

# SEMs' Attitude Formation Factors and its Effect in Social Media Adoption

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**Abstract:** The aim of this thesis was to examine the factors that contribute to the formation of attitudes among SMEs in relation to the adoption of social media for real estate owners in Pakistan. The theoretical underpinning of the conceptual framework is rooted in the Innovation Resistance Theory. The study utilized a model consisting of three independent variables, namely website trust, compatibility, and techno stress, and a dependent variable of social media adoption. The present study employed a convenient sampling technique to allocate samples in the vicinity of Peshawar, Nowshera, and Mardan. The survey questionnaires were administered through personal visits to real estate proprietors. The ultimate number of participants included in the study was 340. The data underwent statistical analysis using SPSS software version 2.0. The study's findings indicate that there exists a significant correlation between social media adoption and all of the independent variables. The thesis expounded on the outcomes and explicated their contribution to theory, implications, limitations, and suggestions for future

**Keywords:** *Website Trust Barriers, Compatibility Barriers, Techno stress, Social Media Adoption*

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## Introduction

The adoption of social media platforms has transformed the lives of people all around the world (Ahuja, 2018; Dahnil, 2014). Furthermore, social media links the entire globe and make it smaller into the global community. Bill payments, wire transfers, clothing purchases, and hotel reservations are just a few examples of procedures that have been streamlined to the point where they can be accomplished

with a few mouse clicks. These technology improvements provide considerable time and energy savings compared to more traditional modes of communication (Qasem, 2019; Nilasari, 2019; Stephen, 2016).

Similar to how economies have started to embrace social media to attract new customers, this development is crucial. In the United States alone, social media revenue reached \$107.5 billion last year. The \$117.1 billion in revenue for 2018 represents a 21.8% increase over the \$87.3 billion revenue for 2017 (Hamouda, 2018). The SM trend spread to all of Europe. For example, as the digital technology has rapidly grown, more consumers are consuming social media content online. The industry has shifted a large percentage of its advertising budget to online channels. According to the literature that has been published, the sum increased from £3.5 billion in 2008 to £11.5 billion in 2017, that is a 14% yearly growth (Stephen et al., 2019).

Social media has become increasingly important for real estate businesses to attract new clients (Effendi, 2020; Michaelidou, 2011). In this market, extensive competition is another drawback. It has defeated its rivals and has become essential across the entire industry. One of the least well-organized industries in Pakistan is real estate (Brooks, 2015). Developers are currently using a range of social media strategies across Europe, including social media, content and video marketing, experiential marketing, virtual reality, and adverts on real estate websites and digital billboards (Hamouda, 2018; Plotnick, 2016).

Despite the exponential expansion of social media users and the frequent addition of new features to the most popular apps, the smooth adoption of social media tools still needs to be improved (Khan, 2017). When a company's system is up and running, employees become accustomed to it and resist any attempts to upgrade to more advanced technology. People tend to rely on tried-and-true solutions, such as already-active software, which creates a psychological barrier (Syaifulah et al., 2021; Correa, 2016). Customers' hesitation in accepting change has traditionally hampered the dissemination of cutting-edge products.

Several distinguished scholars in the past have established a vast amount of literature in the field of social media adoption. However, majority of these studies was directed towards Finland, India, Turkey, U.S.A, Germany and China (Brooks, 2017). At second, majority of the studies towards the SMA was from consumer side, with minimal evidence of studies on the barriers towards SMA from the side of owner of SMEs in real estate industry (Brooks, 2020). At third, minimal evidence was found in Pakistan on SM using the innovation resistance theory (Khan, 2017). At fourth, majority of the previous studies in line with innovation resistance theory were directed towards outcomes such as usage intention, online shopping adoption, resistance towards new product, and resistance towards innovation. With minimal attention towards SMA as the outcome variable in light of innovation resistance theory. A significant economic driver in Pakistan, the real estate industry employs many people and offers an opportunity for both large and small business owners (Qasem, 2019). The real estate industry has developed into the most reliable source of investment in recent years, thanks in large part to the positive attitudes of investors. Researchers in Pakistan have verified real estate investors' demographics and personality types (Hamouda, 2018). Since then, Pakistan's real estate business has been one of the nation's fastest-growing and most significant sectors (Guisinger & Irfan, 1980). Therefore, this research scientifically tested website trust, compatibility and technostress as barriers on owner attitude formation towards SMA in the context of Pakistan.

### Problem Statement

Due to advances in social media tools, the market has turned towards online communities. It is indisputable that it has changed the game for businesses of all sizes throughout the globe (Jena, 2015;

Lian, 2012). Regarding social media adoption, Norway, Sweden, Australia, the United Kingdom, Denmark, the United States, Canada, Germany, Japan, France, and Finland were the top 10 economies (Sinha, 2016). Banking, telecommunications, airlines, and tourism are a few Pakistani industries using social media marketing (Jansukpum, 2015). Several industries in South Asian nations outside Pakistan have used social media. These nations are Sri Lanka, India, Bangladesh, Afghanistan, and China (Watson, 2013).

Several academics have argued that the widespread availability of social media platforms has prompted consumers to seek out and use the market as a tool for research and conversation (Qasem, 2019). As a result, Pakistani customers nowadays are more self-reliant, causing them to exercise heightened caution when making purchases (Li, 2016). Although a wealth of evidence shows how social media might influence consumer behavior, most of this research has been done in economically advanced nations like India, China, Germany, the United States, and Finland (Mangi, 2020).

Studies conducted in these nations need to sufficiently support the application of their conclusions to South Asia because beliefs, attitudes, interests, and behavior vary from nation to nation (Aydin, 2016). Therefore, previous studies in Pakistan have shown an inability to fully explain the barriers in SMA from the viewpoint of a real estate businesses' owner (Mir, 2012). However, theoretical research and discussions addressing the barriers that prevent real estate owners from using SMA to market their services to customers are severely lacking. Because of this, Pakistani real estate SMEs have had trouble connecting with their target clients through the marketplace (Tarafdar et al., 2020). Prior studies suggested cue-based barriers were to blame for owners' dislike to SM (Bucher, 2013). But most of this research looked at consumer attitudes regarding SMA about factors including age, gender, occupation, money, social class, location, and religion.

### **Research Objectives**

- i. To determine the relationship between website trust barrier and SMA in Pakistan real estate industry.
- ii. To examine the association between compatibility barrier and SMA in Pakistan real estate industry?
- iii. To investigate the relationship between the technostress barrier and SMA in Pakistan real estate industry?

### **Literature Review**

#### **Theoretical underpinning and hypotheses development**

This research was founded on the innovation resistance theory (IRT) introduced by Ram and Sheth (Lian, Liu, & Liu, 2012). This theory suggested that, website trust, compatibility and technostress acted as barriers towards the owner attitude formation. Moreover, past evidence suggested that, these barriers had a significant impact on the owner attitude formation resulted in minimal adoption of the social media. Several factors can affect a user's decision to adopt and use a technology. The expected increase in user work performance is what determines a technology's perceived value. The ease of use of a piece of technology influences user confidence in its intuitiveness. Users' opinions of the value and convenience of using social media can be influenced by impediments like distrust in websites, gadget incompatibility, and technostress.

According to the second trust theory, users of social media need to have confidence in both the dependability of the underlying technology and the truthfulness of the material that is being shared. The four most important elements in building trust,

according to the trust hypothesis, are a person's level of competency, honesty, kindness, and predictability. In the context of using social media, credibility may affect a user's view of a website's expertise, honesty, and predictability. As a result, they might be more likely to sign up for social media platforms.

Together, these ideas suggest that elements like users' level of technological stress and their level of faith in the security and dependability of websites may have an impact on how well users perceive social media's utility, simplicity of use, relative advantage, compatibility, trust, and performance.

### **Website Trust Barrier (WTB) and Social Media Adoption (SMA)**

The first hypothesis is established to address a specific research purpose of this study, number (1). The existing literature provides various dimensions of WTB toward real estate owner attitude as antecedents to SMA, primarily risk, trust, and online purchasing behavior (Rasty et al., 2021; Ganguly, 2010). However, their empirical findings revealed that it varies by country. Similarly, it is widely assumed that distinct features of WTB real estate owners' attitudes in Pakistan may lead to resistance to SMA.

A wealth of literature is based on a thorough and in-depth analysis of trust as a barrier in the Internet sector in previously established marketing research (Ahuja, 2018). Numerous earlier works have verified and acknowledged the significance of trust as an attitude cue and a characteristic that precedes behavioral results (Li, 2016).

The most supporting evidence in the current literature suggests that in a highly competitive and dynamic digital paradigm, it is necessary to analyze customer trust in online products (Kim, 2019; Mir, 2012). Additionally, the integration of trust and user experience has been acknowledged as one of the essential predecessors when examining the e-loyalty behavior of a certain age (Tarafdar, 2020).

According to Stephen et al., (2019), website trust becomes a significant predictor of client purchase intent when foreign sales are digitalized, which concerns service providers. In local SMEs, the use of such platforms is purposefully avoided because customers' needs need to be met, according to a UK poll (Jansukpum, 2015). This highlights the importance of studying barriers as cues to attitudes that lead to behavioral results.

### **Compatibility Barrier (CB) and Social Media Adoption (SMA)**

The second hypothesis addresses the second of this study's specific research aims. Various CB towards real estate owner attitudes is described in the literature as precursors to SMA. These characteristics include learning nine barriers, compatibility, digital and social media use, and talents (Gawade, 2017; Lian, 2012). However, their empirical results showed that it differs by nation. Similarly, it is widely believed that some aspects of the CB of real estate owners' attitudes may lead to SMA in Pakistan.

SMA user compatibility Competence as a barrier has been the subject of much-published literature. It is evident from well-known marketing research that it discourages customer interest in digitalization (Sinha, 2016; Phillips, 2007). User co-ability with digital devices is validated as a barrier forming user's attitude when proven in available literature as a precursor variable to behavioral outcomes towards SMA (Aydin, 2016; Khan, 2017).

The most substantial evidence available in the literature suggests that compatibility and utility are two critical determinants of a user's deliberate acceptance or opposition to intelligent solutions in this highly digitalized and electronics-enabled paradigm (Nagmetov, 2007). Integration of self-image and image of the innovative solution has also been recognized as one of the essential precursors while examining

users' perceived incompatibility and subsequent resistance behavior as an outcome (Stephen, 2016). Additionally, Hamouda (2018) hypothesized that user compatibility continues to be a significant usage barrier and predictor of use intention in the age of internet-enabled devices. According to a European study on digital neuropsychology and user compatibility, there is a strong correlation between the two, with the former inhibiting the latter's acceptance (Gawade, 2017; Braun, 2013). This further emphasizes the value of investigating compatibility as a barrier influencing attitudes towards behavioral outcomes, such as SMA.

### **Technostress Barrier (TB) and Social Media Adoption (SMA)**

The third hypothesis is designed to address this study's third and final research goal. Social media's ability to reduce stress and technology addiction is among the characteristics of technostress identified in existing literature (Qasem, 2019; Li, 2016). However, their empirical results showed that it differs by nation. Similarly, it is widely believed that certain traits of the technostress real estate owner's mentality contribute to SMA in Pakistan.

It is clear from previously published marketing research that technostress defines consumer interest in using digitally operable online platforms. There is a wealth of literature on technostress as a barrier in online companies (Tarafdar, 2020; Mir, 2012). The importance of technological stress as a barrier to attitude cue is recognized and acknowledged when recorded in various earlier liter- features as a predictor variable to behavioral outcomes towards SMA. Chen and associates (Salahshour, 2016; Bucher, 2013).

The most persuasive evidence cited in the literature suggests that in this highly competitive and dynamic digital paradigm. Technostress is one of the predecessors of digital resistance, exhibited by people and organizations when using digital platforms for work-related tasks (Aydın, 2016). Integration of overload and technostress has also been identified as one of the most significant precursors to the discontinuous intention of social media users and their ensuing resistance behavior (Hamouda, 2018). Additionally, according to Stephen et al., (2019), as libraries go digital, technostress emerges as a crucial indicator of reader intent, followed by worry and resistance to digital platforms. A review of social networking sites supports this.

### **Conceptual Framework**

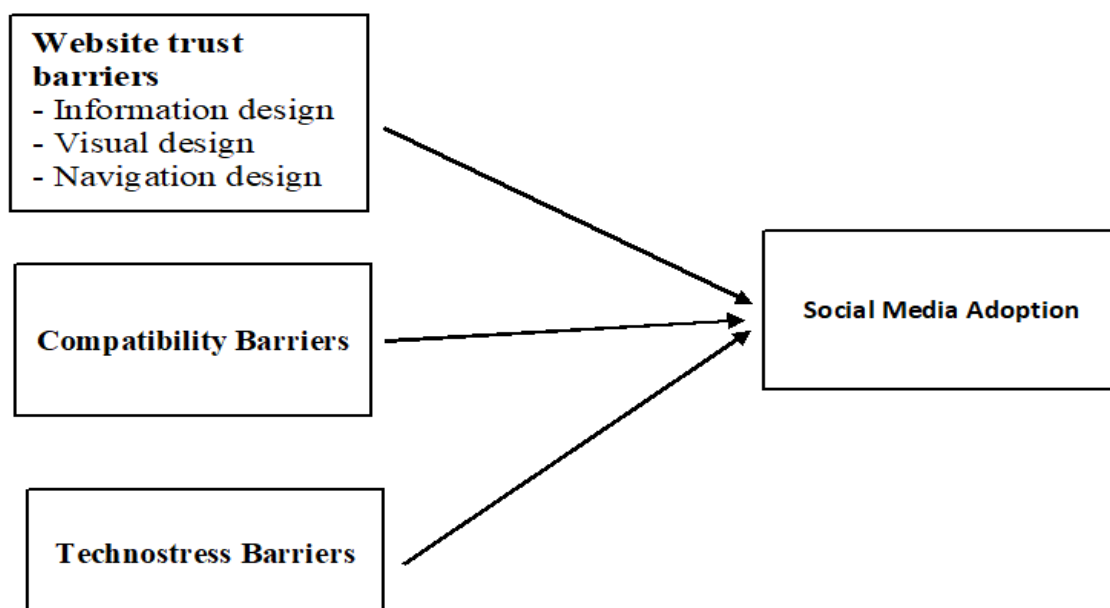


Figure 1. Conceptual Model (Ganguly et al. 2010; Hosseini et al. 2014; Tarafdar, 2007)

**Research Methodology****Material and methods**

With systematic data collection and hypotheses generated from the current theory, the current study is deductive. The data obtained is assessed to establish a causal link between each variable. Owners/managers of real estate businesses were the study's population. The current study was focused on the following districts' cities: Mardan, Peshawar, and Nowshera. The research questionnaire was issued to 350 real estate owners in the target cities, with 340 of them returned. The sample size is consistent with earlier studies of rural entrepreneurship in which different writers such as M.S. Kabir (2015), Asitik (2016), Pato (2020), and Wu et al. (2008) used a similar sample size. Moreover, the following measures, each based on a Likert scale from 1 to 5 (where 1 means "strongly disagree" and 5 indicates "strongly agree"), were used to gather data for the current study. SMA was operationalized using 7 items (Khan et al., 2015; Hosseini, 2017). WTB was measured through using 7 items (Ganguly, 2014). CB was measured using 5 items (Hosseini, 2016). And the last but not the least technostress was measured using 5 items (Tarafdar, 2010). The collected data were run through the following analyses i.e. Descriptive statistics, Reliability analysis, Correlation analysis and regression analysis among IVs and DV.

among the model construct was observed.

**Sample Characteristics**

Respondent characteristics such as gender, age, education, and experience were described in the initial run of findings. This information was gathered from people whose work titles in the real estate business included "manager" or "senior manager." The results showed that men and women were equally represented in the sample. There were 340 participants, 331 (97.3%; n=331) of whom were male and 9 (2.75%; n=9) of whom were female. However, there were more men than women present. The age of managers reflects the demographic composition of the sample. Participants in the current study span many decades, as seen in the table below. 5.7% (n=19) were between the ages of 30 and 35, 34.1% (n=116) were between the ages of 36 and 40, 39.8% (n=135) were between the ages of 41 and 45, and 20.4% (n=70) were older than 45.

The managerial staff's educational background reflects that of the general population.

There were no managers with a doctorate, 2.4% of participants (n=8) with a matric certificate, 8.4% of participants (n=28) with an FA/FSC certificate, 16.6% of participants (n=56) with a bachelor's degree, 44.7% of participants (n=151) with a master's degree, 27.9% of participants (n=96) with an MS/MPhil degree, etc. The majority of the investigation's participants hold master's degrees. The population's overall experience composition can be inferred from the level of management experience. Table 1 shows differences in the respondents' job experience as well. 12.8% (n=43) of the overall sample had experience of 0 to 5 years, 41.8% (n=142) had experience of 6 to 10 years, 22.3% (n=76) had experience of 11 to 15 years, and 23.1% (n=79) had experience of more than 15 years.

Table 1. Sample Characteristics

Gender	Frequency	Percent
Female	9	2.7
Male	331	97.3
Total	340	100
Age	Frequency	Percent

30-35	19	5.7
36-40	116	34.1
41-45	135	39.8
More than 45	70	20.4
Total	340	100

Qualification	Frequency	Percent
Matric	8	2.4
Intermediate	28	8.4
Bachelors	56	16.6
Masters	152	44.7
MS/MPHil	96	27.9
PhD	0	0
Total	340	100

Experience	Frequency	Percent
0-5 years	43	12.8
6-10years	142	41.8
11-15 years	76	22.3
More than 15 years	79	23.1
Total	340	100

## Results

### Descriptive Statistics

Descriptive statistics comprises standard deviation, mean, minimum, and maximum measures. This is a comprehensive summary of all available information. The term "mean" refers to the statistical measure of central tendency representing all responses' average value. On the other hand, "standard deviation" refers to the statistical measure of dispersion that describes the degree of variation of responses around the mean.

A five-point Likert scale from 1 to 5 was used to evaluate each variable. 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. The mean and standard deviation calculation can be used to summarize people's perceptions of a variable. WTB has a mean value of 4.2097 and a standard deviation of 0.36842. CB has a computed standard deviation of 0.39558 and a mean of 4.2066. TB has a calculated standard deviation of 0.38062 and a mean value of 4.1953. The mean of SMA is 1.5307, with a standard deviation of 0.45626.

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
WTBORG	340	1.00	5.00	4.2097	.36842
CBORG	340	1.00	5.00	4.2066	.39558
TSORG	340	1.00	5.00	4.1953	.38062
SMAORG	340	1.00	4.00	1.5307	.45626
Valid N (listwise)	340				

### Correlation Analysis

Correlation Analysis is used to determine the relationship between two variables. The goal of the correlation analysis in this study is to identify the factors involved in attitude formation associated

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with increased use of social media. The term "correlation analysis" may also refer to Pearson's method. The analysis shows the correlation between two variables and explains the nature of their relationship. The values vary from negative one to positive one. A correlation coefficient significantly different from zero indicates a strong association, while a correlation coefficient close to zero suggests a weak association. If the value is zero, then there is no connection present. The sign (positive or negative) exhibited by the relationship between two variables can indicate the nature of their association. A positive correlation between two variables implies a causal relationship, where an increase in one variable leads to a corresponding increase in the other. The negative sign represents an inverse causal connection in which a rise in one variable leads to a decline in the other. The table 3 shows that WTB has a positive correlation with CB, and TS ( $r=.906$  with  $p=.000$ ,  $r=.961$  with  $p=.000$ . CB has also positive correlation with TS ( $r=.896$  with  $p=.000$ ). However, WTB, CB, and TS a negative relation with SMA ( $r=-0.317$ ,  $-0.314$ , and  $r=-0.298$  with  $p=.000$ ).

Table 3. Correlations Analysis Correlations

		WTBORG	CBORG	TSORG	SMAORG
WTB	Pearson Correlation	1	.906**	.961**	-.317**
	Sig. (2-tailed)		0	0	0
	N	340	340	340	340
CB	Pearson Correlation	.906**	1	.896**	-.314**
	Sig. (2-tailed)	0		0	0
	N	340	340	340	340
TS	Pearson Correlation	.961**	.896**	1	-.298**
	Sig. (2-tailed)	0	0		0
	N	340	340	340	340
SMA	Pearson Correlation	-.317**	-.314**	-.298**	1
	Sig. (2-tailed)	0	0	0	
	N	340	340	340	340

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### Regression Analysis

The objective of the correlation study was to ascertain the presence and character of the relationship between the variables. However, more than relying solely on correlation analysis may be required. The objective of regression analysis is to comprehend the correlation between two variables. This indicates



the degree to which a particular variable is dependent on another. It can be inferred that modifying the independent variable will result in a corresponding shift in the dependent variable.

#### Relationship between WTB and SMA

Table 4. Connection between WTB and SMA

Predictor	SMA		
	$\beta$	$R^2$	Sig
WTB	-.317	.101	.0000

Table 4 provides a brief description of the study's first hypothesis. H1, which predicted that WTB would have a beneficial impact on SMA, was tested first. The results showed a significant negative relationship between WTB and SMA. The significance level is  $P = 0.000$ , the  $R^2$  is 0.101, and the coefficient is -0.317. According to calculations using the coefficient of determination ( $R^2$ ) and rate of change ( $\beta$ ), the change in SMA equals 0.101 units for every unit change in WTB.

#### The relation between CB and SMA

Table 5 Connection between CB and SMA

Predictor	SMA		
	$\beta$	$R^2$	Sig
CB	-0.314	.099	.0000

Table 5 is a summary of the second hypothesis. H2, which predicted that CB has a negative effect on SMA. The data shows a substantial negative link between CB and SMA. The variables' computed values are as follows:  $P$  is equal to 0.000,  $R^2$  is equal to 0.099, and the coefficient is equal to -0.314. A shift of one unit in CB predicts a shift of 0.099 units in SMA, according to the coefficient of determination ( $R^2$ ) and the rate of change ( $\beta$ ).

#### The relation between TB and SMA

Table 6 Connection between TB and SMA

Predictor	SMA		
	$\beta$	$R^2$	Sig
TB	-0.298	.089	.0000

Table 6 provides a summary of the 3rd hypothesis. The study of hypothesis H3, which proposed that TB would improve SMA, was a part of study testing. According to the study, TB and SMA have a statistically significant negative association. The R-squared value is 0.089, the p-value is 0.000, and the coefficient is -0.298. A change of one unit in the TB is predicted to cause a change of 0.089 units in the SMA by the coefficient of determination ( $R^2$ ) and the rate of change ( $\beta$ ).

#### DISCUSSION

The lack of trust that website users have in property owners' attitudes is significantly correlated with the Pakistani real estate market's adoption to accepting social media H1 is supported ( $\beta = -0.317$ ,  $SE = .43332$ ,  $t = -6.153$ ,  $p = .000$ ). For a complete analysis, please see Table 4.4. The results also revealed that WTB has a negligible impact on Pakistani property owners' attitudes toward SMA. The results are in line with those of earlier studies (Ganguly et al., 2010; Li, 2016; Nilasari, 2019). A study conducted in Malaysia revealed that WTB constitutes a significant obstacle to adopting online shopping (Mangi, 2020; Effendi, 2020). Similarly, a survey conducted in the United States indicates that WTB intends to utilize online

payment options (Stephen, 2019; Ahuja, 2018). Research suggests that a significant proportion of the population in Pakistan places a high value on brand loyalty. They allocate a significant portion of their income towards establishing a status symbol within their local community. The failure to account for the inherent lack of confidence in online financial transactions was evident in their pursuit of these objectives.

The H2 hypothesis of the study is also supported ( $=-0.314$ ,  $SE=.43381$ ,  $t = -6.083$ ,  $P=.000$ ). Please refer to Table 4.5 for a full breakdown. The acceptance of H2 was consistent with previous research findings. One study found a positive correlation between compatibility barriers and SMA among Australian online apparel shoppers (Syaifullah, 2021; Gawade, 2017; Li, 2016). According to another study involving British consumers in the housing market, compatibility was a significant barrier to using SMA (Ahuja, 2018; Khan, 2017).

H3 was confirmed by statistical analysis ( $=-0.298$ ,  $SE=0.43618$ ,  $t = -5.739$ ,  $p.000$ ). Please refer to Table 4.6 for a full breakdown. The third hypothesis (H3) is consistent with prior studies (Bucher, 2013; Qasem, 2019; Tarafdar, 2020; Brooks, 2020).

### **Theoretical Contribution**

The significance of innovation resistance theory, a widely acknowledged psychological theory, has been addressed by several academics. Academics used the idea to explain phenomena like internet adoption and usage intentions. The current dissertation has expanded the innovation resistance theory by investigating the viewpoint of property owners in Pakistan's real estate market in relation to SMA as an outcome variable.

According to a literature review, the country's most frequently studied barriers to innovation resistance theory were the United States, Germany, Finland, China, and India (Qasem, 2019; Stephen, 2016). Therefore, the outcomes are only generalizable to Pakistan and other nations in South Asia. A cultural divide between Western and South Asian societies has been documented in the literature, as noted by Jansukpum (2015). It has been observed that there is a dearth of studies conducted in Pakistan from the standpoint of the innovation resistance hypothesis. This thesis holds significant potential for assessing the reliability, suitability, and technological stress of real estate websites in Pakistan.

### **Managerial Implications**

The current study found that WTB, compatibility, and technostress all substantially impact the development of owner attitudes towards SMA. The study's findings support these hypotheses. In their future initiatives, policymakers in the real estate business should prioritize the implementation of training programs. These training workshops will benefit real estate owners by teaching them how to use digital platforms and emerging technology more efficiently and with less fear. Furthermore, real estate regulatory organizations are proposed to build a system to connect the sector with the commercial work culture. The Pakistani real estate industry benefits from increased trust and improved communication between buyers and sellers.

### **Limitation and Future Research**

This thesis has limitations and potential areas for future research. The primary focus of this thesis is on consumers located in Peshawar, Nowshera, and Mardan, Pakistan. Subsequent research endeavors may focus on additional rural areas within Pakistan. Conducting a comparative analysis of two or more countries would yield valuable insights into the challenges that affect the attitudes of proprietors towards SMA. It has been observed that these challenges differ across countries. The thesis explores the attitudes of SMEs regarding social media advertising. Subsequent research endeavors could encompass various categories of proprietors in the real estate industry. The findings of this thesis were obtained from data about managers. Next research endeavors may

contain an assessment of the attitudes of both small business proprietors and significant real estate enterprises in Pakistan regarding the subject matter of the SMA. The thesis should have incorporated the heterogeneity present in demographic factors while formulating the attitudes of real estate proprietors towards SMA. Prospective researchers may wish to consider variables such as gender, socioeconomic status, and income in the future. Because of Pakistan's many ethnic groups, Pakistanis' perceptions, feelings, and behaviors may differ significantly. Exploring the perspectives of people of different races in Pakistan on the real estate market is a promising route for future scholarly investigation.

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