FACTORS INFLUENCING E-COMMERCE PURCHASES OF HALAL COSMETICS: A UTAUT2 APPROACH

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Abstract:

Background: The rapid growth of information technology has transformed business activities, particularly through e-commerce, which facilitates seamless transactions between producers and consumers. In Indonesia, internet penetration reached 78.19% in 2023, driving demand for halal cosmetics online and necessitating insights into consumer behavior to enhance market reach and trust.

Purpose: This study identifies factors impacting consumer intentions in purchasing halal cosmetics online utilizing an extended UTAUT2 model with a Trust variable.

Design/Methodology/Approach: This study utilizes a quantitative survey design to gather 260 responses from e-commerce users who purchase halal cosmetics. Structural Equation Modeling-Partial Least Squares (SEM-PLS) analyzed the relationship among variables.

Findings: All performance expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and trust are significant factors influencing the consumer intention and behavior. Among these, habits emerged as the most influential factor, indicating that habitual use is instrumental to the formation of purchasing behaviors.

Conclusion: Based on these findings, it further suggests that the e-commerce platforms should put great effort into building consumer trust via robust security systems, thorough technical support, as well as personalized, fun shopping to ultimately help the halal cosmetics market to prosper.

Originality/Value (State of the Art): This study incorporates Trust into the UTAUT2 model to improve understanding of strategies that will optimize halal e-commerce.

Keywords: consumer behavior, e-commerce, halal cosmetics, trust, UTAUT2

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INTRODUCTION

The rise of digital technology has transformed human activity with the speed and ease of transaction. Without doubt, one of the strongest influences of this transformation has been the growth of internet-based businesses or online systems. E-commerce has emerged as a dynamic business model that facilitates transactions by connecting producers and consumers through the digital exchange of goods, services, and information (Smith and Anderson, 2018). In Indonesia, e-commerce presents a promising business opportunity, combining the utilization of internet technology with the essential needs of society. According to a survey by We Are Social in 2021, 88.1% of internet users in Indonesia used e-commerce services to purchase specific products, marking the highest rate globally. This statistic is further supported by data from Statista Market Insight (2022), which states that e-commerce users in Indonesia reached 178.94 million.

The presence of e-commerce in society has provided numerous benefits for both producers and consumers, offering conveniences, for instance, online shopping systems that simplify the purchasing process (Commeta. co.id, 2020). Although e-commerce offers many benefits, some consumers remain hesitant or face challenges when shopping through e-commerce (Sitohang, 2021). The success or failure of e-commerce implementation relies heavily on user acceptance, which influences the quality of e-commerce services and, in turn, the sales performance of halal cosmetics. For some consumers, online shopping remains a new experience, requiring adjustments in transaction procedures. For that reason, it is vital to determine factors that affect consumers' desire to use e-commerce to buy products, as knowing these factors will enable us to determine the consumer engagement and satisfaction.

Halal cosmetic products' success or failure in applying e-commerce as a marketing channel is also subjectively captured by the undertaking of the user. The Unified Theory of Acceptance and Use of Technology (UTAUT) model (Kartikasari et al, 2021) is one of the widely used approaches in user acceptance. Technology acceptance and adoption have been studied by the UTAUT model from the perspective of consumers, and researchers have used it often to understand how consumers shop online (Tak and Panwar, 2017).

The UTAUT2 model is yet to be used to date in Indonesia in the context of the e-commerce in the acceptance of consumer purchasing halal cosmetics. Therefore, to fill the gap within this study, the UTAUT2 model is pertained to investigate what factors influence consumption behavior in the buying of halal cosmetics through e-Commerce. This model is used to determine the influence that factors, including Trust, Habit, on consumer decision making in the halal cosmetics in e-commerce in order to explore.

The purpose of this study is to deepen the comprehension of the consumers' characteristics that purchase halal cosmetics over e-commerce and to pinpoint the significant factors that guide them to buy. Furthermore, the study also seeks to examine ways in which the companies can design a set of managerial strategies to amplify consumer engagement as well as to increase trust in the halal cosmetics through e commerce. This research targets to bestow practical insights for e-commerce businesses in the halal cosmetics market based on these objectives, and to enable the attempts to deliver what customers want to receive and able to create satisfaction and loyalty with the consumers.

METHODS

Using a quantitative approach which collects data over the online period from Indonesia, between March to June 2024, this study is carried out. It collects data from 260 respondents that used their earl e-commerce platform to buy halal cosmetics and the data are gathered from the structured questionnaire.

Data were collected through online, therefore allowing respondents coming from parts of Indonesia. A non-probability purposive sampling method was employed to decide the samples based on the criterion of, minimum age of 17 and previous experience in buying halal cosmetic online. Following Hair et al. (2010), this method was chosen due to its suitability for use, where the sample size is from 5 to 10 times the number of indicators and thus this study has 260 responses.

Based on the UTAUT2 model, an additional Trust variable was added to the research instrument to represent the respondents' attitudes and behaviors towards buying halal cosmetics in e-commerce. The questionnaire questions had a 5-point Likert scale from Strongly Disagree to Strongly Agree. Thirty

interviewees were utilized in a pretest to test the clarity and comprehension of the items without any revisions being necessary after the pretest. Table 1 details variables and indicators referenced for the questionnaire items.

Beginning with a validation and reliability test of questionnaire response utilizing SPSS (Statistical Package for Social Sciences 26) version, where items of measurement were tested to see if they are valid and reliable for further analysis. A descriptive analysis was undertaken on factors influencing consumers purchasing halal cosmetics via e-commerce.

The research hypotheses were experimented and relationships between the study variables were assessed by using the final analysis stage that involved Structural Equation Modeling-Partial Least Squares (SEM-PLS). SmartPLS software (version 3.3.3) was used for the SEM-PLS analysis, which is specially adapted to perform the assessment of a complex model with multiple constructs. The SEM-PLS model has two components: (1) the inner model that itemizes the structure relationships between the latent variables and (2) the outer model that defines the relations between the latent variables and their observed indicators or manifest variables or, the measurement model. Convergent and discriminant validity were appraised in the outer model, with composite reliability scores required to exceed 0.7 for construct reliability. The inner model was evaluated based on R^2 values and path significance testing using bootstrapping, with T-statistics bigger than 1.96 indicating a 5% significance level.

Table 1. Measurement of variable

Variables	Definition	Indicators
Performance Expectancy (Venkatesh et al. 2003)	The level to which a person thinks that use of the system will enable him/her to perform to his/her best	Increases efficiency (PE1) Enhances convenience (PE2) Boosts comfort (PE3) Accelerates work (PE4)
Effort Expectancy (Venkatesh et al. 2003)	The degree to which a system supported with daily activity would be easy to use.	Interaction (EE1) Ease of learning (EE2) Ease of use (EE3)
Social Influence (Venkatesh et al. 2003)	The way in which others influence an individual and influence their behavior in the adoption of new technology	Friends' recommendations (SI1) Influential important people (SI2)
Facilitating Conditions (Venkatesh et al. 2003)	The degree of an individual's belief that organizational or technical resources will be available to support system use	Professional personnel (FC1) Knowledge (FC2) Resources (FC3)
Hedonic Motivation (Venkatesh et al. 2003)	The emotional factors driving the pleasure of technology adoption and usage	Fun (HM1) Enjoyable (HM2)
Price Value (Venkatesh et al. 2003)	The positive perception that The costs of using technology do not exceed the benefits.	Cost (PV1) Quality (PV2)
Habit (Venkatesh et al. 2003)	An individual's tendency to perform behavior automatically. based on prior experience	Habit of use (HB1) Frequency of use (HB2)
Trust (Parhamnia 2022)	Its confidence in the intention of the users in e-commerce. to purchase halal cosmetics	Trustworthiness (TS1) Prioritization of best interests (TS2)
Behavioral Intention (Venkatesh et al. 2003)	The level of one's ability and willingness to use a product in meeting one's needs.	Intention to use in the future (BI1) Intention to use in daily life (BI2) Plan to use frequently (BI3)
Use Behavior (Venkatesh et al. 2003)	The amount that individuals use a technology system (frequency and duration of use).	Driver (UB1) Supporter (UB2) Predisposition (UB3)

There are 11 hypotheses spotted for the conceptual framework test. The first part of the hypotheses (hypotheses 1 to 10) are designs evolved from the UTAUT2 model, incorporating elements ,for instance, Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Additionally, hypothesis 11 introduced an extended variable, Trust, to better fit the specific context of halal cosmetics in e-commerce. Figure 1 displays the hypothesis framework and were described as below:

H1: Performance Expectancy (PE) positively and significantly affects Behavioral Intention (BI).

H2: Effort Expectancy (EE) positively and significantly affects Behavioral Intention (BI).

H3: Social Influence (SI) positively and significantly affects Behavioral Intention (BI).

H4: Facilitating Conditions (FC) positively and significantly affect Behavioral Intention (BI).

H5: Hedonic Motivation (HM) positively and significantly affects Behavioral Intention (BI).

H6: Price Value (PV) positively and significantly affects Behavioral Intention (BI).

H7: Habit (HB) positively and significantly affects Behavioral Intention (BI).

H8: Trust (TS) positively and significantly affects Behavioral Intention (BI).

H9: Facilitating Conditions (FC) positively and significantly affect Use Behavior (UB).

H10: Habit (HB) positively and significantly affects Use Behavior (UB).

H11: Behavioral Intention (BI) positively and significantly affects Use Behavior (UB).

RESULTS

Characteristics of Respondents

The study collected data through an online questionnaire targeting Indonesian respondents aged 17-54 who had experience purchasing halal cosmetics via e-commerce. A total of 260 participants completed the survey. Analysis of respondent demographics revealed that the majority (39%) were aged 17-24, dominated by young adults, especially students or recent graduates. Gender distribution showed that females constituted 60% of respondents, suggesting a bigger interest in cosmetics among women. In terms of education, 44% held a bachelor's degree or bigger, reflecting a well-educated consumer base. Occupation data indicated that students were the largest group (39%), followed by private-sector employees and entrepreneurs. Monthly income levels varied, with 43% earning between IDR 1,000,000 and IDR 4,999,999, highlighting a moderately affluent consumer segment. Respondents typically spent between IDR 100,000 and IDR 299,999 per month on cosmetics, favoring brands like Wardah and Safi. Shopee was the most popular platform, with 37% of respondents preferring it for their halal cosmetic purchases, consistent with broader market trends.
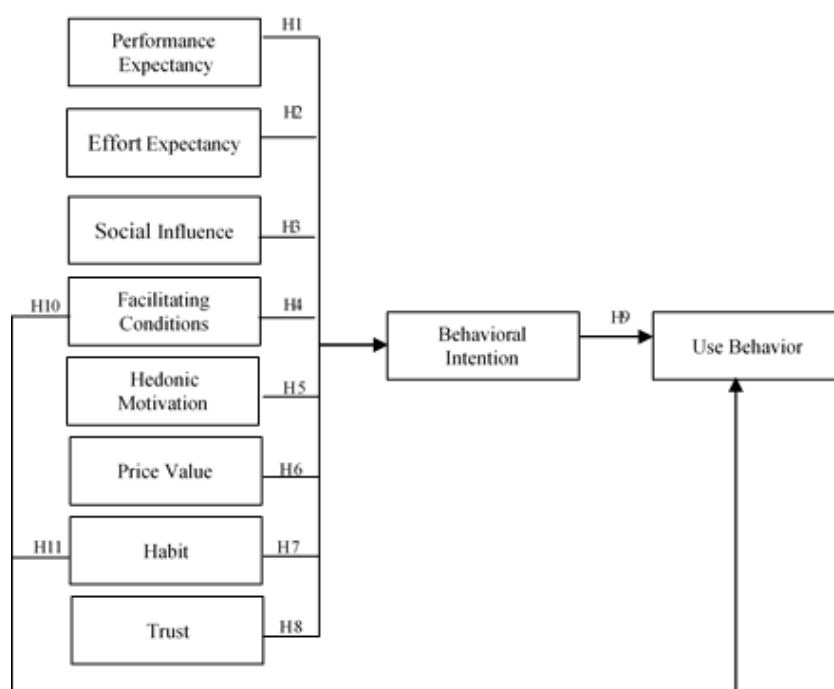

Figure 1. Research hypothesis

Analysis of factors influencing e-commerce purchase of Halal Cosmetics Outer Model Evaluation

Loading factor values of each indicator were examined in the convergent validity test. They will consider the metrics as valid in the case that after executing a path model, we will have /big ≥ 0.70 in the loading factor (/big) and AVE ≤ 0.50 (/big > 0.5). The Table 2 shows all the indicators outer loading on each of the indicators met the minimum requirement of more than 0.70 and higher than 0.50 for the minimum AVE value. The convergent validity test result suggests that all indicators and variables as presented in this thesis are validated positive. Finally, reliability test was used to do consistency analysis of latent variables. According to Hair et al. (2019), if Cronbach's Alpha value and composite reliability value are bigger than 0, the variable would be defined as one showing a good reliability. Table 2 shows that all Cronbach's Alpha and composite reliability values have more than 0.70. In this present study, therefore, their conclusion is that the latent variables are reliable.

The correlations between the study's indicators with the variables are shown in the Figure 2. They found that behavioral intention is positively related to constructs like Personal Performance Expectancy and Personal Effort Expectancy. Additionally, the Intention is associated positively with Social Influence, Facilitating Conditions. The study confirms Intention relevance in the study context when the positive relation between the extended variable, Trust, and Intention is found.

Table 2. Measurement Model (Outer Model)

|	Item	Outer Loadings	AVE	Cronbach's alpha	Composite Reability	Description
Performance Expectancy (PE)	PE1	0.869	0.828	0.931	0.951	Valid & Reliable
	PE2	0.929				
	PE3	0.927				
Effort Expectancy (EE)	PE4	0.915	0.766	0.850	0.907	Valid & Reliable
	EE1	0.911				
	EE2	0.907				
Social Influence (SI)	EE3	0.803	0.901	0.890	0.948	Valid & Reliable
	SI1	0.952				
	SI2	0.946				
Facilitating Conditions (FC)	FC1	0.982	0.929	0.962	0.975	Valid & Reliable
	FC2	0.966				
	FC3	0.943				
Hedonic Motivation (HM)	HM1	0.987	0.975	0.974	0.987	Valid & Reliable
	HM2	0.980				
Price Value (PV)	PV1	0.967	0.911	0.904	0.953	Valid & Reliable
	PV2	0.942				
Habit (HB)	HB1	0.911	0.826	0.789	0.904	Valid & Reliable
	HB2	0.906				
Trust (TS)	TS1	0.927	0.883	0.870	0.938	Valid & Reliable
	TS2	0.953				
Behavioral Intention (BI)	BI1	0.889	0.804	0.879	0.925	Valid & Reliable
	BI2	0.914				
	BI3	0.888				
Use Behavior (UB)	UB1	0.965	0.897	0.942	0.963	Valid & Reliable
	UB2	0.924				
	UB3	0.951				
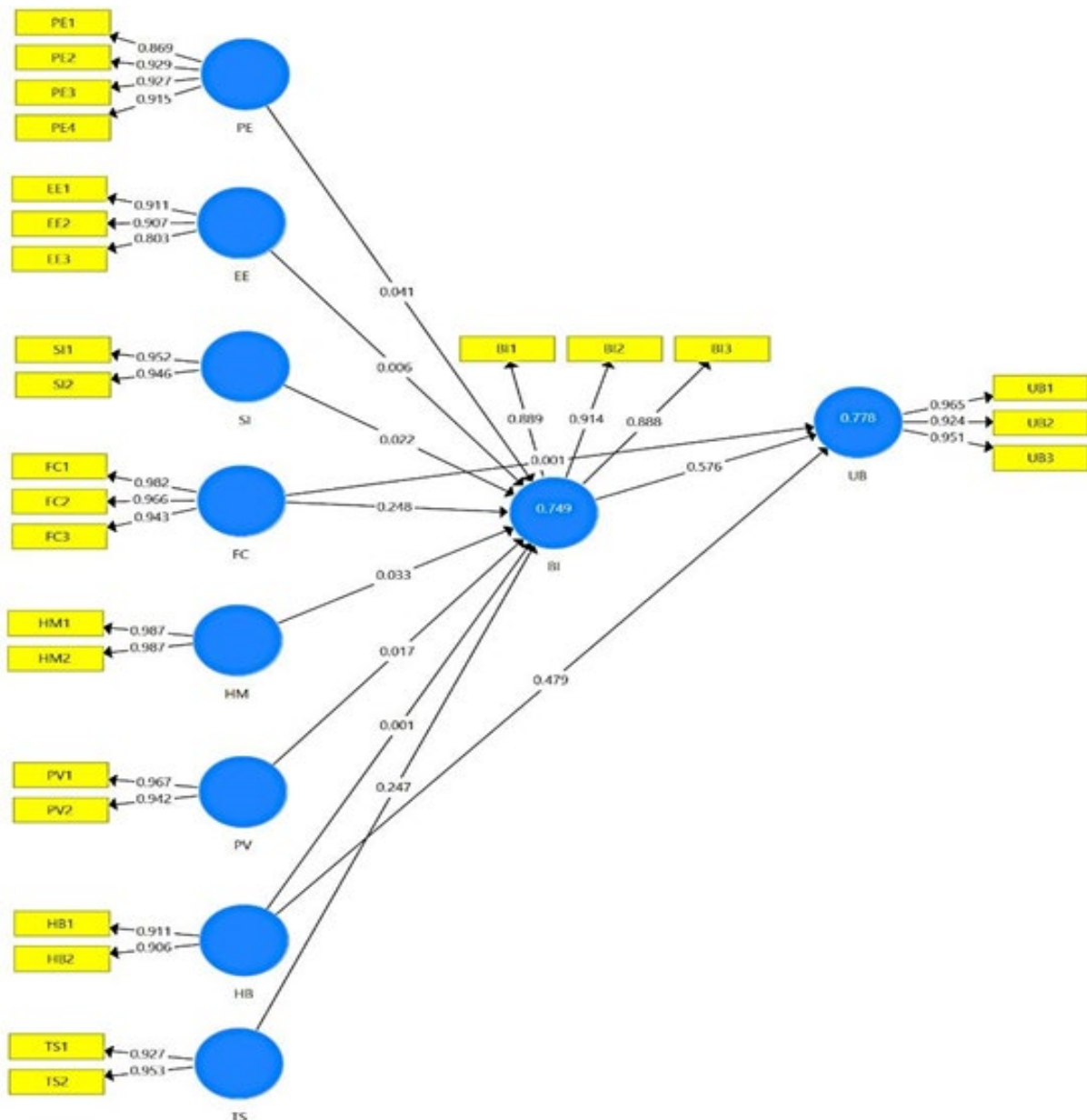
Figure 2. SEM Model

Inner Model Evaluation

According to Sugiyono (2014), the R-square value indicates the percentage of influence between endogenous latent variables. Bigger is the value of R square obtained by a model, the better the model will be in measuring the proposed research model.

This is evident from Table (3), whose R-square value for the dependent variable – Behavioral Intention (BI) is 0.749, which protends that the independent variables in the give reason for 74.9% of the variance in BI and the other 25.1% is accounted by other variables that were not taken into consideration in this study. At the same time, the R square value for the dependent variable Use

Behavior (UB) indicates that our independent variables can identify 77.8% of the variance in UB and another 22.2% is attributed to other factors not studied in this cases. These R-square values suggest that the model has moderate predictive capability, validating the strength of the structural model in explaining the variance of the endogenous variables.

Hypothesis Testing

The bootstrapping process is run through the hypothesis test. Table 4 shows the calculation results which can be seen in terms of path coefficient result to describe the significance of the hypothesis. The 8 Hypotheses are Gained, and 3 are not.

Table 3. R^2 value (R-Square)

Dependent Variable	R^2
Behavioral Intention	0.749
Use Behavior	0.778

Table 4. Result of bootstrapping

Variable	Original Sample	t-stat	P- values	Result	
Performance Expectancy (PE) → Behavioral Intention (BI)	0.154	1.982	0.012	Significant	Accepted
Effort Expectancy (EE) → Behavioral Intention (BI)	0.065	1.147	0.126	No Significant	Rejected
Social Influence (SI) → Behavioral Intention (BI)	0.098	2.655	0.004	Significant	Accepted
Facilitating Conditions (FC)→ Behavioral Intention (BI)	0.402	5.426	0.000	Significant	Accepted
Hedonic Motivation (HM) → Behavioral Intention (BI)	0.130	2.687	0.004	Significant	Accepted
Price Value (PV) → Behavioral Intention (BI)	0.087	1.982	0.024	Significant	Accepted
Habit (HB) → Behavioral Intention (BI)	0.020	0.446	0.328	No Significant	Rejected
Trust (TS) → Behavioral Intention (BI)	0.384	4.672	0.000	Significant	Accepted
Behavioral Intention (BI) → Use Behavior (UB)	0.577	8.733	0,000	Significant	Accepted
Facilitating Conditions (FC) → Use Behavior (UB)	0.026	0.479	0.316	No Significant	Rejected
Habit (HB)→ Use Behavior (UB)	0.401	6.116	0.000	Significant	Accepted

Effect of Performance Expectancy on Behavioral Intention (H1)

Performance Expectancy (PE) positively and significantly impacts Behavioral Intention (BI) with a p-value of 0.012 and a t-statistic of 1.982. The positive influence of PE on BI highlights that when consumers perceive the e-commerce platform as enhancing their shopping experience, their intent to use it increases. This corresponds with Venkatesh et al. (2003), suggesting that perceived utility is a major driver of technology acceptance. Consumers value the convenience and accessibility proposed by e-commerce, which is critical in the competitive halal cosmetics market.

Effect of Effort Expectancy on Behavioral Intention (H2)

Effort Expectancy (EE) does not significantly influence Behavioral Intention (BI), with a p-value of 0.126 and a t-statistic of 1.147. Despite the fact that EE did not affect BI significantly, it could be that consumers are increasingly familiar with e-commerce platforms. As mentioned by Venkatesh et al. (2003), EE may have less influence in situations where users favor performance over ease of use. The significance of this result is that ease of use alone does not adequately serve to advance intention in the specialized product category of halal cosmetics for digital-savvy consumers.

Effect of Social Influence on Behavioral Intention (H3)

Behavioral Intention (BI) has a significantly positive effect due to SI. It shows the huge effect when SI is present on BI, and this is in line with UTAUT2's weighting towards social context. The studies of Alalwan et al. (2021) and Nawal et al. (2022) also find that social influence had a significant role in stimulating consumer acceptance to use e-commerce technologies while shopping for culturally or religiously appropriate products.

Effect of Facilitating Conditions on Behavioral Intention (H4)

The p-value and t-statistic for the Influence of the Facilitating Conditions (FC) on the Behavioral Intention (BI) are 0.000 and 5.426, respectively. The strong effect of FC on BI and UB indicates that consumers require a reliable infrastructure to support and maintain e-commerce use. Incorporating what

Venkatesh et al. (2003) and Choi et al. (2020) propose that together, secure payment systems, accessible internet, and responsive customer service combine to enhance positive usage behavior.

Effect of Hedonic Motivation on Behavioral Intention (H5)

Bootstrapping results showed that Behavioral Intention (BI) positively affects Hedonic Motivation (HM), and therefore, the fifth hypothesis was accepted. The positive correlation between HM and BI is independent, with a T statistic of 2.687 and a P value of 0.004, and implies that the consumers of such e-commerce platform are attracted to it for the reason of an amusing and interesting shopping experience. This result corroborates with Jain et al. (2021), stressing that a pleasant shopping environment keeps consumers focused on shopping for longer, more particularly, on lifestyle-oriented product categories like cosmetics.

Effect of Price Value on Behavioral Intention (H6)

Behavioral Intention (BI) positively and significantly depends on Price Value (PV) with a p value of 0.024 and t statistic of 1.982. Therefore, BI is highly influenced by PV, and the key purchasing intentions of consumers are driven by their perception of a good value for money. This accords with yet more support from Ashraf et al. (2021) and Kim et al. (2019) for the role of value perception in single customer retention. This is consistent with the research conducted by Naufal et al. (2024), which found that one's intention to buy electric vehicles is promoted by its positive perceived price value, which outweighs its short-term costs.

Effect of Habit on Behavioral Intention (H7)

Further, p-value is 0.328 and t-value is 0.446, which show that Habit (HB) does not significantly impact Behavioral Intention (BI). According to Limayem et al. (2020) and Alalwan et al. (2018), our finding also supports the fact that habitual use of e-commerce is not necessarily a form of intention to use e-commerce for halal cosmetics use.

Effect of Trust on Behavioral Intention (H8)

Findings confirm that the hypothesis that the relationship of TS (Trust) to BI (Behavioral Intention) will be positive and statistical significant. From the digital view, the T-statistic of 4.672 along with its P-value of 0.000 is also sensitive to confirm that the application of trust in the consumers' intention of e-commerce to buy halal cosmetic is significant to show as well. Consequently, finding underscores the role of trust between consumers and e-commerce platforms in driving a consumer to engage with the e-commerce platforms frequently. To incite consumers to purchase repeatedly, it is essential to maintain consumer trust, i.e., a consumer's belief that product authenticity and transaction safety are maintained. Similarly, Alalwan et al.'s (2021) research also found that trust greatly influences the intention to use the services of mobile banking, replicating the current findings. In the sphere of e-commerce, trust is being built on several levels: presence of recognized halal certificates, information stability of functional products, reviews, and ratings of users. Collectively, these factors increase consumer trust as they enhance consumers' intention to use e-commerce platforms.

Effect of Behavioral Intention on Use Behavior (H9)

This hypothesis was provided with strong support that Behavioral Intention (BI) has an important effect on Use Behavior (UB). The results stipulate that there is a very high positive relation between consumers' inclination to use e-commerce and their utilization of such e-commerce platforms in buying halal cosmetics, with a statistical value of 8.733 and a probability (P) of 0.000. Therefore, the more frequent and regular use is qualified according to the higher intention to use e-commerce. Accordingly, the Theory of Planned Behavior suggests that behavioral intention be treated as a strong predictor of behavior.

Effect of Facilitating Conditions on Use Behavior (H10)

According to the hypothesis, Facilitating Conditions (FC) would influence Use Behavior (UB) but the results did not confirm it. An analysis revealed the T-statistic to be 0.479 and the P-value to be 0.316, indicating that Facilitating condition does not have a significant direct effect on Use Behavior. This implies that although providing such facilitating conditions is important for the formation of the intention to use e-commerce, they are not directly related to usage behavior itself. However, our finding agrees with a past research paper by Oliveira et al. (2018) where their research suggests that having adequate infrastructure

as well as available technical support helps to influence consumers' intention of e-commerce platforms.

Effect of Habit on Use Behavior (H11)

The use of Habit (HB) in predicting the Use Behavior (UB) was significantly supported. The T-statistic is 6.116 and the P is 0.000, which shows that habit does have a strong statistical correlation in relation to actual usage. It implies that after having developed a habit to do e-commerce, consuming these platforms for processing halal cosmetics will be a habit to consume once more. But in turning over this find it also suggests that habitual behavior alone can't kick off intention, but does play an important role in keeping up usage.

Managerial Implications

It is suggested that e-commerce companies highlight ways to reevaluate to contribute to consumer intention and behavior in the purchase of halal cosmetics through improving their respective key factors. The first thing is to make the purchasing, payment, and delivery processes as fast as possible, and with information on product tracking. This will have an impact on consumer experience and change their attitudes to e-commerce for halal cosmetics very positively. In addition, companies can also use influencers and positive user reviews to boost trust, as well as the intention to buy. Working with influencers who share a similar halal values stance and also reviewing authentic reviews will attract potential buyers.

Thus, you must provide adequate infrastructure and roll out the technical support, for instance, responsive customer services and easy to understand tutorials. Support is effective, and it makes shopping better and encourages more repeat purchases. Just imagine the in-store shopping experience can be packed with an outstanding interface, promotion, loyalty programs. e–commerce is increasingly becoming popular in halal cosmetics by user friendly platform with their exclusive promotions. If prices, discounts or special offers can be match with the competitive price, the benefits of halal cosmetics can be highlighted clearly. Ethical and religious compliance of halal products gives focus to that appeal. To foster trust, companies should have very strict security systems, transparent privacy policies and inform the consumers on security measures. This gives confidence to online shopping.

The 3rd is that companies need to incentivize people to buy online by providing rewards for repeat buy, and simplify the buying process. If the platform facilitates the development of consumer habits in such ways as trusted personalized recommendations and ease of reordering the platform, the consumer will continue to engage with the platform. Implementing these strategies will be beneficial to e-commerce companies in having stronger consumer satisfaction, loyalty, and repeated use, especially for halal cosmetic purchase.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The application of the UTAUT2 model with the Trust variable that additionally is used to explain consumer behavior in purchasing of halal cosmetics using e-commerce is being affirmed by this study. One similarity with Venkatesh et al. (2003) and Dwivedi et al. (2017) was that Performance Expectancy and Facilitating Conditions were the most important Predictors of Behavioral Intention. However, Effort Expectancy non-significance is contrary to such other findings as Tan et al. (2012) indicating that ease of use may have less significance for digitally experienced consumers. According to Alalwan et al. (2021) as well as Nawal et al. (2022), Social Influence was important, as endorsee and reviews play an important part in adoption. Also, Behavioral Intention was strongly influenced by Trust, as was in the case of Gefen et al. (2003), and Kim et al. (2018), due to the importance of platform transparency in building consumer confidence. This study theoretically goes beyond the UTAUT2 model by showing that trust is relevant in situations in which authenticity and security are vital, and especially in the case of halal markets. In practice, trust with the consumer should be core, and that should be in the form of secure and transparent practices in an e-commerce platform and at the same time enhancing Social Influence through testimonials, endorsements and use of influencers. Fostering loyalty can be achieved by emphasizing Performance Expectancy by making the platform easier to use and more efficient. With that, these insights emphasize the significance of Trust and Social Influence in facilitating consumer engagement with e commerce for halal cosmetics, which demands authenticity and confidence.

Recommendations

Based on these findings, future research should broaden the scope by incorporating additional variables in the research model to get a deeper insight into the factors that sway consumer intention and actions on the use of e-commerce for clothes of the halal cosmetic. Further studies on other factors affecting customer decisions in such platforms are also suggested, as e commerce platform is evolving. To obtain a more general and representative understanding, the research scope is expanded which enables the results to be more able to generalize across different consumer segments.

CONFLICTS OF INTEREST: The author declares no conflict of interest

DECLARATION OF GENERATIVE AI STATEMENT: During the preparation of this work the authors used ChatGPT in order to check grammar and polish text. After using this tool, the authors reviewed and edited the content as needed and take full responsibility for the content of the publication.

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