

Cyber Crime Countermeasures Policies Carried Out Within the Scope of Illegal Online Loans



Ahus Fahmi¹, Umi Rozah²

¹Master of Law, Faculty of Law, Diponegoro University, Semarang

²Lecturer Master of Law, Faculty of Law, Diponegoro University, Semarang

ABSTRACT: Fintech Lending or online loans provide convenience for everyone who will borrow funds only with internet media or applications. However, with this convenience, illegal online loans have emerged which cause cyber crime in the scope of illegal online loans such as intimidation collection, extortion, fraud and even death threats and sexual harassment. This study analyzes both repressive and preventive countermeasures policies in tackling cyber crime in illegal online lending. This research uses juridical normative methods with primary materials of laws and regulations. Repressive efforts in law enforcement in cyber crimes in online loans carried out by the National Police, Prosecutors, Judges, and community agencies are influenced by legal factors, law enforcement factors, facilities or facilities factors. Preventive efforts in tackling these crimes by direct education to the community through socialization, seminars, discussions and dialogues.

KEYWORDS: Criminal Countermeasures; Cybercrime; Illegal Online Loans

I. INTRODUCTION

The era of Globalization makes the development of technology, information and communication experience very rapid development both globally and nationally, especially in the economic sector that includes innovation in industry and banking, one of which is financial technology or fintech. Financial technology is the result of a combination of financial services and technology.¹ The impact of the rapid development of information technology has changed the lifestyle of Indonesian people. Changes in lifestyle occur in all fields, both social, cultural, economic and other fields.²

The massive growth of fintech companies is also due to the fact that fintech offers a variety of financial services and greatly helps people to run the economy more effectively and efficiently, especially in the financial sector.³ Fintech provides real convenience for the public in conducting transactions in the financial sector. The basic forms of Fintech itself include payments (*P2P payments, digital wallets*), investment (*P2P Lending*), financing (*crowdfunding, micro-loans*), insurance (*risk management*), cross-process (*big analysis*) and infrastructure (*security*).⁴ As for one type of Fintech in the form of investment that is often used in Indonesia, namely Fintech Lending or known as information technology-based money lending and borrowing services.

The Financial Services Authority (*hereinafter referred to as OJK*) in carrying out its functions as a regulator has issued regulations related to Fintech Lending, namely POJK No. 77 / POJK.01 / 2016 concerning Information Technology-Based Money Lending and Borrowing Services which has derivative regulations, namely in the form of OJK Circular Letter (SEOJK) Number 18 / SEOJK.02 / 2017.⁵

According to Article 1 Paragraph 3 of the Financial Services Authority Regulation No. 77 / POJK.01 / 2016 concerning Information Technology-Based Money Lending Services, it is explained that Fintech Lending or Fintech Peer to Peer Lending (*Fintech P2P Lending*) or Information Technology-Based Money Lending Services is the provision of financial services to bring together lenders and loan recipients in the context of making loan and borrowing agreements in Rupiah currency directly through an electronic system using the internet network. Fintech Lending or Information Technology-Based Money Lending Services or also called online loans is an innovation in the field of financial services by utilizing technology that allows lenders and loan recipients to make transactions without having to meet in person.

¹ Sherlina Permata and Hendra Haryanto (2022) "Legal Protection for Shopee Pay Later Application Users," *Krisna Law: Student Journal of the Faculty of Law, Krisnadwipayana University*. Vol 4, No. 1. 33-47

² Abdul Halim (2005). *Barkatullah and Teguh Prasetyo, E-commerce Business: A Study of Security Systems and Law in Indonesia*, Yogyakarta: Student Library. P1.

³ Farah Margaretha (2015). "The Impact of Electronic Banking on Indonesian Banking Performance". *Journal of Finance and Banking* Vol. 19, No. 3 514-516.

⁴ Agus Priyonggojati (2019) Legal Protection of Loan Recipients in the Implementation of Financial Technology Based on Peer To Peer Lending. *USM Law Review Journal*, Vol. 2, No. 2, p. 165

⁵ Yoyo Sudaryo and Nunung Ayu (2020). *Digital Marketing and Fintech in Indonesia*, Yogyakarta: Andi Publishers, p. 122.

Cyber Crime Countermeasures Policies Carried Out Within the Scope of Illegal Online Loans

Online loans can be considered very suitable with market potential, especially in Indonesia because although not yet the community has access to banking finance, in terms of the use of technology is not inferior to developed countries which can be seen from the ownership of smartphones owned by the majority of people.⁶ High access to technology in Indonesia is the reason why it is not surprising that the growth of online loans is increasingly rapid in Indonesia. This can be seen from the data of fintech lending companies licensed and registered with the Financial Services Authority (OJK) as of March 25, 2023 as many as 102 companies.⁷

Online Loans offer convenience in applying for financing, just by filling in a biodata and uploading a personal identity card, such as an ID card, driver's license, or others, customers can immediately get electronic money. This makes online loans an alternative investment and a practical source of funding for the community. More and more online loan companies are directly proportional to the increasing public interest and interest in the programs offered. However, along with the development of technology, online loans are widely abused. This ultimately causes problems for consumers who use this online loan service.

The convenience provided by Fintech Lending services finally reaps serious legal problems, especially the risk of a criminal act, especially in the cyber aspect. As data has been collected by researchers from several news and media that there is often extortion, the collection process by the Fintech Lending Party is intimidative (threatening) that is not in accordance with humanitarian principles where in Indonesia Human Rights are clearly guaranteed in accordance with the mandate of Article 28 of the Constitution of the Republic of Indonesia Year 1945, the occurrence of fraud, and the dissemination of personal data to sexual harassment carried out through cyberspace. Another problem that can be seen in the practice of implementing Fintech Lending in Indonesia is the practice of business actors in establishing Fintech Lending corporations illegally.

This illegal online loan is very dangerous for customers because it cannot be supervised by the OJK, there are no special regulators and regulations that supervise the activities of illegal Fintech Lending Operators. So that illegal online loan organizers can be more and more uncontrollable. OJK is only authorized to block the online loan operator. OJK is not authorized to sanction such organizers. This can not deter online loan organizers, they can just make online loans again by changing the name of a different website or domain. Most illegal online loan operators do not pay attention to consumer protection aspects and violate regulations, both regulations set by the OJK and legal regulations, especially criminal law. Not even many customers decide to end their lives because they are terrorized by the collection desk. From 2018 to October 19, 2023, the Task Force and OJK have closed more than 7,200 illegal loans that disturb the community.⁸ Based on data obtained by researchers that the Financial Services Authority (OJK) noted, there were 3,903 public complaints related to illegal online loans from January 1 to May 29, 2023. The public complaints are in the form of threats to spread personal data, billing to all contacts on the borrower's cellphone, billing with terror / intimidation, to billing without borrowing.⁹

Criminal acts incurred by online loan actors (organizers) are still emerging considering the ease of someone when making applications and offering these loans. Therefore, there needs to be optimal efforts in law enforcement and related agencies such as the Police, Government and OJK have taken firm steps to eradicate perpetrators who commit unlawful acts. However, in practice existing regulations have not been optimal in providing criminal sanctions or in applying the law. This is also influenced by the absence of special laws related to Financial Technology which regulate criminal sanctions. So that criminal acts committed by online loan actors (organizers) can only be processed legally if there are complaints from victims or reports from the public.

Based on the description above, the researcher in this article will describe the policy of combating cybercrime carried out within the scope of illegal online lending

II. RESEARCH METHODS

Research methods can also be interpreted as a way to obtain data and analyze an object to be studied further. The research approach used by researchers in this study is a qualitative approach is research that refers to legal norms contained in laws and regulations and norms that develop in society.¹⁰ This research uses a type of normative juridical research is a form of scientific research activities that use literature and conceptual materials.¹¹ This research uses primary legal material sources in the form of laws and regulations, namely Law of the Republic of Indonesia Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions and the Criminal Code. This research also uses secondary legal materials in the form of various literary works consisting of books, journals, previous research, and so on in the field of law.¹² Technical

⁶ Thomas Arifin (2018). *Dare to be an entrepreneur: Succeed in business and get loans*. Jakarta: PT. Gramedia Main Library. p 175.

⁷ Emir Yanwardhana, "List of 102 OJK Legal Permit Pinjols 2023, Record Before Borrowing" CNBC Indonesia.

<https://www.cnbcindonesia.com/tech/20230325124251-37-424440/daftar-102-pinjol-legal-izin-ojk-2023-catat-sebelum-pinjam>. Retrieved October 25, 2023 at 21:30 WIB.

⁸ Vatrishcha Putri, "Task Force Pasti OJK Closes More Than 7,200 Illegal Pinjols and Fraudulent Investments" Coverage6.

<https://www.liputan6.com/bisnis/read/5427823/satgas-pasti-ojk-tutup-lebih-dari-7200-pinjol-ilegal-dan-investasi-bodong>. Retrieved October 25, 2023 at 22:12 WIB

⁹ Cindy Mutiara, "There Have Been 3.9 Thousand Complaints of Illegal Pinjol Cases since the Start of 2023",

<https://databoks.katadata.co.id/datapublish/2023/06/14/ada-39-ribu-aduan-kasus-pinjol-ilegal-sejak-awal-2023-ini-tren-bulanannya>. Retrieved October 25, 2023 at 22:30 WIB.

¹⁰ Ali, Z. (2013). *Legal Research Methods*. Jakarta: Sinar Grafika

¹¹ Ibrahim, J. (2005). *Theory and Methodology of Normative Legal Research*. Surabaya: Bayumedia Publishing.

¹² Soekanto, S., & Mamudji, S. (2009). *Normative Legal Research: A Brief Review*. Jakarta: Rajawali Press. P. 8.

Cyber Crime Countermeasures Policies Carried Out Within the Scope of Illegal Online Loans

analysis of legal materials in this study is descriptive analysis, with evaluative, interpretive, systematic, constructive, argumentative techniques.

III. RESULTS AND DISCUSSION

A. Law Enforcement (Penal Policy) against Criminal Acts committed within the Scope of Illegal Online Loans based on Indonesian Criminal Law

Talking about law enforcement when looking at the opinion of Soerjono Soekanto, it is said that law enforcement is a process to harmonize the relationship between the values described in solid rules, manifesting and acting attitudes as a series in describing the final stage of values, which has the aim of creating, maintaining and maintaining social peace in the community.¹³

The main problem of law enforcement in this case concerns factors that affect law enforcement, namely legal factors, law enforcement factors, facilities or facilities factors, community factors, and cultural factors. These five elements are interdependent because they are the nature and benchmark criteria of law enforcement. On that basis, researchers will conduct an analysis using law enforcement factors related to criminal acts in illegal online lending activities as follows:

First, the legal factor. The legal factor in question is the law in the material sense, which is a written statement that is generally applicable and made by the central authority or legal regional authority. If it is associated with criminal acts committed within the scope of illegal online loans, it can be seen that the usual forms of criminal acts include extortion, threats, fraud, dissemination of personal data to sexual harassment carried out through cyberspace.

In the case of law enforcement against criminal acts in Illegal Online Loans can be carried out on a legal basis, namely Law of the Republic of Indonesia Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Information and Electronic Transactions (hereinafter referred to as the ITE Law) and the Criminal Code (hereinafter referred to as the Criminal Code).

In Article 45B Jo. Article 29 of the ITE Law regarding criminal acts intentionally and without the right to send electronic information and/or electronic documents containing threats of violence or frightening directed personally and the Defendant in committing the act is advised to use all means including sending abusive words to customers in making collections.

In addition, if in the billing process or practice there are things that violate the law such as articles regarding the dissemination of personal data article 32 Jo Pasal 48 of the ITE Law, threats in billing article 368 of the Criminal Code and article 29 Jo. Article 45 of the ITE Law (threatening to disseminate personal data) to fraud article 378 of the Criminal Code.

Although examples of the application of the law used by the ITE Law and the Criminal Code. But it does not rule out the possibility of other laws being used. For example, business actors who are providers of Information Technology-Based Money Lending Services (LPMUBTI) or Fintech Lending that provide online loan services for people in Indonesia state that they have been regulated and supervised by the OJK, but in fact the business has never obtained permission from the OJK so that these actions can be subject to Article 62 paragraph (1) Jo Article 8 paragraph (1) letter f of Law Number 8 of 1999 concerning Consumer Protection, namely about being legally proven and convinced guilty of committing a criminal act of producing and/or trading goods and/or services, which are not in accordance with the promises stated in the label, etiquette, description, advertising or sales promotion of goods and/or services.

In addition, criminal acts committed within the scope of online loans can also be subject to Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering. The application of this law can be seen in the case in 2018 where an illegal information technology-based lending service provider or Illegal Fintech Lending called Vloan was charged using Articles 3, 4, 5 of the TPPU Law.¹⁴ So it can be said that information technology-based money lending and borrowing services can be used as a means for carrying out money laundering crimes that have a transnational organized crimes nature. In its implementation, law enforcement is still minimal and relatively lacking even though the legal basis for strictly cracking down on criminal acts in online loans has been widely regulated.

Second, law enforcement factors. Law enforcement factors relate to those who form or apply the law. Law enforcers sociologically have a position (status) and role. If it is related to criminal acts committed within the scope of illegal online loans, it can be seen that in practice OJK through the Investment Alert Task Force (SWI) together with the Government (Ministry of Communication and Information) and the Police have taken firm steps in making efforts to eradicate and crack down on online loan actors (organizers) illegal who commit unlawful acts either criminally or blocking the perpetrator's account.

This can be seen from one of the efforts made by the Police around October 2021, the Directorate of Special Criminal Investigation (Ditreskrim) of the West Java Regional Police succeeded in making disclosures related to online loan cases and has arrested 89 people from the Special Region of Yogyakarta. The Director of Special Criminal Investigation of the West Java Regional Police stated that the 89 people were collectors from around 23 online loan applications based in Yogyakarta.¹⁵

¹³ Soerjono Soekanto (2012) *Factors Influencing Law Enforcement*, Jakarta: PT RajaGrafindo Persada. Thing. 5.

¹⁴ Nimas Ayu. (2021) "Principles of Customer Due Diligence on Information Technology-Based Money Lending and Borrowing Services as an Effort to Prevent Money Laundering", *Jurist-Diction*, Vol. 4, No. 4, p. 1584

¹⁵ Aditya Budiman, "Revealing Illegal Pinjol, West Java Regional Police Arrest 89 People." <https://nasional.tempo.co/read/1517663/ungkap-pinjol-ilegal-polda-jawa-barat-tangkap-89-orang>. Retrieved October 26, 2:23 PM.

Cyber Crime Countermeasures Policies Carried Out Within the Scope of Illegal Online Loans

In addition to the Police, other law enforcers such as Judges, Prosecutors, Advocates and Prisons also contribute to handling criminal cases committed within the scope of illegal loans, especially during the criminal justice process, the implementation of court decisions and the implementation of coaching for prisoners who have committed criminal acts within the scope of online loans. The optimization of each law enforcement is very influential in the process of law enforcement of criminal acts within the scope of online loans.

Third, Facilities or Facilities Factor. The facility factor is a factor that supports law enforcement, which means that without facilities or facilities, it is impossible for law enforcement to run smoothly. The facilities and facilities referred to in this case such as educated and skilled human resources, good organization, adequate equipment used, sufficient finances, and so on.

Internet technology today is experiencing development and improvement both regarding the devices used and users of these devices. When related to criminal acts committed within the scope of illegal online loans, the government as a human force that has the authority to make a rule has made efforts in tackling cyber crimes committed within the scope of illegal online loans.

The business in question is that although there is no specific regulation related to Financial Technology in which it regulates criminal sanctions, the government has used existing penal means to overcome criminal acts committed within the scope of illegal online loans, namely by using the Criminal Code, ITE Law and other laws.

B. Countermeasures (Non-Penal Policy) against Criminal Acts committed within the Scope of Illegal Online Loans

Law enforcement against cybercrime in the scope of illegal online lending has not been optimal due to the lack of synchronization and coordination between law enforcement. So there is a need for preventive efforts to prevent crime. Preventive efforts are the next steps that will be taken from preventive efforts that are still in the level of prevention before the occurrence of crime. This preventive effort is a very easy effort to do because it can be done by anyone for those who can provide knowledge about preventing a crime. In preventive efforts the most important thing is to eliminate an opportunity to commit a crime.¹⁶

Preventive Efforts in tackling cybercrime within the scope of Online Lending must be carried out by law enforcement in Indonesia and related institutions such as OJK by socializing about the dangers of online cybercrime and how to handle it to the public directly. Because the public generally has an expectation that law enforcement can best overcome existing problems. However, the factor of public awareness of the law greatly affects the implementation of law enforcement. Therefore, if public awareness in understanding a law is low, the effectiveness of law enforcement will also be low.¹⁷ Socialization is carried out by conducting seminars, dialogues and discussions with the community directly explaining the dangers of illegal online loans, which in addition to being financially detrimental can also damage a person's mental and psychic. Educate Users by providing knowledge about cybercrime and the internet world.¹⁸ OJK or Kominfo can provide socialization in the form of digital videos so that the wider community can understand the problem of illegal online loans.

Prevention and countermeasures against cyber-crimes require integral penal and non-penal approaches and require integration. Talking about society is a necessity or obligation attached to the discussion of the law. Law and society are two sides of one coin. So without talking about society first, it is actually talking about an empty law.¹⁹ Satjipto Rahardjo concluded that every member of society as a role holder is determined by the patterns of regulations expected from him both by legal norms and by extrajudicial forces.²⁰

Law enforcement comes from the community and aims to achieve peace within the society. Therefore, viewed from a certain angle, the community can influence the enforcement of the law. The influence of the community in law enforcement is analyzed from legal awareness which is an indicator of the degree of legal compliance.

Public legal awareness is needed in technology and the low legal awareness of netizens makes law enforcement against cybercrimes not run optimally. The lack of legal awareness of these netizens can be seen in the use of internet facilities to commit various types of crimes, one of which is trading sex services and various other types of crimes.

Legal awareness of the Indonesian people is still very lacking, namely: Until now, the awareness of the Indonesian people in responding to cybercrime activities is still lacking.²¹ This is due, among others, to the lack of understanding and knowledge of the public about the type of cybercrime. This lack of information causes efforts to overcome cybercrime to experience obstacles, in this case obstacles related to legal compliance and the process of community supervision (*controlling*) of every activity allegedly related to cybercrime.²² Thus, it would be appropriate to say that optimal law enforcement requires legal awareness and moral awareness from the public.

¹⁶ Januri, et al. (2022) Police Efforts in Combating Organized Cyber Crime. *Journal of Legal Research*, Vol 01 No 02, 94-100

¹⁷ Zainuddin Ali (2006) *Sociology of Law*, Sinar Grafika, Jakarta, p. 66

¹⁸ Miftakhur Rokhman. (2020) "Cyber Crime and its Mitigation in the Indonesian Legal System" *Al-Qānūn: Journal of Islamic Legal Thought and Reform* Vol. 23, No. 2.

¹⁹ Rahardjo, Satjipto. (2009) *Good Law and Behavior is the Basis of Good Law*. Jakarta: Kompas. Thing. 9

²⁰ *Ibid*, p 39

²¹ Mansur, Dikdik M. Arief and Elisatris Gultom, (2005) *Cyber Law: Legal Aspects of Information Technology*. Bandung: Refika Aditama.

²² Christian Virtue. (2018). Cyber Crime Application Policy in Indonesia. *Palrev Journal Of Law* . Volume 1 Issue 1. 1-14

CONCLUSIONS

Based on the description of the results of research and analysis, it can be concluded that law enforcement against criminal acts committed within the scope of *illegal* online loans has been carried out. Starting from legal or statutory factors, law enforcement factors, facilities or facilities factors, community factors and cultural factors. However, in practice there are still obstacles experienced, such as the unregulated criminal sanctions in the Financial Services Authority Regulation on *Fintech Lending*, the lack of even law enforcement personnel in proving a cybercrime, the lack of even facilities or facilities available in proving a cybercrime, the low legal awareness that the public has in avoiding *online* loans illegal and so on. On the basis of this analysis, it can be said that the obstacles faced are factors that make criminal acts in the scope of illegal online loans have not been completely eradicated. Preventive efforts for the prevention of *cybercrime* within the scope of online loans are also carried out by law enforcement officials and related agencies in this case need to work together to consistently take real and firm actions by conducting education in the form of socialization, discussion and direct dialogue with the public about the dangers of online loans illegal which is not only detrimental in terms of material but can also attack a person's mentality because often in billing there is intimidation, exploration, coercion, fraud and even death threats.

REFERENCES

- 1) Abdul Halim (2005). *E-commerce Business: A Study of Security Systems and Law in Indonesia*, Yogyakarta: Student Library.
- 2) Aditya Budiman, "Revealing Illegal Pinjol, West Java Regional Police Arrest 89 People." <https://nasional.tempo.co/read/1517663/ungkap-pinjol-ilegal-polda-jawa-barat-tangkap-89-orang>. Retrieved October 26, 2:23 PM.
- 3) Agus Priyonggojati (2019) Legal Protection of Loan Recipients in the Implementation of Financial Technology Based on Peer to Peer Lending, *USM Law Review Journal*, Vol. 2, No. 2. 165
- 4) Ali, Z. (2013). *Legal Research Methods*. Jakarta: Sinar Grafika
- 5) Christian Virtue. (2018). Cyber Crime Application Policy in Indonesia. *Palrev Journal Of Law* . Volume 1 Issue 1. 1-14
- 6) Cindy Mutiara, "There Have Been 3.9 Thousand Complaints of Illegal Pinjol Cases since the Start of 2023", <https://databoks.katadata.co.id/datapublish/2023/06/14/ada-39-ribu-aduan-kasus-pinjol-ilegal-sejak-awal-2023-ini-tren-bulanannya>. Retrieved October 25, 2023 at 22:30 WIB.
- 7) Emir Yanwardhana, "List of 102 OJK Legal Permit Pinjols 2023, Record Before Borrowing" CNBC Indonesia. <https://www.cnbcindonesia.com/tech/20230325124251-37-424440/daftar-102-pinjol-legal-izin-ijk-2023-catat-sebelum-pinjam>. Retrieved October 25, 2023 at 21:30 WIB.
- 8) Farah Margaretha (2015). "The Impact of Electronic Banking on Indonesian Banking Performance". *Journal of Finance and Banking* Vol. 19, No. 3 514-516.
- 9) Ibrahim, J. (2005). *Theory and Methodology of Normative Legal Research*. Surabaya: Bayumedia Publishing.
- 10) Januri, et al. (2022) Police Efforts in Combating Organized Cyber Crime. *Journal of Legal Research*, Vol 01 No 02, 94-100
- 11) Mansur, Dikdik M. Arief and Elisatris Gultom, (2005) *Cyber Law: Legal Aspects of Information Technology*. Bandung: Refika Aditama.
- 12) Miftakhur Rokhman. (2020) "Cyber Crime and its Mitigation in the Indonesian Legal System" *Al-Qānūn: Journal of Islamic Legal Thought and Reform* Vol. 23, No. 2.
- 13) Nimas Ayu. (2021) "Principles of Customer Due Diligence on Information Technology-Based Money Lending and Borrowing Services as an Effort to Prevent Money Laundering", *Jurist-Diction*, Vol. 4, No. 4,
- 14) Rahardjo, Satjipto. (2009) *Good Law and Behavior is the Basis of Good Law*. Jakarta: Kompas.
- 15) Sherlina Permata and Hendra Haryanto (2022) "Legal Protection for Shopee Pay Later Application Users," *Krisna Law: Student Journal of the Faculty of Law, Krisnadwipayana University*. Vol 4, No. 1. 33-47
- 16) Soekanto, S., & Mamudji, S. (2009). *Normative Legal Research: A Brief Review*. Jakarta: Rajawali Press.
- 17) Soerjono Soekanto (2012) *Factors Influencing Law Enforcement*, Jakarta: PT RajaGrafindo Persada
- 18) Thomas Arifin (2018). *Dare to be an entrepreneur: Succeed in business and get loans*. Jakarta: PT. Gramedia Main Library.
- 19) Vatrisha Putri, "Task Force Pasti OJK Closes More Than 7,200 Illegal Pinjols and Fraudulent Investments" Coverage6. <https://www.liputan6.com/bisnis/read/5427823/satgas-pasti-ijk-tutup-lebih-dari-7200-pinjol-ilegal-dan-investasi-bodong>. Retrieved October 25, 2023 at 22:12 WIB
- 20) Yoyo Sudaryo and Nunung Ayu (2020). *Digital Marketing and Fintech in Indonesia*, Yogyakarta: Andi Publishers,
- 21) Zainuddin Ali (2006) *Sociology of Law*, Sinar Grafika, Jakarta,



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.