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The influence of Natural Certainty Contract (NCC) and Natural Uncertainty Contract (NUC) financings on the financial sustainability of Islamic commercial banks in Indonesia

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ABSTRACT

Introduction
Research on Islamic banking in Indonesia has extensively addressed its performance and stability. However, studies on stability from the perspective of Natural Certainty Contract and Natural Uncertainty Contract financing have been relatively scarce.

Objectives
This study measures how profitability mediates the impact of Natural Certainty Contract (NCC) financing and Natural Uncertainty Contract (NUC) financing on financial sustainability.

Method
The research utilizes secondary data obtained from quarterly reports for the periods I-IV of 2018-2022 on the official website of Sharia commercial banks. All Sharia commercial banks in Indonesia listed in the OJK for the period 2018-2022 constitute the population for this study, while the sample consists of Sharia commercial banks in Indonesia that meet the criteria. The sampling method employed is purposive sampling, resulting in eight Sharia commercial banks in Indonesia as the sample based on predetermined criteria.

Results
The findings of this study indicate that NCC financing negatively influences profitability, NUC financing has no impact on profitability, NCC financing positively influences financial sustainability, NUC financing negatively influences financial sustainability, profitability (ROA) positively influences financial sustainability, NCC financing indirectly negatively affects financial sustainability through profitability, and NUC financing indirectly has no impact on financial sustainability through profitability.

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ABSTRACT

Implications
Islamic commercial banks should be more selective in financing allocation, focusing on options with lower risks. Furthermore, Islamic commercial banks should also manage financing effectively to minimize existing risks, thereby enhancing profitability.

Originality/Novelty
This study contributes to enrich studies in the field of Islamic finance with emphasize on Islamic commercial banks profitability and financial sustainability.

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INTRODUCTION

Currently, the competition among conventional and Islamic banks in Indonesia is becoming increasingly intense, prompting banks to employ various strategies to sustain their businesses. Sustainability in a company is crucial as it can affect the financial performance in various ways (Miranti & Oktaviana, 2022). Nowadays, companies are not only focused on increasing profitability but are also expected to contribute to balancing sustainability aspects. Sustainability itself encompasses three aspects: environmental, social, and economic sustainability (Anwar, 2022). To build trust among stakeholders, one can enhance the company's value, including improving financial sustainability, commonly known as financial sustainability.

Given the importance of financial sustainability, on July 20, 2017, the Financial Services Authority (OJK) issued Regulation No. 51/POJK.03/2017 regarding the implementation of sustainable finance for issuers, financial institutions, and public companies. The financial sustainability ratio is one of the metrics used to measure a bank's sustainability from a performance perspective. This ratio consists of two components: expenses and income. If the financial sustainability ratio is above 100%, it is considered good (Osazefua Imhanzenobe, 2020). This ratio can also be utilized to assess financial growth in banking and indicate whether a bank can continue its financial performance (Nurvita & Dayanti, 2021).

A stable position for Islamic banks enhances their ability to provide credit or financing. The trend in Islamic banking financing in Indonesia, based on the Financial Services Authority report, indicates that in 2018, Islamic banking financing distribution was 12.21% (yoy), decreasing to 10.89% (yoy) in 2019 and further declining to 8.08% (yoy) in 2020. In 2021, there was a 6.90% decrease (yoy), but in 2022, there was a remarkable expansion of 19.93% (yoy) (Financial Services Authority, 2022). Islamic banks operate with two financing contracts based on the nature of repayment: Natural Certainty Contract (NCC) and Natural Uncertainty Contract (NUC) (Dini, 2021).

Islamic banks provide financing to customers with the aim of making a profit. High profitability in Islamic banks indicates good performance, especially in generating profits (Haq, 2015). According to research (Rianasari & Pangestuti, 2016; Sholikah & Miranti, 2020; Sutikno & Aisyah, 2022), profitability (ROA) has a positive and significant impact on financial sustainability. In line with a study by Marheni (2022), a high company profit leads to increased activity in implementing financial sustainability because it involves costs.

Based on previous research, diverse results were found. While there has been much discussion on the impact of NCC and NUC financing on profitability, there has been no exploration of the influence of NCC and NUC financing on financial sustainability through profitability. Therefore, this study aims to reexamine the impact of NCC and NUC financing on Islamic banking in Indonesia regarding financial sustainability, mediated by profitability. The novelty of this research lies in using financial sustainability as the independent variable (Y), which differs from previous studies that used profitability as the independent variable.

LITERATURE REVIEW

To understand the financial growth of banks and determine if they can sustain their financial performance, we can look at their financial sustainability ratio (Nurvita & Dayanti, 2021). The European Commission (2021) defines financial sustainability as an evolving process that considers social, environmental, and governance (ESG) factors in financial and investment decisions. In Indonesia, financial sustainability is defined as comprehensive support from the financial services industry for sustainable growth resulting from the alignment of economic, social, and environmental interests. The financial performance of an Islamic bank can be seen through its profitability, with high profitability indicating good performance in generating profits (Darlis & Utary, 2022).

A stable position for Islamic banks enhances their ability to provide credit or financing. Islamic banks operate with two financing contracts based on the nature of repayment: Natural Certainty Contract (NCC) and Natural Uncertainty Contract (NUC). NCC financing involves a definite nominal profit agreed upon at the beginning of the contract, ensuring certainty in returns or outcomes. Akad (contracts) falling under NCC financing include murabahah, istishna, and ijarah (Idris, 2019). On the other hand, NUC financing involves an agreement where there is no fixed amount of profit agreed upon. Instead, the profit is determined by profit sharing or a ratio, leading to uncertainty in the profits received, depending on the efforts undertaken. Akad falling under NUC financing includes musyarakah and mudharabah (Mubarok et al., 2024).

Research conducted by Alfie & Khanifah (2018), Dini (2021), Idris (2019), Milzam & Siswanto (2019) indicates that NCC financing has a positive and significant impact on profitability. This aligns with the study by Amalia & Fidiana (2016), demonstrating that murabahah, istisna', and ijarah financing significantly influence the profitability of Islamic banks. Conversely, NUC financing shows a significant negative impact on profitability, differing from the findings of Nugraha (2018), who proved that NCC and NUC financing had no partial effect on ROA.

In the financial statements of Islamic banks, profit-sharing financing (using musyarakah & mudharabah contracts) and lease financing (using ijarah contracts) fall under the asset account. This aligns with the views of Almunawwaroh & Marliana (2017), Pradika & Rohman (2022), Rustiani (2021) that Islamic bank financing is part of the assets. Assets are defined as economic resources that are expected to benefit the business in the future (Amiasih & Andiani, 2022). Research by Irfani (2020) and Oktavianingsih (2016) proves that the size of the company, measured by its assets, has a negative and significant impact on the Financial Sustainability Ratio (FSR).

According to research (Rianasari & Pangestuti, 2016; Sholikah & Miranti, 2020; Sutikno & Aisyah, 2022), profitability (ROA) has a positive and significant impact on financial sustainability. In line with the study by Marheni (2022), high company profits lead to increased activity in implementing financial sustainability because it involves costs. Based on this description, the proposed hypotheses are as follows:

H1: NCC financing (murabahah, istisna', ijarah contracts) partially has a positive impact on profitability (ROA) in Islamic Commercial Banks in Indonesia.

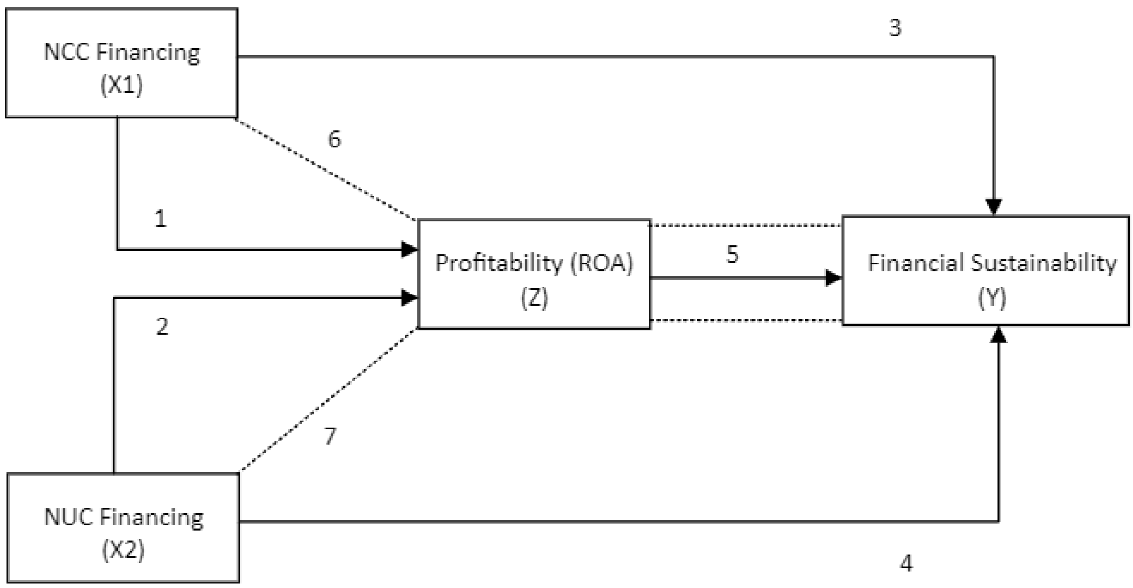
H2: NUC financing (musyarakah and mudharabah contracts) partially has a negative impact on profitability (ROA) in Islamic Commercial Banks in Indonesia.

H3: NCC financing (murabahah, istisna', ijarah contracts) has a positive impact on financial sustainability in Islamic Commercial Banks in Indonesia.

H4: NUC financing (musyarakah and mudharabah contracts) has a negative impact on financial sustainability in Islamic Commercial Banks in Indonesia.

Figure 1

Research Model



Source: Primary data.

H5: Profitability (ROA) has a positive and significant impact on financial sustainability in Islamic Commercial Banks in Indonesia.

H6: NCC financing (murabahah, istisna', ijarah contracts) indirectly has a positive impact on financial sustainability through profitability (ROA) in Islamic Commercial Banks in Indonesia.

H7: NUC financing (musyarakah and mudharabah contracts) indirectly has a negative impact on financial sustainability through profitability (ROA) in Islamic Commercial Banks in Indonesia.

METHOD

The approach utilized in this research is a quantitative approach. The data employed consists of secondary data obtained from quarterly reports for quarters I-IV in the period 2018-2022 on the official website of Islamic commercial banks. All Islamic commercial banks in Indonesia registered with the Financial Services Authority (OJK) during the period 2018-2022 are considered the population for this study, while the sample comprises Islamic commercial banks in Indonesia that meet the specified criteria. The sample selection employs the purposive sampling method, and based on the established criteria, eight Islamic commercial banks in Indonesia are chosen as the sample. For this research, the analytical methods used include panel data regression analysis and path analysis, processed using Eviews 12 and Microsoft Excel 2013 software.

RESULTS

Descriptive Analysis

Based on the total of 8 Islamic Commercial Banks to be examined in the period 2018-2022, a total of 160 observations (N) will be used. In this descriptive analysis, the statistical nature of the results will be presented through a summary of the variables to be tested in this study.

Table 1

Descriptive Analysis

	X_1 (NCC)	X_2 (NUC)	Z (Profitability)	Y (Financial Sustainability)
N	160	160	160	160
Mean	3.92	4.72	0.72	3.24
Median	2.20	2.98	0.51	2.81
Minimum	4.53	1.05	-6.72	0.60
Maximum	2.76	2.05	4.08	11.01
Std. Dev.	5.30	4.45	1.15	1.65

Source: Authors' estimation.

Panel Method

The determination of the regression model is carried out using the technique of estimating panel data with several tests, namely the Chow Test, Hausman Test, and Lagrange Multiplier Test (LM). The tests for selecting the panel data regression model are used for Sub-Structural I and Sub-Structural II. Sub-Structural I is used to determine the direct influence between NCC and NUC financing on profitability (ROA). Meanwhile, Sub-Structural II is used to determine the influence of NCC financing, NUC financing, and profitability (ROA) on financial sustainability. The selected model for Sub-Structural I is the Random Effect Model, while the chosen model for Sub-Structural II is the Fixed Effect Model.

Table 2

Regression Model of Sub-Structural I

No.	Test	Result	Criteria	Model
1.	Chow	0.0000	Prob < 0.05	Fixed Effect Model
2.	Hausman	0.2922	Prob > 0.05	Random Effect Model
3.	LM	-	-	-

Source: Authors' estimation.

Table 3

Regression Model of Sub-Structural II

No.	Test	Result	Criteria	Model
1.	Chow	0.0000	Prob < 0.05	Fixed Effect Model
2.	Hausman	0.0003	Prob < 0.05	Fixed Effect Model
3.	LM	-	-	-

Source: Authors' estimation.

Classical Assumption Test

Hypothesis testing is a model test to determine whether there are deviations from classical hypotheses. Classical assumption tests aim to ensure that multivariate methods, including regression methods, can be applied to specific data, allowing for accurate interpretation (Cahyani, 2022).

Table 4

Classical Assumption Test of Sub-Structural I

No.	Test	Result	Criteria	Decision
1.	Normality	0.231682	Prob > 0.05	Normally distributed
2.	Multicollinearity	0.213604	Prob < 0.80	No multicollinearity
3.	Heteroskedasticity	X_1 = 0.5401 X_2 = 0.9019	Prob > 0.05	No Heteroskedasticity

Source: Authors' estimation.

Table 5

Classical Assumption Test of Sub-Structural II

No.	Test	Result	Criteria	Decision
1.	Normality	0.689739	Prob > 0.05	Normally distributed
2.	Multicollinearity	X_1 & X_2 = 0.722690 X_1 & Z = -0.075556 X_2 & Z = -0.171980	Prob < 0.80	No multicollinearity

3.	Heteroskedasticity	X_1 = 0.1864 X_2 = 0.6450 Z = 0.7907	Prob > 0.05	No Heteroskedasticity

Source: Authors' estimation.

From the above tests, all variables in Sub-Structural I and Sub-Structural II are declared to pass the classical assumption tests, including normality test, multicollinearity test, and heteroskedasticity test.

Hypothesis Testing

Hypothesis testing aims to examine whether the obtained regression coefficients are significant or not. In hypothesis testing, T-Test (partial) and Coefficient of Determination Test are conducted, as follows.

T-Test

Table 6

T-test of Sub-Structural I

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.079204	3.924200	1.803987	0.0732
LOGX_1	-0.299692	0.126547	-2.368229	0.0191
LOGX_2	0.010898	0.059662	0.182663	0.8553

Source: Authors' estimation.

Based on the partial testing results in the above table, it can be observed that the probability value of variable X1 (NCC financing) is 0.0191 < 0.05, and the coefficient of X1 is negative. This implies that NCC financing negatively influences profitability (ROA). Meanwhile, X2 (NUC financing) has a probability value of 0.8553 > 0.05, indicating that NUC financing does not affect profitability (ROA).

Table 7

T-test of Sub-Structural I

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.191550	0.076188	15.63958	0.0000
X1	2.09E-14	9.91E-15	2.108777	0.0366
X2	-7.04E-14	1.61E-14	-4.369340	0.0000
Z	0.188350	0.026860	7.012339	0.0000

Source: Authors' estimation.

Based on the results of the partial testing in the table above, it can be seen that the probability value of variable X1 (NCC financing) is 0.0366 < 0.05, and the coefficient of X1 is positive. This implies that NCC financing has a positive impact on financial sustainability. Variable X2 (NUC financing) has a probability value of 0.0000 < 0.05, and the coefficient of X2 is negative, meaning that NUC financing has a negative impact on financial sustainability. The probability value of variable Z (profitability) is 0.0000 < 0.05, and the coefficient of Z is positive, indicating that profitability has a positive impact on financial sustainability.

Coefficient of Determination Test

Table 8

Coefficient of Determination Test Sub-Structural I

R-squared	0.035061
Adjusted R-squared	0.022530

Source: Authors' estimation.

From the results of the testing in the table above, it can be seen that the Adjusted R-Squared is 0.0225 or 2.2%, indicating that variables X1 (NCC financing) and X2 (NUC financing) can explain variable Z (profitability) by 2.2%, while the rest is influenced by other variables beyond the scope of this study. Profitability in Islamic commercial banks may be influenced by other factors such as third-party funds, total assets, or other types of financing (Hidayat & Maika, 2023).

Table 9

Coefficient of Determination Test Sub-Structural II

R-squared	0.571396
Adjusted R-squared	0.542631

Source: Authors' estimation.

From the results of the testing in the table above, it can be seen that the Adjusted R-Squared is 0.54 or 54%, indicating that variables X1, X2, and variable Z can explain variable Y by 54%, while the remaining 46% is explained by other variables beyond the scope of this study.

Sobel Test

The Sobel test is used to examine whether there is an indirect relationship between NCC and NUC financing variables and financial sustainability through the profitability variable. The calculated T-value will be compared with the critical T-value. If the calculated T-value is greater than the critical T-value, it can be interpreted that there is a mediating effect, and vice versa.

Tabl 10

Sobel Test Results

Variable	T-value	T-table
X_1	-2.33	1.98
X_2	0.19	1.98

Source: Authors' estimation.

The critical T-value is 1.98, calculated in Microsoft Excel using the TINV formula. The calculated T-value for variable X1 is -2.33, which is greater than the T-table value. The negative sign does not indicate quantity but rather the direction of the relationship. Therefore, it can be concluded that NCC financing has a negative impact on financial sustainability through profitability (ROA). On the other hand, the calculated T-value for variable X2 is 0.19, which is less than the T-table value of 1.98. This means that NUC financing does not have a significant impact on financial sustainability through profitability (ROA).

The regression model for this study can be seen in the following equations:

Random Effect Model

Z_{it} = 7,079204 – 0,299692 LOGX_1 + 0,010898 LOGX_2 + ε

Fixed Effect Model

Y_{it} = 1,191550 + 2,09 X_1 – 7,04X_2 + 0,188350 Z + ε

DISCUSSION

The Influence of Natural Certainty Contracts (NCC) on Profitability (ROA)

Based on the results of testing and data analysis, it was found that the NCC financing variable has a negative impact on profitability (ROA). This is evidenced by the probability value of variable X1, which is 0.01 < 0.05, and the negative coefficient of X1. Therefore, it can be interpreted that NCC financing negatively affects profitability (ROA). These findings contradict studies by Alfie & Khanifah (2018), Faradilla et al. (2017), Idris (2019), and Milzam & Siswanto (2019), which state that NCC financing partially has a positive impact on ROA. However, this study aligns with the research conducted by Mubarok et al. (2024), indicating that NCC financing has a negative and significant impact on profitability (ROA). This implies that the higher the NCC financing channeled to customers, the lower the profitability (ROA) generated.

The allocation of financing in Islamic banks is more dominant for consumption and working capital needs, where consumption and working capital fall under short-term financing. This diminishes the chances for Islamic banks to generate larger income compared to long-term financing (Marginingsih, 2018). Additionally, the default risk associated with NCC financing channeled by Islamic banks can also influence a decline in profitability for the bank (Bahri, 2022).

The Influence of Natural Uncertainty Contracts (NUC) on Profitability (ROA)

The results of the above testing indicate that NUC financing does not have a significant impact on profitability (ROA). This is based on the probability value of variable X2, which is 0.85 > 0.05, meaning there is no influence between NUC financing and profitability (ROA). These findings are inconsistent with studies conducted by Dini (2021), Faradilla et al. (2017), Idris (2019), Milzam & Siswanto (2019), and Zakaria et al. (2020), which state that NUC financing partially has a negative impact on ROA. However, this study aligns with research conducted by Alfie & Khanifah (2018), Faradilla et al. (2017), and Ismawati et al. (2020), suggesting that mudharabah financing does not affect profitability. Additionally, this study is also in line with research by Hidayat & Maika (2023) and Nugraha (2018), stating that NUC financing does not affect the profitability of Islamic commercial banks in Indonesia.

The conclusion drawn from this research is that the fluctuation in the distribution of NUC financing does not impact the profitability of Islamic commercial banks. This is due to profit-sharing financing having greater risks compared to other types of financing, as in profit-sharing financing, the bank shares the losses incurred by the business conducted by customers. The implementation of mudharabah and musyarakah financing is less favored and not widely used by Islamic commercial banks because the profitability gained from such financing is uncertain and depends on the results of the customer's business (Firdayati & Canggih, 2020).

The Influence of Natural Certainty Contracts (NCC) on Financial Sustainability

Based on the results of the testing and data analysis conducted, it is found that the NCC financing variable has a positive impact on financial sustainability. The probability value of variable X1 is 0.03 < 0.05, and the coefficient of X1 is positive, meaning that NCC financing has a positive impact on financial sustainability. This research is supported by a study conducted by Sari (2019), which indicates that NCC financing, represented by ijarah financing, has a positive and significant impact on total assets. Meanwhile, consumptive financing with murabahah contracts in the study by Ahmadsyah et al. (2019) has a partially positive and significant impact on the growth of total assets. It can be concluded that the higher the distribution of NCC financing, the better the financial sustainability of a company.

High distribution of Natural Certainty Contracts (NCC) financing can reflect good financial sustainability in Islamic commercial banks. This is because financing with a certain return rate, especially murabahah-based financing, is highly favored by Islamic commercial banks in Indonesia. With an increased distribution of financing, banks will also gain higher profits, leading to stable financial conditions for Sharia banks. With the stable financial condition of Islamic commercial banks, the financial sustainability of the institution will also improve.

The Influence of Natural Uncertainty Contracts (NUC) on Financial Sustainability

The results of the above testing indicate that NUC financing has a negative impact on financial sustainability. The probability value of variable X2 (NUC financing) is 0.00 < 0.05, and the coefficient of X2 is negative, meaning that NUC financing has a negative impact on financial sustainability. This finding aligns with the research conducted by Rustiani (2021), stating that NUC financing, specifically mudharabah financing, has a negative impact on total assets. The research results of Irfani (2020) and Oktavianingsih (2016) demonstrate that the size of the company, seen from the assets it owns, has a negative and significant impact on the financial sustainability ratio. It can be concluded that the higher the distribution of NUC financing to customers, the lower the financial sustainability of the company.

The development of financing with Natural Uncertainty Contracts (NUC) has not yet become dominant in Islamic commercial banks (Trimulato, 2016). The obstacles faced in NUC financing include the risk of loss in business, where Islamic banks have not made this scheme a primary product. This study provides results that if the distribution of NUC financing to customers increases, the financial sustainability of the company will be low. Distributing more NCC financing does not necessarily guarantee high profits because this type of financing also carries high risks. Therefore, the company's ability to implement sustainability will be low if the risks associated with NCC financing are high.

The Influence of Profitability (ROA) on Financial Sustainability

Based on the results of testing and data analysis conducted, it is found that the profitability variable (ROA) has a positive impact on financial sustainability. The probability value of the Z variable (profitability) is $0.00 < 0.05$, and the coefficient of Z is positive, indicating that profitability has a positive impact on financial sustainability. This research aligns with studies conducted by Marheni (2022), Rianasari & Pangestuti (2016), Sholikah & Miranti (2020), and Sutikno & Aisyah (2022), stating that ROA has a positive and significant effect on financial sustainability. Consistent with Marheni's study (2022), if a company has high profitability, it will become more active in implementing financial sustainability because the implementation of financial sustainability also requires expenses.

The positive relationship between profitability and financial sustainability suggests that profitability can determine the level of a company's sustainability. The magnitude of a company's profitability can impact its financial continuity. If a low profitability value indicates that a bank is not effective in managing its assets to generate profits, it can lead to a decrease in earnings, thereby reducing the company's ability to sustain itself.

The Indirect Influence of Natural Certainty Contracts (NCC) on Financial Sustainability Through Profitability

The results of the above testing indicate that NCC financing has a negative impact on financial sustainability through profitability. The t-value for the X1 variable (NCC financing) is -2.33 > the t-table. The negative sign indicates direction rather than quantity. Thus, it can be concluded that the NCC financing variable negatively affects financial sustainability through profitability (ROA).

These findings contradict studies conducted by Alfie & Khanifah (2018), Faradilla et al. (2017), Hidayah (2013), Idris (2019), and Milzam & Siswanto (2019), which suggest that NCC financing has a significant positive impact on ROA. According to research by Sholikah & Miranti (2020) and Sutikno & Aisyah (2022), profitability (ROA) has a significant positive impact on financial sustainability. The results of this study indicate that the higher the distribution of NCC financing, the smaller the profitability or profit obtained by the company. The majority of NCC financing is directed toward short-term financing, reducing the opportunities for Islamic banks to earn higher profits (Marginingsih, 2018). If the profitability of Islamic banks is low, the financial sustainability of the company will be compromised.

The Indirect Influence of Natural Uncertainty Contracts (NUC) on Financial Sustainability Through Profitability

Based on the results of testing and data analysis, it is found that NUC financing does not have a significant impact on financial sustainability through profitability. The t-value for the X2 variable (NUC financing) is 0.19 < the t-table value of 1.98, indicating that the NUC financing variable does not affect financial sustainability through profitability (ROA).

These findings are inconsistent with studies conducted by Dini (2021), Faradilla et al. (2017), Hidayah (2013), Idris (2019), Milzam & Siswanto (2019), and Zakaria et al. (2020), which suggest that NUC financing has a significant negative impact on ROA. Furthermore, these results do not align with research by Sholikah & Miranti (2020) and Sutikno & Aisyah (2022), which state that profitability (ROA) has a significant positive impact on financial sustainability. Therefore, it can be concluded that the profitability variable cannot mediate the influence of NUC financing on financial sustainability. NUC financing carries a high risk of defaults, impacting the level of profitability that Islamic commercial banks can achieve. If Islamic banks have low profitability, it can reduce the ability to sustain the company.

CONCLUSION

This study examines the influence of NCC and NUC financing on Islamic banking in Indonesia concerning financial sustainability, mediated by profitability. The analysis results indicate that H1, H2, H6, and H7 are rejected, while H3, H4, and H5 are accepted. Companies are advised to be more selective in financing allocation, focusing on options with lower risks. Additionally, Islamic commercial banks are expected to manage financing effectively to minimize existing risks, thereby enhancing profitability. If a company has high profitability, the financial condition of the Islamic commercial bank will be stable, leading to improved overall financial sustainability.

Given the limitations of this study, future research is encouraged to broaden the scope, possibly exploring other Islamic financing institutions such as Baitul Maal waa Tamwil (BMT) or similar entities. Researchers could also introduce additional variables not covered in this study to explain other factors influencing profitability and financial sustainability. Moreover, extending the observation period could provide a more comprehensive understanding of the actual conditions.

Author Contributions

Conceptualization	D.A.F. & U.K.O.	Resources	D.A.F. & U.K.O.
Data curation	D.A.F. & U.K.O.	Software	D.A.F. & U.K.O.
Formal analysis	D.A.F. & U.K.O.	Supervision	D.A.F. & U.K.O.
Funding acquisition	D.A.F. & U.K.O.	Validation	D.A.F. & U.K.O.
Investigation	D.A.F. & U.K.O.	Visualization	D.A.F. & U.K.O.
Methodology	D.A.F. & U.K.O.	Writing – original draft	D.A.F. & U.K.O.
Project administration	D.A.F. & U.K.O.	Writing – review & editing	D.A.F. & U.K.O.

All authors have read and agreed to the published version of the manuscript.

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Informed Consent Statement

Informed consent was obtained before respondents answered the questions.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

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