

Investigating Smes' Intention To Participate In Public Procurement In Tanzania: A Theory Of Planned Behaviour (TPB) Perspective On The Moderating Influence Of Perceived Behavioural Control

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Abstract– This study investigates the behavioural intention of Small and Medium Enterprise (SMEs) to participate in public procurement in Tanzania using the Theory of Planned Behaviour (TPB). 190 owners and managers were surveyed from SMEs located in Dodoma and Dar-es-Salaam using structured questionnaire forms. Employing a quantitative method, this research used Partial Least Squares Structural Equation Modelling (PLS-SEM) techniques to evaluate relationships among four key constructs: Attitude, Subjective Norms (SN), Perceived Behavioural Control (PBC), and Behavioural Intention (BI) to participate in public procurement. The study found that Attitude and PBC significantly affect BI, but SN do not affect BI. PBC played an important role in mediating and moderating BI, particularly increasing the impact of attitude and SN. However, contrary to expectations from the theory, SN did not significantly influence either attitude or BI to participate in public procurement. These findings underscore the importance of enhancing SMEs capabilities and confidence in procurement processes rather than focusing solely on normative pressures. The study contributes both theoretically and practically by refining the TPB model in a developing economy context and offering insights into how policy and institutional reforms can support SMEs participation in public procurement. Policy interventions should prioritize enhancing SMEs' capabilities through structured training, capacity-building programs and mentorship initiatives that demystify public procurement processes.

Index Terms– Public Procurement, Behavioural Intention, Theory of Planned Behaviour, Small and Medium Enterprises (SMEs), Tanzania

INTRODUCTION: Public procurement in Tanzania has been a priority area of government reforms since the early 1960s, a move invariably motivated by the role procurement plays in economic growth and reduced poverty [1]. The Public Procurement Act 2023 and its regulations 2024, are the legal framework that governs public procurement in Tanzania [2]. However, despite multiple attempts to amend the Public Procurement Act, the value for money is not yet fully realized [3]. Over the decades, the public procurement system has evolved considerably. In the formative years, the structure was extremely centralized, as most of the goods and services were purchased and provided by government organizations [4]. Reforms first began in 1990s in the context of the international trade liberalization and anticorruption campaigns. The public Procurement Act No 3, 2001 is the earliest and most significant products of these reforms [5]. The public procurement systems remain problematic, despite reforms in process. Poor performance in procurement often leads to inflated costs of, and delays in, project delivery, with negative impacts on public credibility and development results [3]. Corruption surfaces through the attitude and norms are still embedded despite inadequate transparency, poor governance, and financial conflicts of interest [1]-[5].

The Public Procurement Act, 2023 which is the recent, has not yet delivered the expected value for money when it comes to economy, efficiency and effectiveness [4]. Ineffective tendering and flawed selection of bidders render procurement process ineffective, also a non-operational e-procurement systems in some part of the country especially the rural areas, reduces the effectiveness as well as efficiency and accountability [3]. Taken together, the systemic issues soften the policy environment of the procurement system for serving the national development objectives and reduce the engaged involvement of the SMEs in public procurement opportunities. Public procurement is highly dependent on the behavioural of suppliers especially the small and medium enterprises [6]. Public procurement performance is being

enhanced through adoption of e-procurement systems, yet the effectiveness of these systems depends on how factors are managed that influence behavioural intention to use the systems [6]-[7].

In the context of Tanzanian public procurement, SMEs have to deal with constraints influenced by both buyers' and suppliers' attitude, norms and perceived behavioural control. These negative SMEs capability attitude, accompanied by persistent SN favourable to big or connected organizations, has a tendency to deter fair competition. Culture and values also deepen such biases, and they influence widely acceptable practices, as well as narrow the participation of SMEs [6]-[8]-[9]. Furthermore, PBC in the form of confidence in dealing with procurement processes or obtaining relevant documentation influences the intent of SMEs to participate in Procurement [4]. SMEs handicaps in corruption practices breaths unhealthy business environment. In areas where the business environment is perceived to be corrupt or unfair, some SMEs may feel helpless and demoralized to compete [3]. These psychological determinants impact importantly on behavioural intention and contribute to the continued lack of access to public procurement opportunities by SMEs in Tanzania [3, 6]. If properly done, public procurement has the capacity to stimulate the economy by creating openings for SMEs. As such, there is an urgent need to assess the direction of the constructs which reflects on the belief and perceived behavioural control in public procurement [3].

Although academic attention on the relationship between public procurement and SMEs promotion is increasing, some research questions remain unanswered. First, the vast majority of studies emphasize the institutional barriers or policy environment, with little consideration to the psychological and behavioural effects on the SMEs engagement in public procurement. In particular, TPB has not been widely applied in this area especially in developing countries such as Tanzania. Second, a lot of the existing literature treat SMEs as a homogenous, whereas they are likely to be different in terms of size, sector, experience and characteristics of the owner, which may influence attitude, norms and perceived behavioural control differently. Moreover, comprehensive evidence on interactions between these TPB constructs, and potential moderation effects by contextual factors (e.g., digital infrastructure, perception of corruption and regulatory transparency) are scarce. Finally, the function of PBC in mediating the intention-action is underexplored. This study could help fill some knowledge gaps by identifying interrelationships in SMEs behaviour in procurement and creating more related interventions to improve participation and compliance of SMEs in public procurement systems.

A. Main Research Objective

To investigate the influence of attitude, subjective norms and perceived behavioural control on the behavioural intention of SMEs to participate in public procurement activities in Tanzania economy. However, specific objectives include;

- To examine the effect of SMEs' attitude on their intention to participate in public procurement.
- To assess the influence of subjective norms on attitude and SMEs' behavioural intention towards public procurement participation.
- To evaluate the moderating effect of perceived behavioural control on attitude and SMEs behavioural intention to engage in public procurement.
- To determine the mediation effect of perceived behavioural control on attitude and subjective norms on SMEs' public procurement participation intention.

B. Expected Contributions

This study is a significant effort to uncover the underexplored behavioural intention determinants by explaining the SMEs' participation in public procurement in Tanzania. Although previous studies concentrated on regulatory, institutional or capacity barriers, little attention was given to psychological and social constructs such as attitude, subjective norms, perceived behavioural control as conceptualized in the Theory of Planned Behaviour (TPB). The dimension of TPB will be extended to assess the moderating effect of PBC, to better understand the behavioural shift among SMEs toward public procurement participation. These drivers are crucial in establishing the phenomenon that many eligible SMEs refrain from participation despite policy availability. Through exploring these mechanisms behind such constructs, the study offers implication for developing better interventions including training, awareness campaigns, and policy changes. The results can help the public sector actors to tailor more psychological inclusive procurement contexts, not only procedurally accessible ones. Finally, it addresses the broader issue tied to policy design, inserting a mechanism between policy intent and SMEs participation that foster economic inclusion and enterprise development in Tanzania.

II. LITERATURE REVIEW AND THEORETICAL BACKGROUND

A. Background on the Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) by [10] forms the ground to comprehend the dimension of perceived behavioural control as fundamental decision-making antecedents to behaviour. It offers a strong structure to explain and forecast human behaviour in a variety of settings such as health, marketing, entrepreneurship and organizational behaviour [11]-[12]-[13]. The theory states that behavioural intention is shaped by three constructs i.e., attitude, Subjective Norms and Perceived Behavioural Control [11]-[14]. Attitude is the individual's favorable or unfavorable assessment of performing a behavior, formed by beliefs about the consequences of the behavior and value of the outcomes [10]-[15]. Subjective norms are the perceived social pressure from significant referents like family, peers, or institutions [14]-[15]. Perceived behavioral control (PBC) refers to the individual's perception of the facilitative or impeding factors that work to support or inhibit behavioral performance [11]-[16]. This configuration of variables combines to influence intention, the most proximal determinant of behaviour. The direct effect of PBC on BI may act directly when people feel/think they have real control. This framework may be particularly important in environments in which decision-making implicates internal orientations and external pressures.

SMEs in Tanzania are the engine for the economic growth contributing a substantial part though they are less involved in public procurement [17]. TPB provides a useful perspective to explore the behavioural intention shaping this participation gap. Attitude significantly influences the likelihood of engagement in public procurement by the SMEs that regards the process as valuable, transparent and rewarding [11]-[18]. If SMEs perceive that participation may enable them to become more competitive or visible, they are more likely to form positive attitude about it. Subjective norms also shape intentions. Institutional and social factors including peers, industry association and regulatory agency encouragement, can pressure SMEs into or out of involvement in procurement [19]-[20]. In cultural settings such as Tanzania, which have strong informal networks and community norms, these social encouragements become particularly compelling. PBC also mirrors the confidence level of SMEs for meeting procurement requirements including documentation compliance or financial capacity [21]-[22]-[23]. SMEs who perceive a low level of control perhaps because of bureaucracy or scarce resources, are the least likely to be in the intention stage to participate. Hence it can be concluded that, the collective effect of the three TPB variables provides an empirically validated basis for explaining procurement participation intention of Tanzanian's SMEs.

TPB is particularly relevant for this study because it provides an organized framework to explore the behavioural intentions of SMEs with regard to public procurement. However, in Tanzania, the government have been trying to promote SMEs participation but the question is; why there is low participation [17]-[24]. This "mismatch" underscores the necessity to understand the underlying psychological and social factors that shapes SMEs decisions [18]-[19]-[20]. TPB tackles this by concentrating on attitude, SN and PBC variables which influence BI directly [14]-[18]. The model has a long history of successfully predicting human behaviour in complex decision-making tasks such as those found in the business and policy domains. The use of this set of structures means that a deeper level of analysis than simply achieving or not, in terms of whether SMEs are likely to participate is possible. This paper seeks to contribute to the empirical public procurement research literature and bridge this gap in the context of SMEs participation in public sector procurement in developing economies using TPB.

B. Previous Literature Discussions

Attitude, SN, and PBC, the behavioural constructs within TPB has been identified as important predictors of intention and actual behaviours across previous studies in public procurement analysis of Small and Medium Enterprises (SMEs). These important factors highlight the developments of the procurement systems of SMEs [8]-[14]. Attitude means an SME owner's positive and negative estimation of public procurement involvement. Positive attitude is formed when it is believed it will result in high levels of sales, market expansion, and credibility [8]. Evidence reveals that SMEs with positive experience and trust in procurement process are more likely to form supporting attitude [6]. The latter are only amplified when acquisition are perceived as fair, transparent. Therefore, attitude plays an absolutely important role in formulating intention that acts as a driver among the SMEs to involve in the procurement. Subjective norms are associated with the perceived influence of the social pressure from peers, professional organizations, and government. If SMEs perceives that powerful actors intend to demand the participation in procurement, this intention to conform to the belief raises [10]-[25]. Peer groups, sectoral practice, and policy advocacy often create social pressure for compliance. Gunawan et al.

[26] observed that perceived expectations from regulators and networks drive SME's conforming with procurement. These norms not only affect intention directly but may also make one open and or strengthen positive attitude together, which in turn enhance the act of decision making.

PBC is concerned with the extent to which the SMEs believe that they are able to effectively engage in procurement. Several factors including availability of information, previous experience, financial constraints and administrative capability contribute to the high PBC [10]-[27]. SMEs that see less obstacles feel stronger confidence and motivation to act. Studies show that even with supportive attitude, and normative pressure, perceived low control because of the bureaucracy, complexity, or insufficient skills can make impressions on inaction [27]. On the other hand, digital platforms and capacity-building initiatives could enhance SMEs' perception of control, increasing the probability of translating intention into actual behaviour. BI reflects the readiness or determination of SME to participate in public procurement. It is determined by attitude, SN and PBC [10]-[28]. SMEs with more positive attitude because they see the benefits of participation, they believe in having support of their networks and they have enough resources and knowledge to attend, are more likely to develop a strong intention [29]. This pre-readiness is a precursor to becoming involved. Conversely, the degree of the intention hinges on the stability and convergence of these three components, which in turn should mutually substantiate the decision to participate [14]. Therefore, attitude, SN and PBC collectively represents the core components of the Theory of Planned Behaviour (TPB), which provide a strong theoretical basis to explaining the SME behavioural intention to public procurement. Independent and interactive contributions are made by each of the constructs in the formation of intention [10]-[23]-[30].

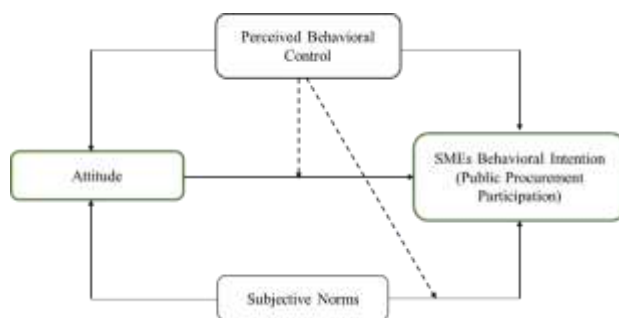


Fig1: Conceptual Framework (Theory of Planned Behaviour)
Source: Ajzen [10]-[11].

The proposed conceptual model (see Fig 1) is based on the Theory of Planned Behaviour (TPB) concepts that integrates three independent variables namely the attitude, subjective norms, perceived behavioural control where all these are postulated to impact on SMEs behavioural intention towards participating in the public procurement. Also, the model investigates the moderation effect of perceived behavioural control on attitude and subjective norms in relation to behavioural intention. This model provides a holistic image of cognitive and social determinants for involvement in sourcing.

C. Hypothesis Development

Effect of Attitude on Intention

Attitude is one of the core constructs influencing behavioural intention in the TPB which refers to the person's positive or negative evaluation of the performance of a behaviour [6]. In the case of SMEs, a positive perception towards public procurement would derive from the view that they can benefit from that, for example in terms of growth, stability or access to new markets [29]. Attitude makes an important contribution in forming SMEs behavioural intention to participate in public procurement. The Theory of Planned Behaviour (TPB) posits that positive evaluation of procurement participation leads to intention. Organizational support, perceived usefulness of e-procurement and top management support are factors that influence the adoption of positive attitude [6]-[8]-[9]. The more advantages organizations see, for example, in terms of transparency or efficiency, the more willing they are to participate. This self-

assessment modeled by previous experiences and situational facilitators, directly impacting the desire to participate in public procurement [29]. Therefore, the discussions simply derive to say;

H1: Attitude positively influences Behavioural Intention to participate in Public Procurement.

Subjective Norms and Behavioural Intention

Subjective norms refer to the perceived social pressure from important people to use public procurement [31]. SMEs disposition to participate in the public procurement process is shaped by their perceptions of whether or not main stakeholders expect their role. For example, if peers, suppliers or mentors promote participation in public tenders, or are already participating in public tenders, SMEs would be more likely to engage. This is consistent with TPB's claim that normative pressure may impact BI when the pressure is felt [30]-[32]. TPB posits that if SMEs believe that peers, superiors, or community want them to participate they are more prone to intent to comply [21]-[23]. It is strongly supported that this effect is strengthened by norms of ethically and sustainable behaviour within organizations [14]. The implication of this is that, SMEs' willingness to participate in public procurement is strongly influenced by normative beliefs in their environment. So, one can say, as it will be obvious by the following considerations;

H2: Subjective Norms positively influences Behavioural Intention to participate in Public Procurement.

Subjective Norms and Attitude

Attitude are affected in turn by subjective norms, particularly when people are considering the beliefs of significant others as they appraise a behaviour [33]. Specifically, in the TPB, whereas SN and attitude are usually considered to be independent predictors, there is increasing evidence that normative beliefs can affect attitude [34]. In TPB, if SMEs believe that certain members or groups support the public procurement, they become more likely to have positive attitude to participate [34]-[35]. One of the ways the belief that it is good or useful to do public procurement is through social validation from peers, clients, or authorities. This pressure derives (social pressure) influences by aligning an individual's belief with those of society, resulting in attitude change in a favourable manner. Higher the SN, higher is the likelihood of the SME to develop internally good attitude about procurement participation [33, 35, 36]. Hence, we state that;

H3: Subjective Norms has a positive influence on Attitude.

Perceived Behavioural Control and Behavioural Intention

PBC is the perception of the ability, resources, and opportunity of SMEs to participate meaningfully in public procurement [6]. According to TPB, despite having a positive attitude and at least some social support, an SME may not have the intention to participate if it is uncertain in its capacity to fulfil the procurement needs. These include interpreting tender documentation, compliance with legal and financial requirements, and use of digital procurement platforms [6]-[35]. PBC is the extent to which SMEs believe they are capable of facilitating the process of public procurement. It is because TPB posits that the greater PBC, the greater intention to act is [35]-[36]. Firms are also likely to engage when they feel being supported by knowledge, and having the necessary resources [6]. On the other hand, low confidence in dealing with bureaucracy or in meeting technical requirements decreases intention in the presence of either attitude or subjective norms [37]. Therefore, strengthening SMEs' skills, level of system experience, and procurement platform access increases their perceived control and intention to participate. Hence, we may say that;

H4: Perceived Behavioural Control positively impacts Behavioural Intention of Participating in Public Procurement.

Perceived Behavioural Control and Attitude

Typically, PBC is known to affect behavioural intention but also has relevance for attitude. SMEs who perceive that their participation in public procurement is under their control because they possess the necessary skills, resources or institutional support, tend to hold a positive attitude towards it [36]-[37]. PBC affects not just intention, but also attitude to a particular behavior. If SMEs feel they have the ability, skills and resources to be involved in the public procurement, they have a more positive assessment of the process [35]-[38]. Perceived control enhances self-efficacy and diminishes perceived risk, yielding more positive attitude. On the contrary, when SMEs perceive barriers or they are not given the support needed, attitude becomes negative. Directly affecting, those interventions that can improve the SMEs

procurement readiness, which indirectly affect the actions on being more open and positive to participate in procurement [26]-[36]. Based on the above discussions, we declare the following hypothesis;

H5: Perceived Behavioral Control positively influences Attitude on participation in public procurement.

Moderating Effect of Perceived Behavioral Control (PBC)

PBC may attenuate the association between attitude and intention. Positive attitude towards public procurement has a strong intention as long as people believe that they have control over the subject [36]-[39]. For SMEs, positive attitude may not result in intention because they do not have enough resources to implement the behaviour. When ability-confidence (owing to skills, resources, resources or institutional facilitation) is high, the influence of attitude on intention increases. Hence, PBC amplifies or attenuates the influence of attitude on behaviour. PBC also moderates the impact of subjective norms on BI. The intensity of social pressure to adopt procurement is an influencing factor which reinforces the probability of SMEs to respond to the pressure [36]-[40]. To the extent that it feels within their capacity they have the time, the expertise, or the administrative flexibility they are more likely to be responsive to social pressure. On the other hand, low perceived control could attenuate the applicability of norms (SMEs may hold the same view as others but do not believe that it is within their power to comply). Therefore, PBC is the factor that distinguishes between social norms in either internalizing social expectation into the actual intention to participate in public procurement or not [39]-[41]. From the above discussion we hypothesize as follows;

H6: PBC moderates the relationship between attitude and behavioral intention to participate in public procurement.

H7: PBC moderates the relationship between subjective norms and behavioral intention to participate in public procurement.

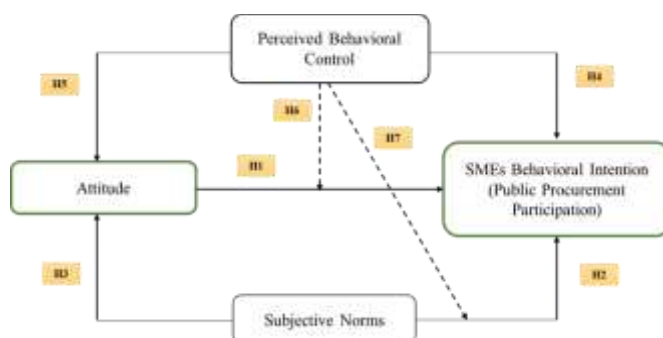


Fig 2: Conceptual Framework- Established Hypothesis
Source: Ajzen [10]-[11].

Review of Literature from prior and present research, the paper discussed the literature review, some key hypotheses were generated that helped in the validation of the conceptual framework. The hypotheses are developed based on the Theory of Planned Behavior (TPB), which explains how the beliefs of attitude, subjective norm, and perceived behavioural control mold SMEs' behavioral intentions towards public procurement. Each hypothesis (see Fig 2) represents the proposed direct and moderated relationship between these constructs within the SMEs public procurement context. The study proposes some indirect and direct effects: H1- highlight the effect of attitude on behavioral intention, H2 – H3: subjective norms effect on attitude and behavioral intention, H4-H5: perceived behavioral control effect on both attitude and behavioral intention, H6-H7: perceived behavioral control influence on attitude – behavioral intention and subjective norms – behavioral intention.

III. METHODOLOGY

To fill this knowledge gap, this study employed the Theory of Planned Behaviour (TPB) to analyse the intention to participate in public procurement among SMEs owners/managers in Tanzania. The study was quantitative in nature with a cross-sectional survey design; purposive sampling was used in selecting the study sample. Structured and self-administered drop-off and pick-up questionnaire were distributed to 300 owners/managers of the SMEs for data collection. The study was based on the positivist

philosophy, as an expression of the use of methods for the natural sciences in social scrutiny, and consistent with the general epistemological nature of the quantitative research paradigm.

A. Research design

A quantitative research approach was used in the study, characterized by a cross-sectional design. The data were obtained at one point in time, with a structured questionnaire. This technique allowed the researcher to obtain a fair amount of data from a sufficiently large sample to maintain precision and transferability. Also, as proposed by Sunders et al. [42], the quality of information obtained from cross-sectional studies is usually high, given the fact that the tools are designed to answer particular research question. The design enabled capturing feedbacks on SMEs behaviour towards public procurement participation, and contributed to pattern detection in responses. It has the advantage in this method to measure the attitude, subjective norms, perceived behavioural control and behavioural intention in standardized and comparable manner. Moreover, the structured questionnaire can guarantee uniformity of each participant.

B. Study Population

The entire population of the SMEs in Tanzania were 3 million across the country according to an estimate made by [43]. The population of interest were SMEs based in Dodoma and Dar-es-Salaam. Dar-es-Salaam as the country's commercial capital and Dodoma the administrative capital provided diverging, yet pertinent contexts for understanding public procurement participation by SMEs. By focusing it in these areas, the study managed to be logistically feasible and still provide some representation.

C. Target Sampling Size

The sample size for the study was calculated using G*Power version 3.1.9.4. Effect size = 0.15, significance level (α) = 0.05, power ($1-\beta$) = 0.95 and independent variables = 9 [44]. According to the calculation, a sample of 166 SMEs owners/managers was initially proposed and the figure was inflated by 20% to allow for potential non-respondents or unsatisfactory data [45]. Consequently, 199 participants were the final sample aimed for. The study was conducted using the drop-off and pick-up method. These were hand-delivered to respondents at their business premises. This approach enabled respondents to fill in questionnaire at their own pace, with few response related pressures and the possibility of improving the quality of the data. The same was proportionately by SMEs concentration and procurement activity level divided across the two study regions according to a ratio of 0.6:0.4 for Dodoma and Dar-es-Salaam respectively.

D. Questionnaire Development

The survey (see Appendix 1) included five-point Likert scaling (1 = strongly disagree; 5 = strongly agree). This scale was selected, as it has easy applicability and demonstrated psychometric properties. It is well supported in the literature that five-point scales provide good quality data and are more easily understood by participants than seven or nine-point scales [46]. More subtle distinctions could be achieved with more scale points, but the 5-point version was a balance between response ease and the ability to detect meaningful variability for analysis. The self-administered questionnaire assured respondents to give honest and independent answers and no interference by the interviewer presence, minimizing social desirability bias [47]. The drop-off and pick-up technique added to response rate and allowed respondents time to reflect on their answers. The pre study was performed to test clearness, reliability and validity of the instruments before the final data collection. A sample of SMEs and public entity representatives (stratifying for the profile of the ones that actually participating in the study) was drawn in a proportion of 5% of the sample population. This process also served to highlight any ambiguous or misleading items, and these were modified in light of feedback. The reliability was determined by the Cronbach's alpha (values > 0.70 were considered acceptable for consistency). The results showed that all items Were significant, confirming construct validity and internal consistency of the instrument.

Table 1: Scale Items Used to Measure Each Construct

Constructs	Number of Items	Source	Adapted/Adopted
Attitude	5 Items	[66]	Adapted
Subjective Norms	5 Items		Adopted

Perceived Behavioral Control	6 Items		Adopted
Behavioral Intention	5 Items		Adopted

E. Questionnaire Reliability and Validity

Cronbach's alpha was employed to establish internal consistency and a value of 0.70 and higher was regarded as satisfactory reliability. Furthermore, composite reliability was also conducted to verify if the items adequately captured their reflecting constructs [48]. Construct validity was verified by AVE, with a threshold of 0.5 or higher, indicating that constructs were captured appropriately by measurement indicators [49]. Regarding discriminant validity, the research tested for cross loadings with values below 0.5 and verified that the squared AVE was higher than the bivariate correlations between the constructs [50]. This, in conjunction with EFA, indicated constructs distinctiveness. In addition, discriminant validity supported that the constructs were conceptually distinct [51]. All these steps were done after pilot testing the instrument to guarantee that the final instrument was statistically reliable and conceptually valid.

F. Partial Least Square Structural Equation Modelling (PLS-SEM)

The research employed PLS-SEM analytical technique using SmartPLS 4.0 software, through a two-stage approach which are measurement model analysis and structural model analysis. The model consists of constructs that are attitude, subjective norms perceived behavioural control and behavioural intention. In the measurement model analysis, the reliability and validity of the model was tested through factor analysis, reliability test and convergent and discriminant validity. On the other hand, the structural model analysis evaluates the results of the hypotheses, i.e., inferred /derived connections between constructs via sensitivity analyses and bootstrapping in order to check for robustness. The coefficients, p-values, and effect sizes were computed. R-square, F-square, and Q-square has been used to evaluate the quality of the model, further validating the stability and statistical significance of the results [52].

G. Ethical Consideration

Ethical issues were of paramount importance during the entire study process according to the regulations of Universiti Tunku Abdul Rahman. The lead author's institution review board approved the research instruments. Approval was sought from the respective government departments prior to the issue of questionnaire to pilot and main survey respondents. These authorities were informed about the purpose of the study to the interviewees. Written informed consent was received and confidentiality and anonymity were guaranteed.

IV. DATA ANALYSIS

A. Demographic Analysis

The data of the demographic profile shown in table 2 reveals a total of 224 responses were collected and analyzed out of which 190 responses were found to be valid (i.e., 34 responses were declared invalid after the screening process) where in the response rate was 63.33%. The participants, 190 in number, were predominantly males 64.21%, only 35.79% were females. On the basis of job function, managers were 53.68% and owners were 46.32% accounted for relatively similar proportion. The largest age group of the respondents was 29-39 years old (46.84%), followed by 40-50 (27.37%). A large majority were graduates (55.26%), and post graduate degrees to a lesser extent. Almost half of the businesses have been in operation for five years or less (45.26%), indicating the dominance of younger businesses. The majority of companies were small (5-49 employees) (99.47%). In terms of business types, suppliers were the majority (52.11%) followed by service providers (33.68%) and contractors (14.21%). In terms of locality, the majority of respondents (55.79%) were located in Dodoma and 44.21% in Dar-es-Salaam, facilitating the study's attention to significant urban economic zones in Tanzania.

Table 2: Demographic Statistical results

Indicator	Category	Frequency (n)	Percentage (%)
Gender	Male	122	64.21
	Female	68	35.79

Job Description	Manager	102	53.68
	Owner	88	46.32
Age Group (years)	18–28	38	20.00
	29–39	89	46.84
	40–50	52	27.37
	51+	11	5.79
Educational Level	Primary	9	4.74
	Secondary	32	16.84
	Diploma	13	6.84
	Bachelor	105	55.26
	Masters	29	15.26
	PhD	2	1.05
Age of Business (years)	0–5 years	86	45.26
	6–10 years	54	28.42
	11–15 years	28	14.74
	16+ years	22	11.58
Number of Employees	5–49	189	99.47
	50–99	1	0.53
Type of Business	Supplier	99	52.11
	Service Provider	64	33.68
	Contractor	27	14.21
Business Location	Dodoma	106	55.79
	Dar-es-Salaam	84	44.21

The descriptive analysis provides helpful information on the nature of SMEs involved in public procurement in Tanzania. This male-biased ratio (64.21%) may indicate a disparity in business-owner or manager gender, stemming from socio-economic dynamics. Age distribution reveals that the largest group of the respondents (46.84%) are between the ages of 29 and 39 years, suggesting that the participants are relatively young economically active. This is a generation that is likely to be more receptive towards public procurement reform and digitalization. The high percentages of managers (53.68%) and owners (46.32%) demonstrate an immediate involvement of business-critical decision makers which increase the reliability of the responses. Respondent's level of education was relatively high, majority of respondents possess a minimum of a bachelor's degree (55.26%), thus indicating a possibility of a fairly educated SME market that could impact on entrepreneurs' perception and capability of participating in public procurement. The majority of businesses were less than five years old (45.26%) indicating a high proportion of relatively young companies who may still be finding their feet with procuring. Furthermore, almost all of them were small companies (99.47%), thus supporting the research's applicability to SMEs industry. Business type was dominated by suppliers (52.11%), and the majority were based in Dodoma (55.79%) indicating clustering in administrative central zones. These findings provide insights into the intention and barriers to the public sector procurement.

B. PLS-SEM Analysis

PLS-SEM evaluate measurement and structural model. After conducting the PLS algorithm, the measurement model presents strong reliability and validity of factors; attitude, BI, PBC, and SN. All indicators have outer loadings higher than 0.708 from 0.720 to 0.879, demonstrating good indicator

reliability, where each item shares more than half of its variance with its corresponding construct. Internal consistency is supported with all Cronbach's Alpha values lying above 0.70 ranging from 0.834 to 0.903. Likewise, Composite Reliability (CR) ranges from 0.817 to 0.928, all of which confirming the reliability of the constructs. Convergence validity is achieved with AVE values that varied from 0.598 to 0.721, in that each construct explain more than 50% of the variance of their indicators (see table 3). The VIF values are all less than 5, which suggests that no multicollinearity problem exists. The discriminant validity is established through Fornell-Larcker criterion and HTMT ratios where here each construct is statistically separated from the other constructs (refer to Table 4 & 5). In summary, results suggest that the measurement model is robust, having reliable and valid constructs that are appropriately specified and can be used for the structural model examination in the PLS-SEM.

Table 3: Statistical Assessment – Measurement Model

Construct / Items	Loading s	VIF	Cronbach's Alpha	CR	AVE	F ²	R ²	Q ²
Attitude			0.834	0.883	0.601	0.045	0.144	0.108
ATT1	0.807	2.007						
ATT2	0.810	1.966						
ATT3	0.788	1.904						
ATT4	0.748	1.799						
ATT5	0.720	1.566						
Behavioral Intention			0.903	0.928	0.721	0.085	0.247	0.133
BI1	0.879	2.820						
BI2	0.874	2.931						
BI3	0.858	2.949						
BI4	0.854	2.910						
BI5	0.776	1.863						
Perceived Behavioral Control			0.849	0.892	0.624	0.049		
PBC1	0.745	1.820						
PBC2	0.825	2.013						
PBC3	0.814	2.055						
PBC5	0.810	2.032						
PBC6	0.753	1.716						
Subjective Norm			0.869	0.817	0.598	0.020	0.234	0.111
SN1	0.790	1.223						
SN2	0.721	1.343						
SN3	0.806	1.415						

Note: Attitude – ATT, Behavioral Intention – BI, Perceived Behavioral Control – PBC, Subjective Norms – SN.

Table 4: Discriminant Validity: Heterotrait-monotrait ratio (HTMT)- Matrix

	ATT	BI	PBC	SN	PBC x ATT	PBC x SN
ATT						
BI	0.407					
PBC	0.413	0.373				
SN	0.349	0.407	0.545			
PBC x ATT	0.208	0.224	0.066	0.147		
PBC x SN	0.118	0.037	0.251	0.036	0.319	

Note: Attitude – ATT, Behavioral Intention – BI, Perceived Behavioral Control – PBC, Subjective Norms – SN.

Table 5: Fornell-Larcker criterion

	ATT	BI	PBC	SN
ATT	0.775			
BI	0.357	0.849		
PBC	0.357	0.336	0.790	
SN	0.267	0.327	0.424	0.773

Note: Attitude – ATT, Behavioral Intention – BI, Perceived Behavioral Control – PBC, Subjective Norms – SN.

According to Fig 2, the structural model explains moderately at approximately $R^2 = 0.144$ for Attitude and $R^2 = 0.247$ for BI. This indicates that attitude, SN and PBC individually describe for 14.4% of the variation on BI, whereas attitude, PBC and SN collectively account for 24.7% of the variance on BI. The f^2 values associated with predictors are all small to moderate, between 0.020–0.085, suggesting that all constructs make small to moderate contributions to the hypothesized structural relations. Crucially, all Q^2 figures (ATT = 0.108, BI = 0.133, SN = 0.111) are larger than zero indicating the predictive relevance of the model to the endogenous constructs (refer to Table 3). Collectively, the structural model indicates acceptable explanatory power and predictive capability, which enable us to use it in order to interpret the relationships between constructs of intention models.

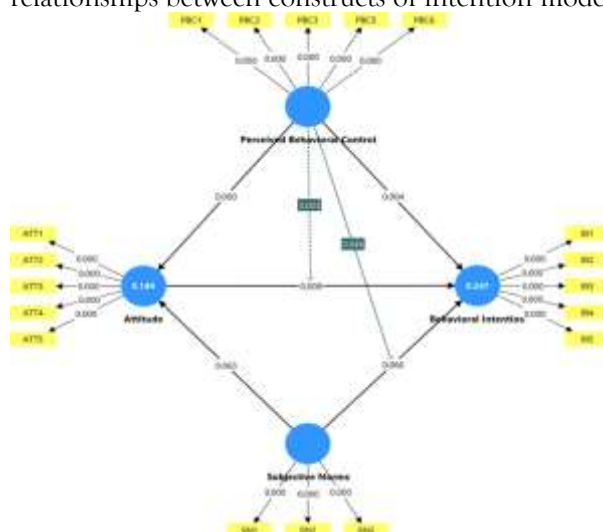


Fig 2: Structural Model

V. FINDINGS AND DISCUSSIONS

The specific relationship found in the structural model provide valuable indications about SMEs motivations to participate in public procurement. Result indicates that attitude has a high significant positive effect on behavioural intention. If business owners and managers of SMEs perceives Public Procurement (PP) to be beneficial to firms e.g., providing stable income or firm growth, they are more likely to have a strong behavioural intention towards public procurement ($\beta = 0.203$, $p = 0.008$). The result is consistent with H1 and indicates that having a positive attitude significantly enhances the behavioural intention of SMEs to participate in public procurement. This aligns with TPB which suggests attitude as a critical factor in the formation of behavioural intention. Studies shows that attitude is an important predictor of behavioural intention in procurement as well as in other contexts. Cherry [53] and Srivastava and Rojhe [54] state that attitude is a blend of feelings, beliefs and experiences that influences the extent to which one is ready to act. Shen et al. [55] connote that positive attitude lead people to take the target behaviour such as public procurement participation. Therefore, SMEs that have a positive perception of the process are likely to see it as a viable business proposition and to take the necessary steps to pursue the process. In contrast, negative associations with public procurement based on perceived corruption and perceived inefficiency in carrying out the tasks it encompasses, are likely to decrease participation in some instances though, as studies reveal. Akenroye et al. [56] find that distrust about the procurement process has the effect of deterring SMEs. Corruption perceptions were negatively associated with SMEs behavioural intention [57]. Studies found that SMEs with a positive attitude towards transparency in the tendering process, fair access, had higher intention of participating in public procurement. This calls for the government to disseminate information aimed at building the positive

perception of the public procurement process among SMEs, and it could possibly do so through awareness-raising campaigns that emphasize the success stories and how SMEs can practically benefit from them (Samila & Mboineki, 2024; Kalula et al., 2024; Moshi et al., 2020) [18]-[19]-[20].

It is indicated that Perceived Behavioral Control (PBC) has significant strong positive effect on attitude ($\beta = 0.298$, $p = 0.000$). The results indicated that as SMEs perceived themselves have high PBC over public procurement processes, they developed favourable attitude toward PP. These results provide support for H5 as it showed that high PBC has a positive effect on the formation of a positive attitude toward procurement. This observation is consistent with TPB which recognizes correlations among factors like PBC's mediating effect of attitude-intention. There is evidence to support that PBC is an antecedent of attitude. In support, Kim et al. [14] and La Barbera & Ajzen [36] revealed that control variables SMEs that perceive the procurement to be manageable are also more likely to develop positive attitude towards participation. Hagger et al. [35] and Alomar [8] also supported the notion that when SMEs feel their skills and resources help them to perform confidently, they evaluate the procurement process in a better manner. PBC serves not to just motivate intention but also to engender positive evaluation through increasing self-efficacy and decreasing both perceived psychological barriers and perceived logistical barriers. PBC and attitude work independently in the TPB, according to some [57]. However, Hagger et al. [35] and Ho et al. [39] propose their possible interplay can take different forms depending on the contexts. Under certain circumstances, PBC would not ensure positive attitude towards World Health Organization (WHO) as public health actions could be externally constrained or trust to the system was low. Stronger perceived control over procurement process was positively associated with attitude towards participation in public procurement among Tanzania SMEs.

Once again, the results prove that PBC has very strong positive influence on behavioural intention of participating in public procurement ($\beta = 0.248$, $p = 0.004$). Results indicated that SMEs that are more confident in procurement management were more likely to have plans to participate. However, the findings of PBC influences on SMEs' behavioural intention to engage in PP confirms H4 and extending the context in another direction. This result is consistent with TPB that suggests perceived control may be important in terms of forming intentions, above and beyond positive feelings about the behaviour. A number of studies provide support for the assertion that PBC precipitates BI. According to Hagger et al. [35] and La Barbera and Ajzen [36], SMEs with greater PBC would feel more motivated to participate in PP. That is, assurance about completing the requirements as well as the documentation. Mgawe and Shatta [6] established that accessibility to resources and technical support enhance intention significantly. Conversely, Yasmin and Noermansyah [37] noted that procedural issues may interfere with intention if SMEs are not well equipped or not received support from institutions. Some research has indicated the potential moderating or distorting role of situational variables on the PBC-intention link. In purchasing, cumbersome regulations or past negative experiences can lower perception of control and intention, even for well-prepared SMEs.

Interestingly, SN has a weak effect on attitude ($p = 0.063$) and intention ($p = 0.066$) respectively, implying that social pressure such as peer or industry networks may not be highly effective of controlling SMEs' decision-making in the procurement context. This may demonstrate that, in a business culture where SMEs rank internal evaluation above social pressure. Nevertheless, the participation-based normative pressure could be increased over time by involving trade associations and chamber of commerce to institutionalize participation. The findings do not support hypothesis 2 and 3, indicating that SN had no bearing on BI to engage in PP and that SN were not significant in influencing SMEs attitude toward participation. These results are consistent with TPB, recognizing that SN may weaken intention than attitude or PBC, particularly when the behaviour is based on individual choice. Such a context-contingent effect of SN is consistent with the findings of previous studies [36]. Public expectation can, however, be weak or vague within public procurement, and therefore perceived pressure to act may have less impact [58]. Entrepreneurial decision-making for SMEs is also found to be a personal choice that is driven more by internal attitude rather than external influences [59]. Thus, when others do not share or communicate about participation in PP, organizations may still behave according to what they perceive to be as valuable or opportune. In similar vein, other studies propose that SN influence BI significantly, particularly when peers or authorities communicate clear norms ([36]-[60]). SMEs tend to respond to social cues – participation by peers, and endorsement from customers can serve as such motivations. When such normative pressures are internalized, they become a positive predictor of intention and behavior, in accordance with TPB and has been supported in different empirical settings [21]-[22]-[23]. In Tanzania, perceived social pressure seemed to have little effect on SMEs' PP participation, meaning that self-interest

and PBC were more important drivers of SMEs' intention.

The findings show significant negative moderation of PBC on the effect of attitude on BI to participate in PP, with a direct negative change ($\beta = -0.196$, $p = 0.002$) indicating negative moderation; for a firm which perceives greater ability to procure (greater PBC), positive attitude toward participation in procurement have a smaller impact on forming intention. In other words, among better-prepared SMEs, behaviour might be driven to a greater extent by confidence rather than sentiment. It also shows that higher perceived control actually attenuates the effect of attitude on SMEs' procurement intention. The results is in line with H6, indicating that PBC moderates the attitude-intention association in the opposite direction of the anticipated, as it is significantly negative rather than positive. This is against the premises of TPB in which PBC generally enhances the impact of attitude on intention. If you have a high PBC, you are more likely to behave in accordance with your attitude (according to TPB). Several research results support PBC as a strong moderator on TPB. Notani [61] and Hagger et al. [35] suggested-further that high PBC strengthens the association between attitude and intention. Under conditions of high PBC, decisions are likely to be guided by the individual's intentions to act in accordance with his/her attitude and norm. Fischer and Karl [62] also found that PBC gains weight within high stakes regarding intention formation. When people perceive that they can act, [36] and when there is favorable attitude, intentions will be strong [63]. On the contrary, it has been shown that when the PBC are perceived to be high, attitude can lose this impact on intention since individuals might act on the basis of their perceived capability, rather than out of desire. Ajzen [63] noted that among high efficacy individuals, attitudinal deliberations is sometimes skipped. SMEs with high controls may under certain group dynamics of entrepreneurial, SMEs behave pragmatically or opportunistically, irrespective of attitude [22]-[39] implying that PBC may be able to overrule attitudinal influence under some situations. For Tanzanian SMEs, high perceived behavioral control might promote rational purchasing decisions, constraining the prediction of optimistic attitude toward entering the procurement market. When SMEs feel capable to maneuvering procedures, what they do may be more about capability than attitudinal motivation.

Another critical interaction effect is the fact that PBC significantly moderates the relationship between SN and BI for PP participation ($\beta = 0.124$, $p = 0.046$) where the positive effect increases. It suggests that when SMES have high self-efficacy, the role of social norms is amplified. Functionally, efficient and effective SMEs are more reactive to peer pressure, industry pressure, or governmental urging. This indicates that more needs to be done to generate public endorsement of peer procurement participation by procurement authorities and SME network to create a robust normative context. The results shows that PBC significantly moderates the direct influence of subjective norms on BI. This confirms H7 that PBC significantly moderates the relationship between SN and BI to participate in PP. This result is consistent with the Theory of Planned Behavior where PBC is believed to moderate the process between social norms and intention. If people have the confidence to engage in a behavior, they are more likely to respond to perceived social norms. PBC also has been demonstrated to mitigate the influences of attitude and subjective norm on the BI [14]. Greater PBC makes people more susceptible to social influence. For SMEs, when they think they have enough means or (abilities) to influence procurement processes, are more likely to perceive the expectations of peers or stakeholders [22]-[23]. This further validates PBC in enhancing subject norms' motivation to use in decision-making. Several literatures have found that PBC does not always serve as a moderator for the effect of SN, especially when social expectations are unclear or inconsistent [39]-[41]. When people are able but don't do: The influence of explicit normative guidance and prompt on intergroup prosocial behavior. Furthermore, in more regulated or bureaucratic contexts, PBC might not lead to actual changes in behaviour [41]. In the Tanzania context, SMEs' SN effects on procurement intention are more pronounced for owners who perceive to be capable of successfully maneuvering through procurement processes. Therefore, despite the existence of social pressure whether SMEs perceive their capability makes them actually do or not to do so [22].

Table 6: Constructs Statistical Correlation Assessment

Correlation Effect	β	SD	T-STA	P-V	Decision
Direct Correlation Effect					
ATT → BI	0.203	0.077	2.652	0.008	Supported
PBC → ATT	0.298	0.075	3.961	0.000	Supported
PBC → BI	0.248	0.087	2.860	0.004	Supported

SN → ATT	0.141	0.076	1.861	0.063	Not-Supported
SN → BI	0.142	0.077	1.838	0.066	Not-Supported
Moderating Correlation Effect					
PBC x ATT → BI	-0.196	0.063	3.105	0.002	Supported
PBC x SN → BI	0.124	0.062	2.000	0.046	Supported
Mediating Correlation Effect					
PBC → ATT → BI	0.0605	0.0282	2.1495	0.0316	Supported
SN → ATT → BI	0.0287	0.0196	1.4615	0.1439	Not-Supported

Note: Attitude – ATT, Behavioral Intention – BI, Perceived Behavioral Control – PBC, Subjective Norms – SN.

The contributions of the findings further expanded. The research provides an additional insight into how the beliefs of SMEs affect their intention to participate in public procurement. The results as displayed in table 6 indicate that PBC has a significant mediating effect between attitude and BI ($\beta = 0.0605$, $p = 0.0316$) in the sense that SMEs' perceived capability increases favourable assessments of procurement participation making the intention to participate in procurement motivated. This implies that PBC is not a direct effect, it creates internal beliefs about procurement, and it is whether SMEs perceive it as having value, being manageable and being linked to business objectives. This is in accordance to TPB which permits mediated path. It hints that attitude impact on behavioural intention with a stronger effect when the individual also feels they have control over the behaviour, with PBC as a potential mediator. Academic evidence indicates that PBC may mediate the relationship between attitude and intention. La Barbera and Ajzen [36] posit that positive attitude can raise perceived control, which in a subsequent step amplifies intention. Hagger et al. [35] noted that, in health-related behaviours, PBC was a mediator between beliefs and intention. Also, Mgawe and Shatta et al. [6] showed that SMEs with positive attitude towards procurement demonstrated greater intent if their perceived capability to process regulations and documentation was high, indicating a mediating effect for PBC. Other research contends that PBC and attitude function as parallel rather than sequential predictors. La Barbera and Ajzen [36] pointed out that predictors are independent in TPB. In certain empirical work, such as Yusoff et al. [64], intentions were directly predicted by attitude, and PBC did not mediate, particularly in controlled or structured settings. Hence, as a result, SMEs with strong intentions to participate are only evident when the perceived skill, resources and control are highly sufficient, again underlining the critical mediating role of PBC in procurement engagement.

On the contrary, the mediation of SN through attitude to BI ($\beta = 0.0287$, $p = 0.1439$) is insignificant (refer to Table 6). It follows that while some SMEs are conscious of the expectations of their business partners and government, such social pressure does not significantly lead to more favourable attitude or increased intentions. It is indicative of the environment where SMEs value material issues (ability and risk) over normative ones (peer-and social pressure). This is in some context inconsistent with TPB which argues that SN can impact attitude, thereby affecting BI. However, TPB itself does not specify the mediating path, and both direct and indirect ways are possible. Some researchers have indicated that SN has a low power in predicting attitude and BI for some situations. Park [65] argued that in settings where the ability of the individual was emphasized, social pressure (Subjective Norms) did not always translate to positive attitude or intention. Similarly, Akenroye et al. [28] reported that decision makers within SMEs operate at a less strategic level and so procurement decision are made based on resources and experience rather than social norms, limiting the mediating effect of attitude. Contradictory evidence indicates that SN frequently influence attitude, especially in collectivistic societies. For instance, Ho et al. [39] and Xu et al. [30], widespread experience with an object does not directly influence attitude and intention, but social influence can indirectly influence attitude in a favourable direction, and attitude are found to be predictive of intention. These results suggest that mediation is frequently contextually specific, not globally null. Attitude might be diluted by insensitivity to social norms or lack of peer impact, which suggests that the mediating role of attitude is not significant on procurement participation intention.

VI. POLICY IMPLICATIONS

The results of this study provide important policy implications for SMEs proprietors, managers and the

procurement host environment in Tanzania. First, because our model indicates that PBC has major effects on the behavioural intention, SMEs participate in PP depending on whether they believe they have the ability or not. Consequently, policy measures should focus on developing the capacity of SMEs through structured training and capacity-building by means of mentoring processes which will demystify public procurement process. These should support SMEs to navigate tendering systems, satisfy compliance requirements and understand regulatory obligations. Second, the non-significant impact of SN indicates that the peers or social pressure does not sufficiently explain the behaviour of SMEs. As such, government bodies and industry associations should spend less time on normative messaging and more on encouraging procurement engagement. For example, attention could be directed toward streamlining registration processes for procurement activities and improving the transparency of, and access to, tenders for the less established enterprises.

For owners and managers of SMEs, the research suggests a requirement to build-compliance readiness within their organisation. This entails investing in employees training, digital tools and compliance systems. SMEs need to play a part in grasping the procurement process, prequalification requirements and risk assessment methods. Internal fortifying of such mechanisms enhances perceived control and provides added intention to participate. At industry level, organizations such as SME development authorities (e.g., Small Industries Development Organization (SIDO) and Tanzania Chamber of Commerce Industry and Agriculture (TCCIA) should consolidate their work towards the formulation of inclusive procurement regulations. This involves, for example, breaking greater contracts into smaller segments to allow small and medium-sized enterprises (SMEs) to bid, providing procurement incentives and establishing helpdesks dealing with issues SMEs may have. Creating the right kind of e-procurement platforms that are small-business friendly. Empowering small business through procurement fairs and workshops. And finally, financial access must be improved. It's the small businesses who face difficulties to meet financial criteria to bid. Thus, specific financial instruments - such as bid bond, factoring and procurement guarantee - could be designed along with banks. Those will remove access barriers and the possibility of SMEs to respond for public tenders. On the whole, policy should go beyond information campaigns and support to directly tackle the concrete capacity gaps of SMEs for engaging in public procurement. A coherent policy framework that includes training, streamlining and incentivizing would work better to develop an inclusive, competitive procurement system in Tanzania.

VII. CONCLUSION & CONTRIBUTIONS

This article was intended to establish the behavioural intention for participating in public procurement among SMEs in Tanzania by drawing upon the Theory of Planned Behaviour. The study drew significant implication about the drivers of procurement engagement through analysis of data gathered from 190 SMEs. Attitude and PBC were both significant predictors of intention to participate in public procurement, however, SN did not have a significant positive effect. These results suggest that SMEs owners' choice are affected by internal judgement of ability and attitude more than by external social pressures. The mediation and moderation PBC role also indicate that capability and self-efficacy are particularly central to behaviour. It is noteworthy that SMEs' intention was strong even for positive attitude only if they perceived they were in control of the procurement process. This underscores the need to develop interventions to enhance SMEs' confidence and reduce perceived barriers. The study also provides a significant contribution to the theory, specifically by extending the TPB model in a novel context and illuminating the role of PBC as a mediator and moderator in the model. This duality underscores that behavioural policies or interventions cannot afford to change behaviour targets in isolation but should rather recognize their mutual constitutive relationship. On a practical level, the study highlights the importance of the developments targeted-policy initiatives to enhance SME procurement engagement, including training, access to finance and streamlining processes. Although SN might have a role to play, structural and systemic obstacles need to be addressed if SMEs are to reach their public procurement potential. This work has both theoretical and policy implications for developing economies. There are several significant contributions of this study. First, it broadens the scope of the TPB through application of the model in the relatively unexplored setting of Tanzanian SMEs and public procurement. TPB has been commonly applied across various sets of behaviours, however, there is limited use of the model in public procurement literature and in Sub-Saharan Africa. By empirically testing and refining the TPB in this context, the study develops our theoretical knowledge of how attitude, perceived behavioral control (PBC) and subjective norms influence procurement decisions for SMEs. Second, nuanced understanding is added to the mediating and moderating roles of PBC in the studies. The results

support the proposition that PBC will enhance or modify the influence of other TPB beliefs on behavioral intention. This knowledge illustrates the need for actions to strengthen the power of SMEs through better access to resources, training, and institutional support, as control is important to SME perceptions of how engaged they are in procurement. Third, the study provides a valid measurement model within Tanzanian setting. The customized questionnaires and methods are transferable to future research in comparable developing markets. Finally, the research provides policymakers and practitioners with clear points of intervention. It emphasises the smaller impact that subjective norms have in driving participation – social pressure alone does not seem to be enough to prompt changes in behaviour around participation in procurement. Rather, perceived self-efficacy promoting strategies that boost SMEs' confidence are more likely to affect involvement in public tenders.

VIII. LIMITATIONS & FUTURE RECOMMENDATIONS

Notwithstanding its value, some limitations of this study should be recognized. There were limitations to the generalizability of the causal hypotheses primarily since the design of the study was cross-sectional. The data capture SME perceptions at one specific moment of time, which cannot represent backlash or gradual shift in attitude and behaviours over a longer term or under varied policy contexts. Given the need to understand changes in behaviour in response to policy over time, a longitudinal study is suggested in future. Again, the study was limited to only two regions Dodoma and Dar-es-Salaam and therefore other regions may not fully capture the diverse challenges facing SMEs across regions of Tanzania. A broader sample that includes rural and additional urban areas may provide more complete cross-sectional picture.

Moreover, although the Theory of Planned Behavior served as a strong theoretical base, other factors (e.g., trust in government institutions, digital literacy, perception of corruption) which may influence SMEs owners'/managers' decisions on participation were not investigated. To explore such complexities and enhance the scope of understanding in future, a mixed-method study could be considered. Lastly, the present research used self-reported data, which can be affected by social desirability bias. Validity might be increased by triangulation of data with procurement authority data or using experimental designs. Finally, future studies could adopt other methodological choices, extend to different territories and add more determinants to explain SMEs participation in public procurement in Tanzania and beyond.

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