

# Research Horizon

ISSN: 2808-0696 (p), 2807-9531 (e)

Research Horizon

Volume: 04

Issue: 01

Year: 2024

Page: 33 - 42

## Determination of Decisions to Use E-Money Applications (QRIS)

Bony Priyombodo<sup>1</sup>, Nurchayati<sup>2\*</sup>, Sulistyani<sup>3</sup>, Tri Widayati<sup>4</sup>

<sup>1,2,3,4</sup> Faculty of Economics and Business, Universitas 17 Agustus 1945 Semarang

\* *Corresponding author: Nurchayati* (nurchayatiuntag@gmail.com)

### Abstract

In the era of digital industrial growth and industrial revolution 4.0, the banking sector is experiencing significant changes. This research aims to analyze the factors that influence the decision to use the e-money application (QRIS) by Bank Rakyat Indonesia KC Semarang Pandanaran customers. The factors considered are e-service quality, user experience, and usefulness. The population in this study were customers of Bank Rakyat Indonesia KC Semarang Pandanaran, with the sample size used in this study being 100 customers taken using a purposive sampling technique, with criteria customers who have used QRIS at least 2 times. The data source used is primary data, with data collection methods using questionnaires. The data analysis technique used in this research is multiple linear regression analysis. The research results show that partially, e-service quality, user experience, and usability have a positive and significant influence on usage decisions. customers. The significance results obtained indicate that the higher the e-service quality, the better the user experience, and the higher the usefulness, the decision to use customers will increase. The implication of these findings is the importance of paying attention to and improving these factors in an effort to improve usage decisions customers in using the e-money application (QRIS).

### Keywords

E-Service Quality , User Experience , Usability , Usage Decisions.

## 1. Introduction

In the digital era and the development of information technology, electronic services (e-service) have become an important component in the banking industry. E-service quality has a significant role in shaping user perceptions and decisions regarding the use of electronic banking applications and services. In the context of industrial revolution 4.0, the banking sector is one of the industries experiencing change. The banking industry is an important component in Indonesia's economic growth because it has developed into a sector that increases national income and functions as a global institution (Barata, 2019). Technological developments in terms of digital transaction payments are supported by Bank Indonesia in creating non-cash transactions, thereby reducing the use of non-cash money (Citradika et al., 2019). Cashless society is a financial technology (fintech) revolution that is in line with the fourth industrial revolution, namely people who carry out digital payment transactions or use electronic devices. In Indonesia, the government is trying to encourage digital payment transactions, one of which is through implementing the Quick Response Code Indonesian Standard (QRIS). QRIS is a payment method used by server-based electronic applications, electronic wallets or mobile banking.

A consumer's decision to purchase goods/services is a process of integrating knowledge to evaluate two or more behaviors and then choose one of them (Sangadji & Sopiah, 2010). Consumers make decisions by comparing several options that are relevant to the goods/services to be consumed. Decision making goes through many stages carried out consciously or unconsciously. The stages in the decision-making process are problem recognition, information search, comparing alternative choices, decision and post-use response. E-service quality is the extent to which the site facilitates effective and efficient shopping in terms of purchasing, ordering and delivery (Tjiptono, 2014). E-service quality has 4 (four) dimensions from a consumer perspective, namely; 1) Compensation relates to the response and handling of transaction process failures and fulfillment of improvements; 2) Responsiveness fulfillment is fulfilling the organization's commitment to consumer complaints, providing clear information and providing clear explanations to consumers; 3) Website operation is the comfort and ease of using websites and mobile applications; 4) Reliability is a representation of the relationship between consumers and the organization, such as image and reputation, as well as the organization's ability to provide promised services and overcome existing problems.

User experience covers every aspect of user interaction with the company, its services and products (Hanif, 2022). User experience is a person's response or reaction to using a product, system or service (Wiryawan, 2011). According to Kartajaya (2017) and Febrini et al. (2019). User experience is a marketing concept that builds consumer loyalty by utilizing their emotions and giving them positive feelings towards products and services. According to Zare & Mahmoudi (2020) user experience is a combination of the results of customers' emotional or rational perceptions during direct or indirect interactions. Customer experience can also be a value that attracts customers' attention to a product. This value will influence business continuity so that the business can and is able to develop. In the future, a good experience will have a very positive impact on the company in terms of customer loyalty and conquering its own market. Usefulness is defined as the extent to which a person believes that the use of technology will improve his or her job performance. The benefits of technology will be limited if the ability to operate the technology is also limited so that the benefits that can be felt by each individual will also be different depending on how much they can operate and utilize the technology (Hartono, 2008). Benefits can be measured based on the ability to speed up processes, the ability to increase effectiveness, provide direct benefits to individuals and the ability to increase individual productivity. Steffi & Kusnawan (2023) states that

experience has an influence on usage decisions, but the research results Yusnia (2020) states that user experience has no influence on usage decisions. Based on the description, a research gap table can be created as follows:

**Table 1.** Research Gap

Research Gap	References	Findings
There is a gap in the influence of usefulness on usage decisions	Rejeki & Mangivera (2023); Silva et al. (2022)	Usefulness has a positive and significant effect on usage decisions
	Ernawati & Noersanti (2020)	Usefulness has a negative and significant effect on usage decisions
There is a gap regarding the influence of user experience on usage decisions	Steffi & Kusnawan (2023)	User experience has a positive and significant influence on usage decisions
	Yusnia (2020)	User experience has no effect on usage decisions
There is a gap regarding the influence of e-service quality on usage decisions	Putra & Parmariza (2021); Fajrin (2020)	e-service quality has a positive and significant effect on usage decisions
	Herdiyani & Suyanto (2023)	e-service quality has no positive influence and does not have a significant effect on usage decisions

BRI Bank customers from various groups, young and old, are open to technological developments, including non-cash electronic payment systems. The non-cash payment system is in great demand among BRI Bank customers because it has many benefits such as a faster and more efficient payment process. Apart from that, the use of electronic money can facilitate transactions in various MSME sectors, both traditional and modern MSMEs. In facing competition between banks in Indonesia which is growing rapidly, QRIS must pay attention to e-service quality, user experience and usefulness. This is useful for winning competition between banks in Indonesia. By paying attention to these factors, QRIS can have guidelines for the continuity of its application in order to understand the decision to use it. However, complaints from QRIS users often arise due to various problems faced by its users.

**Table 2.** Several complaints from customers using QRIS Bank BRI

Customer Complaints	Percentage
Double payment	20%
Application is slow and error	60%
Failed transaction, balance deducted	20%

Some of the complaints are supported by the results of interviews with 10 Bank BRI KC Semarang Pandanaran customers. Some of these complaints indicate a lack of e-service quality and usefulness in the BRI Bank QRIS e-money application. In terms of QRIS technology, BRI is still inferior compared to competing banks such as Bank BCA. Based on the inconsistency between the research gap and the gap phenomenon as described above, the author wants to know the influence of e-service quality, user experience and usefulness on usage decisions, with a focus on the context of e-money applications (QRIS). This research tries to explore how the quality of electronic services influences customers' decision to use e-money applications? as well as the implications for the banking industry and financial technology development.

## 2. Literature Review

Electronic service quality is a measure of the quality of electronic services provided by a business or organization through online platforms such as websites, mobile applications, or other electronic communication systems. Electronic service quality includes various aspects such as transaction speed, system availability, ease of use, security and quality of customer support. The quality of e-services plays an important role in influencing usage decisions, as users often evaluate a service based on its quality before deciding whether to use it or not. This is supported by research results Putra & Parmariza (2021) and Fajrin (2020) which state that E-service quality has a positive and significant effect on usage decisions. This shows that the better the quality of the electronic services provided, the higher the decision to use them.

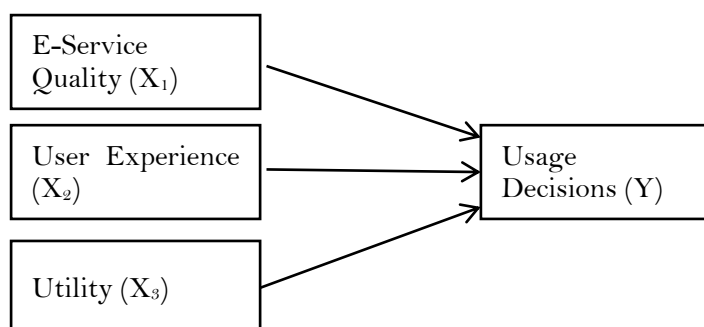
User experience is not just a transaction but a journey that greatly influences usage decisions. Today's customers face complex usage decisions and tend to be selective. They are looking for a fun and productive experience. Easy navigation and smooth payment process make the user experience even more enjoyable. Positive and interactive feedback from sellers via instant messaging creates an emotional connection, building customer trust in the platform. A positive user experience will determine their usage decisions. Transaction security and payment security are also key factors that influence the decision to use online payments. A satisfied user experience will strengthen the decision to use, thus encouraging them to return to making non-cash payments on the chosen e-money. This opinion is supported by research results Steffi & Kusnawan (2023) stating that user experience has a positive and significant influence on usage decisions. This shows that the more and better the user experience, the higher the usage decision.

Usefulness is a concept related to the extent to which electronic payments bring benefits or value to users during the usage decision process. Expediency refers to whether users believe that electronic payments will benefit them. Benefits may vary depending on use. If users believe that electronic payments will bring significant benefits, they will be more likely to use them. Likewise, if users feel that electronic payments do not provide enough benefits, then they will not use them. This opinion is supported by research results Aprilia et al. (2021) and Silva et al. (2022) which state that usefulness has a positive and significant effect on usage decisions. This shows that the more you believe in the benefits obtained, the higher the decision to use it.

H1: There is a significant positive influence between e-service quality on usage decisions.

H2: There is a significant positive influence between user experience on usage decisions.

H3: There is a significant positive influence between utility and usage decisions.



**Figure 1.** Determination Model for Decisions to Use E-Money Applications (QRIS)

### 3. Method

The population and sample in this research are all customers of Bank BRI KC Semarang Pandanaran. The sampling technique used is non-probability sampling. The sampling method in this research used a purposive sampling method. The criteria for respondents in this study were 17-35 years old, Bank BRI KC Semarang Pandanaran customers and those who used Quick Response Code Indonesian Standard (QRIS) at least twice. The way to determine the number of sample elements/members from a population is to use the Wibisono formula. The reason this formula is used is that the population size is unknown. Therefore, based on the results of the formula Wibisoso (2023), the minimum number of samples will be taken is 96 people. Therefore, researchers will take 100 people as a sample with rounding from 96 people. Types and methods of data collection used in research This are primary data and secondary data. The measurement scale of the variable uses a Likert scale, with scale 1 (Strongly Disagree) to scale 5 (Strongly Agree). The Usage Decision Measure was derived from research by Kotler & Keller (2012) and Genady (2018), e-service quality is derived from Ladhari (2010) and Nasution et al. (2019), user experience is derived from Sulivyo (2021) and usefulness derived from research by Venkatesh & Davis (2000) and Wardani & Sari (2021) and Dirwan & Latief (2020). Hypothesis testing using Statistical Product and Service Solution (SPSS) software tools 25. The results of testing research instruments, both validity and reliability tests, showed that all research instruments used met the validity and reliability test standards, which can be seen that all calculated r values > r table and Cronbach Alpha values.

### 4. Results

The results of data processing using Statistical Product and Service Solution (SPSS) 25 software, obtained the following regression equation:

$$Y = 0.290 X_1 + 0.259 X_2 + 0.278 X_3$$

Sign. = 0.000 0.002 0.002

This means that all variables (e-service quality, user experience, etc. usefulness).

The results of the normality test, the Kolmogorov – Smirnov value is 0.073 and the significant level of p-value (asympt.sig) is 0.200 which means more than 0.05, then the data is normally distributed and worthy of being tested in parametric testing. The results of the normality test show that there is no multicollinearity because all the VIF numbers produced have values below 10 and tolerance value above 0.10. The results of the heteroscedasticity test show significant values for the e-service quality, user experience and usability variables of more than 0.05, thus there is no heteroscedasticity problem in this regression model. Therefore, the equations in this study are worth testing. The adjusted R Square value is 0.768 or equal to 76.8 %, meaning e-service quality, user experience and usability influencing usage decisions by 76.8 % while the remaining 23.2 % is influenced by other variables, which the author did not mention in this study. The F stat. has a positive value of 110.060 and a significance value of 0.000 because the significance value is 0.000 < 0.05, so it can be concluded that the estimated regression model is feasible or fit to explain the influence of the independent variables contained in the regression model on the dependent variable.

Hypothesis testing is obtained using the T-statistics (bootstrapping) procedure. Basically, this test indicates how far the exogenous variables influence the endogenous variables.

**Table 3.** Hypothesis Test Results

Model	Standardized Coefficients	T-statistics	Sig.
E-Service Quality (X1) → Usage Decision (Y)	0.290	3 . 701	0.000
User Experience (X2) → Usage Decision (Y)	0.259	3 . 177	0.002
Utility (X3) → Usage Decision (Y)	0.278	3 . 257	0.002

Table 3 shows that the research results show that e-service quality, user experience and utility partially have a positive and significant influence on customers' usage decisions. The partial test results for the e-service quality variable obtained a calculated t value of 3.701 (positive value), with a significance value of 0.000 ( $< 0.05$ ). Partial test results for variables user experience obtained a calculated t value of 3.177 (positive value), with a significance value of 0.002. Partial test results for the utility variable obtained a calculated t value of 3.257 (positive value), with a significance value of 0.002, meaning that all hypotheses that have been formulated are accepted.

## 5. Discussion

The results of the H1 test, which states that there is a significant positive influence between e-service quality on usage decisions. Meaning e-service quality has a significant influence on customer usage decisions. The higher the level of user satisfaction with e-service quality, the more likely they are to use e-money applications continuously. Factors such as transaction speed, ease of use, and system reliability are the main determinants in forming positive user perceptions of e-money applications. e-service quality is a factor that has an important role in increasing the decision to use the Quick Response Code Indonesian Standard (QRIS) application from BRI KC Semarang Pandanaran customers. This indicates that e-service quality refers to the quality of electronic services provided through a platform or application in this context, the QRIS application from BRI must have adequate service quality aspects, such as reliability, responsiveness, security, benefits, convenience. use, as well as an attractive and adequate site design. These results mean that the decision of BRI customers at KC Semarang Pandanaran to use the QRIS application can be considered as the result of an evaluation carried out on the e-service quality provided. If customers feel that the application meets or even exceeds their expectations, the decision to use QRIS will be higher. Therefore, it is important for BRI KC Semarang Pandanaran to continue monitoring these factors and listening to customer feedback to continue improving e-service quality, so that BRI can maintain and increase acceptance of the QRIS application among KC Semarang Pandanaran customers. These results also show that e-service quality is getting better as measured by indicators of reliability, responsiveness, privacy/security, information quality/benefit, ease of use/usability, and web design (site design) can be considerations for assessing e-service quality in the QRIS application provided by BRI KC Pandanaran Semarang. The results of descriptive analysis are obtained if the majority of respondents respond in agreement with the statement submitted. This means that if the e-service quality provided by BRI KC Pandaran Semarang is optimal, it will have a positive impact on increasing customer decisions to use QRIS for non-cash payments or electronic payments. The results of this research are in line with research by Putra & Parmariza (2021) and Fajrin (2020), which states that e-service quality has a positive and significant effect on usage decisions.

In H2 test results which states that there is a significant positive influence between user experience regarding the decision to use is accepted. The significant results show that a better user experience with an application can be a factor that has an important role in improving the decision to use the QRIS application from BRI KC Semarang Pandanaran customers. These results indicate that a good user experience is often related to ease of use in the application, thus making customers tend to prefer using the QRIS application which allows them to use the application more effectively and efficiently in supporting electronic payments. A positive QRIS user experience also includes a smooth transaction process, and makes customers more likely to use the QRIS application if the payment or transaction process takes place without obstacles, errors or technical problems. Therefore, by ensuring the user experience in using the BRI QRIS application is positive, the company can build stronger relationships with customers and stimulate repeat use. Investment in developing User Experience (UX) is the key to increasing the attractiveness and acceptance of the QRIS application among BRI KC Semarang Pandanaran customers. These results also show that the better the user experience as measured by indicators of the five senses (sense experience), feelings (feel experience), way of thinking (think experience), habits (action), and experience in relationships (relation experience) can be a consideration to assess whether or not the QRIS user experience at BRI KC Semarang Pandanaran is good or not. Descriptive analysis results are obtained if the majority of respondents or customers provide an agreeing response to the statement submitted. This means that the experience of BRI KC Semarang Pandanaran customers in using the QRIS application is good, satisfying and enjoyable so that it has a positive impact on the decisions of BRI KC Semarang Pandanaran QRIS application users. The results of this research are in accordance with research conducted by Steffi & Kusnawan (2023) stating that user experience has a positive and significant effect on usage decisions.

The results of the H3 test, which stated that there was a significant positive influence between usability and usage decisions, were accepted. The significant results show that the higher usefulness of an application can be a factor that has an important role in increasing the decision to use the QRIS application from BRI KC Semarang Pandanaran customers. These results indicate that the high level of usefulness reflects that the BRI QRIS application provides real benefits to customers. These benefits can be in the form of ease in making transactions, time savings, or financial benefits such as cashback or discounts, so customers tend to be more interested in using applications that provide real benefits. The level of usefulness can also be related to the extent to which the application can meet the user's needs and preferences. Applications that can be tailored to customers' individual needs have greater potential to improve usage decisions. Therefore, by increasing the usefulness of the QRIS application, BRI can increase the attractiveness and adoption of the application among KC Semarang Pandanaran customers. It is important for BRI to continue to identify and understand customer needs and continue to innovate to provide relevant benefits through its QRIS application. These results also show that the better the usefulness as measured by indicators of improving individual performance, increasing performance effectiveness, providing benefits to users, increasing productivity, and speeding up processes can be taken into consideration in assessing the level of usefulness of the BRI QRIS application felt by BRI KC Pandanaran customers Semarang. Descriptive analysis results are obtained if the majority of respondents or customers provide an agreeing response to the statement submitted. This means that the level of usefulness felt by BRI KC Pandanaran Semarang customers regarding the QRIS application is high, thus providing a positive influence on increasing decisions to use the QRIS application. The results of this research are in accordance with research conducted by Aprilia et al. (2021)

and Silva et al. (2022) which stated that usefulness has a positive and significant effect on usage decisions.

## 6. Conclusion

E-service quality, user experience, and usefulness have a positive and significant influence on the decision to use BRI KC Semarang Pandanaran Bank customers in using e-money (QRIS). E-service quality has a very important role in shaping customers' decisions about using e-money applications. E-service quality high level of quality services provided such as QRIS encourages usage decisions in using non-cash payments online which is stronger. A pleasant and quality user experience also influences usage decisions, with customers who have a positive experience tending to be more active in seeking information and wanting to make transactions. non-cash with QRIS. Meanwhile, the high perception of usefulness also contributes to increased usage decisions, where the QRIS application is useful as an effective and practical payment tool for consumers. The implication of this research for the banking industry is the importance of focusing on improving the quality of electronic services to strengthen customer loyalty and win increasingly fierce market competition. Banking service providers need to continue to innovate and invest in technology infrastructure that can improve efficiency and user experience. In addition, e-money application developers must also pay attention to user feedback and continue to improve application features and functions to increase attractiveness and usefulness for users. This research provides a valuable contribution to the development of strategy and innovation in the banking and financial technology industry, and highlights the importance of customer empowerment through quality electronic services. The limitation of this research lies in its exclusive focus on Bank BRI KC Semarang Pandanaran customers, so the results may not be generalizable to other populations. Additionally, other variables such as convenience and risk were not included in the analysis, which could provide a more complete picture of the factors influencing usage decisions. Therefore, future research could broaden the scope and consider additional variables for a more comprehensive analysis.

## References

- Barata, A. (2019). Strengthening national economic growth and equitable income through sharia digital economy in Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(1), 145-168. (*JEBAF*), 22(1), 1-8.
- Citradika, D. P., Atahau, A. D. R., & Satrio, D. (2019). The use of non-cash transactions among batik SMES: An empirical review from Indonesia. *International Journal of Business and Society*, 20(1), 397-416.
- Dirwan, D., & Latief, F. (2020). Aspek Yang Mempengaruhi Minat Penggunaan Uang Digital di Kota Makassar. *Jurnal Mirai Management*, 5(3), 288-298.
- Ernawati, N., & Noersanti, L. (2020). The Influence of Perceived Benefits, Ease of Use and Trust on Interest in Using the Ovo Application. *Image: Journal of Management Research*, 3(1).
- Fajrin, A. (2020). The Influence of Sales Promotion and E-Service Quality on Decisions to Use the OVO Application. *Indonesian Science Management Research Journal (JRMSI)*, 11.
- Febrini, I. Y., Widowati, R., & Anwar, M. (2019). Pengaruh experiential marketing terhadap kepuasan konsumen dan minat beli ulang di Warung Kopi Klotok, Kaliurang, Yogyakarta. *Jurnal Manajemen Bisnis*, 10(1), 35-54.
- Genady, D. I. (2018). *Pengaruh kemudahan, kemanfaatan, dan promosi uang elektronik terhadap keputusan penggunaan uang elektronik di masyarakat (studi kasus di Provinsi DKI Jakarta)*. Jakarta: UIN Syarif Hidayatullah (Bachelor's thesis).
- Hanif, R. (2022). Determining ShopeePAY User Loyalty Based on User Experience and Customer Trust. *Asian Business and Economic Scientific Journal*, 16(1).
- Hartono, J. (2008). *Portfolio Theory and Investment Analysis*. Yogyakarta: BPF.

- Herdiani, Y., & Suyanto, A. M. A. (2023). Pengaruh Harga Dan E-Service Quality Terhadap Keputusan Pembelian Pada Layanan Netflix. *eProceedings of Management*, 10(2).
- Kartajaya, H. (2017). *Kartajaya on Selling Series 9 Marketing Elements*. Bandung: Mizan Pustaka Publisher.
- Kotler, P., & Armstrong, G. (2012). *Marketing Principles*. Jakarta: Erlangga.
- Ladhari, R. (2010). Developing E-Service Quality Scales: A Literature Review. *Journal of Retailing and Customer Services* 17, 464 – 477.
- Nasution, H., Fauzi, A., & Rini, E. S. (2019). The Effect of E-Service Quality on E-Loyalty Through E-Satisfaction on Students of OVO Application Users at The Faculty of Economics and Business, University of North Sumatra, Indonesia. *European Journal of Management and Marketing Studies*, 4(1).
- Putra, M. D. A., & Parmariza, Y. (2021). Pengaruh E-Service Quality, Kepercayaan dan Persepsi Resiko terhadap Keputusan Pembelian Menggunakan Gopay. *Jurnal Doktor Manajemen (JDM)*, 4(2), 164.
- Rejeki, S., & Mangivera, H. (2023). Pengaruh Tehnology Acceptance Models Terhadap Keputusan Penggunaan OVO Pada Mahasiswa. *E-Bisnis: Jurnal Ilmiah Ekonomi dan Bisnis*, 16(1), 117-129.
- Sangadji, E. M., & Sopiah, R. (2010). *Research Methodology Practical Approach in Research*. Yogyakarta: CV Andi Offset.
- Silva, I. D., Yunita, A., & Rahmadoni, F. (2022). Pengaruh kepercayaan, kemudahan dan kemanfaatan terhadap keputusan penggunaan e-money dengan pemahaman teknologi sebagai variabel intervening (Studi kasus pada mahasiswa pengguna shopeepay di Universitas Bangka Belitung). *AKDBB Journal of Economics and Business*, 1(1), 52-66.
- Steffie, A., & Kusnawan, A. (2023). Pengaruh Kemudahan Penggunaan, Pengalaman Pengguna dan Kepuasan Pelanggan Terhadap Keputusan Penggunaan Berulang ShopeePay (Studi Kasus Pada Konsumen Generasi Z). *EMaBi: Ekonomi Dan Manajemen Bisnis*, 2(1), 196-204.
- Sulivyo, L. (2021). Consumer Value, Consumer Experience and Consumer Satisfaction. *Jurnal Cafeteria*, 2(1), 36-47.
- Tjiptono, F. (2014). *Services Marketing: Principles, Applications and Research*. Yogyakarta: Andy Offset.
- Wardani, G. O. P., & Sari, R. C. (2021). Pengaruh Kemudahan Penggunaan, Kebermanfaatan, dan Persepsi Risiko terhadap Minat Penggunaan Financial Technology Sistem Pembayaran. *Jurnal Profita: Kajian Ilmu Akuntansi*, 9(7), 1-17.
- Wibisono, D. (2003). *Business Research: A Guide for Practitioners and Academics*. Jakarta: PT. Gramedia Pustaka Utama.
- Wirawan, M. B. (2011). User Experience (UX) sebagai bagian dari pemikiran desain dalam pendidikan tinggi desain komunikasi visual. *Humaniora*, 2(2), 1158-1166.
- Yusnia, Y., & Burhanudin, A. Y. (2020). Costumer Experience, Diferensiasi Produk, Dan Kualitas Produk Terhadap Keputusan Pembelian Terhadap Keputusan Pembelian Konsumen Di Pusat Grosir Solo. *Jurnal Ilmiah Edunomika*, 4(01), 463826.
- Zare, M., & Mahmoudi, R. (2020). The Effects of the Online Customer Experience on Customer Loyalty in E-Retailers. *International Journal of Advanced Engineering, Management and Science*, 6 (5), 208–214.



Copyright: © 2024 by the authors. Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution-ShareAlike 4.0 International License (<https://creativecommons.org/licenses/by-sa/4.0/>).