

Herding Behaviour in the Purchasing Decision for Serviced Apartments in Klang Valley

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ABSTRACT

The number of serviced apartments has grown tremendously, especially in the city center, due to the high demand for "trendy" housing with a comfortable environment, connectivity to roads and transport hubs, along with niche facilities and amenities. There is, however, a possibility that herding behaviour could influence the purchaser's preferences criteria, eventually leading to their purchasing decisions. While most studies proved that herding behaviour gained the most attention in terms of the stock market compared to decisions in the real estate market, others presented inconclusive findings. Studies on the influence of herding behaviour and the purchasing trend of real estate, especially for serviced apartments are scarce. This study, therefore, aims to determine the importance of herding behaviour on homebuyer's purchasing decisions for serviced apartments. A questionnaire was designed based on three behaviour elements as independent variables, with four items for each independent variable. This quantitative study employed questionnaire distributed to 230 serviced apartment residents through a purposive sampling method in six districts within Klang Valley. One hundred and eighty-eight valid responses were collected. The data were then analysed using descriptive analysis. The finding shows that "Emotional Contagion, Facial Mimicry, and Mirror Neurons" is the highest herding behaviour influencing customers' preference for purchasing a serviced apartment. This study helps potential owners make a wise decision when purchasing residential properties, and provides crucial information for developers to improve the sustainability of residential area by understanding the purchasers' behaviour preferences.

Keywords: *herding behaviour, housing purchase decision, serviced apartment*

INTRODUCTION

Purchasing a property is one of the most significant financial decisions individuals make during their lifetime. Poor decisions made without careful considerations of various factors will cause long-term financial burden. Mortgage mistakes, for instance, adversely affects day-to-day activities, social

interaction, security and safety, and other life aspects (Litman, 2012). Many people often opt to buy homes and make hurried decisions without considering the actual financial impact. Thus, it is essential to understand what the market truly needs, as house buyers nowadays are becoming more prudent before making a purchase decision (Jie et al., 2020).

In the real estate industry, two significant trends are emerging: (i) an emphasis on lifestyle and community to improve the quality of the buyer's experience, and (ii) a shift towards luxury, led by the growth of branded residences. The 2019 Knight Frank branded residences study shows that over 400 branded residences worldwide are branded as hotels. This proves the sector has seen strong growth with hotel-branded residences in over 180 locations and 64 countries globally (Knight Frank, 2019). By imitating the concept of a hotel, the development trend of serviced apartments is starting to change from hotel (tourism purpose) to living. Serviced apartments are often considered 'trendy' because they suit the contemporary lifestyle. Besides, consumer preferences influence the demand for these kinds of properties. In the Malaysian property market, while affordability remains the top priority, buyers also prefer having easy access to shopping, public transport, and highways. These preferences make serviced apartment a worthwhile choice. This has been proven by the report from the Valuation and Property Serviced Department, which stated that the serviced apartment sub-sector had recorded 4,180 transactions worth RM2.89 billion in 2019, an increase of 6.27% from 3,553 transactions worth RM2.8 billion in 2018 (Property Market Report, 2019). This segment also comprised 16.3% of the total commercial property transaction volume and 10% of the total commercial transaction value. On the supply front, there was a significant increase in completions and construction of new projects in 2019, by 33% (41,452 units) and 31.6% (33,853 units), respectively. In contrast, the new planned supply (NPS) dropped by nearly 30% to 38,362 units. At the end of 2019, there were 250,000 existing serviced apartment units in the country, with close to 120,000 units in incoming supply and 180,000 units in planned supply.

However, the COVID-19 pandemic has become a historically miserable time for people to buy a home. The pandemic-era housing market is pressuring home seekers into buying houses fast to beat the competition, especially for serviced apartments. A frantic housing market with low inventory, sky-high prices, and various incentives or rebates offered by the government and developers are pushing many prospective buyers to make decisions more quickly than they are comfortable with. In the current endemic phase, with expectations about the rising inflationary pressure after the COVID-19 crisis, individuals have started to seek investment opportunities in the residential real estate market that they are familiar with. This situation can introduce a higher level of herding behaviour in the housing market. More investors seeking investment opportunities in the housing market highlight the importance of understanding factors that can affect such behaviour. Herding is defined as correlated behaviour patterns across individuals, which can lead to systematic erroneous or suboptimal decision-making by entire populations (Devenow & Welch, 1996). However, on the flip side, the rising interest rates will likely push some buyers out of the market. Thus, in complex situations, people may herd for the sake of comfort because the probability of making a wrong decision seems smaller if others are making the same decision (Wyman et al., 2011).

Herding is often associated with the stock market compared to making investment decisions in the real estate market. Previous research in stock market shows that less experienced and less sophisticated investors are more likely to be affected by behavioural mistakes in their investment decisions (Vaarmets et al., 2019). Unfortunately, studies specifying or detailing the influence of herding behaviour and the purchasing trend of real estate, especially for serviced apartments, are lacking. Therefore, this study investigates the significance of herding behaviour factors in influencing the homebuyer's purchasing decision of serviced apartments. Findings from the study may provide valuable insights regarding herd behaviour that could impact existing or potential homebuyers' purchasing decision.

LITERATURE REVIEW

The review of the existing literature is composed of three themed subsections. First is the definition of herding behaviour, next is an overview of herding behaviour elements on purchasing decisions, and lastly, the trends of serviced apartment development.

Definition of Herding Behaviour

The word 'herding' was coined in 1936 when J.M. Keynes introduced the famous "General Theory", which explained that long-term investors pursue the market to guarantee stable investing and competent managers herd so that their credibility is not affected due to uncertain behaviours (Dewan & Dharni, 2019). Fifty years later, the definition evolved to correlated behaviour patterns across individuals, leading to systematic erroneous or suboptimal decision-making by the entire populations (Devenow & Welch, 1996). In the 20th century, the definition extends to include herding behaviour as imitative behaviour that leads to correlated patterns of action (Hirshleifer & Hong Teoh, 2003; Gleason et al., 2004) that are irrational, exuberant, and unjustified by fundamental values (Babalos et al., 2015).

From the definitions offered across the years, herding behaviour is essentially the result of pursuing the crowd, which is present in economics too. For instance, if people see widespread interest in purchasing a particular asset, they will use this strong support as a justification to follow the crowd. Since people imitate what others are doing intentionally or unintentionally, the market may display collective irrationality. When herding occurs in economics, this will challenge the efficient market status. In the field of finance and asset investment, herding practices are more common, as people lack the expertise and often let their emotions lead. For instance, if property prices rise and many self-proclaimed 'experts' recommend purchasing, individuals who are not real estate market experts might simply follow. Similarly, when a mortgage advisor proposes to a client to take out a subprime mortgage, we intentionally or unintentionally presume that they ought to know what they are advising, especially when they earn a living off the sector. We, thus, tend to follow expert or majority opinions for the fear of being left behind. This fear of losing out is another essential aspect of human psychology, which drives individuals to obey the market sentiment. Therefore, Zhuowen (2021), in his study, summed up herding as "under certain conditions, managers simply imitate other managers' investment decisions, ignoring personal knowledge and opinion".

Arouri et al. (2013) stated that numerous studies have identified herding behaviour in the stock market, be it developed or emerging markets. However, the number of studies focusing on the real estate market is still small (Tonne & Anna, 2021). Therefore, this study contributes to the literature by examining whether similar herding behaviour, which has been identified in the stock market, is also present in the real estate market.

Trends of Serviced Apartment Development

Presently, houses and apartments are not only used as a physical shelter but are also a sign of urbanisation, social acceptance, and accomplishment. In the official documents, there is only one definition for serviced apartments, which is a commercial development concept that embodies furnished residential features with designated facilities packages for each unit (Selangor State Planning Guidelines and Standards Manual, 2016). However, in reality, three additional terms with similar definitions have been used in the Malaysian developers' marketing strategies, namely: Small Office Home Office (SOHO), Small Office Flexible Office or Flexi-Office (SOFO), and Small Office Versatile Office (SOVO). In Southeast Asia, serviced apartments began to flourish in the 1970s, while in Malaysia, the development started in the late 1980s. According to Marlyana (2020), the property was

only used as a tourist attraction during the early phase of serviced apartment development. By imitating the concept of a hotel, the owners will buy serviced apartment units and fully furnish the property to rent to tourists or expatriates. Compared with staying at a hotel, this concept became more favourable due to the minimal cost and lower price. However, the development trend of serviced apartments is starting to change from catering to tourism to providing a housing option. This is due to the 2008 property crisis that accelerated the surge in housing price. Consequently, the majority of buyers from the low to middle income bracket opted for smaller, cheaper properties, such as serviced apartments. Serviced apartments thus started to be acquired as housing units for the purpose of living in rather than tourism. Marzukhi (2019) claimed that the popularity of serviced apartments increases the demand and boosts the market for this type of building. Unfortunately, the frenzy in developing serviced apartments led to oversupply, as Property Market Report (2019) revealed an overhang of 19,020 serviced apartments and SoHo units worth RM15.9 billion in total, which was a 50% and 62% hike in volume and value from 2018.

The situation has worsened since the outbreak of COVID-19 pummeled most of the property market. However, due to the positive change in the pandemic's recovery phase, serviced apartment overhang has slowly seen a drop from 24,295 units in Q4 2021 to 24,050 units in the first quarter of 2022 (Property Market Report, 2021). A Rehda's study also showed that 34% of the units bought (by purchasers) from the Home Ownership Campaign last year were serviced apartments (Property Market Report, 2021). Additionally, Zulkifly (2020) opined that most of the serviced apartments are in key cities and that there is still a demand due to various reasons, including the amenities they offer. Serviced apartments' rise in popularity and demand are driven by the interests shown among young professionals and couples with disposable income. Hence, the relationship between herding behaviour and a growing demand for serviced apartments is worth exploring.

Overview of Herding Behaviour Elements and Purchasing Decision

The decision to acquire an urban residential property is often made after considering its short- and long-term commitment. The interplay of influences from sociology, psychology, and economics describe and explain a buyer's decision-making mechanism in the procurement process (Paul et al., 2019). Herding is thus seen as a robust process that characterises a wide variety of social activities in our lives. The following section details the neural, psychological, and sociological elements associated with herding behaviour.

(i) Element 1: Emotional Contagion, Facial Mimicry, and Mirror Neurons.

One mechanism for herding behaviour is the neural reflex of imitating others' facial expressions in daily social experiences. Research indicates that such facial mimicry is an unconscious, reflex-like approach in which the facial expression of the observer fits the facial expression observed, usually within less than a second, such as a joyful, sad, frightened, furious, or even disgusted face (Hess & Blairy, 2001). New advances in neuroscience indicate that our brains might have a biological mechanism that allows us to mimic not only facial expressions, but also the behaviour of others. For example, herding in finance is also known as herd instinct, where investors tend to mimic trading actions from others whom they believe are better-informed, while their intelligence is overlooked (Rui Jiang et al., 2021).

(ii) Element 2: Social Norms, Mutual Expectations, and Shared Stories.

Another mechanism for herding involves more conscious, deliberate, or controlled psychological processes related to social norms. These processes are studied mainly by social psychologists. Herbert Simon in Tatsuya et al. (2015) defined this factor as our tendency to depend on others' suggestions, recommendations, persuasion, and information obtained through social channels as

a significant basis of choice. As such, hearing the story of a friend who made a fortune on a house investment may encourage a family to be more optimistic about the housing market. The decision to buy a house positively impacts house prices and generates new positive stories about the housing market. These stories instill and encourage interest in the housing market, especially since the media often picks up on those stories and amplifies their effects.

(iii) Element 3: Rational Conformity and Information Cascades.

The sociological elements of herding behaviour include rational conformity and information cascades. One of logical conformity is information cascades. A cascade of information happens when it is optimal for an individual who has witnessed the previous "consensus" actions of others to follow the actions of the predecessors regardless of the private information known to that person. It is possible to explain certain types of herding practices in capital markets, legal decision-making (Farnsworth, 2007), and other collaborative efforts as embodiments of cascades. Economists suggested a model demonstrating that a logical decision maker could disregard his or her private knowledge at any point in a sequential choice task and act solely on public information derived from previous decisions. If this point is achieved, all decision-makers in the chain can do the same afterward, creating an information cascade. Nevertheless, if the sequence's earlier decisions are incorrect, the cascade leads to unfavourable consequences (Anderson, 2008). For example, Bhandari and Deaves (2006) found that women are less overconfident than men because they are less certain in their decisions, including purchasing a house.

METHODOLOGY

In this research, a quantitative method was used to investigate the significance of herding behaviour in influencing the homeowner's purchasing decision of serviced apartments. The variables used in the research were based on the relevant literature and the underpinning concept of herding behaviour (Figure 1).



Figure 1: Conceptual framework

The conceptual framework for this study is adapted from Tatsuya et al. (2015), where there are three independent variables, namely, (i) emotional contagion, facial mimicry, and mirror neurons, (ii) social norms, mutual expectations, and shared stories and (iii) rational conformity and information cascades. Customers' important preference for serviced apartment purchasing decisions is the dependent variable. Klang Valley was chosen as the study area because the number of serviced apartments has increased tremendously, particularly since 2018. The statistical population was identified using a purposive sampling approach, which included the 568 serviced apartment transactions in Klang Valley from 2018 to 2020. The transaction data set were retrieved from EdgeProp Transaction Finder with the support

from NAPIC Snapshot of property market report. Using Krejcie and Morgan's (1970) table for determining sample size, 230 statistical samples were selected. The structured survey questionnaires were distributed to the serviced apartment residents randomly selected from six districts within Klang Valley, namely Kuala Lumpur city, Shah Alam, Klang, Petaling, Sepang, and Hulu Langat. Before conducting the actual data collection, a pilot test was done to test the reliability of the constructs in the questionnaire.

For the pilot test, ten complete questionnaires were collected from serviced apartment residents of six different areas within Klang Valley. Respondents were assured that their responses would be kept anonymous to gain their trust and adhere to research ethics. Out of the total questionnaires sent out, 188 questionnaires were received from the respondents. Descriptive analysis was employed to describe the profile of respondents and herding behaviours elements that are significant in purchasing decisions among serviced apartment residents. Statistical analysis were performed using Statistical Package for Social Sciences (SPSS) version 23. The results were then analysed by comparing the mean average score for each variable. The behavioural factor with the highest mean was interpreted as the main factor influencing the purchasing decision of residents to own serviced apartments.

RESULTS

This section analyses the survey outcomes and summarises key findings based on the respondent's profile and three herding behaviour factors. The respondent demographic characteristics were tabulated in Table 1.

Table 1: Demographic profile for the respondents.

Attribute	Particulars	Frequency	Percentage (%)
Gender	Male	95	50.5%
	Female	93	49.5%
Age	21-30 Years Old	85	45.2%
	31-40 Years Old	55	29.3%
	Above 41 Years Old	48	25.5%
Race	Malay	184	97.8%
	Chinese	4	2.2%
	Indian	0	0%
	Others	0	0%
Marital Status	Single	99	52.7%
	Married	89	47.3%
Employment Status	Employed	100	53.2%
	Unemployed	6	3.2%
	Freelance/Part timer	14	7.4%
	Student	68	36.2%
Residential Status	Homeowner	119	63.3%
	Tenant	43	22.8%
	Family House	26	13.9%

The gender ratio was almost equal, as the male and female respondents account for 50.5% and 49.5% of the total response rate, respectively. Regarding age groups, the majority of the respondents are between the ages of 21 and 30 (45.2%), followed by those between the ages of 31 and 40 (29.3%) and those above 41 years old (25.5%). Most respondents are Malay, making up 97.8% of the total respondents while the remaining 2.2% are Chinese. In terms of marital status, 52.7% of the respondents are single while 47.3% are married. For employment status, 53.2% of the respondents are employed, and 3.2% are unemployed. The remaining 7.4% and 36.2% are Freelancer/Part-Timer and Student, respectively. In terms of residential status, 63.3% of respondents are homeowners. The tenants and family house make up 22.8% and 13.9%, respectively.

Overall, the mean and standard deviation for three factors of herding behaviour is shown in Table 2.

Table 2: Overall Herding Behaviour Descriptive Analysis

Variable	Mean	Standard Deviation	Rank (Based on Mean)
Emotional Contagion, Facial Mimicry, and Mirror Neurons.	2.462	1.197	1
Social Norms, Mutual Expectations, and Shared Stories.	2.047	1.195	2
Rational Conformity and Information Cascades.	1.845	1.159	3

The overall descriptive statistics for the variables included in the study are shown in Table 2. The mean analysis reveals that “Emotional Contagion, Facial Mimicry, and Mirror Neurons” has the highest mean of 2.462.

This result indicates that the respondents chose this herding behaviour as the most important independent variable, followed by “Social Norms, Mutual Expectations, and Shared Stories”. The difference in scores between both elements is 0.415. The lowest score is for “Rational Conformity and Information Cascades” (1.845). The findings confirmed that most respondents disagreed that “Rational Conformity and Information Cascades” could influence customers' preference for purchasing a serviced apartment.

Emotional Contagion, Facial Mimicry, and Mirror Neurons

Table 3: Mean and Standard Deviation for Emotional Contagion, Facial Mimicry, and Mirror Neurons

Code	Element	Mean	Standard Deviation	Rank (Based on Mean)
E1	Feeling the happiness and proud when following serviced apartment trend.	1.91	1.161	4
E2	Serviced apartments value encourage ability and willingness to take risks.	2.31	1.158	2
E3	Feeling left out if not following the trend and youth culture of staying in serviced apartment.	2.38	1.176	1
E4	Living in serviced apartment enhance personality and status.	2.25	1.294	3
	Overall Mean	2.462		

Table 3 shows a descriptive statistic for behavioural factors of Emotional Contagion, Facial Mimicry, and Mirror Neurons. The highest mean is 2.38, and the lowest is 1.91. The item with the highest score (E3) indicates that the respondents would feel left out if they did not follow the trend and youth culture of staying in a serviced apartment. Thus, this is the most crucial element that enhances customer's preference to purchase a house. The second highest mean is 2.31, where respondents agreed that the serviced apartment's value encourages the ability and willingness to take risks, hence enhancing the purchasing decision.

Social Norms, Mutual Expectations, and Shared Stories

Table 4: Social Norms, Mutual Expectations, and Shared Stories

Code	Element	Mean	Standard Deviation	Rank (Based on Mean)
S1	Living in the serviced apartment is the new social norms and lifestyle.	2.08	1.181	3
S2	Serviced apartment lifestyle exceed society expectations.	1.89	1.155	4
S3	Buying serviced apartments is convenience and shows the social class, makes them comfortable to invite people over.	2.09	1.185	2
S4	Broad interest after hearing a serviced apartment's market positive story.	2.13	1.262	1
	Overall Mean	2.047		

Table 4 depicts the mean and standard deviation for second behaviour factors: Social Norms, Mutual Expectations, and Shared Stories. As seen in Table 4, the highest mean score (2.13) is for item S4, where the respondents' interests were piqued after hearing a serviced apartment's market positive story. This could be an essential factor enhancing the customers' decision to own a unit in a serviced apartment. Item S3 scored the second highest mean (2.09), indicating that the respondents agreed that buying serviced apartments is convenient and shows social class, hence making them comfortable to invite people over. The item with the lowest mean (1.89) indicates that the respondents disagreed with the view that the serviced apartment lifestyle exceeds society's expectations. This implies that the serviced apartment lifestyle failed to meet the residents' social expectations.

Rational Conformity and Information Cascades

Table 5: Rational Conformity and Information Cascades

Code	Element	Mean	Standard Deviation	Rank (Based on Mean)
R1	Experienced information cascade but making decisions that are consistent with group behavior.	1.65	1.114	4
R2	Relevance for privacy and cater to short- and long-term stays.	1.82	1.143	2
R3	Achieving rational conformity through serviced apartment purchase.	1.71	1.131	3
R4	Believe that serviced apartment is the right type of investment property.	2.20	1.251	1
	Overall Mean	1.845		

Table 5 shows the mean and standard deviation for Rational Conformity and Information Cascades. Item R4 scored the highest mean (2.20), as respondents agreed that a serviced apartment is the right type of investment property. This provides ample opportunity for the homeowner to increase their asset growth. Item R1 has the lowest mean (1.65), as the respondents disagreed that despite experiencing information cascade, they still make decisions that are consistent with group behaviour purchase. Meanwhile, for the item R2, the respondents agreed that serviced apartment is relevant for their privacy since it can cater to short- and long-term stays and could be an important factor influencing customers' preference to live in a serviced apartment.

DISCUSSION

Three herding behaviour elements represented by twelve sub-factors were included in the questionnaires to determine the significant of herding behaviour in purchasing decision for serviced apartments. From the analysis, two herding behaviour elements significantly enhanced serviced apartment purchase decision. These are (i) Emotional Contagion, Facial Mimicry, Mirror Neurons, and (ii) Social Norms, Mutual Expectations, and Shared Stories. Meanwhile, the herding behaviour categorised as “Rational Conformity and Information Cascades” does not significantly enhanced homebuyers' purchase decisions.

With three out of four items scoring a mean value of more than 2.0, the element “Emotional Contagion, Facial Mimicry, and Mirror Neurons” is highly significant in influencing homebuyers' purchasing decisions. Most homebuyers stated they would feel left out if they did not follow the trend and youth culture of staying in a serviced apartment. As mentioned in the literature review, people may herd for comfort because the probability of making a wrong decision seems smaller if others make the same decision (Wyman et al., 2011). In this case, a similar age, educational background, or employment group would trigger the trend in buying serviced apartment. Zhou et al (2013) and Chang et al (2000) agreed that individuals exhibit asymmetric herding and that investors are more likely to follow the actions of others when the market is down.

As herding behaviour is caused by people's tendency to mimic the actions of others, it should be observed regardless of how our market is performing (up or down) since herding behaviour has symmetric effects. In the study, this is reflected in homebuyers agreeing that owning a serviced apartment will encourage their ability and willingness to take risks. This finding is consistent with Tonne and Anne (2021), who concluded that numerous previous studies had linked variables such as age, gender, and education to overconfidence and the ability and willingness to take risks.

For the “Social Norms, Mutual Expectations, and Shared Stories” element, three out of four sub-factors have a higher mean value of more than 2.0. However, compared to the element “Emotional Contagion, Facial Mimicry, and Mirror Neurons”, its' overall mean value is lower. Most homebuyers stated that buying serviced apartments is convenient and shows their social class, making them comfortable with inviting people over. These results match those observed in an earlier model proposed by Palley (1995) that explains and describes herding behaviour in asset markets that consider network externalities or reputational effects. Majority of the respondents, however, disagreed that the serviced apartment lifestyle exceeds society's expectations, implying the serviced apartment lifestyle falls short of the resident's social expectation. This could partly be due to how the management of serviced apartments mitigates the impact of COVID-19 social distancing.

For the third herding behaviour element, “Rational Conformity and Information Cascades”, out of four sub-factors, only one scored a higher mean value of more than 2.0. The respondents generally believe that a serviced apartment is the right type of investment property. Similarly, Mohamad et al. (2022) reported that even though housing property investment requires much capital and might be complicated to manage, especially for serviced apartments, it continues to attract a large number of investors. The current study's findings also revealed that despite the high capital requirement, most homebuyers still believe that real estate is a viable way to generate income. Meanwhile, the lowest mean was recorded for homebuyers experiencing information cascade but making decisions that are consistent with group behaviour. This result indicates that the respondents may not have enough information, let alone dealing with an information cascade. When they have not experienced the cascade, they cannot follow the predecessors' actions regardless of the private information that the individual has regarding the property.

CONCLUSION

The purpose of the current study is to determine the importance of herding behaviour on homebuyer's purchasing decisions for serviced apartments. The study found that herding behaviour in the purchasing decision of serviced apartments does exist, with the potential to drive the property market value. Herding behaviour is most pronounced through the element of “Emotional Contagion, Facial Mimicry, and Mirror Neurons”, followed by “Social Norms, Mutual Expectations, and Shared Stories”. Meanwhile, the element “Rational Conformity and Information Cascades” only slightly influences the homebuyers' preference for serviced apartments. These findings acknowledge that both the mainstream and unprecedented purchasing decisions have positive and negative impacts.

Herding behaviour, which could be driven by peer pressure and the lifestyle individuals see around their community, often leads to homebuyers making rushed decision in purchasing a serviced apartment. Therefore, rationality is vital when making such a huge purchasing decision, especially when the effect of the decision can only be seen in the long run. Instead of simply following the herd, the purchaser needs to analyse other factors to make an informed purchasing decision on the property. Further studies are needed to identify the impact of herd behaviour in a myriad of aspects, particularly on property's purchasing decision. Finally, this study provides more insight into potential homebuyer's decisions by picturing today's likely scenarios.

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AUTHORS' CONTRIBUTION

Sukereman, A.S. took the lead in writing the manuscript. Nasri, N.A.A conducted data preparation and carried out the survey and conceived the research process with close supervision by Sukereman, A.S. Zainol, N.N and Sulaiman, M.A contributed to the interpretation of the results. Berahim, N. was responsible for editing and formatting the paper and ensuring all were orderly for submission. All authors provided critical feedback and helped shape the research, analysis, and manuscript.

CONFLICT OF INTEREST DECLARATION

We certify that the article is the Authors' and Co-Authors' original work. The article has not received prior publication and is not under consideration for publication elsewhere. This research/manuscript has not been submitted for publication nor has it been published in whole or in part elsewhere. We testify to the fact that all Authors have contributed significantly to the work, validity and legitimacy of the data and its interpretation for submission to Jurnal Intelek.

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