

“Strategic alliances and regional development bank performance: The mediating role of bank managers’ perceived SME commitment in Indonesia”

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STRATEGIC ALLIANCES AND REGIONAL DEVELOPMENT BANK PERFORMANCE: THE MEDIATING ROLE OF BANK MANAGERS' PERCEIVED SME COMMITMENT IN INDONESIA

Abstract

The increasing reliance on collaborative arrangements emphasizes the importance of strategic alliances for Regional Development Banks (BPD) in Indonesia. However, limited empirical evidence exists on how these alliances translate into improved performance, particularly through small and medium-sized enterprises (SME) commitment. Therefore, this study aimed to examine the role of strategic alliances in enhancing BPD performance, with a focus on the mediating effect of managers' perceived SME commitment. Using a cross-sectional survey of 270 middle- to senior-level managers from 27 BPDs, the data were analyzed through structural equation modeling with Analysis of Moment Structures (AMOS). The results showed that the strategic alliance does not have a direct significant effect on bank performance. However, it demonstrated a positive and significant influence on managers' perceived SME commitment, which in turn significantly enhanced performance. Managers' perceived SME commitment mediated the relationship between strategic alliance and bank performance. In conclusion, the effectiveness of alliances depends more on relational mechanisms than on direct operational outcomes, thereby extending insights from the Resource-Based View and Dynamic Capabilities Theory. This study also provides practical implications for strengthening alliance strategies through enhanced institutional commitment.

Keywords

strategic alliance, SME commitment, bank performance,
regional bank, interorganizational relationships

JEL Classification

G21, L26, O15, M10

INTRODUCTION

Regional Development Banks (BPDs) in Indonesia operate with a dual mission of balancing profit-oriented activities with responsibilities to support regional economic development. Consequently, the banks play a key role in promoting financial inclusion and regional growth (Chemmanur et al., 2025; Thuda et al., 2024). The rising fiscal pressures and increasing expectations related to the Sustainable Development Goals (SDGs) emphasize the need for BPD to enhance impact through more adaptive and innovative strategies.

A key challenge is financing Small and Medium Enterprises (SMEs). Despite the role in promoting regional resilience (Griffith-Jones et al., 2007), SMEs remain constrained by limited access to formal finance, weak institutional coordination, and structural exclusion (Carrasco et al., 2017; Wansi & Burrell, 2023). In Indonesia, these constraints are intensified by uneven institutional readiness and fragmented policy frameworks, leaving many SMEs underserved (Rasyidin, 2025).

Recent studies emphasize strategic alliances as mechanisms to address institutional and operational gaps (Giraldo et al., 2024; Hassairi & Hussein, 2025). The alliance, characterized as long-term and trust-based interorganizational arrangements, enables banks to expand outreach, improve efficiency, and enhance adaptive capacity (Koh et al., 2026; Sun et al., 2024), often through partnerships with FinTech firms, co-lending schemes, digital platforms, and SME-focused collaborations (Blatman, 2024; Khan et al., 2024).

Strategic alliances may reduce costs, diversify risk, and foster digital innovation (Cromwell & Peprah, 2025), but effectiveness depends on relational dynamics within partnership networks. In Indonesia, BPD has initiated collaborations with peer-to-peer FinTech platforms to expand SME lending (Akilah, 2024). However, sustainability depends not only on institutional design but also on SME commitment to long-term engagement.

Although several studies have emphasized the role of trust and engagement in bank–SME relationships (Bartolacci et al., 2022; Geleta et al., 2025; Rashid & Ratten, 2021), commitment is rarely examined as a mediating mechanism connecting strategic alliance to performance. Insufficient commitment may increase default risk, project discontinuities, and strategic misalignment (OJK, 2015), reflecting a critical weakness in alliance-based financial strategies (Kohtamäki et al., 2023; Zahoor et al., 2024). However, quantitative evidence remains limited, particularly in the context of BPD in developing economies.

The lack of integrative analytical frameworks constrains BPD's ability to derive sustained value from strategic alliances and increases exposure to governance risks in decentralized financial systems (Chemmanur et al., 2025; Chen & Lee, 2023).

1. LITERATURE REVIEW AND HYPOTHESES

The Resource-Based View (RBV) and Dynamic Capabilities Theory (DCT) provide complementary perspectives for understanding how strategic alliances and institutional mechanisms shape organizational performance in the banking sector. RBV states that sustained competitive advantage derives from valuable, rare, inimitable, and non-substitutable resources (Agrawal et al., 2024; Ferreira & Ferreira, 2024). In this regard, strategic alliances enable banks to access client-specific knowledge, localized market intelligence, and innovation capabilities, thereby enhancing service diversification and responsiveness (Alyasein et al., 2025; Mugambi, 2021; Xie et al., 2024). However, RBV offers a relatively static explanation and provides limited insight into how resources are adapted in dynamic environments (Bhandari et al., 2020).

To address this limitation, DCT emphasizes organizations' capacity to sense opportunities, apply, and reconfigure resources to sustain competitiveness (Sun et al., 2024). This perspective is

particularly relevant in banking systems characterized by regulatory volatility, digital disruption, and heterogeneous SME financing needs (Bejaoui et al., 2026; Geleta et al., 2025). Collectively, RBV and DCT suggest that the effectiveness of strategic alliances depends not only on access to complementary resources but also on adaptive coordination and institutional alignment between partners (Kumar et al., 2021).

Strategic alliances are commonly conceptualized as long-term, trust-based, and mutually beneficial interorganizational arrangements that facilitate resource sharing without full integration (Hassairi & Hussein, 2025). In the banking sector, alliances – often involving FinTech firms, digital platforms, and SME networks – support digital transformation, risk diversification, and service outreach (King'oku & Muathe, 2024; Koh et al., 2026; Sun et al., 2024). These collaborations also generate broader systemic benefits, including financial inclusion, innovation diffusion, and institutional resilience (Alzghoul, 2025). Through these arrangements, banks can leverage advanced technologies, such as AI-based credit scoring and blockchain-enabled transactions, while improving regulatory

compliance and operational efficiency (Attah et al., 2024; Rezaei, 2024; Blatman, 2024).

Beyond operational benefits, strategic alliances reshape SME-bank relationships from transactional interactions toward more relational and institutionalized forms of engagement (Mazzucato, 2022). These arrangements facilitate SME integration into formal financial systems through advisory services, capacity-building initiatives, and regulatory alignment, thereby strengthening trust and long-term engagement (Bartolacci et al., 2022; Keen, 2024; Klus et al., 2019). Relational banking frameworks further emphasize sustained cooperation, risk-sharing mechanisms, and customized financial solutions, which enhance SME loyalty and financial legitimacy (Ferreira & Franco, 2020; Gallardo et al., 2006; Mahmood, 2022).

Within this context, SME institutional commitment is a critical relational mechanism. Higher levels of commitment are associated with improved compliance, disciplined financial behavior, and reduced information asymmetries, thereby lowering credit risk and enhancing bank stability (Ibidunni et al., 2024; Mohammad et al., 2024; Aliano et al., 2024). At the systemic level, committed SME contribute to financial resilience, particularly during periods of economic stress (Ajouz et al., 2023; Akang, 2024). Empirical evidence further indicates that SME commitment is positively associated with key banking performance indicators, including return on assets, return

Despite the growing body of literature, several critical gaps remain. Existing studies predominantly treat strategic alliance and manager's perceived SME commitment as distinct constructs, offering limited insight into interdependence. Previous empirical studies have addressed alliance effectiveness from multiple perspectives. For instance, Liu et al. (2021) and Xue and Li (2023) emphasize the roles of governance complexity, coordination costs, and partner alignment. In contrast, Attah et al. (2024) and Rezaei (2024) underscore the performance-enhancing potential of strategic alliances through access to external resources, technological capabilities, and market expansion. Moreover, Tower et al. (2021), together with Pereira and Bamel (2021) as well as Cuthbertson and Furseth (2022), reported rela-

tional risk, including opportunistic behavior and contractual frictions, as inherent vulnerabilities within alliance arrangements, while simultaneously emphasizing the critical importance of governance structures and relational quality in shaping alliance outcomes.

The mediating role of manager's perceived SME commitment in connecting strategic alliance to bank performance remains insufficiently examined, particularly within developing economy contexts. This omission underscores the need for a more integrative and mechanism-based analytical framework capable of capturing the institutional processes through which alliances translate into performance outcomes.

The joint application of RBV and DCT in explaining alliance-driven performance in regional banking systems remains underdeveloped. These theoretical perspectives show that firms can leverage alliances to acquire, recombine, and reconfigure valuable resources in pursuit of sustained competitive advantage (Varadarajan, 2023; Al-Tabbaa & Zahoor, 2024; Alyasein et al., 2025).

Therefore, this study aimed to examine the role of strategic alliance in enhancing BPD performance through manager's perceived SME commitment, focusing on both direct and mediating effects in the alliance-performance relationship.

In response to this gap, this study formulates the following hypotheses:

- H_1 : *Strategic alliance has a positive effect on BPD performance.*
- H_2 : *Strategic alliance has a positive impact on manager's perceived SME commitment.*
- H_3 : *Manager's perceived SME commitment positively affects BPD performance.*
- H_4 : *Manager's perceived SME commitment mediates the relationship between strategic alliance and BPD performance.*

Figure 1 illustrates the proposed relationships among strategic alliance, managers' perceived SME commitment, and BPD performance.

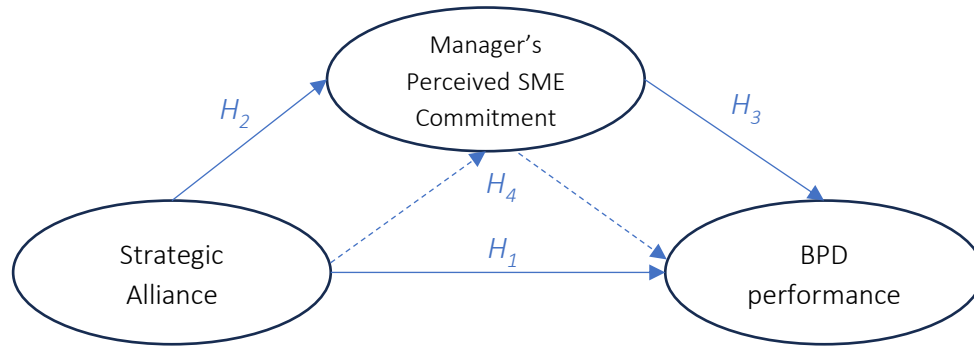


Figure 1. Research model and hypotheses

2. METHOD

This study used a quantitative design with an explanatory orientation to investigate the relationship between strategic alliance and BPD performance, with particular attention to the mediating role of manager's perceived SME commitment. The empirical analysis is based on primary data collected through a structured survey administered to managerial respondents directly involved in alliance-related activities within BPD. The conceptual framework was informed by RBV, stating that sustainable competitive advantage arises from the effective orchestration of valuable, rare, inimitable, and non-substitutable resources (Barney, 1991).

The population of this study consists of middle- and senior-level managers across BPDs in Indonesia. These individuals were selected based on their active involvement in strategic decision-making and comprehensive understanding of banking operations. The roles in formulating and implementing bank policies, particularly those related to SME partnerships, render the individuals highly relevant for exploring the dynamics of strategic alliance, manager's perceived SME commitment, and associated performance outcomes.

To ensure broad regional representation and enhance the generalizability of the results, this study used a purposive sampling technique, selecting 27 BPDs as units of observation. These banks are strategically distributed across Indonesia's major regions, including Java, Sumatra, Kalimantan, Sulawesi, and Nusa Tenggara, and were selected based on active membership in the Indonesian Regional Development Bank Association (*Asosiasi Bank Pembangunan Daerah* or *Asbanda*), which plays a key role in coor-

inating BPD strategies nationwide. Data collection was conducted through a cross-sectional survey during April–May 2024 to maintain temporal consistency and data validity.

Each BPD was represented by 10 senior managers directly involved in strategic decision-making, particularly in relation to SME partnerships. Therefore, the final sample comprised 270 respondents, ensuring adequate analytical power and representation for examining the hypothesized relationships.

Data were collected using a structured questionnaire measured on a 10-point Likert scale (1 = strongly disagree to 10 = strongly agree). The instrument was developed based on an extensive review of the literature and was refined through expert validation by senior management scholars and banking practitioners. This process ensured content validity, reduced ambiguity, and enhanced clarity for respondents.

The majority of respondents fell within the 29–59 age cohort (96.3%), with the highest concentration observed in the 29–43 age range (49.6%). From an occupational perspective, the largest proportion of respondents were employed as Credit Supervisors or Analysts (34.5%), followed by Credit Section Heads, Branch Managers, or Assistant Vice Presidents (AVPs) (28.9%). Conversely, individuals occupying executive roles, such as Chief Executive Officers (CEOs) or members of the Board of Directors (BOD), constituted the smallest subset, comprising only 6.7% of the sample. These results indicate that the respondent demographic is predominantly composed of professionals in the peak productive years who occupy strategically significant positions in credit evaluation, risk management, and financial oversight.

For data analysis, this study used Structural Equation Modeling (SEM) within the AMOS software. The analytical procedure started with the development of a theoretical model informed by conceptual foundations, previous empirical results, and the formulated hypotheses. The model was visualized through a path diagram representing the latent constructs and the observed indicators, providing a structured framework for empirical testing. Given that SEM is an established method for analyzing complex causal relationships, the application in this study was deemed appropriate for testing both direct and mediating effects. The technical details of SEM were not elaborated upon, as the procedure is widely used and well-documented in existing literature (Hair et al., 2010).

From an ethical standpoint, this study upholds the principles of confidentiality, anonymity, and voluntary participation. All respondents were informed in advance about the objectives of the study, the nature of the questions, and the estimated time required to complete the questionnaire. Informed consent was obtained before participation; no personally identifiable information was collected, and responses were analyzed in aggregate to ensure respondent anonymity. All questionnaire items were neutrally worded to minimize potential bias and encourage informed and objective participation.

3. RESULTS

The results are presented through a comprehensive assessment comprising measurement validity and reliability (Table 1), evaluation of the structural model fit (Table 2), and hypothesis testing (Tables 3 and 4). Table 1 shows the results of validity and reliability analyses to ensure the robustness of the measurement model. Table 2 summarizes the goodness-of-fit indices, supporting the adequacy of the structural model. Finally, Tables 3 and 4 show hypothesis testing results, including both direct and indirect effects.

The empirical results in Table 1 provide strong evidence that all indicators used in this study conform to the stringent validity and reliability criteria. However, items 1, 2, and 3 within the strategic alliance construct did not meet the criteria for ensuring the methodological rigor of the measurement model. Specifically, the Standardized Loading Factor (SLF) values for each indicator exceeded the established threshold of 0.7, thereby attesting to the strong factorial validity and representational adequacy in capturing the underlying latent constructs. Moreover, the Average Variance Extracted (AVE) values, all exceeding the critical benchmark of 0.5, affirm that the indicators collectively account for a substantial proportion of the variance within the respective constructs, reinforcing the construct validity of the measure-

Table 1. Validity and reliability

Variable	Item	SLF	SLF ²	e	AVE	CR
Strategic Alliance (SA)	SA4	0.744	0.554	0.504	0.529	0.886
	SA5	0.814	0.663	0.612		
	SA6	0.737	0.543	0.425		
	SA7	0.731	0.534	0.404		
Manager's Perceived SME Commitment (MC)	MC1	0.895	0.801	0.173	0.765	0.942
	MC2	0.843	0.711	0.257		
	MC3	0.907	0.823	0.159		
	MC4	0.878	0.771	0.200		
	MC5	0.765	0.585	0.342		
Bank Performance (BP)	BP1	0.799	0.638	0.321	0.747	0.954
	BP2	0.799	0.638	0.326		
	BP3	0.865	0.748	0.228		
	BP4	0.889	0.790	0.190		
	BP5	0.850	0.723	0.250		
	BP6	0.881	0.776	0.205		
	BP7	0.879	0.773	0.205		

Note: Indicators SA1, SA2, and SA3 were excluded from the analysis because they did not meet the standard criteria for validity and reliability.

Table 2. Structural model goodness of fit

Fit Criteria	Goodness of Fit Index	Criteria	Score	Description
Probability	Probability	> 0.050	0.250	Good – Fit
Absolute Fit Indices	RMSEA	≤ 0.08	0.017	Good – Fit
	GFI	≥ 0.90	0.953	Good – Fit
	AGFI	≥ 0.90	0.918	Good – Fit
Incremental Fit Indices	NFI	≥ 0.90	0.973	Good – Fit
	TLI	≥ 0.90	0.997	Good – Fit
	CFI	≥ 0.90	0.998	Good – Fit
	IFI	≥ 0.90	0.998	Good – Fit
	RFI	≥ 0.90	0.958	Good – Fit
Parsimonious Fit Indices	PGFI	0-1	0.553	Good – Fit
	PNFI	0-1	0.621	Good – Fit

ment model. The Composite Reliability (CR) values, which consistently exceed 0.7, provide compelling empirical support for the internal consistency and reliability of the instrument, ensuring the robustness and coherence of the measurement framework. Collectively, these results substantiate the methodological reliability of the analytical framework, enhancing the empirical rigor, theoretical validity, and overall scholarly credibility.

As evidenced in Table 2, the structural model adheres to the stringent model fit criteria delineated by Hair et al. (2017), substantiating the methodological robustness and statistical adequacy. The high degree of congruence between the theoretical framework and the observed empirical data indicates the model's construct validity and reinforces the suitability for inferential analysis. Consequently, the model can be deemed theoretically rigorous and empirically reliable, serving as a foundational framework for advanced statistical modeling, hypothesis validation, and substantive theoretical contributions within the domain of inquiry.

Table 3 shows the direct path analysis examining the proposed relationships among strate-

gic alliance, manager's perceived SME commitment, and bank performance. The results indicate mixed support for the hypothesized direct effects. Hypothesis 1, which predicts a positive relationship between strategic alliance and bank performance, was not supported. Although the estimated coefficient was positive ($\beta = 0.164$), the effect did not reach conventional levels of statistical significance ($p = 0.079$).

Strong empirical support was found for Hypotheses 2 and 3. Specifically, hypothesis 2, stating that strategic alliance positively influences managers' perceived SME commitment, was supported with a positive and statistically significant coefficient ($\beta = 0.476$, $p < 0.001$). Hypothesis 3, proposing a positive effect of managers' perceived SME commitment on bank performance, was also supported. The standardized coefficient for this relationship was 0.519 and is statistically significant at the 1 percent level ($p < 0.001$).

Manager's perceived SME commitment showed the largest standardized coefficient in explaining bank performance, indicating that commitment constitutes the most influential direct determinant

Table 3. Hypotheses on direct relationships

Hypotheses	Path	Standardized Estimate	S.E	C.R. (t-value)	p-value	Description
H1	Strategic Alliance → Bank Performance	0.164	0.116	1.759	0.079	Positive, Not Significant
H2	Strategic Alliance → Manager's Perceived SME Commitment	0.476	0.091	5.114	0.000*	Positive, Significant
H3	Manager's Perceived SME Commitment → Bank Performance	0.519	0.119	5.516	0.000*	Positive, Significant

Note: * significant at 5% ($p \leq 0.05$).

Table 4. Hypothesis testing of mediation

Hypothesis	Path	Coefficient Path		Significance	Description
		Direct Effect ($X \rightarrow Y$)	Indirect Effect ($X \rightarrow Z$) $\times$ ($Z \rightarrow Y$)		
H4	Strategic Alliance $\rightarrow$ Manager's Perceived SME Commitment $\rightarrow$ Bank Performance	0.164	$0.476 \times 0.519 = 0.247$	Yes	Full mediation

within the proposed model. Despite not exerting a statistically significant direct effect on bank performance, strategic alliance was strongly associated with enhanced managers' perceived SME commitment, which in turn has a significant positive impact on bank performance. Table 3 summarizes hypothesis testing results.

Table 4 shows the results of the mediation analysis examining the role of managers' perceived SME commitment in the relationship between strategic alliance and bank performance. The results indicate that Strategic Alliance does not have a direct and significant effect on Bank Performance, as shown by the coefficient value of 0.164, C.R. value of 1.759, and p-value of 0.079. Therefore, the hypothesis proposing a direct relationship between Strategic Alliance and Bank Performance is not supported.

However, Strategic Alliance has a positive and significant effect on Manager's Perceived SME Commitment, with a coefficient value of 0.476, C.R. value of 5.114, and p-value of 0.000. Furthermore, Manager's Perceived SME Commitment has a positive and significant effect on Bank Performance, with a coefficient value of 0.519, C.R. value of 5.516, and p-value of 0.000.

The analysis indicates that the indirect effect of Strategic Alliance on Bank Performance through Manager's Perceived SME Commitment was positive. Specifically, the indirect path coefficient, calculated as the product of the Strategic Alliance–Manager's Perceived SME Commitment effect ($\beta = 0.476$) and the Manager's Perceived SME Commitment–Bank Performance effect ($\beta = 0.519$), produced an indirect effect of 0.247.

Furthermore, the total effect of Strategic Alliance on Bank Performance was obtained by adding the direct effect and the indirect effect. The direct effect of Strategic Alliance on Bank Performance was

0.164, while the indirect effect through Manager's Perceived SME Commitment was 0.247. Therefore, the total effect was 0.411. This indicates that the overall influence of Strategic Alliance on Bank Performance becomes stronger when Manager's Perceived SME Commitment is included as a mediating variable. Although the direct effect was not statistically significant, the positive indirect effect suggests that Strategic Alliance contributes to Bank Performance primarily through enhancing Manager's Perceived SME Commitment.

These findings indicate that Manager's Perceived SME Commitment acts as a full mediator in the relationship between Strategic Alliance and Bank Performance. This means that Strategic Alliance does not directly improve Bank Performance; rather, its effect occurs through Managers' Perceived SME Commitment. In other words, Strategic Alliance can enhance Bank Performance only when it first strengthens managers' perceived commitment toward SMEs.

4. DISCUSSION

The results provide a more refined understanding of the role of strategic alliance within the context of BPD in Indonesia. The empirical evidence indicates that strategic alliances do not have a direct and statistically significant effect on bank performance. This indicates that alliance formation alone is insufficient to generate immediate performance improvements.

Previous empirical studies, particularly Liu et al. (2021) and Xue and Li (2023), have also emphasized the importance of governance complexity, coordination costs, and partner alignment in shaping alliance effectiveness. Accordingly, the benefits of strategic alliances should not be construed as automatic, but rather contingent upon specific institutional and relational configurations.

In contrast, the results diverge from those of Attah et al. (2024) and Rezaei (2024), which emphasize the performance-enhancing capacity of strategic alliances through access to external resources, technological capabilities, and market expansion.

From a theoretical standpoint, these results challenge the prevailing assumption that strategic alliances inherently function as a primary driver of superior organizational performance. Furthermore, the result queries the foundational assumptions of the RBV and DCT, stating that firms can leverage alliances to acquire and reconfigure valuable resources in pursuit of sustained competitive advantage (Varadarajan, 2023; Al-Tabbaa & Zahoor, 2024; Alyasein et al., 2025).

At the same time, this study identifies a strong and positive association between strategic alliance and managers' perceived SME commitment. The primary mechanism through which alliance operates is fundamentally relational rather than directly economic. This result is consistent with existing literature emphasizing the role of alliances in fostering trust, strengthening engagement, and enhancing long-term relational stability within financial ecosystems (Chemmanur et al., 2025; Lin et al., 2025; Xie et al., 2024). In this regard, the contribution of strategic alliance to performance appears to be indirect, operating through the reinforcement of institutional alignment and relational embeddedness rather than through immediate operational efficiencies.

The mediating role of managers' perceived SME commitment provides critical insight into the transmission mechanism connecting alliance to performance outcomes. The results demonstrate that man-

agers' perceived SME commitment serves as a central conduit through which alliance-based collaboration is translated into improved financial discipline, enhanced compliance, and sustained engagement. Several other studies, particularly Tower et al. (2021), Pereira and Bamel (2021), as well as Cuthbertson and Furseth (2022), have also identified relational risks, including opportunistic behavior and contractual frictions, as inherent vulnerabilities in alliance arrangements, while emphasizing the importance of governance structures and relational quality in determining alliance success. Therefore, the absence of a direct effect can be attributed to the fully mediated nature of the relationship.

The results reflect the distinctive institutional characteristics of BPD in Indonesia, where formal governance mechanisms and relational coordination exert a more pronounced influence than purely market-driven dynamics. In these contexts, the effectiveness of strategic alliances is less dependent on resource acquisition and more contingent upon the ability of actors to develop, manage, and sustain relational ties over time.

Finally, this study contributes to the strategic alliance literature by advancing a contingent and mechanism-based perspective. Rather than conceptualizing alliances as universally beneficial, the results indicate that performance implications depend on robust relational and institutional mediators, particularly managers' perceived SME commitment. By emphasizing the central role of managers' perceived SME commitment, this study advances a more integrative understanding of how alliance strategies translate into performance outcomes in regional banking systems.

CONCLUSION

This study aimed to examine the role of strategic alliances in enhancing BPD performance through manager's perceived SME commitment as a relational mechanism. The results show that strategic alliances significantly influence manager's perceived SME commitment and ultimately performance. Furthermore, manager's perceived SME commitment fully mediates the relationship between strategic alliance and BPD performance.

The results indicate that the effectiveness of strategic alliances depends on strong relational mechanisms. In particular, manager's perceived SME commitment plays a critical role in translating alliance strategies into improved organizational performance. Therefore, strengthening relational alignment and SME commitment is essential for maximizing the benefits of strategic alliance in regional banking contexts.

This study identifies several avenues for future investigations. The reliance on managerial respondents from BPD, coupled with the cross-sectional design, constrains the incorporation of SME perspectives and the examination of dynamic relationships. Future studies are encouraged to adopt longitudinal and multi-actor designs, as well as integrate additional contextual variables, to advance understanding of how alliance strategies shape performance over time.

AUTHOR CONTRIBUTIONS

Conceptualization: Achmad Syamsudin, Sulastri.

Data curation: Achmad Syamsudin.

Formal analysis: Achmad Syamsudin.

Investigation: Achmad Syamsudin.

Methodology: Achmad Syamsudin, Sulastri.

Supervision: Sulastri.

Validation: Achmad Syamsudin, Sulastri.

Writing – original draft: Achmad Syamsudin.

Writing – reviewing & editing: Achmad Syamsudin, Sulastri.

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