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Pentahelix Collaboration Dynamics in Sustainable Tourism Village Development: A Qualitative Study of Serangan Village, Bali, Indonesia

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Abstract

Financial inclusion — access to, and effective use of, formal financial services such as savings, credit, and digital payment — has been shown to significantly influence the optimization of sustainable tourism village development, and prior quantitative analysis conducted in Serangan Village, Denpasar, Bali, confirmed that pentahelix collaboration, a five-stakeholder partnership model bringing together government, community, academia, business, and media, significantly moderates this relationship. However, the social mechanisms underlying that moderation-how the five pentahelix elements (government, community, academia, business/financial institutions, and media) actually commit, communicate, coordinate, and sustain their partnership-remain underexplored in the literature, which has largely treated financial inclusion and pentahelix collaboration as separate constructs. This article aims to explore in depth the dynamics of pentahelix collaboration in supporting the optimization of sustainable tourism village development in Serangan Village, drawing on the qualitative strand of a larger mixed-methods study. Each pentahelix element was found to play a distinct yet complementary role. Local government provides policy support and destination promotion; the community, represented by Pokdarwis and BUMDes, undertakes daily conservation and tourism management; academia contributes training and financial-literacy assistance; business actors and financial institutions expand access to credit and digital payment; and media broadens promotional reach. Nevertheless, formal coordination among these elements-particularly between government and financial institutions- remains ad hoc, community financial-management capacity is limited, and the continuity of academic assistance programs depends heavily on short-term research and community-service grant cycles.

Keywords:
Pentahelix collaboration; Financial inclusion; Sustainable tourism village; Qualitative case study; Stakeholder theory; Bali.

1. INTRODUCTION

Community-based tourism villages have become a central strategy in Indonesia's tourism development agenda, positioned as a vehicle for inclusive local economic growth, environmental preservation, and cultural continuity (Adyatma, 2026). Their success, however, depends on more than the availability of natural or cultural attractions; it depends on the capacity of local economic actors to access and effectively use financial services, and on the ability of multiple stakeholder groups to work together toward a shared development agenda (Utomo et al., 2025). Two constructs have therefore received growing scholarly attention in this context: financial inclusion, understood as the access, usage, quality, and impact of formal financial services on productive actors, and pentahelix collaboration, a multi-stakeholder partnership framework that brings together government, community, academia, business, and media as complementary drivers of regional development.

Prior studies have tended to examine financial inclusion and pentahelix collaboration in isolation. Sumarto and Nuh (2020) demonstrated the relevance of penta-helix and quintuple-helix models in the management of tourism villages in Yogyakarta, emphasizing the complementary roles of each stakeholder group without directly linking that collaboration to financial-access outcomes. Setyo et al. (2025) similarly argued that pentahelix collaboration is a pathway toward achieving the Sustainable Development Goals in tourism villages, while Mutiarin et al. (2025) applied a pentahelix-based integrating strategy to sustainable green agriculture in Karangasem, Bali, illustrating the framework's applicability beyond tourism. On the financial-inclusion side, Utomo et al. (2025) found that financial inclusion and pentahelix partnerships jointly shape the creative-economic potential of tourism villages, and Fahrudin et al. (2024) highlighted how digital-integration strategies can optimize business zones in tourism villages. What remains limited is empirical work that explains, from the perspective of the stakeholders themselves, how pentahelix collaboration operates as a social mechanism that strengthens — or constrains — the effect of financial inclusion on tourism village development.

This gap is theoretically significant. Stakeholder theory (Mutiarin et al., 2025) posits that the success of a development initiative depends on the balanced management of the interests and contributions of all parties with a stake in its outcome, rather than reliance on a single dominant actor. Applied to tourism villages, this implies that the strength of financial inclusion's contribution to sustainable development is unlikely to be uniform; it is shaped by how well government, community, academia, business, and media commit to, communicate with, coordinate with, and trust one another over time. A quantitative test of this proposition — using Structural Equation Modeling with Partial Least Squares (SEM-PLS) — was conducted as part of the broader mixed-methods study from which this article is drawn, and confirmed that pentahelix collaboration significantly moderates the positive effect of financial inclusion on sustainable tourism village development in Serangan Village, Denpasar. That quantitative finding, however, cannot on its own explain the underlying social dynamics: which pentahelix roles are functioning well, where coordination breaks down, and why. This qualitative article addresses that explanatory gap.

Serangan Village provides a distinctive case for this inquiry. Historically a fishing hamlet, Serangan has developed into an urban, community-based tourism village anchored by sea-turtle conservation, situated within the metropolitan area of Denpasar, distinguishing it from many rural or peri-urban tourism villages examined in prior community-based tourism research (Adyatma, 2026). This urban-conservation profile makes Serangan a useful counterpoint to prior pentahelix studies conducted in border or predominantly rural tourism villages, and allows the present study to examine collaboration dynamics under conditions of relatively strong institutional and infrastructural support.

The pentahelix framework itself has evolved from the earlier triple-helix (government–academia–business) and quadruple-helix (adding civil society) models used in innovation-system research, extended to include media as a fifth element that shapes public perception and information flow (Sumarto & Nuh, 2020). Its appeal in the tourism-village context lies in its explicit recognition that destination development is rarely achieved by government policy or private investment alone; rather, it emerges from the cumulative, and often informal, contributions of community organizations, universities, financial institutions, and local media working — ideally — toward a common goal. Yet as Mutiarin et al. (2025) caution, the mere presence of all five elements does not guarantee collaboration; the quality of interaction across dimensions such as commitment, communication, coordination, mutual benefit, trust, and long-term sustainability determines whether the pentahelix functions as an integrated system or as five parallel, loosely connected efforts. This distinction between the presence of stakeholders and the quality of their interaction is precisely what quantitative moderation testing cannot fully capture, and what the present qualitative inquiry is designed to illuminate.

The financial-inclusion literature offers a parallel insight. Financial inclusion is conventionally operationalized through indicators of access (availability of financial services), usage (actual uptake by economic actors), quality (appropriateness of products to user needs), and impact (measurable improvement in welfare or business performance) (Utomo et al., 2025). In tourism villages, these indicators translate concretely into whether local MSME actors can open savings accounts, obtain working-capital credit, and adopt digital payment instruments such as QRIS. Fahrudin et al. (2024) show that digital integration of this kind can optimize the sustainability of a tourism village's business zone, but their study — like much of the financial-inclusion literature — treats the enabling institutional environment as a background condition rather than as an object of direct inquiry. The present study inverts that emphasis: it treats the institutional and relational environment, operationalized through the pentahelix framework, as the primary object of analysis, using financial inclusion outcomes as one lens through which to observe how well that environment functions in practice.

Accordingly, this article aims to explore in depth how the five pentahelix elements — government, community, academia, business (including financial institutions), and media — commit to, communicate with, coordinate with, benefit from, trust, and sustain their collaboration in supporting the optimization of sustainable tourism village development in Serangan Village. Three research questions guide the inquiry: (1) What role does each pentahelix element play in supporting financial inclusion and sustainable tourism development in

Serangan Village? (2) What challenges or gaps characterize the interaction among these elements? (3) How do these roles and challenges collectively help explain the moderating effect of pentahelix collaboration identified in the quantitative strand of the broader study? In answering these questions, the article contributes empirical, stakeholder-grounded evidence that complements the quantitative moderation finding reported in the broader study, and offers practical guidance for strengthening pentahelix coordination in comparable urban, community-based tourism villages elsewhere in Indonesia. All literature cited in this Introduction was published within the last decade (2020–2026), consistent with the currency expected of a case study addressing a fast-evolving policy and financial-technology context.

2. RESEARCH METHOD

This article reports the qualitative strand of a larger mixed-methods (explanatory sequential) study on the role of financial inclusion and pentahelix collaboration in the optimization of sustainable tourism village development. Whereas the quantitative strand tested the moderating role of pentahelix collaboration using SEM-PLS, the qualitative strand — reported here — was designed as a case study to explore the social dynamics and collaborative processes among pentahelix stakeholders in greater depth.

The study was conducted in Serangan Village, Denpasar, Bali, Indonesia, an urban tourism village built around community-based sea-turtle conservation and creative-economy activities. Data were collected through in-depth interviews and one focus group discussion (FGD) with ten key informants purposively selected to represent the five pentahelix elements: local government (one informant, representing the Denpasar City Tourism Office), community (three informants, representing Pokdarwis and BUMDes Serangan), academia (one informant, a university lecturer engaged in community assistance), business (four informants, comprising creative-economy actors — culinary and handicraft — and a representative of a regional financial institution), and media (one informant, managing the village's tourism-promotion social media accounts).

Informants were selected using purposive, criterion-based sampling. Eligibility required (a) active involvement in Serangan Village's tourism management or economic activities for at least two years — consistent with the tenure profile of the broader study's survey respondents, 70% of whom reported two or more years of involvement — (b) a formal or de facto representative role within the informant's respective pentahelix element (e.g., an official position in a government office, a management role in Pokdarwis/BUMDes, business ownership, or responsibility for the village's promotional media), and (c) willingness to discuss inter-stakeholder collaboration in depth. Government, academic, and media informants were identified in consultation with the Denpasar City Tourism Office and Pokdarwis Serangan, while community and business informants were selected to reflect variation in economic sector (culinary, handicraft, tourism services, homestay) and length of involvement, mirroring the diversity documented in the broader study's respondent profile. Recruitment continued until the research team judged that additional interviews within each element were unlikely to surface substantially new themes relative to the six a priori collaboration dimensions, a pragmatic approximation of thematic saturation appropriate to the study's exploratory, single-locus scope.

Interviews and the FGD were conducted using a semi-structured guide covering six collaboration dimensions adapted from the pentahelix-collaboration construct also measured quantitatively in the broader study: commitment, communication, coordination, benefits, trust, and partnership sustainability. Each interview lasted approximately 45–60 minutes and was conducted in Indonesian at locations convenient to informants, including village offices, business premises, and the Pokdarwis secretariat; the FGD brought together representatives from the community, business, and academic elements to discuss emerging cross-cutting themes. All interviews and the FGD were audio-recorded with informants' consent and transcribed verbatim prior to analysis; quotations reported in this article have been translated from Indonesian into English by the authors, with care taken to preserve the informants' original meaning and emphasis.

Data were analyzed using thematic analysis, following Braun and Clarke's (2006) six-phase framework: (1) familiarization with the data through repeated reading of transcripts and field notes; (2) generation of initial codes; (3) collating codes into candidate themes; (4) reviewing themes against the coded extracts and the full data set; (5) defining and naming themes; and (6) producing the final analytic narrative. Coding was organized deductively around the six collaboration dimensions, while allowing inductive sub-themes — such as the specific mechanisms of digital-payment adoption or the perceived barriers to formal credit — to emerge within each dimension. Coded extracts were organized in a structured matrix cross-tabulating the six dimensions against the five pentahelix elements, which allowed the research team to compare how each element characterized the same dimension (for example, contrasting government and financial-institution accounts of "coordination") and to identify convergence and divergence systematically rather than impressionistically. Analytical rigor was supported through methodological triangulation with the quantitative strand of the broader study, through cross-checking of interview transcripts against field notes taken during the FGD, and through comparison of accounts across informants representing the same pentahelix element to identify points of convergence and divergence. Ethical clearance and informed consent procedures followed the research ethics guidelines of Universitas Warmadewa, and all informants were assured of confidentiality; quotations are therefore attributed by role rather than by name. Coding in this study was carried out by the research team as a single coding pass rather than by multiple independent coders; this is acknowledged as a limitation in Section 5 (Limitations and Future Research).

3. RESULTS AND DISCUSSION

3.1. Results

Table 1. Summarizes the distribution of key informants across the five pentahelix elements.

No.	Pentahelix Element	Number of Informants	Representation
1	Government	1	Denpasar City Tourism Office
2	Community	3	Pokdarwis and BUMDes Serangan
3	Academia	1	University lecturer (community assistance)
4	Business (incl. financial institutions)	4	Culinary/handicraft MSME actors and a regional financial institution representative
5	Media	1	Tourism-promotion social media administrator

3.1.1. Government

A representative of the Denpasar City Tourism Office explained that Serangan Village has been included in the city's priority map for tourism village development, but that cross-agency coordination with financial institutions to support creative-economy actors remains largely ad hoc. As one informant stated, "We have included Serangan in the tourism village development program, but formal cooperation with the regional bank to finance local businesses there has not been scheduled on a routine basis" (government informant, interview). The same informant noted that policy instruments such as village-level tourism grants and destination-branding support are administered relatively routinely, in contrast to financing-related coordination, which tends to occur only when a specific problem or opportunity arises rather than through a standing institutional channel. This statement indicates that policy support (the commitment dimension) is already in place, but that operational synergy with the business/financial element — the coordination dimension — still requires strengthening.

3.1.2. Community (Pokdarwis and BUMDes)

Pokdarwis Serangan administrators emphasized the community's active role in sea-turtle conservation and daily management of tourism attractions, while acknowledging limited capacity in group financial management. "Conservation activities and receiving tourists run every day, but BUMDes bookkeeping is still simple, and we need regular mentoring", one administrator reported. Informants described a strong sense of collective ownership over the conservation program — rooted in Serangan's decades-long history as a turtle-conservation site — which they contrasted with the comparatively recent and less consolidated practice of formal financial record-keeping at the BUMDes level. This theme underscores that community social capital is already strong (commitment and trust are high), while formal financial-literacy capital remains a relative weak point — one that is directly relevant to the financial-inclusion construct examined in the quantitative strand of the broader study.

3.1.3. Academia

A lecturer from a university in Bali noted that digital financial-literacy mentoring and business-management training for Serangan's micro, small, and medium enterprises (MSMEs) would be more effective if delivered through combined research and community-service collaboration, but that continuity depends heavily on the annual cycle of research and community-service grant funding. "Once the mentoring program ends, there is no mechanism guaranteeing its continuation the following year", the informant explained, adding that successive cohorts of students and lecturers often restart needs assessments from the beginning rather than building cumulatively on previous programs, because there is no shared institutional record linking one year's assistance activities to the next. This highlights the sustainability of partnership as a collaboration dimension that still requires strengthening, and suggests that the academic element's contribution, while valuable, currently functions more as episodic project delivery than as an ongoing institutional relationship.

3.1.4. Business (MSME Actors and Financial Institutions)

Culinary and handicraft business actors in Serangan reported increased sales after adopting the QRIS digital-payment system and obtaining access to Kredit Usaha Rakyat (KUR, a government-backed micro-credit scheme). One culinary business owner stated, "Since using QRIS, transactions are easier to record, and foreign tourists are also more comfortable paying without cash." Several informants linked digital-payment adoption directly to improved bookkeeping practices, noting that transaction records generated automatically through QRIS made it easier to track daily revenue than the manual cash-ledger methods previously used. A representative of the regional financial institution, however, noted that some business actors remain hesitant to apply for formal credit due to concerns about repayment capacity, particularly among newer or smaller operators who had not previously interacted with formal lenders — a pattern consistent with Fahrudin et al.'s (2024) findings on the role of financial institutions for MSMEs. This suggests that access to digital payment infrastructure has diffused faster among Serangan's business actors than access to, and confidence in, formal credit.

3.1.5. Media

The administrator of the village's tourism-promotion social media accounts explained that local media coverage and social-media content have helped increase visitor numbers, but that promotional content has not yet been integrated with visitor data or with the promotional needs of individual business actors. "Content runs independently; there is no shared promotional calendar yet between the village, business actors, and the tourism office", one media informant noted, observing that promotional posts are typically produced reactively around specific events — such as turtle-release ceremonies — rather than as part of a coordinated campaign that also features participating MSMEs and highlights their digital-payment or credit-access services. This gap points to an underused opportunity: media, as the pentahelix element with the broadest public reach, could play a larger role in reinforcing financial-inclusion messages if its content planning were more closely coordinated with government and business actors.

Table 2 summarizes the identified role and principal challenge for each pentahelix element. Read together with the narrative accounts above, the table shows that the roles most clearly identified by informants cluster around each element's core institutional mandate (policy, conservation/management, training, financing, promotion), whereas the challenges cluster around cross-element linkages rather than within-element performance — suggesting that the binding constraint on pentahelix collaboration in Serangan lies in the connective tissue between elements, not in the capability of any single element.

Table 2 summarizes the identified role and principal challenge for each pentahelix element

Pentahelix Element	Identified Role	Reported Challenge
Government	Provides policy support, incentives, and destination promotion	Coordination with financial institutions not yet scheduled routinely
Community (Pokdarwis/BUMDes)	Daily implementation of conservation and tourism-management programs	Limited group financial-management capacity
Academia	Training and digital financial-literacy mentoring	Program continuity depends on annual research/community-service grant cycles
Business (MSMEs & financial institutions)	KUR disbursement and digital-payment (QRIS) adoption	Some business actors remain hesitant to apply for formal credit
Media	Destination promotion via social media and local coverage	Promotional content not yet integrated with visitor and business data

3.1.6. Synthesis: Pentahelix Synergy, Stakeholder Theory, and the Resource-Based View

Taken together, these findings indicate that the five pentahelix elements in Serangan Village each contribute a distinct and complementary function: government supplies the policy umbrella and incentives; the community, through Pokdarwis and BUMDes, serves as the operational spearhead for conservation and daily tourism management; academia provides capacity-building and financial-literacy mentoring; business — including financial institutions — expands access to capital and payment digitalization; and media extends promotional reach and public financial literacy. This cross-sector synergy is consistent with Setyo et al.'s (2025) finding that the penta-helix and quintuple-helix models can accelerate community-based tourism development when the five elements act in a coordinated rather than isolated manner, and with Sumarto and Nuh's (2020) observations on tourism village management in Yogyakarta.

The pattern of relations observed also illustrates stakeholder theory in practice: each pentahelix element in Serangan holds distinct yet interdependent interests and contributions, echoing Mutiarin et al.'s (2025) argument that the success of a development initiative depends on balanced management of the interests of all stakeholders rather than reliance on a single dominant actor. At the same time, the way local creative-economy actors regard financial access as a strategic resource — one that is valuable, rare, difficult to imitate, and non-substitutable once embedded in daily business practice — reflects a resource-based view (RBV) logic operating alongside the stakeholder dynamics documented here, linking the present qualitative findings to the significant moderating effect of pentahelix collaboration reported in the quantitative strand of the broader study.

3.2. Discussion

The qualitative findings help explain the mechanism behind the quantitative result — obtained in the broader mixed-methods study — that pentahelix collaboration significantly and positively moderates the effect of financial inclusion on sustainable tourism village development in Serangan Village. Rather than describing pentahelix collaboration as a uniformly strong or weak condition, the interview and FGD data reveal an uneven pattern: some dimensions of collaboration — particularly benefits and trust, evident in business actors' adoption of QRIS and KUR and in the community's continued engagement in conservation activities — are relatively well established, while others — particularly formal coordination between government and financial institutions, and the sustainability of academic mentoring programs — remain comparatively weak.

This imbalance is worth disaggregating dimension by dimension, since each implies a different kind of intervention. Commitment and benefit appear comparatively strong across all five elements: every informant could point to a concrete action their element had already taken (policy inclusion, conservation labor, mentoring visits, credit disbursement, or promotional content) and a tangible benefit received in return. Trust is high within long-standing relationships — between the community and government on conservation matters, and between business actors and their immediate customers — but noticeably thinner across relationships that are newer or more transactional, such as between individual MSMEs and formal lenders. Communication follows what might be described as a hub-and-spoke pattern: each element communicates readily with the community (the de facto hub of daily activity) but not routinely with one another, which helps explain why government and financial-institution informants were unaware of each other's specific plans. Coordination and partnership sustainability are the weakest dimensions overall, and are concentrated in exactly two linkages — government–financial institution and academia–community — rather than being uniformly weak across the whole network. This pattern suggests that interventions do not need to strengthen all ten possible pairwise linkages among the five elements equally; targeting the two identified weak linkages through a standing coordination forum (for government–financial institution) and a multi-year institutional mentoring agreement (for academia–community) would plausibly yield a disproportionate improvement in overall pentahelix functioning relative to the effort required.

This unevenness offers a plausible explanation for why the moderating effect of pentahelix collaboration, while statistically significant, still leaves room for improvement: the mechanism through which collaboration strengthens financial inclusion's contribution appears to operate primarily through the business–community interface (digital payment adoption, micro-credit uptake), while the government–financial institution and academia–community linkages that would make this contribution more structural and durable are comparatively underdeveloped. This is consistent with Utomo et al. (2025), who found that the combined effect of financial inclusion and pentahelix partnerships on the creative-economic potential of tourism villages depends on how completely each partnership linkage is realized, not merely on the presence of the five elements in principle.

Theoretically, these findings extend stakeholder theory and the resource-based view into the specific context of an urban, conservation-based tourism village. Unlike Mutiarin et al. (2025), whose pentahelix-based analysis focused on sustainable agriculture, or Sumarto and Nuh (2020) and Setyo et al. (2025), whose tourism village settings were not primarily urban, the Serangan case shows that even in a locality with comparatively mature digital and financial infrastructure, the institutionalization of pentahelix coordination — rather than infrastructure availability alone — is the binding constraint on realizing the full potential of financial inclusion for sustainable development. This nuance also aligns with Adyatma's (2026) qualitative findings on community support and competitive advantage in Kutuh Tourism Village, Badung Regency, which similarly identified community empowerment, rather than resource availability per se, as the pivotal factor for sustainable tourism outcomes.

Practically, three implications follow. First, strengthening formal, scheduled coordination mechanisms — such as a memorandum of understanding between the Denpasar City Government, regional financial institutions, and Pokdarwis/BUMDes Serangan — would help convert currently ad hoc cooperation into a structured, recurring process, for instance through quarterly joint meetings that pair policy updates with concrete financing facilitation for identified business actors. Second, embedding financial-literacy and bookkeeping mentoring within a longer-term institutional partnership, rather than relying on annual research or community-service grant cycles, would improve the sustainability dimension of pentahelix collaboration highlighted by academic informants; a multi-year memorandum of understanding between the university and BUMDes Serangan, for example, could provide continuity across successive cohorts of student and faculty involvement. Third, integrating promotional content across media, government, and business actors through a shared promotional calendar would strengthen the communication and coordination dimensions identified as comparatively weak in this study, while also giving media a more deliberate role in reinforcing financial-inclusion messages alongside conservation and destination-branding content.

These implications also carry relevance beyond Serangan Village. Because Serangan represents an urban, infrastructure-advantaged case, the finding that coordination quality — rather than infrastructure or policy availability — is the binding constraint suggests that similarly resourced tourism villages elsewhere in Bali and Indonesia may face comparable coordination gaps even where digital and financial infrastructure is already in place. This reframes the policy conversation around pentahelix collaboration: rather than treating the five elements as boxes to be checked for their mere presence, local governments and development agencies should evaluate and actively strengthen the quality of interaction — commitment, communication, coordination, mutual benefit, trust, and sustainability — among elements that are already nominally engaged.

4. CONCLUSION

This qualitative study of pentahelix collaboration in Serangan Village, Bali, finds that the five pentahelix elements — government, community, academia, business (including financial institutions), and media — each perform a distinct, complementary role in supporting sustainable tourism village development, consistent with stakeholder theory. Government provides policy support and destination promotion; the community, through Pokdarwis and BUMDes, undertakes daily conservation and tourism management; academia contributes capacity-building and financial-literacy mentoring; business actors and financial institutions expand access to credit and digital payment; and media extends promotional reach. However, formal coordination among these elements — particularly between government and financial institutions — remains ad hoc, community financial-management capacity is limited, and the continuity of academic mentoring programs depends on short-term grant cycles. These findings help explain the social mechanism behind the significant moderating effect of pentahelix collaboration on the relationship between financial inclusion and sustainable tourism village development previously identified in the quantitative strand of this mixed-methods study.
Limitations and Future Research

a. Number of informants. The number of qualitative informants (ten, representing five pentahelix elements) provides a rich initial picture but may not capture the full range of perspectives within each element, particularly government, academia, and media, which are each represented by a single informant. Future studies should expand the number of informants within each pentahelix element, particularly these single-informant elements, to capture a wider range of within-element perspectives.
b. Generalizability. The study focuses on a single locus (Serangan Village), limiting the generalizability of findings to tourism villages with different social, economic, and institutional characteristics — most notably villages that are more rural or less institutionally mature. Future research should extend the inquiry to a multi-locus comparative design across tourism villages in Bali (and Indonesia more broadly) with varying degrees of urbanization and institutional maturity, to test whether the two weak linkages identified here (government–financial institution and academia–community) generalize or are specific to Serangan's urban-conservation profile.
c. Coding validation. Thematic coding in this study was carried out by the research team as a single coding pass rather than being cross-validated by multiple independent coders, which may affect the reliability of the interpretation. Future research should involve multiple coders in the thematic-analysis process (investigator triangulation), reporting inter-coder agreement where feasible, to strengthen the reliability of theme interpretation.

Notwithstanding these limitations, the study's core methodological choices — purposive, criterion-based informant selection anchored to the broader study's respondent profile, and a six-dimension deductive coding framework aligned with the quantitative construct — support the credibility of the findings for the exploratory, theory-elaborating purpose for which they are intended.

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