



Influence of Brand Image and Service Quality on Purchase Decision (Case Study on Mutual Fund Purchase Decisions in Bibit Application)

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Abstract. There are many things that must be analyzed and considered by investors before deciding to make a purchase, one of which is by considering the brand image and service quality. This study aims to determine the effect of brand image and service quality on mutual funds purchasing decisions in the Bibit application. This research was conducted in the Malang city because most of the respondents were of student age, so that Malang as one of the educational cities in East Java is considered to be able to represent the sample in this study. The sample was selected using a non-probability sampling method with the Maholtra formula, so that there were 144 respondents. Analysis of the data in this study using multiple linear regression analysis. The results of this study indicate that brand image and service quality have a positive and significant effect on purchasing decisions.

Keywords: Brand Image · Service Quality · Purchase Decision

1 Introduction

Globalization has brought about changes in many areas of life, including the advancement of information and communication technology. Information and communication technologies provide numerous benefits and speeds in human operations, simplifying the process and producing substantial societal changes in people's lives. The internet is one of the results of the advancement of information and communication technologies. The internet, as a new medium in the growth of information and technology, may be used for a variety of activities, including data and information searching, long-distance communication media, trading, and investment.

The advancement of technology and information has a significant impact on investing and financial markets. Initially, trading on the stock exchange or capital market was done manually. It prompts new inventions, especially the digital securities trading system, along with numerous types of technological improvements. This, of course, considerably simplifies investor operations because it allows them to invest more practically and freely. The availability of this digital investment may also assist investors in making investment

selections since the platform automatically displays the selling and purchasing price of shares, which is undoubtedly extremely useful for investors to study before investing.

Online investments are classified into several sorts, including gold, equities, mutual funds, bonds, and so on. According to a DailySocial [1], mutual fund investment is the most favored method of investment by investors, with a ratio of 67%. Meanwhile, gold and stocks came in second and third, with 62.7% and 44.5%, respectively. This demonstrates that mutual funds are presently the most popular kind of investment among the general population (see Fig. 1).

The rise of this digital investment trend coincides with the growth of online-focused apps. Platforms include Bareksa, Bibit, and Bukalapak, among others. According to a study platform awareness of investment conducted by DailySocial [1], the Bibit application is the most preferred application for investing in mutual funds, with a proportion of 32.9%. This is also consistent with pre-research undertaken by researchers, which shows that the Bibit application ranks top in the application that investors will select when purchasing mutual funds 1%. The Seed application ranks first with a percentage of 48.5%, the OVO application is in second place with a percentage of 15.2%, and the Ajaib and Tokopedia applications rank third and fourth with percentages of 9.1% and 6.1%, respectively 1% (see Fig. 2).



Fig. 1. Awareness survey of digital platforms for investment.

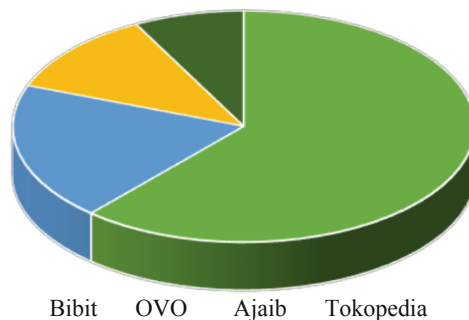


Fig. 2. Diagram of digital investment platform interests and users.

PT Bibit Tumbuh Bersama has expanded as a popular investment platform by getting an official permission as a Mutual Fund Selling Agent (APERD) from the Financial Services Authority (OJK) with STTD/SK number: KEP-14/PM.21/2017. Because neither APERD nor the Investment Manager will maintain any assets that are the rights of investors, the money deposited in the Seed Application will be carefully held at the Custodian Bank. Seed operates as a mutual fund selling agent in accordance with Financial Services Authority Regulation Number 39/POJK.04/2014 on Mutual Funds Selling Agents. According to the regulation, Bibit have two functions, namely the marketing function and the handling of investor complaints as well as compliance and risk management functions. Instead of that, Bibit have received permission from the OJK in 2017 with the STTD number KEP-14/PM.21/2017.

There are many things that must be analyzed and considered by investors before finally deciding to make an investment purchase. Purchasing decision is the process when the customer receives information, then considers the various options available, and chooses one of these options [2]. There are several things that investors can consider before making a purchase decision, including looking at the brand image and service quality offered. This then becomes a reason for companies to strengthen their brand image and create a good brand image in the minds of customers. With a good brand image presented by a product, customers can recognize the product, know the quality it has, reduce the risk of disappointment when making a purchase, and obtain satisfaction from the product differentiation.

Ferinnadewi [3] defined brand image as the impression of the brand, which is a reflection of customer memory of the relationship with the brand. A corporate image is a picture of the company in the consumer's perspective which are based on consumer experience, feedback and knowledge of the company concerned. A user image is a set of characteristics of consumers associated with the characteristics of consumers of a brand. The product image is a picture of the product in the eyes of consumers based on knowledge, responses, and consumer experiences of the product in question. These three components are important factors in forming an image of a brand.

In addition to brand image, service quality influences purchase decisions. Service quality may be defined as a measure of how well the level of service supplied meets the expectations of the client [4]. So, it can be concluded that the notion of service quality is a series of services provided to consumers. From service quality, customer satisfaction can be formed, and finally, if customer satisfaction occurs repeatedly, customer loyalty is formed. Implementing service quality will be able to satisfy consumers.

The data (Fig. 3) that researchers obtained from the Indonesian Central Securities Depository, it is known that the majority of individual investors in Indonesia are under the age of 30, with a percentage of 60.32%. The investors are dominated by high school level as much as 59.72% and undergraduate level on the second with 30.11%. Based on data from Statistics Indonesia in 2021, East Java occupies the second position as the province with the most universities in Indonesia, most of which are spread in Malang City. The data described above, provides information that most investors in Indonesia are in the age range of students and college students. Therefore, Malang City, which is a student city, is considered capable of representing the respondents in this study.

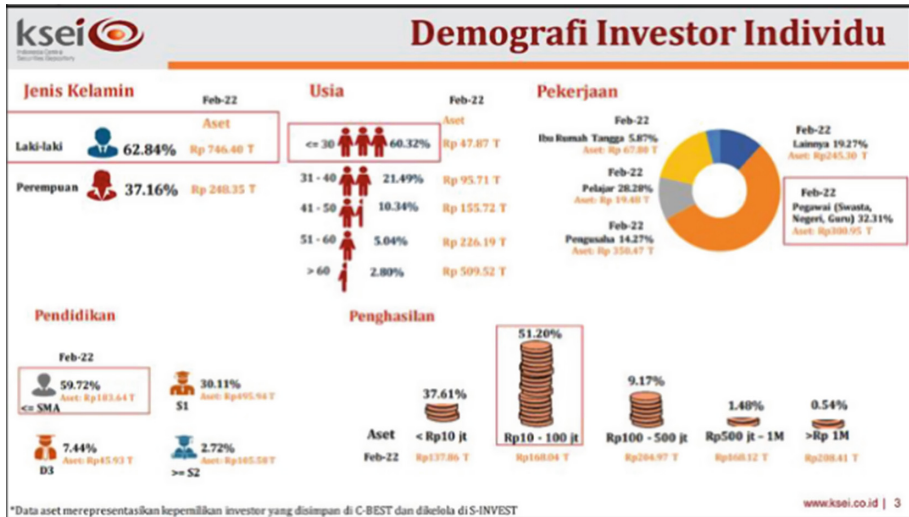


Fig. 3. Demographic distribution of individual investors.

The development of the growth platforms of digital investment platforms occupies the first position in the pre-research conducted by the researcher. Meanwhile, mutual fund investment also occupies the first position in platform awareness for investments conducted by DailySocial. This investment decision cannot be separated from two main factors that influence investment purchasing decisions, including brand image and service quality. Therefore, in this study, we will discuss the influence and service quality on investment purchasing decisions with a focus on mutual fund products on the Seed application with the title “The Effect of Brand Image and Service Quality on Purchase Decisions (Case Study on Mutual Fund Purchase Decisions in the Seed Application)”.

2 Literature Review

2.1 Brand Image

Brand image is one of the important aspects that must be owned by every existing company, even if it is a valuable company asset [5]. With the increasing level of competition between a company’s brand and other brands, it becomes an indicator of how important it is to create a good brand image in the eyes of consumers [6]. There are several views of brand image. For example, according to Kapferer [6], brand image is a desirable and exclusive idea, where it is attached to a product, service, place, or experience. In addition, brand image can also be interpreted as perceptions and beliefs held by consumers, which are from experiences that are stored in the memories and minds of customers and are always remembered for the first time when they hear the brand [7]. Arianty and Andira [6] through this theory, it can be seen that brand image is an interesting thought attached to a product or service and becomes a thought and belief for customers and will continue to be remembered by customers about a product.

A brand can have a direct impact on consumer decisions in making purchases of something [8]. Adiwidjaja and Tarigan [9] explained that the process of building and creating a good brand will not optimal if customer satisfaction is only obtained from the product, there is no added value that difference from competitors' products. The purpose of the brand image itself is to become a description of the association and consumer confidence in a particular brand [6, 10]. A set of associations perceived by consumers for this brand can also be known as a brand association. If the company succeeds in providing a good brand image, then this will have an impact on increasing satisfaction and be accompanied by an increase in consumer purchases of the product. Schiffman and Kanuk [6] defined that there are several factors that also influence a brand image, namely:

- a. Consumer perceptions of product introduction
- b. Size, quality, durability, design, product color, and price perceptions among consumers
- c. Consumer perceptions of corporations

In addition, according to Aaker and Biel [6], there are several indicators in a brand image, namely:

- a. Image or corporate image may be defined as how consumers see a firm when it produces a service or items, including popularity, credibility, company network, and service users.
- b. Product Image, is the perception or view of consumers on goods or services which includes aspects of the product, benefits for consumers, and
- c. User Image, which is the perception generated by consumers towards the use of an item or service, which includes the user himself or the social status he is considering.

According to Schiffman and Kanuk [9], consumers will tend to trust products with brands they like or are known for, and this is the basic reason for companies to strengthen their brand position. In addition, brand image is not only important for companies but also for consumers, because with a brand image, consumers can learn about a product, evaluate its quality, reduce purchase risk, and get experience and satisfaction from the difference or differentiation of certain products [9], there are 3 indicators regarding brand image, namely:

- a. Strength of Brand Associations

Each brand has a special characteristic and personality that becomes its own strength for the brand, and these strengths can be conveyed well to customers through promotions and other marketing activities. This is what then becomes the liaison between the customer and the brand. With the strength of this brand association, brands can be more easily recognized and able to maintain their existence in the midst of existing competition.

- b. Favorability of Brand Associations

The advantages of brand associations offer various attributes and benefits offered by brands that can satisfy and meet customer needs, so that the brand is able to create a good image in the minds of customers. Examples of this association can be a form of convenience, a reliable product, and a brand message that can be conveyed well by the product and the marketing media involved.

c. Uniqueness of Brand Associations

This uniqueness is a characteristic possessed by a brand that distinguishes it from other brands. The essence of this association is that the brand must have a sustainable and unique advantage that can give consumers a reason to buy the brand. The uniqueness of a product can give a distinct impression for consumers and can be more easily remembered. This indicator is the level of uniqueness of a brand that has continuous competitive benefits that can cause the target party to be interested in using it. This indicator also has sub-indicators, namely:

- *Point of difference*, This difference means how big and how strong is the uniqueness of a product in the minds of customers when compared to other similar products.

2.2 Service Quality

Service quality is one of the many factors that can be used in increasing customer satisfaction [11]. There are several views on the definition of service quality. According to Tjiptono [12], service quality is a form of business or effort in meeting consumer needs and desires as well as accuracy in delivery in balancing consumer expectations. In addition, service quality can also be defined as a series of special forms of a product or service that can provide satisfaction in meeting the needs and desires of the community [12]. From this explanation, it can be concluded that service quality is an effort made with the aim of meeting the needs and desires of consumers or the community. According to Kotler [13], there is a close relationship between service quality and customer satisfaction and profitability, or the ability of a company to generate profits. The decision of a company to take systematic service quality improvement actions is something that can and is able to bind consumer loyalty [14]. Rohaeni and Marwa [15] In addition, decisions made in efforts to improve or improve service quality have an impact not only on increasing consumer loyalty but also on the ability of a company to remain competitive with other companies [15].

According to Parasuraman [16] there are 5 main dimensions that become indicators in evaluating service quality, namely:

a. Physical Evidence (tangible)

Physical Evidence is a physical form that can be seen and felt directly useful by customers, giving rise to direct satisfaction. Physical actualization has several types such as company facilities and infrastructure, technology used, employee services, and the like.

b. Reliability

This means that every employee or servant is expected to have the ability in terms of knowledge, expertise, independence, mastery, and high work professionalism so that it will have an impact on the form of quality and satisfactory service, without any complaints or excessive impression of the service. Accepted by society.

c. Responsiveness

Responsiveness is the company's effort to provide fast and responsive services. This includes the way employees serve and assist customers in the most efficient way possible.

The company's responsiveness in dealing with customers will provide a good image and perception in the minds of customers.

d. Assurance

Assurance is the company's ability to be able to form customer trust and confidence. This includes knowledge, security from risk and interference, freedom from doubt, competence, as well as courtesy and trustworthiness possessed by customers.

e. Empathy

In this case, employees can give sincere and individual or personal attention given to customers, in the form of the ability to understand consumer desires.

2.3 Purchasing Decisions Purchasing

Decisions are one of the most important things in the company's progress, because the greater the number of consumers who want to buy the company's products or services, the greater the company's opportunity to gain profits and regular customers [17]. There are several opinions or views regarding the definition of a buying decision. According to Schiffman and Kanuk [17], purchasing decisions are choices between two or more alternative choices in purchasing decisions. This means that before someone makes a purchase, that person will have a variety of alternative choices, so they must make a decision to choose one of these options. Purchasing decisions are also seen as a process that collects knowledge from the information received, then evaluates from that information, and chooses one of the various options available [18]. In addition, according to Ernawati [19], purchasing decision making is a problem-solving process carried out by customers by making decisions and choosing one of the various options available. Then the customer can determine the next attitude after evaluating the choice.

According to Schiffman and Kanuk [19], actions in decision-making include several things, namely decisions about the type and benefits of the product, decisions about product forms, decisions about brands, decisions about the number of products, decisions about the seller, and decisions about the product. at the time of purchase and the method or method of payment.

According to Sheth, et al. [20] In this model, there are five values that influence consumer purchasing decisions. These values include:

a. Functional Value

Functional alternative value can be defined as the utility obtained from the alternative for functional performance, utilitarian (feasibility), or physical performance. Functional value is measured based on the profile of the selected attribute. In general, functional value is the main thing that encourages consumers to make purchasing decisions.

b. Social Value

Alternative social values are those obtained from one or more certain social groups, which can be in the form of positive or negative stereotypes depending on the group. This stereotype is generated by the customer's surroundings, such as demographics (age,

gender, religion), culture, lifestyle, political inclinations, and others. This element often affects items with a visualization function, such as jewelry, clothes, and others.

c. Emotional Value

Alternative emotional value can be defined as perceived utility, derived from the capacity to evoke feelings or affective states. Emotions in consumption are more directed to a series of emotional responses that are evoked specifically during the use or experience of product consumption, such as feelings of fear, joy, or anger.

d. Epistemic Value

Epistemic value in this case can be interpreted as the utility that is felt and obtained from the alternative capacity to arouse curiosity, provide novelty, and/or satisfy the desire for knowledge. Epistemic also refers to reasons that will justify the satisfaction felt by consumers from curiosity, knowledge, and exploration of needs offered by the product as something new or different.

e. Conditional Value or Conditional Value

Conditional value in this case can be interpreted as the utility that is felt and obtained from an alternative in a particular situation or a series of circumstances that makes a person faced with a choice. The conditional value can be measured through the contingency profile of an option, which will often depend on the situation. For example, a product is only available during certain seasons, such as a greeting card or something that can only be used in an emergency, such as a hospital service.

3 Research Method

According to Subagyo, a research method is a way or way to get back the solution to all problems, while according to Priyono, a research method is a way of doing something by using the mind carefully to achieve a goal [21]. In this study, researchers used quantitative research methods with a descriptive approach. This descriptive quantitative research is to describe research findings based on the analyzed data, explain the results of research descriptions that have been found based on this data, and validate the truth and accuracy of the findings. The general location of this research is users of the Bibit application as a means of purchasing mutual funds in Malang City, East Java, because the population is able to represent the data that has been mentioned.

Determination of the sample using a non-probability sampling technique with a purposive sampling method. The reason for using the purposive sampling method is that researchers want to examine mutual fund investors, especially mutual fund investors through the Seed in Malang City. The researcher used the Malhotra formula to determine the sample size.

Malhotra's formula:

$$N = 4 \text{ or } 5 \times n$$

N = number of respondents

N = number of items

Count results:

$$N = 4 \times 36$$

$$N = 144$$

So, the number of respondents who will be sampled in this study are 144 respondents.

Data collection is a very important step that is carried out next with the view to collecting factual data and information obtained. The data collection method used in this study was a questionnaire. Sugiyono defines a “questionnaire” as “a data collection technique that is carried out by giving a set of written questions to respondents” [22].

4 Results

4.1 H1: Brand Image on Mutual Fund Purchasing Decisions

Based on the analysis of the research results, we know that the brand variable positively contributes to the buying decision of mutual funds in seed application. This is supported by research by Juliana [8] which shows that a brand can have a direct impact on a consumer’s decision to buy something. By measuring brand image on mutual fund buying decisions on startup apps, it can be measured using several metrics, namely company image, product, user image, strength of brand associations, brand association preference, and brand association uniqueness. According to Kotler and Keller [7], brand image can be defined as perceptions and beliefs held by consumers, as reflected by associations that are embedded in the memories and minds of customers and are always remembered for the first time when they hear the slogan. The results of multiple linear regression analysis have a coefficient of 0.238, which means that the motivation variable (X1) increases by 1% with the assumption that the investment knowledge variable (X2) and constant (a) are 0 (zero). This shows that the Brand Image variable provided has a positive contribution to mutual fund purchasing decisions on the seed application, so the higher the Brand Image in convincing consumers, the more convinced consumers decide to buy mutual funds through the seed application.

4.2 H2: Service Quality on Mutual Fund Purchasing Decisions

Based on the analysis of the research findings, it is known that service quality contributes positively to mutual fund purchasing decisions on seed applications. This is backed by study by Audria and Batu [23], which demonstrates that the quality of service provided by a product influences client purchasing decisions. The following metrics are used to assess the quality of service for mutual fund purchase choices on seed applications: Employees can see or utilize physical proof in the form of physical actualization based on their use and use. Customers will constantly utilize the same product if they believe the company can offer the services as promised. This demonstrates the company’s capacity to offer services in a timely, accurate, and satisfactory manner. Responsiveness is one of the company’s efforts to make this happen. This includes the way employees serve and assist customers in the most efficient way possible; assurance and certainty in the form of knowledge, courtesy, and ability of company employees with the aim of fostering customer trust in the company, which includes communication, credibility, security, competence, and courtesy; and In the form of employees who are able to give

sincere and individual or personal attention to customers, in the form of the ability to understand consumer desires. The value of the multiple regression coefficient of service quality is 0.469, which means that the motivation variable (X1) increases by 1% with the assumption that the investment knowledge variable (X2) and constant (a) are both 0 (zero). It can be stated that the higher the quality of a product service, the greater the influence on buying decisions for mutual funds on seed applications.

4.3 H3: Brand Image and Service Quality on Mutual Fund Purchasing Decisions

Based at the evaluation discovered on this study, it may be visible that there's a wonderful and good sized affect among impartial variables, particularly Brand Image and Service Quality on mutual fund shopping choices. This is evidenced through the price of more than one linear regression coefficients with every price of 0.226 for Brand Image and 0.556 for Service Quality. This is similar to the consequences of preceding studies carried out through Pradita and Sitio [24] which confirmed that there has been a wonderful and good sized affect among Brand Image and Service Quality on shopping choices. From those findings, it may additionally be concluded that Service Quality has an extra good sized function or affect than Brand Image if it's miles related to mutual fund shopping choices at the Bibit application.

5 Conclusion

Based on the results of the analysis and discussion of the research entitled "The Effect of Brand Image and Service Quality on Purchase Decisions", the following conclusions can be drawn:

- a. Brand Image variable contributes positively to mutual fund purchasing decisions in the Bibit application, so that the better the image of a brand, the higher the level of mutual fund purchasing decisions in the Bibit application.
- b. Service Quality variable contributes positively to mutual fund purchasing decisions on seed applications.
- c. Two independent variables, namely Brand Image and Service Quality, have a significant influence on mutual fund purchasing decisions on seed applications.

6 Limitation

The results of the research entitled "The Effect of Brand Image and Service Quality on Purchase Decisions" are expected to provide practical and theoretical contributions to various parties in the form of concrete suggestions that may be realized:

- a. For further researchers, this research can be used as a reference for research development and the results of the research can contribute to beginners who want to start investing in mutual funds so that they can maximize their success in investing, especially in mutual fund investments. Further research may be able to change or add to existing variables so that research results can be seen from various dimensions.

- b. For the general public, this research can be used as a basis or reference to identify factors that support mutual fund purchasing decisions in the Bibit application.

Researchers recommend additional research to investigate other significant antecedents on consumer decisions to use seed applications and to conduct research with a broader target object.

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