“Exploring individuals’ purchase willingness for cryptocurrency in an emerging context”

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EXPLORING INDIVIDUALS' PURCHASE WILLINGNESS FOR CRYPTOCURRENCY IN AN EMERGING CONTEXT

Abstract

This study aims to investigate the influencing factors of consumers' willingness to buy cryptocurrency in Malaysia. The targeted population of this study was Malaysian citizens who had knowledge about digital currency such as cryptocurrency. In this study, the data collection process was completed using an online survey questionnaire from several social media groups in Malaysia. They were sent a survey invitation to take part in, and after their approval, their responses were gathered. Five-point Likert scale has been used, where '1' stands for "strongly disagree" and '5' stands for "strongly agree", to find out the item-wise questionnaire. The final sample size was n = 620. Moreover, 5% significance level and SPSS software were used to analyze the data and evaluate the hypotheses. The outcome of this study exposes that the perception of the price value of the cryptocurrency, perceived trust, and perceived security measure positively and significantly affect consumers' willingness to buy cryptocurrency. Overall, these variables can explain 49.50% (R2 = 0.495) of the variance in predicting consumers' willingness to buy cryptocurrency. It is found that among the three determinants, perceived trust (β = 0.569) in cryptocurrency had the highest impact on the intention among Malaysian consumers compared to other variables. This study contributes to the limited existing literature concerning Bitcoin and digital currencies, offering insights that can aid scholars in comprehending the significance of cryptocurrency and delineating its predominant impacts within the Malaysian cryptocurrency space.

Keywords Malaysia, digital currency, cryptocurrency, price value, perceived trust, security

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INTRODUCTION

Digital currency originated in the late 90s but only became prevalent in digital currencies with the widespread adoption of the deep Internet. Digital money has emerged as a disruptive force in the modern period following the Internet revolution. The delayed acceptance was due to widespread concerns about the fragility of this monetary system, and market trend towards the acceptance of bitcoin technologies also affected their introduction. Over the past decade, the cryptocurrency market has seen substantial growth, culminating in a surge in early 2020 that led to a new record market capitalization. Cryptocurrencies were introduced in 2009 as decentralized digital currencies that use cryptography to verify transactions. Digital tokens are created by cryptographic algorithms and moved between cyberspace and blockchain using specified protocols. In today's digital environment, where middlemen play a crucial role in payments and investments, digital currency provides investors with an alternative investment option using cryptographic proof. Cryptocurrencies have several functionalities within a blockchain system. They enable smooth value transfers among business partners, encourage the use of

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certain services controlled by the blockchain, and support the financing of start-ups in the blockchain ecosystem. Cryptocurrencies are crucial for promoting network effects within the ecosystem community. Moreover, they improve financial inclusivity by granting access to those who might be marginalized by conventional banking systems, thus fostering a more inclusive and democratized financial landscape. Cryptocurrencies enhance transparency and security by being decentralized, hence lowering the chances of fraud and unauthorized changes in financial transactions. Cryptocurrency represents a novel dimension in Malaysia's evolving financial landscape, acknowledged as a reliable monetary concept in the digital market. Despite its recognition, the factors influencing individuals' willingness to purchase cryptocurrency in Malaysia remain not fully comprehended. So, it is important to study the drivers of behavioral willingness to purchase cryptocurrency.

1. LITERATURE REVIEW

Cryptocurrencies, the most successful implementation of blockchain technology, have caused a significant change in the financial industry (Alamri et al., 2023). Blockchain platforms are used to guarantee the security and validity of transactions for virtual currencies, while also reducing costs by lowering fees (Gagarina et al., 2019). Cryptocurrencies, often known as digital or virtual currencies, are generated through a process called mining and are then traded secretly between persons or corporations for transactions (Sukumaran et al., 2022). Cryptocurrencies are electronic kind of money that use cryptographic methods and blockchain technology (Martin et al., 2022). Transactions are conducted via Internet using a decentralized peer-to-peer network, and the details are stored on a public blockchain. Cryptocurrencies function in a decentralized way without regulation or endorsement from any governmental authority, unlike traditional fiat currencies. They provide benefits like anonymity, cost-efficiency, and quick, transparent transactions by using blockchain technology (Ibrahim et al., 2019). This cutting-edge technology has greatly changed computer applications and traditional financial transaction procedures in the last ten years (Hasan et al., 2022). Cryptocurrencies in the digital money world facilitate transactions between individuals and institutions (Liu et al., 2018). It let individuals to transfer funds directly without the need for financial middlemen, as it was designed to be decentralized and independent of governmental supervision. Despite the growth and increased attention towards cryptocurrencies, there is still a lack of scientific research (Ayedh et al., 2021), and current research on the adoption of cryptocurrencies and blockchain technology mainly focuses on industrialized countries (Ter Ji-Xi et al., 2021). Theoretical advancements and empirical evidence supporting the adoption of cryptocurrencies in developing nations like Malaysia are limited, particularly due to the absence of consumers' viewpoints in the discussion. Thus, this study examines the determining factors of the purchase intent for cryptocurrency in the Malaysian context.

The concept of price value (PRCV) is associated with consumers' expectations in cost management (Jillian & Geoffrey, 2001). The pricing value is the customer's perception of the product performance and contentment concerning its cost. The price value of a product is determined by evaluating its utility and benefits, including factors like convenience, cost, and time spent (Vafaei-Zadeh et al., 2022). Determining the price value of a product or service usually requires assessing its monetary cost along with the quality of the offering (Venkatesh et al., 2012). An individual's willingness to embrace new technology is determined by a trade-off between the perceived benefits of the new technology and the costs associated with obtaining it (Tran et al., 2022). This dynamics represents a relationship between costs and benefits that influences the intention to interact with the new technology. The current analysis attributes price value to the benefits linked to the purpose of purchasing cryptocurrency. This price value is determined by various elements like value, utility, and fulfillment, which significantly influence consumer choices and buying decisions. Despite market fluctuations, a growing percentage of consumers have chosen digital currency as an investment due to significant value growth and profitable returns (Ji et al., 2019). Cryptocurrencies are incredibly appealing as investment assets due to their significant value

growth and the possibility of generating profitable returns (García-Monleón et al., 2023). A noteworthy and positive correlation exists between the adoption of cryptocurrency and the perceived value in terms of its price in India (Kala et al., 2023). On the other hand, Abbasi et al. (2021) found that price value is a significant aspect that encourages people to use cryptocurrencies. It is assumed that individuals will be more interested into purchasing cryptocurrency if they perceive to experience a high price value of it.

In the realm of marketing, trust fosters consumer cooperation by alleviating decision-making anxiety and diminishing the expenses associated with information search and scrutiny (Kramer, 1999). While trust has been delineated through various conceptualizations, a commonly embraced definition posits trust as a psychological state encompassing the willingness to expose oneself to vulnerability grounded in optimistic anticipations of another's intentions or conduct (Zhang et al., 2018). Evidently, trust stands as a pivotal element in social interaction, facilitating diverse transactions between buyers and sellers predicated on a foundation of mutual trust (Rahardja et al., 2023). Perceived trust (PRTRT) is a crucial factor in the virtual environment due to the increased uncertainty of transactions compared to the traditional environment (Liew et al., 2022). Perceived trust (PRTRT) in the realm of technological innovation involves an individual's assessment of matters concerning the reliability of technology. Consumers' faith in an electronic payment system is based on their expectations that transactions made using digital payment methods would meet their anticipations (Tsiakis & Sthephanides, 2005). Perceived trust (PRTRT) emerges as a pivotal element in online transactions within the business-to-consumer e-commerce domain. Digital currencies confront the challenge presented by the centrality of trust in all online purchases and transactions. Trust plays a role in alleviating social intricacies, exposure to potential harm, and the perceived uncertainty encountered by users engaging in electronic commerce transactions (Lu et al., 2016). Prior studies have suggested that the perceived level of trust significantly impacts consumers' acceptance intent to embrace cryptocurrencies (Mashatan et al., 2022; Mendoza-Tello et al., 2018). It is assumed that consumers will be more interested in purchasing cryptocurrency if they are perceived to experience a high level of trust in it.

In general terms, perceived security (PRSCRY) refers to the level of trust and security that consumers experience during transactions with Internet-based businesses (Yenisey et al., 2005). Perceived security refers to consumers' subjective belief in the likelihood that their personal information will be kept private and not obtained, preserved, or altered by unauthorized parties during transmission and storage (Flavián et al., 2006). Consumers often consider security breaches to be a substantial barrier when it comes to disclosing personal information for online financial transactions (Merhi et al., 2019). Security is a key element in lowering the perceived risk for Internet users (Al-Debei et al., 2015). Ensuring the security of digital transactions effectively may encourage the use of financial technology solutions. Perceived security is defined as an individual's evaluation and comprehension of the security threats linked to the usage of cryptocurrency for digital transactions. Security concerns are increasing in the platform ecosystem due to rapid technology improvements and the growth of Internet-based settings (Morosan & DeFranco, 2016). The cryptographic mechanisms embedded in blockchain technology ensure a robust security protocol to counteract malicious activities attempting to manipulate the chain of peer-to-peer transactions (Casino et al., 2019). Moreover, the sense of security is an important variable that determines people's acceptance of digital currencies such as Bitcoin (Ooi et al., 2021). It is assumed that consumers will be more interested in buying cryptocurrency if they perceive to obtain a high level of security measure of it.

The literature review furnishes a synthesis of antecedent scholarly works, imparting valuable insights and delineating connections among the influence exerted by price value, perceived trust, and perceived security on the intention to purchase cryptocurrency.

The purpose of this study is to measure the impact of three determinants, price value, trust and security of the cryptocurrency, on the intention to purchase it among Malaysian people. Based on the literature review, the following hypotheses are proposed:

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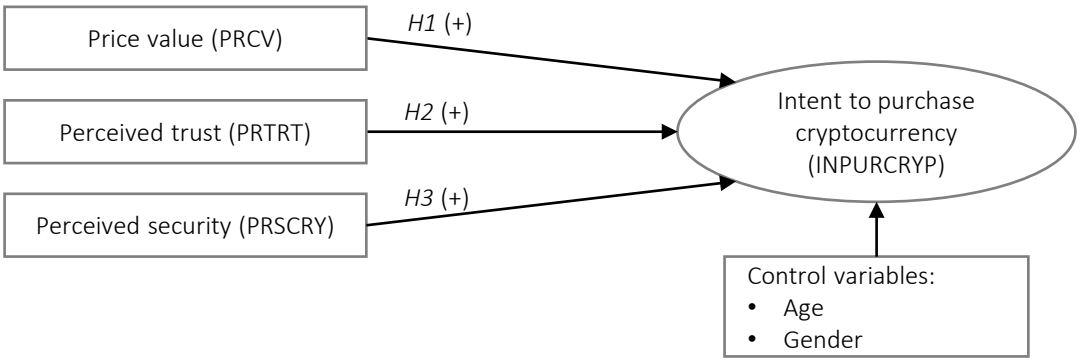

Figure 1. Study framework

H1: There is a positive connection between price value (PRCV) and intent to purchase cryptocurrency (INPURCRYP).

H2: There is a positive connection between perceived trust (PRTRT) and intent to purchase cryptocurrency (INPURCRYP).

H3: There is a positive connection between perceived security (PRSCRY) and intent to purchase cryptocurrency (INPURCRYP).

2. METHODOLOGY

This study focused on analyzing the perspectives of Malaysian individuals on the purchasing of cryptocurrencies. Participants were selected from a specific cryptocurrency-oriented social media community in Malaysia. The study employed purposive sample and respondent-driven sampling techniques, specifically targeting individuals who already possess prior knowledge about cryptocurrency. The main criterion for selecting participants was their familiarity with cryptocurrencies, irrespective of their previous shopping history. Two questions were used to evaluate the knowledge and expertise of respondents with cryptocurrencies to identify eligible participants who met the specified sampling requirements. To facilitate the data collection process within the Malaysian context, a total of 700 questionnaires were disseminated among online users through various social media platforms. These questionnaires were thoughtfully accompanied by cover letters and shared across a multitude of internet channels. In an attempt to bolster response rates, participants were incentivized with rewards, such as mobile recharge vouchers, upon completion of the survey. Commendable 632 responses were received, yet, upon meticulous scrutiny, 12 submissions were deemed ineligible due to inappropriate entries and were consequently excised from the analysis, thereby yielding a final sample size of n = 620. The achieved response rate stood impressively at 89 percent. The survey instrument was structured into two distinct sections, encompassing a comprehensive exploration of four key conceptual domains alongside pertinent demographic inquiries. Using a robust methodological approach, the study deployed four discerning scales: price value, perceived trust, perceived security, and purchase intention. In an attempt to validate the proposed hypotheses, the research availed itself of established and rigorously validated multi-item assessment scales. Notably, the questionnaire was meticulously crafted utilizing scales drawn from extant literature (Table 1).

Table 1. Sources of study variables

Variables	References
Intent to purchase cryptocurrency (INPURCRYP)	Asheq et al. (2022)
Price value (PRCV)	Yeong et al. (2022)
Perceived trust (PRTRT)	Koroma et al. (2022)
Perceived security (PRSCRY)	Akhter et al. (2020)

The items for each construct were assessed using a 5-point Likert scale, where '1' represented a position of "strongly disagree" and '5' indicated a stance of "strongly agree" on the scale. Moreover, the framework was enriched by the inclusion of two demographic factors, specifically gender and age, serving as control variables within the analysis. Confirmatory Factor Analysis (CFA) is performed to assess the reliability and validity of the model (Table 2). Subsequently, hypotheses are analyzed using SPSS software.

Table 2. Reliability and validity analysis

Construct	Items	Loading	Cronbach's (α) value
Price value (PRCV)	PRCV1	0.757	0.774
	PRCV2	0.702	
	PRCV3	0.904	
	PRCV4	0.782	
Perceived trust (PRTRT)	PRTRT1	0.717	0.942
	PRTRT2	0.869	
	PRTRT3	0.948	
	PRTRT4	0.799	
Perceived security (PRSCRY)	PRSCRY1	0.808	0.894
	PRSCRY2	0.797	
	PRSCRY3	0.879	
Intent to purchase cryptocurrency (INPURCRYP)	INPURCRYP1	0.755	0.802
	INPURCRYP2	0.927	
	INPURCRYP3	0.769	
	INPURCRYP4	0.818	

3. RESULTS AND DISCUSSION

Table 3 displays the demographic attributes of the participants in the study, offering information on their age distribution, understanding of Bitcoin, gender, and educational achievement. The analysis is based on a sample size of 620, which is denoted by n = 620.

Table 3. Demographic information

Variables	Frequency	Percentage (%)
Age		
18 to 25 years	375	60.5%
26 to 30 years	173	27.9%
31 to 35 years	38	6.1%
36 to 40 years	26	4.2%
More than 40 years	8	1.3%
Knowledge about cyptocurrency		
Higher level	284	45.8%
Moderate level	184	29.7%
Lower level	152	24.5%
Gender		
Male	426	68.7%
Female	194	31.3%
Education		
Bachelor degree	372	60.0%
Postgraduate degree	177	28.5%
Diploma certificate	71	11.5%

*Note: ** n = 620.*

In terms of age distribution, the bulk of respondents are concentrated in the younger age categories. Specifically, 60.5% of respondents are between 18 and 25, while 27.9% fall into the 26 to 30 age range. A lower percentage of participants are spread out over older age groups, with 6.1% falling between 31 and 35, 4.2% falling between 36 and 40, and only 1.3% consisting of those aged 40 and above. The research suggests that respondents have different levels of experience with cryptocurrency. Around 45.8% of the participants have a higher degree of understanding, while 29.7% show a moderate level of knowledge. 24.5% of the respondents demonstrate a lesser degree of knowledge with bitcoin principles. The respondents' gender distribution reveals a greater proportion of males, accounting for 68.7% of the sample, in contrast to females who make up 31.3%. In terms of educational achievement, most participants possess Bachelor degrees, accounting for 60.0% of the total sample. 28.5% of the respondents own postgraduate degrees, and 11.5% of the sample hold diploma certificates. In general, the participants in this study were mostly young persons, with a higher percentage of males. They mostly had Bachelor degrees and different levels of awareness regarding cryptocurrencies.

Table 4. Descriptive analysis of the study variables

Variables	N	Mean	Std deviation
Price value (PRCV)	620	4.032	0.7392
Perceived trust (PRTRT)	620	3.940	0.8362
Perceived security (PRSCRY)	620	4.281	0.7911
Intent to purchase cryptocurrency (INPURCRYP)	620	3.947	0.8031

Table 4 presents the descriptive statistics of the study variables related to the purchase intention for cryptocurrency among Malaysian individuals. The variables examined include price value (PRCV), perceived trust (PRTRT), perceived security (PRSCRY), and intent to purchase cryptocurrency (INPURCRYP).

Table 5. Analysis of the normality test

Variables	Skewness	Kurtosis
Price value (PRCV)	0.372	–0.063
Perceived trust (PRTRT)	0.089	–0.201
Perceived security (PRSCRY)	–0.392	0.103
Intent to purchase cryptocurrency (INPURCRYP)	–0.183	0.392

Table 4 also shows that for price value (PRCV), the mean score is 4.032 with a standard deviation of 0.7392, perceived trust (PRTRT) has a mean score of 3.940 and a standard deviation of

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Table 6. Correlation matrix

Variables	INPURCRYP	PRCV	PRTRT	PRSCRY
Intent to purchase cryptocurrency (INPURCRYP)	1.000			
Price value (PRCV)	0.384**	1.000		
Perceived trust (PRTRT)	0.522**	0.306**	1.000	
Perceived security (PRSCRY)	0.303**	0.694**	0.300**	1.000

*Note:*** p < 0.05 (*n* = 620).

0.8362, perceived security (PRSCRY) exhibits a higher mean score of 4.281 and a standard deviation of 0.7911, and intent to purchase cryptocurrency (INPURCRYP) has a mean score of 3.947 and a standard deviation of 0.8031. The outcomes of the normality assessment fall within the specified range (see Table 5). Consequently, it is deemed acceptable.

Table 6 presents the correlation matrix among the variables, with a focus on the dependent variable, intent to purchase cryptocurrency (INPURCRYP). The correlations indicate the strength and direction of the relationship between INPURCRYP and other variables. The intent to purchase cryptocurrency (INPURCRYP) exhibits moderate positive correlations with price value (PRCV) ($r = 0.384$, $p < 0.05$) and perceived trust (PRTRT) ($r = 0.522$, $p < 0.05$), suggesting that as perceptions of price value and trust increase, the intention to purchase cryptocurrency also tends to increase. Furthermore, INPURCRYP demonstrates a weaker positive correlation with perceived security (PRSCRY) ($r = 0.303$, $p < 0.05$), indicating that perceptions of security also contribute positively, albeit to a lesser extent, to the intention to purchase cryptocurrency. Overall, these correlations highlight the importance of price value, perceived trust, and perceived security in influencing individuals' intent to purchase cryptocurrency

Table 7. Regression coefficient analysis

Variables	β-value	t-value	Sig.
Gender	0.184	2.832	0.000**
Age	0.198	2.983	0.000**
Price value (PRCV)	0.435	5.004	0.000**
Perceived trust (PRTRT)	0.569	8.048	0.000**
Perceived security (PRSCRY)	0.353	4.948	0.000**

Note: R^2 = 49.5%; Durbin-Watson value = 1.849; ** p < 0.05 (n = 620).

Table 7 additionally demonstrates that the p-values associated with price value (PRCV), perceived trust (PRTRT), and perceived security (PRSCRY) are well under within the value of 0.05, meaning that PRCV, PRTRT, and PRSCRY influence the intent to purchase cryptocurrency (INPURCRYP). Also, the gender and age of the respondents influence the intent to purchase cryptocurrency (INPURCRYP). Table 7 shows the test of hypotheses and also indicates that $R^2 = 0.495$ or 49.5% determined the variance in intention which consists of two control variables (i.e., gender, age) and three independent variables (PRCV, PRTRT, and PRSCRY), where these are accepted at 5% significance level.

Table 8. Hypotheses results

Proposed hypotheses	p-value	Decision
H1: There is a positive connection between price value (PRCV) and intent to purchase cryptocurrency (INPURCRYP).	0.000	Accepted
H2: There is a positive connection between perceived trust (PRTRT) and intent to purchase cryptocurrency (INPURCRYP).	0.000	Accepted
H3: There is a positive connection between perceived security (PRSCRY) and intent to purchase cryptocurrency (INPURCRYP).	0.000	Accepted

Based on the data provided in Table 7, the acceptance of the hypothesis depends on the p-value being less than or equal to 5% or 0.05. *H1* states that perceived price value affects the intent to purchase cryptocurrency, thus, is accepted at 5% ($\beta = 0.435$; $p < 0.05$). This observation aligns with findings from prior research, which showed that the price level substantially affects their willingness to use digital technology (Vafaei-Zadeh et al., 2022; Kwateng et al., 2018). It indicates that a higher level of price value in the cryptocurrency will result in a higher rate of purchase willingness for cryptocurrency among Malaysian nationals. The price value greatly influences the buying intent of cryptocurrencies in Malaysia. Price fluctuations have a direct impact on how consumers perceive investment opportunities and affordability, which in turn affects their willingness to engage in transactions.

Consumers carefully observe changes in prices, and when prices rise sharply, they feel optimistic and confident. Conversely, when prices decline, they become cautious and this affects their decisions to make purchases. *H2* states that perceived trust affects Malaysian people's intent to purchase cryptocurrency, and it is also accepted ($\beta = 0.569$; $p < 0.05$). Perceived trust is identified as an important independent variable in this study, indicating that the optimal level of privacy may influence the behavioral intent to purchase cryptocurrency, and this finding matches with previous studies (Mashatan et al., 2022; Mendoza-Tello et al., 2018). Perceived trust is crucial in determining the intention to purchase cryptocurrencies, as it instils consumer confidence in the security of the platform and significantly affects investment choices. Trusted platforms create favorable impressions, increasing the likelihood of making a transaction, whereas worries about security breaches or regulatory ambiguity can discourage involvement (Liew et al., 2022; Jalan et al., 2023). Trustworthiness promotes credibility and reduces perceived risks linked to Bitcoin transactions, therefore increasing the likelihood of making a purchase. The significance of trust-building methods in promoting consumer adoption and market expansion within the cryptocurrency ecosystem is emphasized by its influence. Therefore, it is crucial to establish confidence and encourage the purchase choice of cryptocurrencies among investors in Malaysia by prioritizing honest communication, adhering to legal norms, and demonstrating a strong commitment to safeguarding users' assets. Hypothesis *H3* posits that the perception of security affects the intention to purchase cryptocurrency, and this assertion is validated with 5% level of significance ($\beta = 0.353$; $p < 0.05$). This implies that there is a positive correlation between the implementation of enhanced security measures in cryptocurrency and the likelihood of users actively buying cryptocurrency. This finding is relevant to prior results (Ma et al., 2022; Ooi et al., 2021; Kumar et al., 2018). The level of security perceived by individuals substantially affects their intention to purchase cryptocurrencies. The level of credibility that consumers have in the strength of platform security measures, such as encryption protocols and storage systems, directly impacts their willingness to invest. Cryptocurrency platforms that have proven to effectively protect user assets and reduce cybersecurity concerns contribute to a favorable view, ultimately increasing the likelihood of making a transaction with cryptocurrency.

CONCLUSION

This research bears considerable importance for the digital currency sector in Malaysia since it offers valuable and applicable insights. The study is centered on identifying the factors that influence customers' behavioral intention to purchase cryptocurrency in Malaysia. Price value perception, perceived trust, and security were found to have significant roles in predicting consumers' intention to buy digital money: cryptocurrency. This study has provided crucial insights into the field of cryptocurrencies by clarifying the main factors that influence potential consumers' choice to buy cryptocurrency, either for conducting transactions or as a means of preserving value. By thoroughly examining the factors that influence the choice to purchase digital currency, regulators, industry stakeholders, and researchers can obtain useful insights into consumer behavior in the cryptocurrency market. To promote sustainable cryptocurrency adoption and informed buying decisions, it is crucial for Malaysia to have a sophisticated understanding of pricing dynamics, security and trust measures as it navigates the changing digital currency ecosystem.

IMPLICATIONS

When it comes to the adoption of cryptocurrencies in Malaysia, managers must develop their plans on a thorough understanding of the factors that influence people's willingness to buy, such as their perception of the price, trustworthiness, and security concerns. To address price value effectively, it is crucial to introduce measures that promote transparency in pricing systems. This will help in-

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vestors better understand the complex relationship between price dynamics and long-term investment potential. Educational programs should be customized to clarify the intricacies of Bitcoin value, enabling investors to make well-informed decisions in the face of price swings. Furthermore, it is essential to develop plans to efficiently handle fluctuations in prices using the methods such as hedging or diversification strategies to reduce risk and inspire trust in the durability of cryptocurrencies as viable investment options in the long run. When it comes to trust, managers should focus on creating strong systems that include strict security measures and compliance with regulatory norms. This involves conducting frequent audits and evaluations to verify the integrity of the platform, so ensuring that investors can trust the platform's trustworthiness and protect their interests. Transparent communication channels are crucial in immediately addressing investor concerns, while also promoting a culture of openness and accountability within the cryptocurrency ecosystem. Engaging in partnerships with well-established financial institutions can enhance credibility and legitimacy, hence increasing investor confidence in the reliability of Bitcoin platforms. Finally, the utmost significance of security issues cannot be emphasized enough. Investing in state-of-the-art cybersecurity infrastructure is crucial for strengthening platform defences against ever-changing cyber threats and reducing the risk of unauthorized access or data breaches. Consistently updating security methods is crucial to responding to new vulnerabilities and maintaining continuous protection of user assets. User education activities are crucial in improving cybersecurity awareness and empowering users to effectively implement best practices for protecting their digital assets. The use of multi-layered security protocols, including biometric authentication and hardware wallets, enhances user safeguarding and fosters confidence in the security of Bitcoin platforms. These managerial tactics emphasise a proactive approach to dealing with the factors that influence purchasing intent. This helps promote the sustainable use of cryptocurrencies and increases investor trust in Malaysia.

AUTHOR CONTRIBUTIONS

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Writing – review & editing: K. M. Anwarul Islam, Fandi Omeish, Serajul Islam, Adel Mohammed Yaslam Sarea, Tariq Abdrabbo.

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