purpose of TPB is to counter the TRA’s weaknesses whereby, TRA is meant to explain the behavior, whereas TPB is predicting it (Ajzen, 1991).

**Figure 3: Theory of Planned Behavior**



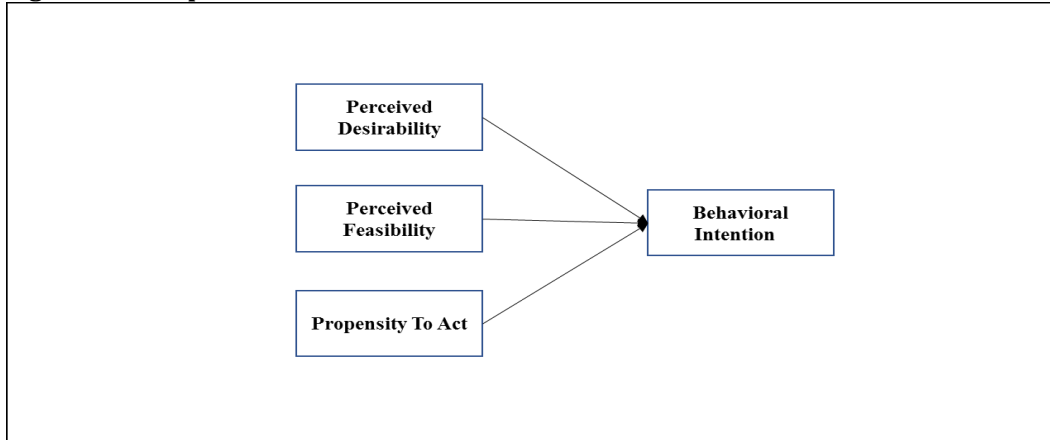
Source: Ajzen (1991, 2005)

**d. Entrepreneurial Event Model**

The entrepreneurial Event Model (EEM) was advanced by Shapero and Sokol in the year 1982 (see Figure 4). This model is among the earliest models introduced in the field of entrepreneurship. The EEM undertakes that two prerequisites should be met before business creation. First, an individual must have the intention of starting a business. Second, starting a business is initiated by some type of displacement experience which will lead to a change in behavior. This model shows that the intention to start a business is derived from three components: perception of desirability, perception of feasibility and propensity to act. The perception of desirability is shaped by the attitudes of an individual before starting a business (Krueger, 1993). The perception of perceived feasibility is based on the evaluation of an individual, whether or not they have the skill

and capability necessary to start a business (Krueger, 1993; Shapero & Sokol, 1982). The propensity to act was an important variable before the perceptions of feasibility and desirability were considered in this model (Shapero, 1975). The primary purpose of EEM is to describe the interaction of all possible factors that can lead to a business creation.

**Figure 4: Entrepreneurial Event Model**

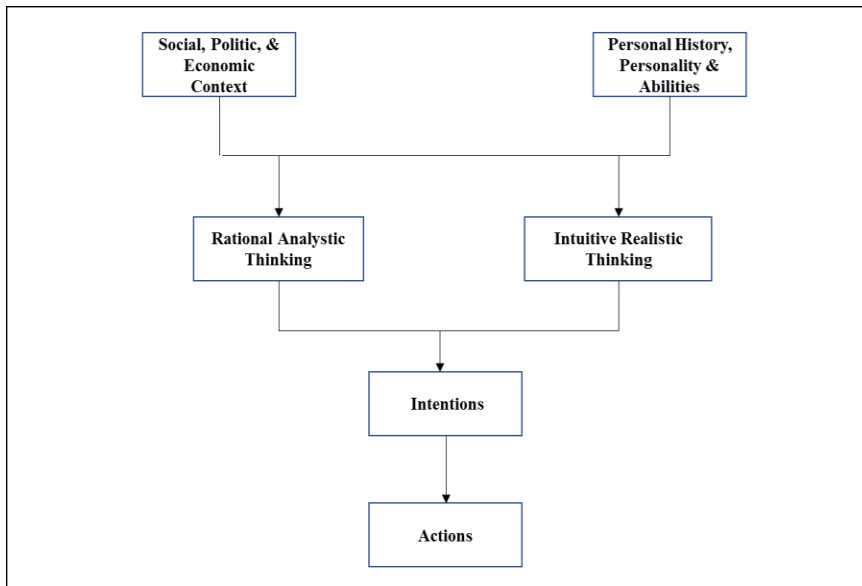


Source: Shapero and Sokol (1982)

**e. Barbara Bird's Model**

Bird's Model was established by Barbara Bird in 1988. Bird's Model is about an individual's state of mind directing individual action towards self-employment as opposed to organization employment. Bird's model depends upon two factors: rational analytic thinking and intuitive holistic thinking. Both thinking is the result of contextual (i.e., political, social and economic contexts) and personal factors (i.e., personal history, personality and abilities) (see Figure 5). Bird's Model aims to understand an individual's process of self-employment or establishing a new business.

**Figure 5: Bird's Model**



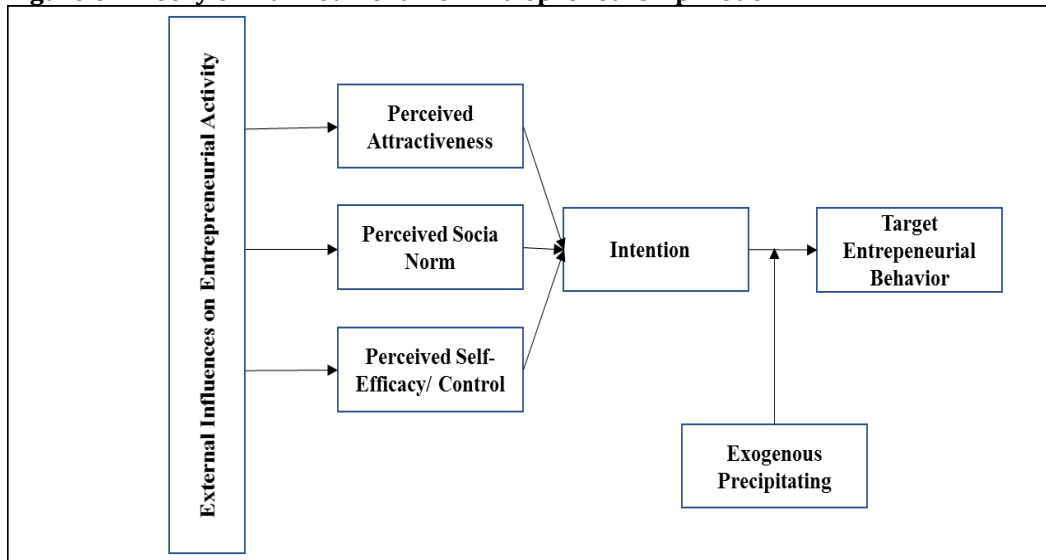
Source: Bird (1988)

## Contemporary Theories of Behavioral Intention

### a. Theory of Planned Behavior Entrepreneurial Model

The theory of planned behavior entrepreneurial model (TPBEM) was first introduced by Krueger and Carsrud (1993) and lies fully in the field of entrepreneurship. Because TPB demonstrated great utility to social psychologists and thus offered considerable potential for entrepreneurship research (Krueger & Carsrud, 1993), TPBEM was presented to meet the need among entrepreneurial scholars. TPBEM consists of three fundamental components: perceived attractiveness of entrepreneurial behavior, perceived social norms about entrepreneurial behavior and perceived control/self-efficacy for entrepreneurial behavior. First, the perceived attractiveness of entrepreneurial behavior is introduced for the individual's perception of the desirableness or undesirableness of performing the behavior. Second, perceived social norms about entrepreneurial behavior are based on the social influence of an individual's family, friends, role models and mentors to support his or her action in venture creation. The last component is perceived control/self-efficacy for entrepreneurial behavior which relates to one's control of his or her actions (see Figure 6). The primary purpose of TPBEM is to understand the concept of intention from the viewpoint of entrepreneurship.

Figure 6: Theory of Planned Behavior Entrepreneurship Model

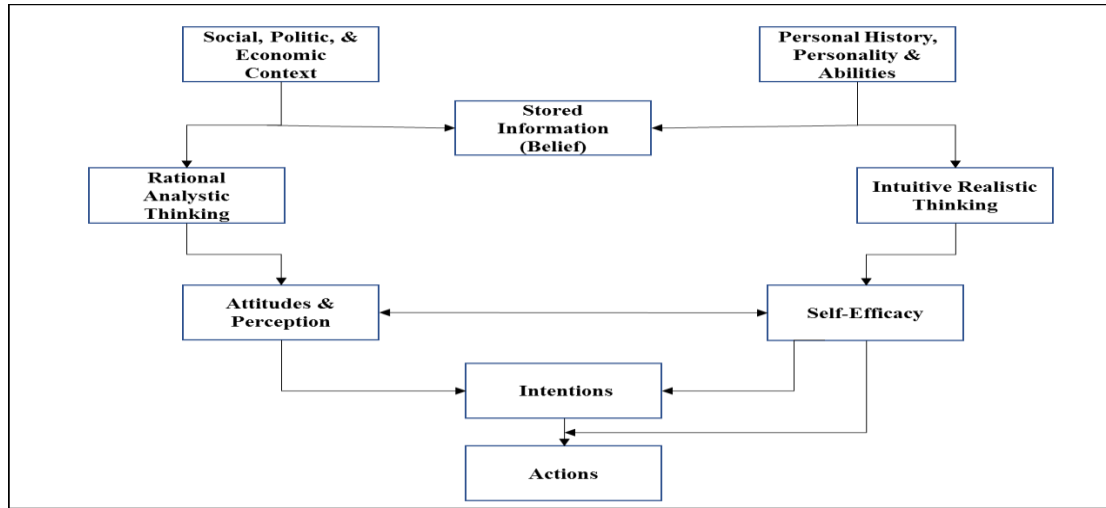


Source: Krueger and Carsrud (1993)

### b. Revised Entrepreneurial Intentionality Model

The Revised Entrepreneurial Intentionality Model (REIM) is introduced by Boyd and Vozikis (1994) as an extension of Bird's model (Bird, 1988). They added new variables: self-efficacy and attitude and perception, to the framework. According to REIM, intentions are formed based on how individuals act towards the environment (i.e., social, political, economic) and the future outcomes (see Figure 7). Similarly, REIM depends upon two factors: rational analytic thinking and intuitive holistic thinking. Both thinking is the result of contextual and personal factors. According to Boyd and Vozikis (1994), REIM is to improve Bird's Model as they claimed self-efficacy plays a significant role in the development of entrepreneurial intentions and actions.

**Figure 7: Revised Entrepreneurial Intentionality Model**

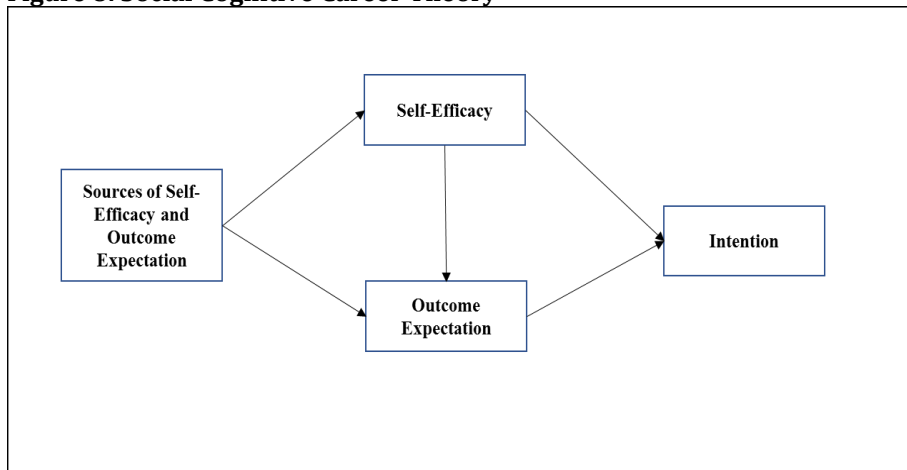


Source: Byod and Vozikis (1994)

**c. Social Cognitive Career Theory**

The Social Cognitive Career Theory (SCCT) was introduced by Lent and Brown (1994). In the SCCT framework, cognitive factors will affect an individual’s intention to become an entrepreneur. The cognitive factors involve self-efficacy and outcome expectation. Self-efficacy refers to “people act on their judgments of what they can do.” Whilst, outcome expectation is “one’s belief about the consequences or effects of performing certain behaviors” (Bandura, 1977). SCCT suggests that in making decisions related to career issues, both factors should be significantly related (see Figure 8). The primary purpose of SCCT is to explicate the decision-making process which is closely linked to career choices.

**Figure 8: Social Cognitive Career Theory**

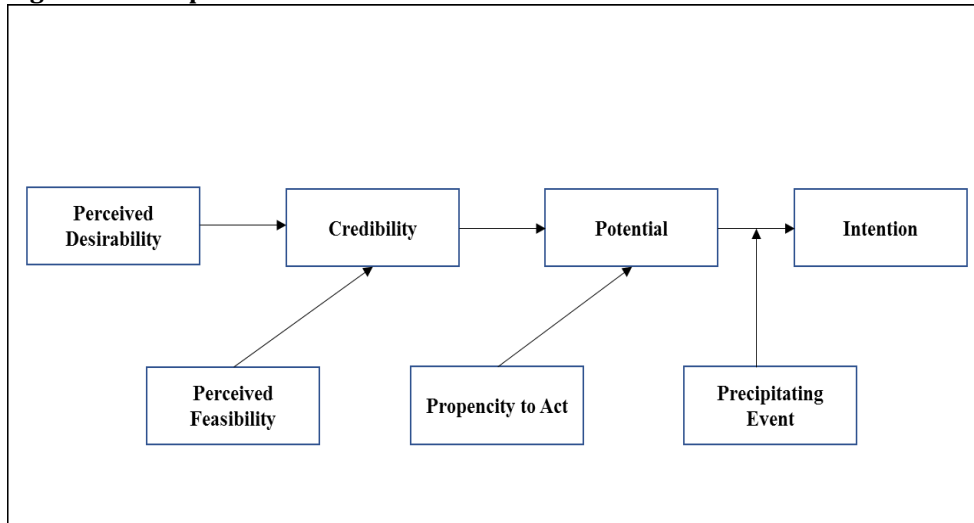


Source: Lent and Brown (1994)

**d. Entrepreneurial Potential Model**

The Entrepreneurial Potential Model (EPM) is advanced by Krueger and Brazeal (1994) and is inspired by the previous model of TPB (Ajzen, 1991) and EEM (Shapero & Sokol, 1982). Those two theories proposed three components: perceived desirability (attitude and SN), perceived feasibility (PBC) and propensity to act. However, in EPM, Krueger and Brazeal (1994) included two additional factors that are believed to influence intention, credibility and potential (see Figure 9). The primary purpose of EPM is to explore the potential entrepreneur in two disparate settings: corporate ventured and enterprise development. This EPM aspires to be a multilevel model, including individual and organizational constructs.

**Figure 9: Entrepreneurial Potential Model**

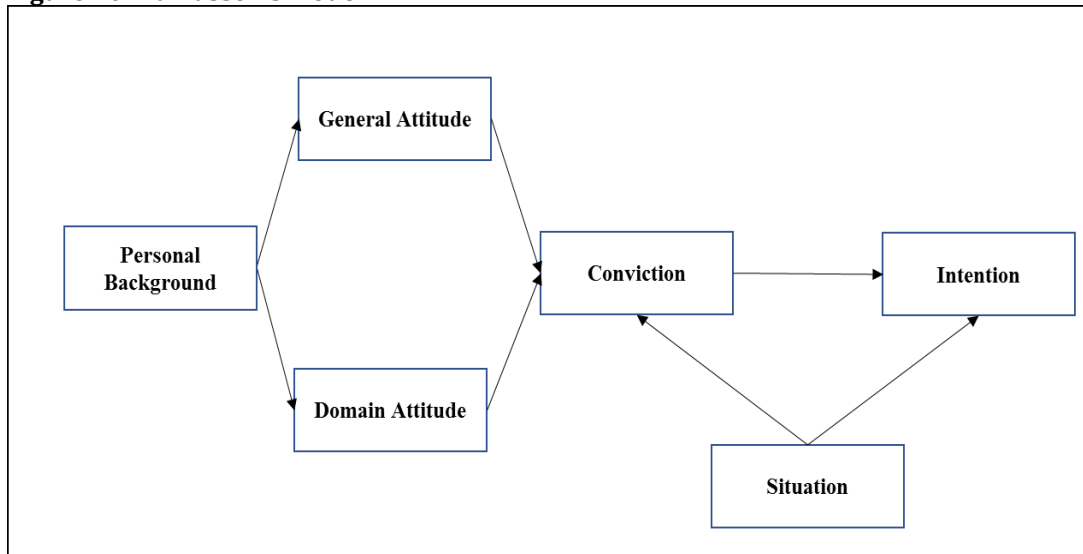


Source: Krueger and Brazeal (1994)

**e. Davidsson’s Model**

Davidsson’s Model is introduced by Davidsson in the year 1995. The model indicates that intention is influenced by two components: conviction and situation. In this Davidsson’s Model, conviction causes an individual to act because of general and domain attitudes. General attitudes refer to those attitudes that are not related to being an entrepreneur: change orientation, competitiveness, achievement motivation, and autonomy. The domain attitudes refer to those that are highly connected to entrepreneurship, like payoff and societal contribution (Caliendo, Fossen & Kritikos, 2010). Situation refers mainly to an individual’s employment status (Iakovleva, Kolvereid, & Stephan, 2011; Tran, 2018). And finally, personal background describes the individual’s gender, experience, education and age (see Figure 10). Davidsson’s Model was the first model to investigate the economic-psychological factors that affect a person’s intention to become an entrepreneur.

**Figure 10: Davidsson’s Model**



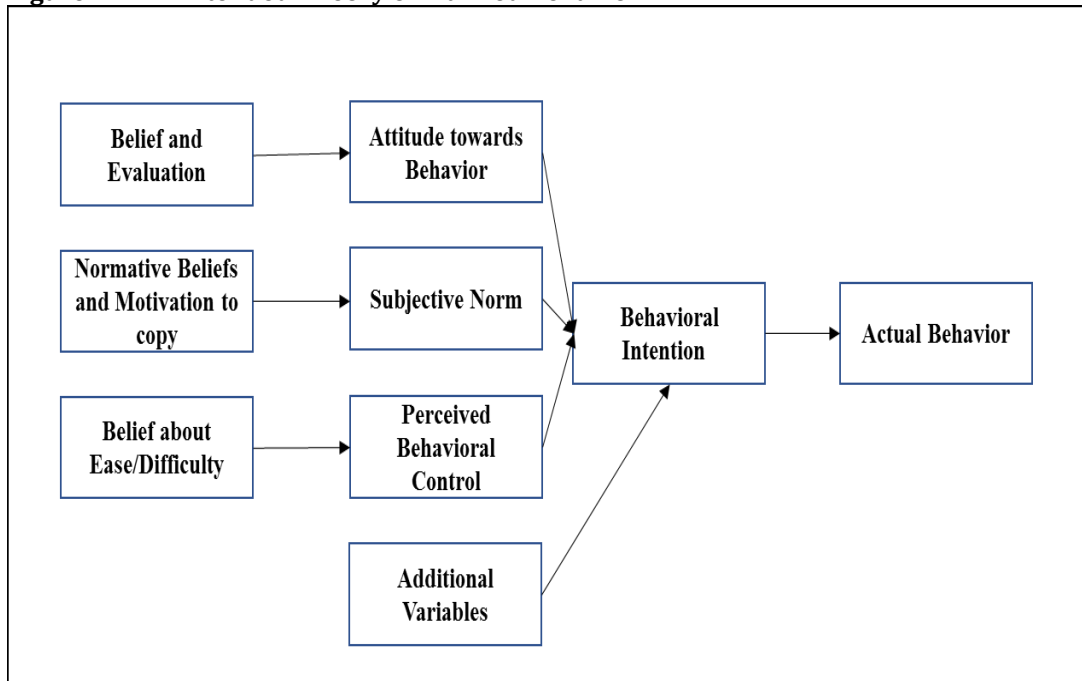
Source: Davidsson (1995)

**f. Extended Theory of Planned Behavior**

The Extended Theory of Planned Behavior (ETPB) was first applied by Conner and Armitage (1998). Ajzen (1991) who introduced the TPB, is open to the presence of new predictions. “If it can be shown that they capture

a significant proportion of the variance in intention or behavior after the theory's current variables have been taken into account" (Ajzen, 1991; Conner & Armitage, 1998). After understanding the basic premise of the TPB, numerous studies have tested the impact of other components on the theory in a variety of contexts. Previous research has suggested that additional variables to be included in ETPB such as demographics (i.e., age, gender, occupation, education, and religious beliefs), trust, religiosity and personality traits. (Masser, Bednall, White, & Terry, 2012). However, the primary concern with the additional new variables is that they possibly do not affect the intention or behavior (see Figure 11). The idea of ETPB is to capture a significant proportion of the variance in intention or behavior after the present study's variables have been considered.

**Figure 11: An Extended Theory of Planned Behavior**



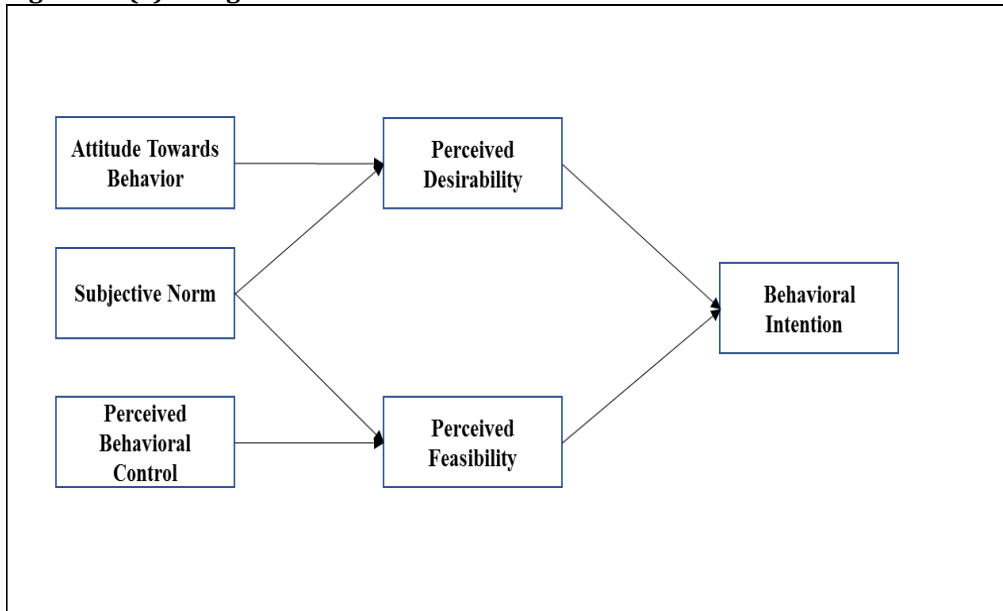
Source: Conner and Armitage (1998)

**g. Integrated Entrepreneurial Model**

Since the year 2000, past scholars claimed that there is no new model or theory has been developed or introduced (Tran, 2018). Integrated Entrepreneurial Model (IEM) was implemented because current scholars, mostly, attempt to either test the validation and the reliability of those models and theories or put forth new variables by criticizing, revising, adjusting, and extending the leading and strong ones (i.e., EEM and TPB). Activities are varied to produce better empirical support using prominent and strong models. The theories like TPB and EEM are said to have high compatibility, as proven by work from Krueger et al. (2000) and Gelderen, Brand, Praag, Bodewes, Poutsma, & Gils (2008). Some scholars try to integrate them into one model, for example, Iakovleva and Kolvereid (2009) (see Figure 12(a)) and Schlaegel and Koenig (2014) (see Figure 12 (b)). However, until today, the results have been controversial. The primary purpose of IEM is to provide new empirical support using prominent and strong models.

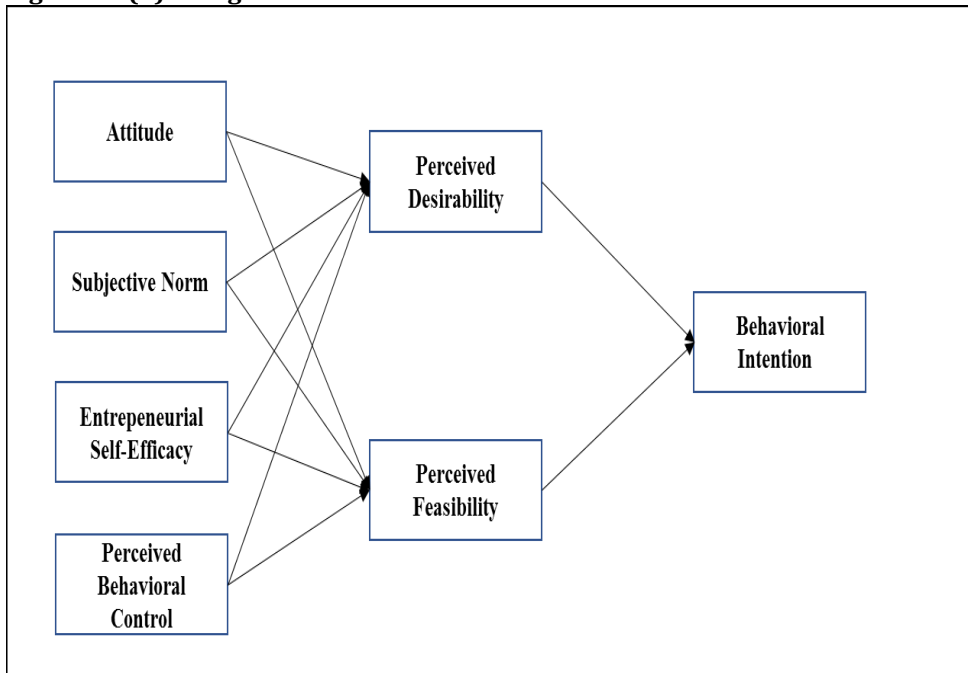


Figure 12 (a): Integrated Model



Sources: Iakovleva and Kolvereid (2009)

Figure 12 (b): Integrated Model



Sources: Schlaegel and Koenig (2014)

### 3. Summary of the Relevant Theories and Models

It should be noted that TPB is the most appropriate grand theory to explain why and how to formulate the SEI. The TPB can cover an individual's non-volitional behavior which cannot be explicated by the TRA. An individual's behavioral intention cannot be the exclusive determinant of behavior if neglects the function of the individual's control over the behavior. By adding PBC, the TPB can better enlighten the interplay between intention and actual behavior. As compared to NAM, TPB offers a better explanation for the role of SN and PBC as well as personal attitude in predicting intention.

On the other hand, EEM theory undertakes that two prerequisites should be met first before beginning a new venture. Taking the pre-requisites into consideration, this theory is not suitable to be tested on university students, yet, not all students have started or own businesses. Both theories by Bird's Model and RIEM (Boyd & Vozikis, 1994) are argued based on rational and intuitive thinking which is hard to measure. Interestingly, the previous work has yet to validate Bird's model empirically (Shook, Priem, & McGee, 2003). Davidsson's Model is not comprehensive as it omitted the role of external factor.

In another development, TPBEM is considered a proxy for TPB which is specifically addressed in entrepreneurship. Nonetheless, TPBEM is not suitable to be employed because of the conceptual and measurement issues. For example, to measure ATSE, the study combines several types of measurement suggested by past scholars: "the important the advantages and disadvantages of entrepreneurship were for them" (Liñán & Chen, 2009), "the likely they think an outcome will be if the target behavior takes place" (Liñán & Chen, 2009), "the level of attractiveness of entrepreneurship or other career options" (Autio, Keeley, Klofsten, Parker, & Hay, 2001). In TPBEM, the theory only highlights the level of attractiveness of entrepreneurship as compared to other career options.

The idea of EPM is to investigate the potential entrepreneur in two disparate settings: corporate ventured and enterprise development. It will fit well if explored in the aforesaid setting. On the other hand, SCCT is related to the decision-making process of opting for entrepreneurship as a career choice. Yet, the limited study used this theory to explain SEI (Tran, 2018). As for extended and integrated theories, most of them are developed based on the original theory of TPB. Table 1 shows the summary of relevant theories and models.

**Table 1: Summary of Relevant Theories and Models**

Theories/Models	Advantages	Disadvantages
Theory of Reasoned Action (TRA)	The TRA suggests that stronger intentions lead to increased effort to perform the behavior, which also enhances the likelihood for the behavior to be performed.	Unable to explicate individual's non-volitional behavior.
Norm-Activation Model (NAM)	NAM suggests an individual should take full responsibility for their actions.	Fail to expound on the role of SN and PBC.
Theory of Planned Behavior (TPB)	TPB is a strong theory that has been widely used in the entrepreneurship intention domain and views intentions as significant predictors of behavior, mainly in the case of planned and goal-oriented behavior.	It is a generic model of intention. Some argue that it is not perfect for all fields.
Entrepreneurial Event Model (EEM)	EEM is among the earliest models introduced in the field of entrepreneurship.	Two prerequisites should be met first before beginning a new venture.
Bird's Model	Bird's Model is about an individual's state of mind directing individual action towards self-employment as opposed to organization employment.	Only based on rational and intuitive thinking which is hard to measure. The previous work has yet to validate Bird's model empirically.
Theory of Planned Behavior Entrepreneurial Model (TPBEM)	TPBEM is the first model introduced by Krueger and Carsrud (1993) and lies fully in the field of entrepreneurship.	All constructs in the model are the proxy of TPB. Unfortunately, the model needs to be revised especially in the conceptual and measurement issue.
Social Cognitive Career Theory (SCCT)	SCCT suggests that in making decisions related to career issues, self-efficacy and outcome expectation should be significantly related.	This model is related to the decision-making process of opting for entrepreneurship as a career choice. Yet, the limited study used this theory to explain SEI.

Entrepreneurial Potential Model (EPM)	EPM aspires to be a multilevel model, including individual and organizational constructs.	The model investigates the potential entrepreneur in two disparate settings: corporate ventured and enterprise development which is not suitable for the current research setting.
Revised Entrepreneurial Intention Model (REIM)	RIEM was introduced to improve Bird's Model in which self-efficacy plays a significant role in the development of entrepreneurial intentions and actions.	Only based on rational and intuitive thinking which is hard to measure.
Extended Integrated Model or Davidsson's model	A better model can be developed and introduced. Davidsson's Model was the first model to investigate the economic-psychological factors that affect a person's intention to become an entrepreneur.	Most of them are developed based on the original theory of TPB. Omit the external factor in the model.

#### 4. The New Landscape Of SEI Model

SEI Model can be considered as a new line of SE landscape (see Figure 13). There are still limited studies concerning SE domestically and globally (Ahuja et al., 2019; Fatoki, 2018). SEI can be best defined as a person with an innovative and entrepreneurial mindset to run a new social venture (Thompson, 2009), dispatch social activities, and maximize social value (Bosch, 2013). To date, the empirical findings on this topic, especially in Malaysia, are limited (Wahid et al., 2022).

The Mair and Noboa (2006) model can be considered the first model to measure SEI which adopted the classical theories of TPB and EEM. The cognitive-emotional variables, which include empathy and moral judgment, are the proxy for ATSE and SN, respectively. The enablers of self-efficacy and social support represent the PBC. This model 'borrowed' the variables from EEM: perceived desirability and perceived feasibility, to form intention. Furthermore, this model also replaced the traditional attitudinal constructs of TPB to fit the special traits of social entrepreneurs in the SE realm.

Empathy is proposed as a substitution for a person's ATSE, thus addressing the first component of Ajzen's (1991) TPB. In the context of SEI, ATSE is a crude proxy that reflects the "ability to recognize and emotionally share the emotions or feelings of others" (Mair & Noboa, 2006). They acknowledge empathy is a multifaceted concept. In the context of SEI, they describe empathy consist of cognitive empathy ("the ability to assess another person's emotional state") and affective empathy ("the propensity to react to another person's emotional state"). As a unique trait of a social entrepreneur, empirical evidence shows that highly empathetic people are more likely to develop intentions to involve voluntarily in SE-based activities (Yu & Wang, 2019).

Moral judgment is the second predictor of SEI. Mair and Noboa (2006) propose moral judgment as their proxy for the SN of TPB. Drawing from Kohlberg's model, moral judgment is a development of human cognition that increases the capacity for empathy and justice (Kohlberg & Hersh, 1977). In the context of SEI, they describe moral judgment as a "cognitive process that motivates an individual to help others in search of the common good" (Mair & Noboa, 2006). Hockerts (2015) found that 429 students with high levels of moral obligation are linked to a high tolerance of societal activities.

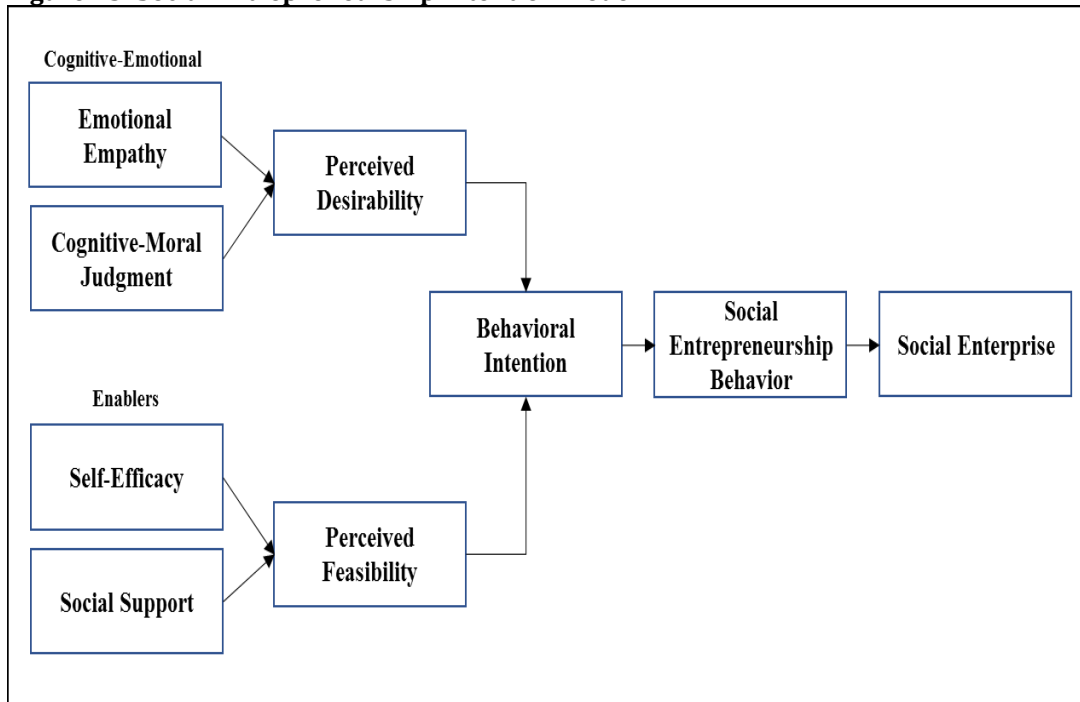
Self-efficacy is regarded as a substitution for internal PBC which they theorize to be a factor of intention in line with Ajzen's (1991) TPB predictions. In the context of SEI, self-efficacy is best described as a "person's belief that individuals can contribute toward solving societal problems" (Hockerts, 2017). Empirically, the higher the social entrepreneur's self-efficacy, the higher the level of innovativeness and sustainability of venture creation. Similarly, a study by Medyanik and Al-Jawni (2017) confirmed that self-efficacy significantly influences SEI among 300 Syrian students.

Social support is regarded as a proxy for external PBC drawn from Ajzen's (1991) TPB. Mair and Noboa (2006)

assume social support is determined by the support an individual expects to receive from his or her surroundings. In the context of SEI, Mair and Noboa (2006) suggest that increased resources that are gained from one's social network are linked with greater access to business capital and potential customers (Medyanik & Al-Jawani, 2017; Yu & Wang, 2019). Wahid et al. (2022) added that PSS from various entrepreneurship backgrounds assist entrepreneurs in capturing valuable resources to boost business performance. Chuah et al. (2016) found that 257 Malaysian students were willing to become entrepreneurs if they received support from their surroundings.

Mair and Noboa (2006) recommended that the intention to start a social enterprise develops from perceived desirability and perceived feasibility. Perception of desirability is affected by cognitive-emotional constructs of empathy and moral judgment. Also, the perception of feasibility is affected by the enablers of self-efficacy and social support. This model utilizes personal factors to form entrepreneurial intention because Mair and Noboa (2006) believe that personal or individual factors are the first level of analysis to be investigated. In short, the SEI Model is acknowledged as the first model proposed for determining predictors in the SEI context. Yet, empirical evidence to validate the model is limited. Therefore, it is relevant to consider this model as the supporting model to justify and form the SEI framework in any respective country.

**Figure 13: Social Entrepreneurship Intention Model**



Source: Mair and Noboa (2006)

## 5. Conclusion

In this present study, we can conclude that TPB is treated as the grand theory and Mair and Noboa's (2006) SEI Model as the supporting theory to explain SEI in the Malaysian setting. TPB is a strong theory that has been widely used in the entrepreneurship intention domain and views intentions as significant predictors of behavior, mainly in the case of planned and goal-oriented behavior. Drawing the TPB as the domain in this present study, it is adequate to function as the theoretical background for SEI formation (Ernst 2011; Hockerts 2017; Wahid et al., 2022). Politis et al. (2016) and Tiwari et al. (2018) have added one or more additional exogenous variables combined with TPB-based constructs in predicting SEI whereas some attempts to position the TPB-based constructs (i.e., ATSE, SN and PBC), as mediators (Luc 2018, Wahid, 2020).

Mair and Noboa's (2006) model is the first model introduced in the SE context. Drawing Mair and Noboa's (2006) model into the domain of SE research, it seems to be suitable as the supportive theory for SEI formation. Although Mair and Noboa's (2006) constructs were being accessed as the proxy of the TPB model, to date, no empirical evidence fully validates the model, but Hockerts (2017) and Tukamushaba, Orobica, & George (2011) have partially validated the model with varied findings.

From the abovementioned discussion, the selection of TPB and SEI Models as the foundation of the study is suitable and appropriate for SEI research due to their strong theoretical framework, which provides a comprehensive understanding of individual intention behavior in various contexts. Furthermore, to synthesize the large volume of empirical studies on SEI, the future researcher can reveal the variables that could potentially be predictors by using a systematic literature review (SLR) technique.

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