

## **Development of a Structural Model Based Upon the Theory of Planned Behavior to Assess Ghanaians' Intentions, Attitudes, and Knowledge Regarding Sustainability.**

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**Abstract:** Many African countries, including Ghana, are grappling with problems associated with economic development such as deforestation, pollution, and unsustainable population growth. No previous study has systematically investigated relevant psychological factors.

The objective of my study was to understand the psychological barriers and enablers for sustainable development in Ghana. A causal path model was developed and tested, based upon the Theory of Planned Behavior (TPB) and relevant research on sustainability. The model included constructs that are typically included in TPB models (intentions, attitudes, subjective norm, personal norm, perceived behavioral control, and knowledge), as well as skepticism regarding sustainability, and individual financial situation. The primary dependent variable was intentions regarding sustainable behaviors. A questionnaire was developed to collect data with which to test the causal path model and 510 in Kumasi, Ghana completed the questionnaire. Data was analyzed using structural modeling to examine the goodness of fit of the causal path model and to test hypothesized relationships between model variables.

Goodness of fit of the structural model was adequate and model variables accounted for 29% of the variance in behavioral intentions, which was the primary dependent variable. With regard to intentions regarding sustainable behaviors, total effects of attitudes, perceived behavioral control, and personal norms were statistically significant and in the positive direction, as hypothesized. Knowledge concerning sustainability issues in Ghana had a positive total effect on attitudes towards sustainability, which was statistically significant, as hypothesized. Knowledge also had positive and significant total effects on perceived behavioral control and on personal norms, consistent with hypotheses.

The study findings highlight the importance of education to impact attitudes and knowledge regarding sustainability issues in Ghana. A transition to a truly sustainable society would require a major transformation of attitudes and knowledge, both on the individual level and on the societal level.

**Keywords:** Africa, Ghana, Sustainability, Theory of Planned Behavior, Sustainable Behavior, Structural Equation Model

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### **Introduction**

The world is constantly or intermittently faced with the problems of pollution, erosion, sexism, acid rain, global warming, ozone depletion, climate chaos, desertification, mass poverty, pandemics and epidemics, tornados, hurricanes, wars, resource shortage and scarcity, mass migration, fundamentalism, terrorism, financial oligarchies and all sorts of unthinkable disasters as a result of human activities [1,2].

A few years prior to the Brundtland report and after, the world seemed to agree that the only antidote to these problems is sustainability and sustainable development [3,4,5]. This is supported by Kofi Annan's claim that the biggest challenge in this century is to transform sustainable development from the abstract to reality for all the people in the planet [6]. The fact that 150 of the 196 countries in the world acknowledged by the UN are in constant contact with the United Nations Development Programme (UNDP) and the United Nations Environment Programme (UNEP) in relation to sustainability and sustainable development goals [7] gives further support to this claim. So, more than three-fourths of the countries in the world acknowledge sustainability and sustainable development as a major solution to world troubles, and this is further justified by the number of countries (over 190) agreeing to the COP21 [8].

The importance of implementation of sustainability and sustainable development has never been more convincing, even though the world seems to acknowledge the capabilities and importance of it in its current situation [9,10]. United Nations Development Programme [7] documented the progress countries have made towards environmental sustainability, but according to their analysis, most countries are not yet on track toward their set goals (P. 3). Of the 196 countries in the world, 150 are constantly in contact with UNDP and UNEP in relation to sustainability and sustainable development, but most of these are still not meeting the needed effort to achieve the goals set before them [7]. The Organization for Economic Co-operation and Development (OECD) (which is a unique forum where the governments of 30 democracies work together to address the economic,

social, and environmental challenges of globalization.) concurred that this lack of implementation of sustainability and sustainable development policies is the greatest problem of member states [11 12]. However, scholars [13, 14] suggest that the lack of holistic acceptance is the reason why countries and individuals are not making headway in the world's quest towards sustainability.

Even though the world seems to appreciate Sustainability as the remedy, the quest to understand why the lack of proper implementation [9,10] or holistic acceptance [13, 14] has led to considerable sustainability and sustainable development studies [15,16, 17, 18,19]. Most of these studies have made and are making use of behavioral theories to ascertain population behavior, perception, and acceptance of the concept, as well as to why the concept is not making headway. These studies have helped and are helping in the understanding and acceptance of the concept in some parts of the world [20]. However, the same cannot be said about developing countries like in Africa, and more specifically, Ghana [see 21, 22].

This claim is backed by the United Nations Department of Economic and Social Affairs Division for Sustainable Development 21st Century 2012 report of regional ranking where Africa is ranked at least among the sister regions. Also, according to UNDP, among all the continents, Africa was the only one not on course to accomplish most of the Millennium Development Goals (MDGs) by the set period 2015. To add salt to the wounds of Ghana, the World Bank [23] established that the yearly cost of natural resource and environmental degradation in Ghana is commensurate with 9.6 percent of the GDP, a result of unsustainable management of the country's fisheries, forests, the health influence of environmental issues like air, land and water pollution, water supply and sanitation, land resources, and wildlife. Also, the African Development Bank / Organization for Economic Co-operation and Development [24] ascertained that Ghana has experienced massive deforestation in contemporary years. The ramifications of this are extremely detrimental for biodiversity and for the economic and cultural beneficiaries of the ecosystem services and forest resources [25].

To the best of the knowledge of the author, unlike other continents, there has been no study conducted that has used behavioral theories to ascertain or understand lack of sustainability development in Africa, and more specifically, Ghana. The use of similar studies performed in other continents to explain situations in Africa would be dangerously presumptive, as they could not account for variables that are peculiar to Africa and more specifically to the research location, Ghana. Given that a study of this nature has never been performed in the demographic and psychographic representation of Africa, and given the presence of very unique variables specific to Africa alone, a current study has important relevance, significance, and a commitment to fill this gap in the literature. With the use of data collected in Kumasi, Ghana, regarding intention, attitude, subjective norms, perceived behavioral control, personal norms, knowledge, skepticism regarding sustainability, and financial situation of that population, and evaluation of that data using standard statistical procedures, information regarding sustainability development in Africa was gathered.

It is extremely important to investigate the predictor variables that impact sustainable behavior or behavioral intention in an African country for the following reasons:

First, the present study can contribute to already existing literature that seems to lack information about the opinions, attitudes, behavioral intentions, and behaviors regarding sustainability in African countries. It will also enrich and give the future literature a new dimension of the study, since it aims to tread on a never-used theoretical framework in the study of this African phenomenon.

Second, the attitudes, behavioral intentions, and behaviors in African countries toward issues of sustainability will be a critical factor influencing the development and management of "curse" resources (Paradox of Plenty) [26] in the future. "The resource curse, also known as the paradox of plenty, refers to the paradox that countries and regions with an abundance of natural resources, specifically point-source non-renewable resources like minerals and fuels, tend to have less economic growth and worse development outcomes than countries with fewer natural resources" [27] (p. 241).

Third, the advanced world has modified its perception concerning the meaning of corporate social responsibility (CSR) from satisfying economic and legal prerequisites to stabilizing or improving environmental and social impacts without sabotaging economic performance. Getting Africans to think along these lines will be vital to their progress and survival.

Finally sustainability is on the programs of many business leaders in the society, consumers, educators, governments, and investors [28, 29]), so exploring behavioral intention in relation to sustainability will help these leaders and administrators in their planning and activities going forward.

This study aims to use the theory of planned behavior (TPB), which uses intention toward behavior, attitude, subjective norm, and perceived behavior control constructs to predict certain behaviors. The theory is extensively used and is a popular conceptual framework for human action [30]. It has been used in several studies and many areas, including agriculture, biology, business, chemistry, ecology, finance, management, human resources, psychology, and sociology.

The remainder of the paper is structured as follows: Section 2 reviews the relevant literature; Section 3 presents the methodology including data sources and variable descriptions, statistical procedures for identification, and estimations; Section 4 is devoted to the presentation of the empirical results; Section 5 concludes with discussion, summary of key findings, and policy implications thereof.

### **Literature Review**

Ajzen's Theory of Planned Behavior (TPB) was developed in 1985 as seen in his article "From intentions to actions: A theory of planned behavior" [31]. It evolved as an improvement over theory of Reasoned Action [30], which was developed by Martin Fishbein and Icek Ajzen as an advancement over Information Integration theory [32,33]. TPB has been used to research and explain the voluntary behavior and behavior not perceived to be under a person's control in almost all disciplines (agricultural, business, education, sports, management, social network, health related areas etc) [34,35,36,37,38,39,40,41,42]. Empirical findings from most of these studies suggest that a particular behavior can be explained by analyzing the relative factors and the influence each factor has on the behavior [41,42]. Additionally, the theory is an empirical framework that can be used to investigate the relative influences of factors that may affect behaviors, in addition to its predictive powers of the behavior in question [20].

**Intention.** According to Ajzen [30], intention is the cognitive representation of a person's readiness to perform a certain behavior. It is considered to be the immediate antecedent of behavior as showed in [30] (p. 182). The theory also postulates that intentions are predicted by three constructs: attitude, subjective norm, and perceived behavioral control (PBC). This theoretical claim is justified in several empirical studies, including [43] who found that attitude, subjective norms, and PBC explained 81% of the variance in ecological behavioral intention, and that intention determined almost 52% of peoples' ecological behavior.

**Attitudes.** Ajzen [44](p. 5) defines attitude toward a behavior "as a person's overall positive or negative evaluation of performing the behavior in question". The relationship between attitude and intention has been empirically investigated and established by several scholars such as [45,46, 47, 48, 49]. Some have established a strong relationship between environmental attitude and intention leading to ecological behavior [50], or a moderate relationship [51, 52], or a weak relationship [53]. The above discussion offers the study theoretical and empirical confidence to:

**Hypothesis 1: Ghanaians' attitude toward sustainability will have a positive relationship with their intention to adopt sustainability.**

**Subjective Norm.** Subjective Norm refers to the perceptions of the communal judgments of executing certain behaviors, and the motivations to adhere to this social pressure [32]. Thus, a subjective norm aims to influence or apply social pressure on a person to perform or to not perform a certain behavior. Previous empirical research has established the relationship between subjective norms and intention in relation to behavior, as well as ecological behavior [54, 55,56,57]. Based on TPB and related theoretical and previous empirical studies, the study hypothesized that:

**Hypothesis 2: Ghanaians' subjective norm will have a positive relationship with their intention to adopt sustainability**

**Perceived Behavioral Control:** The opportunities or means (be they easy or difficult) to perform a certain behavior is all about perception by the person [44,58,59]. Findings in the literature on this subject range from inconsistent and nonexistent [60,61] to positive [62] to strong [63,64]. There are several empirical findings [65,66] that establish the relationship between PBC and intention in relation to ecological behavioral. Based on TPB and related theoretical and previous empirical studies discussed, the study:

**Hypothesis 3: Ghanaians' perceived behavior control will have a positive relationship with their intention to adopt sustainability**

**Extended TPB Model.** The aim of this section is to present additional constructs that hold and support the theoretical framework of the research study, given the original theory. It introduces, describes, reviews, and analyzes the individual constructs to be added to the original theory, explain their need, and propose hypotheses. According to Ajzen [30], in order to better improve the proportion of the explained variance and to allow

generalization of other research contexts, the TPB model is a flexible model that is open to the inclusion (exclusion) of variables.

**Personal Norm.** Personal Norm is defined as feelings of strong obligations experienced by individuals prompting performance of a certain behavior [20,67]. Researchers and scholars continue to examine the impact of personal norm on behavioral intentions. [20, 68] acknowledged a relationship between a feeling of moral obligation to care for the environment and pro-environmental behavior. Hence, a personal norm can be seen as an important predisposition to perform behavior. Several empirical findings [69,70,68] established a relationship between personal norm and intention in relation to ecological behavioral. This study included personal norm because society, community, country, or the world is made up of collective individuals, and it is their actions and inactions that are representative of the whole society, community, country, or the world. Therefore the study aims to suggest the following hypothesis:

**Hypothesis 4: Ghanaians' personal norm will have a positive relationship with their intention to adopt sustainability**

**Knowledge.** According to Stehr [71], knowledge is the capacity for action and inaction. Existence of a knowledge-behavior relationship is evidenced by [72, 73] by highlighting that people will not act with proper behaviors without proper knowledge. There are also empirical findings that establish a knowledge-intention [74,75,76] and knowledge-attitude [77,75] relationship. Previous empirical researchers [78,79,80] have established the relationship between knowledge and other determinants of TPB to ecological behavior, making knowledge an important inclusion to the study:

**Hypothesis 5(i): Ghanaians' knowledge in relation to sustainability will have a positive relationship with their intention to adopt sustainability**

**Hypothesis 5(ii): Ghanaians' knowledge in relation to sustainability will have a positive relationship with their attitude towards sustainability**

**Hypothesis 5(iii): Ghanaians' knowledge in relation to sustainability will have a positive relationship with their PBC towards sustainability**

**Hypothesis 5(iv): Ghanaians' knowledge in relation to sustainability will have a negative relationship with their subjective norms towards sustainability**

**Hypothesis 5(v): Ghanaians' knowledge in relation to sustainability will have a positive relationship with their personal norms towards sustainability**

**Skepticism regarding sustainability.** This variable is to eliminate any possible problem of confounds or alternative explanation due to skepticism from past experience. According to Merriam-Webster Dictionary, skepticism is “an attitude of doubt or a disposition to incredulity either in general or toward a particular object”. Several authors have established empirically or theoretically the link between skepticism and experience [81,82]. Importance of a possible confound by experience has been established by scholars like [83, 84] in their studies that report experience affects acceptance of new ideas. Previous empirical research [20,44,85] has established the relationship between experience and other determinants of TPB including ecological behavior. Several authors have established empirically or theoretically the link between skepticism and behavior [86,87,88,89], attitude [90,91], and intention [92,93]. Based on these and other reviewed studies:

**Hypothesis 6(i): Ghanaians' skepticism will have a negative relationship with their intention to adopt sustainability**

**Hypothesis 6(ii): Ghanaians' skepticism will have a negative relationship with their attitude towards sustainability**

**Hypothesis 6(iii): Ghanaians' skepticism will have a negative relationship with their subjective norm towards sustainability**

**Hypothesis 6(iv): Ghanaians' skepticism will have a negative relationship with their perceived behavior control towards sustainability**

**Hypothesis 6(v): Ghanaians' skepticism will have a negative relationship with their personal norm towards sustainability**

**Financial situation.** Lele [94] and the UNDP [7] have highlighted a causality between poverty and environmental degradation. According to Watts [95], (p. 2-3), poverty can be defined in two ways: “narrow economic” and “culture of poverty”. Narrow economic refers to the condition of poverty in which the individual

lives, and culture of poverty is seen in the person's character. "The economic concept is defined in terms of the external circumstances that condition a person's behavior--especially the behavior he or she displays in economic transactions, buying consumption items, selling productive services, securing professional advice, etc. The cultural concept focuses on the internal attitudes and behavior patterns which a person brings to any particular set of circumstances" [95](p. 3).

Several researchers [96, 97,98,99,100] have established, in one way or another, that poverty has a strong relationship with environmental behavior. Ecological attitude and behavioral intention are inversely related to poverty with regard to norms [101,103] have highlighted poverty to be a single factor that influences active participation, or the lack of participation, with regard to environmental issues.

Both definitions of poverty as described above make reference to some of the important constructs that are embedded in TPB. The embodiment of poverty in TPB, the outcomes of the aforementioned studies with regard to poverty, and the fact that poverty with regard to sustainability has not been included in prior research settings in demographic Africa [104,105,106,107] give credence to the study aims and the following:

**Hypothesis 7(i): Ghanaians' financial situation will have a negative relationship with their intention to adopt sustainability**

**Hypothesis 7(ii): Ghanaians' financial situation will have a negative relationship with their attitude towards sustainability**

**Hypothesis 7(iii): Ghanaians' financial situation will have a negative relationship with their subjective norm towards sustainability**

**Hypothesis 7(iv): Ghanaians' financial situation will have a negative relationship with their perceived behavior control towards sustainability**

**Hypothesis 7(v): Ghanaians' financial situation will have a negative relationship with their personal norm towards sustainability**

### **Method**

The study used a cross-sectional, survey research design with a well-structured questionnaire to collect data on intention, attitudes, subjective norms (SN), PBC, personal norms (PN), knowledge, skepticism, and financial situation towards sustainability from Ghanaians using systematic sampling with a period of five. The target population of this study was both male and female inhabitants of Kumasi, the second largest city in Ghana [108]. According to Ghana Statistical Service[108](p. 5), Kumasi has a diverse population on tribal and ethnic grounds. The number of study participants of 510 was determined based on a-priori sample size calculation for structural models [109,110].

A well-structured questionnaire was developed based on a literature review and input from an expert panel of six with specialties in sustainability, behavioral science, education, economics, statistics, and business. Two pilot tests were conducted to seek clarity and relevance of the questions and their direction, and the length of time needed to complete the questionnaire. Major revisions such as dropping and reconstruction were made to the questionnaire prior to distribution to the study sample. The study was reviewed and approved by the Institutional Review Board of the university prior to data collection.

### **Data Analysis**

The Statistical Package for the Social Sciences (SPSS) version 22 and that of Analysis of Moment Structures (AMOS) statistical software version 22 were used for data analyses. Descriptive statistics were computed for means, frequencies, and standard deviations. Other statistical techniques such as plots, regression, Pearson correlational analysis, and Cronbach's alpha test of reliability and consistency were applied.

**Path analysis: Structural modeling.** Finally, the study constructed the Path analysis based on Meyers, Gamst, and Guarino [111](p. 904) suggestion of a six-step modeling approach, since it provides a basis for making meaningful inferences about theoretical constructs and their interrelations, as well as avoiding some specious inferences [111]. As suggested by Meyers et al. [111]: the first step--draw out the interrelationships of the variables in the form of a path diagram;second step--indicate the hypothesized strength and direction of variable's presumed effect on each other in each of the paths;third step--perform the analysis yielding the path coefficients for each path;fourth step--compare the obtained path coefficient with the hypothesized path strengths and direction;fifth step--evaluate how well the causal model fit the data based on the results of the analysis;and sixth step--respecify the model if it is appropriate. To avoid the possibility of superfluous interpretation due to a problem of alpha inflation as a result of multiple testing, stringent significant alpha level of 0.01 or less was used. Bonferroni approach was considered;however,it was too conservative.

Model comparison was used to verify as to whether extending the original model to include personal norm, financial situation, skepticism regarding sustainability, and knowledge as predictor variables could help to

explain variance in behavioral intention towards sustainability. The maximum-likelihood estimation procedure was used to analyze the model.

**Model Evaluation Statistics.** The overall fit of the model to data was determined through chi-square. Chi-square measures the difference between the theorized model covariance matrix and observed covariance matrix [111]. A greater chi-square result indicates a poor model fit. But it must be stated that it has been criticized for its sensitivity to sample size, assumptions, and distribution [111], making it an insufficient test alone to assess model fit. Hence, comparative fit index (CFI) and root mean square error of approximation (RMSEA) were also considered. According to Meyers et al. [111], models with fit statistics below 0.05 for RMSEA and above 0.95 for CFI have a good fit.

**Result**

Table 1: Demographic Characteristics of the Survey Participants in Comparison with Population

Demographic Attributes	Sample	Sample	Population Percentage		
	Frequency	Percentage	GP	ARP	KP
<b>Gender:</b>					
Male	252	49.4	48.8	48.5	47.8
Female	258	50.6	51.2	51.5	52.2
<b>Age:</b>					
15 - 25	178	34.9	35.2	35.7	36.3
26 - 30	100	19.6	14.6	14.9	15.7
31 - 35	55	10.8	12.0	12.1	12.5
36 - 40	48	9.4	10.1	10.3	10.1
41 - 45	49	9.6	8.5	8.4	8.1
46 - 50	30	5.9	6.7	6.5	6.1
51 - Above	49	9.6	13.1	12.3	11.2
<b>Educational Levels:</b>					
None	21	4.1	28.5	19.9	----
Primary	25	4.9	11.6	10.5	----
Middle School/ JSS/JHS	92	18	36.1	43	----
Form Five/ SSS/SHS	117	22.9	15.4	20	----
Tertiary	218	42.7	2.5	2.7	----
Masters	31	6.1	0.5	0.5	----
PhD	0	0			
Other	6	1.2	3.2	3.4	----
<b>Occupation:</b>					
Government	140	27.5	9.9	19.8	----
Private	144	28.3	-----	-----	----
Self Employed	101	19.8	35.1	37	----
Student	115	22.6	30.5	16.3	----
Other	9	1.8	24.5	26.9	----

Note: Sample data comprised of people 18 years and above and all data reported under comparison are from Ghana Statistical Service [108](p. 21-80) GP = Ghana population, ARP = Ashanti Regional population and KP = Kumasi population

**Demographic Characteristics**

Table 1 compares the demographic and socioeconomic characteristics of the sample with the population census data from Ghana Statistical Service. Of the 510 study participants, 258 were females representing 50.6% of the total sample. In comparison, females represent 51.2% of the national population, 51.5% of the regional population, and 52.2% of Kumasi population [108]. The proportion of people age 25 or under is 35.2%, 35.7%, and 36.3% for national, regional, and Kumasi, respectively, while that of the study sample was 34.9%. The data in Table 1 suggest that in terms of gender and age, the sample was an adequate representation of the three populations under consideration.

In terms of occupation and level of education, there were considerable differences between the sample and the comparison population. For example, the sample representation of people without any formal education was 4.1% while the population reported 28.5% for the country and 19.9% for the region. Also, the sample representation of the people who work in the government sector was 27.5%, while that of the population was

9.9% and 19.8% for country and region, respectively. Unfortunately, data on occupation and educational level for Kumasi were not available for the study. However, it seems likely that if such data were available for the city under consideration, the sample would have conformed to the population, as justified in Osei-Fosu [112] (p. 110).

### Descriptive Statistics

Descriptive statistics of variables reported in

Table 2 are consistent with normal distribution (The distribution of all the study variables are also shown graphically in Appendix D of Osei-Fosu) [112](p. 260). All variables had approximately equal mean and median (almost all the difference between mean and median was < 0.1), indicating normal distribution and lack of skewness [113]. None of the variables had a skewness value greater than 0.85. Financial Situation, Skepticism, and Subjective Norm showed mild positive skewness; all other variables showed mild negative skewness. Values of kurtosis for all variables were within the acceptable range for normal distribution (kurtosis = ± 2.0) [114].

Table 2: Descriptive Statistics (n = 510)

Variable	Mean	Median	Standard Deviation	Variance	Skewness	Kurtosis	Min.	Max.
Attitude	3.590	3.600	0.5840	0.341	-0.845	1.167	1.2	5
Intention	3.538	3.600	0.5862	0.344	-0.294	0.139	1.2	5
PBC	3.608	3.800	0.7666	0.588	-0.698	-0.060	1	5
Sub-Norm	3.057	3.000	0.6797	0.462	0.356	-0.101	1	5
Per-Norm	3.809	3.800	0.6183	0.382	-0.511	0.161	1.6	5
Skepticism	2.949	3.000	0.8161	0.666	0.123	-0.501	1	5
Fin-sit	2.869	2.800	0.6399	0.410	0.106	-0.225	1.2	4.6
Knowledge	11.235	12.000	2.5431	6.467	-0.550	-.0172	2	16

NB: Sub-Norm is Subjective Norm; PBC is Perceived Behavioral Control; Per-Norm is Personal Norm; Fin-sit is financial situation.

### Construction of the Path Model

For the purpose of building and validating the path model, the dataset from the 510 respondents was randomly divided into two equal parts. One part was used for building the path model. The other was retained as a holdout sample to be used to replicate the model independently.

**Correlation Matrix.** With the exception of PBC, all other variables had unacceptable Cronbach alpha values. Excepting for financial situation which is significantly correlated with Subjective Norm, and Skepticism which is not significantly correlated with Attitude and Personal Norm, most of the other variables are correlated significantly with one another. Most of the correlations were consistent with the study hypotheses, with the exception of Knowledge and Intention. The expectation was that Ghanaians' sustainable knowledge would have a positive relationship with their sustainable behavioral intention. Knowledge and intention, however, demonstrate a significant negative correlation (-.159). Also, the study posited a negative relation between Skepticism and Behavioral Intention, but that too was significantly positive (.320). The same outcome is seen for financial situation and intention (.117). Apart from these, all the rest did conform to the expected, but correlations were far lower than anticipated, ranging from .043 to .418. Some of these were theoretically and logically justifiable to be small. For example, Subjective norm and Personal norm have insignificant correlation of .088. Logically, a person with strong personal norm should not be significantly impacted by social influence, which is subjective norm. A higher significant correlation coefficient between variables like Attitude and Intention would be expected. And even though it was significant, the coefficient was small (.233).

Table 3: Correlations between Model Variables (n = 255)

	α	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
(1) Attitude	.110	1							
(2) Intention	.225	.233**	1						
(3) PBC	.612	.184**	.182**	1					
(4) Sub-Norm	.245	.102	.306**	-.094	1				
(5) Per-Norm	.111	.413**	.272**	.418**	.088	1			

<b>(6) Skepticism</b>	<b>.239</b>	.063	.320**	-.183**	.371**	-.046	1		
<b>(7) Fin-sit</b>	<b>.245</b>	.043	.117	-.073	.209**	.110	.336**	1	
<b>(8) Knowledge</b>	<b>.371</b>	.233**	-.159*	.294**	-.141*	.334**	-.279**	-.226**	1

$\alpha$  = Cronbach's Alpha \*\* & \* mean correlation is significant at the 0.01 and 0.05 level (2-tailed) respectively.

**Path Analysis.** The variables were theorized into the hypothesized model and analysed using IBM SPSS Amos 22 based on Meyers et al. [111] suggestion. The outcome model, however, was unidentified. This could be a result of misspecifications of the model, limitations in the data, or complications in the nature of the model [111]. Therefore, the predictor variables were configured into the hypothesized model shown in Figure 2 of [112], but as the statistical parameters reported in the column labeled “original” suggest, the model does not appear to be a good fit for the data. This prompted respecification of the model in order to improve the fit, and so the following paths were added based on consideration of their correlation coefficients: (a) from attitude to PBC, Subjective Norm and Personal Norm, and (b) from Personal Norm to PBC. These links were created based on theoretical or empirical reasons, and exploration of the model was guided by variables correlation coefficients and modification indices.

The result of the respecified model achieved an insignificant chi-square of 3.42 (2, n = 255) and p = .181. Hence, given an adequate model fit, the null hypothesis could not be rejected. The respecified model appeared to be a good fit for the data; and, as shown in

Table 4, acceptable values on the IFI, TLI, NFI and CFI were achieved.

Table 4: Model-Fit Statistics for Hypothesized Structural Model

MODEL FIT INDICES AND TARGETS		MODEL FIT STATISTICS	
FIT INDEX	TARGET VALUES	ORIGINAL	RESPECIFIED
$\chi^2$	SMALLER (p < .05)	77.78 (p < .001)	3.42 (p = .181)
<b>df</b>	SMALLER	6	2
<b>GFI</b>	GFI ≥ .90	.93	1.0
<b>AGFI</b>	AGFI ≥ .90	.58	.94
<b>NFI</b>	NFI ≥ .90	.78	.99
<b>CFI</b>	CFI ≥ .95	.78	1.0
<b>IFI</b>	IFI ≥ .90	.79	1.0
<b>TLI</b>	TLI ≥ .90	-.03	.94
<b>RMSEA</b>	RMSEA ≤ .08	.22	.00
	90% CI	(.17 to .26)	(.00 to .14)
<b>RMSR</b>	RMSR ≤ .05	.04	.006
<b>AIC</b>	SMALLER	136.78	71.42
<b>BCC</b>	SMALLER	138.980	73.91
<b>BIC</b>	SMALLER	243.01	191.82
<b>ECVI</b>	SMALLER	.538	.281
	90% CI	(.442 to .665)	(.276 to .318)

Standardized estimates of the direct, indirect, and total path coefficients are reported in Table 5, with asterisks showing those that were statistically significant (two-tailed). Total effect of variable is the sum of its direct and indirect effects, and their significance is determined through a non-parametric bootstrap procedure [115]. Path coefficients are interpreted the same way as multivariate regression coefficient. For example, standardized path coefficient estimating direct effect of Knowledge on Attitude is .284. This indicates on average, one standard deviation increase in knowledge will lead to .284 standard deviation increase in Attitude, provided all other variables impacting Attitude remain constant.

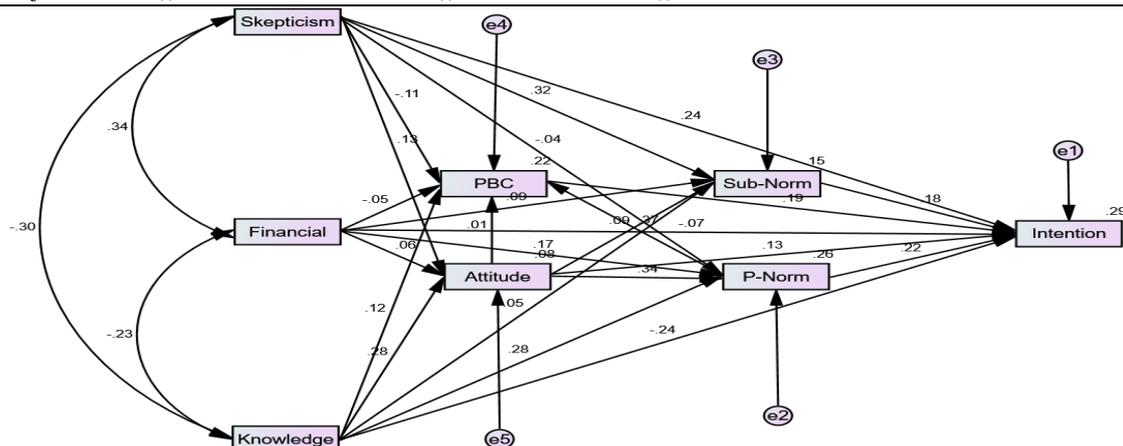


Figure 1: Standardized estimates for sustainable behavioral intention respecified structural model

The results from SEM estimation (Figure 1 and Table 5) revealed the following findings regarding the postulated hypotheses: H1 positing positive relationship between attitude and intention, supported ( $\beta = .250, p < .001$ ); H2, positing negative relationship between subjective norm and intention, not supported; H3, proposed a positive relationship between PBC and intention, supported ( $\beta = .193, p < .005$ ); H4, personal norm will have a positive relationship with intention, supported ( $\beta = .292, p < .001$ ); H5 (i) knowledge – intention, not supported; H5 (ii) Knowledge on Attitude, supported ( $\beta = .284, p < .001$ ); H5 (iii and v) knowledge on PBC ( $\beta = .267, p < .001$ ) and personal norm ( $\beta = .387, p < .001$ ), both supported. Aside from these, none of the remaining hypotheses were supported based on a stringent significant alpha level of 0.01 or less, adopted to avoid the possibility of superfluous interpretation due to a problem of alpha inflation as a result of multiple testing.

Table 5: Summary of Causal Effect of the Hypothesized Structural Model

Variables		Causal Effects		
Outcome	Determinant	Direct	Indirect	Total
Attitude	Knowledge**	.284	---	.284
	Skepticism	.126	---	.126
	Financial	.065	---	.065
P-Norm	Knowledge**	.280	.098	.378
	Skepticism	-.042	.043	.001
	Financial*	.172	.022	.195
S-Norm	Attitude**	.343	---	.343
	Knowledge**	-.046	.025	-.021
	Skepticism**	.322	.011	.333
PBC	Financial	.086	.006	.092
	Attitude	.089	---	.089
	Knowledge**	.123	.144	.267
Intention	Skepticism	-.114	.002	-.112
	Financial	-.048	.073	.025
	Attitude	.010	.128	.138
	P-Norm**	.373	---	.373
	Knowledge	-.239	.169	-.070
	Skepticism**	.244	.056	.300
	Financial	-.073	.073	.000
Attitude**	.132	.119	.250	
P-Norm**	.221	.072	.292	
S-Norm*	.182	---	.182	
PBC*	.193	---	.193	

Note: To avoid the possibility of superfluous interpretation due to problem of alpha inflation as result of multiple testing, the study opted for stringent significant alpha level of 0.01 or less. Bonferroni approach was considered, but it was too conservative, hence 0.01. \* =  $p \leq 0.01$  and \*\* =  $p \leq 0.001$ .

Three additional models were created to test and verify whether the added variables to the original theory were empirically justified. The estimated model (Default M), with all the study variables, was able to account for 29% of the variance. This model was also able to explain 15% of the variance in subjective norms, 22% of the variance in perceived sustainable control, and 26% of the variance in personal norms.

In the second model where impact of Personal Norm, Knowledge, Skepticism, and Financial to behavioral intention were restricted, this model was only able to explain 17% of the variance. Meanwhile, this same model was also able to explain 15% of the variance in subjective norms and 22% of the variance in perceived behavior control. The third model eliminated all the additional variables, having only variables of the original theory. This model was only able to explain 18% of the variance.

Ajzen [30] stated that in order to better improve the proportion of the explained variance and to allow generalization of other research contexts, the TPB model is a flexible model that is open to the inclusion (exclusion) of variables. Just as it was theoretically justified in the literature review section to include those additional variables, it is now empirically justified, per Ajzen'[30] claim, by the variances explained in the individual models as compared above. The model fit indices clearly show that the best model is the estimated model (Default M), buttressing the empirical justification of the additional construct included in the original theory.

As noted earlier in this section, the full dataset (n =510) was randomly divided into two equal halves. The first half of the dataset was used to construct the path model. This was done to see if a common model could fit the data; in other words, to see if the results for the path model could be replicated with an independent dataset. A model Invariance analysis was performed in Amos to test whether the respecified path model applied equally well to both the first half and the second half of the full dataset. For the comparison involving only the respective path coefficients, the chi-square value was not statistically significant,  $\chi^2(21, N = 510) = 29.775, p = .097$ . Furthermore, pairwise comparisons of the path coefficients for the two datasets yielded no significant differences. In the second comparison configuration which examined the combined respective path coefficients and the variance/covariance of the exogenous variables, the chi-square value was not statistically significant,  $\chi^2(35, N = 510) = 36.979, p = .378$ . Therefore, it is inferred that the two halves of the randomly divided dataset can both be described by the same structural model.

## **Discussion**

The results of the SEM analysis indicated that as participants attitude score increased (more positive stance towards sustainability), sustainable behavioral intention tended to increase. This is consistent with findings from previous studies [116,117,20,118]. The total effect of Perceived Behavior Control on Behavioral Intention was positive and statistically significant. In other words, as perceived control over sustainability improves, sustainable behavioral intention also improves. This finding is consistent with several previous studies [119, 117,120]. The study found that subjective norm is positively associated with intention and consistent with previous research [117,119,120,121]. The SEM analysis indicated that as stronger feelings of obligations are experienced prompting engagement in sustainable practices, then sustainable behavioral intention improves. This result is consistent with previous research across multiple contexts using various research designs and statistical methods[16,20, 122].

In the present study, knowledge of sustainability issues in Ghana was predicted to be positively related with sustainable behavioral intention. However, the total effect of knowledge on intention was not statistically significant (in actuality, the total effect was negative, but because it was statistically not significant, it is statistically no different than zero). A large number of sustainable behavior studies have included knowledge as a key variable within a TPB framework. Of these, most of them found that knowledge positively influenced participant intention or actual behavior [123, 124,125,79]. However, some of them found no relationship between knowledge and intention or actual behavior [126,127,128,129]; while a few reported a negative relationship [130,131].

Although previous studies of sustainability have not examined the role of skepticism, it was included in the TPB model of the current study. The total effects of skepticism on subjective norm and on intention were statistically significant but in the opposite direction to that predicted by the study hypothesis. The total effects of skepticism were not significant on PBC, personal norm, and attitude. Given the lack of previous research on skepticism, further research is needed to shed light on the above findings regarding the impact of skepticism.

The total effect of Financial Situation was not statistically significant for Intention, Attitude, Subjective Norm, and PBC. The total effect of financial situation for Personal Norm was significant but in the negative direction; however, this is opposite to the direction predicted. It is plausible that individuals in less dire financial need may feel more economically disposed and obligated to support sustainable actions. Since previous studies have not examined this variable, further research is warranted.

**Limitations**

Several methodological limitations of the study must be acknowledged. Questionnaire scales were developed for the purpose of the study, and although a pilot study was performed to refine the questionnaire, the questionnaire scales were not cross-validated using other instruments.

The causal path model that was tested using SEM did not include multiple indicators of latent variables, but rather each construct in the model was represented by single variables. Therefore, an implicit assumption was made that each constant was measured without error by the questionnaire scale. However, it is probable that measurement error is present in the data [132].

The internal consistency of the questionnaire scale as indicated by Cronbach alpha coefficients was low (See

Table 3: Correlations between Model Variables (n = 255)

	$\alpha$	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>(1) Attitude</b>	<b>.110</b>	1							
<b>(2) Intention</b>	<b>.225</b>	.233**	1						
<b>(3) PBC</b>	<b>.612</b>	.184**	.182**	1					
<b>(4) Sub-Norm</b>	<b>.245</b>	.102	.306**	-.094	1				
<b>(5) Per-Norm</b>	<b>.111</b>	.413**	.272**	.418**	.088	1			
<b>(6) Skepticism</b>	<b>.239</b>	.063	.320**	-.183**	.371**	-.046	1		
<b>(7) Fin-sit</b>	<b>.245</b>	.043	.117	-.073	.209**	.110	.336**	1	
<b>(8) Knowledge</b>	<b>.371</b>	.233**	-.159*	.294**	-.141*	.334**	-.279**	-.226**	1

$\alpha$  = Cronbach's Alpha \*\* & \* mean correlation is significant at the 0.01 and 0.05 level (2-tailed) respectively.). This may reflect the fact that this study investigated a broad range of sustainability scales that would be expected to be multidimensional rather than focused on a single construct. It is worth noting that social scientists have recognized two categories of psychological scales: 1) Reflective scales, whose items are expected to be highly correlated but items on the scale are a sample from a larger domain of possible items [133] 2) Formative scales, whose components are not necessarily correlated, however all components of the underlying construct must be identified and measured by the scale items [133]. In the case of the present study, the questionnaire scales may be viewed as formative rather than reflective. However, there would need to be further development of the scale so that all relevant constructs are taken into account.

The ability to generalize the findings to the entire country is to some extent limited, since the research location was purposely chosen. However, the use of systematic sampling technique in data collection, and the fact that the chosen research location is established and historically representative of the entire Ghana population strengthen the external validity of the study.

**Conclusion**

This study was motivated by the need to understand why African countries seem to be performing poorly in relation to sustainable development as compared to the rest of the world or the past state of the continent (see background of the study). The TPB was applied as a theoretical framework to explain attitudes and intention regarding sustainable behaviors.

The TPB model has not previously been tested in relation to sustainable behavior in the demographic representation of Africa. The results of this study indicated that Attitude, Subjective Norm, PBC, Personal Norm, and Skepticism were all statistically significant in predicting intention. However effects of skepticism were in the opposite direction to the effects predicted in the study hypotheses.

According to the literature review, if Africa, or more specifically Ghana, is going to deal with the problems facing the effectiveness of sustainability, then the country or continent should first see sustainability as a new value. Second, to achieve sustainability, we should work on attitudes and personal norms towards sustainability of the Ghanaian population, as the total effects of these variables on sustainable behavioral intention were positive with bigger total effects comparatively. Additionally, they significantly mediated relationships between other variables. Attitudes toward sustainability are worthy of attention, not only because of the impact of behavioral intentions regarding sustainability, but also because attitudes have a positive and significant relationship with stronger self-prompting feelings of obligations toward sustainability. Additionally, attitudes mediate both perceived sustainable social pressure from significant others and perceived behavioral control, as shown in Table 5. Personal norm also has a positive and significant relationship with sustainable behavioral intention, and mediates the relationship between perceived sustainable control and sustainable behavioral intention. In addition to the attention called to these variables, this study also suggests equal attention

be paid to sustainable knowledge and skepticism regarding sustainability, since they also had significant impacts on other variables.

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