



# The urgency of financial literacy and inclusion in managing finances of STMIK Kaputama students

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## ABSTRACT

This research investigates the impact of financial inclusion and financial literacy on financial management through the Structural Equation Modeling Partial Least Squares (SEM-PLS) method. The analysis involved evaluating the reliability, validity, and structure of the model. Results from the reliability tests indicated that all constructs fulfilled the necessary criteria, with composite reliability values surpassing 0.84 and Cronbach's alpha confirming sufficient internal consistency. Convergent validity was supported by AVE values exceeding 0.65, while discriminant validity yielded mixed outcomes. The Fornell-Larcker Criterion revealed a potential overlap between financial inclusion and financial literacy constructs. The path coefficient analysis demonstrated that financial inclusion had a significant and positive influence on financial management ( $\beta = 0.394$ ,  $p = 0.017$ ), whereas financial literacy did not produce a statistically significant effect ( $\beta = 0.083$ ,  $p = 0.561$ ). These results imply that access to financial services has a more immediate impact on effective financial management than financial knowledge alone. The study emphasizes the importance of practically applying financial literacy to strengthen its effectiveness.

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## 1. INTRODUCTION

According to 2023 data from the Institute for Development of Economics and Finance (INDEF), Indonesia's digital literacy rate stands at only 62%, which is the lowest among ASEAN nations, where the average is around 70% (INDEF, n.d.) (Antara news, 2024). In comparison, South Korea has already reached a digital literacy rate of 97% (CNBC, n.d.). This highlights the growing urgency in Indonesia to enhance both financial literacy and financial inclusion, particularly among younger demographics like university students. Although the Financial Services Authority (OJK, 2021) reports that Indonesia's financial literacy index has shown improvement over time, it still lags behind global standards. The 2022 OJK survey revealed that while financial inclusion reached 85.10%, the financial literacy rate was just 49.68%, indicating a notable disparity between access to financial tools and the capability to manage them effectively. Young people are increasingly engaging with digital financial platforms—such as e-commerce and mobile payment systems—yet their understanding of personal finance remains limited (OECD/INFE, 2020).

Financial literacy plays a crucial role in shaping individuals financial behaviours and decisions, particularly among univesity students (Mittal & Sharma, 2023) and also crucial skill in recent years (Choudhary & Jain, 2023). Low financial literacy is one of the most influential factors in vulnerability to financial fraud, the

ability to detect deceptive investment schemes and use financial services to allocate personal funds (Didenko et al., 2023). One of the prevailing challenges in society today is the limited capacity of individuals to plan, organize, and monitor their daily financial activities (Oktala, 2024). With greater responsibility now placed on individuals to oversee their own finances throughout their lives, the need for financial competency has become more pressing than ever (Lusardi & Messy, 2023). University students, who are in the midst of transitioning to financial independence, represent a crucial group in this context. As reform agents, students can play a pivotal role in promoting and accelerating financial inclusion (Thomas, 2024). However, without a solid foundation in financial literacy and access to inclusive financial services, they are at risk of making poor financial decisions that could jeopardize their long-term economic well-being. Recognizing the importance of financial knowledge and inclusion—especially within Indonesia—is vital for empowering students to handle their finances in a responsible and sustainable way (Tulcanaza-Prieto et al., 2025). In today's increasingly complex financial landscape, both financial literacy and inclusion are essential skills, particularly for students beginning to manage their own money. Despite wider access to financial products and services, many students still struggle with limited understanding and capability in making sound financial choices. This often leads to issues such as poor budgeting, accumulating debt, and financial pressure, all of which can harm academic performance and overall quality of life. Financial literacy includes grasping essential financial principles like saving, investing, managing credit, and budgeting. At the same time, financial inclusion ensures individuals have access to relevant and affordable financial services. When combined, these two factors enable students to better plan, control, and assess their financial decisions (Sawitri, 2024).

Possessing the ability and knowledge to manage personal finances is essential. Equally important is having an understanding of financial products like credit cards, mortgages, and loans (Tulcanaza-Prieto et al., 2025) While these tools can offer significant benefits, they may also present risks for individuals who are not well-informed about financial matters. Developing financial knowledge contributes to the formation of healthier financial habits. Those who recognize their limited understanding of finance are often more driven to improve their financial literacy to make better-informed decisions. However, studies and surveys frequently reveal that a significant portion of students are financially illiterate and excluded from formal financial systems, especially in developing countries. This gap between financial knowledge and access raises concerns about students' readiness to face real-world financial responsibilities. It is therefore crucial to explore the relationship between financial literacy, financial inclusion, and students' financial behavior in order to develop effective strategies that support their financial well-being. Financial and inclusion literacy is very important in financial management. By having an understanding of these two things, an individual can overcome financial problems in the future. Financial literacy has a positive impact on individual financial management and financial knowledge and access to financial services contribute positively in reducing the risk of investment fraud (Humaidi et al., 2023).

Over recent periods, understanding of personal finance and financial inclusion have become increasingly important topics of discussion, particularly among young adults and university students. Financial literacy has become a key element in advancing financial access and improving overall well-being, especially among young people (Ahmad et al., 2024). Financial literacy, defined as the ability to understand and use financial knowledge for effective decision-making, plays a critical role in achieving personal financial stability (Kadoya & Khan, 2020). Meanwhile, financial inclusion means having access to usage of affordable financial products and services that meet individuals' needs in a responsible and sustainable way. Despite growing awareness of their importance, students in many developing countries including Indonesia continue to struggle with managing their personal finances due to low levels of financial literacy and insufficient access to financial tools or services (Heriyati et al., 2024). Budgeting plays a vital role in maintaining students long term financial stability. Good financial habits during college, such as budget management, cash flow, account ownership (Susan et al., 2024), credit usage, saving, and asset accumulation, can open up opportunities to enhance the quality of life after graduation (Azizah & Noviani, 2024)(Kannangara & Ali Mohammed, 2023).

This issue is particularly relevant to students at STMIK Kaputama, a private higher education institution in North Sumatra, where many students face financial challenges due to

limited income sources and a lack of awareness of proper financial management tools. The selection of STMIK Kaputama as the research site is based on its unique demographic and educational characteristics. As a higher education institution located in a developing region, STMIK Kaputama enrolls students from various socio-economic backgrounds, many of whom may have limited exposure to formal financial education or services. This makes it an appropriate and important setting to examine how financial literacy influences students' financial behavior and the extent of their access to financial services. Previous studies have demonstrated which financial literacy among university students significantly influences their budgeting behavior, saving habits, and attitudes toward credit. The objective of this research was to close this gap by analyzing the urgency of improving financial literacy and inclusion among students of STMIK Kaputama. It proposed a practical framework through which educational institutions can foster these competencies, thus enabling students to enhance financial decision making, reduce financial stress, and increase financial security (Puspita et al., 2024).

## 2. RESEARCH METHOD

This research employs SEM-PLS analysis, with calculations supported by the SmartPLS software application. PLS is a variance-based SEM technique used to address issues such as small sample sizes, missing data, and multicollinearity in regression analysis. The evaluation of the Partial Least Squares (PLS) model is conducted through assessments of both the outer and inner models.

Convergent validity is a component of the measurement model, referred to as the outer model in SEM-PLS, and as confirmatory factor analysis (CFA) in covariance-based SEM (Sholihin, Mahfud. Ratmono, 2021). To assess whether the outer model (measurement model) satisfies the requirements for convergent validity for reflective constructs, two criteria must be met: (1) the loading should exceed 0.7, and (2) the p-value must be significant ( $<0.05$ ).

### Outer Model Processing

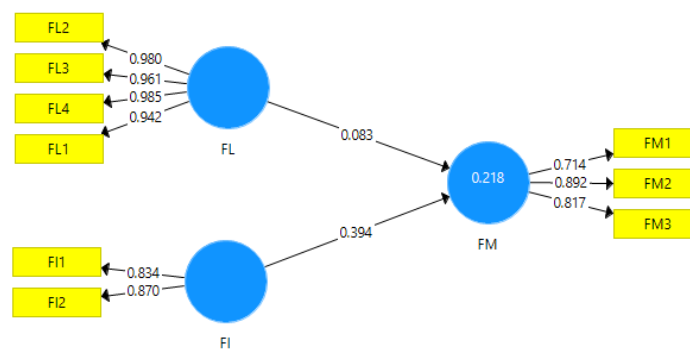


Figure 1. Outer Model Data Processing

The test results show that the outer loading value exceeds 0.70, indicating that all indicators remain valid and meet the criteria for convergent validity. The Average Variance Extracted (AVE) is a metric that measures the convergent validity of a latent variable. An AVE value  $> 0.5$  is acceptable. An AVE value  $> 0.5$  can be interpreted as more than 50% of the variance of the indicators has been absorbed by the latent variable.

Table 1. Validity testing based on average variance extracted (AVE) value

|                           | AVE   |
|---------------------------|-------|
| FI (Financial Inclusion)  | 0.726 |
| FL (Financial Literacy)   | 0.936 |
| FM (Financial Management) | 0.658 |

Based on the data in the table above, it can be seen that the AVE value of all variables is  $> 0.5$ . This shows that each variable has good discriminant validity.

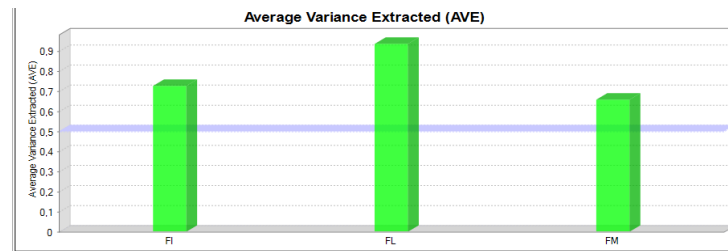


Figure 2. AVE Value

Composite reliability is used to assess the consistency of indicator variables. A variable is considered to meet the composite reliability standard if its value exceeds 0.7.

Table 2. Validity testing based on CR value

|                      | CR    |
|----------------------|-------|
| Financial Inclusion  | 0.841 |
| Financial Literacy   | 0.983 |
| Financial Management | 0.851 |

The data presented in the table indicate that the Composite Reliability values for all variables are above 0.7, demonstrating that each variable is considered reliable.

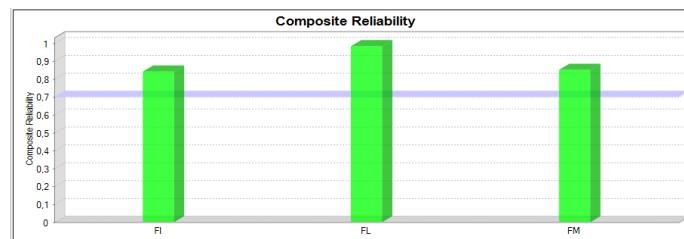


Figure 3. CR Value

The reliability assessment using Composite Reliability can be further supported by examining the Cronbach's Alpha value. A variable is considered reliable if its Cronbach's Alpha exceeds 0.7. The table below presents the Cronbach's Alpha (CA) values for each variable.

Table 2. Validity testing based on CA value

|                      | CA    |
|----------------------|-------|
| Financial Inclusion  | 0.624 |
| Financial Literacy   | 0.977 |
| Financial Management | 0.739 |

Construct reliability analysis was carried out using Cronbach's Alpha values, with the results financial inclusion: 0,624, financial literacy: 0,977, financial management: 0,739. Based on general criteria of reliability, value  $\geq 0.70$  indicates good reliability, Values between 0.60–0.70 are considered adequate in the context of explorative study, scores  $< 0.60$  are considered less reliable.

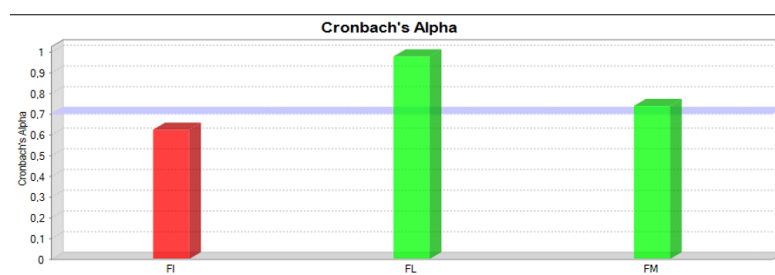


Figure 4. CA Value

From the table above, it is clear that financial literacy variable shows very high reliability, financial management variable shows good reliability, and financial inclusion variable has moderate reliability, but is still acceptable in initial or exploratory research.

### Inner Model Processing

|    | FI    | FL    | FM    |
|----|-------|-------|-------|
| FI | 0.852 |       |       |
| FL | 0.081 | 0.967 |       |
| FM | 0.465 | 0.422 | 0.811 |

Figure 5. Fornell-Larcker Criterion Test Results

The Fornell-Larcker Criterion is applied to assess discriminant validity, which measures how well distinct constructs in the model are truly separate from one another.

|          | Original Sampl... | Sample Mean (...) | Standard Devia... | T Statistics ( O/... | P Values |
|----------|-------------------|-------------------|-------------------|----------------------|----------|
| FI -> FM | 0.394             | 0.397             | 0.164             | 2.404                | 0.017    |
| FL -> FM | 0.083             | 0.101             | 0.143             | 0.581                | 0.561    |

Figure 6. Significance Test of Influence (Bootstrapping), Path Coefficient Value and P-Value

This test is conducted to know the relationship among latent variables is significant or not. The test results reflect the Path Coefficients score which is the result of direct effect testing.

### 3. RESULTS AND DISCUSSIONS

This section presents the findings of the study and a comprehensive discussion of their implications. The analysis was conducted using Partial Least Squares Structural Equation Modelling (SEM-PLS) with the assistance of Smart PLS software. Both the measurement model (outer model) and the structural model (inner model) were evaluated. Convergent validity is part of the measurement model (measurement model) which in SEM-PLS is usually called the outer model while in covariance-based SEM, this is referred to as confirmatory factor analysis (CFA). To determine whether the outer model (measurement model) satisfies the requirements for convergent validity in reflective constructs, two criteria must be met: (1) the loading should exceed 0.7, and (2) the p-value must be less than 0.05. The outer evaluation of this study produces financial literacy variables reflected by 4 indicators, financial inclusion reflected by 2 indicators, and financial management shown by 3 indicators. The steps in the SmartPLS analysis involve assessing the outer model based on specific criteria, including the evaluation of variable validity and reliability through Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha for each variable.

The Average Variance Extracted (AVE) value is employed to evaluate the convergent validity of the construct. The AVE score shows how much the latent variable is able to explain the variation in its indicators. An AVE value  $\geq 0.50$  indicates good convergent validity. From the data processing results, the AVE results of each construct were obtained where Financial Inclusion: 0.726  $\rightarrow$  Good convergent validity, Financial Literacy: 0.936  $\rightarrow$  Very good convergent validity, Financial Management: 0.658  $\rightarrow$  Good convergent validity. All AVE values exceed the 0.50 threshold, suggesting that the three constructs demonstrate sufficient convergent validity. The AVE

results show that the instruments used to measure each construct are able to explain most of the variation in its indicators. Financial Literacy with AVE of 0.936 shows a very high level of convergent validity. This implies that the indicators used to measure financial literacy are very consistent in representing the construct. Financial Inclusion and Financial Management also showed good convergent validity, with AVE of 0.726 and 0.658 respectively. This indicates that most of the variation in its indicators can be explained by their respective constructs adequately. There is no indication of problems in convergent validity, so the construct is suitable for use in further SEM models, including in testing structural relationships between variables.

Composite Reliability (CR) value is applied to assess the reliability of internal consistency of indicators in a latent construct. A good CR value is  $\geq 0.70$ . Here are the Composite Reliability values for each construct: Financial Inclusion: 0.841  $\rightarrow$  Good reliability, Financial Literacy: 0.983  $\rightarrow$  Very high reliability, Financial Management: 0.851  $\rightarrow$  Good reliability. All constructs showed CR values higher than the threshold of 0.70, indicating that the three constructs have strong internal reliability. A high Composite Reliability value indicates that Financial Literacy has a CR of 0.983, which indicates very high reliability. This reflects that the measurement instrument is very stable and consistent in measuring components of financial knowledge. Financial Inclusion (CR = 0.841) and Financial Management (CR = 0.851) also showed a good level of reliability, indicating that the indicators in both constructs are quite strong and suitable for use in structural modeling. With a satisfactory CR value, the model meets the requirements to proceed to the structural model evaluation stage (inner model), because the construct reliability has been confirmed.

Construct reliability analysis was carried out using Cronbach's Alpha values, with the results financial inclusion: 0,624, financial literacy: 0,977, financial management: 0,739. Based on general criteria of reliability, value  $\geq 0.70$  indicates good reliability, Values between 0.60–0.70 are considered acceptable in the context of explorative study, Values  $< 0.60$  are considered less reliable. Based on the above findings, it can be inferred that financial literacy variable shows very high reliability, financial management variable shows good reliability, and financial inclusion variable has moderate reliability, but is still acceptable in initial or exploratory research. The reliability findings indicate that the measurement instrument for the Financial Literacy variable is very reliable, with a Cronbach's Alpha value of 0.977. This indicates that the question items in the construct are consistent and measure the same concept. Meanwhile, Financial Management has a reliability value of 0.739, which shows that this construct is also quite reliable and can be used for further analysis in the SEM model. However, the reliability value of Financial Inclusion is only 0.624. Although it is still within the minimum tolerance limit for exploratory studies, this value indicates that some items in this construct may not be consistent enough. Therefore, further evaluation of the indicators in this construct is needed to ensure its validity and reliability, especially if this study is to be developed to the confirmatory stage.

Subsequently, the structural model (inner model) is tested. This stage involves evaluating the relationships among latent constructs by examining the estimated path coefficients and their levels of significance (Ghozali, 2013). Discriminant validity aims to determine the extent to which a variable or construct is distinct from others, both theoretically and through statistical analysis. One method for evaluating discriminant validity is the Fornell-Larcker Criterion, which states that a construct has good discriminant validity when the square root of its AVE exceeds its correlations with other constructs. In this case, Financial Literacy (X2) has a  $\sqrt{\text{AVE}}$  value of 0.967, which is greater than its correlations with Financial Inclusion (0.861) and Financial Management (0.422). Thus, the discriminant validity for X2 is met. Financial Management (Y) has a value of  $\sqrt{\text{AVE}} = 0.811$ , also higher than its correlation with X1 (0.465) and X2 (0.422), so that the discriminant validity for Y is also fulfilled. Meanwhile, in the Financial Inclusion construct (X1), the value of  $\sqrt{\text{AVE}} = 0.852$  is lower than its correlation with Financial Literacy (0.861). This indicates that the discriminant validity for construct X1 is not met. This means that there are indications that the indicators in Financial Inclusion and Financial Literacy may measure aspects that overlap or are too similar from the respondents' perspective.

### **The Effect of Financial Inclusion on Managing Finances**

The path coefficient value ( $\beta = 0.394$ ) and p-value of 0.017 indicate that Financial Inclusion has a positive and significant influence on Financial Management. This means that the higher the financial inclusion an individual has, the better their financial management.

### **The Effect of Financial Literacy in Managing Finances**

The path coefficient value ( $\beta = 0.083$ ) is very small and not statistically significant ( $p = 0.561$ ). This indicates that in this model, Financial Literacy does not provide a significant direct influence on Financial Management. This finding is in line with the view that financial behavior is not only influenced by cognitive aspects (knowledge) alone. Factors such as lack of experience and limited opportunities to practice financial skills can prevent students from applying their financial knowledge including socio-economic conditions also affect the results.

## **4. CONCLUSION**

According to the findings of the AVE analysis, each construct possesses an AVE value above 0.50, indicating that the measurement instrument is convergently valid. The highest convergent validity was found in the Financial Literacy construct, while Financial Inclusion and Financial Management have also met the standards. With good convergent validity, the construct can be continued to the structural analysis stage in SEM-PLS without the need for major modifications to the indicators. According to the findings of the Composite Reliability analysis, all constructs have good internal consistency reliability ( $CR > 0.70$ ). The Financial Literacy construct shows very high reliability, followed by Financial Management and Financial Inclusion which also show solid reliability performance. Thus, all constructs are declared reliable and suitable for use in further SEM-PLS analysis. From the results of the reliability test, the measurement instruments for the Financial Literacy and Financial Management variables can be stated as reliable and consistent in measuring their respective constructs. The Financial Inclusion variable still has sufficient reliability, but requires further attention to its constituent items. Overall, the instrument can be used in the SEM model with the note that improvements or further testing should be carried out to increase the reliability of the Financial Inclusion construct

Financial Inclusion exerts a positive and significant impact on Financial Management, indicating that enhanced access to and utilization of financial services can promote individuals' financial management abilities. On the other hand, Financial Literacy does not demonstrate a significant effect on Financial Management within the framework of this model. This study shows that increasing digital-based financial access tends to have a more direct and significant impact on financial behavior. Digital access allows individuals to directly engage with financial services, accelerates the inclusion process, and provides real experience based learning (learning by doing). However, it is important to note that the digital approach is not without risks. Without adequate financial literacy, users are vulnerable to misuse of financial services, such as excessive debt or digital fraud. Therefore, the most effective strategy is the integration of digital access and contextual, practical, and behavior-based financial education.

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