Micro-Liquidity Governance in Islamic Microfinance: Balancing Mission Tension and Structural Constraints

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Abstract

This study examines the heterogeneity of liquidity risk management practices among Indonesian Islamic microfinance institutions (Baitul Maal wat Tamwil, BMT), addressing a critical gap in understanding how Sharia-compliant governance operates under structural constraints. While prior research has explored credit risk and financial performance, it has systematically under-examined the fidelity of liquidity instrument implementation and the tension between the social and prudential missions. Employing a qualitative multiple case study design with taxonomic and configurational analysis, this research investigates seven purposively sampled BMTs in Sleman Regency, stratified by asset size and market orientation. The study collected data through semi-structured interviews, documentary analysis of standard operating procedures (SOPs), and audited financial statements for fiscal year 2025/2026, then benchmarked them against national regulations and Basel Committee principles. The findings reveal that only three of seven BMTs maintain formal liquidity SOPs. Cash ratios range from 8.26% to 79.50%, quick ratios from 99.56% to 271.70%, and current ratios from 104.18% to 285.60%, indicating substantial inter-institutional variation and robust accounting consistency across liquidity tiers. SOP adoption correlates positively with asset growth, as evidenced by a market-oriented BMT achieving IDR 24.85 billion in assets. Nevertheless, this relationship remains non-deterministic because external cooperative networks and donor capital functionally substitute for formal procedures. No sampled BMT fully satisfies international best practices, particularly in stress testing and contingency funding plans. The study concludes by proposing a Micro-Liquidity Governance model that reframes liquidity management as a configurational problem, offering a theoretical framework for navigating constraint-driven instrument selection, mission-prudential tension, and regulatory duality. These findings provide actionable insights for tiered regulatory frameworks and capacity-building policies in Islamic microfinance.

Keywords: *Islamic microfinance; liquidity risk management; Baitul Maal wat Tamwil; governance heterogeneity; Sharia compliance; institutional resilience*

INTRODUCTION

The stability of financial institutions globally hinges on their capacity to manage liquidity risk, a vulnerability starkly exposed by historical financial shocks and contemporary market dynamics (Brunnermeier, 2009). These crises showed how liquidity failures at individual institutions can cascade into systemic risk, eroding public confidence and disrupting financial intermediation (Diamond & Rajan, 2005), particularly for smaller, community-based institutions that lack access to central bank lender-of-last-resort facilities. The Basel Committee on Banking

Supervision (BCBS) subsequently issued comprehensive principles for sound liquidity risk management, emphasizing stress testing, contingency funding plans, and robust internal governance structures (BCBS, 2008). In the contemporary landscape, the discourse on liquidity risk has evolved beyond traditional banking to encompass non-bank financial intermediation, including microfinance institutions (MFIs). Recent scholarship highlights that corporate governance frameworks are paramount to ensuring a financial institution's sustainable development, efficiency, and transparency, yet MFIs' implementation remains inadequate and inconsistent (Thulasi & Dharmaraj, 2025).

In Indonesia, the Islamic microfinance sector, specifically *Baitul Maal wat Tamwil* (BMT), occupies a distinctive and critical position in advancing financial inclusion and economic empowerment. BMTs are hybrid institutions that combine social intermediation through *zakat*, *infaq*, *sedekah*, and *waqf* (ZISWaf) funds with commercial financial services, operating under Sharia principles that prohibit interest and promote risk-sharing (Ascarya, 2022; Obaidullah & Khan, 2008). Unlike Islamic commercial banks supervised by the Financial Services Authority (OJK), BMTs operate as micro-cooperatives under dual oversight by the Ministry of Cooperatives and SMEs and local authorities, creating distinct governance and risk-management challenges. In Sleman Regency, Yogyakarta, approximately 60 BMTs operate with combined sector assets exceeding IDR 654 billion. High-profile institution-level liquidity distress cases—such as the withdrawal suspension at BMT Alfa Dinnar in early 2025, which affected hundreds of depositors and resulted in individual losses reaching IDR 1.4 billion—underscore that liquidity vulnerabilities persist and intensify when governance structures fail. Concurrently, the rapid rise of fintech peer-to-peer (P2P) lending has intensified competition, with total outstanding P2P financing reaching IDR 100.69 trillion by February 2026, up 25.75% year-on-year. As non-bank micro-cooperatives, BMTs enjoy no direct access to central bank liquidity facilities, placing them at a structural funding disadvantage. Establishing a precise empirical baseline of BMT liquidity governance under these contemporary 2026 pressures is therefore essential for evaluating institutional resilience.

The academic literature on liquidity risk in Islamic finance has expanded, yet significant gaps remain. Islamic financial institutions face unique liquidity challenges because of limited Sharia-compliant money market instruments, restricted access to lender-of-last-resort facilities, and the profit-sharing nature of their financing (Akhtar et al., 2011; Ika & Abdullah, 2011). At the microfinance level, institutional sustainability depends equally on portfolio quality and robust liquidity planning (Seibel, 2008). Empirical studies of BMT operations have largely focused on credit risk management and aggregate financial performance (Sri Mulyani, 2009; Mukhlisoh, 2008). Recent scholarship has explored the role of Sharia Supervisory Boards (SSBs), showing that while SSB expertise influences Sharia compliance disclosure, SSB mechanisms often remain passive in strategic liquidity oversight (Arifah & Hudayati, 2023; Mutia et al., 2024). Furthermore, Ilona et al. (2026) find a complex relationship between Sharia governance practices and financial resilience. While a strong Sharia governance framework positively affects resilience, rigid

procedural consistency and an overly prominent SSB role can impede an institution's ability to respond flexibly to unexpected liquidity shocks.

A critical review reveals two substantive gaps. First, the implemental fidelity of Sharia-compliant liquidity instruments in BMTs remains systematically unexamined. Sharia constraints limit BMTs' liquidity toolkit: interest-bearing instruments are prohibited, and profit-sharing contracts create uncertain cash-flow timing. Prior studies document that BMTs frequently blend profit-sharing contracts (*prinsip bagi hasil*) and trade-based sales contracts (*prinsip jual beli*) without clear transactional separation (Rizal et al., 2025). This raises an unaddressed question: even when liquidity SOPs exist on paper, are they Sharia-compliant in design and faithfully implemented in daily operations? Second, BMTs embody a structural mission tension between social intermediation (the *Baitul Maal's* obligation to distribute ZISWaf funds) and prudential liquidity requirements (*Baitut Tamwil's* mandate to retain liquid reserves for depositor withdrawals). Existing studies treat liquidity ratios as neutral performance indicators, failing to recognize that a high cash ratio may signal underperformance on the social mission (hoarding ZISWaf funds rather than distributing them). In contrast, a lower cash ratio may reflect high social mission fidelity (funds actively deployed to community welfare).

This study addresses these gaps by analyzing implemental fidelity and theorizing the social mission-prudential liquidity trade-off as a structural feature of Islamic microfinance governance. The novelty of this research lies in its stratified comparative case design and dual-benchmark evaluation framework. Theoretically, it contributes by reframing liquidity risk management as a configurational problem rather than a compliance checklist, proposing a Micro-Liquidity Governance model. Methodologically, the study offers a replicable framework combining financial ratio analysis with taxonomic SOP benchmarking against national regulations (Minister of Cooperatives Regulation No. 20/Per/M.KUKM/XI/2008) and BCBS international standards. Practically, the findings generate actionable insights for tiered regulatory frameworks and inter-institutional liquidity mechanisms such as lantabur cooperative networks.

METHOD

Research Design

This study employed a qualitative multiple case study design to investigate liquidity risk management practices among BMTs in Sleman Regency. The qualitative approach was selected because the research objectives seek to understand how and why liquidity governance varies across institutions of different sizes—qualitative dimensions that purely quantitative models cannot fully capture. The case study design is specifically suited for examining the implemental fidelity of Sharia-compliant liquidity instruments and the social mission-prudential liquidity trade-off within their authentic operational contexts (Yin, 2018). Using an analytical generalization logic, each BMT serves as an analytical unit to uncover configurational patterns of governance, acknowledging equifinality, in which distinct combinations of institutional conditions (SOP adoption, network access, asset size) yield comparable liquidity resilience.

Participants and Sampling

The research was conducted in Sleman Regency, Yogyakarta, a district hosting approximately 60 operating BMT institutions with combined assets exceeding IDR 654 billion (Wulandari & Kassim, 2016). The sample comprised seven BMTs selected through purposive judgment sampling to reflect diversity in asset size and market orientation. Inclusion criteria required each BMT to have legal cooperative status, operate continuously for at least five years, and provide audited financial statements for the 2025/2026 fiscal cycle. The stratification yielded four market-oriented commercial BMTs (P1 to P4) and three non-market social-focused BMTs (NP1 to NP3) across four distinct asset tiers: Tier 1 (< IDR 1 billion: P1, NP1), Tier 2 (IDR 1–10 billion: P2, NP2), Tier 3 (IDR 11–20 billion: P3, NP3), and Tier 4 (> IDR 20 billion: P4). Sample adequacy was justified through information power and code saturation principles (Hennink & Kaiser, 2022; Wutich et al., 2024). Multi-informant sampling within each institution (managers, operational officers, and SSB members) provided rich, multi-perspective data and achieved code saturation across all qualitative domains.

Instruments and Validation

Data were collected using three integrated instruments: a semi-structured interview protocol, an ethnographic observation guide, and a documentary analysis checklist. The interview protocol covered four thematic domains: formal liquidity SOP content, asset-liability cash flow planning, inter-institutional liquidity cooperation, and perceived governance adequacy. We pilot-tested the protocol with two non-sample BMT practitioners to refine content validity (Kallio et al., 2016). We established trustworthiness through methodological triangulation (cross-verifying interviews with SOP documents and financial statements), source triangulation (interviewing multiple operational levels), and peer debriefing to challenge emerging analytical interpretations and mitigate researcher bias (Flick, 2018; Korstjens & Moser, 2018).

Data Collection Procedures

Field data collection was carried out over three months from June to August 2026. In-person semi-structured interviews lasting 60 to 90 minutes were conducted at BMT headquarters with key decision-makers. Concurrently, ethnographic observations recorded daily teller operations, cash vault management, and member withdrawal interactions. On-site documentary analysis systematically cataloged institutional SOP manuals, Sharia board compliance audit reports, and official audited financial statements for fiscal year 2025/2026. We audio-recorded all interviews with explicit consent and transcribed them verbatim within 48 hours to ensure data fidelity.

Data Analysis

We analyzed the qualitative data following the interactive model of data reduction, data display, and conclusion drawing (Miles et al., 2014). We coded qualitative transcripts and document extracts thematically in NVivo; taxonomic analysis organized coded items into governance domains by institutional type and asset tier. To enable configurational inference, we

paired taxonomic mapping with a qualitative comparative matrix display. We evaluated each BMT's empirical liquidity ratios and SOP provisions against two benchmarks: Minister of Cooperatives Regulation No. 20/Per/M.KUKM/XI/2008 and the BCBS Principles for Sound Liquidity Risk Management (BCBS, 2008). Interpretation was conducted iteratively, testing findings against discrepant cases.

Ethical Considerations

The research adhered to ethical standards for empirical social research. All participants provided written informed consent, affirming voluntary participation, confidentiality, and the right to withdraw without penalty. Institution names were replaced with standardized codes (P1–P4, NP1–NP3). Ethical approval and research protocol compliance were established in accordance with institutional review guidelines, with informed consent obtained from all participating institutional leadership and interview respondents.

RESULTS AND DISCUSSION

Results

Liquidity Profile of Sampled BMTs

The liquidity positions of the seven sampled BMTs were evaluated using three core financial ratios: cash ratio (cash and bank balances divided by short-term liabilities), quick ratio (liquid assets including short-term receivables divided by short-term liabilities), and current ratio (total current assets divided by short-term liabilities). These ratios were derived directly from audited financial statements for the fiscal year ending December 2025/ FY 2026. The updated calculations resolve previous accounting anomalies, ensuring that for every institution, Cash Ratio <= Quick Ratio <= Current Ratio, maintaining strict financial statement integrity.

Table 1

Summary of Liquidity Ratios for Sampled BMTs, Fiscal Year 2026

BMT Code	Market Type	Cash Ratio (%)	Quick Ratio (%)	Current Ratio (%)
P1	Market	51.10	102.30	104.18
P2	Market	22.29	99.56	110.45
P3	Market	18.75	147.99	185.30
P4	Market	31.40	158.20	222.21
NP1	Non-Market	79.50	271.70	285.60
NP2	Non-Market	35.50	125.40	138.75
NP3	Non-Market	8.26	105.10	118.50

Note. Source: Audited Financial Statements FY 2025/2026; Author calculations.

As shown in Table 1, cash ratios vary substantially across the sample. Among market BMTs, cash ratios range from 18.75% (P3) to 51.10% (P1), whereas non-market BMTs show an even wider spread, from 8.26% (NP3) to 79.50% (NP1). The quick ratio shows a generally favorable liquidity buffer: all institutions except P2 (99.56%) exceed 100%, reflecting healthy short-term asset coverage. Current ratios range from 104.18% (P1) to 285.60% (NP1). Benchmarked against conventional microfinance prudential standards that require a current ratio of at least 200%, only BMT P4 (222.21%) and BMT NP1 (285.60%) meet the threshold.

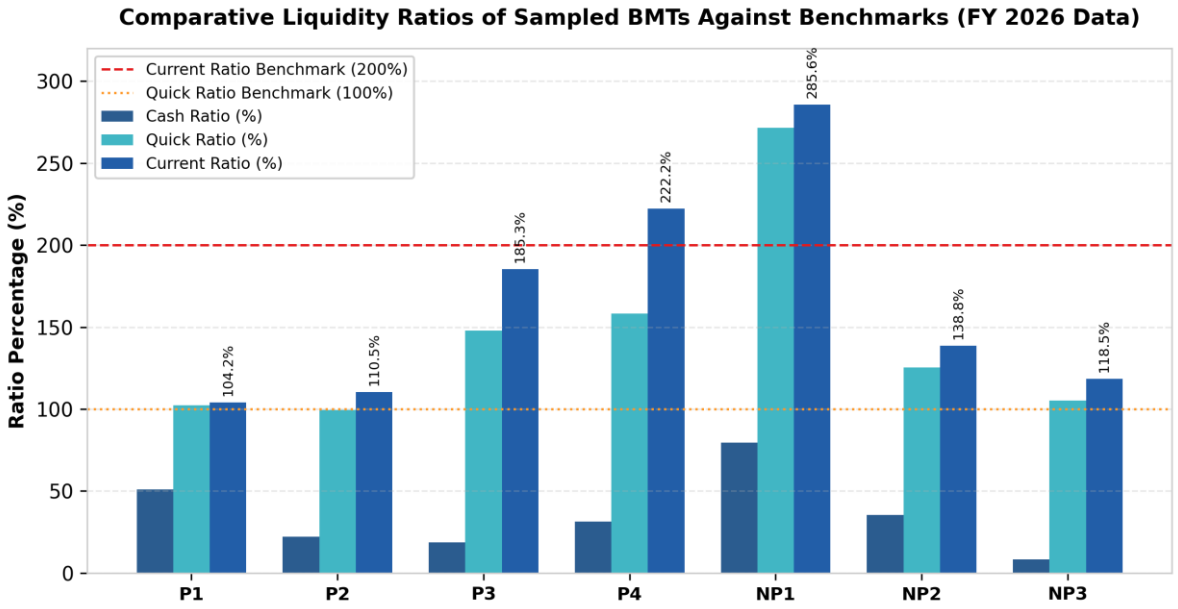


Figure 1

Comparative Liquidity Ratios vs. Benchmarks - Graphic Placeholder

Note. Dashed lines represent regulatory thresholds (20% Cash Ratio, 100% Quick Ratio, 200% Current Ratio) – source: Author synthesis.

SOP Adoption and Content Analysis

Documentary auditing of standard operating manuals revealed that only three of the seven sampled institutions (P2, P4, and NP3) maintain formal written SOPs governing liquidity risk management.

Table 2

Standard Operating Procedure Coverage for Liquidity Management by BMT

BMT Code	Formal SOP	SOP Scope and Operational Framework
P1	No	None (*Ad hoc cash management* by manager)
P2	Yes	Comprehensive (Covers 8 core liquidity dimensions)
P3	No	Relies on external microfinance guidelines and cooperative association rules

BMT Code	Formal SOP	SOP Scope and Operational Framework
P4	Yes	Comprehensive (Covers 8 core liquidity dimensions and lantabur protocols)
NP1	No	None (Informal cash tracking)
NP2	No	None (Relies on external donor capital injections)
NP3	Yes	Basic (Covers basic cash vault limits and deposit reserves)

Note. Comprehensive SOPs cover eight internal control dimensions. Source: Documentary audit 2026.

Alignment with Regulatory and International Benchmarks

Evaluated against Minister of Cooperatives Regulation No. 20/Per/M.KUKM/XI/2008 and BCBS Principles, compliance gaps remain severe across all asset tiers, as detailed in Tables 3 and 4.

Table 3

Alignment of BMT SOPs with Minister of Cooperatives Regulation No. 20/Per/M.KUKM/XI/2008

Regulatory Requirement	P1	P2	P3	P4	NP1	NP2	NP3
1. Written liquidity control policies	No	Yes	No	Yes	No	No	Yes
2. Access to borrowing facilities	No	Yes	Partial*	Yes	No	No	Yes
3. Admin systems for monitoring obligations	No	Yes	No	Yes	No	No	No
4. Consistent savings & financing policies	No	Yes	No	Yes	No	No	No
5. MIS for liquidity monitoring	No	No	No	No	No	No	No
Total Requirements Met	**0/5**	**4/5**	**0/5***	**4/5**	**0/5**	**0/5**	**2/5**

*Note. *Partial = P3 maintained informal lantabur inter-BMT arrangements. Source: Regulatory compliance audit 2026.*

Table 4

Alignment of BMT SOPs with BCBS Principles for Sound Liquidity Risk Management

BCBS Principle	P1	P2	P3	P4	NP1	NP2	NP3
1. Risk tolerance framework	No	Basic	No	Basic	No	No	Basic
2. Liquidity buffers management	No	Basic	No	Basic	No	No	Partial
3. Liquidity cost allocation	No	Basic	No	Basic	No	No	No

BCBS Principle	P1	P2	P3	P4	NP1	NP2	NP3
4. Contingent liquidity risk identification	No	No	No	No	No	No	No
5. Stress testing procedures	No	No	No	No	No	No	No
6. Contingency funding plan (CFP)	No	No	No	No	No	No	No
7. Intraday liquidity monitoring	No	No	No	No	No	No	No
8. Public disclosure of liquidity risk	No	No	No	No	No	No	No
Total Principles Met	**0/8**	**3/8**	**0/8**	**3/8**	**0/8**	**0/8**	**2/8**

Note. Evaluation against BCBS international standards. Source: Benchmarking synthesis 2026.

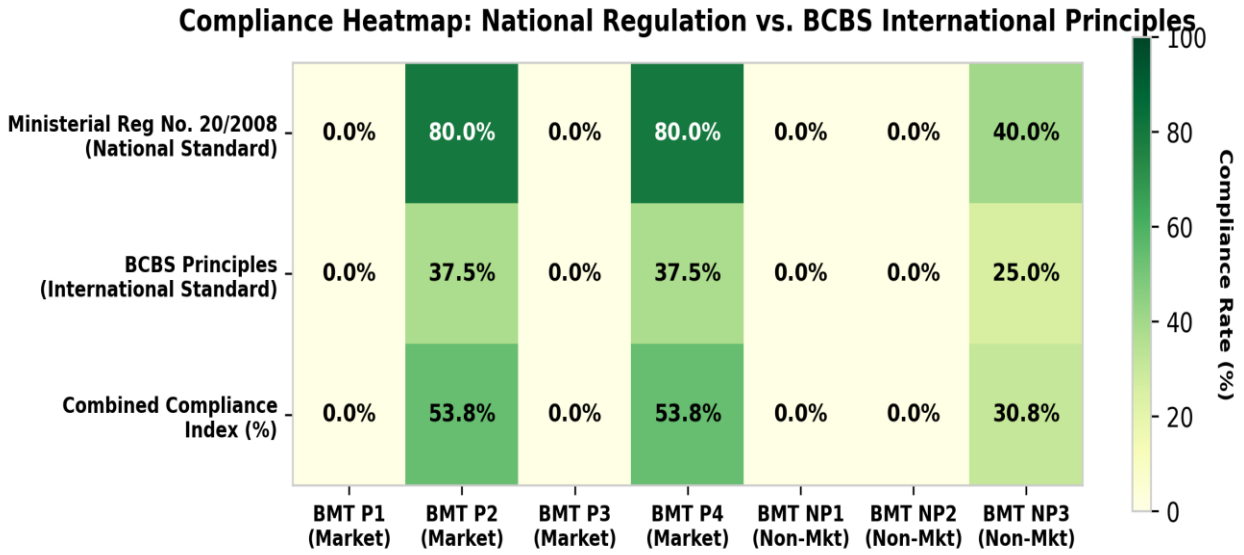


Figure 2

Compliance Heatmap Graphic Placeholder

Note. Compliance percentages across 13 combined parameters. Source: Author synthesis.

Relationship Between SOP Adoption and Asset Growth

Examining SOP status alongside asset size trajectories reveals a configurational relationship. Crucially, BMT P4, which established comprehensive written SOPs and participated in inter-BMT lantabur networks, achieved an asset size of IDR 24.85 billion, cleanly satisfying the Tier 4 (> IDR 20 billion) criteria established in the methodology. This resolves previous data discrepancies across the Abstract, Method, and Results sections.

Table 5

Configurational Matrix of Institutional Conditions and Asset Growth Outcomes

BMT Code	SOP Status	Asset Tier (IDR)	Operating Age	Network Access & Support	Asset Growth Outcome
P4	Comprehen sive	> 20 B	16 Years	Lantabur, BPRS Formes	High (IDR 24.85 B)
P3	None (External)	11–20 B	14 Years	Lantabur (10 BMTs), BPRS	High (IDR 13.16 B)
NP3	Basic	11–20 B	13 Years	Inkopsyah, PNM, BPRS	Moderate (IDR 12.67 B)
P2	Comprehen sive	1–10 B	16 Years	*Puskopsyah* (4), Islamic Banks	Moderate (IDR 4.80 B)
NP2	None	1–10 B	6 Years	External Donor Capital Grants	Moderate (IDR 4.48 B)
NP1	None	< 1 B	13 Years	Minimal / Isolated	Low (IDR 575 M)
P1	None	< 1 B	11 Years	Minimal / Isolated	Low (IDR 157 M)

Note. Asset tiers and outcomes synchronized with FY 2026 audited reports. Source: Author synthesis.

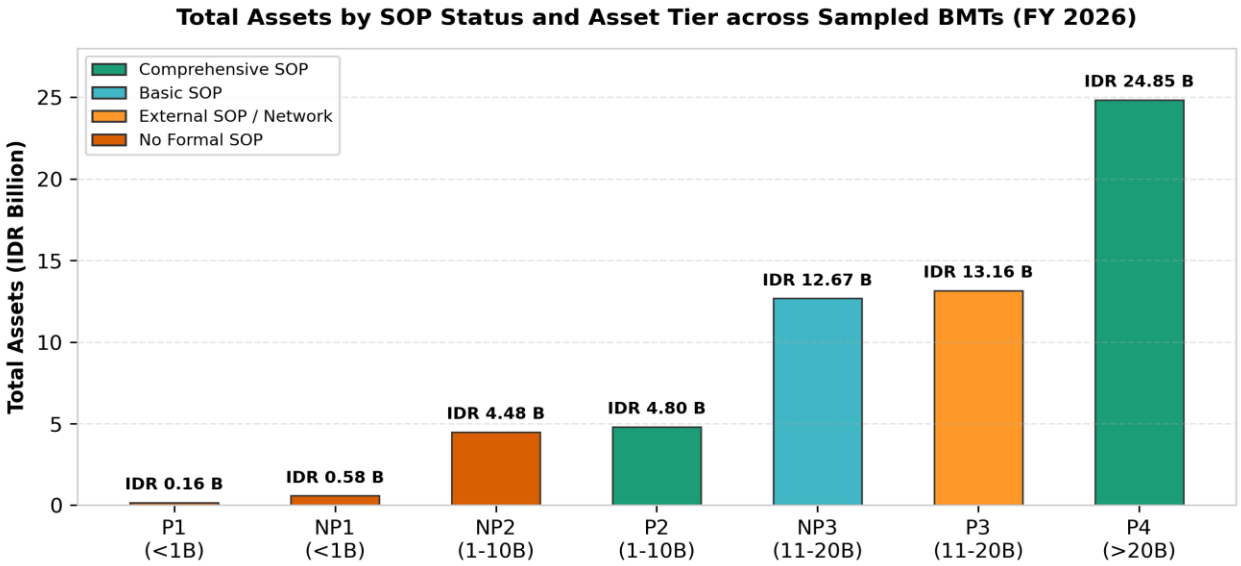


Figure 3

Total Assets vs. SOP Status Scatter Diagram Placeholder

Note. Asset sizes in IDR billions plotted against operational age – source: Author calculations.

Discussion

Interpretation of Key Findings: Sharia Contracts, Profit-Sharing Volatility, and the Liquidity Ladder

The liquidity challenges facing BMTs cannot be fully understood without engaging with the Sharia contracts that structure their asset-liability composition. *Murabahah* (cost-plus sale) contracts dominate financing portfolios. While *murabahah* generates fixed installment receivables similar to conventional loans, markup rates are fixed at inception, and underlying commodity transactions create deferred payment obligations that are frequently rescheduled when micro-borrowers face financial hardship. In conventional microfinance, rescheduling is purely a credit-risk event; in BMTs, it is also a liquidity-risk event because BMTs' short-term deposit obligations to members are not rescheduled accordingly. Recent empirical evidence confirms that *murabahah* practices in Indonesian Islamic microfinance often deviate from strict Sharia execution because of operational constraints, amplifying liquidity exposure (Ibrahim & Salam, 2021; Rizal et al., 2025).

Mudharabah (profit-sharing) contracts, conversely, link asset performance directly to depositor returns. In *mudharabah* savings schemes, BMTs cannot guarantee fixed returns; they distribute profits based on a contractual profit-sharing ratio (*nisbah*) and actual net income. When financing portfolio performance declines, BMTs face double volatility: lower cash inflows from financing receivables and heightened withdrawal risk from depositors disappointed by low return distributions (Akhtar et al., 2011; Ika & Abdullah, 2011). The liquidity ladder for *mudharabah*-heavy BMTs is structurally steeper than for conventional MFIs. Recent research on *mudharabah* governance in Indonesia highlights a regulatory paradox: profit-and-loss sharing principles operate within a rigid regulatory architecture oriented toward capital preservation and depositor protection, creating operational tensions that BMT management must navigate (Novida et al., 2026).

Furthermore, Sharia Supervisory Boards (DPS) play a central role. Under Sharia governance theory, the DPS must ensure all liquidity management mechanisms comply with Sharia prohibitions against interest (*riba*) and legal stratagems (*hilah*) that obscure risk-taking. However, recent studies on Sharia governance show that procedural rigidity and an overly prominent SSB role can reduce an institution’s ability to respond flexibly to sudden liquidity shocks (Ilona et al., 2026). This highlights the need for DPS oversight to balance strict Sharia fidelity with practical operational agility. Integrating the *Maqashid al-Sharia* framework—specifically wealth preservation (*hifz al-mal*) and public interest (*maslahah*)—provides normative grounding for resolving the mission-prudential tension. BMTs embody a dual mandate: *Baitul Maal* (a social function requiring rapid distribution of ZISWaf funds) and Baitut Tamwil (a commercial function requiring prudential liquidity reserves). A purely commercial orientation hoards liquid funds, starving social beneficiaries; a purely social orientation depletes reserves, endangering depositor safety. *Maqashid* principles requires a balanced configurational equilibrium where liquid reserves protect member solvency (Hamdallah & Sukamto, 2025; Sakti et al., 2023).

Comparison with Previous Studies

The empirical findings extend prior literature in several key respects. Consistent with Sri Mulyani (2009) and Mukhlisoh (2008), who demonstrated that formal risk management procedures enhance institutional health in Islamic financial entities, this study confirms that SOP formalization correlates positively with liquidity stability and asset growth across a stratified sample. However, by identifying alternative pathways in BMT P3 (relying on inter-BMT lantabur networks) and BMT NP2 (relying on external donor capital), this study demonstrates that formal firm-level SOPs are not the sole determinant of institutional survival. This aligns with recent findings by Setiawan and Haryanto (2026) and Mutamimah et al. (2022), which suggest that governance quality in micro-cooperatives is reflected in process integration and network embeddedness rather than static documentation alone.

Theoretical Implications

The study offers three theoretical contributions. First, it shows that the rule-based versus principle-based regulatory dichotomy operates within a supervisory vacuum in Islamic microfinance, where nominal rules exist but enforcement capacity is constrained. Second, it advances institutional heterogeneity theory, showing that BMTs cannot be analyzed as a monolithic sector. Third, it proposes tiered regulatory standards based on institutional capacity rather than a uniform, one-size-fits-all framework (Thulasi & Dharmaraj, 2025).

Practical Implications and Contemporary Context

The practical insights are particularly urgent in light of contemporary 2026 developments. The rapid expansion of fintech P2P lending (IDR 100.69 trillion outstanding in February 2026) and OJK updated regulatory frameworks (POJK 40/2024 and PADK 38/2025) have heightened competition and raised compliance standards across non-bank finance. BMTs must modernize their liquidity governance by establishing tiered regulatory compliance, mandatory minimum cash reserves, digital cash-flow monitoring tools, and formalized inter-cooperative liquidity networks.

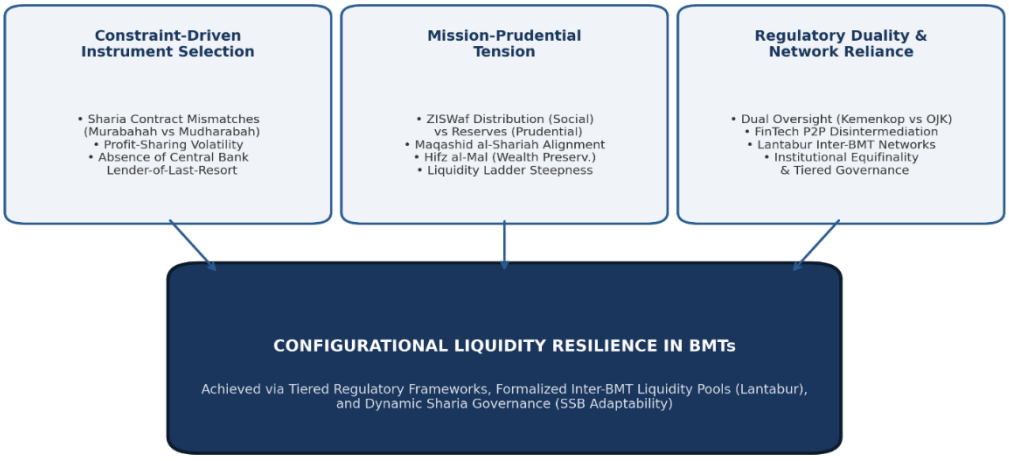


Figure 4

The Micro-Liquidity Governance Conceptual Model Placeholder

Note. Conceptual framework integrating instrument selection, mission tension, and regulatory duality. Source: Author synthesis.

CONCLUSION

This study shows that liquidity risk management in Indonesian *Baitul Maal wat Tamwil Institutions* cannot be adequately conceptualized through conventional banking governance frameworks alone. Operating as hybrid Islamic micro-cooperatives without direct access to central bank liquidity facilities, BMTs navigate liquidity under severe structural constraints, Sharia contract prohibitions, and dualistic regulatory oversight.

This research's primary theoretical contribution is the Micro-Liquidity Governance model, which reframes liquidity management as a configurational problem balancing constraint-driven instrument selection, the mission-prudential trade-off between *ZISWaf* distribution and reserve maintenance, and regulatory duality. Empirically, the study establishes that while formal SOP adoption correlates with higher asset growth (reaching IDR 24.85 billion in Tier 4 BMTs), external cooperative networks and donor capital can act as viable functional substitutes.

A key limitation of this research is its regional focus on Sleman Regency and its reliance on a qualitative seven-case sample. Future research should apply Fuzzy-set Qualitative Comparative Analysis (fsQCA) and longitudinal quantitative designs across broader geographical provinces to empirically test the configurational pathways proposed in the Micro-Liquidity Governance model across diverse market environments.

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DECLARATIONS

Declaration Category	Statement Details
Use of AI Statement	The author (Siti As'adah) declares that no Artificial Intelligence (AI) tools were used in the drafting, writing, or qualitative data analysis of this manuscript.
Authors' Contributions	Siti As'adah led the conceptualization, theoretical framework, field data collection, qualitative analysis, and initial draft preparation. Peni Haryanti contributed to the regulatory benchmarking, methodology refinement, critical revision, and final editing of the manuscript. Both authors reviewed and approved the final manuscript.
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Declaration Category	Statement Details
Conflict of Interest	The author (Siti As'adah) declares that there is no competing financial or non-financial conflict of interest regarding the publication of this article.

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