






# “The influence of Umrah service operation on customer value, trust, and commitment”

AUTHORS	Aisyah Rahmawati 
	Sucherly 
	Asep Mulyana 
	Sutisna 
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Aisyah Rahmawati, Dr. Candidate, Department of Management, Faculty of Economics and Business, Padjadjaran University, Indonesia. (Corresponding author)

Sucherly, Professor, Department of Management, Faculty of Economics and Business, Padjadjaran University, Indonesia.

Asep Mulyana, Associate Professor, Department of Management, Faculty of Economics and Business, Padjadjaran University, Indonesia.

Sutisna, Associate professor, Department of Management, Faculty of Economics and Business, Padjadjaran University, Indonesia.



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Aisyah Rahmawati (Indonesia), Sucherly (Indonesia),  
Asep Mulyana (Indonesia), Sutisna (Indonesia)

# THE INFLUENCE OF UMRAH SERVICE OPERATION ON CUSTOMER VALUE, TRUST, AND COMMITMENT

**Abstract**

Umrah is one of the Muslim pilgrimage journeys to the holy city of Makkah. Many Umrah agents provide good services to attract customers. One of the crucial aspects for Umrah agents is service operation quality. The study aims to investigate the influence of service operations on the value, trust, and commitment of Umrah pilgrims in Jakarta, Indonesia. This paper uses a quantitative approach and employs SEM-PLS to analyze the data. Data were collected through an online questionnaire from 425 respondents. The respondents are Umrah pilgrims who performed their pilgrimage before 2019 through agents registered in Jakarta. However, only 370 responses qualified. The results show a strong relationship between service operations and customer value, trust, and commitment. There is also a relationship between customer value and customer commitment and between customer trust and customer commitment. Service operations also have an influence on commitment with trust as a mediator. However, service operations do not influence commitment when mediated by customer value. The practical implication of this study is that Umrah agents should increase their service operation, particularly information technology-based services, add Islamic and social values, and increase the cognitive commitment among customers.

**Keywords**

service operation, customer value, customer commitment, customer trust, Umrah services operation

**JEL Classification**

M30, M31, L93

**INTRODUCTION**

Umrah is a visit made by Muslims that can be performed throughout the year to the holy cities in Saudi Arabia, but it differs from the Hajj pilgrimage, which is performed at a specific time according to the Islamic calendar. Performing Umrah can enhance spirituality and peace of mind (Bashir et al., 2017). Prospective Umrah travel services are unique because they have different characteristics from regular travel agents. In this case, Umrah pilgrims come from various financial, educational, and social backgrounds and ages and have varying levels of knowledge, so their understanding of the services that Umrah travel agents should provide is different.

The business of organizing Umrah pilgrimages in Indonesia is growing (Handriana et al., 2020), with an increase in business licenses for Umrah travel agents through the Ministry of Religious Affairs of the Republic of Indonesia. The proper service strategy is required to run this business, such as determining the right market position, choosing the correct cost, and focusing on customers (Faulkner, 2007). Furthermore, Bryson and Daniels (2015) argue that service operations that meet customer expectations require understanding customer needs, managing service processes, ensuring organizational goals are met, and paying attention to sustainable service improvements.

Research on Umrah service operations includes the use of mobile applications (Khan & Shombour, 2018), the impact of Umrah service on customer loyalty (Othman et al., 2019), and the relationship between Umrah service quality and customer loyalty (Othman et al., 2020). Various research approaches, such as explanatory and application evaluation, were used in the previous studies. Studies on Umrah service operations and customer commitment are still scarce. Umrah is part of religious tourism that has unique aspects such as customers usually going in groups, the agent being recommended by a religious leader, people being willing to save a certain amount of money so they can afford the Umrah package, and many Umrah agents available in Jakarta, so it is very competitive. There are also many research gaps in Umrah service operations, especially those related to customer commitment, values, and trust.

## 1. LITERATURE REVIEW

Service operations are fully defined as a set of functions offered to users by an organization, and the results are obtained from the activities between the supplier and customer, as well as internal supplier activities to meet customer needs (Harper, 2018). The process involves incorporating input components from each customer (Maglio et al., 2010; Neff, 2016) and direct interactions between customers and staff in a company (Sampson, 2012). Service operations management is a term used to encompass the activities, decisions, and responsibilities of operations managers in service organizations (Johnston & Clark, 2005). Previous research on service operations in the banking industry includes dimensions such as logistics (Aranda, 2002), scheduling, ICT, processes, and layout (Prajogo & McDermott, 2008), as well as usefulness, pleasure, security, assurance, and design (Lin & Hsieh, 2011). In this study, the service operation dimensions used are logistics, scheduling, ICT, location, and processes, which are tailored to the conditions of Umrah services. Not all dimensions may be applicable.

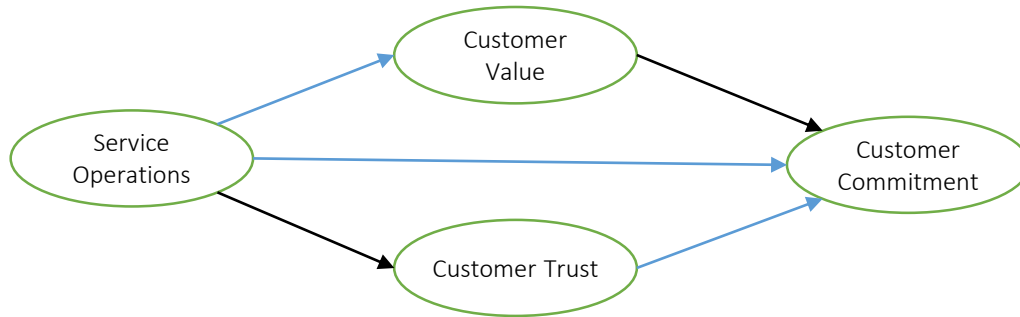
Research on customer value and trust has been widely studied due to marketing activities. Oktora (2014) discusses the functional value of travel agencies, contact persons, purchased tour packages, the functional value price, and social value. Eid and El-Gohary (2015) further discuss quality, price, emotional value, social value, physical and non-physical attributes. In this study, the dimensions used to measure customer value are functional value, emotional value, social value, and functional dimension. Meanwhile, the dimensions of customer trust consist of honesty and virtue. Finally, the dimensions of customer commitment are affective and cognitive.

Research examining the relationship between service operation and customer commitment, trust, and value has been widely discussed. It includes service delivery using explanatory research in hospitals (Ramli, 2013), service delivery toward customer value in the hotel industry using the hierarchical linear modeling method (Lodorfos et al., 2015), and research in the public sector (Van De Walle et al., 2002). In addition, studies elaborate on service delivery and customer trust in Islamic insurance (Hartono, 2017; Asnawi et al., 2020; Fianto et al., 2020; Cahyono et al., 2020), service operations with customer commitment (Jaaron & Backhouse, 2011), customer trust, and customer value (Dutta et al., 2017; Sirdeshmukh et al., 2002; Ratnasari et al., 2020).

Research on Umrah services and customers includes the effect of marketing mix on customer satisfaction (Othman et al., 2019; Othman et al., 2020), Umrah service marketing mix on customer loyalty (Othman et al., 2019), fuzzy ServQual method to measure Umrah service quality (Maisuroh et al., 2020), and Umrah service quality related to customer satisfaction (Ridha & Harris, 2020; Romadhoni et al., 2020; Md Nor et al., 2020). However, these studies mainly focus on customer satisfaction or loyalty.

## 2. AIM AND HYPOTHESES

This study is different from previous studies; this study examines the four deductive variables of service operations, customer value, customer trust, and customer commitment simultaneously in the context of Umrah agents in Jakarta, Indonesia. Therefore, the paper aims to examine the Umrah agent service operations and their influence on customer value, trust, and commitment. The variables were derived from textbooks, literature, journals, and previous research (Figure 1).



**Figure 1.** Research framework

There are seven hypotheses, as follows:

- H1: Service operations affect customer value.*
- H2: Service operations affect customer trust.*
- H3: Service operations affect customer commitment.*
- H4: Customer value affects customer commitment.*
- H5: Customer trust affects customer commitment.*
- H6: Service operations affect customer commitment through customer value.*
- H7: Service operations affect customer commitment through customer trust.*

### 3. METHODS

This paper uses a quantitative approach to obtain measurable data that are descriptive, comparative, and associative (Creswell, 2014). Data were collected through an online survey sending a questionnaire to Umrah customers who had performed Umrah before the COVID-19 pandemic in the Jakarta area.

The population in this study is the pilgrims who have performed Umrah using Umrah travel services in the Jakarta area until 2019, which numbered 68,369 pilgrims. The sampling technique used simple random sampling (Sekaran & Bougie, 2017). The online survey was conducted by distributing questionnaires using Google Forms in 2019, with 425 respondents. The sample size was determined using the minimum sample size re-

quirement for SEM analysis, which is the minimum number of indicator variables multiplied by five (Hair et al., 2014). The number of respondents, which is 425, has fulfilled the minimum sample size requirement determined by SEM. However, only 370 respondents qualified, while 55 respondents were dropped because they did not meet the qualification (registered at Umrah with travel agencies outside Jakarta).

The validity and reliability tests used construct validity by creating correlations between the scores of each question and the total score. This study used confirmatory factor analysis to examine the correlations' invalidity. The standard validity value is a second-order loading factor and a first-order loading factor above 0.5. Meanwhile, reliability is carried out to measure the degree of bias and ensure measurement consistency. Here, reliability describes the stability and consistency of the instrument. The reliability value from the minimum average variance extracted (AVE) is 0.70.

The data analysis technique used descriptive and causal analysis with SEM PLS. Simultaneous hypothesis testing in SEM was carried out using the F-Test. For partial testing, t-tests were used. The t-value in SEM is the critical ratio (CR), where H0 is rejected if  $CR > 1.96$  at a level of 5% (Haryono, 2017). The score categorization range is from very bad to very good (Table 2).

**Table 2.** Score categorization

Score Range	Categorization
1.00-1.80	Very Bad
1.81-2.60	Bad
2.61-3.40	Fair
3.41-4.20	Good
4.21-5.00	Very Good

There are four variables in this study, the four variables are (1) service operation, (2) customer value, (3) customer trust, and (4) customer commitment. The variable dimension and indicators are described in Table 1.

**Table 1.** Research variables and dimensions

Variables	Dimensions	No.	Indicators
Service Operations	Logistics	1	Purchasing of Umrah equipment
		2	Availability of Umrah equipment
	Schedule	1	Scheduling of Umrah worship activities
		2	Planning of resources and capacity
		3	Staff scheduling
	Information Technology	1	Technology management
		2	Data processing
	Location and Layout	1	Location
		2	Layout design
	Process	1	Quality Control
		2	Process control
		3	Customer service
		4	Umrah guidance/ <i>manasik</i>
		5	Transportation for pilgrims
		6	Accommodation and meals
		7	Health of pilgrims
		8	Protection of pilgrims and Umrah staff
		9	Administrative and documentation of Umrah
Customer Value	Functional Value (Quality)	1	Well-organized Umrah package arrangements
		2	Maintaining the quality of selected Umrah organizers
		3	Satisfactory quality of selected Umrah package arrangements
		4	Well-packaged Umrah package arrangements
	Functional Value (Price)	1	Good price for Umrah package purchase
		2	Price of the Umrah package meets expectations
		3	Price is the primary criterion for a purchase decision
	Emotional Value	1	Feeling comfortable with the purchased Umrah package
		2	Positive feeling about the purchased Umrah package
		3	Satisfied with the purchased Umrah package
Customer Trust	Honest	1	Fulfillment of all obligations by the Umrah travel agency
		2	Always leaving a good impression
		3	Having a good reputation
		4	Always keeping promises
	Wisdom	1	Caring about the pilgrims' issues
		2	Reliable and helpful at all times
		3	Concerned about the pilgrims' safety and comfort

Variables	Dimensions	No.	Indicators
Customer Commitment	Affective Commitment	1	Feeling comfortable using the Umrah travel agency
		2	Using the Umrah travel agency because they are friendly and polite
		3	Using the Umrah travel agency because they are loyal
	Cognitive Commitment	1	Continuing to use the Umrah travel agency because of their efficiency
		2	Using the Umrah travel agency because there is no other option available

## 4. RESULTS

The number of respondents was 370 people from various backgrounds, including students, housewives, civil servants, and private employees. Umrah trips are not limited by age although most Umrah pilgrims are in the early old age range of 46-55 years old; often, this pilgrimage is often made with family members (Table 3).

**Table 3.** Respondent demographics

Attribute	Total	%
<b>Gender</b>		
Female	149	40.3%
Male	221	59.7%
Total	370	
<b>Age group</b>		
17-25	13	3.5%
26-35	50	13.5%
36-45	92	24.9%
46-55	126	34.1%
56-65	61	16.5%
>65	28	7.6%
<b>Occupation</b>		
Student	8	2.2%
Civil servant	23	6.2%
Private sector	95	25.7%
Housewife	129	34.9%
Entrepreneur	79	21.4%
<b>Education</b>		
Elementary School	24	6.5%
Middle School	15	4.1%
High School	124	33.5%
Diploma	44	11.9%
Bachelor	137	37%
Master	22	5.9%
Doctoral	4	1.1%
<b>Umrah Package</b>		
<20 million	42	11.4%
20-25 million	168	45.4%
26-30 million	96	25.9%
30-35 million	49	13.2%
>36 million	15	4.1%

**Table 3 (cont.).** Respondent demographics

Attribute	Total	%
<b>Umrah Frequency</b>		
One time	311	84.1%
Twice	28	7.6%
Third time	13	3.5%
>3 times	18	4.9%

Two measurement models in SEM-PLS are used to measure customer value, trust, and commitment: the outer model and the inner model. The outer model measurement is intended for analyzing the validity and reliability of questionnaire items. Meanwhile, the inner model aims to test hypotheses through beta coefficients, *t*-values, and signifi-

**Table 4.** Convergent validity and internal consistency test

Variable	Dimension	SF-second order	Item	LF-First order	AVE	CR
Service Operation	Logistics	0.795	OJ1	0.910	0.838	0.809
			OJ2	0.921		
	Schedule	0.905	OJ3	0.889	0.792	0.876
			OJ4	0.851		
			OJ5	0.928		
	Information Technology	0.769	OJ6	0.933	0.841	0.834
			OJ7	0.900		
	Location and Layout	0.900	OJ8	0.912	0.826	0.791
			OJ9	0.906		
	Process	0.976	OJ10	0.863	0.703	0.948
			OJ11	0.858		
			OJ12	0.851		
			OJ13	0.848		
			OJ14	0.867		
			OJ15	0.858		
			OJ16	0.785		
			OJ17	0.771		
			OJ18	0.840		
Customer Value	Quality	0.932	NP1	0.936	0.852	0.942
			NP2	0.934		
			NP3	0.918		
			NP4	0.902		
			NP5	0.902		
	Price	0.913	NP6	0.930	0.778	0.873
			NP7	0.811		
	Emotional Value	0.929	NP8	0.921	0.875	0.928
			NP9	0.946		
			NP10	0.939		
	Social Value	0.790	NP11	0.866	0.802	0.919
			NP12	0.921		
			NP13	0.933		
Customer Trust	Islamic Attribute	0.763	NP14	0.859	0.794	0.741
			NP15	0.889		
			NP16	0.894		
			KP1	0.877	0.818	0.927
	Honest	0.973	KP2	0.898		
			KP3	0.918		
			KP4	0.923		
			KP5	0.942	0.889	0.937
Customer Commitment	Kindness	0.959	KP6	0.948		
			KP7	0.939		
			KOM1	0.910	0.812	0.884
	Affective	0.966	KOM2	0.918		
			KOM3	0.875		
	Cognitive	0.796	KOM4	0.948	0.632	0.757
			KOM5	0.605		



**Table 5.** Internal consistency test

Variable	Dimension	Standard	AVE	CR (rho_a)
Service Operation	Logistics	0.70	0.838	0.809
	Schedule	0.70	0.792	0.876
	Information Technology	0.70	0.841	0.834
	Location and Layout	0.70	0.826	0.791
	Process	0.70	0.703	0.948
Customer Value	Quality	0.70	0.852	0.942
	Price	0.70	0.778	0.873
	Emotional Value	0.70	0.875	0.928
	Social Value	0.70	0.802	0.919
	Islamic Attribute	0.70	0.794	0.741
Customer Trust	Honest	0.70	0.818	0.927
	Kindness	0.70	0.889	0.937
Customer Commitment	Affective	0.70	0.812	0.884
	Cognitive	0.70	0.632	0.757

cant values. The outer model is a validity test consisting of convergent validity and discriminant validity, as well as a reliability test using composite reliability (CR).

The results of the convergent validity test showed that all dimensions and indicators produced loading factor values  $> 0.7$  and Average Variance Extracted (AVE)  $> 0.5$ , indicating that all dimensions were considered valid (Table 3). The results of the internal consistency test referred to the composite reliability (rho\_a) value  $> 0.7$ . The test results showed that all dimensions were reliable (Table 4).

Internal consistency testing refers to the value of composite reliability (rho\_a). Based on the results (Table 5), it can be seen that all dimensions in each variable being studied have composite reliability values  $> 0.7$ . Therefore, all dimensions used in the

questionnaire are reliable or consistent in measuring their variables.

Based on the results presented in Table 6, the R-Square value of customer value is 0.855. This means that service operations, service delivery, and brand equity variability strongly explains 85.5% of customer value. Furthermore, the R-Square value of customer trust is 0.713. This means the variability of service operations, service delivery, and brand equity moderately explains 71.3% of customer trust. Finally, the R-Square value of customer commitment is 0.777. This means that the variability of service operations, service delivery, brand equity, customer value, and customer trust strongly explain 77.7% of customer commitment.

Based on the calculation results, it can be seen that all paths in the research model have weak influ-

**Table 6.** R-Square value

Path	R-Square	Criteria
Service Operation → Customer Value	0.855	Strong
Service Operation → Customer Trust	0.713	Moderate
Service Operation → Customer Commitment	0.777	Strong
Customer Value → Customer Commitment		
Customer Trust → Customer Commitment		

**Table 7.** F-Square value

Path	F <sup>2</sup>	Criteria
Service Operation → Customer Value	0.046	Weak
Service Operation → Customer Trust	0.030	Weak
Service Operation → Customer Commitment	0.045	Weak
Customer Value → Customer Commitment	0.109	Weak
Customer Trust → Customer Commitment	0.052	Weak

**Table 8.** Path coefficients and statistical tests

Hypothesis	STD	STDEV	T stats	P values	Result
H1 Service Operation → Customer Value	0.205	0.064	3.193	0.001	H1 accepted
H2 Service Operation → Customer Trust	0.231	0.091	2.543	0.011	H2 accepted
H3 Service Operation → Customer Commitment	0.259	0.075	3.435	0.001	H3 accepted
H4 Customer Value → Customer Commitment	0.431	0.107	4.030	0.000	H4 accepted
H5 Customer Trust → Customer Commitment	0.211	0.104	2.030	0.042	H5 accepted
H6 Service Operation through Customer Value → Customer Commitment	0.086	0.038	2.327	0.020	H6 accepted
H7 Service Operation through Trust → Customer Commitment	0.057	0.037	1.302	0.193	H7 rejected

ences, except for the path between brand equity and customer value, which has a strong influence in the structural model level (Table 7).

The research results in Table 8 indicate that hypothesis 1 is accepted. This is evident from the path coefficient value of 0.205 with a positive direction. Furthermore, the *t*-value of 3.193 > 1.96 and Sig. 0.001 < 0.05. This means that service operations positively and significantly affect customer value toward Umrah travel in Jakarta.

Hypothesis 2 is accepted. This is evident from the path coefficient value of 0.231 with a positive direction. Furthermore, the *t*-value of 2.543 > 1.96 and Sig. 0.011 < 0.05. This means service operations positively and significantly affect customer trust in Umrah travel in Jakarta.

Hypothesis 3 is accepted. This is evident from the path coefficient value of 0.259 with a positive direction. Furthermore, the *t*-value of 3.435 > 1.96 and Sig. 0.001 < 0.05. This means service operations positively and significantly affect customer commitment to Umrah travel in Jakarta.

Hypothesis 4 is accepted. This is evident from the path coefficient value of 0.431 with a positive direction. Furthermore, the *t*-value of 4.030 > 1.96 and Sig. 0.000 < 0.05. This means customer value positively and significantly affects customer commitment to Umrah travel in Jakarta.

Hypothesis 5 is accepted. This is evident from the path coefficient value of 0.211 with a positive direction. Furthermore, the *t*-value of 2.030 > 1.96 and Sig. 0.042 < 0.05. This means that customer trust has a positive and significant effect on customer commitment to Umrah travel in Jakarta.

Hypothesis 6 is accepted. This is evident from the path coefficient value of 0.086 with a positive direction. Furthermore, the *t*-value of 2.327 > 1.96 and Sig. 0.020 < 0.05. This means that service operations affect customer commitment through customer value.

## 5. DISCUSSION

From the results of statistical testing on 7 hypotheses, six hypotheses were accepted, and one hypothesis was rejected. H7, which states that there is an influence between service operations and customer commitment through trust, was rejected. This is contrary to the results of H5, which state that there is customer trust in commitment. This study fills the gap in previous research on the relationship between assurance, empathy, and responsiveness to trust and loyalty (Kalia et al., 2021). Furthermore, there is a relationship between internal service and employee satisfaction in travel agents (Dramicanin et al., 2021).

The results of this study contribute to scientific knowledge of service and customer commitment in utilizing Umrah travel agents. Service operations include logistics, scheduling, IT, location, and processes. Previous findings stated that logistic services influence customer loyalty (Huma et al., 2020), and logistic services are also believed to significantly affect the spiritual journey process (Hassan et al., 2022). This study shows that service operations, including Umrah logistic services, have an influence on customer commitment. Similarly, the use of IT is beneficial in implementing Muslim tourism, including using AI technology to ensure customer comfort and satisfaction during the journey (Battour et al., 2023).



Good service also influences customer commitment. The better the service provided, the stronger the customer commitment. However, the results show no correlation when both variables are intervened with trust. Thus, it can be said that customers remain committed to the service operation because if the service is provided well, such as departing on schedule, providing complete equipment, and ensuring that the Umrah process runs smoothly, it shows that the Umrah agent is trustworthy, honest, and fulfills all obligations to the maximum. Therefore, this is what makes customers remain committed to the travel agent even without the element of trust from the customer.

The results of this study contribute to the research on Umrah services through agents and customer commitment, trust, and value. The service operation indicator influences customer commitment, trust, and value, with an average score of 4.08. Although the score is still below 4.5, this shows that the service operations carried out by Umrah agents are starting to improve. Some things considered very good are related to the administration process of Umrah registration and document management, provision of equipment such as suitcases, bags, ihram, and ID, a well-structured and adhered schedule, safe and comfortable air and land transportation. While things that need to be considered by agents are online Umrah registration and the provision of digital Umrah guides. Several factors cause pilgrims to rate the information technology indicators somewhat low. They include digital literacy, as most respondents are in the 46-55 age category: they are not digital natives and still prefer face-to-face registration. In addition, digital guides sometimes complicate pilgrims because they require devices and Wi-Fi access. However, digital marketing plays a vi-

tal role in introducing tourist destinations and can be implemented in various types of tourism (Musliha & Adinugraha, 2022).

Furthermore, what needs to be improved is related to the number of *mutawwifs*, which is considered insufficient compared to the number of pilgrims. Most of the pilgrims are going to the holy land for the first time, and they do not know the conditions there, so they rely heavily on the *mutawwif* to guide them in worship. The IT service dimension (4.1) contributes the smallest to building customer commitment, while the other dimensions provide almost the same contribution with a score of 4.5. Umrah travel companies must continuously innovate by providing new and appropriate products. This product innovation maintains the company's sustainability (Agustia et al., 2022). The number of *mutawwif* is acknowledged by the customers as a significant factor affecting their satisfaction and commitment to the Umrah travel company.

The customer value variable influences customer commitment, as evidenced by statistical tests. However, some things need to be developed or re-examined. For example, customers do not feel that buying an Umrah package is something to be proud of or something that makes them different or perceived differently from others. Customers do not pay attention to these things. Going for Umrah is an act of worship for them, not something to show off, especially with package selection. They also do not purchase Umrah packages to be accepted by society. Customers evaluate Umrah packages based on quality, function, and benefits, not social acceptance.

Trust can increase Umrah customer commitment, as evidenced by the honesty and virtues of Umrah agents who have fulfilled their obligations to escort pilgrims from departure until their return.

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## CONCLUSION

The study examines the Umrah agent service operations and their influence on customer value, trust, and commitment in DKI Jakarta, Indonesia. The study reveals that service operations influence customer value, trust, and commitment. Furthermore, customer value and customer trust also have a positive impact on customer commitment. However, service operation through trust does not influence customer commitment. Many elements arise in the Umrah business, including mandatory/special rituals that must be performed during the Umrah process, special document processing that can only be done

by agents, and mandatory health screening. This makes the service operations of Umrah agents more complex, so in running a package, comprehensive synergy is needed from the service operations so that the results can improve customer trust, value, and commitment. However, a variable that does not affect customer commitment when the service operation is already good is customer trust. Good service operations that meet customer expectations can increase commitment without being mediated by customer trust. So, for Umrah agents, strengthening good service operations in logistics, processes, IT, schedules, locations, and layouts should continuously be improved because this greatly affects customer commitment.

## AUTHOR CONTRIBUTIONS

Conceptualizations: Aisyah Rahmawati, Sucherly, Asep Mulyana, Sutisna.

Data curation: Sutisna.

Formal analysis: Aisyah Rahmawati, Suchely.

Investigation: Aisyah Rahmawati.

Methodology: Aisyah Rahmawati, Sucherly, Asep Mulyana.

Project administration: Sutisna, Asep Mulyana.

Supervision: Sucherly, Asep Mulyana, Sutisna.

Validation: Aisyah Rahmawati, Sucherly, Asep Mulyana, Sutisna.

Visualization: Aisyah Rahmawati, Sutisna.

Writing – original draft: Aisyah Rahmawati.

Writing – review & editing: Aisyah Rahmawati.

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