

The Influence of Perception of Ease and Perceived Usefulness on Interest in Using E-Money in FE UNJ Students Through Trust as a Mediation Variable

Fauziah Maharani¹, Osly Usman²

¹Department of Office Administration Education, Universitas Negeri Jakarta, Indonesia

²Department of Digital Business, Universitas Negeri Jakarta, Indonesia

Abstract

This study aims to determine the influence of perception of ease and perceived usefulness on interest in using E-Money in FE UNJ students through trust as a mediation variable. This study used quantitative methods by using questionnaires as a way of data collection. The population in this study is FE UNJ students who are still active as students and use E-Money totaling 998 people. Determination of the sample using the slovin formula so that the sample used amounted to 285 students. The technique used for sampling uses purposive sampling. The measurement scale uses a Likert scale of 1-5. Data analysis techniques use PLS analysis which consists of measurement model analysis, structural models, and hypothesis testing using SmartPLS 4.0. Based on the results of the study, the results show that the perception of ease, perceived usefulness, and trust has a positive and significant effect on the interest in using E-Money, the perception of ease and perceived usefulness has a positive and significant effect on trust, trust has a positive and significant effect on the interest in using E-Money, trust is able to mediate positively the influence of perceived usefulness but unable to mediate the influence of perception of ease on interest in using E-Money. This discovery implies that interest in using E-Money is influenced by several factors. For E-Money service providers, this research can provide promotions regarding the ease and benefits provided by E-Money to students so as to expand the market and increase trust by ensuring security when making transactions, and providing good service.

Keyword: perception of ease; perceived usefulness; trustworthiness; e-money; usage interests

1. Introduction

In this era of globalization, we can easily do anything, including buying and selling goods or services. While the previous payment system could only be done directly by giving cash, we as technology users can now use a non-cash payment system using E-Money or Electronic Money.

As an E-Money user, there are many benefits felt, such as the ease of making various transactions. Millennials or generation Z, a group of people who support a moneyless society, use E-Money a lot. According to research by Ipsis Indonesia, 68% of millennials can master E-Money because the system is easy, convenient, promotional, and efficient. However, there are concerns about the risks associated with downloading the app (Syahrina & Christiana, 2023).

Students as the millennial generation and agents of change should have an open attitude to technological developments. With this open attitude, students have a greater understanding of the use of technology which is expected to later provide positive changes for the nation such as utilizing technology for daily activities and to solve various problems in society.

University of Jakarta State students are one of the millennial generation groups who currently use E-Money for their daily activities because University of Jakarta State students use public transportation in their daily mobility to go to campus whose payments have been integrated with E-Money services.

To provide an initial overview of the topic to be studied, the researcher conducted a simple temporary survey by asking questions directly to 5 UNJ students. The results of the temporary survey conducted by the researcher show that 5 out of 5 UNJ students feel the ease of use in using E-Money, starting from learning how to use it, providing clear instructions when using it, but 4 out of 5 students have experienced system errors when making transactions or topping up balances. Perceptions of usefulness show that 4 out of 5 students feel that E-Money can save time when making payments, is safer when used for public transportation payments, and can help in managing finances properly.

According to research conducted by (Kartika, 2019), perception of ease affects interest in using E-Money, which shows that users find it easy to use E-Money services. This finding is in line with research conducted by (Susanti & Febriyantoro, 2021), which found that perception of ease affects interest in using E-Money, as well as research conducted by (Rahmiati et al., 2019) which found that perception of ease also affects interest in using E-Money.

However, research conducted by Fitriasari (2016) found that perception of ease does not affect interest in using E-Money. This finding is comparable to research conducted by Qulub (2019) which found that perception of ease does not affect interest in using E-Money. In addition, research conducted by Sari (2019) also found that perception of ease does not affect interest in using E-Money.

According to research (Tiyenni, 2023), perceived usefulness on interest in using E-Money have a positive influence, which means that the more benefits are felt, the greater the enthusiasm of users to use E-Money.

This conclusion is reinforced by research by (Prasetya & Putra, 2020) that perceived usefulness have a positive influence on interest in using E-Money, and research by (Syahrina & Christiana, 2023) also found that perceived usefulness affect interest in using E-Money. However, research (Oktaviani, 2020) found that perceived benefits do not affect the desire to use E-Money. Another study (Marchelina & Pratiwi, 2018) also found that perceived benefits do not affect the desire to use E-Money. Another study (Siregar et al., 2023) found the same thing.

According to research conducted by (Widiartini and Yasa 2017), trust has a positive influence on interest in using E-Money. This means that the more trust a person has in the E-Money provider, the greater the interest in using the E-Money.

This finding is also in line with the findings of research conducted by (Lalu Agustino, 2021), and (Raffi Tirta, 2023). However, research by (Wijaksana, 2022) found that perceived convenience and usefulness through trust did not affect the desire to use E-Money. In contrast, research by (Syahrina & Christiana, 2023) found that although perceived convenience through

trust affects the desire to use E-Money, perceived convenience through trust does not affect the desire to use E-Money.

Based on the paragraphs previously described, there are research gaps that show different research results where the perception of ease and perceived usefulness through trust as a mediating variable has no effect on interest in using E-Money. Therefore, researchers are interested in conducting research on perception of ease and perceived usefulness through trust as a mediating variable that affects interest in using E-Money.

2. Literature Review

2.1 Perception of Ease

According to David & Wang (in Abrilia & Sudarwanto, 2022), perception of ease indicates how easy the system is for future users to use. Itishom explains perception of ease as when someone considers using a system easy and does not require much effort (Arisa, 2023).

Then, according to Jogiyanto (in Asja et al., 2021), the decision-making process is related to perceived convenience. Users will be more interested in using technology systems that are easy to use, and vice versa. Hinati (in Robaniyah & Kurnianingsih, 2021) states convenience as when someone can complete a task because of using a system or technology.

According to research conducted by Sun & Zhang (in Abrilia & Sudarwanto, 2022), indicators of perceived convenience include Easy to Learn, which is a system that explains how digital wallets work with guides that are easy for users to learn. The Easy to Use system is easy to use. Timeliness does not require much time to use. A clear and easy-to-understand system is a system that is clear to use and easy for users to understand.

Other convenience indicators include a system that is easy for users to use, easy to use and easy for users to understand when using it, and the system is easy to operate (Febriyani, 2018). The same perception of ease indicators are also described (Oktaviana et al., 2023). These indicators include Easy to Learn, which means users can learn technology easily, and Easy to Understand, which means users find it easy to use technology. Effortless means that users feel they are doing work quickly, concisely, and flexibly by using technology. Easy to Use means users find the technology easy to use.

If a person feels there are no barriers to using a product or service, then the product or service is considered convenient and easy. Using goods or services that do not require much effort is also considered easy. Ease should also foster confidence in its application, as this will make users believe that they need the product or service. Many indicators affect the perception of ease, such as a system that is clear and easy to use, users find it easy to operate, and find it easy to use.

2.2 Perceived Usefulness

According to Davis (in Rodiah & Sari Melati, 2020), perceived usefulness is the level of user confidence that technology or systems will improve their performance at work. The level of user confidence in a particular information system is defined as the level of user confidence in the system. Perceived usefulness is also the user's belief in the benefits gained from using technology. T

he more benefits users feel about using technology, the more interested they are in using it, but the fewer benefits users feel about using the technology (Desita, 2022). Perceived

usefulness is the level of a person's belief that using a particular information system will improve their performance. Those who find information systems useful will use them, but those who find them less useful will not use them (Rusminah & Hilmiati, 2021).

The indicators of perceived usefulness created by Venkatesg are improved performance, increased productivity, increased effectiveness, and benefits (Rahmawati & Rosa, 2023). Davis's explanation of using a system that can improve performance, increase productivity, increase effectiveness, and provide benefits to individuals who use it is also in line (Rahmawati & Rosa, 2023). Therefore, Chin and Todd (in Nurul Haqiqi et al., 2020) point out several signs of perceived benefits, such as making work easier, increasing productivity, increasing effectiveness, improving job performance, and generating value.

The extent to which a person believes in using a technology in the hope that they feel the benefits, can be concluded. People will use technology or information systems if they find them useful, but if they find them useless, they will not use them. Increasing productivity, effectiveness, performance, and use value are indicators that can be used as a measure of this perceived benefit.

2.3 Interests Using

Davis says interest is a behavior that shows how much someone likes something (Kezia Putri Altara & Eko Triyanto, 2023). Kotler explains interest as something that occurs after receiving stimulation from something, which causes interest in trying that thing and the desire to have it. Then Syah explained that interest is a strong desire for something. According to Fishbein and Ajzen, interest is a component within a person that refers to the desire to perform a certain behavior. The term interest itself is part of the aspect of personality that describes the willingness or encouragement that arises from a person to choose a similar object (Asri Saras Sati & Ramaditya, 2020).

In research on interest in use, the indicators used are interest in the object of interest, feelings of pleasure when using something, and the tendency to use it (Asri Saras Sati & Ramaditya, 2020). With the usage interest indicator, the same thing is also applied (Amamilah et al., 2024). There are three indicators, namely interest in the object of interest, feelings of pleasure, and the tendency to use. Then Walgito said the same thing: there are three signs of interest in use: interest in the object of interest, feelings of pleasure, and the tendency to use (Lestari et al., 2023).

Thus, it can be concluded that interest is a behavior that arises because of receiving stimuli, then an interest to try, and finally a desire to own it. In research on interest in use, three indicators are used: interest in the object, feelings of pleasure, and the tendency to use it.

2.4 Trust

So that customer satisfaction can be achieved, trust is considered a driver in various transactions between sellers and buyers. Buyers will be more interested in buying something if there is trust (Asmarani & Usman, 2021). Customer trust is defined by Indarjo as the desire to rely on partners in business relationships that involve trust in partners (Khakim, Lukman, Azis Fathoni, 2015).

Trust is when a person believes that another person will do what is expected of them. A person's statements, words, or promises can shape their trust. Openness based on trust will lead

to commitment, willingness to pay more, repeat purchases, and a strong sense of goods or services (Jaya et al., 2020).

There are three indicators used as a measure of trust: first, integrity. One way to know the integrity of a company is to look at its consistency, the way it communicates, and whether its actions always match its promises. 2) Kindness, which is based on the belief that the company has a goal and desire to be of benefit to the organization. 3)

The company's ability or ability to solve all problems (Sobandi & Somantri, 2020). In addition, this indicator consists of three components: 1) goodwill, or the state when consumers have confidence in producers in safeguarding the interests of society; 2) integrity, or the state when consumers have confidence in producers in fulfilling the interests of society; and 3) competence, or ability, confidence in the ability of producers to meet the needs of society (Azizah et al., 2021). There are three indicators of trust: integrity, goodwill, and competence. As such, trust is the act of buying something that matches our beliefs and desires.

3. Material and Method

3.1. Design Study

This study uses quantitative research methods by using questionnaires as a way of collecting data by providing questions and statements to respondents. The sampling method is done using Google Form. Data collection is carried out by distributing questionnaires online to respondents.

This study intends to determine the influence of perceived of ease (X1) and perceived usefulness (X2) on interest in using (Y) E-Money in FE UNJ students with trust (Z) as a mediation variable. The data analysis method used in this study is SmartPLS. Smart Partial Least Square is a multivariate statistical technique that can handle many response variables and explanatory variables at once.

According to Sugiyono (in Wolor, 2023) In research, population is defined as an area that includes subjects and objects with a certain number and characteristics used to generate conclusions. The population in this study is 998 students of the Faculty of Economics, State University of Jakarta, Class of 2022. Sample determination is carried out using the Slovin formula. Based on the Slovin formula, the sample to be used is 285 students.

The technique used in sampling uses a purposive sampling model. Purposive sampling is a sample consisting of specific individuals who have the ability to provide the necessary information, either they are the only individuals who have such information, or they meet the criteria specified by the researcher. In this study, researchers took samples that had the following criteria:

- Active S1 & D4 students of the Faculty of Economics, State University of Jakarta
- E-Money Users

3.2. Data Analysis

Data collection techniques will be carried out using questionnaires through Google forms and disseminating them online. Researchers used the Likert scale as a measurement scale with a scale of 1 to 5 (1= Strongly Disagree, 2 = Agree, 3 = Undecided, 4 = Agree, 5 = Strongly Agree).

The data analysis technique that researchers will do is to use PLS Analysis. PLS analysis is a data analysis technique that uses the Structural Partial Least Square (SEM-PLS) Equation Model, which will be assisted by SmartPLS 4.0 software. PLS analysis is a multivariate statistical calculation technique that compares dependent and independent variables. SmartPLS analysis consists of two stages, namely measurement testing (Outer Model) and structural testing (Inner Model).

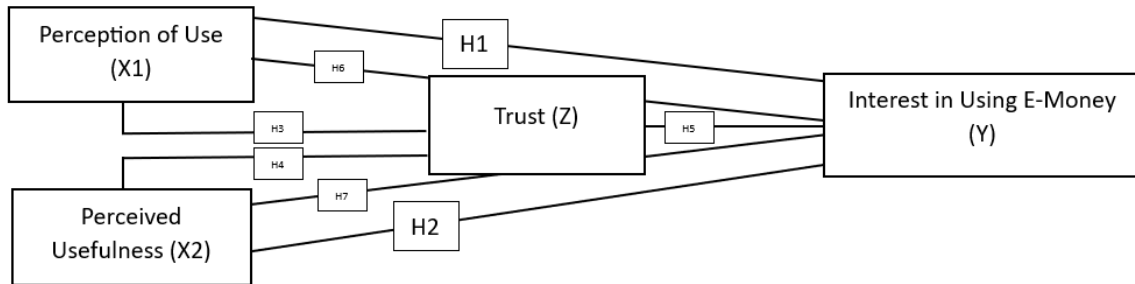


Figure 1. Research Model

Based on the literature review that has been carried out, the hypothesis of this research is:

- H1: Perception of Ease (X1) affects Interest in Using E-Money (Y)
- H2: Perceived Usefulness (X2) affects Interest in Using E-Money (Y)
- H3: Perception of Ease (X1) affects Trust (Z)
- H4: Perceived Usefulness (X2) Affects Trust (Z)
- H5: Trust (Z) affects Interest in Using E-Money (Y)
- H6: Perception of Ease (X1) through Trust (Z) affects Interest in Using E-Money (Y)
- H7: Perceived Usefulness (X2) through Trust (Z) affects Interest in Using E-Money (Y)

4. Result

4.1 Outer Model

4.1.1 Validity and Reability

Table 1. Validity and Reability

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
Persepsi Kemudahan (X1)	0.851	0.861	0.900	0.694
Persepsi Kemanfaatan (X2)	0.921	0.931	0.945	0.811
Minat Penggunaan (Y)	0.713	0.832	0.830	0.621
Kepercayaan (Z)	0.881	0.897	0.927	0.809

Researchers used Cronbach's Alpha calculations and composite reliability to assess reliability in the study. A variable is considered reliable when the Cronbach Alpha (CA)

and Composite Reliability (CR) values > 0.7 . shows that the data has good reliability and validity values.

This is supported by overall results that show good results from each variable. Provided that a value is said to be reliability if it has a Cronbach alpha value, composite reliability and overall data shows a $>$ number of 0.70. To test validity, an AVE value of > 0.5 is required. The data can be said to be good if the overall AVE value > 0.5 . In the table that has been presented, it can be said that all constructs have been reliable.

4.1.2 Convergent Validity

Table 2. Convergent Validity

Indicator	Perception of Ease	Perceived Usefulness	Interest in Using	Trust
X1.1	0.886			
X1.2	0.791			
X1.3	0.893			
X1.4	0.754			
X2.1		0.930		
X2.2		0.944		
X2.3		0.810		
X2.4		0.912		
Y1			0.722	
Y2			0.887	
Y3			0.746	
Z1				0.941
Z2				0.824
Z3				0.928

Convergent Validity applies to determine the validity between indicators and latent variables. In convergent validity, the loading factor value must be >0.7 to be valid. Based on the table presented, it is found that each indicator in each variable has a loading factor value of >0.7 . It can be concluded that the entire construct is qualified and valid.

4.2 Inner Model

4.2.1 R-Square

Table 3. Fornell-Lacker

Variable	R-square	R-square adjusted	Description
Y	0.672	0.669	Moderate
Z	0.739	0.737	Strong

Based on the results of the analysis, it can be concluded that the R-Square value jointly affects X1 and X2 against Y of 0.672 with an adjusted R-Square value of 0.669. So it can be explained that all constructs X1 and X2 together affect Y by 0.669 or 66.9%. Because the Adjusted R-Square is less than 67%, the effect of all constructs X1 and X2 on Y is moderate. Then the value of R Square affects together X1, X2, and Y against Z of

0.739 with an adjusted R-Square value of 0.737. Thus, it can be said that all constructs X1, X2, and Y together affect Z by 0.737. However, because the adjusted R-Square is more than 0.67 or 67%, it can be said to have a strong influence.

4.2.2 Path Coefficients

Table 4. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 -> Y	0.367	0.368	0.058	6.338	0.000
X1 -> Z	0.167	0.168	0.046	3.673	0.000
X2 -> Y	0.315	0.316	0.094	3.347	0.001
X2 -> Z	0.749	0.749	0.044	16.906	0.000
Z -> Y	0.243	0.242	0.092	2.632	0.009

In addition, to measure significant values, bootstrapping can be used, where in this study using P-Values < 0.05. Path coefficients are used to see the level of significance or probability (P-value) and T-statistics. A hypothesis can be accepted when the P-Values < 0.05 and the T-Statistic value >1.96 so that it can be said that there is a significant effect or Ho is accepted. Conversely, the hypothesis will be rejected if the P-Values > 0.05 so that it can be said that there is no significant effect or Ho is rejected.

4.2.3 Special Indirect Effect

Table 5. Special Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 -> Z -> Y	0.041	0.042	0.022	1.820	0.069
X2 -> Z -> Y	0.182	0.181	0.068	2.660	0.008

Based on the table of *specific indirect effects* used to express the indirect influence between two variables through mediating variables with this Trust as a mediation variable. The results state that if the P-Values value > 0.05 and T-Statistic is at < 1.96 then the hypothesis is rejected but if the P-Values value < 0.05 and T-Statistic > 1.96 then the hypothesis is accepted.

5. Discussion

H1: Perception of Ease (X1) affects Interest in Using E-Money (Y)

Based on the results of the calculation analysis in the table, it was found that the variable Perception of Ease (X1) on Interest in Use (Y) had a T-Statistic value of 6.338 where the value was >1.96 . Then the P-Values value has a value of <0.05 .

The results obtained are in line with previous research conducted by (Kartika, 2019) the results of the study show that Perception of Ease has a positive and significant effect on interest in using E-Money as well as research conducted by (Utomo, 2018) and (Arisa, 2023) which also has similar results, namely Perception of Ease has a positive and significant effect on Interest in Using E-Money. So it can be said that the Perception of Ease has a positive and significant effect on the Interest in Using E-Money or it can be said that H1 is accepted.

H2: Perceived Usefulness (X2) affects Interest in Using E-Money (Y)

Based on the results of the calculation analysis in the table, it was found that the variable Perceived Usefulness (X2) on Interest in Using E-Money (Y) has a T-Statistic value of 3.347 which means T-Statistic >1.96 .

Then the P-Values value also has a value of <0.05 . The results of this study are also in line with several previous studies that examined similar variables, namely research conducted by (Qulub, 2019) stated that the Perceived Usefulness has a positive and significant influence on the Interest in Using E-Money.

In addition, there are other studies that can support, namely research conducted by (Wijaksana, 2022) which has the results of Perceived Usefulness having a positive and significant effect on Interest in Using E-Money. So it can be concluded that the Perceived Usefulness has a positive and significant effect on the Interest in Using E-Money or it can be said that H2 is accepted.

H3: Perception of Ease (X1) affects Trust (Z)

Based on the results of the calculation analysis that has been presented in the table, the results show that the Perception of Ease (X1) to Trust (Z) has a T-Statistic value of 3.673 which means T-Statistic >1.96 . Then the P-Values value has a value of <0.05 .

This result is also in line with previous research conducted by (Faradila & Soesanto, 2016) where it was explained that Perception of Ease has a positive and significant influence on Trust, besides that research conducted by (Lalu Agustino, 2021) also has the same results, namely Perception of Ease has a positive and significant influence on trust. So it can be concluded that the Perception of Ease has a positive and significant effect on Trust or it can be said that H3 is accepted.

H4: Perceived Usefulness (X2) Affects Trust (Z)

Based on the results of the calculation analysis that has been presented in the table, it is found that the Perceived Usefulness (X2) to Trust (Z) has a T-Statistic value of >1.96 and a P-Values of <0.05 .

The results of this study are in line with previous research conducted by (Lalu Agustino, 2021) with the results of Perceived Usefulness having a positive and significant influence on Trust as well as research conducted by (Nurzanita & Marlina, 2020), and (Noviyanti & Erawati, 2021). The higher the benefits felt by users, the greater the trust that will arise. So it can be concluded that the Perceived Usefulness has a positive and significant effect on Trust. Therefore, H4 is accepted.

H5: Trust (Z) affects Interest in Using E-Money (Y)

Based on the results of the calculation analysis that has been presented in the table, Trust in Interest in Use has a T-Statistic value of 2.632 where the value is > 1.96 and P-Values which have a value of < 0.05 .

This result is in line with previous research, namely research conducted by (Artina, 2021) showing the results that Trust has a positive and significant influence on Interest in Using E-Money. Then research conducted by (Silva et al., 2022) and (Noviyanti & Erawati, 2021) also has similar results, namely Trust has a positive and significant influence on Interest in Using E-Money. So it can be concluded that Trust has a positive and significant influence on the Interest in Using E-Money as evidenced by T-Statistics and P-Values. Therefore, H5 is accepted.

H6: Perception of Ease (X1) through Trust (Z) affects Interest in Using E-Money (Y)

Based on the table of *specific indirect effects* used to express the indirect influence between two variables through mediating variables with this Trust as a mediation variable. The results stated that the P-Values value > 0.05 and the T-Statistic value < 1.96 , it can be concluded that the Perception of Ease through Trust has no effect and is not significant on the Interest in Using E-Money.

The results of this study are supported by previous research conducted by (Syahrina & Christiana, 2023) explained that the perception of ease through trust as a mediating variable cannot affect the Interest in Using E-Money. Similarly, research conducted by (Wijaksana, 2022) which has the results of Perception of Ease through trust does not have a positive effect on Interest in Using E-Money. Therefore, it can be concluded that H6 is rejected.

H7: Perceived Usefulness (X2) through Trust (Z) affects Interest in Using E-Money (Y)

Based on the table that has been presented which is used to express the indirect influence between the variables of Perceived Usefulness through the mediating variable, namely Trust.

The P-Values value < 0.05 and the T-Statistic value > 1.96 , it can be concluded that the Perceived Usefulness through Trust has a positive and significant influence on the Interest in Using E-Money.

This result is in line with previous research conducted by (Lalu Agustino, 2021) which has the results of Perceived Usefulness through Trust as a mediating variable has a positive and significant influence on Interest in Using E-Money.

Similarly, research conducted by (Syahrina & Christiana, 2023) that Perceived Usefulness through Trust can mediate or have a positive and significant influence on Interest in Using E-Money. Then it can be concluded that H7 is accepted.

6. Conclusion, Implication, and Recommendation

6.1. Conclusion

Based on the results of the research that has been obtained, therefore conclusions can be obtained, namely:

1. Perception of Ease has a positive and significant influence on Interest in Using E-Money with T-statistics > 1.96 and P-Values < 0.05 . So it can be concluded that the easier it is to use

E-Money, the more a person or individuals will be more interested in using E-Money and will have the desire to continue using E-Money.

2. Perceived Usefulness has a positive and significant influence on Interest in Using E-Money with T-Statistic >1.96 and P-Values <0.05 . So it can be concluded that the greater the benefits felt by E-Money users, the greater the interest in using E-Money.
3. Trust has a positive and significant influence on the Interest in Using E-Money with a T-Statistic value of >1.96 and a P-Values of <0.05 . Therefore, the more someone believes in E-Money, the greater the level of interest in using E-Money.
4. Perception of Ease has a positive and significant influence on Trust with T-Statistic values >1.96 and P-Values <0.05 . Therefore, the easier to use offered by E-Money, the higher the level of trust offered.
5. Perceived Usefulness has a positive and significant influence on Trust with T-Statistic values >1.96 and P-Values <0.05 . Therefore, the more benefits provided by E-Money, the greater the trust offered.
6. Perception of Ease through Trust has no effect on Interest in Using E-Money. This is evidenced by the value of T-Statistic <1.96 and P-Values
7. >0.05 . In using E-Money, there is no need to use high trust to get ease in using E-Money.
8. Perceived Usefulness through Trust has a positive and significant influence on Interest in Using E-Money with a T-Statistic value of >1.96 and P-Values of <0.05 . Therefore, Trust is able to mediate the influence of Perceived Usefulness on Interest in Using E-Money.

6.2. Implication

This discovery implies that interest in using E-Money is influenced by several factors. For E-Money service providers, this research can provide promotions regarding the ease and benefits provided by E-Money to students so as to expand the market and increase trust by ensuring security when making transactions and providing good service.

6.3. Recommendation

From the results of the research and the conclusions that have been described, This study has limitations where researchers only use samples, namely students of the faculty of economics in 2022 so that they cannot cover all students of the faculty of economics, for future research Expand the research sample to include students from a variety of majors, education levels, and socio-economic backgrounds.

This can improve the generalizability of research findings and provide a more comprehensive understanding of e-money adoption patterns among UNJ students. And for

further research, can do the same research by adding more varied theories or variables to perfect the research and have a more diverse analysis model.

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