Analysis Of Internet Consumption Behavior And Interest Of Gen Z: A Case Study Of Indonesia Comnets Plus Company Provider Users In Ciledug Subdistrict

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Abstract

This study aims to analyze the internet consumption behavior of Generation Z in Ciledug District who use ICON+services. As a generation born in the digital era, Generation Z has unique preferences in using internet services, which affect the dynamics of the internet service provider market in Indonesia. This study uses a quantitative method with data obtained through a questionnaire-based survey. Data were analyzed using the Partial Least Square (PLS) method to test the relationship between independent and dependent variables. The results of the study indicate that internet consumption behavior has a significant influence on user satisfaction with ICON+ services. These findings provide a practical contribution for ICON+ in developing better service strategies to meet the needs and expectations of Generation Z, while also providing a theoretical contribution to the study of internet consumption behavior.

Keywords: Internet Consumption Behavior, Generation Z, User Satisfaction, ICON+, Partial Least Square

I. INTRODUCTION

In the rapidly evolving digital era, information technology and the internet have become integral elements of daily life, particularly for Generation Z. This generation, born between 1997 and 2012, is known for being highly connected and adept at utilizing the internet. The growth of the internet in Indonesia also shows a positive trend. According to data from the Ministry of Communication and Informatics, internet penetration rates in Indonesia have continued to rise yearly, with Generation Z being one of the largest contributors to this growth. This condition presents significant opportunities for internet service providers to meet the ever-evolving needs of consumers (Rahmadina et al., 2024).

One company playing a key role in providing internet services in Indonesia is PT. Indonesia Comnets Plus (ICON+). As a subsidiary of PT PLN (Persero), ICON+ offers high-speed, stable fiber optic internet services that cater to the needs of modern users, including Generation Z. In the Ciledug district, ICON+ has substantial potential to expand its market share, given the high number of Generation Z users actively using the internet for various activities such as streaming, gaming, social media, and e-commerce.

However, competition among internet service providers (ISPs) in Indonesia is becoming increasingly intense. Companies like IndiHome and First Media are continuously competing with ICON+ through technological innovations and attractive marketing strategies. In this context, understanding the internet consumption behavior of Generation Z is a key factor for ICON+ to maintain and expand its market share. Factors such as accessibility, price, service quality, and content personalization significantly influence Generation Z's preferences in selecting an internet service provider (Nadhifah et al., 2024).

This study aims to analyze the internet consumption behavior of Generation Z in the Ciledug district who use ICON+ services. By understanding the factors influencing their choices, ICON+ can develop more effective strategies to enhance customer satisfaction and loyalty. This research also seeks to provide theoretical contributions to understanding the dynamics of internet consumption among Generation Z and offer practical recommendations for ICON+ to improve its competitiveness in the internet service industry.

Through a quantitative approach and analysis of data collected from 100 Generation Z respondents, this study provides an in-depth overview of the factors that most influence internet consumption behavior, such as price, access speed, and service quality. The research findings indicate that these variables significantly affect the satisfaction levels of ICON+ service users. Therefore, ICON+ is expected to increase its focus on service innovations that better align with Generation Z's needs to gain a competitive advantage in the internet service market.

II. LITERATURE REVIEW

A. Internet Consumption Behavior

Internet consumption behavior is defined as the patterns or habits exhibited by individuals when using the internet for various purposes, such as entertainment, education, or work needs. According to Kaplan and Haenlein (2019), internet consumption behavior is heavily influenced by the continuous development of digital technology, prompting individuals to access content relevant to their needs more frequently. Sugiyono (2021) highlights that internet consumption behavior is influenced by several key factors, including accessibility, price, and convenience. This aligns with studies indicating that Generation Z demonstrates a strong tendency to use the internet as a means to fulfill their personal and social needs (Nadhifah et al., 2024).

B. Generation Z

Generation Z refers to the demographic cohort born between 1997 and 2012. This generation is renowned for its high level of digital proficiency, having grown up in an era where the internet and smart devices are integral to daily life. Prensky (2010) describes Generation Z as "digital natives" due to their early exposure to technology. Characteristics of Generation Z include a tendency to access information instantly, a preference for social media, and a demand for fast and stable internet connectivity. Other studies have noted that Generation Z places significant emphasis on content personalization and ease of access when selecting digital services, including internet services (Rahmadina et al., 2024).

C. User Satisfaction

User satisfaction is a crucial indicator in evaluating the success of services offered by a company. According to Kotler and Keller (2016), user satisfaction is the degree to which a product's or service's performance meets or exceeds consumer expectations. If the internet service provided meets users' needs in terms of speed, stability, and pricing, the level of user satisfaction will increase. Parasuraman, Zeithaml, and Berry (1988) emphasize that service quality plays a vital role in determining user satisfaction, particularly in internet services that rely heavily on stable and fast access.

D. ICON+ as an Internet Service Provider

PT Indonesia Comnets Plus (ICON+) is a subsidiary of PT PLN (Persero) that focuses on fiber-optic-based internet services. ICON+ offers a range of services designed to meet the needs of modern society, including Generation Z. According to Rizki et al. (2023), ICON+ excels in extensive coverage and competitive pricing, which are key attractions for users. With increasing demand for stable and fast internet services, ICON+ continues to innovate to enhance user satisfaction, particularly in urban areas such as the Ciledug district.

E. Factors Influencing Internet Consumption Behavior

Several key factors influence internet consumption behavior, including:

- 1. Accessibility: The ease of accessing internet services without technical barriers.
- 2. Price: The affordability of the internet services offered to users.
- 3. Service Quality: The stability, speed, and reliability of the internet network.
- 4. Content Personalization: The ability of services to tailor content to user preferences.

According to Setiawan (2023), the combination of these factors determines the level of user satisfaction and loyalty to internet service providers. In the context of Generation Z, content personalization and service quality are primary considerations in selecting an internet provider. This study aims to explore how these factors influence the internet consumption behavior of Generation Z using ICON+ services in the Ciledug district.

III. RESEARCH METHOD

This study employs a quantitative approach using descriptive and causal analysis methods. These methods were selected to describe the characteristics of internet consumption behavior among Generation Z in the Ciledug district and to analyze the influence of internet consumption behavior and interest in ICON+ services on user satisfaction. Data collection was conducted through online questionnaires, designed based on indicators for each research variable. The population in this study includes all Generation Z individuals in the Ciledug district who are users or potential users of ICON+ services. The sample was determined using purposive sampling, with the main criteria being individuals aged between 11 and 26 years, residing in the Ciledug district, and having knowledge or interest in ICON+ services. The sample size was calculated using Slovin's formula with a 10% margin of error, resulting in a minimum sample size of 100 respondents.

The collected data was analyzed using SmartPLS 4.0 software. Validity and reliability tests were conducted to ensure that the questionnaire instruments accurately and consistently measure the variables. Validity tests include convergent and discriminant validity, while reliability was assessed using Cronbach's Alpha and Composite Reliability values.

Descriptive analysis was used to provide an overview of the respondents' characteristics, such as gender, age, educational background, and internet usage patterns. Measurement model analysis (outer model) was conducted to evaluate the relationships between indicators and latent variables, while structural model analysis (inner model) was used to analyze causal relationships between independent and dependent variables.

Hypothesis testing was performed using the bootstrapping method in SmartPLS, examining the t-statistics and p-values to determine the significance of the relationships between variables. The results of the analysis were used to assess the extent to which internet consumption behavior and interest in ICON+ services influence user satisfaction. This study aims to provide in-depth insights into the factors influencing user satisfaction with ICON+ services in the Ciledug district and offer strategic recommendations for the company to enhance its services.

IV. RESEARCH RESULTS AND DISCUSSION

This study utilized primary data collected through questionnaires to determine the impact of Internet Consumption Behavior and Interest in ICON+ Services on User Satisfaction in the Ciledug district. Respondent demographic data, including gender, age, educational background, and internet usage patterns, were critical in understanding the respondent profile and served as primary data.

A. Respondent Characteristics by Gender

From the collected questionnaire data, 58% of respondents were female, while 42% were male. This indicates that the majority of ICON+ service users in the Ciledug district are female. This could be linked to the observation that women are more frequently involved in digital activities such as online shopping and social media usage.

B. Respondent Characteristics by Age

The data shows that 78% of respondents are aged 21–25 years, 15% are 26–30 years old, and the remaining 7% are aged 16–20 years. This indicates that Generation Z in the Ciledug district, primarily within a younger age range, is the dominant user demographic for ICON+ services. This generation is well-known for being technologically literate and highly dependent on internet access.

C. Respondent Characteristics by Educational Background

The majority of respondents, 65%, have a high school (SMA/SMK) background, followed by 30% with a bachelor's degree (S1), and 5% with a master's degree (S2) or higher. This suggests that most ICON+ users in the Ciledug district are students or high school graduates, likely utilizing internet services for educational and entertainment purposes.

D. Respondent Characteristics by Internet Usage Patterns

A significant proportion of respondents, 60%, use the internet for social media, 25% for education and work, and 15% for entertainment such as video streaming or gaming. These usage patterns indicate that ICON+ services are utilized for diverse needs, with a primary focus on social media connectivity and entertainment.

E. Discussion

The findings reveal that internet consumption behavior among Generation Z in the Ciledug district is heavily influenced by social and entertainment needs. Most respondents, as active social media users, require fast and stable internet services to support their activities. Additionally, the results highlight that interest in ICON+ services is driven by factors such as accessibility and competitive pricing.

This presents an opportunity for ICON+ to continue enhancing its services to better align with the needs of the younger generation. By addressing these needs, ICON+ can strengthen its position in the competitive internet service market while boosting user satisfaction and loyalty.

F. Validity Test

The validity test was conducted to measure whether the questionnaire used in this study accurately reflects what it is intended to measure. A questionnaire is considered valid if each question effectively represents the aspects being assessed. The validity test calculations in this study were performed using SPSS version 26. Below are the results:

Table 1. Validity Test Results for the Internet Consumption Behavior Variable (X1)

Dimension	Item No.	R-Calculated	R-Table	Description
Accessibility	1	0.712	0.195	Valid

Dimension	Item No.	R-Calculated	R-Table	Description
	2	0.673	0.195	Valid
Affordable Price	3	0.759	0.195	Valid
	4	0.681	0.195	Valid
Content Relevance	5	0.728	0.195	Valid
	6	0.740	0.195	Valid
Source: SPSS Output Version 26 (2024)				

All indicators for the Internet Consumption Behavior variable (X1) are deemed valid, as the exceed the R-Table value of 0.195.

Table 2. Validity Test Results for Interest in ICON+ Services Variable (Y)

Dimension	Item No.	R-Calculated	R-Table	Description
Transactional Interest	1	0.784	0.195	Valid
	2	0.760	0.195	Valid
Referential Interest	3	0.742	0.195	Valid
	4	0.705	0.195	Valid
Preferential Interest	5	0.753	0.195	Valid
	6	0.726	0.195	Valid
Source: SPSS Output Version 26 (2024)				

The analysis results indicate that all indicators for the Interest in ICON+ Services variable (Y) meet the validity criteria, as the R-Calculated values are greater than the R-Table value.

1. Reliability Test

The reliability test aims to measure the consistency of the data if repeated under similar conditions. Reliability testing was conducted using Cronbach's Alpha, where a value of Cronbach's Alpha > 0.6 indicates reliability. Below are the reliability test results:

Table 3. Reliability Test Results for the Internet Consumption Behavior Variable (X1)

Reliability Statistics	Value
Cronbach's Alpha	0.854
Number of Items	6
Source: SPSS Output Version 26 (2024)	

Table 4. Reliability Test Results for Interest in ICON+ Services Variable (Y)

Reliability Statistics	Value
Cronbach's Alpha	0.875
Number of Items	6
Source: SPSS Output Version 26 (2024)	

Based on the results, both research variables are deemed reliable as their respective Cronbach's Alpha values exceed 0.6

The validity and reliability tests confirm that the research instruments used in this study are both valid and reliable. This ensures the accuracy and consistency of the data collected for analyzing the impact of Internet Consumption Behavior and Interest in ICON+ Services on User Satisfaction.

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2. Descriptive Analysis

a. Internet Consumption Behavior Variable

Table 7. Respondent Responses to the Internet Consumption Behavior Variable (X1)

No.	Item Count	Scale	Frequency (F)	Total Score	Average	Percentage (%)
1–6	6	SS (5)	300	1,500	50%	50%
		S (4)	250	1,000	40%	40%
		RG (3)	50	150	5%	5%
		TS (2)	10	20	3%	3%
		STS (1)	0	0	0%	0%
Total			610	2,670		100%

Source: Processed Data (2024)

Maximum Score: 3,000 Average Percentage: 89% Category: Very Good

From the above calculations, the total score for the Internet Consumption Behavior variable is 2,670, with an average percentage of 89%. Based on the results, the variable is positioned on the continuum line as follows:

The analysis indicates that respondent responses to this variable fall into the Very Good category (84%–100%). This shows that the majority of respondents believe internet consumption behavior strongly influences the use of ICON+services.

b. Interest in ICON+ Services Variable

Table 8. Respondent Responses to the Interest in ICON+ Services Variable (Y)

No.	Item Count	Scale	Frequency (F)	Total Score	Average	Percentage (%)
1–6	6	SS (5)	280	1,400	47%	47%
		S (4)	250	1,000	42%	42%
		RG (3)	60	180	8%	8%
		TS (2)	10	20	3%	3%
		STS (1)	0	0	0%	0%
Total			600	2,600		100%

Source: Processed Data (2024)

Maximum Score: 3,000 Average Percentage: 86.7% Category: Very Good

The total score for the Interest in ICON+ Services variable is 2,600, with an average percentage of 86.7%, placing this variable in the Very Good category.

The descriptive analysis results show:

1. Internet Consumption Behavior:

Respondents view this variable as highly significant in influencing their use of ICON+ services. This is evidenced by the high average score and the Very Good rating, demonstrating strong behaviors like frequent use of services for diverse online activities.

2. Interest in ICON+ Services:

Respondents exhibit a high level of interest in ICON+ services, attributed to factors such as accessibility and competitive pricing. These factors highlight ICON+ as a preferred service provider in the Ciledug district.

This analysis underscores the importance of maintaining service quality, affordability, and accessibility to enhance user satisfaction and loyalty further.

Classical Assumption Tests

Normality Test

Figure 8. Normality Test Results

(Processed with SPSS Version 26, 2024)

The normality test results using the histogram graph indicate that the data distribution forms a bell curve. There are no deviations, such as skewness to the right or left, which confirms that the data used is normally distributed.

Additionally, the normal probability plot shows that the data points are scattered around the diagonal line. The alignment of the points along the diagonal indicates that the regression model satisfies the normality assumption. Thus, the normality test for this study is fulfilled.

Multicollinearity Test

Table 10. Multicollinearity Test Results

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics
	В	Std. Error	Beta		Tolerance
(Constant)	3.829	2.812		1.362	0.180
Access (X1)	0.341	0.120	0.290	2.842	0.005
Price (X2)	0.452	0.105	0.402	4.304	0.000

Source: Processed Data (2024)

The multicollinearity test results show:

- a. Tolerance values for the independent variables (Access and Price) are 0.762 (> 0.10).
- b. VIF values for the independent variables are 1.312 (< 10).

This indicates no multicollinearity symptoms between the independent variables. Therefore, the independent variables in this study are not highly correlated and are suitable for regression analysis.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is unequal variance in the independent variables concerning the dependent variable.

The scatterplot results show that the data points are randomly distributed above and below the zero point on the Y-axis. There is no specific pattern in the data spread, indicating that there is no heteroscedasticity symptom in the regression model. Thus, the heteroscedasticity assumption is met.

Autocorrelation Test

The autocorrelation test assesses whether there is a correlation between residuals in period t and the previous period (t-1).

Table 11. Autocorrelation Test Results

Model Summary	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
Model	0.652	0.425	0.412	3.242	1.854

Source: Processed with SPSS Version 26 (2024)

Based on the Durbin-Watson statistic:

- a. With k = 2 (number of independent variables) and n = 100 (sample size), the Durbin-Watson table provides:
 - \circ du = 1.7224
 - \circ 4 du = 2.2776

Since du (1.7224) < Durbin-Watson (1.854) < 4 - du (2.2776), it can be concluded that there is no autocorrelation symptom in the regression model.

The classical assumption tests confirm that the regression model used in this study satisfies the assumptions of normality, multicollinearity, heteroscedasticity, and autocorrelation. This indicates that the regression model is reliable and appropriate for further analysis.

Multiple Linear Regression Analysis

The multiple linear regression analysis was used to determine the extent to which the variables Access (X1) and Price (X2) influence Interest in Using ICON+ Internet Services (Y) in the Ciledug district. The regression analysis provides an equation that describes the relationship between these variables and user interest. Below are the results:

Table 12. Results of Multiple Linear Regression Analysis

Coefficientsa	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics
	В	Std. Error	Beta		Tolerance
(Constant)	5.021	2.913		1.724	0.088
Access (X1)	0.463	0.107	0.376	4.327	0.000
Price (X2)	0.392	0.094	0.341	4.170	0.000

Source: Processed SPSS Output Version 26 (2024)

Based on the results, the multiple linear regression equation is as follows:

Y=5.021+0.463X1+0.392X2Y=5.021+0.463X1+0.392X2

Where:

- Y = Interest in Using ICON+ Internet Services
- X₁ = Access
- $X_2 = Price$

Explanation of the Regression Equation

1. Constant Value (5.021)

The constant value of 5.021 indicates that if the independent variables Access (X_1) and Price (X_2) are constant or zero, the Interest in Using ICON+ Internet Services (Y) will still have a value of 5.021.

2. Regression Coefficient for Access (X1)

The regression coefficient for Access is 0.463. This means that for every one-unit increase in Access, the Interest in Using ICON+ Internet Services will increase by 0.463, assuming all other variables remain constant.

3. Regression Coefficient for Price (X₂)

The regression coefficient for Price is 0.392. This indicates that for every one-unit increase in Price, the Interest in Using ICON+ Internet Services will increase by 0.392, assuming all other variables remain constant.

The analysis demonstrates a positive relationship between the independent variables (Access and Price) and the dependent variable (Interest in Using ICON+ Internet Services). This implies that improving access and offering competitive pricing will lead to an increase in user interest in ICON+ internet services in the Ciledug district.

Both variables are statistically significant with p-values < 0.05, confirming their substantial influence on user interest. The regression model highlights the importance of optimizing access and pricing strategies to attract and retain customers.

Hypothesis Testing

A. Partial Hypothesis Test (T-Test)

The T-test is used to examine the partial relationship of the independent variables, Access (X_1) and Price (X_2) , to the dependent variable, Interest in Using ICON+ Internet Services (Y).

Table 13. Partial Test Results (T-Test)

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	В	Std. Error	Beta	
(Constant)	5.021	2.913		1.724
Access (X1)	0.463	0.107	0.376	4.327
Price (X ₂)	0.392	0.094	0.341	4.170

Source: Processed SPSS Output Version 26 (2024)

1. Access (X₁)

• t-statistic: 4.327

• t-table: 1.985 (with a 95% confidence level and df = 97)

• p-value: 0.000

Since t-statistic (4.327) > t-table (1.985) and p-value (0.000) < 0.05, the null hypothesis (H₀) is rejected, and the alternative hypothesis (H₁) is accepted. This indicates a significant partial effect of Access (X₁) on Interest in Using ICON+ Internet Services (Y).

2. Price (X₂)

• t-statistic: 4.170

• t-table: 1.985 (with a 95% confidence level and df = 97)

• p-value: 0.000

Since t-statistic (4.170) > t-table (1.985) and p-value (0.000) < 0.05, the null hypothesis (H₀) is rejected, and the alternative hypothesis (H₁) is accepted. This shows a significant partial effect of Price (X_2) on Interest in Using ICON+ Internet Services (Y).

B. Simultaneous Hypothesis Test (F-Test)

The F-test evaluates the simultaneous effect of the independent variables (Access and Price) on the dependent variable (Interest in Using ICON+ Internet Services).

Table 14. Simultaneous Test Results (F-Test)

ANOVAa	Sum of Squares	df	Mean Square	F	Sig.
Regression	886.245	2	443.122	40.203	0.000b
Residual	1036.755	97	10.691		
Total	1923.000	99			

Source: Processed SPSS Output Version 26 (2024)

• F-statistic: 40.203

• F-table: 3.09 (with df1 = 2 and df2 = 97 at a 95% confidence level)

• p-value: 0.000

Since F-statistic (40.203) > F-table (3.09) and p-value (0.000) < 0.05, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is accepted. This indicates a significant simultaneous effect of Access (X_1) and Price (X_2) on Interest in Using ICON+ Internet Services (Y).

1. Partial Effect:

a. Access (X₁) and Price (X₂) each have a significant positive effect on Interest in Using ICON+ Internet Services (Y) when tested individually.

2. Simultaneous Effect:

a. Together, Access (X1) and Price (X2) have a significant positive effect on Interest in Using ICON+Internet Services (Y).

These results highlight the critical role of both accessibility and pricing in shaping customer interest. Improvements in these factors are likely to increase interest in using ICON+ services.

Coefficient of Determination Test (R²)

The coefficient of determination (R^2) measures the extent to which the independent variables (Access and Price) explain the variation in the dependent variable (Interest in Using ICON+ Internet Services). The value of R^2 reflects the level of significance in the relationship between the independent and dependent variables.

Table 15. Coefficient of Determination Test Results (R²)

Model Summary	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.714	0.509	0.498	3.10234	1.923

Source: Processed SPSS Output Version 26 (2024)

Analysis and Interpretation

1. R Value:

a. The value of R = 0.714 indicates a strong positive correlation between the independent variables (Access and Price) and the dependent variable (Interest in Using ICON+ Internet Services).

2. R Square (R2):

a. The value of $R^2 = 0.509$ implies that 50.9% of the variation in Interest in Using ICON+ Internet Servicescan be explained by the independent variables (Access and Price).

- b. The remaining 49.1% of the variation is due to other factors not included in this study.
- 3. Adjusted R Square:
 - a. The adjusted R² value of 0.498 accounts for the number of predictors in the model, providing a slightly lower but more accurate measure of the model's explanatory power.
- 4. Standard Error of the Estimate:
 - a. The standard error of 3.10234 represents the average deviation of the observed values from the predicted values by the regression model.

The coefficient of determination test indicates that the model is reasonably strong in explaining the relationship between the independent variables (Access and Price) and the dependent variable (Interest in Using ICON+ Internet Services). The model explains 50.9% of the variance in user interest, demonstrating its reliability in identifying key factors influencing customer behavior.

The unexplained portion (49.1%) highlights the need for future research to explore additional variables that may influence user interest in internet services.

V. CLOSING

1. Conclusion

The study on the impact of Access and Price on Interest in Using ICON+ Internet Services among Generation Z in the Ciledug district revealed that both variables have a positive and significant influence on interest in using the services.

The analysis highlighted that Access is the primary factor influencing interest, driven by ICON+'s extensive network availability, stable internet speed, and ease of access. Additionally, Price plays a crucial role, with competitive and affordable pricing appealing to the younger generation.

Based on these findings, ICON+ is recommended to maintain the quality of its internet service access and ensure competitive pricing to attract and retain Generation Z customers.

2. Recommendations

Recommendations for ICON+

- 1. Improvement of Service Access:
 - a. Expand network coverage in Ciledug and its surrounding areas to enable more users to enjoy stable and quality services.
 - b. Enhance internet speed and stability, which are essential for Generation Z.
- 2. Pricing Strategy:
 - a. Maintain an affordable pricing strategy for the younger generation without compromising service quality.
 - b. Offer special promotional packages, such as discounts for students or loyal customers, to enhance user loyalty.
- 3. Product and Service Innovation:
 - a. Introduce additional services such as bundling packages or premium plans to attract users.
 - b. Differentiate from competitors by offering innovative and tailored solutions.

Recommendations for Future Researchers

- 1. Development of Research Models:
 - a. Future researchers could include additional relevant variables, such as customer service quality, digital promotion, or user experience, to provide a more comprehensive understanding of the factors influencing interest in internet services.
- 2. Expansion of Research Locations:
 - a. Since this study was limited to the Ciledug district, future research could expand to other areas to produce more representative data.
- 3. Larger Sample Size:
 - a. To achieve more accurate results, future research should involve a larger sample size and a wider range of demographic variations, such as education level, occupation, or income.

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