

Market Performance Catalysts for Cooperative Enterprises in Hawassa City, Ethiopia

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Abstract

The performance of cooperative enterprises is crucial for Ethiopia's socio-economic development, as they empower its members to self-reliance and promote inclusive growth. However, cooperatives face systemic challenges that greatly reduce their competitiveness in increasingly complex markets, collectively hindering their ability to scale operations and meet evolving market demands. Therefore, this study aims to identify the main factors influencing the market performance of multi-purpose cooperative members in Hawassa City. Using an explanatory research design with a quantitative approach, the primary data collected through questionnaires were analyzed through SPSS software. The cooperative members were selected using a stratified random sampling technique. The analysis utilized statistical tools such as mean, standard deviation, correlation, and multiple linear regression. Results show that multi-purpose cooperatives in Hawassa City have moderate market performance. Respondents expressed neutral views about market information, pricing, and product quality, while disagreeing about the adequacy of credit services. Additionally, the correlation analysis indicated strong positive relationships between market performance and key factors: market information, pricing, product quality, infrastructure, and credit services. Furthermore, the regression analysis quantified these effects, revealing that market information, credit service utilization, product quality, pricing, and infrastructure facility are influential drivers, jointly explaining 61% of the variation. This study recommends improving market intelligence systems for data-driven decision-making, upgrading physical and digital infrastructure to facilitate operations and market access, and expanding affordable credit services to strengthen financial capacity.

Keywords: Cooperatives, Credit Service, Enterprises, Infrastructure, Market Performance

Introduction

Cooperatives are crucial catalysts for inclusive growth and poverty reduction, addressing both rural and urban livelihoods by mobilizing

resources, expanding financial inclusion, and increasing access to markets, thereby empowering communities (Ndlovu & Masuku, 2021; Bosiu & Vilakazi, 2020; Mhembwe & Dube, 2017). In Ethiopia, modern cooperative organizations began in 1960 during the rule of Emperor Haile Selassie. They have been extensively promoted to uplift low-income citizens and marginalized groups by facilitating collective action, input supply, and product marketing, thereby fostering economic development and social inclusion. Nevertheless, these cooperatives frequently encounter numerous challenges that hinder their capacity to meet increasingly complex market demands and sustain long-term growth (Desalegn, 2021). The market performance of cooperative enterprises remains a pivotal concern for socio-economic development owing to their significant potential in mitigating market failures and amplifying the collective bargaining power of cooperative members (Tewodros, 2017; Negeri & Quan, 2020). Enhancing the market performance of cooperative enterprises is therefore critical not only to improve individual livelihoods but also to stimulate regional economic growth through sustainable and integrated value chains.

Hawassa City, as a rapidly emerging urban center in Ethiopia, exemplifies a unique context where cooperative activity is growing in response to increasing demand for locally produced food and agricultural products (Wayessa et al., 2021). The market dynamics within this urban setting introduce specific competitive pressures as cooperatives strive to maintain relevance among diverse suppliers and evolving consumer preferences. The strategic location of Hawassa offers opportunities for cooperative enterprises to contribute substantially to local food systems and rural development by acting as intermediaries that enhance market access (Usman & Callo-Concha, 2021). Yet, the viability and market performance of these cooperatives are influenced by complex factors, including local market structure, supply chain integration, and the socio-economic profile of cooperative members (Bati, 2020). Understanding this multifaceted context is crucial for designing effective interventions that bolster cooperative resilience and scalability to meet escalating urban and peri-urban demands.

While the broader role and contributions of cooperatives in Ethiopia have been extensively examined within the existing literature, there remains a critical gap in understanding the specific determinants that drive market performance among Ethiopian cooperative enterprises, particularly within dynamic urban settings such as Hawassa City. Prior studies, including those by Desalegn (2021), Getnet and Anullo (2012), Wassie et al. (2020), and Wayessa et al. (2021), have predominantly focused on the developmental functions and generalized challenges facing cooperatives, often neglecting empirical investigations that systematically identify and quantify the key factors influencing competitive market success. Consequently, there is a scarcity of rigorous data and analytical insights into the strategic mechanisms through which cooperatives in Hawassa adapt to market dynamics, implement innovation, and mitigate structural impediments to optimize performance. Additionally, the role of institutional support, particularly in terms of credit accessibility and infrastructural provisions as a catalyst for cooperative market success, remains underexplored, despite its potential significance. Moreover, scholars such as Henock (2019), Sebhatu et al. (2021), Wassie et al. (2019), Asfaw (2015), and Tewodros (2017) have primarily centered on non-member perspectives rather than delving into the internal operational and strategic dimensions that define cooperative market efficacy. This oversight highlights the urgent need for a more nuanced, evidence-based investigation into the strategic and institutional factors that influence the market performance of cooperative enterprises.

Therefore, this study examines the key factors driving the market performance of cooperative enterprises in Hawassa City, Ethiopia. It has three main objectives: first, to assess cooperative members' market performance and the factors influencing it, including market information, pricing, product quality, infrastructure, and credit service use; second, to analyze how these factors relate to marketing success; and third, to investigate how these factors impact members' market results. Using a comprehensive approach, the research explores both internal drivers and external market forces that shape cooperative development. Based on empirical data, the study offers context-specific insights

to support capacity-building initiatives, policy reforms, and scalable interventions that promote cooperative-driven economic growth, thereby contributing to both academic knowledge and practical solutions for sustainable, inclusive development in Ethiopia's cooperative sector.

Literature Review

Cooperatives

A cooperative is an autonomous association of individuals united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Cooperatives mobilize resources, particularly money, and distribute them among members in a rotating fashion (Osten et al., 2008). The International Cooperative Alliance also defines a cooperative as an autonomous association of people joined voluntarily to address their shared economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 2016). This structure distinguishes cooperatives from investor-owned businesses, primarily through their member-centric ownership and governance models, where the principle of "one member, one vote" ensures equitable control regardless of capital contribution (Gwiriri & Bennett, 2020).

Multi-purpose Cooperatives

A multi-purpose cooperative is a type of member-owned business organization that combines two or more distinct cooperative functions under a single entity, enabling it to provide a diverse range of services such as savings and loans, marketing of agricultural produce, retail operations, supply of agricultural inputs, and various other welfare or business activities to its members and community (Masuku et al., 2016). Unlike single-purpose cooperatives that focus on a sole objective, multi-purpose cooperatives are structured to address the varied economic and social needs of their members, often integrating activities such as credit provision, input distribution, product marketing, and supply of consumer goods within one institution, thereby fostering economic development, enhancing access to capital, and improving collective bargaining power (Fekadu & Ambo, 2019). The flexibility and

multifunctional approach of these cooperatives allow them to adapt to local contexts and member demands, making them vital in rural and urban development by unifying business operations, supporting enterprises, and promoting socio-economic resilience through inclusive participation and diverse service provision (Aguilar, 2019; Shah, 2016).

Market performance

Market performance refers to the effectiveness with which a market or a participant within the market, such as a firm, product, or financial asset, achieves its objectives relative to competitors, benchmarks, or established standards. In economics and finance, market performance encompasses how well the market facilitates the efficient allocation of resources, ensures competitive pricing, encourages innovation, and generates excess returns or value compared to other markets (Masoud, 2013). This concept can also reflect how external factors like macroeconomic indicators, government policies, or network effects impact the activity, capitalization, and risk within the market over time, emphasizing long-term sustainability and adaptability (Asongu, 2012). Effective market performance evaluation utilizes both quantitative outcomes and qualitative assessments to give a holistic view of success and resilience in increasingly complex economic environments (Rampal et al., 2024; Longis & Ellis, 2023).

Market information

Market information, a crucial component of successful business operations, constitutes an intricate web of data encompassing multifaceted aspects that collectively shape the dynamics of a given industry or economic realm. This intricate web includes quantitative metrics like market size, sales figures, and revenue projections, as well as qualitative insights such as consumer behavior trends, emerging technologies, and competitive landscapes (Radipere, 2014). Such information empowers businesses to discern patterns and anticipate shifts, aiding in the formulation of strategic decisions that span product development, pricing strategies, and targeted marketing campaigns. Additionally, market information serves as a compass for gauging the effects of regulatory modifications, economic fluctuations, and societal changes, allowing enterprises to adapt with agility and capitalize on novel prospects. It stands as a

linchpin for innovation, competitiveness, and resilience in the ever-evolving marketplace (Larry, 2019).

Infrastructure Facility

Infrastructure facilities constitute the backbone of modern societies, encompassing an intricate network of physical and organizational structures that support essential services and facilitate economic, social, and cultural activities. Ranging from transportation systems like roads, bridges, and airports to utilities such as water supply, energy grids, and telecommunications networks, these facilities underpin the functioning of communities and industries alike. Moreover, they include educational institutions, healthcare facilities, and public spaces, contributing to the overall quality of life. The development and maintenance of robust infrastructure not only foster connectivity and accessibility but also bolster economic growth by attracting investments and promoting trade. As societies advance, the continuous enhancement of infrastructure facilities remains pivotal in ensuring sustainable development, resilience against challenges, and the well-being of citizens (Srinivasu & Rao, 2013).

Product Quality

Product quality stands as a paramount criterion that profoundly influences consumer satisfaction, brand reputation, and market success. It encompasses a comprehensive evaluation of a product's characteristics, reliability, durability, and performance, aligning with the expectations and needs of discerning customers (Hoe & Mansori, 2018). A hallmark of excellence, product quality reflects meticulous design, precision in manufacturing, and adherence to stringent standards, resulting in items that not only fulfill their intended purpose effectively but also consistently exceed consumer anticipations. Beyond engendering loyalty and trust among customers, high product quality mitigates the potential for recalls, defects, and negative experiences, consequently fostering positive word-of-mouth and engendering lasting brand value. In an interconnected global marketplace, where competition is fierce and discernment is acute, an unwavering commitment to product quality remains non-negotiable, driving sustainable growth and fortifying an enduring competitive edge (Septiano & Sari, 2021).

Pricing Strategy

Pricing, a strategic cornerstone of business, intricately weaves together factors of cost, value perception, competition, and market dynamics to determine the financial worth of a product or service. Finding the optimal price point demands a delicate equilibrium between affordability for consumers and profitability for the business. An astute pricing strategy considers the inherent value a product offers to customers, its uniqueness in comparison to competitors, and the elasticity of demand in response to price fluctuations. Pricing decisions can encompass various approaches such as cost-plus, value-based, skimming, or penetration strategies, each tailored to the specific context and goals of the enterprise. Moreover, pricing reflects the essence of the brand, conveying messages about exclusivity, quality, and positioning in the market. Successful pricing not only sustains revenue generation but also intricately influences consumer behavior, market positioning, and the overall success trajectory of a business endeavor (Piercy et al., 2010).

Credit Service Utilization

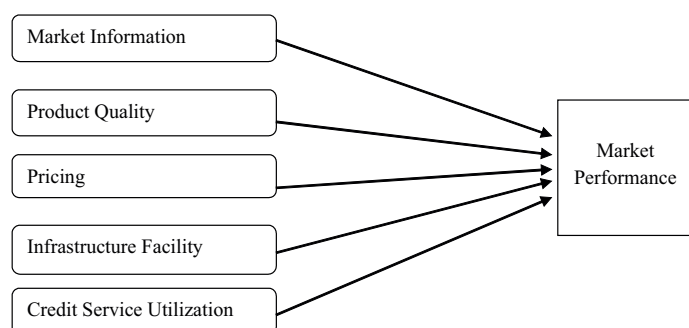
Credit service utilization entails the judicious and strategic use of credit facilities to meet financial needs and achieve specific objectives. It involves the deliberate assessment of available credit options, including credit cards, loans, and lines of credit, to address short-term or long-term financial requirements. Effective credit service utilization involves a comprehensive understanding of interest rates, repayment terms, and potential fees, allowing individuals and businesses to make informed decisions aligned with their financial capabilities. By leveraging credit wisely, individuals can manage cash flow, seize investment opportunities, and navigate unexpected expenses, while businesses can fuel growth, optimize working capital, and adapt to market fluctuations. Prudent credit service utilization demands disciplined repayment practices and an awareness of the potential impact on credit scores, contributing to a balanced and sustainable financial ecosystem (Langely, 2014).

Conceptual Framework

This study empirically examines the determinants of market performance by analyzing the influence of five key

independent variables: the accessibility of market information, the standard of product quality, the effectiveness of pricing strategies, the availability of infrastructure facilities, and the degree of credit service utilization. The research framework posits a strong, positive correlation: these factors collectively and individually significantly impact the dependent variable, market performance. The hypothesized relationships between these variables and their overall effect on performance are visually summarized in the conceptual framework presented in the subsequent figure.

Figure : Conceptual Framework of the Study



Source: Adapted from (Asfaw, 2015; Tewodros, 2017; Masuku et al., 2016; Khan et al., 2016)

Research Methodology

The study has been explanatory, allowing the researcher to observe the causal relationship between variables. It was based on survey designs and used a quantitative research approach. This approach involves measuring variables numerically and analyzing them with statistical techniques to identify the factors influencing cooperative members' market performance.

Data Source

Primary data were collected from multi-purpose cooperative members. The total target population of the study was the sum of each cooperative member from selected cooperatives. Six cooperatives (One cooperative from one sub-city) were considered.

Sampling Design

There were 889 members of multipurpose cooperatives, and the researcher determined the number of respondents to be 276 using Yamane's (1967) formula. The study utilized stratified random sampling techniques. The cooperatives were first divided into six strata based on their respective sub-cities. From each stratum, a proportionate number of cooperative members were randomly selected.

Table 1- Population and Sample Size Distribution across Sub-cities

No.	Sub-city	Population	Sample
1	Hayk Dare	112	35
2	Maneharia	169	52
3	Tabore	51	15
4	Misrak	221	69
5	Addis Ketema	282	88
6	Hahl Adarash	54	17
Total		889	276

Source: HCMCO (2023)

Data Analysis

The data obtained from the questionnaires were entered into Statistical Package for the Social Sciences (SPSS) version 26 software and edited for analysis. To comprehensively describe the market performance of members within the Multi-purpose Cooperatives and its

underlying factors, descriptive statistics, including mean and standard deviation, were employed. Additionally, correlation analysis was carried out to investigate the associations between these factors and the marketing performance of the Multi-purpose Cooperative members. Going beyond correlation, a more intricate understanding

was sought through multiple linear regression analysis, which enabled the exploration of how these determinants collectively impact the market performance of members within the Multi-purpose Cooperative.

Results And Discussion

Descriptive Summary of Study Variables

For the sake of analytical clarity, the researcher adopted the method proposed by Al-Sayaad, Rabea, and Samrah (2006), which employs mean score ranges of Likert-type questions to facilitate the interpretation process. The

intervals of values were delineated as follows: responses falling between 1.00 and 2.60 were categorized as “disagree,” those ranging from 2.60 to 3.40 were labeled as “neutral,” and scores surpassing 3.4 were classified as “agree.” Drawing on these defined classifications, the interpretations of various Likert scale items, including aspects such as the market performance of multi-purpose cooperatives, market information, pricing, product quality, infrastructure facilities, and credit service utilization, were presented accordingly for a comprehensive understanding of the collected data.

Table 2- Descriptive Summary of Study Variables

Variables	Mean	Std. Deviation
Market information	3.09	0.772
Pricing	3.17	0.842
Product quality	3.23	0.772
Infrastructure facility	3.01	0.948
Credit service utilization	2.22	1.100
Market performance	3.16	0.506

As presented in Table 2, the result indicates a consistently neutral perception across several key variables, including market information (M = 3.09, SD = 0.772), pricing strategies (M = 3.17, SD = 0.842), product quality (M = 3.23, SD = 0.772), infrastructure facilities (M = 3.01, SD = 0.948), and market performance (M = 3.16, SD = 0.506). In stark contrast, the data reveal a statistically significant divergence concerning credit service utilization, for which respondent feedback reflects a distinct leaning towards disagreement (M = 2.22, SD = 1.100). This indicated that

although the core market elements have limitations, access to credit emerges as a major impediment for multipurpose cooperative members.

Correlation Analysis

Before conducting a regression analysis, variables including market information, pricing, product quality, infrastructure facility, and credit service utilization were evaluated for their correlation with market performance.

Table 3- Correlation Analysis Result

Variables	1	2	3	4	5	6
Market information(1)	1					
Pricing (2)	.162*	1				
Product quality (3)	.165**	.190**	1			
Infrastructure facility (4)	.137*	.303**	.028	1		
Credit service utilization (5)	.203**	.019	-.093	.183**	1	
Market performance (6)	.657**	.413**	.484**	.440**	.419**	1

Note: * and ** represent correlation is significant at 0.05 and 0.01 level, respectively

The data reveal a positively oriented and statistically significant relationship between market information and market performance ($r = 0.657$, $p < 0.01$), indicating a robust and meaningful association between the two. Similarly, when considering pricing, it is observed that a positive and statistically significant relationship exists with market performance ($r = 0.413$, $p < 0.01$), elucidating the influential role pricing plays in impacting market performance. Likewise, product quality emerges as a pivotal factor, with a positive and statistically significant relationship established with market performance ($r = 0.484$, $p < 0.01$), emphasizing the significance of quality in influencing market outcomes. Furthermore, infrastructure facility is revealed to have a positive and statistically significant relationship with market performance ($r = 0.440$, $p < 0.01$), underscoring the contribution of infrastructure to overall market success. The examination extends to credit service utilization, demonstrating a positive and statistically significant relationship with market performance ($r = 0.419$, $p < 0.01$), spotlighting the role of credit services in shaping market performance. Taken together, these findings elucidate that although the

independent variables exhibit relatively modest correlations with each other, they collectively manifest moderate to strong associations with the dependent variable, thereby substantiating their meaningful impact on market performance.

Regression analysis

In this study, multiple linear regression is employed to comprehensively evaluate how a set of independent variables collectively influences a designated dependent variable. Before delving into the regression analysis to explore the determinants impacting the market performance of multi-purpose cooperatives, a series of diagnostic tests is conducted. These tests encompass assessments for linearity, normality, multicollinearity, and Heteroskedasticity. By subjecting the data to these diagnostic tests, the objective is to uncover any potential anomalies or inaccuracies in the dataset. This rigorous pre-analysis scrutiny serves the purpose of upholding the credibility and reliability of the subsequent research analysis, ensuring that the findings are grounded in robust statistical practices.

Table 4- Model Summary Output

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787 ^a	.619	.610	.31572

As per the model summary derived from the multiple linear regression analysis, the coefficient of overall correlation (R) for the model stands at 0.787. This substantial value underscores a strong and pronounced relationship between the independent variables and the dependent variable. Furthermore, the adjusted coefficient of determination (adjusted R²) for the regression model is calculated at 0.610. This indicates that an impressive 61% of the

variability observed in market performance can be attributed to the joint influence of market information, pricing, product quality, infrastructure facility, and credit service utilization. This robust explanatory power of the model underscores the significance of these factors in collectively shaping the market performance outcomes of multi-purpose cooperatives.

Table 5- Results of ANOVA Output

Model	Sum of Squares	df	Mean Square	F	Sig.
1					
Regression	42.400	6	7.067	70.894	.000 ^b
Residual	26.116	262	.100		
Total	68.516	268			

The result, as illustrated in Table 4, employs ANOVA to examine the variance in the model. The regression model demonstrates a significant impact, as indicated by the substantial F-statistic ($F = 70.894$, $p < 0.001$). This suggests

that the model's independent variables collectively contribute to explaining the variation in the dependent variable.

Table 6 - Results of Multiple Linear Regression Analysis

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	SE	Beta		
1	Constant	1.876	.129		14.553	.000
	Market information	.248	.036	.379	6.806	.000
	Pricing	.085	.025	.141	3.342	.001
	Product quality	.141	.032	.216	4.402	.000
	Infrastructure facility	.048	.023	.089	2.092	.037
	Credit service utilization	.149	.019	.324	7.724	.000

Note: Dependent variable = Market Performance

The analysis reveals a number of important variables affecting market performance. Market information ($\beta = 0.248$, $p < 0.001$) is found to have a positive and statistically significant impact, indicating that improved access to information aligns with enhanced performance. Specifically, a one-unit increase in the availability of market information corresponds to a 0.248-unit increase in market performance.

The presence of market information demonstrates a positive impact on enhancing the market performance of multi-purpose cooperatives. This implies that the acquisition and validation of information play a pivotal role in achieving superior performance outcomes. These results align closely with the conclusions drawn by Neupane et al. (2018) and Chungyas & Trinidad (2022). They argued that the presence of market information has been shown to have a positive impact on the performance of multi-purpose cooperatives since it can contribute to improved customer satisfaction, board satisfaction, member satisfaction, and financial performance in cooperative organizations. Additionally, the performance of cooperatives, which are business entities owned and controlled by their members, can be heavily influenced by their access to and utilization of market information (Matangaidze et al., 2023).

Effective pricing strategies ($\beta = 0.085$, $p < 0.001$) also

demonstrate a strong link to heightened market performance, underscoring the importance of strategic pricing decisions. Notably, each unit increase in pricing predicts a 0.085 unit increase in market performance.

Effective pricing strategies have long been recognized as a crucial determinant of market performance, with numerous studies highlighting the strong correlation between the two. The choice of pricing strategy can significantly impact a business's ability to capture sales and profits within its target market, making it a critical consideration for any organization (Abidin et al., 2023). Likewise, Chopra et al. (2021) proved that effective pricing strategies improve market performance. Pricing strategy in terms of digital payment increased transaction efficiency, which indirectly supported optimized enterprise performance (Agarwal & Nalwaya, 2021).

Elevated product quality ($\beta = 0.141$, $p < 0.001$) exerts a positive influence on performance, underscoring its pivotal role in driving favorable market outcomes. Specifically, an augmentation in product quality by one unit corresponds to a 0.141 unit increase in market performance. The study's results indicate a positive and noteworthy impact of product quality on market performance. This alignment is substantiated by the insights presented by Castillo et al. (2011), who expounded on the pivotal role of product

quality as a paramount factor in gaining a competitive edge and fostering an augmentation in market performance. In a nuanced analysis, these scholars underscored that high-quality products hold the potential to distinguish a business from its competitors, engender customer trust, and establish a favorable brand reputation. This strategic positioning not only attracts a loyal customer base but also cultivates positive word-of-mouth endorsements. Consequently, these cumulative effects amplify market engagement and performance, ultimately leading to improved market share, revenue growth, and sustained profitability.

Infrastructure facilities ($\beta = 0.048$, $p < 0.037$) similarly contribute positively to performance, with improved facilities directly associated with heightened market results. Notably, a one-unit increase in infrastructure facilities anticipates a 0.048-unit increase in market performance. Infrastructure demonstrates a positive and meaningful influence on the market performance of multi-purpose cooperatives. This resonates with the congruent conclusion reached by Teshale (2015), who underscored the significance of transportation services' availability for cooperatives. These services distribute agricultural inputs and facilitate product purchases, enhancing market performance. When cooperative members are unable to access information timely manner and are unable to sell their products within their local areas, this contributes to elevated transportation costs and wastes their time. That means poor digital infrastructure (e.g., internet access) hinders their performance (Demissie & Lamoria, 2025).

Credit service utilization ($\beta = 0.149$, $p < 0.001$) underscores a robustly positive impact, accentuating the substantial advantage of leveraging credit services for bolstering market performance. Each unit increase in credit service utilization corresponds to a noteworthy 0.149 unit increase in market performance. Credit represents a financial provision extended by institutions to individuals with a specific intent. Notably, individuals who have accessed credit exhibit heightened levels of market performance. This finding aligns harmoniously with the assertions made by Bifarin et al. (2010) and Kemiso (2021), who put forth the viewpoint that credit services contribute to an improved utilization of resources, consequently leading to an

elevation in market performance. Specifically, credit's role in facilitating input usage emerges as a pivotal factor in enhancing market outcomes.

Conclusion

The study elucidates that the market performance of multi-purpose cooperatives in the study area is influenced by a cluster of prominent factors, namely market information, pricing strategies, product quality, infrastructure facilities, and credit service utilization. Market information emerges as a crucial determinant, with its capacity to bolster market share for any business organization evident. For multi-purpose cooperatives in the study area, the effectiveness of market performance is significantly impacted by the accessibility and utilization of market information. This includes aspects such as the availability of information hubs, proficiency in accessing, interpreting, and applying market insights, all of which collectively contribute to strategic decision-making. Pricing dynamics equally wield substantial influence, where both the adjustment and fairness of prices directly impact the market performance of cooperatives. Furthermore, product quality emerges as a pivotal factor, encompassing considerations such as the alignment of product offerings with customer expectations, product competence, and adherence to established standards. The study underscores how superior product quality directly correlates with heightened market performance. Notably, infrastructure facilities hold a strong sway over the cooperative's market performance, with improved facilities paralleling an increase in performance outcomes. Lastly, the availability of credit emerges as a critical variable, expanding the cooperative's capacity to employ advanced agricultural inputs, consequently fostering increased production and supply to the market. These factors together influence how well multi-purpose cooperatives perform in the market, showing their complex role in improving results in the area studied.

Limitations

This study has potential limitations, including the use of a non-standardized questionnaire, a restricted sample from only six cooperatives that hinders regional-level generalization, and a quantitative methodology that cannot

fully explain the causal 'how' or 'why' behind the observed relationships. To address these limitations and deepen understanding, future research should employ validated scales, a larger and more diverse sample, and mixed-methods approaches.

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