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Article

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Exploring the moderation effect of consumers' demography in the online purchase behavior

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ABSTRACT

Research findings on the relationship between online purchase intention and actual purchase show inconsistencies, suggesting that intention alone does not adequately predict online purchasing behavior. Field data reveal that only 30% of consumers who express interest in an online product actually make a purchase, challenging the Theory of Planned Behavior (TPB) which asserts that intention significantly influences behavior. This study aims to enhance TPB by examining the moderating effect of consumer demography on the intention-purchase relationship. A survey of 450 internet shoppers was conducted, with data analyzed using Partial Least Square. Results indicate that online purchase intention, eWOM, and trust significantly impact online purchases, with eWOM and trust being fully mediated by online purchase intention. Demographic factors did not moderate the intention-purchase relationship but did influence the trust-purchase relationship. Trust also served as a moderator. Previous studies have explored the moderating effect of demography on factors influencing online purchase intention, but not on the intention-actual purchase relationship, which is the research gap this study addresses.

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SUBJECTS

Consumer Psychology; Marketing; Business, Management and Accounting

1. Introduction

The E-commerce sector experienced enormous growth due to the COVID-19 pandemic as consumers prefer to make purchases online (Hadasik & Kubiczek, 2022; Kita et al., 2022). The Indonesian e-commerce market is growing significantly, particularly in the retail sector. The value of Indonesian e-commerce transactions has increased substantially as a result. Over the last five years, data on online sales growth in Indonesia has revealed a substantial rise, averaging eight percent annually (Statista, 2023). Despite this growth, the e-commerce industry faces persistent issues related to low conversion rates. Many prospective customers abandon their purchases at the final stages of an online transaction, particularly during the payment phase. Data from the Baymard Institute (2023) indicates that approximately sixty-nine percent of online shopping carts were abandoned. This demonstrates that even while people intend to purchase online, intention does not always translate into a purchase. This highlights a critical gap between online purchase intention and actual purchasing behavior.

Findings from earlier studies support the same results, intention to make an online purchase does not guarantee a transaction (Thongpapanl & Ashraf, 2011). It is also argued that intention alone is insufficient to predict purchase. According to Wilson (2010), only fifty percent of online consumers who had reached the transaction stage completed their online transactions, proving that online purchases do not always follow online purchase intentions. Despite firm purchase intention, Internet users eventually give up on the deal (Negra & Mzoughi, 2012). Since customers cannot physically touch or view the products as they would in an offline setting, intention alone is insufficient to induce purchases in the context of online purchasing (Pasharibu et al., 2020). Wicaksono et al. (2022) mentioned that purchase intention was not always sufficient to drive actual purchasing behavior. Consumers exhibit reluctance toward making

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purchases in online environments, with a significant number of individuals opting not to complete their online transactions (Lim et al., 2016).

The aforementioned field and empirical investigations appear to go against the conclusions of several studies that intention is a significant determinant of behavior. Several studies found that online purchase intention affects online purchase in a significant way (Hsieh & Liao, 2011; Lim, 2013; Guo & Barnes, 2011; Fogel & Schneider, 2010). This study plugs a research gap created by this paradox. This result suggests that intention may not adequately explain consumer purchasing behavior in an internet setting. The inconsistent findings and field survey results led to the assumption that there are moderating factors in the link between intention and actual internet purchases. Studies mentioned several reasons inhibit the conversion from intention to online purchase, namely lack of trust in online payment systems and concerns over transaction security (García-Salirrosas et al., 2022), perceived risk and uncertainty (El Moussaoui & Benbba, 2023), high delivery cost (PWC, 2023), and poor user experience (Cahyanaputra et al., 2021). It has also been discovered that demographic traits (age, income, and gender) impact online purchase behavior both directly and as moderators (Benson et al., 2019). Prior studies have shown that shoppers' characteristics influence customer patronage preference (Sheth, 1983). The moderation impact of consumers' demographic features on the intention-purchase relationship is one of the primary subjects of this research, since several conversion-inhibiting factors mentioned before i.e transaction security, perceived risk, and transaction convenience, have been examined in other studies as moderating factors on intention-online purchase relationship.

Some studies analyze the moderation effect of consumers' demographic features on their online shopping behavior. It was discovered that consumer demography significantly moderated the relationship between intention to shop online and personal considerations (Pascual-Miguel et al., 2015; Chen et al., 2015; Lin et al., 2019; Benson et al., 2019); technology factors (Wang, 2010; Lin et al., 2019); and social-emotional factors (Pascual-Miguel et al., 2015; Li & Hou, 2019; Dittmar et al., 2004). Personal consideration factors include control over privacy, trust in online vendors, perceived risk, and perceived benefits. Technological factors include relative advantage, compatibility, and browsing frequency. Social and emotional factors are social influences. However, as far as the author is aware, related studies have only analyzed the moderating impact of consumers' demography on the connection between these three factors and online shopping intentions, and no research has analyzed the moderating impact of consumers' demography on the connection between online shopping intent and purchase. This becomes the research gap this research aims to fill.

The current study offers insightful information to Internet businesses in addition to academics. This study's main contribution is the moderation technique it offers to further clarify the influence of personal traits on a person's desire for online shopping and better explain the impact of personal traits on online purchase preference. This can aid retailers in comprehending the fundamental causes of and differences in buying preferences among market segments. Examining the antecedents of online purchase intention is also a priority to understand customers' online buying behaviour thoroughly. This study's findings could help managers boost customers' likelihood of purchasing.

One of the elements influencing the inclination to shop online is consumer trust. A transaction between two or more parties will happen and be accounted for if both parties trust one another, which is the basis of any commercial process. Trust is essentially the foundation of online commerce. Therefore, consumer trust and the adoption of online shopping are closely related. Customers are more likely to shop online if they are comfortable with their online purchasing experiences. Trust significantly and positively influences online purchasing intention and behavior. Indiani et al. (2015) found that trust considerably impacts online booking intention in tourism. Trust has been shown to majorly affect the retail industry's desire to make an online transaction (Qalati et al., 2021; Hong & Cha, 2013). Trust significantly influences consumers' purchase of fast-moving consumer goods (Oghazi et al., 2018). Trust increases the likelihood of online purchases (Stouthuysen et al., 2018).

One element influencing online purchase intent is electronic word of mouth, or eWOM, in addition to trust. People now believe that eWOM is an accessible communication that can speed up a company's review process thanks to technological advancements. EWOM is among the critical variables in encouraging intention to make an internet purchase. eWOM helps increase consumers' willingness to buy things advertised online (Gunawan & Huarng, 2015; Madli et al., 2018; Tien et al., 2018; Sardar et al., 2021;

Rahaman et al., 2022). eWOM can assist in converting potential purchases into actual ones (Erkan & Evans, 2016; Daowd et al., 2021; Rahaman et al., 2022)

This study addresses a critical research gap by examining the moderating impact of consumers' demographic characteristics (age, income, and gender) on the relationship between online purchase intention and actual purchase. While previous research has investigated the effects of transaction security, perceived risk, and transaction convenience as moderating factors, there is limited understanding of how demographic features influence this relationship. This study aims to fill this gap by exploring how demographic traits impact the conversion of online purchase intention into actual behavior. This study also aims to examine internet buyers' behavior by examining variables that influence the intention to purchase online. The findings of this research will contribute valuable insights to both academic literature and practical applications, helping online retailers to better understand and address the underlying factors that affect consumer purchasing decisions.

2. Literature review

2.1. *The significance of trust on online purchase behavior*

Despite increasing internet usage and online purchase globally, some customers still hesitate to purchase online due to mistrust (Stouthuysen et al., 2018). Online Trust is an essential component of business strategy (Bauman & Bachmann, 2017), because it lowers the perceived risk, which motivates purchase intention. Because there is no in-person buyer-seller interaction, transactions are risky, so trust is crucial to facilitate e-commerce (Lowry et al., 2008). According to Hong and Cha (2013), reduced perceived risk creates trust and encourages online purchase intention. Customer reviews and vendor-specific guarantees foster trust, motivating consumers to purchase online (Oghazi et al., 201; Stouthuysen et al., 2018).

According to Hsieh and Liao (2011), customers' degree of trust in the product quality and reliability of the provider has a big impact on their propensity to shop online. Kim and Song (2010) discovered a substantial link between intention to buy online and trust. According to the study, consumer perceptions of vendor integrity are reflected in consumer trust. Ling et al. (2011) found trust in vendors' competency, dependability, and honesty significantly impacts their intention to make an online transaction. Bianchi and Andrews (2012) found that trust positively and strongly influences online purchasing intention, where trust is reflected through vendor credibility and trustworthiness. Qalati et al. (2021) found that trust significantly mediates the relationship between perceived service quality, website quality, reputation, and online purchase intention. Sari et al. (2020) concluded that trust significantly affects online purchasing intention, which in turn influences actual online purchasing behavior. Halim and Karsen (2020) examined the impact of trust on online purchase intention. The results indicated that trust significantly influences purchase intention, highlighting the importance of trust in e-commerce. Lăzăroiu et al. (2020) found that trust significantly influences purchase intentions on social commerce platforms. Trust also plays a mediating role between perceived risk and purchase intentions.

Additionally, it was discovered that trust significantly affected online purchase (Hsieh & Liao, 2011). Trust established through transaction fulfillment and security positively impacted online purchases (Shareef et al., 2013). Customers' use of vendor website is positively and significantly impacted by their sense of trust (Butt & Aftab, 2013; Ribbink et al., 2004). Consumers' willingness to disclose personal and credit card information online, as well as vendor professionalism and dependability, are indicators of trust in both studies. Trust encourages consumers to make online purchases (Kim et al., 2011). Bach et al. (2020) identified the influence of trust on online purchase behavior, finding that trust significantly impacts decision-making and helps mitigate perceived risks associated with online purchases. Sari et al. (2020) found that trust significantly influences actual online purchasing behavior, with perceived risk having a negative impact. Trust was also shown to be a strong predictive model for actual purchase behavior. However, D'Alessandro et al. (2012) came to a different conclusion, concluding that trust does not significantly affect internet shopping. These justifications lead to the following research hypotheses being put forth:

H1: Online purchase intent is positively and significantly affected by trust.

H2: Online purchases are positively and significantly impacted by trust.

2.2. The effect of eWOM on online purchase intention

eWOM is online customer-generated content, such as product recommendations and information (Park et al., 2007). Within the consumer decision-making model, eWOM represents the environmental influence during the gathering and analysis phase. eWOM impacts purchase decision since it contains information used to assess brands or items (Indiani et al., 2015). eWOM is crucial to purchasing since it reassures customers and lowers uncertainty (Al-Adwan & Yaseen, 2023). Previous research discovered that eWOM precedes online purchasing intention. Indiani et al. (2015) discovered that eWOM significantly impacts consumers' intentions to make hotel reservations online. Sardar et al. (2021) discovered that adopting eWOM has a major impact on customer buying intention. Recommendations that customers find helpful might increase their inclination to purchase goods promoted on social media platforms (Gunawan & Huarng, 2015; Madli et al., 2018). Tien et al. (2018) found that consumers' purchase intentions are affected by eWOM with high credibility. If consumers engage in eWOM knowledge sharing, their purchasing intention will solidify (Yusuf et al., 2018). In the online platform, purchase intention and eWOM have a strong positive correlation (Liao et al., 2021; Rimadiaz et al., 2021).

Since digitally created hype significantly influences consumer decision-making psychology, eWOM has emerged as the new marketing channel. Many businesses effectively utilize this tool to attract more online consumers (Tobon & García-Madariaga, 2021). Previous research has shown that eWOM affects online purchase as well. eWOM adoption can aid in converting purchase recommendation into online purchase (Erkan & Evans, 2016). eWOM generated on a reliable website influences purchasing decision favorably (Khurshid et al., 2022). The utility, credibility, and informational quality of eWOM significantly influenced social media buying behavior (Rahaman et al., 2022).

Since consumers share opinions and experiences online in addition to making purchases of goods and services, online recommendations can also be seen as a factor influencing consumer trust (Kim & Park, 2013). Studies have demonstrated that positive eWOM availability through social media increases Internet users' trust in new products (Hajli, 2014). Zhao et al. (2020) found that the quality of eWOM significantly influences trust, which in turn affects purchase intentions. It emphasizes the role of information quality and social psychological distance in mediating the relationship between eWOM and trust. Nurjamad and Gulo (2023) found that eWOM significantly impacts customer trust, particularly through ratings and reviews, which enhance the credibility and trustworthiness of the online shop.

These justifications lead to the following research hypotheses being put forth:

- H3: Trust is positively and significantly impacted by eWOM.
- H4: Online purchasing intention is significantly impacted by eWOM.
- H5: Online purchase is significantly impacted by eWOM.

2.3. Impact of online purchase intent on purchase completion

Consumer purchase intention is an individual desire of consumers who are directly involved in obtaining and using the goods offered (Syafaruddin & Kumadji, 2016). Purchase intention is also linked to ongoing shopping activity and measures one's readiness to buy. It also reveals how far people are ready to spend money. Consumer behavior is a sophisticated psychological reaction that manifests as a typical individual action and is crucial to the effort required to obtain and use the product and the decision-making process involved in purchasing, including recurrent purchases. Previous studies looked at how online purchase intention affected online purchase. Lim (2013) discovered that purchase intention significantly impacts online purchase in Malaysia's digital market. Guo and Barnes (2011) discovered that the desire to purchase online positively and significantly impacts the decision to buy expensive and sophisticated virtual products in cyberspace. According to Lin's (2008) research, online purchase intention significantly affects online purchases in Taiwan. Guo and Barnes, (2011) discovered that online purchase intent significantly influences the purchase of online fashion products. Purchase intention positively and significantly influences online clothing purchases for college students in America (Fogel & Schneider, 2010). In addition, Indiani et al. (2015) mentioned that online purchase intent had a positive and significant impact on

making an online hotel reservation, but the relationship is not as strong. Hsieh and Liao (2011) discovered that the intention to make an online purchase has a significant impact on making an online purchase in Taiwan undergraduate students. Silva et al. (2019) confirmed that purchase intention directly influences online purchase behavior, mediated by perceived risk and trust. Zhang et al. (2019) found that online purchase intentions are greatly affected by online reviews, which in turn significantly influence actual online purchase behavior. Jiang et al. (2023) found a significant correlation between purchase intention and actual purchase behavior, influenced by factors such as attitude and perceived behavioral control. Zarei et al. (2019) found that internet purchase intention significantly influences internet purchase behavior, with satisfaction and attitude as mediators.

Drawing on the empirical evidence, the following study hypothesis is put forth:

H6: Online purchase intent has a considerable impact on online purchase.

2.4. The moderating role of demographics on online purchase intent-actual purchase relationship

Gender has received much attention as a significant explanation for online consumer purchasing behavior (Cohen et al., 2003; Garbarino & Strahilevitz, 2004). Numerous studies have shown that men are more inclined to shop online than women (Rodgers & Harris, 2003). Men are more knowledgeable about computers and the Internet than women and have more positive attitudes (Caswell, 2000). More purchases were made online by men than women (Garbarino & Strahilevitz, 2004). Online shopping is more likely to be preferred by men because of time consciousness (Li & Huang, 2014). These studies also show that while men may buy things because they need them, women buy things because they love to buy things and don't care how much time they spend shopping online. Due to their focus on results, males value time more than women (Comber et al., 1997). These disparities between male and female traits in online purchase environment result in various e-commerce construct affects on their decision-making about online buying (Lin et al., 2019). Saleem et al. (2022) found a significant gender gap in online shopping behavior, with gender moderating the relationship between website quality, eWOM, and online purchase intention. Kanwal et al. (2021) examined gender-specific behavioral differences and similarities in online shopping consumers. It found that men generally have more favorable attitudes toward online purchasing than women, with significant gender-based differences in online shopping behavior. Khan et al. (2022) concluded that gender significantly moderates the relationship between customer purchase intention and online shopping behavior, with notable differences in how men and women approach online shopping.

The following research hypothesis is therefore suggested:

H7a: Gender considerably moderates online purchasing intent-online purchase relationship, and the effect is stronger in male customer.

Income is crucial in forecasting customer demand in consumer behavior and economic theory (Bouis, 1994). Internet customers were wealthier in some research, even though online purchase is more cost-effective than offline shopping (Okada & Hoch, 2004). Additionally, Punj (2012) discovered that while income has a negative relationship with the desire to save money, it has a positive relationship with the desire to save time when making online purchase. Nasution et al. (2019) examined various factors influencing online shopping intention, highlighting that income impacts purchase intention, especially among students who typically have lower fixed incomes. Khan et al. (2022) added to the understanding of how financial capacity impacts online consumer behavior, suggesting that financial capability significantly moderates the relationship between purchase intention and online shopping behavior. According to the research, customers with higher incomes valued time over money. As a result, an increase in income level may make online purchases more likely, which gives rise to the following hypothesis:

H7b: Income significantly moderates online purchase intent-online purchase relationship, and the effect is stronger in higher-income customer.

Online shopping is more common among young people (Bellman et al., 1999). E-commerce is used by youth more frequently, who spend more time online, and prefer to get their information online (Chiou-Wei & Inman, 2008). Younger consumers also trust online shopping more than older ones (Lu et al., 2005; Wan et al., 2012). However, age may potentially minimize the impact of mental models on online shopping objectives (e.g. time and money savings) because of the significant generational variations in Internet use (Punj, 2012). Young consumers exhibit more pronounced time consciousness when purchasing online (Li & Huang, 2014). Mas'od et al. (2019) examined the relationship between Facebook features and purchase intention among Generation Y and found significant relationships that varied by age group within this cohort. Gülsoy and Koçer, (2023) investigate how age and gender moderate the effects of digital content marketing on online purchase intention, finding significant moderating effect of age. Benson et al. (2019) found that purchase intentions on social platforms are influenced by demographic factors, with age moderating the effects of beliefs and cognitive factors on purchase behavior. Genç and Bilgin Turna (2023) explored how attitudes toward online advertising and social media addiction affect online purchase intentions, noting that age influences these relationships. The following research hypothesis is therefore suggested:

H7c: Age significantly moderates online purchase intent-online purchase relationship, and the effect is stronger in younger customer.

Internet users tend to be more educated, similar to how gender and age are (Swinyard & Smith, 2003). Higher-educated consumers are more adept at digesting information when they shop (Hult et al., 2004). Additionally, higher-educated consumers seem more inclined to use price information and perform in-depth research (Beatty & Smith, 1987). Income and education level are strongly correlated (Susskind, 2006). Bhardwaj et al. (2022) examined how various factors, including education, influence online purchase intention and behavior, highlighting that higher education levels positively impact purchase intentions. Dewi et al., (2019) found that educational level significantly affects the determinants of online purchase intentions and behaviors, with variations in how education influences these relationships. Silva et al. (2019) confirmed that educational background is a source of heterogeneity that affects the relationship between online purchase intention and actual purchase behavior. The following conclusion follows from the possibility that education may influence customer purchase preferences and impose a moderating impact on online purchase behavior:

H7d: Education significantly moderates online purchase intent-online purchase relationship, and the effect is stronger in more educated customer.

3. Methodology

This study examines the connection between dependent and independent variables using a quantitative approach and survey method. In quantitative approach, a theory based on multiple aspects is tested, examined statistically, and appraised in numbers to determine whether the theory's expected generalizations are accurate. This allows for exploring social or humanitarian issues (Creswell, 2003). Information is gathered by a survey of a sample of people using their answers to questions (Check & Schutt, 2012). The objectives of survey research include a thorough analysis of a target population's characteristics, comprehension of their attitudes, perceptions, motives, and beliefs, and a wide gathering of their opinions on a subject that the researcher is interested in Chrysochou (2017). For this investigation, the survey method was employed because it offered the right information about the target population's attitudes and views of online shopping behavior. The optimal technique to employ is the quantitative approach with the survey method when the study's objectives are to test hypotheses, determine the statistical connections between the variables, make assumptions, and generalize research findings to the study population (Chrysochou, 2017). These are the goals that this study is trying to achieve.

A questionnaire was used as a survey tool to gather data. An initial survey was carried out with thirty responders to evaluate the measurement instrument construction. The findings demonstrated that the study constructs were reliable and one-dimensional, with alpha values greater than 0.6. Slovin's formula was employed to ascertain the minimal quantity of samples necessary. The researcher can precisely

sample the population and calculate the sample size needed to guarantee a decent level of accuracy with the help of Slovin's formula (Ellen, 2018). The Slovin formula is as follows:

$$n = N \div (1 + Ne^2);$$

$$n = 138.000.000 \div (1 + (138.000.000 \times 0.05^2));$$

$$n = 399,99,$$

n=quantity of samples; N=population; e=tolerance for errors.

There are 138 million internet shoppers in Indonesia, who comprise the study's population (Kaplan, 2022). Cramer and Howitt (2004) and Sarwono (2013) state that social science studies' standard error cutoff point is between 0.01 and 0.1. The error tolerance employed in this study is 0.05. Using Slovin's formula as a computation method, a sample size of 400 is suggested for this investigation. Hair et al. (2010) noted that a minimum observation-to-measured variables ratio of 5:1 should be used for calculating sample size. Since this study has fifteen measured variables, there should be at least seventy-five observations or samples, or five times as many measured variables. As stated by Hair et al. (2010) and Slovin's formula, this study got 450 valid samples that satisfied the minimal requirements.

In accordance with the population profile, the sample is adequately stratified to ensure sample representativeness. Katadata (2020) identified the following characteristics of Indonesia's internet shoppers: over forty percent of consumers were 26-35 years old, followed by the 18-25 age group 33 percent, online consumers comprised fifty-three percent of women, and forty-seven percent of men. A sample of respondents was chosen based on this online consumer profile. Respondents were selected from five Indonesian cities to improve sample representativeness further: Jakarta, Bandung, Makassar, Medan, and Surabaya, considering that Indonesian online shoppers are more prevalent in those cities (Statista, 2022). To get a precise and thorough picture of customer purchasing behavior in the developing online retail business, these cities are the ideal places to observe online activity. The questionnaire URL was disseminated via email, direct contact, and social media platforms like Facebook, Instagram, and WhatsApp. Prior to completing the survey, respondents were made aware that it was designed for those who have bought retail products in the online marketplace during the recent month.

This study used both a stratified method and the purposive sampling method to choose the sample. The study's sample criteria included customers recently purchasing from an online marketplace. These time constraints were chosen deliberately to allow respondents to accurately recollect their online shopping experiences and provide accurate responses to the research questions. The E-marketplace was selected as the online shopping venue requirement because it is the most widely used platform for online purchases among Indonesian internet users. The partial least square (PLS) method, which combines multiple regression and factor analysis to examine the link between latent constructs or their relationships with measured variables, was used to assess the structural model.

This study involving questionnaire administration received ethical approval from the Directorate of Research and Community Service of Warmadewa University under approval number 328/UNWAR/DPPM/PD-13/2024. The research procedures adhered to the guidelines outlined by the Directorate of Research and Community Service of Warmadewa University to ensure the protection and welfare of the participants. Prior to their participation in the study, each subject provided written consent. The goal of the study, the procedure, possible risks and benefits, and the freedom to discontinue participation at any moment without facing any repercussions were all explained to the participants. To reduce common method bias during the survey, questions were carefully designed and randomized to reduce any potential pattern responses. Anonymity and confidentiality of responses were assured to encourage honesty and reduce social desirability bias.

4. Research results

4.1. Respondent profile

The age range of the respondents is from 18 to over 55 years, the respondents were primarily young consumers between twenty and thirty, and sixty percent had a university degree. The proportion of male

and female respondents was roughly equal. Most respondents had some level of familiarity with internet shopping, eighty-five percent of respondents said they were moderately to very familiar.

4.2. Common method bias

It is suggested that the presence of a VIF larger than 3.3 indicates both pathological collinearity and the possibility of common method bias contamination in a model. Therefore, the model can be regarded as free of common method bias if all (factor-level) VIFs obtained from a full collinearity test are equal to or lower than 3.3 (Kock, 2015). The results revealed that common method bias was not a concern since the VIFs were less than three, as shown in Table 1.

4.3. Assessment of measurement model

Table 1 indicates that all indicators have a p value less than 0.001, indicating their strong ability to measure the construct. The research constructs' factor loading ranged from 0.72 to 0.95. As a general rule, the factor loading should be 0.5 or greater (Hair et al., 2010). High loading values show that the latent construct is the common point at which the measures converge. The average variance extracted (AVE) value for each construct was 0.6 or higher, indicating sufficient convergence for all constructs. Every construct has a Composite Reliability (CR) value greater than 0.8. This suggests that the same underlying construct is consistently reflected by its indicators.

The correlation matrix is shown in Table 2, the diagonal values are the square roots of the AVEs for each latent variable. The AVE measures the amount of variance captured by a construct in relation to the amount of variance due to measurement error. The square root of the AVE is used to assess discriminant validity using the Fornell-Larcker criterion. The square roots of the AVEs for all constructs are above 0.7, indicating good convergent validity. Convergent validity is considered adequate if the AVE for a construct is at least 0.5 (Hair et al., 2010), which means that, on average, the construct explains more than half of the variance of its indicators. To assess discriminant validity, each latent variable should share more

Table 1. Construct validity and reliability.

	p value	loading factor	AVE	CR	VIF
Trust					
Trustworthy online seller	<0,001	0.862	0.657	0.884	1.535
Online sellers can guarantee the confidentiality of personal data provided during transactions	<0,001	0.720			
Online sellers will keep their promises and commitments	<0,001	0.814			
Making a purchase transaction with the online seller is safe	<0,001	0.840			
eWOM					
Online sellers get a good review rating	<0,001	0.775	0.655	0.904	2.184
I listened to the reviews/testimonials about the online seller	<0,001	0.843			
I listened to the reviews/testimonials that included photos of the products from the online seller	<0,001	0.852			
Reviews about these online sellers are written by reliable sources	<0,001	0.755			
Reviews about the online seller can be trusted	<0,001	0.816			
Online Purchase Intention					
I intend to shop at the online vendor	<0,001	0.891	0.726	0.888	3.235
I'll probably be shopping online in the future	<0,001	0.892			
I am willing to provide my personal data to complete the payment process with the online vendor	<0,001	0.767			
Actual Purchase					
I have purchased the product from the online vendor	<0,001	0.760	0.773	0.910	2.667
I shop at these online vendors quite often	<0,001	0.953			
I have bought quite a lot of products from that online vendor	<0,001	0.912			

variance with its indicators than with other constructs. This is tested by ensuring that the square root of the AVE for each construct is greater than the correlations with other constructs. All latent variables meet the Fornell-Larcker criterion, indicating good discriminant validity. This means each construct is distinct from the others and captures phenomena not represented by the other constructs in the model.

4.4. Evaluation of structural model

The suggested model has a goodness-of-fit (GoF) rating of 0.531. GoF demonstrates a strong fit for the model, illustrating how closely the theory (estimated covariance matrix) matches actuality (the observed covariance matrix). According to Ghazali and Latan (2012), the criteria for model strength based on GoF are 0.36 (big), 0.25 (mid), and 0.10 (small). This indicates that the model is a decent predictor, with a GoF score 0.531. Figure 1 shows the results of the hypothesis test.

4.5. Hypotheses testing

H_0 is rejected if p value is lower than 0.05 in a hypothesis test. As shown in Table 3, H_1 , H_3 , and H_5 are accepted where there is a significant and positive association between trust and online purchase intent, between eWOM and online purchase intent, and between online purchase intent and online purchase. H_6 is rejected, indicating that demographic characteristics do not significantly moderate the relationship between online purchase intent and online purchase. For H_2 and H_4 , The p value is below the permitted cutoff, suggesting trust and eWOM insignificantly influence online purchase. Nonetheless, noting the noteworthy impact of both variables on online purchase intent, it was hypothesized that the intention to make an online purchase fully mediates the influence of both variables on online purchase. Thus, a test of mediation was carried out.

4.6. Testing for mediation

Using the examination approach, the mediation test was carried out by performing two-step analyses, the first included no mediating variable and the second did. When trust is partially tested without a mediating variable, the effect on online purchase is significant ($p < 0.05$, $\beta = 0.15$). However, when online purchase intention is accounted for as a mediator in the model, the effect on online purchase becomes less significant with a reduced path value ($p > 0.1$, $\beta = 0.01$). This indicates that the influence of trust on an online purchase is fully mediated by the desire to make an online transaction. Thus, H_2 is acceptable

Table 2. Correlation matrix.

	Trust	eWOM	Intention	Purchase
Trust	0.811			
eWOM	0.573	0.809		
Intention	0.492	0.678	0.852	
Purchase	0.426	0.595	0.786	0.879

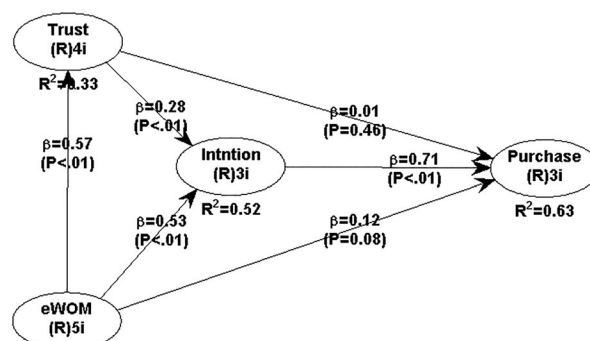


Figure 1. Hypotheses test result.

Table 3. Hypothesis testing.

HYPOTHESIS	Path coefficient	p values	Information
Trust->Actual Purchase	0.008	0.461	Not significant
Trust -> Online Purchase Intent	0.277	<0.001	Significant
E-WOM -> Trust	0.574	<0.001	Significant
E-WOM -> Online Purchase Intent	0.535	<0.001	Significant
E-WOM-> Actual Purchase	0.115	0.079	Not significant
Online Purchase Intent-> Online Purchase	0.707	<0.001	Significant
Gender*Online Purchase Intent->Online Purchase	-0.067	0.210	Not significant
Income*Online Purchase Intent->Online Purchase	-0.05	0.273	Not significant
Age*Online Purchase Intent->Online Purchase	-0.017	0.420	Not significant
Education*Online Purchase Intent->Online Purchase	0.312	0.083	Not significant

in situations where trust substantially impacts the intention to make an online purchase—in this case, indirectly through online purchase.

Using a similar technique, we investigated the mediating effect of online buying intention on online purchase. eWOM considerably impacts online purchases, as demonstrated by a partial test without a mediating variable ($p < 0.01$, $\beta = 0.52$). However, the influence of eWOM on online purchase becomes negligible with a reduced path value ($p > 0.05$, $\beta = 0.12$), when online purchase intention is added to the model as a mediator. This indicates that the influence of eWOM on online purchasing is entirely mediated by the desire to make an online purchase. Since eWOM indirectly influences online buy intention in this scenario, H4 is accepted.

4.7. Moderation effect

It was found that demographic characteristics do not substantially moderate online purchase intent-purchase relationship. However, reviewing the interaction between demographic characteristics and the relationships examined in the research model, we found that demographic characteristics exert a moderation effect. We found significant moderation effects of gender, income, and age on the trust-online purchase relationship, and the impact is stronger on male, higher income, and older customers, where online purchases are predominantly determined by trust and less by other factors. As shown in [Figure 2](#) in male customers (black-dotted line), [Figure 3](#) in higher-income customers (right graph), and [Figure 4](#) in older customers (right graph), the trust-purchase relationship graph is more diagonally-shaped where a rise in online purchases coincides with an increase in trust in a relatively consistent ratio. While in female customers ([Figure 2](#) in red-dotted line), lower-income customers ([Figure 3](#) in the left graph), and younger customers ([Figure 4](#) in the left graph), the graphs show a bent line where trust does not strongly predict online purchase, indicating that factor other than trust might contribute in encouraging online purchase.

In addition to demographic characteristics, we discovered that trust significantly moderates the association between eWOM and online purchases. eWOM's effect on online purchase is stronger in customers with low trust, meaning online purchase is predominantly determined by eWOM and less by other factors. [Figure 5](#) shows that in customers with low levels of trust (left graph), the eWOM-purchase relationship graph is more diagonally-shaped, where improvement in eWOM quality is followed by a fairly consistent ratio of an increase in online purchase. The graph reveals a curved line where eWOM does not substantially predict online purchase in customers with high levels of trust (right graph), suggesting that factors other than eWOM may contribute to boosting online purchase.

Related to the testing of trust as a moderating variable, Dovetails (2023) noted that a variable can serve both mediating and moderating functions. It emphasizes that while the roles of mediators and moderators are distinct in statistical analysis, a variable might influence both the strength and direction of the relationship between two other variables (moderation) and explain the mechanism through which this relationship occurs (mediation). A study by Nima et al. (2013) in psychology detailed how variables like anxiety and stress can be used to test different research questions through both mediation and moderation analyses. The study focused on how these variables mediate and moderate the effects of

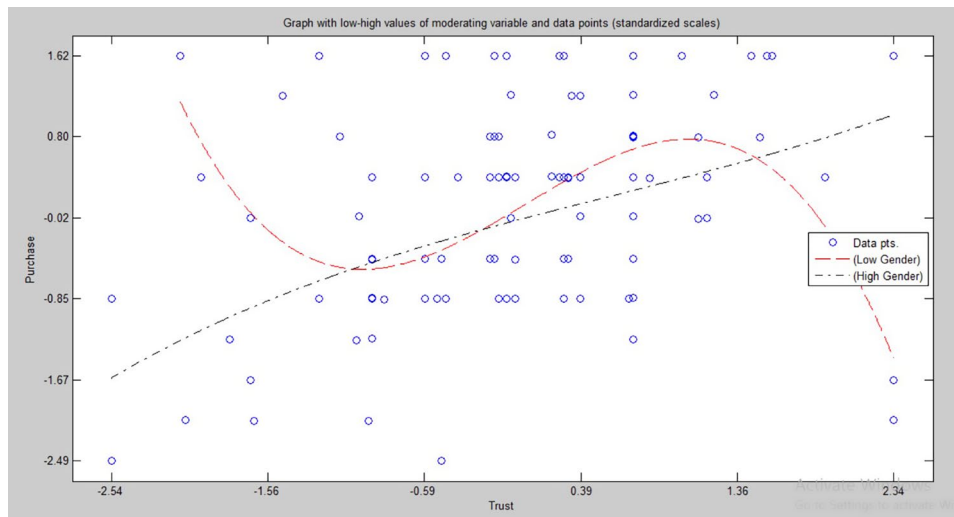


Figure 2. Gender moderating effect graph.

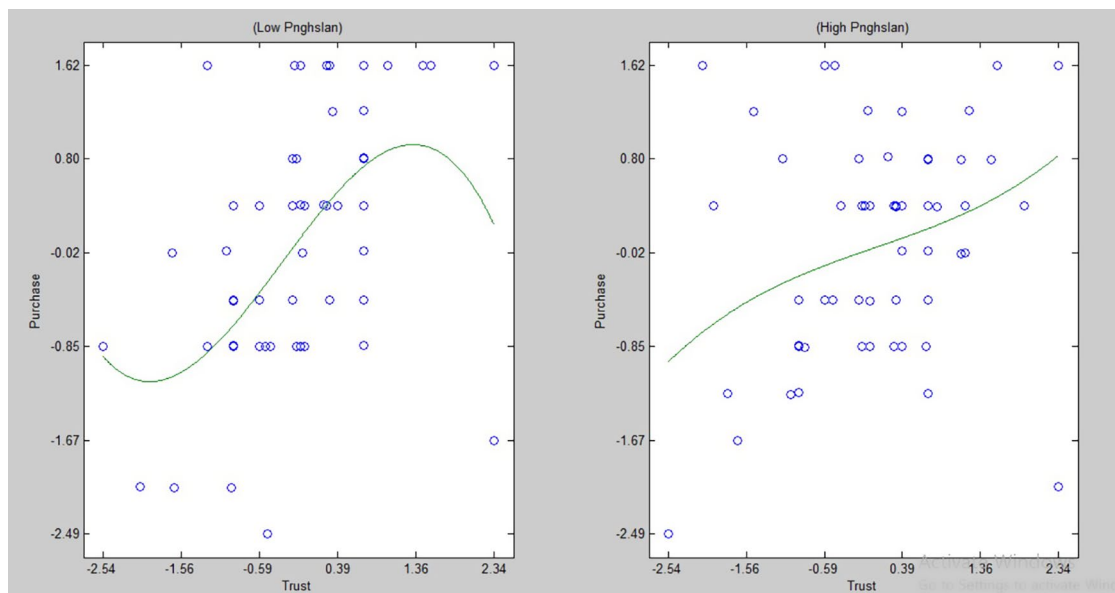


Figure 3. Income moderating effect graph.

other factors like self-esteem and affect on depression. This example highlights that the same variable can serve different roles in a research model, providing a more comprehensive understanding of the relationships among variables.

5. Discussion

5.1. The effect of eWOM on trust, online purchase intention, and behavior

Trust is positively and significantly impacted by eWOM. By reviewing eWOM, consumer confidence increases. Thus, online vendors must ensure consumers are exposed to positive and quality eWOM to increase trust. Uncertainty reduction theory explains the significant relationship between eWOM and trust. It states that a person lowers uncertainty by searching for relevant information. Uncertainty regarding potential financial consequences can increase perceived risk in online purchase. eWOM provides information based on previous customer experiences on various aspects of online vendor performance. By reviewing quality eWOM, which contains lots of related information, uncertainty can be lowered,

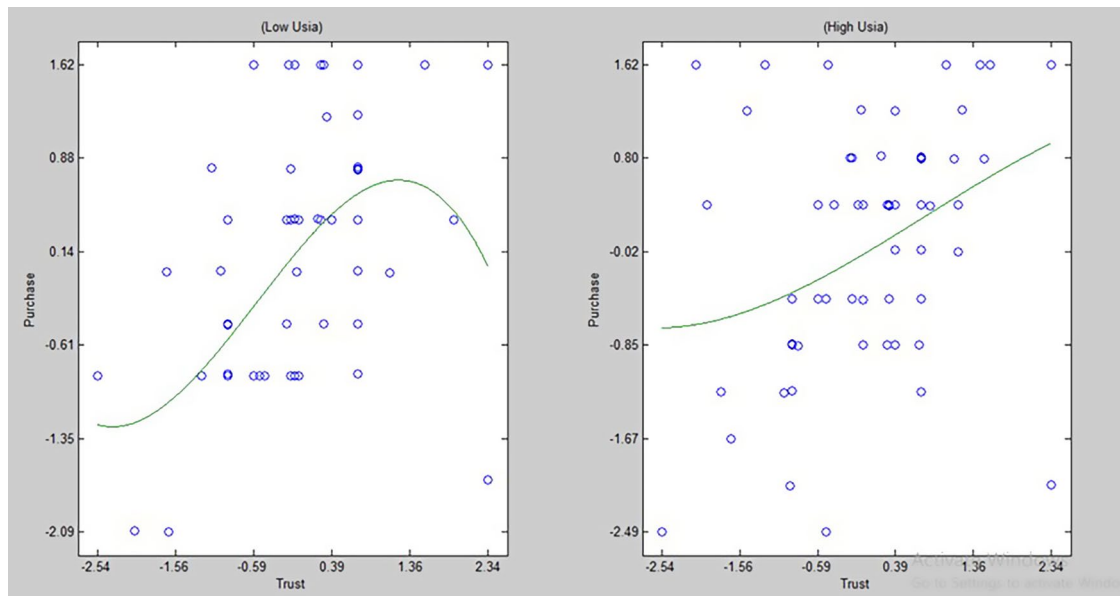


Figure 4. Age moderating effect graph.

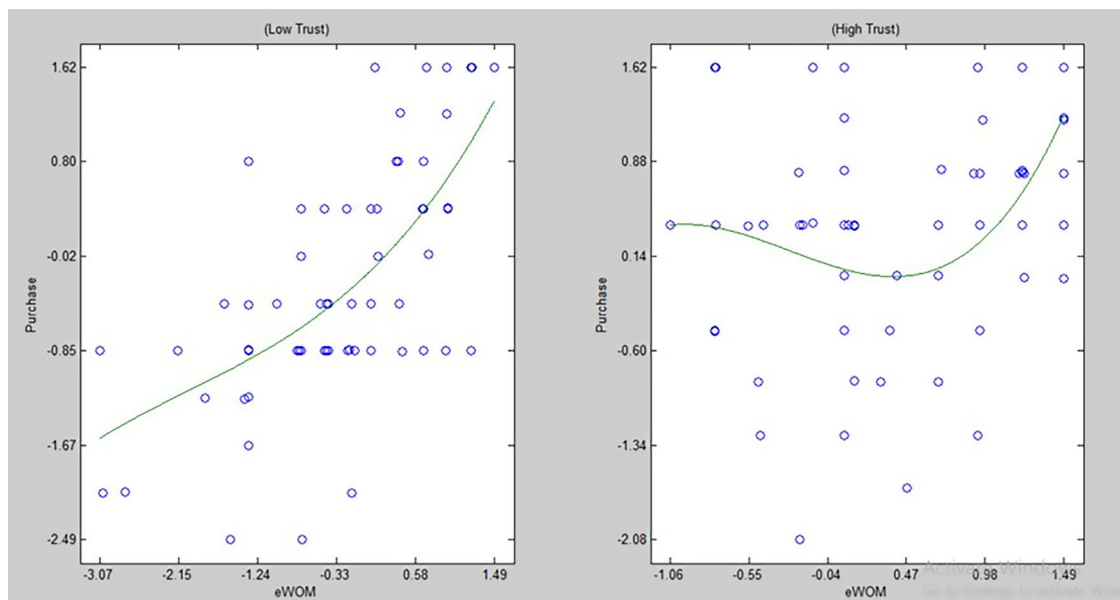


Figure 5. Graph for trust moderating effect.

increasing trust in online vendors. Lee and Shin (2014) and Sweeney et al. (2008) found confidence in products and online vendors emerged after reviewing eWOM.

Online purchasing intention is significantly impacted by eWOM. This influence represents the stages of a buying decision. The consumer decision model explains that customers first weigh their options and go through the information search stage before purchasing. Assume that customers' information demands can be met by eWOM searches, which also lowers uncertainty and fosters confidence. Customers will then examine online vendors as an alternative in that scenario. Positive reviews motivate customers to make purchases online.

The theory of planned behavior (TPB) also explains the impact of eWOM on online purchasing intention, brand image, and product evaluation. Jalilvand et al., (2012) found that eWOM affects attitude, subjective norm, and perceived behavioral control, and these three variables are predictors of intention. In addition, Jalilvand et al., (2012) also found that positive eWOM improves the brand image, where a good brand image encourages purchase intention. Lee and Shin (2014) found that positive eWOM forms

positive consumers' evaluation of the product. As the consumer decision model mentions, a positive evaluation is a prerequisite for forming online purchase intention.

Intention explains eWOM's impact on online purchase. Intention serves as a mediator between eWOM and online purchase. Positive eWOM reviews increase consumers' propensity to buy. Consequently, this promotes internet shopping. The causal association between eWOM and online purchases is perfectly explained by intention in the mediation. The only plausible explanation for the substantial effect of eWOM on online purchases is the elevated intention.

5.2. The effect of trust on online purchase intention and behavior

The mediation of online purchase intention on the relationship between trust and online purchase indicates that to encourage online purchase, trust first encourages online purchase intention. With trust, consumer's intention to make online purchase increases. Intention is the antecedent of online purchase. Therefore, an increase in intention leads to online purchase.

Regarding trust's impact on intention to purchase online, some factors explain this significant influence, namely attitude, commitment, and satisfaction. As stated in TPB, intention can be predicted by attitude. Trust significantly influences attitude (Bianchi & Andrews, 2012). Therefore, the emergence of online purchase intention triggered by trust can be explained by changes in attitude. Mukherjee and Nath (2007) found that trust generates commitment, which can further encourage online purchase intention. Consumer's trust in online vendors forms a commitment. The higher the consumer's commitment to the vendor, the tendency of consumers to make online purchase is increasing (Indiani & Fahik, 2020; Indiani & Purnami, 2021). In addition, satisfaction is another factor that can explain the path of trust to intention. Bukhari et al. (2013) stated that trust in vendor leads to satisfaction because the consumer experience meets expectation. Satisfaction eventually increases online purchase intent.

It was shown that trust is a necessity for online transaction and has a major impact on it. Customers' perception of an online vendor's reliability and trustworthiness is the study's measure of trust. According to Luhmann (1979), customers can only develop trust in an environment they are familiar with, and familiarity is a prerequisite for trust formation. Additionally, Elliott and Yannopoulou, (2007) discovered that when customers perceive a low level of risk, familiarity alone is sufficient to motivate them to make a purchase. However, trust is essential in buying conditions with high perceived risk to encourage consumers to purchase (Elliott & Yannopoulou, 2007). Online purchase involves high risk due to virtual interaction (Cheng et al., 2012), and transaction platforms prone to financial data misuse (Mayayise & Osunmakinde, 2014). Customers may experience monetary losses as a result of this. Given the elevated perceived risk associated with the online environment, trust is crucial and thus significantly influences online purchase.

5.3. The influence of online purchase intention on purchase

Online purchasing intention has a substantial impact on online purchase. Consumers are more inclined to purchase online and more frequently with high intention. This result is consistent with TPB, which contends that intention motivates behavior. The desire to shop online, the probability of making a future online purchase, and the readiness to rely on an online vendor for personal data protection all indicate an intention to make an online purchase. Customers will only conduct transactions online if they so choose and, more critically, if they are prepared to trust the vendor with the security of their personal information. Consumers must have these two qualities to make an online purchase. When selecting an online seller, privacy guidelines pertaining to the protection of payment and client data are crucial (Indiani & Febriandari, 2021). This element is becoming increasingly important in an environment where data loss and piracy are on the rise (Coşar et al., 2017).

5.4. Moderation effect of consumer characteristics on online purchase behavior

The result found that demography characteristics do not moderate the relationship between online purchase intention and online purchase. It is presumably due to the high online shopping familiarity among

the respondents, where eighty-five percent said they had modest to extensive e-commerce experience. The initial decision to use an IT or m-commerce is undoubtedly influenced by demographic factors (Li & Kirkup, 2007; Bigne et al., 2005), but it is important to keep in mind that when using the relevant IT for the first time, knowledgeable users behave differently from inexperienced users (Yu et al., 2005), as the experience gained changes the impact of the variables taken into account. Once someone is experienced with e-commerce, the knowledge they have gained may make their socioeconomic background less significant in determining their purchase behavior (Sun & Zhang, 2006). Hernández et al. (2011) found that when people reach the level of seasoned online consumers, their actions are consistent, irrespective of age, gender, or financial background. Individuals' behavior changes because of the knowledge they acquire during the online purchasing process, many previously crucial elements no longer hold true when making decisions about repurchasing. When older people overcome the initial buying barrier, their perception will likely change, and they will behave similarly to other buyers regardless of age. Age affects the initial decision to make an online purchase, but not the subsequent actions of online shoppers, such as the total amount spent or the quantity of transactions (McCloskey, 2006). Venkatesh et al. (2000) showed that user gender did not affect choices over long and medium terms (i.e. after initial use).

Other factors that may cause the insignificant moderation effect of demography characteristics on online purchase intention and online purchase relationship are scepticism among Indonesian consumers about online shopping and the fact that the payment method is not user-friendly. As significant levels of online fraud have been reported over the last years in Indonesia, scepticism has become an inhibiting factor that discourages consumers from making online transactions (Mantikei, 2020). Consumer scepticism is a reaction based on their social learning or personal experience that the seller's promises are not at all what the reality is in terms of delivery, product visuals, performance, and return policy, among others. This sets off the organism's cognitive thought process about the potential for the incident to recur, thus discouraging online purchases (Cornish, 2019). The payment method is also a factor that may inhibit Indonesian consumers from making online purchases despite having high purchase intentions. An analysis of Indonesian online order cancellation reasons published by Statista (2019) reported that payment methods that are not user-friendly were cited as a popular reason. In Indonesia, only half of adult citizens have bank accounts (Statista, 2022), and a quarter use e-wallet services (Statista, 2021). With no access to financial institutions, most Indonesian citizens face difficulty conducting online transactions. Therefore, despite having high intention, consumers can not make online purchases. As a solution, cash payment on delivery (COD) was introduced. Nevertheless, not many online vendors are willing to provide this service since it causes trouble for online vendors and courier services due to consumers' lack of knowledge of the COD procedure. It is predicted that the COD payment method in Indonesia's e-commerce will continue to decline (J.P. Morgan, 2019).

The result also found that consumer characteristics (gender, age, income) exert moderation influence on the trust-online purchase relationship. The influence of trust on online purchase is stronger in male, higher-income, and older customers, where online purchase is predominantly determined by trust and less by other factors. This suggests that men are more apt to purchase online once they trust the online vendor. It is presumably due to the time-conscious nature of men, as Huang et al., (2014) mentioned that time concerns have led to a higher likelihood of internet purchases by men. This is in line with the finding by Comber et al. (1997) that because males are results-oriented, they place a higher importance on time than women. For this reason, men are more prone than women to shop online because they need it (Garbarino & Strahilevitz, 2004). While in women, trust is not a strong predictor of online purchases. Other factors encourage online purchases in women. Women find online shopping less gratifying than men, which influences their purchasing decisions (Benson et al., 2019). Men are goal-oriented, whereas women in online buying contexts are more heavily impacted by social and emotional variables (Dittmar et al., 2004).

It was also found that the impact of trust on online purchase is stronger in higher-income customers. This indicates that higher-income customers purchase online once they trust the online vendor. The appeal of Internet shopping to the higher-income segment may be attributable to its time-saving features. Even though online purchase is more affordable than in-store shopping (Okada & Hoch, 2004), some research revealed that Internet shoppers tend to be affluent (Swinyard & Smith, 2003; Li & Hou, 2019).

The impact of trust on internet purchase is moderated by age, where the influence is stronger in older customers. This indicates that older customers tend to make online purchases once they trust the online vendor. Numerous online shoppers are older (Weiss, 2001). The continued rise in older adults' internet use makes this group the new growth sector for business prospects (Lian & Yen, 2014).

In addition to demographic characteristics, it was discovered that the association between eWOM and online purchases was significantly moderated by trust. eWOM's effect on online purchase is stronger in customers with low trust. It indicates that customers with low trust in the online vendor rely heavily on eWOM when purchasing online. Uncertainty reduction theory may explain this phenomenon, which states that a person reduces uncertainty by searching for relevant information. Low trust due to uncertainty regarding the potential financial consequences increases perceived risk in online purchases. eWOM provides information based on previous customer experience regarding online vendor performance. Reviewing eWOM, which contains much relevant information, can reduce uncertainty. Therefore, customers who do not trust a business are more likely to review eWOM to reduce uncertainty, where the evaluation results strongly influence their purchase decision. Yusuf et al., (2018) mentioned that eWOM influenced buyer decisions provided thorough topic-related information and was relevant to the reader. While in customers with high trust in the online vendor, eWOM does not strongly influence purchase decisions. The online vendor has likely built a reputation that instills trust in consumers' minds. Therefore, eWOM becomes less significant in shaping online purchase decision.

5.5. Theoretical Implications

The findings of this study provide significant theoretical implications for understanding the complexity of online purchase behavior, particularly in the Indonesian e-commerce context. The results highlight the pivotal role of trust and eWOM in influencing online purchase intentions and actual purchase behavior. These findings align with the Uncertainty Reduction Theory, which posits that consumers seek to reduce uncertainty through information gathering, such as reviewing eWOM. This theory can be expanded to emphasize that in high-risk online environments, trust is not only a moderator but a prerequisite for purchase behavior.

The study also introduces new insights into the moderation effects of demographic characteristics on online purchase behavior. Contrary to some previous studies, it suggests that in a highly experienced online shopping environment, demographic factors such as age, gender, and income may not significantly moderate the intention-behavior link. However, these factors do influence the trust-behavior relationship, with trust being a stronger determinant of purchase behavior for older, male, and higher-income consumers. This indicates a need to consider demographic nuances when analyzing consumer behavior theories in online contexts.

Moreover, external factors such as payment methods and consumer skepticism may hinder actual purchases in the Indonesian context. This indicates that traditional consumer behavior models need to be adapted to include external transactional and contextual barriers that can impede intention-behavior conversion in online shopping.

The interaction between trust and eWOM further extends the understanding of how online reviews can mitigate perceived risk and uncertainty, particularly for low-trust consumers. This highlights the importance of integrating digital trust-building strategies within consumer behavior frameworks, especially in markets with high fraud perception.

Future research should incorporate multi-faceted models that include trust, eWOM, demographic characteristics, and external transactional factors to comprehensively understand online purchase behavior. This multi-dimensional approach can provide deeper insights into consumer decision-making processes and help refine existing theories in the context of evolving digital marketplaces.

5.6. Managerial implications

As managerial implications, for new target customers who initially have low trust in the brand or online retailer, it is advised that internet merchants emphasize positive eWOM in their communication material

and improve consumer trust to increase online sales. Online retailers should actively encourage satisfied customers to leave positive reviews and testimonials by offering incentives such as discounts on future purchases or loyalty points. Online retailers should also ensure that potential customers can easily find detailed and quality eWOM. This involves prominently featuring reviews on product pages and using social proof elements like ratings and customer photos. A well-organized and accessible eWOM system helps reduce uncertainty and builds confidence in new customers. Actively monitoring customer feedback and addressing negative reviews promptly are also recommended. By resolving issues and demonstrating a commitment to customer satisfaction, online retailers can maintain a positive online reputation, further reinforcing trust and encouraging repeat purchases. For customers with low trust, eWOM plays a critical role in their purchasing decisions. Online retailers should ensure that eWOM contains thorough and relevant information that can reduce their uncertainty and perceived risk, and highlight customer experiences and detailed product information to build confidence among skeptical buyers.

Trust is crucial to encourage online purchase intention and actual purchase. Online retailers should prioritize transparency, reliable service, and robust security measures to build and maintain consumer trust. Highlighting security features, such as secure payment methods and data protection policies, can alleviate consumer concerns about online transactions. Online retailers should also ensure that customer expectations are met or exceeded. This can be achieved through consistent quality, timely delivery, and responsive customer service.

The study result provides insight that trust impacts different demographic groups differently. For instance, higher-income, male, and older customers tend to rely more on trust when making online purchases. Tailoring marketing messages to emphasize reliability and trustworthiness can be particularly effective with these segments. It is also recommended to address barriers to online purchasing by providing user-friendly and diverse payment options, such as e-wallets, credit cards, and cash on delivery. Simplifying the payment process can help convert high purchase intentions into actual transactions, especially in regions where traditional banking services are less accessible.

Additionally, it was shown that an essential precursor to an online purchase was the intention. The readiness of consumers to trust the internet merchant to protect their private and sensitive information is a proxy for online purchase intention in this study. Online businesses must, therefore, reassure customers that they can protect their personal data. A privacy policy and a seal of transaction security convey this guarantee. These features guarantee data security, which is anticipated to boost online sales. An additional measure of intent to buy online is the plan to shop online in the future. This intent must be maintained through a customer relationship management (CRM) strategy and by reminding customers about the products they previously viewed. Reminder emails have a history of improving conversion rates.

Another intriguing finding of the current study is that older persons are engaged in internet shopping. After they become acclimated to online buying and have completed one or more transactions, the viewpoints, attitudes, and actions of elderly users might not be different from those of other users, even though utilizing IT can be difficult in the early stages. Older individuals make up a lucrative market since their debt is lower, they have more money to spend and more free time (McCloskey, 2006). It should be emphasized that as the already-digitalized generations get older, their presence online will gradually grow. As a result, the internet has evolved into a market appropriate for people of all ages, and presumptions about the wisdom of selling particular goods should be updated.

6. Conclusions

This study sheds light on online purchase behavior in the rapidly growing Indonesian e-commerce sector, emphasizing the roles of trust and electronic word of mouth (eWOM) in shaping consumer intention and action. Inconsistency in previous research regarding intention-online purchase relationship, indicating that intention is insufficient to predict purchase in the online context. Thus, led to the assumption that there are moderating factors in the link between intention and actual internet purchases. Our analysis reveals that demographic characteristics do not significantly moderate the relationship between purchase intention and actual purchase, likely due to the high familiarity with online shopping among respondents. However, these characteristics do moderate the trust-purchase relationship, with trust being a more critical factor for older, male, and higher-income consumers. This demographic insight suggests

that trust-building strategies might need to be tailored differently for various consumer segments to enhance their online purchasing behaviors effectively.

Furthermore, the study underscores the significant impact of eWOM on building trust and influencing purchase intentions. Positive eWOM reduces perceived risk by providing relevant information from previous customer experiences, which is crucial for consumers with lower trust in online vendors. This finding aligns with the Uncertainty Reduction Theory, confirming that well-managed eWOM can enhance brand image and customer evaluation, ultimately driving higher purchase intention and behavior.

The barriers to converting high purchase intentions into actual purchases in the Indonesian market, such as consumer skepticism and non-user-friendly payment methods, indicate the necessity for improving transactional infrastructures and trust mechanisms. Addressing these barriers can help bridge the gap between intention and purchase, thus capitalizing on the growing e-commerce market potential.

There is much need for more investigation, and this study has its limitations. First, the distinct features of each industry may change a set of elements influencing consumers' purchasing decisions, making it impossible to generalize the study results and apply them to other sectors of the economy in an equivalent manner. Second, because this study was descriptive rather than experimental, the antecedents of online purchasing behavior were not controlled or manipulated; as a result, conclusions on the interrelationships between the constructs in this study necessitate ongoing investigation. Future research should examine the moderating effects of payment choices and familiarity with online shopping on the link between online buying intention and online purchase, given consumer demographics are not a significant moderator in this study model. This study highlights the need for multi-faceted strategies that address both psychological and infrastructural barriers to enhance online purchase conversions. Future research should continue exploring these dynamics in different cultural contexts to develop comprehensive models that better predict and influence online consumer behavior.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Author contributions

Ni Luh Putu Indiani was responsible for the study conception, design, and drafting of the paper, I Made Suniastha Amerta was responsible for the survey administration, and Ilham Sentosa was responsible for the analysis and interpretation of the data. All authors contributed equally to the article revision for intellectual content and the final approval of the version to be published. All authors agree to be accountable for all aspects of the work.

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Data availability statement

The data supporting this study's findings are available from the corresponding author, Indiani, N.L.P., upon reasonable request.

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