

Determinants of Consumer's Willingness to Purchase Online in Malaysia: The Role of GEN Z's Attitude

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Abstract

The progress of the World Wide Web has led to a new form of e-tailing or internet shopping for retail purchases. Since then, consumer behaviour has become a core factor in online purchases. The determinants of internet orders for consumers should then be taken into account. This paper examines factors which influence the intention of Gen Z to purchase online on a platform. What factors drive Gen Z to purchase online? In order to find this finding, a survey of 315 respondents who resided in Kuala Lumpur in Malaysia was used. Specifically, researchers investigated the relationship between perceived usefulness, perceived ease of use and prior online purchase experience with intention to purchase online. Then, researchers investigated the mediation role of attitude between perceived usefulness, perceived ease of use and prior online purchase experience with intention to purchase. Data confirms that a positive and significant relationship is found between perceived usefulness and perceived ease of use with intention to purchase. Furthermore, a positive and significant relationship is not found between prior online purchase experience and intention to purchase online. Besides, this study claims that attitude mediates the relationship between perceived ease of use and prior online purchase experience with intention to purchase. Smart PLS 3.0 was used to analyse the results following in the quantitative approach. This result shows that e-platform was an effective marketing method for new customers in the younger generation. It also demonstrates that the cyber world plays an important role in digital commercialization making the penetration of consumers faster and easier for brands.

Keywords: Online Purchase Intention, Gen Z, Attitude, SEM, Malaysia

Introduction

In recent days, online shopping is becoming more common among young generations with the advent of new technology. The younger generation is more likely to shop online, because its life becomes easier and more relaxed (Ghoury et al., 2017; Mohseni et al., 2018). Since smartphones are available, they get quick Internet access and purchase their favourite items from online shops. If an outbreak occurs in the country, online shopping offers the rights that retailers or their approved shipping partners deliver the goods home (Hossain et al., 2018). In the last few days, the spread of COVID-19 worldwide has been catastrophic (Hossain et al., 2020). This contagious infection has forced us to stay at home. Most countries all over the world have been locked or regulated by campaign to avoid this infectious virus spreading to their fellow people, therefore; people should remain indoors. You cannot move from the house as COVID-19 is spontaneously spreading. People then use the internet to purchase their goods from online shops, particularly at younger generations (Alavi et al., 2016; Chi, 2018; Bhattacharjee et al., 2020).

Online shopping is generally a kind of electronic company that allows purchasers to buy goods from retailers directly over the Internet (San et al., 2020; See-To & Ho, 2014; Mohamed et al., 2016). If buyers need to shop on the site, they would have access to and understanding of the Internet. If the foundation is ready, the Internet can allow customers to easily access information and quickly shop for convenience from their geographical location 24 hours a day 7 days a week (Escobar-Rodríguez & Bonsón-Fernández, 2017; Polas et al., 2018a; Dapas et al., 2019). In addition, online consumers are younger than traditional customers. While older generations are still higher than ever, young people overwhelm the online population despite all. In addition to the fact that they are more familiar with Internet e-commerce than their older generations, according to Kim and Ammeter (2008), they are also processing website details five times faster. Gen Z refers to the same generation of age born after 1995 (Mohammed, 2018; Hossain et al., 2018; Youn, 2009). This generation is technologically knowledgeable, since in the information period they endured adolescence and were inclined to use the media every day. It is the largest number of people who use the internet as a shopping platform (Dedeke, 2016; Bhattacharjee et al., 2018; Dapas et al., 2019). This paper mainly aims to find out the Z GEN's online purchases of COVID-19 in Malaysia. This paper confirmed that perceived usefulness and perceived ease of use directly influence on the intention to purchase of Z GEN. This paper also confirmed that attitude mediates the relationship between perceived ease of use and prior online purchase experience with intention to purchase online.

Literature Review and Hypothesis Development*Perceived Usefulness and Intention to Purchase Online*

Researchers believe in the first hypothesis that perceived usefulness influences their intention to purchase online. The belief that use of the latest technologies can upgrade or boost efficiency is indicated by a human (Wu & Cheng, 2018). With respect to online shopping, use is an indication of the extent to which buyers believe that the use of the Internet is an enhanced success or efficiency (Polas et al., 2017; Yulianita, 2018; Hossain et al., 2020). The results of the shopping experience show perceived usefulness (Bashir et al., 2020; Fu et al., 2018). In addition the most important advantages of online shopping for young generations are daily comprehensive details, flexibility and speed as well as access to cheap and easy orders (Moslehpour et al., 2018). The simplicity and pace of shopping can be truly useful for experienced internet users who are stuck in during traditional shopping hours. Also, Zhang et

al. (2017) found that an online music webpage perceived usefulness is a key predictor of young generation respondents' purchasing intention during their research. The ease of use of technologies makes life simple and convenient for people during the COVID-19 epidemic. You can buy food online from your home website. You can also buy your items from online stores which mean that you are buying without touching. It also allows young generations to purchase online, without virus contamination, in particular COVID-19. The perceived usefulness of young generations simplifies and facilitates their view of the environment. For those that came into being in the 1990s, the perceived usefulness is high (Joo et al., 2018). Past investigators have cleared the building for PU and the purpose of future Internet customers has been identified (Driediger & Bhatiasevi, 2019). In all the colossal support from various other technical applications, the studies on internet retailing from a TAM perspective are limited, and PU builds. For example, Yang et al. (2016) have confirmed that the intention in the media is having a positive effect by PU. PU also influences the online buying intention of people significantly and positively, especially between younger generations (Cho & Sagynov, 2015; Lim et al., 2016; Bonn et al., 2016; Abdullah et al., 2017; Polas et al., 2018a Dhahak & Huseynov, 2020). Thus, we hypothesize that,

H1: There is a positive and significant association between individual's perceived usefulness and their intention to purchase online.

Perceived Ease of Use and Intention to Purchase Online

In the second hypothesis, authors assumed that perceived ease of use has an effect on intention to purchase online. Generally, perceived ease of use refers to how simple navigating Web pages, Internet features and the Web interface is to the point of an individual becoming aware of a specific technology (Cho & Sagynov, 2015; Moslehpour et al., 2018; Polas & Afshar Jahanshahi, 2020). It deals with the technical elements considered as important (Ashraf et al., 2016; Polas et al., 2018b). More simply, since it is most likely endorsed by internet consumers, a technology is more favourable than any other. In other words, the more complex a technical usage is, the more likely the website is to be used. PEOU and PU are technological acceptability attributes (Ozturk et al., 2016; Polas et al., 2020). The PEOU build was used in numerous contexts, including electronic mail, e-commerce and m-commerce (Hansen et al., 2018; Suleman & Zuniarti, 2019).

The perceived ease of use is described as the impression of the user that new technology is effortless (Visinescu et al., 2015; Lee et al., 2017). This background refers to user expectations that shopping on the Internet would require a minimum of efforts. Ease of use refers to online shopping (Hess et al., 2014; Polas & Raju, 2021). If the perceived utility refers to the consumer's views on the result of the online shop experience, the perceived ease of use refers to their expectations of the mechanism leading to the final online shopping result. In short, how convenient shopping on the Internet is for users is to fulfil their tasks and how simple it is to use the Internet as a means of shopping (Rehman et al., 2019). The TAM states that the perceived ease of use has a dual impact on user intention of shopping online, both directly and indirectly. Indirect impact on purpose is considered to be beneficial as it is easy to use technologies (Ma et al., 2017; Hanjaya et al., 2019).

Furthermore, PEOU is seen as one of the growth drivers in the smartphone industry. PEOU could positively impact the PU of mobile business (Septiani et al., 2017; Polas et al., 2021). Wang et al. (2020) find that in mobile commerce PEOU is a good indicator of PU, and similarly Raza et al. (2017) contend that the PEOU, PU and consumer loyalty association in the online shopping world exists positively. Online businesses need to be more focused on friendliness

and the provision of a user-friendly Website, according to Yahia et al. (2018). The role of PEOU in terms of consumer retention and general loyalty has been explored by most academics. The adoption of mobile services can be explained by advice to users and help and user skills. Thus, we hypothesize that,

H2: There is a positive and significant association between individual's perceived ease of use and their intention to purchase online

Prior Online Purchase Experience and Intention to Purchase Online

In the third hypothesis, authors expect that prior online purchase experience has an effect on intention to purchase online. The response of a person to a judicial task depends in general on three points of view, the complete meaning, history or stimulation of the individual's past experiences (Ponte et al., 2015; Balakrishnan & Griffiths, 2018). Web shopping with a large number of customers is a moderately new action, internet purchases are currently considered more dangerous than earthly purchases (Lee & Lee, 2015; Polas et al., 2018b). Moreover, online customers depend intensively on experiential efficiency, on which the quality of their experience can be achieved only through previous buying experience. Prior experience would have a strong effect on subsequent behaviour. The younger generation is keener to use their online form to buy things, saving time and effort (Chang & Chao, 2018; Fazal-e-Hasan et al., 2018). It also helps guard against contamination during the likely COVID-19 international outbreak. In the sense of web shopping, young shoppers will evaluate their experience of online shopping as regards product data, payment methods, distribution conditions, service offerings, risks involved, anonymity, safety, personalization, visual appeal, navigation, entertainment and enjoyment (Khaled et al., 2019; Moreno et al., 2017; Rajesh, 2018; Rafsandjani, 2018).

In addition, consumer experience with the Internet fuels internet shopping creation (Siamagka et al., 2016). In addition, shoppers with high online purchasing intentions generally have previous buying experience to help reduce their vulnerabilities (De la Llave et al., 2019). Moreover, after seeing them, young customers can only purchase goods from the Internet. In addition, customers with earlier online buying experience are bound to shop online than those who need that knowledge. Silva et al. (2018) clarify this wonder by increasing individual expertise of online buying, perhaps with small buys from the very beginning, and by building certainty and abilities that promote the gradual purchase of the Web. With the enormous literature it is very likely that the online purchasing experience of the consumer will have profound effects on your potential online shopping intentions (Akar & Nasir, 2015; Ponte et al., 2015; Oghazi et al., 2018). Thus, we hypothesize that,

H3: There is a positive and significant association between individual's prior online purchase experience and their intention to purchase online.

The Mediation Role of Attitude

Attitude is considered one of the major determinants of advertisement productivity. The thought or object is used as an aggregate feeling or assessment (De Cock et al., 2014). This description implies that perceptions shift over time, when persons learn from various sources about the concept or thing. In this analysis we regard attitude as an overall feeling of internet ads in general, while attitude is the overall feeling for a specific brand. Attitude is the general feeling. Nam et al. (2019) suggested, While web advertising is more favourable, people have more favourable attitudes towards the ad banner overall. The behaviours, as proposed by reasoned action theory, play an important role in deciding his/her motives of behaviour (Wan

& Shen, 2015). Moreover, previous analysis has demonstrated that the effects of promotional messages are potentially influenced by publicity and brand behaviour (Kaushal & Kumar, 2016). Different researches on the online environment have identified the mediating role of attitudes in the relationship between website encouragement and desire to buy online (Shaouf et al., 2016; Redondo & Aznar, 2018; Hameed & Qayyum, 2018).

The attitude of the customer online through the online shopping channel is either positive or negative as an appraisal outcome. So if the buyer has such a good outlook, please, the customer intends to buy online. Any future customers may be optimistic about online shopping, but some of its partners may be pessimistic. In keeping with López-Bonilla & López-Bonilla (2017) model of technical adoption, the attitude is mediated by variables (perceived usefulness and perceived ease of use). This model has however been recreated by deleting the attitude component (Altawallbeh et al., 2015). The social and psychological properties of consumers are largely drawn from psychological theories such as TPB (Ogiemwonyi et al., 2020). The consumer's e-shopping intention and real use (Fraustino et al., 2018; Kwol et al., 2020 Koththagoda & Herath, 2018) are positively linked to favourable attitudes towards shopping.

H4: Attitude mediates the relationship between individual's perceived usefulness and their intention to purchase online.

H5: Attitude mediates the relationship between individual's perceived ease of use and their intention to purchase online.

H6: Attitude mediates the relationship between individual's prior online purchase experience and intention to purchase online.

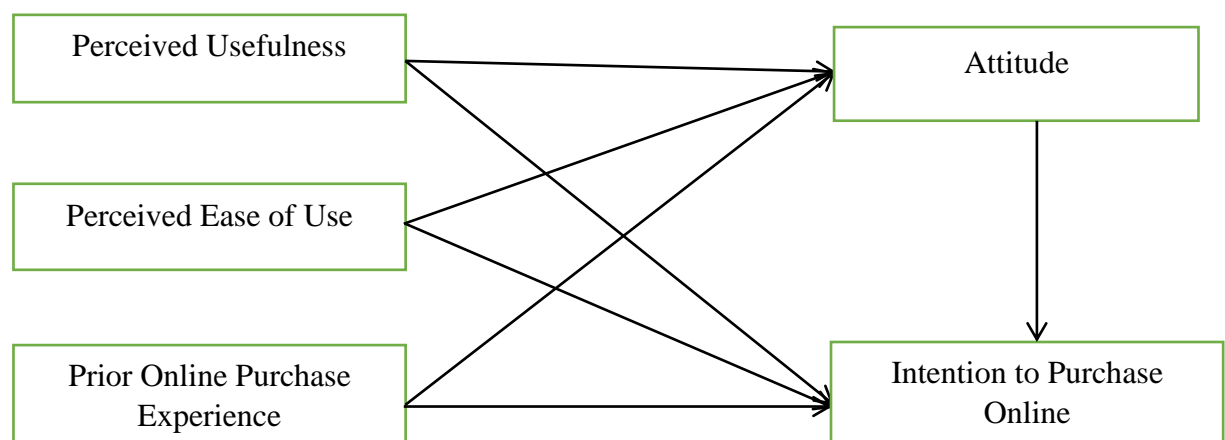


Figure 1: The Framework of the study

The Methodology of the Study

Positivist research approach was adopted following hypothetical deductive observational method (Polas & Raju, 2021). Stratified sampling technique was used following cross-sectional study. Researchers collected the primary data using survey method. The survey questionnaire was the main source of collecting data. Researchers have randomly selected 315 GEN Z respondents, who were staying at Kuala Lumpur in Malaysia during COVID-19 outbreak. These respondents were between 18 and 25 years old (young generation). The data was collected using a well-prepared questionnaire sent to 500 consumers through email, whatsapp message, Facebook message and with the help of friends, colleagues, and received 315 usable and complete responses. Smart PLS 3.0 was used to run the SEM (Structural Equation Modelling) for assessing the research model.

Measurement

Perceived Usefulness

Here, researchers have used three items adopted from Van der Heijden et al. (2003) for measuring the perceived usefulness. These items are *"The online purchasing process on this website is fast, it is easy to purchase online on this website, and the interactions with the website are clear and understandable"*. The reliability assessment resulted in a Cronbach's alpha of 0.864 for this three-item perceived usefulness scale.

Perceived Ease of Use

Here, researchers have used three items adopted from Amin et al. (2014) for measuring the perceived ease of use. These items are *"Learning to use this mobile site is easy, Becoming proficient in using this mobile site is easy, and overall, this mobile site is easy to use"*. The reliability assessment resulted in a Cronbach's alpha of 0.789 for this three-item perceived ease of use.

Prior Online Purchase Experience

Here, researchers have used three items adopted from Ling, Chai and Piew (2010) for measuring the prior online purchase experience. These items are *"I am experienced with the use of the web site, I feel competent of using the web site, and I feel that the web site is easy to use"*. The reliability assessment resulted in a Cronbach's alpha of 0.789 for this three-item prior online purchase experience scale.

Attitude

Here, we have used four items adopted from Vazquez and Xu (2009) for measuring the attitude. These items are *"I am interested in online shopping, I think online shopping is easy to use, I feel comfortable with online shopping, and My attitude towards online shopping is positive"*. The reliability assessment resulted in a Cronbach's alpha of 0.822 for this four-item attitude scale.

Intention to Purchase Online

Here, we have used four items adopted from Ling, Chai and Piew (2010) for measuring the online purchase intention. These items are *"It is likely that I will transact with this web retailer in the near future, Given the chance, I intend to use this retailer's web site, Given the chance, I predict that I should use this retailer's web site in the future, and The web site of this web-retailer keeps my best interests in mind."*. The reliability assessment resulted in a Cronbach's alpha of 0.822 for this four-item online purchase intention scale.

Findings

Table 1

Respondent's Demographic Profile

Characteristics	Frequency	Percentage	Characteristics	Frequency	Percentage
Gender			Education Level		
Male	203	64.44	Elementary school	44	13.97
Female	112	35.56	Junior high school	105	33.33
Age			High school or vocational school	145	46.03
18-19 Years	77	24.44	College or university education	21	6.67
20-21 Years	89	28.25	Monthly Income (US Dollar)		
22-23 Years	98	31	250-500	175	55.56
24-25 Years	51	16.19	501-750	54	17.14
Marital Status			751-1000	49	15.56
Single	239	75.87	1001-1250	23	7.30
Married	66	20.95	2501 or above	14	4.44
Divorced	10	3.17			
<i>Total-315</i>					

The above table 1 indicates the respondents' demographic profile. A sample of 315 Malaysian respondents was used for getting the study outcomes. As seen in Table 1, 64.44 per cent of respondents were male and 35.56 per cent of respondents were female. After that, 24.44 per cent of respondents were between the ages of 18-19 years, 28.25 per cent of respondents were between the age of 20-21 years, 31 per cent of respondents were between the age of 22-23 years, 16.19 per cent of respondents were between the age of 24-25 years. Moreover, 75.87 per cent of respondents were single and 20.95 per cent of respondents were married. 13.97 per cent of the respondents hold Elementary school degree, 105 per cent of the respondents hold Junior high school degree, 46.03 per cent of the respondents hold High school or vocational school degree and 6.67 per cent of the respondents hold College or university education degree. Finally, 55.56 per cent of respondent's monthly income was between 250-500 USD, 17.14 per cent of respondents' monthly income was between 501-750 USD, 15.56 per cent of respondents' monthly income was between 751-1000 USD, 7.30 per cent of respondents' monthly income was between 1001-1250 USD and 4.44 per cent of respondents monthly income was between 2501 or above USD.

Measurement of Model Assessment

Table 2

Measurement of Model Assessment

Constructs	Items	Loading	AVE	CR	Alpha	R-Square
Perceived Usefulness (PU)	PU1	0.767	0.643	0.843	0.718	
	PU2	0.747				
	PU3	0.884				
Perceived Ease of Use (PEU)	PEU1	0.926	0.736	0.892	0.815	
	PEU2	0.73				
	PEU3	0.903				
Prior Online Purchase Experience (POPE)	POPE1	0.949	0.862	0.949	0.920	
	POPE2	0.890				
	POPE3	0.945				
Attitude (A)	A1	0.770	0.706	0.905	0.859	0.895
	A2	0.923				
	A3	0.811				
	A1	0.849				
Intention to Purchase Online	IPO1	0.849	0.717	0.911	0.868	0.916
	IPO2	0.828				
	IPO3	0.867				
	IPO4	0.842				

Table 2 confirms that AVE value of every variable is above 0.50 and the value of CR and Cronbach's Alpha is above 0.70 and the value of factor loadings is above 0.60 which are the suggested or accepted range. Here, intention to purchase online is demonstrated by large effect (0.916 or 0.916 %) with independent variables. Then, attitude is also stated by (0.895 or 89.5 %) large effect with independent variables.

Table 3

Predictive Relevance

Constructs	Attitude	Intention to Purchase (f2)	Q
Attitude		0.081	0.487
Intention to Purchase Online			0.499
Perceived Ease of Use	0.353	0.364	0.451
Perceived Usefulness	0.063	0.308	0.301
Prior Online Purchase Experience	0.458	0.000	0.632

Large effect > 0.34; Medium effect > 0.14; Small effect > 0.01 (Cohen, 1988)

Table 3 shows that attitude has a small effect on intention to purchase online. Then, perceived ease of use has a large effect on attitude and intention to purchase online. Moreover, Perceived Usefulness has a small effect on attitude and large effect on intention to purchase online. Prior online purchase experience has a large effect on attitude and no effect on intention to purchase. Value of each latent variable is greater than zero which indicates predictive relevance of the constructs. Overall, the proposed study model is best fit with study objectives and hypotheses.

Discriminant validity: Fornell-Larcker Criterion

Table 4

Discriminant Validity- Fornell-Larcker Criterion

SL. No.	Constructs	1	2	3	4	5
1	Attitude	0.840				
2	Intention to Purchase Online	0.786	0.847			
3	Perceived Ease of Use	0.676	0.752	0.858		
4	Perceived Usefulness	0.653	0.743	0.715	0.802	
5	Prior Online Purchase Experience	0.577	0.667	0.608	0.756	0.928

*The diagonal are the square root of the AVE (in bold) of the latent variables and indicates the highest in any column or row

The table 4 above claims to test discriminant validity for evaluating the model using the Fornell-Larcker criteria. Furthermore, within a spectrum of 0.802-0.928, the square root of the AVE (in bold) of all variables represents the largest. As a result, it is understandable that discriminant validity is maintained between variables and is recognised for this study's predictable model.

Structural Model Assessment

Figure 2 depicts the structural model assessment. The bootstrapping procedure with a sample size of 500 was also used to calculate the t-values and R square.

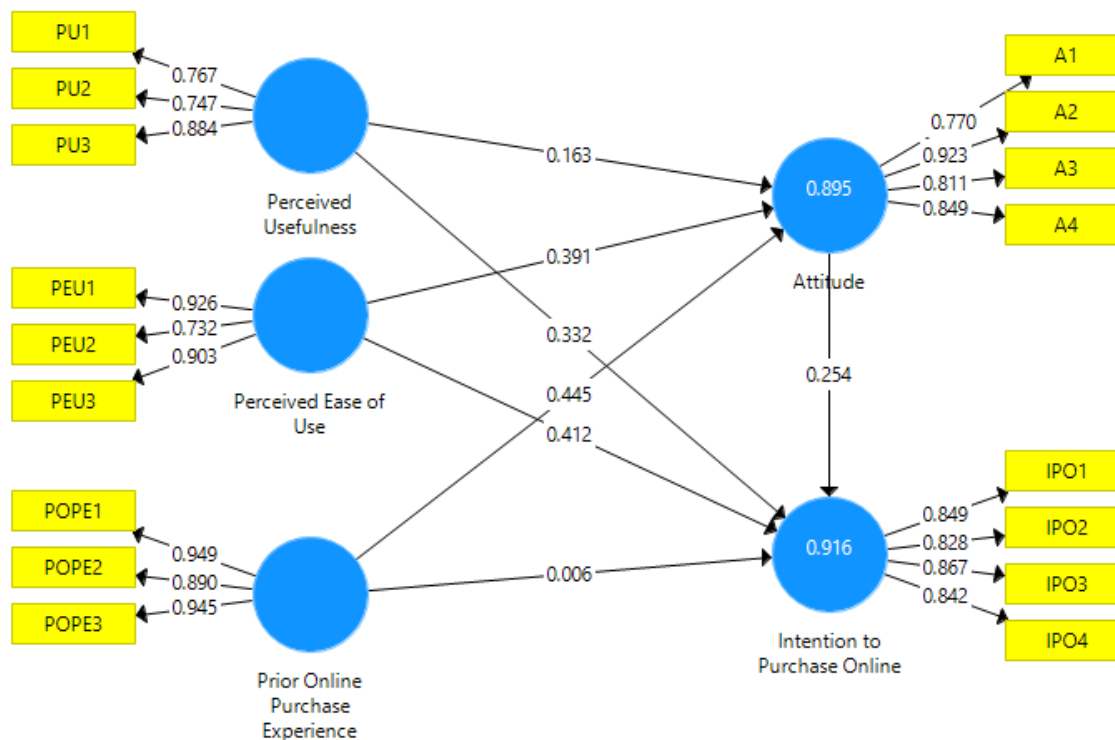


Figure 2: Standardized results of SEM calculations

Hypotheses Testing

Table 5

Result of Direct and Indirect Effect Hypotheses

Hypotheses	Relationship	Std Beta	Std Error	t-value	p-value	Decision
H1	Perceived Usefulness → Intention to Purchase Online	0.334	0.071	4.706	0.000	Supported
H2	Perceived Ease of Use → Intention to Purchase Online	0.415	0.078	5.311	0.000	Supported
H3	Prior Online Purchase Experience → Intention to Purchase	0.002	0.076	0.081	0.935	Rejected
H4	Perceived Usefulness → Attitude → IPO	0.040	0.025	1.649	0.100	Rejected
H5	Perceived Ease of Use → Attitude → IPO	0.098	0.048	2.076	0.038	Supported
H6	Prior Online Purchase Experience → Attitude → IPO	0.118	0.054	2.103	0.036	Supported

IPO: Intention to Purchase Online

Table 5 displays the outcomes of the hypothesis testing using SEM. To begin, researchers hypothesize a positive and significant relationship between individuals' perceived usefulness and their intention to purchase online. According to Table 5, there is a positive and significant association between an individual's perceived usefulness and their intention to purchase online ($\beta=0.334$, $t=4.706$, $p<0.001$). As a result, hypothesis 1 is admitted. Second, the researchers hypothesize that there is a positive and significant relationship between an individual's perceived usefulness and their intention to purchase online. As seen in Table 5, a positive and significant relationship found between individual's perceived usefulness and their intention to purchase online ($\beta=0.415$, $t=5.311$, $p<0.001$). So, hypothesis 2 is accepted. Thirdly, researchers hypothesize that there is a positive and significant association between individual's prior online purchase experience and their intention to purchase online. As seen in Table 5, a positive and significant relationship found between individual's prior online purchase experience and their intention to purchase online ($\beta=0.002$, $t=0.081$, $p>0.05$). So, hypothesis 3 is rejected.

Furthermore, fourthly, researchers hypothesize that attitude mediates the relationship between individual's perceived usefulness and their intention to purchase online. As seen in Table 5, researchers found that attitude mediates the relationship between individual's perceived usefulness and their intention to purchase online ($\beta=0.040$, $t=1.649$, $p>0.05$). Therefore, hypothesis 4 is rejected. Fifthly, researchers hypothesize that attitude mediates the relationship between individual's perceived ease of use and their intention to purchase online. As seen in Table 5, researchers found that attitude mediates the relationship between individual's perceived ease of use and their intention to purchase online ($\beta=0.098$, $t=2.076$, $p<0.001$). Therefore, hypothesis 5 is accepted. Sixthly, researchers hypothesize that perceived risk mediates the relationship between individual's prior online purchase experience and their intention to purchase. As seen in Table 5, researchers found that attitude mediates the

relationship between individual's prior online purchase experience and their intention to purchase online ($\beta = 0.118$, $t = 2.103$, $p < 0.001$). Therefore, hypothesis 6 is accepted.

Conclusion

The shopping propensity for buyers varies through e-computing power. Particularly in the world epidemic (COVID-19), particularly today's young people, custodians no longer depend entirely on the materials required to take their purchasing decision. This research reveals that the perceived confidence is related to the desire of the customer to buy online. This suggests that changes in the confidence felt by people can affect their intention to purchase online. Moreover, a positive and significant relationship is also found between individual's perceived usefulness and their online purchase intention, that means any change in individual's perceived usefulness will affect their online purchase intention. Furthermore, there is a positive and significant relationship between individual's prior online purchase experience and their online purchase intention. Besides, this study claims that attitude mediates the relationship between individual's perceived ease of use and prior online purchase experience with their intention to purchase. That means any changes in attitude will ultimately affect the relationship between perceived ease of use and prior online purchase experience with their intention to purchase online.

The findings further enhance the need to boost the consistency, confidence and empathy of the seller's website in order to increase their online buying intentions. Strengthening competition also means that the website quality service provider can pay more attention by enhancing the accessibility, design and quality of information on the site. This is because these considerations will influence the decision to buy online. When every disease strikes the planet, these online shops act like a miracle. The younger generations are keen to shop online after the COVID-19 epidemic. This time, however, shoppers should pay more attention to provide consumers with better services. Another important thing to focus on is the consumer partnership, which would broaden the customer's sense of compassion. The service provider must seek ways in which customer confidence and perceived utility are improved in their customer relationship management (CRM). Providing knowledgeable, outstanding and effective products and services will enhance consumer confidence. In order to establish and maintain a two-way connection to increase customer's online buying intention, service providers then have to restructure their e-CRM strategy. Because prior online acquisitions play an important part in influencing online acquisition intentions; service providers should consolidate digital website operations within the Business to Consumer interface contacts, which would in the end, inspire young generation to purchase goods from online shops over and over again.

Limitations and Future Studies

This research, like many other studies, has its limitations. Since the report only focused on young generation purchasers from the metropolitan region of Kuala Lumpur in Malaysia, this study only used empirical data to explore the research objectives. As a result, the study's findings do not have a comprehensive picture of the views of today's youth. Future studies could increase the sample size and collect data from different areas of Bangladesh, including rural areas. Furthermore, prospective researchers are strongly advised to broaden their research on Generation Y in order to perceive more outcomes. Future research may also reveal ways for online sellers to develop and boost their credibility, as well as their capabilities. Future research may include the moderating influences of occupation and

personality characteristics in the model to see how moderating variables affect the interaction between the independent and dependent variables.

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