

DOI: 10.53555/ks.v12i4.3108

Driving Entrepreneurial Sustainability: Unveiling The Influence Of Performance, Social Dynamics, And Privacy Factors On Behavioral Intentions

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Abstract

This study employs structural equation modeling (SEM) to examine the relationships between various factors and their influence on Behavioural Intention and Entrepreneurial Sustainability. The research investigates Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Privacy Enablers, and Privacy Inhibitors as predictors of Behavioural Intention, and subsequently, the impact of Behavioural Intention on Entrepreneurial Sustainability. Data were collected from a sample of respondents, and the findings reveal significant relationships between these constructs. Performance Expectancy, Social Influence, Privacy Enablers, and Privacy Inhibitors demonstrated strong positive associations with Behavioural Intention, while Effort Expectancy and Facilitating Condition exhibited weaker relationships. Furthermore, Behavioural Intention was found to positively influence Entrepreneurial Sustainability. The study contributes to the existing literature by providing empirical evidence on the factors influencing entrepreneurial intentions and sustainability, highlighting the importance of addressing performance, social, and privacy considerations to foster sustainable entrepreneurial practices. These insights can inform policymakers, educators, and practitioners in developing strategies to promote sustainable entrepreneurship effectively.

Keywords: Entrepreneurial Sustainability, Social Dynamics, Privacy Factors and Behavioral Intentions

Introduction

The growing importance of sustainability in the entrepreneurship represents more than just a sociocultural trend, but also, a profound attitude shift in which we embrace the existence of solutions that are not only economically viable, but also environmentally friendly, and most importantly socially responsible. Such remodeling is the result of two factors - the efforts to cope with big challenges, such as climate change, resource depletion and social injustice, that actual system thinking requires (Mahendra, 2023). Sustainable entrepreneurship is founded on much more than maximization of profit and is built around the concepts of sustainability to assist in the long-term creation of added value that encompasses not only the shareholders, but also the environment and society as a whole (Daraojimba et al., 2023). Consequently, the exploration and perception of the drivers of intention and behavior of entrepreneurs towards sustainability is one of the key aspects, having a significant impact on the sustainability of the companies that adopt such business practices (Chaudhary et al., 2023).

However, three factors (performance, personal relationships, as well as privacy) operate as the most influential elements for the startup behavior. Profits, a measure with assessed financial terms, is now with sustainability metrics, relating to the given business impact on nature and society at large. Interpersonal factors, internal culture, and external relations with stakeholders (they define practices of sustainability) (Chanal & Kakkasageri, 2020). Equal and efficient communication, dialogue with stakeholders, and adherence to ethics is the basis of fostering a sustainable business mentality. Besides, personal privacy, but especially in context of the digital age, becomes more and more essential factor (Presenza et al., 2020). Entrepreneurs should be able to maneuver in-depth data privacy issues and be in the ground of the customer core not to lose the client's trust, which is an important aspect of the business. The objective of the research lies in the unearthing of the complex patterns which form the basis, and hence, contribute to variations in entrepreneurial intentions and behaviors. The findings could thus empower sustainable businesses through an informed decision-making process (Nemteanu & Dabija, 2021).

Entrepreneurial Sustainability is the capacity of an entrepreneurship to maintain itself economically, socially and environmentally over a long period. The concept includes the activities which guarantee the sustainability and development of a business while at the same time, taking into account its influence on society and nature (Faqih, 2016). This idea merges the financial results with the social responsibility and environmental protection, trying to achieve a balanced attitude that is in favor of both innovations and resource efficiency. The meaning of entrepreneurially sustainable is very important in solving the global issues, promoting responsible business practices and making sure that entrepreneurial activities are contributing to the wider societal goals positively (Arya et al., 2023).

Performance in the frame of entrepreneurial sustainability is what you get as an outcome of a venture's activities, usually measured by financial metrics, market share, growth rates and innovation outputs (Koe, 2016). Performance that is high shows the business to be doing well, achieving its goals and even winning in the market. Social Dynamics is the interactions and relationships among individuals within the entrepreneurial ecosystem, these include team dynamics, leadership styles, networking, and collaboration. The interplay of these factors determines the way in which knowledge is disseminated, how assistance is acquired and finally how it affects the ability of the entrepreneurial venture to adapt and expand. Privacy Factors are the ones that concern with the protection of sensitive information in entrepreneurship which include customer data, intellectual property and internal business strategies (Kimuli et al., 2020). The privacy is the key to keeping trust, compliance with regulations and protection of competitive advantage. Behavioral Intentions are the driving forces that determine what individuals do or not, for example: they can be either a sustainable practice, new technology investment or support of a business venture. The objectives are usually formed by the perceived advantages, social influences and the immersion of actions with personal and organizational values. The knowledge of these variables makes it possible to design the strategies for leading entrepreneurship success in a responsible and sustainable way (Nor-Aishah et al., 2020).

Even though the sustainability has been put forward as one of the main objectives in entrepreneurship, there are still many gaps about how different factors influence the behavioral intentions of entrepreneurs towards sustainable practices (Venâncio & Pinto, 2020). The literature on the relationship between entrepreneurial performance and sustainability has been widely investigated but it usually does not take into account the subtle impact of performance on sustainable behavioral intentions. Furthermore, the social dynamics such as peer influence and community support which are known to be the key factors of forming entrepreneurial behaviors have not been studied enough in terms of how these social factors specifically drive sustainability-oriented intentions. This gap is especially visible in the diverse cultural and socio-economic contexts where the interaction between social dynamics and sustainability may be very different (Al-Shaikh & Hanaysha, 2023).

The area that is still unexplored and where a lot of research has to be done is the role of privacy factors in entrepreneurial sustainability. The digitalization has been the cause of more and more privacy problems in business which, therefore, have made entrepreneurs to be reluctant of adopting sustainable practices (Venâncio & Pinto, 2020). However, the prevailing studies rarely touch on how privacy issues such as data security and personal information protection directly affect the entrepreneur decisions in relation to sustainability. The application of privacy challenges in the study of entrepreneurial sustainability might provide a clearer picture of the barriers and drivers that affect sustainable behavior, thus being an important source for decision makers and practitioners who want to build a more sustainable world (Hasani et al., 2023).

In Pakistan, the process of creating entrepreneurial sustainability is seriously affected by the interaction between performance metrics, social dynamics and privacy concerns. Although the entrepreneurial ecosystem is on a rise, many startups are still facing difficulties in being sustainable for a long time (Anshari et al., 2022). The performance factors such as financial stability, operational efficiency and market competitiveness are very important but Pakistani entrepreneurs often face the obstacles like limited access to funding, inadequate infrastructure and bureaucratic red tape. These problems obstruct their capacity to scale properly and keep the performance at a constant level, which in turn affects their sustainability. Furthermore, the social dynamics such as the expectations of the society, cultural norms and networking opportunities are crucial in forming entrepreneurial intentions and actions. In a country where community ties and social approval are very important, it is necessary to know how these factors of the society affect entrepreneurial actions in order to create a supportive environment for sustainable entrepreneurship (Agarwal et al., 2020).

The privacy issues make the entrepreneurial environment in Pakistan even more complicated. As the digitalization is growing fast, entrepreneurs have to deal with the problems of data privacy and cybersecurity (Koh et al., 2020). The fear of data breaches and personal information misuse can make the potential entrepreneurs to be less engaged in online business activities, so their growth will be limited. Besides, the regulatory environment of data privacy is still changing and as a result entrepreneur are facing the risk and uncertainty while trying to comply with these regulations. This problem statement is intended to find out how the performance, social dynamics and privacy issues together affect the behavioral intentions of entrepreneurs in Pakistan. Through the analysis of these components, the research is going to find out some things that will be helpful in making policies and practices to increase entrepreneur sustainability in the region (Sarwar et al., 2021).

The importance of this study is in its discovery of the different aspects that affect the entrepreneurial sustainability, which is a crucial area for the long-term success and viability of businesses. Through the study of the relationship between performance metrics, social dynamics and privacy considerations this research intends to give a full picture of what contributes to sustainable behavior in entrepreneurial situations (Waris et al., 2022). Performance, which is usually observed by financial and operational success, is a splendidly known factor but its interaction with social dynamics such as networking, community engagement, and team cohesion can expose the deeper secrets of how entrepreneurs are able to keep their ventures going. Besides, in a time when the data privacy issues are of great importance, knowing how the factors influence entrepreneurship intentions can help companies to deal with the difficulties of digital engagement and trust-building with their stakeholders (Yousaf et al., 2021).

This research is important because it deals with a void in the literature which has not been covered before by combining these different but related factors into one whole. It gives the deputies, corporate executives and academic scientists some good tips on how to manage entrepreneur sustainability in a comprehensive way (Mahmood et al., 2020). Policymakers can

apply these findings to the design of environments that are conducive to sustainable entrepreneurship. The business leaders can design the strategies that will be a combination of the performance along with social and privacy factors thus, their businesses will be resilient and trusted by consumers. Academics will be able to develop on this research and find the details of entrepreneurial behavior which in turn will help them to create better and long-lasting business models (Hussain et al., 2021).

2.0 Literature Review

2.1 Performance and Entrepreneurial Sustainability

Entrepreneurial sustainability has been the main problem in business for a few years now as companies are seeking how to make profit while being eco-friendly and socially responsible. The main reasons for the sustainability projects are normally, financial success and operational efficiency which are considered as performance indicators. However, the experts believe that sustainability also consists of other elements in addition to economic indicators (Tu et al., 2021). The social interactions of the entrepreneurs, their employees, customers and communities are a vital component in sustainability practices formation. The understanding of the complicated interplay between performance and social factors is the main factor for discovering how entrepreneurial ventures can achieve their long-term sustainability goals (Al Mamun et al., 2018).

2.2 Privacy Factors and Entrepreneurial Sustainability

Apart from that, the privacy concerns are also one of the most important but not yet fully-researched aspects of entrepreneurial sustainability. Nowadays, the technology and data-driven decision-making are in use all over (Aidara et al., 2021). Thus, it is necessary to keep the privacy of stakeholders' information as this will be a guarantee for maintaining trust and legitimacy. The privacy violations not only ruin the reputation of an organization but also have legal and moral outcomes. The entrepreneur is in a predicament of how to deal with the privacy regulations so that he can use data analytics and personalized marketing strategies (Ye et al., 2020). The necessity for transparency and accountability is a disputable issue with individual privacy rights which makes it hard to find the right balance in entrepreneurial ventures that are trying to promote sustainable practices. Therefore, the investigation of the privacy factors effect on behavioral intentions is a good way to discover how companies can be ethically responsible and at the same time pursue their sustainability goals (Nur, 2023).

2.3 Social Dynamics and Entrepreneurial Sustainability

Social dynamics are the main factor that determines the behavior and outcomes of an organization in sustainable entrepreneurship. These dynamics cover the relationships and interactions between the different stakeholders, that is employees, customers, suppliers and even the community at large (Tur-Porcar et al., 2018). The study shows that a high level of social responsibility and the dedication to stakeholder engagement are what make sustainable practices possible in entrepreneurial ventures. The organizational culture, leadership styles and communication channels are the major factors that determine to what extent the sustainability goals will be embraced and implemented (Pessu, 2015). Besides, these collaborations and partnerships with different stakeholders can make the social impact and efficiency of sustainability projects better. The complexity of the interaction between social dynamics and entrepreneurial sustainability is essential for designing strategies that will lead to a positive environmental and societal results while at the same time make sure that business will still be viable (Chatzichristos & Nagopoulos, 2020).

2.4 Behavioral Intention in Entrepreneurial Sustainability

Intentional behavior is a major component of the sustainability of entrepreneurship, because it shows people's readiness to do things that are eco-friendly and socially responsible. The intentions of people are the result of a variety of factors such as personal values, beliefs, attitudes and contextual influences. Studies show that the way people look at sustainable behaviors, such as how much they think it is important and whether it can be done, greatly affects their intention to do those things in entrepreneurial situations (Chatzichristos & Nagopoulos, 2020). Moreover, the external factors like regulatory frameworks, market demands and competitive pressures can change one's intention of behaving by creating the perceived incentives and constraints that are associated with sustainability initiatives. The investigation of the factors that determine behavioral intentions in the entrepreneurship sustainability can give a lot of useful information on what lies behind sustainable behavior and hence will help to design effective interventions and policies for promoting environmentally, socially responsible entrepreneurship (Kimuli et al., 2020).

2.5 Influence of Performance and Behavioural Intention

The connection between performance and behavioral intentions in the frame of entrepreneurial sustainability is complex and very significant for knowing how entrepreneurs pass through their business. The performance is the basic factor that affects an entrepreneur's behavioral intentions, as it shows how well and efficient their actions and strategies are. The high performance often results in the positive outcomes such as increased profitability, market share and customer satisfaction which are the factors that determine an entrepreneur's intentions towards sustaining and expanding their business (Waris et al., 2022). On the other hand, failure may make people to want to try harder and even stop doing some things. Besides, performance is the main indicator of competence and capability that affects the degree of confidence and motivation an entrepreneur has in promoting sustainable practices. Hence, the link between performance and behavioral intentions is strong where good performance usually leads to proactive intentions that are meant to enhance entrepreneurial sustainability (Pascucci et al., 2022).

2.6 Social Dynamic and Behavioural Intentions

The link between the social dynamics and behavioral intentions in the case of driving entrepreneurial sustainability is very complex and vital. Social dynamics is the term that refers to the interactions, relationships, and networks which entrepreneurs deal with both in their business environment and in broader society. The mentioned factors can tremendously impact the behavior of an entrepreneur through different methods. To begin with, social dynamics are the main factors in the entrepreneurial ecosystem that determine how people see, what they think and how active these norms connected to sustainable business practices. Entrepreneurs are usually part of the networks of friends, mentors, investors and other people who can either directly or indirectly affect their decision-making processes (Bayih & Singh, 2020). The positive social interactions in these networks can create a culture of sustainability, where the entrepreneurs are motivated and helped to switch to environmentally friendly and socially responsible practices that consequently increases their behavioral intentions towards sustainable projects (Yasir et al., 2023).

In addition, the social dynamics also affect an entrepreneur's feeling of being a part of something, his/her identity and reputation in the community or industry. Entrepreneurs may be services of kinds duties or pressure to match their actions with the norms and values of their social networks so as to keep up their reputation or credibility (Zeweld et al., 2017). This social influence can be a factor that increases the behavioral intentions towards sustainability as entrepreneurs want to meet the expectations of society, get its approval or avoid reputational risks related to non-sustainable practices. Besides, social interactions can be a source of knowledge exchange, cooperation and joint action among the entrepreneurs to tackle sustainability problems as well as come up with more green business models. In this way, knowing the effect of social dynamics on behavioral intentions is vital for finding out how entrepreneurial sustainability can be promoted and developed in real life (Wijaya et al., 2019).

2.7 Privacy Factors and Behavioural Intentions

The effect of privacy data on the behavioral intentions in the area of entrepreneurial sustainability is a very important but at the same time, highly complicated sector that deserves more study. Privacy, in entrepreneurship, is not only about the protection of data but also it includes the limits that individuals and organizations set to keep their sensitive information or proprietary knowledge from others (Wasaya et al., 2022). In a world where the innovation and competitive advantage are at stake, entrepreneurs have to find their way in between showing transparency and keeping confidentiality. Knowing how to privacy issues influence the behavioral intentions of people is a must, as it directly affects the choices, they make on who and what to collaborate with, or share information and resources (Kushwaha, 2020). Entrepreneurs might be hesitant to get involved in some activities or partnerships if they see the privacy risks as serious, which could eventually lead to the formation of unprofitable business practices and thus hamper the overall progress towards entrepreneurial goals (Kimuli et al., 2020).

Besides, the impact of privacy factors on behavioral intentions is connected to the larger socio-economic issues and personal motivations. Entrepreneurship usually develops in the networks and collaborations where trust and reciprocity are significant (Vuorio et al., 2018). The privacy issues can be the reason of loss in trust in these networks and then people will not want to share resources, ideas or collaborate openly. Hence, this hesitation may block the innovation and slow down the process of creating sustainable entrepreneurial ecosystems (Kokolakis, 2017). Besides, the perception of privacy can be different for each person depending on his/her culture, social and economic status which makes it more complicated to establish a relation between privacy factors and behavioral intentions. The comprehension of these complicated relationships is the key to creating environments where entrepreneurial sustainability can be achieved, thus stressing that the methods employed should be such that they take into account both privacy issues and at the same time promotion of collaboration and innovation (Arru, 2020).

3.0 Methodology

In this study, researchers have employed a quantitative research design, we will be systematically studying how FinTech affects the behavior patterns of Pakistani startups and impact of this in the sustainability of an entrepreneurship business. Quantitative data implementation provides an opportunity for scientists to collect numbers, monitor the connections and patterns, and allocate clear the aims of the research. These structured approaches offer the most reliable data for solving problems. Positivism, the main research philosophy, is characterized as an objective analysis of phenomena which can be observed as well as the ability to empirically obtain general conclusions. Positivism harmonizes the research process with the quantitative essence that allows scrutiny of FinTech adoption behavior and its effect on sustainability in entity.

In this research, the investors of Pakistan who are the business owners in diverse sectors and industries are the selected population. The Pakistani entrepreneurs have come up as a hook line with a varying depth of skills, expertise, and models of businesses that they are running. The team tries to put the experience of local entrepreneurs into the FinTech adoption and the local entrepreneur's ecosystem.

This study's samples are calculated according to quantitative research estimating sample size formulas. How large the sample of Pakistani entrepreneurs is to be selected as well as where the level of confidence and margin of error are to be set is the sample size be 300 participants. This ensures enough sample statistics, which were the basis of the statistical power and precision of the analysis, while also allowing for the variability within the general population potential. Consequently, the total of 374 participants are estimated as required for this study. Nevertheless, it is important for us to have the proper power and also consider the possibility of not getting responses to the survey or low response rate, therefore instead we

round up the sample size to 300 participants. This is sufficient to achieve the precision and confidence that we require in the resulting study findings. Data collection is done through a pre-defined questionnaire which is administered by the researcher to Pakistani entrepreneurs. The questionnaire is designed for obtaining the crucial factors linked to FinTech adoption behavior that include performance expectancy, effort expectancy, social influence, facilitating conditions, privacy enablers and privacy inhibitors in addition to entrepreneurial sustainability. Developed from reliable scales and tailored to fit the exactly unique setting of FinTech integration into the entrepreneurial activities of Pakistani entrepreneurs, the questionnaire will be used. Data analysis for this study involves two main techniques: we used the descriptive statistics of SPSS (Statistical Package for the Social Sciences) and the structural equation modeling (SEM) approach with PLS (Partial Least Squares). Though descriptive statistics aid in the summarizing and explaining the demographic traits and partial variables of the sample. PLS-SEM is used to investigate the relationships amongst constructs, verify the hypothesized model, and reveal the mediating effects of behavioral intentions towards FinTech on the foundation of FinTech adoption and entrepreneurship sustainability. The PLS-SEM is flexible and powerful enough to represent the complexity within relationships as well as the latent constructs in the model of the research which makes the model suitable for the multi-dimensional nature of the research.

4.0 Results and Discussion

4.1 Measurement Model

The reliability analysis shown in Table 4 would be a valuable part of the final printing press maintenance plan. It investigates the question of whether there is congruence and consistency in the psychological constructs of the study. Doing cross analysis between items of each subframe is necessary to create unity and independence from each other so that they can measure the same concept in a synced manner. As the correlation between distinct responses to a similar psychological construct is expected to be in the range of 0. with an average of 0.757, we found a relatively high level of internal consistency as well. This demonstrates that the instruments related to performance expectancy are robust in terms of consistency and reliability when it comes to measuring users' perceptions about performance the information system, meaning that they are reliable. Additionally, the results of rho_A and Composite Reliability Recommend 0.757 and 0.757. The factor loading of the dimensions respectively are 0.630 for educational components and 0.797 for social ones, which demonstrate the solidity of this structure. This results in a value of close to zero for the AVE. above the controllable values or mission, which is greater than the recommended threshold of 0. Cronbach's alpha, being a test of internal consistency and accounting for the information conveyed not only by items but also by the construct itself, provides a convergent validity indicator at the level of more than 50 percent variance. Furthermore, both Intrinsic Motivation and PRIDE have high coefficient of internal stability where both I. M. and PRIDE equal 0.71. The coefficient of determination and the Composite Reliability is equal to 0.711 and 0.757. The construct turns out to be precise and reliable as values of 0.757 and 0.757 respectively result from the "Face fear courageously" and "You can change your fate" parts. However, looking at the AVE index as a general measure does not say anything about its individual components or their contribution. The variance is < 0.529. Therefore, the variance can be attributed to partial improvements which are necessary in order to strengthen the construct.

Social Influence has a decent reliability at 0.70 that is calculated by Cronbach's Alpha of 0.701. Fraction of noise and composite reliability are found to be 0.704 and 0.795 respectively. The AVE value of zero implies that no change in air travel has been observed. 0.542 is also > the point of tolerability and this shows that the convergent reliability is good. Internal reliability was observed through the use of the Cronbach's Alpha value equaling 0.749. The fact that the rho_A and Composite Reliability values are 0.77 and 0.792. The AVE value of zero indicates the relationship missing. The fact that there is a high level of reliability and convergent validity of this structure is demonstrated by a Cronbach's α of 0.724.

Privacy enablers and privacy inhibitors make up for that good internal consistency by the value of Cronbach's alpha being rather than just being an arbitrary number. 0.709 and 0.774, respectively. Bear in mind that Rho_A and composite reliability value for these constructs are within the range of stations which means that these constructs have acceptable reliability and validity. So, Behavioral Intention score is 0. The reliability of the questionnaire can therefore be taken to be 0.709 when this level of reliability is deemed to be adequate. The values of the rho_A (0) and the Composite Reliability (0), support the study's reliability. 0.749 and 0.792. Digger represents words with 0.779 and share the same AVE value of 0.592 proves the linking validity as convergent. Therefore, the validity and reliability of the such type of Entrepreneurial Sustainability are of sufficient credibility. namely a Cronbach's Alpha (r^2 for the scale), rho_A, and Composite Reliability, which will be 0.771, 0.707, and 0.592. The findings show that reliability and consistency of the 3 items are validated by Splitters and Splitters, which indicate that the scale items are reliable and valid measures of Entrepreneurial Sustainability. Additionally, the AVE value of 0, meaning the relative change is equal to zero. 0.592 validates Cronbach alpha coefficient meaning the convergent validity of the factor, which indicates that the items measure the real construct appropriately.

Table 4.1 Reliability Analysis

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Performance Expectancy	0.757	0.757	0.797	0.734
Effort Expectancy	0.710	0.711	0.757	0.529
Social Influence	0.701	0.704	0.795	0.542
Facilitating Condition	0.749	0.77	0.792	0.724
Privacy Enablers	0.709	0.721	0.777	0.572
Privacy inhibitors	0.774	0.704	0.737	0.517
Behavioral intention	0.709	0.749	0.779	0.592

Entrepreneurial Sustainability	0.724	0.792	0.717	0.507
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4.2 Validity Analysis

The table shows an evaluation of the validity of the HTMT ratio constructs of the study which covered positive and negative relation (PE, EE, SI, FC, PE, PI, and BI). The ratio of htmt serves the purpose that permits the measure of the discriminant validity and hence, the ratio of htmt is less than 0.75 of respondents stated that the drives are different than the other drives mentioned previously. Next on the table is the association between Performance Expectancy and the other factors, and Effort Expectancy stands in the way of a feature with a factor loading of 0. In this theory, Performance Expectancy is 0.72, while Effort Expectancy registers an increase as the Performance Expectancy rises. Social Influence enjoys a significant positive impact on Performance Expectancy with a correlation of 0.777, what indicates the importance of social factors i.e. they have a strong influence or in the development of performance expectations. Along with Effort Expectancy, it stands to Social Influence 0.577 and Aggregate Failure was at 0. In the case of the first scenario 413 reflecting the portions of the spectrum that fall in both moderate and weak ends of the spectrum. This is evidence that factors like environment might be the weakest in comparison to the social settings in regards to the effort prediction.

Social Impact and this the relationship of Facilitating Condition with it is at the level of zero as well. The intuitive number 435 implies that along with its biological influences and social facilitating conditions, social pressure and social influence play a role in human behavior modification. In Privacy Enabler's Effect Survey, Effort Expectancy is the key predictor with a correlation at 0. However, the value of this coin would increase if 0.727, which can be interpreted as the growing capabilities that are being brought into existence due to advancement in the encrypting technologies. Privacy Inhibitors, on the other hand, are equally correlated with Facilitating Condition but with longer routes (0.00). 0.742, which suggests that the factors that help Privacy Inhibitors become heuristic cues and hinder the following of Privacy Seeking cues are highly correlated.

In the last, the Behavioral Intention is found to correlate with different extents of the other constructs. The association is moderate and quantified by the coefficient of 0.595 – which is quite a strong relationship, as well as 0 for Performance Efficiency and other relationship structures. 0.452 and 0.436 respectively. Therefore, the performance expectations exert a more powerful effect on those intentions than secondly social influences and effort expectations because of their weaker impact. To sum up, the validation analysis enables one to see the connection between these constructs and how they combine, that is, performance expectation, effort expectancy, social influence, facilitating conditions and privacy concern impact the intention.

Table 4.2 Validity Analysis (HTMT)

	PE	EE	SI	FC	PE	PI	BI	ES
Performance Expectancy								
Effort Expectancy	0.72							
Social Influence	0.777	0.577						
Facilitating Condition	0.375	0.413	0.435					
Privacy Enablers	0.303	0.727	0.339	0.243				
Privacy inhibitors	0.251	0.337	0.377	0.742	0.275			
Behavioral intention	0.202	0.453	0.325	0.327	0.595	0.452		
Entrepreneurial Sustainability	0.302	0.332	0.331	0.410	0.229	0.999	0.224	

4.3 Hypothesis Testing

Sem analysis showed positive significant interrelationships between different factors and both Fintech behavioral intention and entrepreneurial sustainability. Notably, Fintech adoption and behavioral intention were statistically very high and positively associated ($\beta = 0.0732$, $t = 3.7971$, $p = 0$). Similarly, we found that the strength of intention to implement Fintech investments had positive effect on venture sustainability (0.0035). Nevertheless, effort expectancy demonstrated a striking direct effect on the attitude towards Fintech ($B = 0.0274$, $t = 0.5149$, $p = 0.177$) is for ecofriendly and sustainability in business ($\alpha = 0$). 0.3117, $t = 29.0113$, $p < 0.1$: This implies that how Fintech solutions are perceived affects entrepreneurs' decision to use them, and consequently, the feasibility of their business endeavors.

On the other hand, the variable of performance expectancy (PE) showed a substantial direct effect on both fintech behavioural intention ($AI = 0.4042$, $t = 11.7777$, $p < 0$. path of sustainability to 001) and entrepreneurial sustainability ($\beta = 0.0317$, $t = 2.7024$, $p = 0$). This brings out the positivity of Fintech solutions when they are adopted by the entrepreneurs in their businesses as their perceived benefits and usefulness will be positively impacting their adoption decision and also in sustainability of the businesses (0.0274). As well, variables like Privacy Enablers with $\beta = 0$ are involved. 0.1577, $t = 2.7703$, $p = 0$. If your culture and the culture of your partner are spirally different, it will not allow to avoid problems in the further relationship. 0.0177, $t = 0.3727$, $p = 0.0171$) in this research has, nonetheless, showed strong positive associations with the financial technology behavioral intention. These above results suggest that the privacy regulations and peers' affirmation are the main factors that come in place in determining people's willingness to take up Fintech.

Beyond the direct effects, some factors were also found to be relevant in decision-making process through the influencing of behavioural intentions related to Fintech. Another example of the key factor Effort Expectancy ($\beta = 0.0017$, $t = 0.4939$, $p = 0.032$) and Personalization Blockers ($\beta = 0.00115$, $t = 3.925$, $p = 0$. Sustainable entrepreneurship through (0.027) can be treated by altering the intention of people towards Fintech directly. To conclude, the obtained data show the value

of considering the multidimensional nature of various variables that may influence the entrepreneurial intentions towards the use of Fintech and the ultimate survival. Through a comprehensive approach to this issue, politicians and innovators may bring forward an excellent environment for the wide distribution of Fintech solutions, hence, a continual development of business firms.

4.3 Structural Equational Model

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Behavioural Intention Towards Fintech -> Entrepreneurial Sustainability	0.0732	3.7971	0.0035
Effort Expectancy -> Behavioural Intention Towards Fintech	0.0274	0.5149	0.0177
Effort Expectancy -> Entrepreneurial Sustainability	0.3117	29.0113	0
Facilitating Condition -> Behavioural Intention Towards Fintech	0.0103	0.2797	0.0771
Facilitating Condition -> Entrepreneurial Sustainability	0.3421	10.7277	0
Performance Expectancy -> Behavioural Intention Towards Fintech	0.4042	11.7777	0
Performance Expectancy -> Entrepreneurial Sustainability	0.0317	2.7024	0.0274
Privacy Enablers -> Behavioural Intention Towards Fintech	0.1577	2.7703	0.0197
Privacy Enablers -> Entrepreneurial Sustainability	0.1725	7.0933	0.0001
Privacy Inhibitors -> Behavioural Intention Towards Fintech	0.1722	3.344	0.0074
Privacy Inhibitors -> Entrepreneurial Sustainability	0.1195	4.7493	0.0007
Social Influence -> Behavioural Intention Towards Fintech	0.0177	0.3727	0.0171
Social Influence -> Entrepreneurial Sustainability	0.3737	27.9175	0

4.4 Mediation Analysis

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Effort Expectancy -> Behavioural Intention Towards Fintech -> Entrepreneurial Sustainability	0.0017	0.4939	0.032
Facilitating Condition -> Behavioural Intention Towards Fintech -> Entrepreneurial Sustainability	0.0007	0.2355	0.0177
Performance Expectancy -> Behavioural Intention Towards Fintech -> Entrepreneurial Sustainability	0.0255	3.7724	0.0043
Privacy Enablers -> Behavioural Intention Towards Fintech -> Entrepreneurial Sustainability	0.0099	1.7172	0.0371
Privacy Inhibitors -> Behavioural Intention Towards Fintech -> Entrepreneurial Sustainability	0.0115	3.925	0.0027
Social Influence -> Behavioural Intention Towards Fintech -> Entrepreneurial Sustainability	0.0012	0.3534	0.0311

5.0 Discussion and Conclusion

The results of the current study as modeled by SEM have contributed significantly to the existing knowledge about behavioural intention in the area of passing on technological use. The subject focuses on some of the prominent sub-structures-central missions, the organization itself, and their position within the SOC anticipated theoretical framework. At first, TAM shows performance as a trustworthy benchmark of Technology Acceptance Model(TAM) proposed by Davis (1979). It illustrates the essential relative of perceived usefulness in triggering movement from the planned use of the technology to its adoption thereafter.

Firstly, Peer influences have been shown to be one of the factors that greatly influence the intentions of individuals to use technology by Venkatesh et al. (2003) following Unified theory of acceptance and use of Technology which confirms the role of such factors in technology usage. In addition, privacy supportive and privacy undermining factors were noted, but they were consistent with the Privacy Calculus Theory that most of the internet advantages that you enjoy are in fact privacy intrusive, which means that you are in a complex privacy territory (Yang & Wang, 2009). However, the result of Effort Expectation & Facilitating Conditions stood out more than Behavioral Intentions, which are the key concept based on the core components like perceived ease of use and external facilitating factors that can overshadow those such as Performance Expectation, Social Influence and Privacy Concern (Yasir et al., 2023).

Another inference is also that the linkage between Behavioral Intention and Sustainable Entrepreneurship in addition show how the individual intention of one's self is also in line with the theory's explanation that the action is always in accordance with the intention which in means that if the action and intention are the same, then it is true that the intention is equal to the action (Majid et al., 2017). The magnitude of interactions and their statistically significant features are reflected in the enhanced visibility of relationships as realized in the centrality of behaviors and attitude towards the development objectives or the stabilization plans targeting the business undertakings that are meant to contribute towards sustainability (Ndofirepi, 2022). To conclude, the study discloses the complex, diverse nature of intention with the technology use and start-up which serve as an important source for the theory and action work(Agu, 2021).

5.1 Conclusion

Finally, this research has revealed key determinants of behavioural intention in technology adoption, though it has been developed and expanded the already existing theories like the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). The results remind us how influence are powerful factors that contribute in making whether one will commit to or not take part in new techs. This study identified the Expectancy of Performance as a main predictor, which refers to usefulness and benefits of certain technology that have a significant influence on user's behaviours. Social influence also, equally played an important role, demonstrating at the same time the importance of such social factors as social validity and peers' recommendations on technological acceptance. Also, Privacy Enablers and Privacy Inhibitors were put in light which also show the sensitivity and consciousness about privacy in the digital age. Although an individual's impression is mostly influenced by the perceived effort involved and the presence of facilitating conditions, the latter was in this case reportedly weaker in predicting such behaviours compared to others. Ultimately, the research helps to fill the empirical gap and complements the conceptual theorizing that exists in the current body of literature. It emphasizes that behavioral intention and more notably the complex nature of this concept, or the need to take a variety of factors into consideration when looking at technology adoption and use should be also highlighted.

Which direction technology evolves and entails into any area of everyday life makes them important issues to be discussed, and the people's intentions toward new technologies will surely be valuable factors. In fact, this research improves the understanding of the key issues potential supporters, supporters and researches should consider by highlighting urgent areas which need to be addressed in order to stimulate a greater acceptance and use of emerging technologies. Future studies can extend the studies by examining how they coordinate in detail as well as other factors that may influence the fashion of behavioral intention in a particular setting. As a supplement, long term studies can give the research community the much-needed dynamic explanation of how the tech acceptance and following usage change over time, therefore giving a broader comprehension.

Recommendations of Study

The findings of the study does not only allow to observe how the IT adoption processes function but also guides the decision-makers both private and public on the specific solutions related to technology. A personal instruction that I can from this research is the importance of communication strategy, which is based on the I saw as an advantage of implementation of new technologies. The well-defined communication of the solutions the innovations will bring as well as the contribution they will make is crucial for organizations to reinforce the dialogue with their target audience to make people change their behavior. Not only that social media may act as a perfect catalyst for the speed of adoption of technological products. Organizations can draw on their groundwork of promoting peer support networks alongside increasing good words of mouth referrals to be able to take advantage of already existing social structures in order to improve communication and universal technology uptake.

Implications of the Study

The empirical part of the study brings in several theoretical dilemmas such as technology adoption and entrepreneurship among others, and in addition it shows the complex and influencing link between individual behaviors and larger economic processes. It becomes a support of the way of view on the basic TAM and UTAUT models and at the same time gives you the ideas on shaping the expected performance and social influence. Besides that, the research extends the notion of privacy that is engrained in the theory of privacy calculus and points out that the choices related to technology applications can affect privacy in a very complicated and unstable way.

Novelty of the Study

This study opens a new space in the interdisciplinarity, innovation and the significance of adoption technology context. Through application of the structural equation modeling (SEM) method that enables analysis of predominant dimensions in this complicated environment, a whole new perspective on the factors which affect behaviors and attitudes is provided. Investigating the case of the privacy and sustainable entrepreneurship fields as the focal research points allows for comprehensive sorting of various modern technology acceptance patterns.

Limitations of the Study:

The work marks a valuable point, but also an aforementioned plausible mistake to think of. For example, the method might omit or underrate a particular group of variables, picture construes as too surface-level or data collection from only the self-reportage, and apply the cross-sectional design only as the method. However, closing those gaps in this field of research geared towards future research will lead us into a better knowledge about highly contextual phenomenon of technology adoption and entrepreneurship

Studies of future should also be especially interested in the role of other rule makers in the technology and entrepreneurship adoption. Future researches will be designed in an extensive way considering the selected confounding variables and detecting the intermediary mechanisms and interactive effects. Researchers would be able to develop their knowledge of innovation and growth processes with those findings and those findings may guide to practice, policy and theory

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