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# ANALYSIS OF CASH SWIPE TRANSACTIONS IN THE FRAMEWORK OF ISLAMIC ECONOMIC LAW AND THEIR ALIGNMENT WITH SUSTAINABLE DEVELOPMENT GOALS (SDGS)

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***Abstract**: This study aims to analyze the practice of cash swipe transactions conducted through various platforms and applications from the perspective of Islamic economic law and their alignment with the Sustainable Development Goals (SDGs). The research adopts a quantitative approach and relies on literature review as the primary method. Data sources include books, journals, and other relevant references that address the core issue. The findings indicate that cash swipe transactions represent a functional misuse of credit cards, originally intended as a means of payment for goods and services. In these transactions, individuals feign purchasing goods but instead withdraw cash, facilitated by stores offering such services. This practice constitutes a violation of ethical principles in Islamic business. From the perspective of Islamic economic law, cash swipe transactions are deemed haram (prohibited) because they involve dishonesty, fraud, and the element of riba (usury). Furthermore, such transactions foster unethical business practices aimed solely at maximizing profit through illicit means. These violations disrupt the integrity of economic transactions and contravene Islamic ethical guidelines, which prioritize fairness, transparency, and mutual benefit. In the context of the SDGs, cash swipe transactions undermine several goals, particularly Goal 8 (Decent Work and Economic Growth) and Goal 16 (Peace, Justice, and Strong Institutions). By promoting fraudulent activities and unethical practices, these transactions contribute to economic instability and erode trust in financial systems. Conversely, adherence to Islamic economic principles aligns with the SDGs by fostering ethical financial practices that promote sustainable economic growth, social justice, and institutional integrity. This study highlights the necessity of stricter regulations and public awareness to mitigate the risks associated with cash swipe transactions. Encouraging compliance with Islamic economic law not only preserves ethical standards but also supports global efforts toward achieving the SDGs.*

***Keywords:** cash swipe, islamic economic law, ethics, riba, sustainable development goals (sdgs).*

## INTRODUCTION

The rapid advancement of technology has revolutionized financial transactions, offering convenience and efficiency to individuals and businesses alike. Among these innovations, credit cards have emerged as a prevalent tool for cashless transactions. However, the misuse of credit cards through practices such as cash swipe transactions has raised ethical and legal concerns, particularly within the framework of Islamic economic law. This study delves into the intricacies of cash swipe practices, examining their implications from an Islamic perspective while emphasizing their broader impact on societal and economic structures [1]–[5].

Cash swipe transactions involve a deceptive mechanism where individuals withdraw cash under the guise of purchasing goods or services. This misuse not only undermines the intended functionality of credit cards but also fosters unethical practices that contradict Islamic principles of fairness, transparency, and mutual benefit. Furthermore, these transactions often lead to the proliferation of riba (usury), fraud, and economic imbalances, posing significant challenges to achieving sustainable and ethical financial systems [1]–[5].

Aligned with the global agenda of Sustainable Development Goals (SDGs), particularly Goal 8 (Decent Work and Economic Growth) and Goal 16 (Peace, Justice, and Strong Institutions), this study aims to highlight the detrimental effects of cash swipe transactions on economic stability and institutional integrity. By scrutinizing these practices through the lens of Islamic economic law, the research advocates for ethical compliance and robust regulatory measures to mitigate their negative impacts. And this paper seeks to contribute to the ongoing discourse on ethical financial practices by integrating Islamic economic principles with the objectives of the SDGs. It underscores the importance of fostering awareness and policy reforms to combat fraudulent activities, thereby ensuring a just and sustainable economic environment for all stakeholders [1]–[5].

Indonesia itself is a country that is identical in existing laws and then the law is used as a basis for guidance in behaviour and behaviour by every community in Indonesia. In the rule of law, some rules regulate economic institutions, namely banks, and banks in all regions of the country of Indonesia, then these rules are used as guidelines for all banks in Indonesia to make the bank potentially a bank that carries out its functions and objectives. Then the bank is used as a safe place to store some public money and is trusted by the public in financial matters [1]–[5].

The bank itself is a business entity that collects savings funds and distributes them to the public in the form of credit or others that will be interesting in improving one's standard of living for the better also if you save in the bank the money we save will not be easily damaged by termites. Then the bank itself is supervised by the financial services authority which is governed by the laws below which are regulated in the regulation of law No. 10 of 1998 concerning banking then the regulation contains the purpose and function of the bank itself [6]–[10].

According to some experts, the definition of the bank, according to Kuncoro in his book, which is a book on banking financial management, is defined by a bank as a financial institution whose main business is to collect funds and channel them back to the community in the form of credit and provide services through payment traffic and money circulation. Then from here the understanding of banks can be concluded, namely collecting funds and channelling them back to the public in the form of credit [11].

The bank itself functions as a long-term and short-term lender, namely as a creditor with a long period or credit maturity can be long and long, regarding the instalments made then in the credit there is a short-term one, namely the credit is shorter or not fast instalments made, therefore, the bank itself functions as a long-term and short-term creditor [12].

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In this modernization era, many technological advances are very broad and have an impact also on the banking system itself, the system in banking itself can be faster and more sophisticated due to the development of increasingly sophisticated science and technology. This flow can facilitate the bank's activities, but keep in mind that first of all, you must register at the bank first, which indicates that you are an official member of the bank [13].

In the bank itself, when we save to get a bank account, then we are given a passbook and also an ATM card, which stands for Automated Teller Machine or can also be referred to as Automatic Teller Machine which is an electronic device that provides automatic service to customers. How to use it is by entering the card into the ATM pressing the savings number button then pressing the code number according to the next instructions then we want to take how much money there will be money coming out then the ATM card is removed from the ATM [14].

In addition to ATMs, there is also an account book that we can save in the book as a form of our savings, then this account book has a function, namely: When we save in the bank, we have proof that we are registered as customers of the bank, then this passbook also functions as a centre of information from various transactions carried out in the savings banking products that we have [15].

Lately, there have been a lot of cash swipe activities carried out by several people who do it to make money withdrawals without being at an ATM and can be done at the nearest stall or shop by withdrawing money through a card swipe machine, namely EDC which makes it easy for us to withdraw some money anywhere and anytime. The sophisticated development of technology that is developing today encourages variations in various products issued by banks themselves. In this credit cards can also be abused [16].

Cash swipe is prohibited by banking but is not allowed to be done by some businesses and they are still abusing it, moreover, this cash swipe is rife and is being discussed by several parties which results in many parties wanting to open this cash swipe business so that they can get a lot of profit by helping people to withdraw their money with admin fees [17].

This cash swipe process cannot be done because the process and method manipulate goods as if buyers buy goods by swiping cash through any merchant even though in reality they do not get the goods they buy even if it is just engineering [18].

With the rise of cash swipes, we need to learn more about cash swipes that should not be done because it is tantamount to manipulating the economy, resulting in many individuals who will abuse it it will destroy the economy in Indonesia itself.

Therefore, the government must overcome this problem by increasing public awareness that it is prohibited. It will have an impact on increasing the number of Non-Perfoming Loans also called (NPL) for credit card issuing banks and certainly should not be ignored because the impact will occur on consumers [19].

## LITERATURE REVIEW

Journal 1. Legal Review of The Responsibility Of Acquirers and Merchants In The Implementation Of Cash Withdrawal Transactions In The Use Of Credit Cards

Under the name of journal researchers, namely Dhita Amanda Sari*, Paramita Prananingtyas, Siti Mahmudah Volume 5 number 2 published in September 2016 to write this law to find out the regulation and supervision of cash friction in Indonesia and to find out how the responsibility of the parties who facilitate cash swipe, especially for Acquirers and Merchants in Indonesia. This journal uses an approach method, which is a way of treating the subject matter to find solutions in the form of answers to problems and research objectives with research results Cash Swipe Regulation by Bank Indonesia

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regulates Cash Swipe activities by issuing Bank Indonesia Regulation (PBI) No. 11/11/PBI/2009 as amended by Bank Indonesia Regulation No. 14/2/PBI/2012 concerning the Implementation of Card-Based Payment Instrument Activities (APMK). Article 8 paragraph (2) of this PBI states that cash swipe is one of the actions that can be detrimental and the acquirer must stop cooperation with the Merchant who performs the cash swipe action. Article 18 also prohibits the use of credit cards outside of their designation as a means of payment. The function of credit cards as a means of payment is for purchase transactions at merchants or for cash advance transactions at ATMs (Automated Teller Machine) and not for cash withdrawal transactions at merchants [20].

Journal 2. Juridical Review Of The Use Of Electronic Money (E-Money) In Online Transportation System Payments According To Bank Indonesia Number 20/6/PBI/2018 [20]. Journal researchers namely Jona Benedit, Ojak Nainggolan, and Kasma Siburian with Volume 01 Number 03 published in December 2019 to determine the validity of electronic money (e-money) as a means of online transportation payment by PBI Number 20/6/PBI/2018 and forms of protection Law against Electronic Money Users (E-Money) in online transportation payments using the Interceptual Approach approach method by approaching scientific integration between legal perspectives and legal theory is used in studying related problems. The conceptual approach departs from the views and doctrines that develop in legal science with research results According to Article 1 Paragraph 3 of Bank Indonesia Regulation Number 11/12/PBI/2009 concerning Electronic Money: 17Electronic money is a means of payment that meets the following elements [21], [22]:

a. Issued based on the value of money deposited in advance by the holder to the issuer;

b. The value of money is stored electronically in a medium such as a server or chip;

c. Used as a means of payment to merchants who are not issuers of such electronic money; and

d. The value of electronic money deposited by the holder and managed by the issuer is not a deposit as referred to in the law governing banking. Electronic money is included in non-cash payment instruments such as paper-based payment instruments, for example, cheques and billet giro. In addition, paperless payment instruments such as electronic funds transfers and card-based payment instruments (Automated Teller Machine (ATM), Credit Card, Debit Card, and Prepaid Cards are also known).

Journal 3. The Validity of Electronic Money (E-Money) Qawa'id Fiqhiyah Perspective: An Empirical Review Of Electronic Money Criticism Imam Kamaluddin Journal researcher with volume 7 Number 1 published in June 2022 with the aim of this study shows that electronic money in general can be based on the rules of jurisprudence. The many benefits provided by electronic money make it easier for people to make transactions to provide benefits for their users. The approach method is a way of how to treat the subject matter to find solutions in the form of answers to the answers to problems, the results of this study are The development of electronic money as a non-cash payment instrument in the community provides convenience in transactions. The convenience and benefits provided by electronic money attract people's attention to compete to have it. However because electronic money is a new product born from social symptoms, its use must be by the rules and principles of Islam. Therefore, this study aims to review the validity of electronic money through a review of the rules of jurisprudence [23].

Journal 4. Use of E-Money On Student Consumptive Behavior Mediated By Self-Control With the name of the journal researcher, Luh Gede Kusuma Dewi with Volume 5 Number 1 published in March 2021 with the aim This study analyzes the effect of e-money on the consumptive behavior of S1 Accounting students in Bali Province mediated by self-control, This study uses a quantitative research design with Ex post facto approach and path analysis techniques with research methods using quantitative paradigms that test theories through measuring research variables with numbers and conducting data analysis with statistical procedures with research results, namely Second, with self-control, students as e-money users can also avoid consumptive attitudes. Third, self-control can mediate between e-money and consumptive behaviour so that if students have high self-control, then the use of e-money can suppress or reduce consumptive behaviour in students. In a sense, students use e-money only for needs, for example for college payments or buying other primary needs [24].

Journal 5. Analysis Of Muslim Consumer Behavior In Conducting Cash Swipe Services Through Shopeepay On The Marketplace In The Shopee Application Journal researchers under the names of An Nissa Nurkhalifah Sa'adiyah, Yayat Rahmat Hidayat, Arif Rijal Anshori with Volume 7 Number 2 were published in March 2021 to analyze people's behaviour in conducting cash swipe services through ShopeePayLater in the Shopee application with research methods using qualitative research, types of research data using field research, and data collection techniques using descriptive analysis techniques with the following research results The presence of marketplaces that are of interest to ShopeePayLater users will facilitate the cash swipe process. Transactions and communication are done through e-commerce, where sellers and buyers can communicate. Large marketplaces such as Shopee also support an online credit card payment method called ShopeePayLater, making it easier for Gestun transactions in the marketplace. Buyers who want to do Gestun services can contact sellers through the Marketplace. Then the seller will produce products at prices that match the amount by the amount you want to melt in the Shopee application in the Shopee application. The product can be in any form, such as cell phones, clothes, adult diapers, skincare, or the like. Then the buyer will buy the product and make a payment via ShopeePayLater [25].

## METHODOLOGY

The preparation of this research requires accurate data as part of solving a problem or can even be an answer to what will be discussed. A study has something to do with analysis that is carried out systematically, methodologically, and even consistently. In this case, there are various meanings, the first is systematic, which means according to the rules or can be in a certain way, which is part of the method or method carried out in a study, then that is consistent means not violating things that are contrary to what is researched or always consistent in making research discussed in a research framework.

Preparation of Research entitled: Cash Swipe in Review of Islamic Economic Law. Swipe Cash Given Islamic Law. Requires accurate and reliable data. The data will be obtained from the steps below: Research Method is an activity or step to solve the problem of the discussion to be discussed in the form of a form of answers to the questions to be researched and has significance in every research. This research uses a type of quantitative research, which is based on data sources obtained using secondary data, namely literature review. Then this data collection method in research uses literature review by reading and analyzing from what is the source of the topic of the research problem. The data that has been obtained will then be analyzed for the topic of the research by reducing the data and then concluding. The object of this study is bank consumers as ATM card users, the independent variable of this study is cash friction in the Islamic view (x) and the dependent variable is bank consumers (y) [26]–[29].

### Types and Techniques of Data Collection

In this case, this study has data obtained from primary data and secondary data. Primary data is data obtained from consumers directly using cash swipes while secondary data is data obtained from literature reviews conducted [30].

This research uses a type of quantitative research, which is based on data sources obtained using secondary data, namely literature review. This research discusses the views in Islamic law regarding cash swipes themselves so that primary data in this study can be obtained from consumers who use cash swipes or from Indonesian banks or can also be obtained from financial services authorities and can be obtained from various other commercial banks.

Secondary data itself is in the form of data obtained from various studies which are literature reviews which are the results of research conducted or to be researched are usually obtained from various books in libraries or journals or so on [31].

### Population

Population is a unity that complements the unit of unity with various individual individuals who have characteristics that we will know. The population in this study is people who use the cash swipe marketplace with a total of 40 people [32], [33].

## RESULTS AND DISCUSSION

### Characteristics of Respondents

Characteristics of respondents that will give an idea of the respondent's background. The characteristics of these respondents will also be considered relevant to this study, namely age, and gender.

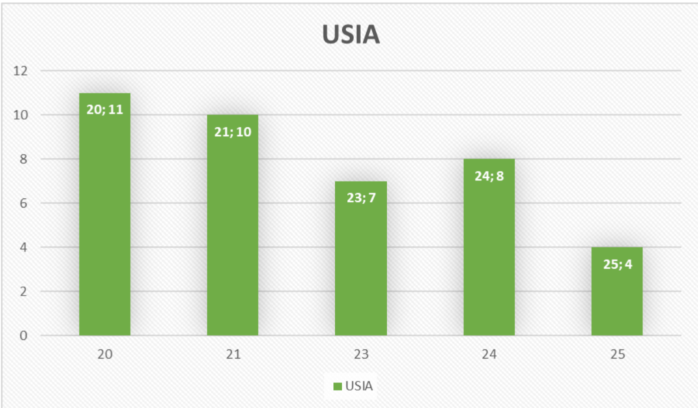


**Figure 1. Age**

This image provides data on respondents who are targeted by researchers to distribute questionnaires. In the research conducted, respondents came from 20 years old totaling 11 people, 21 years old totaling 10 people, 23 years old 7 people, 24 years old 8 people, and 25 years old 4 people.

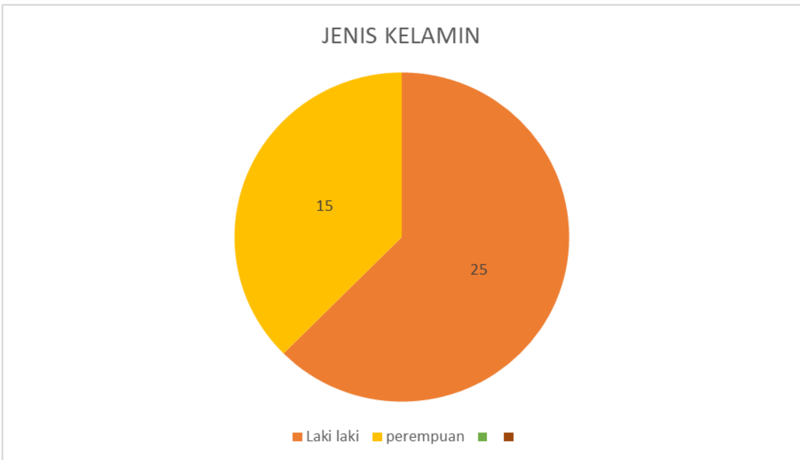


**Figure 2. Gender**

The figure above shows the data of respondents who have been targeted by researchers to distribute questionnaires. In the research conducted, respondents who were male were 25 people and those who were female amounted to 15 people.

**Use of Shopee Pay later**

In the independent variable (X) the use of Cash Swipe is measured using the following indicators:

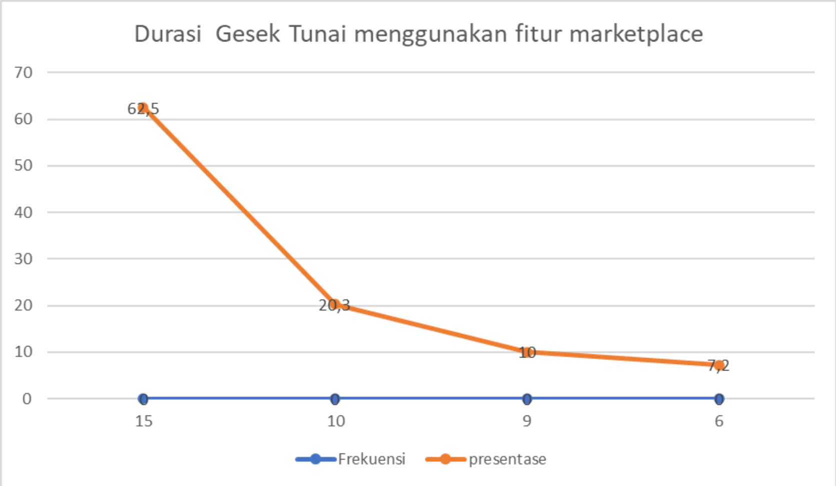


**Figure 3. Duration of Use of Cash Swipes in Marketplace features**

The data above displays data from the questionnaire on the duration of using cash swipes in the marketplace feature with the most frequently requested time duration is 2-4 minutes with a total of 15 people then with a time of 5-6 minutes with 10 people (20.3%), a duration of 7-9 minutes with a total of 9 people (10%) 10 minutes 6 people (7.2%).

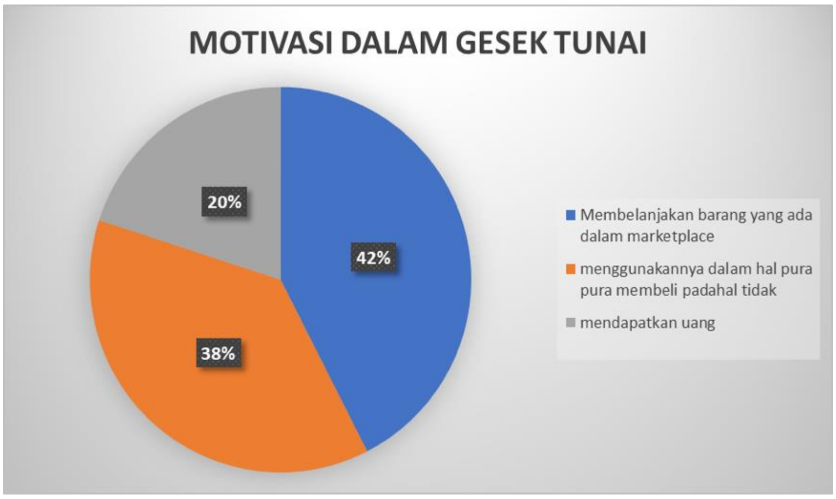


**Figure 4. Motivation for Using Cash Swipes**

The table above displays the results of questionnaire questions related to respondents' motivation in using the Cash Swipe feature. Various reasons become motivations in using cash swipe services, reasons that make a basis for using this cash swipe service. Of the 40 respondents who gave the same reason, most gave a reason, namely spending goods in the marketplace as much as 42% then using it in the case of pretending to buy goods when not 38% then the last in terms of getting money as much as 20%.

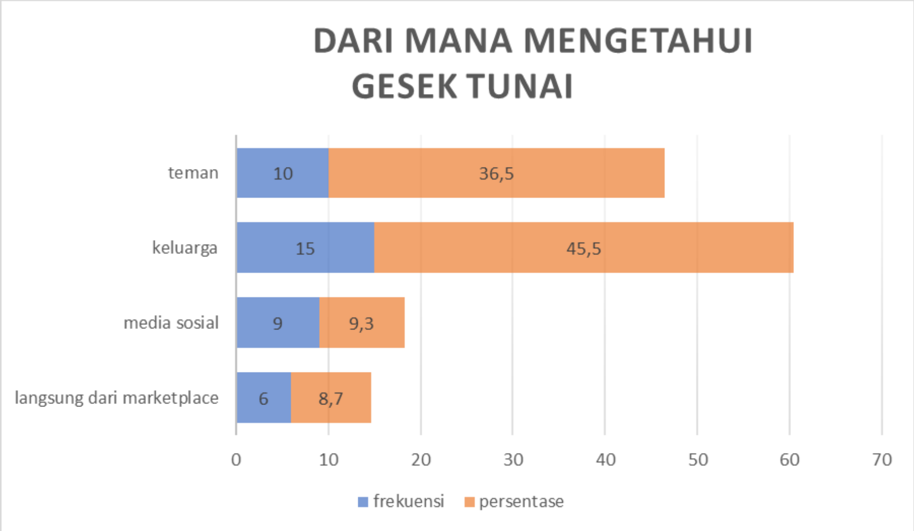


**Figure 5. Where did you find out about Cash Swipe**

Judging from the picture above, of the 40 respondents, the most they know this cash swipe service comes from families with 15 people (45.5%), then from friends of 10 people (36.5%), from social media, 9 people (9.3%) and the last one directly from the marketplace, which is 6 people (8.7%).


**Figure 6. Fond of Using cash swipes in marketplaces**

From this picture, it can be seen that 40 respondents strongly agree, 17 agree 13 people who disagree, 7 people who strongly disagree people. Thus it can be concluded that many like to use cash swipe services.

From the research data that has been studied, it can be concluded that people use cash swipe services in the marketplace with a duration of 2-4 minutes then their reason is that they can spend goods and then they get information through their families and many agree to do the cash swipe service.

In this case, it can be explained the regulation of cash swipes by Bank Indonesia itself with the existence of Bank Indonesia Regulation No. 11 of 2009 then changed to Bank Indonesia Regulation No. 14 of 2012 concerning all payment activities using cards. Then in article 8 paragraph 2 states that cash friction is one of the adverse actions and the manager must stop cooperation between traders who use cash swipe. Therefore, there is no doubt that cash swipe is a form of deviation from various credit cards because it can not only cooperate with certain merchants to get cash through buying and selling service

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goods or lying because they do not buy these goods so that they can be withdrawn or this can also be called Cash Swipe (GESTUN).

Cash swipe supervision by Bank Indonesia itself aims to supervise the paid system more efficiently. This supervision can be in the form that will focus on the applicable system, not on the actors who make the payment system that occurs. This supervision can be done directly or indirectly [34].

Regulation and supervision according to the financial services authority, namely the authority of Bank Indonesia itself to carry out supervision that supervises the course of cash swipes which are considered as abuse committed against the payment system but only have authority in institutions. OJK also never made a statement of regulations prohibiting cash swipes, so OJK also has institutional aspects that are by the supervision carried out, namely macroprudential which is used as the task and authority carried out [35], [36].

Consumer behaviour is an action that directly consumes and consumes products and services that indirectly precede the action to be taken. Consumer behaviour is how a person decides to buy or purchase a product to be consumed. But when viewed from Muslim consumer behaviour, this activity is related to the purchase of goods and services. Muslim consumers have the following characteristics:

1. Fulfilling desires is based on understanding needs as a human being and not excessive.
2. Satisfaction is determined not only by one or two choices but also by the benefits generated.
3. Do not consume subhat items that have been prohibited.
4. Do not waste wealth on things that cannot be bought outside of his income.
5. Always be grateful for every achievement based on satisfaction.

From verse 60 of QS. An-Nur it can be seen that Islam teaches not to be excessive in wearing a product or item used, the verse has the meaning:(And old women who have stopped menstruating or conceive who do not remarry are not upon them, the sin of leaving their clothes with no intention of showing jewellery, and being polite is better than them. And Allah is All-Hearing and All-Wise).

Islamic business ethics can also be interpreted as a morality that has three elements of Islam, namely including Aqidah and sharia which is an example is the Prophet SAW who in life became an exemplary queen as an entrepreneur in doing business always pays attention to honesty, and hospitality and can be trusted.

The principles in Islamic business ethics itself have five principles, namely:

**Oneness**

To make the system in tauhid based on faith and piety towards Allah SWT.

**Balance of Justice**

In Islamic economics demands for balance and fairness in the concept of tauhid and business actors do not deviate from the concept if it deviates then it should be avoided.

**Free Will**

There is freedom in managing life but by what Allah SWT arranges and is given the ability to make the decisions they want and this freedom has its limits.

**Responsibility**

Man is responsible for what is done and Islam is a just religion and can distinguish fardu'ain and fardu kifayah.

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**Honesty**

In this case, Islam is obligated to be honest and beneficial to many people. There are quite a lot of marketplaces such as Lazada, Bukalapak, Tokopedia, Shopee, and so on. However, one of the marketplaces that is currently widely used for various things, namely Shopee in this marketplace, has many uses, can be for shopping, online orders can then be used as a means of paying tokens, and so on. Shopee became the largest market used and made another change, namely the latest change is ShopeePaylater which is used in the Shopee application then buyers can make payments later so they can get goods first [37].

In this case, there are many Shopee enthusiasts, because what is seen in consumer behaviour that shows the direct action of obtaining and consuming can even spend all the products and services in it, it also becomes a decision that precedes the behaviour carried out by. Consumer behaviour that can be associated with purchases even in this place can also be used as a decision for the future, even more, sophisticated in today's era is easier to get goods, for example, a shoppe is a marketplace that offers payment through ShoppePaylater which is used to pay in instalments or even buy goods first and pay later through the shoppe online shop [38]–[40].

The order of how it works in Shopee itself, if you choose ShopeePaylater, you can use the payment method through ShopeePaylater, then the Shopee will have confirmed the order through the payment to the seller, after that the Shopee will transfer money according to the payment made by the buyer according to the goods to be purchased. After this, the shoppe will also ask the seller to immediately send the ordered goods to be delivered as soon as possible to the address written by the buyer, then if the order has been received by the buyer and is appropriate, it can be stated that the delivery is not fictitious [41].

Based on the example above, it can be understood that making cash swipe transactions on the marketplace or others will charge a fee of 2.5%, for example At Shopee, it is very contrary to the function and usefulness of ShopeePaylater which works reasonably because there is manipulation in the transactions carried out, it can violate Islamic law regulated in QS Al-Baqarah verse 188 which means: (O believers, Do not eat or make financial transactions between you incorrectly) [42].

The Qur'an asserts that when making decisions that are already unhealthy, will result in bankruptcy or large losses. For example, when we decide to swipe cash through anything to be able to make cash from the balance we have, we can use a limit, and shop later, then we cannot see the shortcomings of using the cash swipe service, but only the benefits that can be seen.

Cash Swipe is a form of functional violation of credit cards as a means of payment other than cash used to buy service goods to make it easier for customers to pretend to buy goods but not the goods ordered but cash withdrawal actors who get cash from store accounts that serve cash withdrawal services. Cash Swipe in the Islamic view is an illegal business because it violates the principles of ethics in Islamic business and services that do cash swiping can cause a very big fraud that makes big losses occur and makes usury and dishonest in carrying out its business then doing business illegally to seek as much profit as possible. That's why it is a form of abuse in terms of transactions in it [43].

In the case of this study, researching one of the online stores that have received cash swipe services, but in the research conducted this time, researchers asked various questions, namely by collecting information about their daily services, then from doing cash swipe services to the marketplace, they are equally happy or unfettered, for example shop, but from the results of these responses, it can be concluded to:

a. This cash swipe business gets various individuals or perpetrators as online credit card misuse [44].

b. Consumer behaviour doing cash swipe services, for example, shopee uses ShopeePaylater services and means divided into consumers who think actively and also who have pro and con reactions [45].

Namely from various types of consumers, namely:

**Consumer Pro**

Consumers who are active in various things can accept real cash swipe systems and do not have a broad understanding of what is done in existing cash swipe services [46].

**Consumer Cons**

Consumers like this already know what risks will be faced in making cash swipes today.

Based on the various types of consumers that have been studied, it can be explained that cash swipe services on various platforms on average have consumers who have an indifferent nature or do not care about what is done and have worldly Islamic values. It can cause excessive behaviour, so they can find out what can be prohibited or done in making existing decisions without looking at insight and judging Islam that does things that are Thayyib [47].

## CONCLUSION

This study concludes that cash swipe transactions represent a clear violation of the intended function of credit cards as a means of payment. Instead of facilitating legitimate purchases, these transactions allow individuals to withdraw cash by feigning the purchase of goods or services. From the perspective of Islamic economic law, cash swipe practices are deemed haram (prohibited) as they involve dishonesty, fraud, and elements of riba (usury). These practices contravene the ethical principles of Islamic business, which emphasize fairness, transparency, and mutual benefit. The negative implications of cash swipe transactions extend beyond individual misconduct, posing significant risks to economic stability and social trust. Fraudulent practices erode confidence in financial systems, disrupt market equilibrium, and encourage the proliferation of unethical behaviors. From the perspective of the Sustainable Development Goals (SDGs), these transactions directly undermine Goal 8 (Decent Work and Economic Growth) by fostering illicit financial activities and Goal 16 (Peace, Justice, and Strong Institutions) by compromising the integrity of financial institutions. To address these challenges, this study highlights the need for stricter regulatory measures, enhanced public awareness, and the promotion of ethical financial practices. By adhering to Islamic economic principles, financial transactions can align with the objectives of the SDGs, fostering a just and sustainable economic environment. Encouraging transparency, ethical conduct, and social responsibility in business practices not only preserves the integrity of financial systems but also contributes to broader efforts toward achieving sustainable development. Ultimately, this research underscores the importance of integrating Islamic ethical frameworks with global sustainability initiatives. By doing so, societies can work towards creating an inclusive, equitable, and prosperous future for all.

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## Author Contribution

All authors contributed equally to the main contributor to this paper, some are as chairman, member, financier, article translator, and final editor. All authors read and approved the final paper.

## Conflicts of Interest

All authors declare no conflict of interest.

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